This handbook for consumers begins with information on its use, content, and other sources of help. The handbook is then divided into two sections. Part I, How to Be a Smart Consumer, lists tips on getting the most for your money, handling your own complaint, and writing a complaint letter. It provides information on the following consumer issues: airline travel; selecting child care; credit cards; environment; selecting a financial institution; health hoaxes, food fads, and dangerous diets; home improvements; home shopping; long distance telephone service; mail fraud; 900 numbers; protecting your credit rating and personal privacy; product safety warnings and recalls; choosing a school; smoke detectors; used cars/car repairs; and warranties and guarantees. Part II, which is updated every 2 years by the U.S. Office of Consumer Affairs, lists offices to contact for help with consumer problems or questions. It includes the following: corporate consumer contacts; car manufacturers; Better Business Bureaus; trade association and other resolution programs; 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 Center; selected federal agencies; and Federal Telecommunications Devices for the Deaf directory. A subject index is provided. (YLB)
"Two out of every three dollars spent in America's marketplace are spent by individual consumers. These dollars help create jobs and opportunity for men and women across the country. They also contribute to a strong national economy.

The ingenuity of American business in meeting the demands of consumers has helped keep our markets growing and made our lives more comfortable. In our Nation's free enterprise system, we rely on the ability of consumers and private industry to balance each other's needs and interests in the marketplace, with government intervening only to ensure fairness and the safety of goods and services . . ."

Consumer’s Resource Handbook

Published by the United States Office of Consumer Affairs

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

This publication is printed on recycled paper.
Dear Consumer:

I am delighted to introduce the sixth edition of the Consumer's Resource Handbook. This award-winning guide is one of the most popular books ever published by the Federal government.

Consumers are faced with many challenges and opportunities in today's complex marketplace. To compete in our ever-changing economy, consumers must have certain basic skills and a knowledge of what to do and where to go should problems arise. Educators, parents, business and consumer leaders, the media, and public officials share the responsibility and challenge of ensuring that Americans gain such knowledge and skills.

If each of these groups takes on that responsibility, everyone will benefit.

If you have a consumer complaint or problem, this guide provides the addresses and telephone numbers of sources to contact for help. Whether you are choosing a school or financial institution, protecting the environment or your privacy, or concerned about another consumer issue, the Consumer's Resource Handbook is filled with tips that will help you make smart choices.

I hope you find this Handbook useful.

Sincerely,

Ann Windham Wallace

Ann Windham Wallace
Director
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Direct Marketing Association
Electronic Industries Association
Environmental Protection Agency (U.S.)
Federal Communications Commission
Federal Deposit Insurance Corporation
Federal Trade Commission (U.S.)
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National Association of the Remodeling Industry
National Association of Trade and Technical Schools
National Automobile Dealers Association
National Consumers League
United States Telephone Association
U.S. Consumer Product Safety Commission
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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 getting the most for your money, handling your own complaint and writing a complaint letter. Part I also provides tips on several consumer issues, including protecting personal privacy, finding child care and preventing credit card fraud.

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

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

What's in the Handbook

Corporate Consumer Contacts

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

The addresses and telephone numbers of more than 750 companies are listed in the "Corporate Consumer Contacts" section of this Handbook, beginning on page 16. If you write to the company, you may use the sample letter on page 6 as a guide for your own letter.

Car Manufacturers

Most foreign and American car manufacturers have national or regional offices which handle consumer complaints not resolved by your local car dealer. The list of "Car Manufacturers" begins on page 41.

Better Business Bureaus

There are approximately 200 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.

The Council of Better Business Bureaus, which is sponsored by national companies, also offers consumer education programs and reports on charitable organizations. The address for the Council and a list of BBBS operating in the United States begin on page 45.

Trade Association and Other Dispute Resolution Programs

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

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

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

A list of "Trade Association and Other Dispute Resolution Programs" begins on page 49.

State, County and City Government Consumer 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 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. A list of state, county and city government consumer protection offices begins on page 52.

Many states also have special commissions and agencies to 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 65.

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

Selected Federal Agencies

Many Federal government agencies can help you with consumer questions and complaints. A number of these agencies have enforcement authority and/or complaint-handling responsibilities. The Federal agencies listed, beginning on page 82, respond to consumer complaints and inquiries.

A list of Federal agencies with Telecommunications Devices for the Deaf (TDDs) begins on page 88.

Military Commissary and Exchange Contacts

Interested consumers will find a list of "Military Commissary and Exchange Contacts" on page 60. 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 also allow individuals to use their reference materials. Check your local telephone directory for the location of nearby libraries.

Media Programs

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

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

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including doctors, 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 issue rules and regulations, prepare and give examinations, issue, deny or revoke licenses, bring disciplinary actions and handle consumer complaints.

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

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

Legal Help

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

Small Claims Courts

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

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

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

Check your local telephone book under the municipal, county or state government headings for small claims court offices. When you contact the court, ask the court clerk how to use the small claims court. To better understand the process, sit in on a small claims court session before taking your case to court. Many small claims courts have created dispute resolution programs to help citizens resolve their disputes. These dispute resolution processes (e.g., mediation and conciliation) often simplify the process. For example, in mediation, both people involved in the small claims dispute meet, sometimes in the evenings or weekends, and with the assistance of a neutral, third-party mediator, discuss the situation and create their own agreement.

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

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

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

Legal Aid 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 in which law students, as part of their training, assist practicing lawyers with these cases.

Legal Aid offices generally offer legal assistance with such problems as landlord-tenant relations, credit, utilities, family issues (e.g., divorce and adoption), 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 or Legal Services office near you. If you would like a directory of Legal Aid offices around the country, contact the National Legal Aid and Defender Association, 1625 K Street, N.W., 8th Floor, Washington, D.C. 20006, (202) 452-0620.

Legal Services Corporation

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam and Micronesia. To find the LSC office nearest you, check the telephone directory, call the Federal Information Center (FIC) listed on page 81, or call the LSC Public Affairs Office at (202) 863-4089. If you wish to buy a full directory of all LSC programs, write or call:

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

Finding a Lawyer

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

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

Other Consumer Information

Consumer Credit Counseling Services

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

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor, when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8611 Second Avenue, Suite 100, Silver Spring, MD 20810-3372, 1 (800) 388-CCCS (toll free).

Consumer Groups

Private and voluntary consumer organizations usually are created to advocate specific consumer interests. In some communities, they will help individual consumers with complaints. However, in most cases, they have no enforcement authority. To find out if such a group is in your community, contact your state or local government consumer protection office. A list of the state and local offices begins on page 52.

Consumer Information Catalog

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

Getting the Most for Your Money and Avoiding Consumer Problems

Today's marketplace offers a variety of products and services. In order to be a smart consumer, here are some things to think about before and after you make a purchase.

Before you buy

- Think about what you really need and what product or service features are most important to you.
- Compare brands. Ask for word-of-mouth recommendations and look for expert product comparison reports. Check your local library for magazines and other publications that compare products and services.
- 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) or consumer protection office to find out about the company's complaint record.
- Check for any extra charges, for example, 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 (see the consumer tip on warranties on page 15).
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign a contract.
- Ask the salesperson 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.
- For safety and to protect your warranties, use the product only for the purposes outlined by the manufacturer's instructions.
- Read and understand the warranty. Keep in mind that you might 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 52.
- Keep all sales receipts, warranties, service contracts and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself might cancel your rights to service under the warranty.
- Keep a file of your efforts to resolve the problem, including the names of the individuals you speak with and the date, time and outcome of the conversation. Keep copies of the letters you send to the company and any replies it sends to you.

Handling 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.

Save records

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

Describe the problem

When you complain, be sure to describe the problem, what (if anything) you have done already to try 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?
Go back to where you made the purchase

Contact the business that sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. Avoid displays of anger; they usually don't help. If a salesperson is not helpful, ask for the supervisor or manager and restate your case. Most 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 product packaging. 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 number. If you're writing a letter, send your letter to the consumer office or the president of the company.

How to Write a Complaint Letter

Where to write

If talking with a salesperson or higher-level 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 16.

If there is no listing for the company, check the reference section of your local library. The following books might 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 Dictionary; and
- Dun & Bradstreet Directory.

What to write

- The letter should include your name, address, home or 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, for example, the serial or model number.
- If you are writing to complain about a service you received, describe the service and who performed it.
- State exactly what you want done about the problem and how long you are willing to wait to resolve it. Be reasonable.

- Include copies of all documents regarding your problem; be sure to send COPIES, NOT ORIGINALS.
- Don't write an angry, sarcastic or threatening letter. The person reading your letter probably was not responsible for your problem, but might 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 page 6 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 try to get your complaint resolved.

How to mail your letter

The complaint letter should be sent by certified mail, with a return receipt requested. This will cost more, but the receipt will provide evidence that the letter was received and who signed for it. However, to protect against the letter being misplaced or lost en route, you might want to send it by registered mail. This will cost more than certified mail, but it guarantees that all post office personnel handling the letter will sign off on it.
Sample Complaint Letter

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

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

(Dear Contact Person):

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

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

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

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

Sincerely,

(your name)
(your account number)

Keep copies of your letter and all related documents
Consumer Tips

This section contains several suggestions to help you become a smarter consumer. It includes tips on how to choose child care, find the best school for you or your child, and protect your privacy.

Remember to check with your local consumer protection office and Better Business Bureau for other consumer information on a variety of topics. Their addresses are listed on pages 52 and 45, respectively.

Airline Travel

Almost every day, newspapers and radio and television stations advertise discount and special offer airline tickets. To find the offer that best meets your needs, use the following guidelines:

1. Travel agents are sources of information about fares, schedules and baggage limits, as well as local businesses that can issue airline tickets and boarding passes. In addition, travel agencies sometimes purchase discount seats to popular destinations. So check with travel agents, even if the airlines are sold out. Remember, by being an informed consumer, you can help with your agent's search for bargain fares by sharing information your agent might not have seen yet.

2. When making your airline reservation, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There might be a variety of ticket prices, with varying penalties and conditions. Choose the one that best fits your needs. In general, the less expensive the fare, the more restrictions it is likely to include. So, if price is important to you, book early and make sure your plans will not change!

3. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, as well as the airlines liability for overbooking seats or for losing or damaging luggage. However, not all passenger rights are included on the back of an airline ticket; some are incorporated by reference. Travelers wanting more information should ask the airline for a copy of its "Conditions of Carriage." In addition, the U.S. Department of Transportation publishes a booklet called "Fly Rights," which is available from the Consumer Information Center (see the listing on page 82).

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

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

Choosing child care is an important issue for many parents. Some alternatives are day care centers, family child care homes, pre-schools, in-house caregivers (nannies) and co-op child care programs. Parents should look at the available child care alternatives and pick one that best meets their needs. Here are some questions parents should 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 start checking for this information.

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

3. Is the home or center clean? Are such potential poisons as cleaning supplies out of reach and locked up? Are meals and snacks nutritious, adequate, and safely prepared and served? Is there enough space inside and outside in which the children can 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? Is someone on staff trained in first aid, including cardiopulmonary resuscitation (CPR) and the Heimlich Maneuver?

6. What are the fees for half-days, overtime or sick children? Are you required to pay for days a child does not attend, for example, during a family vacation?

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

8. Are the children's drawings or projects displayed and changed often? Is there a designated space for your child's belongings?

9. Do caregivers tell you what your child did that day? Do they discuss how your child is doing overall?

After your child is in a program, you should ask:

1. Does your child talk happily about the program?

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

For employers, the Department of Labor Women's Bureau Work and Family Clearinghouse provides information about child and elder care. For more information, call 1 (800) 827-5335 (toll free).
Credit Cards

The following suggestions can help you when selecting a credit card company or using your credit cards.

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

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. Promptly take back the card 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. Save your purchase receipts until the credit card bill arrives. Then, open the bill promptly and compare it with your receipts to check for possible unauthorized charges and billing errors.

7. Write the card issuer promptly to report any questionable charges. Telephoning the card issuer to discuss the billing problem does not preserve your rights. Do not include written inquiries 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 or have an account with the company calling you. 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.

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 future unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges is $50 on each card. A special note of warning: If an automatic teller machine (ATM) card is lost or stolen, the consumer could lose as much as $500 if the card issuer is not notified within two business days after learning of the loss or theft.

12. When writing checks for retail purchases and to protect yourself against fraud, you may refuse to allow a merchant to write your credit card number on your check. However, if you refuse, the merchant might legally refuse to sell you the product. There is probably no harm in allowing a merchant to verify that you hold a major credit card and to note the issuer and the expiration date on the check.

13. If a merchant indicates he or she is using credit cards as back-ups for bounced checks, or refuses your sale because you refuse to provide personal information (including your phone number) on the bankcard sales slip, report the store to the credit card company. The merchant might be violating his or her agreement with the credit card companies. In your letter to the credit card company, provide the name and location of the merchant.

Environmental Tips

How to dispose of everyday trash or garbage (often called solid waste) is an issue of interest to many consumers, businesses, environmentalists and government officials. Here are some tips designed to help you understand the garbage, or solid waste, disposal issue. These tips also might help you evaluate the environmental claims some companies are making about their products and packages.

1. The Environmental Protection Agency (EPA) has outlined a three-part solid waste management plan. It includes source reduction or reducing the amount of waste created in the first place, recycling and composting, waste-to-energy incineration and landfilling.

2. The EPA also has issued its suggestions on how individual consumers can help solve the solid waste problem. They are REDUCE the amount of waste that you throw away, REUSE products whenever possible, and RECYCLE as many products and packages as you possibly can.

3. If you wish to use environmental claims to compare products, specific claims are usually more meaningful. Two examples of specific claims could be "50% less packaging than an earlier container" or "contains 25-30% recycled content." Claims about a product or package like "environmentally friendly" or "safe for the environment" can be misleading because they are so broad and vague. Environmental issues are very complex. If you have questions about a company's environmental claims, call or write the company. A list of corporate consumer contacts begins on page 16 of this Handbook.

4. The environmental benefits of a "degradable" product depend on how it is handled after disposal. A degradable product will break down if exposed to air, water, light and/or micro-organisms over time. Therefore, a degradable product might be appropriate for a composting system, if there is a composting system nearby that can safely and effectively compost the discarded product into a usable product. However, if the degradable product will end up in a landfill, and that is where more than 70% of waste ends up now, it might not degrade in any meaningful way because landfills are designed to keep out air, water and light. Additionally, if the product will be incinerated or recycled, the degradability of the product is not important. Check with your local solid waste management office to find out what waste disposal system is used in your community. If there is a composting facility in your area, be sure to ask what kinds of compostable materials it will accept. For example, some composting programs are limited to yard waste, leaves, etc.
5. It is technically possible to recycle many materials, for example, paper, metal, glass and plastic. The key question is whether these materials can be recycled in your community. Does your community ask you to separate one or more types of materials from the rest of your trash for curbside pick-up? Or is there a drop-off recycling center that accepts that type of material? If a product labeled “recyclable” is not separated from the rest of your trash, it is not likely to be recycled. Check with your local solid waste management office to find out which products and packages are recyclable in your community.

6. Many products are being made from recycled materials. This helps “complete the loop” of recycling by using recycled materials to make new products. If you wish to buy a product made primarily from recycled material, check to see if the percentage of recycled material is listed on the product or package.

For additional information about environmental claims or the garbage disposal programs in your community, contact your state or local consumer protection office. This office will be able to refer you to the local solid waste management authority. A list of the state and local consumer protection offices begins on page 52.

Selecting a Financial Institution

Finding the right bank, savings and loan, or credit union means figuring out your OWN needs first! Answering the following questions should help you identify your “banking personality” and make choosing a financial institution a bit easier.

1. What is your goal in establishing a banking relationship? Answers might include “to save money,” “to have a checking account,” “to get a loan” or all of the above.

2. How much money can you keep on deposit each month and how many checks will you write? Knowing this will help you judge how complex or simple an account you need.

3. Will you be buying a home or car or making another large purchase in the near future? If so, you’ll want to find out about the types of loans offered by the institutions you are considering.

4. If you hope to save for a big expense or toward your child’s (or your own) future education, you’ll also want to find out how many different savings programs are offered.

5. What time of day do you prefer to do your banking? Do you like the convenience of automated teller machines (ATMs) or do you prefer to deal with live tellers? Answering these two questions will help you determine if you’d be happier at a financial institution with regular, evening or weekend hours or one with a wide network of ATMs.

6. What does the financial institution charge for services like cashier’s checks, safe deposit boxes and stop payment orders? Is there a charge for using an automated teller machine? Is there a monthly service charge, or must you maintain a minimum balance in your account to avoid a charge?

Now, you are ready to narrow your options to specific financial institutions. Phone or visit several near your home or office because they are likely to be the most convenient. Take your answers to the above questions with you and find out which accounts and services are most likely to match your needs. Then compare fees and service charges, as well as deposit and loan interest rates.

Price might not be the most important factor in your “banking personality,” so you also should take a minute to think about how comfortable you feel at each institution. For example, are your questions answered quickly and accurately? Do customer service personnel offer helpful suggestions?

Remember, you can choose more than one financial institution to provide you with different banking services.

Before making your final choice, make sure the institutions you are considering are federally insured. This means your deposits will be protected up to $100,000. All federally insured financial institutions are required to display a federal deposit insurance sign (see below for the appropriate signs) at each teller’s window or teller station.

Health Hoaxes, Food Fads and Dangerous Diets

Consumers spend millions of dollars each year on phony medicines and treatments, food fads, and weight loss products and diets that simply do not work and might be dangerous. The information below will help you avoid buying unproven health and diet products or programs.

1. If a health claim sounds too good to be true, there’s a good chance it is. Be skeptical about claims offering “miracle or secret cures” or “scientific breakthroughs.” True cures or breakthroughs are always publicized widely in the media; there are no secret cures.

2. Check with a licensed health professional or credible health organization (for example, the American Cancer Society or the American Dietetics Association) before buying “cures” or “miracle diets.” For example, science has not yet found a cure for arthritis, as the Arthritis Foundation could tell you, so products that promise to cure you of the disease are phony.

3. Be aware that health frauds, food fads and fake diet products might rob you of more than your money. They might ruin your health or even take your life.
Home Improvements

Hiring a contractor to renovate your home, add a room or make some other improvement can be a confusing maze of contracts, licenses, permits and payment schedules. The suggestions listed below can help guide you through that maze.

1. Compare costs by getting more than one estimate or bid. 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 any complaints have been filed against the contractor. Ask about information on unresolved cases and how long a contracting company has been in business under its current name.

3. Ask a potential contractor for a list of previous customers whom you could call to find out about work quality and if they would hire that contractor for future work.

4. Check with your local building inspections department 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.

5. Before signing a written contract, be sure it includes the contractor's full name, address, phone number and professional license number (where required), a thorough description of the work to be done, grade and quality of materials to be used, agreed upon starting and completion dates, 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.

6. 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.

7. 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.

8. 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.

9. For a remodeling job involving many subcontractors and a substantial amount of money, it is wise to protect yourself from liens against your home in case the contractor does not pay subcontractors or suppliers. If state law permits, add a release-of-lien clause to the contract or place your payments in an escrow account until the work is completed.

10. 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.

11. When signing a contract, limit your first payment to not more than 30% of the contract price. The remaining payments should depend on the progress of the work. Ten percent of the contract amount should be held back until the job is complete, and all problems, if any, are corrected. Some states have home improvement laws that specify the amount of deposit and payment schedule. Check with your state and local consumer protection offices (see the list beginning on page 52) to see if there is such a law in your community.

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

13. 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.

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

Home Shopping Tips

Today, there are many ways to buy products or services. Some consumers buy items through mail order, telephone, or even television shopping programs. Keep the following tips in mind:

1. Be suspicious of exaggerated product claims or very low prices and read product descriptions 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. If you buy by telephone, make clear exactly what you are ordering and how much it costs before you give your credit card number; watch out for incidental charges.

5. Keep a complete record of your order, including the company's name, address and telephone number, price of the items ordered, any handling or other charges, date of your order, and your method of payment. Keep copies of canceled checks and/or statements. If you're ordering by telephone, get the names of any company representatives with whom you speak.

6. If you order by mail, your order should be shipped within 30 days after the company receives your completed 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.
Long Distance Telephone Service

Calling family and friends long distance is no longer a simple matter of picking up the telephone and dialing. Consumers now have choices that can save money and improve service. Here are some tips that will help you pick a long distance telephone company.

1. To compare long distance telephone carriers, think about the types of calls you make. When, how often, and where do you call? This information helps you select the carrier offering the best value for your long distance dollar. Be sure to look for the company that provides the best overall value in terms of price, service, features and quality.

2. Check prices by asking the company to describe or provide written information on charges for different distances during its daytime, evening, night and weekend hours. Ask about one-time-only and regular charges. Is there a subscription fee, monthly service fee or monthly minimum charge? Ask about the availability of calling plans. There are several types of calling plans. Which plan works best for you depends on where and when you call and how long you talk. Major long distance companies can analyze your bills and help you choose the plan best for you.

3. Consider services. Decide which services are important to you: 24-hour operator services and customer service for billing and other inquiries; immediate credit for misdialed and unanswered numbers; domestic and international services; calling cards; third-number billed directory assistance; and/or domestic and international directory assistance and person-to-person calling. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas you call most often.

4. Judge the quality of the carrier's performance. Are the calls clear? Do the calls connect quickly and on the first try? Are the bills accurate and easy to understand? A trial period might 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.

5. Review the facts before making a decision. When you contact long distance carriers to gather information, make it clear that you are just asking for information and not signing up for service.

6. If you have a complaint about long distance services, first try to resolve your complaint with the company providing the service. If you are unsuccessful in your efforts to resolve the complaint yourself, then file a complaint with the appropriate regulatory commission. If the calls were placed within your state, the complaint should be filed with your state public utilities commission (see the list on page 72). If the calls were placed to another state or another country, the complaint should be filed with the Federal Communications Commission (see the listing on page 85).

7. If you are making long distance calls away from home, know your long distance company's access code and dial that code. Listen for the name of your long distance company. If you are not sure you have reached your long distance company, call the operator that serves the phone you are using and ask what company you have reached. If it is not the one you want, hang up and try the access code or use a different phone.

Remember, it is not safe to assume that because you are using a particular company's calling card, you will be served by that company. Some companies take your card information and bill you for the call at their rates without telling you who is handling your call.

There might be times you cannot reach your preferred long distance company, and it is not convenient to look for another phone. In this case, you might wish to ask the operator of the company that serves the phone you are using to give you the charge for making a call of "X" minutes to the city you are calling.

8. When making calls from a hotel, ask what long distance company serves the hotel. If it is not your company, ask if you can reach your long distance company from the hotel's phones. It is also a good idea to ask what surcharges the hotel places on local and long distance calls, regardless of which telephone company handles the calls.
Mail Fraud

More and more consumers are receiving misleading or downright fraudulent mail promotions. These promotions take several forms. Some examples are:

- sweepstakes that require you to pay an entry fee or order a product;
- notices of prizes that require you to call a 900 number or buy a product;
- mailings that look like they are from government agencies, but they are not;
- classified “employment” or “business opportunity” advertisements promising easy money for little work; and
- prize awards that ask for your credit card or bank account number.

Consumers should be particularly suspicious of one of the most prevalent forms of mail fraud, notices that you have received a prize, in some cases, a very expensive prize like a car or vacation. Usually, you have to purchase a product, for example, a lifetime supply of cosmetics or large amounts of vitamins, to be eligible to receive the prize. In fact, few of the prizes are awarded, and of those received, many are worthless.

The Postal Inspection Service has been enforcing the mail fraud statute since its passage in 1872. Postal inspectors are the experts in identifying questionable promotions offered through telemarketing or direct mail sales techniques. (See the Postal Inspection Service listing on page 87.)

The Alliance Against Fraud in Telemarketing, administered by the National Consumers League, also has information about the dangers of these types of mail solicitations.

Contact your state or local consumer office or Better Business Bureau if you have any doubts about promotions you have received through the mail (see the lists on pages 52 and 45, respectively).

Remember, if it sounds too good to be true, it almost certainly is.

900 Numbers

Consumers can take advantage of a variety of helpful information services by using 900 numbers. Generally, four different types of companies work together to provide 900 number services. They are:

- information providers—the business or person who created the 900 number program and is responsible for its content;
- service bureaus—a business providing a message storage system to help the information provider answer the calls to the 900 number (not all information providers hire outside service bureaus; some have their own message storage equipment);
- long distance carriers—the long distance company hired by the information provider to carry the 900 number programs (this is not necessarily the long distance company which provides your regular long distance service); and
- local phone companies—the business responsible for billing the 900 number services.

The tips listed below will help you use these numbers wisely and cost effectively.

1. There is a fee for every 900 number call, and the cost varies from call to call, so be sure you know what the fee is before you dial. Usually, there are two charges: 1) a connection fee to make the call, and 2) an additional fee based on the length of your call.

2. If you have a billing problem and cannot resolve it through your local phone company, complain directly to the long distance carrier involved. The following long distance companies have toll free numbers to handle 900 number complaints:

   AT&T ..............1 (800) 222-0300*
   MCI ..................1 (800) 444-3333
   Telephones ........1 (800) 346-6329
   US Sprint .........1 (800) 366-0707

   *Note: If AT&T gives you a different 900 number on the long distance page of your phone bill that lists the 900 number charges, call that 800 number instead.

3. If you have a billing or other problem, you should also complain to the information provider and service bureau. The long distance carrier can provide you with the name and address of the information provider and service bureau.

4. If your problem is not resolved by contacting your local phone company, long distance carrier, service bureau or information provider, you should contact the Federal Trade Commission, 6th and Pennsylvania Avenue, N.W., Washington, D.C. 20580, or the Federal Communications Commission, 1919 M Street, N.W., Washington, D.C. 20554. If you received the solicitation for the 900 number in the mail, contact the Chief Postal Inspector, U.S. Postal Service, Washington, D.C. 20260-2100, (202) 268-4267. You also can contact your state attorney general’s office, local Better Business Bureau or Consumer Credit Counseling Services.

5. Arrangements can be made with the local phone company so that 900 numbers cannot be dialed from your phone. There might be a fee for this service. Call your local phone company for more information.

Protecting Your Credit Rating and Personal Privacy

Here are some suggestions about how you can protect the privacy of your credit, medical and insurance records, as well as other personal information:

Personal information

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? Will the information be exchanged with 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 Telephone Preference Service. If you wish to have your name removed from the lists maintained by companies subscribing to these DMA services, write to the addresses listed on page 50 of this Handbook.
Medical and insurance records

1. The Medical Information Bureau (MIB) is a data bank used by insurance companies. Medical and some non-medical information about you is collected from insurers and, with your authorization, shared when you apply for individual life, health or disability insurance. You can obtain a copy of your MIB file by writing to Medical Information Bureau, P.O. Box 105, Essex Station, Boston, MA 02112.

2. Periodically discuss your MIB file and other medical records with your doctor to verify the accuracy of your file.

Credit records

1. Credit bureaus keep records about how you pay your bills and how much credit you have, among other things. 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 denied credit based on information in your credit bureau file, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.

2. Get a copy of your credit report at least once a year, or before major credit purchases, and check for inaccuracies.

3. 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, bankruptcy, for example, can stay on your record for up to 10 years. You also can add to your file a 100-word statement of explanation for a credit problem. Remember, when you make a correction in your credit file, make sure the correction is made at all three credit bureaus.

4. All three major credit bureau companies (TRW, Equifax and Trans Union) will agree to not release your name for marketing purposes. Their addresses are listed in the "Corporate Consumer Contacts" section of this Handbook.

Choosing A School

Whether you're looking for a school for your child or seeking to improve your own skills, education is a decision that should be made carefully. The guidelines below are designed to help you with that decision.

Choosing a school for a child

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

2. Public schools are grouped into city, county or regional 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. Ask about school options for your area.

3. Then, exercise your options to choose the school that best matches your child's unique learning style.

4. Become involved in your child's education and other needs both at home and at school.

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

Product Safety Warnings and Recalls

Every year, in order to prevent injury to consumers, Federal agencies recall or issue warnings about hundreds of products, including food, drugs, cars and other vehicles, home and garden products, appliances, recreational boats and toys. Hazards might occur because of design flaws, production defects, new scientific information about dangers from materials previously thought safe, accidental contamination, tampering, unforeseen misuse of products or failure to meet safety standards.

Consumers are critically important in these product safety efforts because they identify product safety problems and because they respond to the warnings and recalls. In fact, product recalls and warnings can protect consumers only if consumers react to them. Yet, only two percent to 50% of consumers respond to recall notices.

The U.S. Office of Consumer Affairs has prepared a leaflet that explains which Federal agencies issue consumer product safety warnings and recalls, the kinds of products each of them covers, and how to let them know about product safety problems, or find out about warnings or recalls they have announced. For a free copy, write to:

Recalls
Item 634X
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, for example, your local community college or high school extension, offer the type of training you want. These programs are generally less expensive and you do not have to sign a contract for extended payments.

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

4. When selecting a job training program, you should ask the following questions:
   - 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?
   - 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? Ask to talk with former students.
   - Does the program include on-the-job training? Do teachers work with industry and update their skills regularly?
   - Do you have to take out a loan to pay for the program in advance? How are refunds handled in case the school doesn't deliver on its promises, or if you have to drop out for other reasons?
   - Find out what the student loan default rate is for the school you are considering. Call 1 (800) 4-FED-AID.
   - Report cases of fraud to the U.S. Department of Education at 1 (800) MIS-USED.

Paying for job training or college

There are several sources of financial aid, including scholarships, grants and loans. Scholarships and grants do not have to be repaid, but loans do.

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

2. The Department of Education, which oversees Federal financial aid programs for job training or college, 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 82 of this Handbook.

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

Smoke Detectors

When fire occurs in your home, your chances for survival are twice as good when smoke detectors are present. Smoke detectors, when properly installed and maintained, provide early warning when fires occur. Early warning increases your chances for survival and allows the fire department to save more of your property. For this reason, many cities and states have laws requiring smoke detectors in homes. Check with your local fire department or state fire marshal for additional information about what might be required in your community.

Following the tips below will help you use your smoke detectors to the best advantage.

1. For minimum protection, install a smoke detector outside of each bedroom or sleeping area in your home and keep your bedroom doors closed while you are asleep. For greater protection, install smoke detectors on every floor of your home. Be sure to install the detectors away from air vents.

2. Keep your smoke detectors properly maintained. Test them at least once a month to ensure that the detectors are working properly. At least once a year, clean the detectors by dusting them with a vacuum cleaner. Batteries in battery-operated detectors should be changed annually. Use only the type of batteries recommended on the detector.

3. If your smoke detector sounds an alarm when no smoke is present, consult with the manufacturer or with your local fire department. If smoke from cooking causes the detector to sound an alarm, do not remove the batteries or disconnect the power source. Simply fan the smoke away from the detector until the alarm stops. It this happens frequently, it might be necessary to relocate the detector or install a different type.

4. Develop a fire escape plan and review the plan often with all members of the household. The plan should include:
   - helping children and elderly people who might need special assistance;
   - getting out of the house when fire occurs and using a neighbor's telephone, rather than your own, to notify the fire department; and
   - picking a place outside the house where all members of the family will meet to ensure that everyone got out safely.

For additional information on smoke detectors, contact the U.S. Fire Administration, 16825 South Seton Avenue, Emmitsburg, MD 21727.
Used Cars/Car Repair

The following guidelines will help you buy a used car or get your car repaired.

Used Cars

1. Decide what kind of car you need and how much you can afford to spend. Talk to owners of similar cars.

2. Decide whether you want to buy from a dealer or private owner. A car bought from a private owner usually has no warranty.

3. In a private sale, check to be sure the seller is the registered owner of the car. Make sure you get the car's title and registration, bill of sale and copies of all other financial transaction papers necessary to register the car in your name.

4. If you're buying from a dealer, read the contract carefully before you sign, take the time to ask questions about unclear items and keep a copy of the contract.

5. 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.

6. Comparison shop for price, condition, warranty and mileage for the model(s) you are interested in buying. Compare available interest rates and other terms of financial agreements.

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

8. Before buying the car, have a mechanic inspect it.

9. Check the reliability of the dealer with your state or local consumer protection agency. Check the local Better Business Bureau to see if there are complaints against the dealer.

Car Repair

1. Check the terms of your car's warranty. The warranty might require the dealer to perform routine maintenance and any needed repairs.

2. Before having your car repaired, check the repair shop's complaint record with your state or local consumer protection office or local Better Business Bureau (see the lists on pages 52 and 45, respectively).

3. Some repair shops have mechanics certified by the National Institute for Automotive Service Excellence (ASE) to perform one or more types of services. Be aware, however, that repair shops can display the ASE sign even if they have just one mechanic certified in one tested specialty.

4. Don't tell the mechanic what you think needs to be fixed or replaced, unless it's obvious. Instead, describe the problem and its symptoms. Let the mechanic determine what needs fixing.

5. For major repairs, think about getting a second opinion, even if the car must be towed to another shop.

6. Before you leave the car, make sure you have a written estimate and that the work order reflects what you want done. Ask the mechanic to contact you before making repairs not covered in the work order.

7. 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.

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

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

10. Many states have "lemon" laws for new cars with recurring problems. Contact your local or state consumer office for more details (see the list beginning on page 52).

Warranties and Guarantees

An important feature to consider before buying a product or service is the warranty that comes with it. When reviewing warranties, use the guidelines below.

1. Do not wait until the product fails or needs repair to find out what is covered in the warranty.

2. If the product costs $15 or more, the law says that the seller must let you examine any warranty before you buy, if you ask to see it. So use your rights to 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.

3. When purchasing a product or service, ask these questions:

   • 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 for 100% of repair costs, or will it pay for parts, but not the labor to do the repairs? Will it pay for testing the product before it is repaired? Will it pay for shipping and/or 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?
   • Keep sales receipts and warranties in a safe place.

4. Some states have additional warranty rights for consumers. Check with your state or local consumer protection office to find the laws in your state. Their phone numbers are listed beginning on page 52.
Part II
Consumer Assistance Directory

Corporate Consumer Contacts

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

This section lists the names and addresses of more than 750 corporate headquarters, and in many cases, the name of the person to contact. Most listings also include toll-free "800" numbers.

Unless otherwise noted, all "800" numbers are toll free and can be used from anywhere in the continental United States. Many companies have Telecommunications Devices for the Deaf (TDDs). All TDD and "800" numbers are in bold type.

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section. For example: Admiral, see Maycor. This means 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, Trade Names Dictionary, Standard Directory of Advertisers, and Dun & Bradstreet Directory are four sources that list information about most firms. If you cannot find the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products.

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

A

Admiral
see Maycor

Airwick Industries, Inc.
see Reckitt & Colman
Household Products

Alaska Airlines
P.O. Box 68900
Seattle, WA 98116
(206) 431-7266 (consumer affairs)
(206) 431-7197 (customer relations/baggage, air cargo and freight claims)
(206) 431-3753 (existing refunds and lost ticket applications file information)

Ms. Michelle Evans
Manager, Consumer Relations Department

Alberto Culver Company
2525 Armitage Avenue
Meirose Park, IL 60160
(708) 450-3000

Mrs. Leah Reed
Supervisor, Customer Service Department

Allied Van Lines
P.O. Box 4403
Chicago, IL 60680
(708) 717-3590

Mr. Michael Foort
Customer Relations Manager

Allstate Insurance Company
Allstate Plaza—F4
Northbrook, IL 60062
(708) 402-6005

Ms. Lydia Morikawa
Manager, Customer Relations

Aloha Airlines
P.O. Box 30028
Honolulu, HI 96820
(808) 836-4293

Mr. Tom Onushco and Ms. Gail Donnelly
Consumer Representatives

Alpin Pet Foods
P.O. Box 2187
Allentown, PA 18001
(215) 395-3301
1 (800) 366-6033 (toll free)

Mrs. Kathy Ford
Manager, Customer Relations

American Airlines, Inc.
P.O. Box 619612 MD 2400
DFW International Airport, TX 75261-9612
(817) 967-2000

Approved Auto Repair

American Automobile Association
Mailspace 15
1000 AAA Drive
Heathrow, FL 32746-5063
(written complaints only)
American Cyanamid Company
see Lederle Consumer Health Products Division
Mr. Martin J. Hummel, Vice President
Corporate Customer Relations
American Express Company
American Express Tower
World Financial Center
New York, NY 10285
(212) 640-5619
1 (800) 528-4800
toll free — green card inquiries
1 (800) 327-2177
toll free — gold card inquiries
1 (800) 525-3355
toll free — platinum card inquiries
Customer Service
American Family Publishers
P.O. Box 62000
Tampa, FL 33662
1 (800) AFP-2400 toll free
Ms. Sue Holiday
Consumer Correspondent
American Greetings Corporation
10500 American Road
Cleveland, OH 44144
(216) 252-7300
1 (800) 321-3040 outside OH
Ms. Linda Mulrenan
Director, Consumer Affairs
American Home Food Products, Inc.
685 Third Avenue
New York, NY 10017
(212) 878-6323
American Learning Corporation
see Encyclopedia Britannica
Mr. Ronald J. Fojtlin, Manager
Customer and Product Services
American Standard, Inc.
P.O. Box 8820
Piscataway, NJ 08855-6820
1 (800) 223-0651 toll free in NJ
1 (800) 223-0068 toll free outside NJ
(608) 787-2000 Trane/CAC, Inc.
Mr. Troy D’Ambrosio
Vice President, Corporate Communications
American Stores Company
P.O. Box 27447
Salt Lake City, UT 84127
(801) 539-0112
1 (800) 541-2883 toll free
Mr. Anthony L. Fera
Manager, Consumer Relations
American Tourister, Inc.
91 Main Street
Warren, RI 02885
(401) 247-2100
1 (800) 635-5505 toll free outside RI
Mr. Peter Lincoln
Director of Corporate Communications
Ameritech
1050 Connecticut Avenue, N.W., Suite 730
Washington, D.C. 20036
(202) 955-3058
Amerongen, Inc.
see Budget Rent-A-Car Corporation
Mrs. Joanne Swens, Manager
Customer Relations and Consumer Affairs
Amoco Oil Company
200 East Randolph Drive
Chicago, IL 60601
(312) 856-4074
Mr. Alex T. Langston, Jr.
Director, Customer Relations
Amtrak
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 920-2121
1 (800) USA-RAIL
toll free reservations and information
1 (800) 358-5393 toll free — credit card inquiries only
Mr. John Brown, Manager and Senior Corporate Counsel
Corporate Government Affairs
Amway Corporation
7575 East Fulton Road
Ada, MI 49305
(616) 676-6733
1 (800) 548-3878 toll free TDD
Mr. Jeff Solshig, Supervisor
Product Service and Repair
Andersen Corporation
100 4th Avenue, North
Bayport, MN 55003
(612) 439-5150
Mr. Craig Hetterscheidt
Manager, Consumer Relations
Anheuser-Busch, Inc.
One Busch Place
St. Louis, MO 63118-1852
(314) 577-3093
Mr. J.R. Patterson, Vice President
Customer Service
AmeriCorps
20525 Mariani Avenue
Cupertino, CA 95014
1 (800) 776-2333 toll free
Ms. Alice Benzing
Consumer Compliance Officer
Atlantic Financial
2401 Walnut Street
Philadelphia, PA 19103
(215) 972-4530
1 (800) 223-1198 toll free
Mr. Thomas C. Butler
Manager, Customer Relations
Atlantic Richfield Company
ARCO Products Company
1055 W. 7th Street
Los Angeles, CA 90051-0570
1 (800) 322-ARCO toll free
Mr. J.R. Patterson, Vice President
Customer Service and Insurance
Atlas Van Lines
1212 St. George Road
P.O. Box 509
Evansville, IN 47703-0509
1 (800) 457-3705
Mr. Harry Robinson
Consumer Relations Administrator
Armour Products Corporation
6 Liberty
Aliso Viejo, CA 92656
(714) 362-0600
1 (800) 747-4104 toll free outside CA
Consumer Services
Armour Food Company
9 Conagra Drive
Omaha, NE 68102-1679
(402) 595-7000
Mr. Fred Fuest
Manager, Consumer Affairs
Armstrong Tire Division
Pirelli/Armstrong Tire Corporation
500 Sargent Drive
New Haven, CT 06538
1 (800) 243-0167 toll free
Ms. Jane W. Deibler
Manager, Consumer Affairs
Armstrong World Industries
P.O. Box 3001
Lancaster, PA 17604
(717) 395-4401
1 (800) 233-3823 toll free
Mr. Lawrence Seigel
Atari Video Game Systems
330 North Eisenhower Lane
Lombard, IL 60148
(708) 629-6500
Ms. Alice Benzing
Consumer Compliance Officer
Atlantic Financial
2401 Walnut Street
Philadelphia, PA 19103
(215) 972-4530
1 (800) 223-1198 toll free
Mr. Thomas C. Butler
Manager, Customer Relations
Atlantic Richfield Company
ARCO Products Company
1055 W. 7th Street
Los Angeles, CA 90051-0570
1 (800) 322-ARCO toll free
Mr. J.R. Patterson, Vice President
Customer Service and Insurance
Atlas Van Lines
1212 St. George Road
P.O. Box 509
Evansville, IN 47703-0509
1 (800) 457-3705
Ms. Lynne Lappin
Supervisor, Customer Service
Avis Rent-A-Car System
900 Old Country Road
Garden City, NY 11530
(516) 222-4200
Arm & Hammer
see Church & Dwight Co., Inc.
CORPORATE CONSUMER CONTACTS

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

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

Ms. Karen Haase
Manager, Consumer Affairs
Contact Lens & General
Eye Care Products
Bausch and Lomb
Personal Products Division
1400 North Goodman Street
Rochester, NY 14609
1 (800) 553-5340 (toll free)

Ms. Janice Glerrum
Director, Customer Service
Bausch and Lomb
Professional Products Division
1400 North Goodman Street
Rochester, NY 14609
1 (800) 552-7388 (toll free)

Ms. Ethel Killenbeck
Manager, Consumer Affairs
Sunglasses Division
Bausch and Lomb
1400 North Goodman Street
Rochester, NY 14609
1 (800) 341-4341 (toll free)

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

Mr. Fred Cooke
Assistant to the President
Beiersdorf, Inc.
P.O. Box 5529
Norwalk, CT 06856
(203) 853-8008
1 (800) 233-2340 (toll free outside CT)

Ms. Lori Hunt
Customer Services Representative
Block Drug Company, Inc.
257 Corneilson Avenue
Jersey City, NJ 07302
(201) 434-3000, ext. 308
1 (800) 365-6500 (toll free outside NJ)

BellSouth Telephone Operations
(Southern Bell and South Central Bell)
Consumer Affairs Manager
600 North 19th Street, 12th Floor
Birmingham, AL 35203
(205) 321-2892
1 (800) 251-5325 (toll free TDD)
1 (800) 544-5000 (toll free voice line for
disabled customers)

Mr. Keith Kard, Director
Marketing and Public Relations
Benihana of Tokyo
8685 Northwest 53rd Terrace
Miami, FL 33186
(305) 593-0770
1 (800) 327-3369 (toll free)

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

Mr. John Morgan
Manager, Customer Service
Best Western International
P.O. Box 10203
Phoenix, AZ 85064-0203
(602) 780-6181

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

Mr. Floyd Coonce
Manager, Consumer Assistance
Blockbuster Entertainment
Corporation
901 East Las Olas Boulevard
Ft. Lauderdale, Fl 33301
(305) 431-1000

Mr. Jerry Weber
Senior Vice President of Operations
Blockbuster Entertainment
Corporation
901 East Las Olas Boulevard
Ft. Lauderdale, Fl 33301
(305) 524-8200

Ms. Lod Hunt
Customer Services Representative
Block Drug Company, Inc.
257 Corneilson Avenue
Jersey City, NJ 07302
(201) 434-3000, ext. 308
1 (800) 365-6500 (toll free outside NJ)
Customer Service Department
Bloomingdale's by Mail, Ltd.
475 Knotter Drive
P.O. Box 593
Chester, CT 06410-9933
(203) 271-1313 (mail order inquiries only)

Ms. Allison Rader
Consumer Relations

Blue Bell, Inc.
P.O. Box 21483
Greensboro, NC 27420
(919) 373-3564, 4036

Consumer Affairs

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

M. Karen Graswell
Marketing Manager

Bojangles
P.O. Box 21488
Greensboro, NC 27420
(919) 373-3564, 4036

Consumer Affairs

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

Boyle-Midway Household
Products, Inc.
see Reckitt & Colman
Household Products

Ms. Stephanie Smith
Manager, Consumer Affairs

Bradiee e Discount
Department Stores
One Bradiee e Circle
P.O. Box 9015
Braintree, MA 02184-9015
(617) 380-5468

Breck Hair Care Products
see Lederle Consumer Health Products Division

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

Mr. Raymond Heimbuch
Manager, Consumer Affairs

Bristol-Myers Products
685 Routes 202/206 North
Somerville, NJ 08876-1279
(973) 397-4000

Mr. John L. Skule, Ill
Vice President, Industry and Public Affairs

Bristol-Myers Squibb
Pharmaceutical Group
P.O. Box 4000
Princeton, NJ 08543-4000
(609) 291-4000
(973) 397-2058 (toll free)

Brita, USA
see Clorox Company

Customer Relations

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

Ms. Deborah A. Voiz
Consumer Relations Manager

Brown-Forman Beverage Company
P.O. Box 1080
Louisville, KY 40201
(502) 753-1177 (toll free)

Consumer Care Information
Brown Group, Inc.
P.O. Box 354
St. Louis, MO 63166
(314) 756-5485 (toll free)

Customer Relations

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

Investor Service Center

Bull & Bear Group, Inc.
11 Hanover Square
New York, NY 10005
(212) 393-1100
(800) 847-4200 (toll free)

Manager, Customer Relations

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

Mr. Monroe Milstein, President

Burlington Coat Factory
Warehouse Corporation
1830 Route 130 North
Burlington, NJ 08016
(609) 387-7800

C

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

Mrs. Dorie Monroe
Public Relations

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

Cablevision Systems

Cablevision Systems Corporation
One CVS Drive
Woonsocket, RI 02895-0988
(401) 765-1500
(800) 444-1140 (toll free)

CIGNA Property and Casualty Companies

CIGNA Property and Casualty Companies
1600 Arch Street
Philadelphia, PA 19103
(215) 523-2729

Consumer Affairs Department

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

Mr. Paul Reisbord
President and Chairman of the Board

CIE America
CIE America

CIE Terminals
see CIE America

CIVC Network

CVS

Cablevision Systems Corporation
One CVS Drive
Woonsocket, RI 02895-0988
(401) 765-1500
(800) 444-1140 (toll free)

Cable's, Inc.
812 13th Avenue
Sidney, NE 69160-8888
(800) 237-8888 (toll free)
Ms. Darlene Stovall  
Consumer Affairs Analyst  
Cadbury Schweppes  
Beverages Division  
High Ridge Park  
P.O. Box 3800  
Stamford, CT 06905  
(203) 966-7673  
(203) 966-5885 (consumer affairs)  
1 (800) 426-4891 (toll free)  

Cadbury Schweppes  
Confections  
see Hershey

Ms. Kathleen Ellwood  
Manager, Consumer Relations  
Caloric Modern Maid Corporation  
403 North Main Street  
Topton, PA 19562-1499  
(215) 682-4211

Mrs. Cathy Magee  
Director, Consumer Center  
Campbell Soup Company  
Campbell Place  
Camden, NJ 08103-1799  
(609) 342-3822

Mr. Lloyd Rockwell  
Vice President, Winery Operations  
Canandaigua Wine Company  
116 Buffalo Street  
Canandaigua, NY 14424  
(716) 342-3822

Mr. Bruce Wagner  
Customer Service Supervisor  
Champion Spark Plug Company  
P.O. Box 910  
Toledo, OH 43661  
(419) 537-2458  
1 (800) 537-8984 (toll free outside OH)  
1 (800) 537-9996 (toll free in OH)  

Ms. Stacey French  
Customer Relations Coordinator  
Chanel, Inc.  
9 West 57th Street, 44th Floor  
New York, NY 10019  
(212) 688-5055

Mr. Walter Dabek  
Director, Consumer Information  
Cheesbrough-Pond's, USA.  
33 Benedict Place  
Greenwich, CT 06830-6000  
1 (800) 852-8558 (toll free in CT)  
1 (800) 243-5804 (toll free outside CT)

Ms. Kathy Yeu  
Director, Consumer Affairs  
Chemical Bank  
277 Park Avenue  
New York, NY 10172  
(212) 310-5800

Mr. W.P. Howell  
Supervisor, Dealer and Consumer Affairs  
Chevron U.S.A. Inc.  
P.O. Box H  
Concord, CA 94524  
(415) 827-8412  
1 (800) CHEVRON (toll free)  

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

Chuck E. Cheese  
see Integra

Mrs. Cathy R. Marino  
Manager, Consumer Relations  
Church & Dwight Company, Inc.  
469 North Harrison Street  
Princeton, NJ 08540-7648  
(609) 845-5900  
1 (800) 624-2869 (toll free in NJ)  
1 (800) 524-1328 (toll free outside NJ)

Church's Fried Chicken, Inc.  
see Popeye's

Cincinnati Microwave  
One Microwave Plaza  
Cincinnati, OH 45249-9502  
(513) 489-5400  
1 (800) 543-1608 (toll free)

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

Ms. Dinah Nemeroff  
V'ce President, Corporate Director of Customer Affairs  
Citcorp/Citibank  
399 Park Avenue  
New York, NY 10043  
(212) 559-0043

Ms. Ellen Peressini  
Executive Secretary  
Citizen Watch Company of America, Inc.  
8506 Osage Avenue  
Los Angeles, CA 90045  
(213) 215-9660  
1 (800) 321-1023 (toll free)

Ms. Carol Leet  
Director, Consumer Affairs Dept.  
Clairol, Inc.  
345 Park Avenue  
New York, NY 10154  
1 (800) 223-5800 (toll free voice/TDD)  
1 (800) HISPANA (toll free Spanish voice/TDD)

Clinique Laboratories, Inc.  
see Estee Lauder, Inc.

Ms. Sandy Stewart  
Supervisor, Consumer Services  
Clopay Corporation  
312 Walnut Street, Suite 1600  
Cincinnati, OH 45202-4036  
1 (800) 225-6728 (toll free)
Ms. C. Kay Whitehurst
Consumer Services Manager
Clorox Company
1221 Broadway
Oakland, CA 94612-1888
(415) 271-7283
1 (800) 282-2200
(toll free—laundry brands)
1 (800) 537-2823
(toll free—charcoal and food brands)
1 (800) 227-1880
(toll free—household surface cleaners)
1 (800) 426-6228
(toll free—insecticides)
1 (800) 242-7482
(toll free—oral care products)
1 (800) 345-1518 (toll free)
1 (800) 533-8858 (toll free)

Clorox Company
Consumer Services Manager
Ms. C. Kay Whitehurst
(toll free—lighting and appliance brands)
1 (800) 292-2200
(toll free—laundry brands)
1 (800) 242-7482
(toll free—insecticides)
1 (800) 345-1518 (toll free)
1 (800) 292-2200
(toll free—lighting and appliance brands)
1 (800) 242-7482
(toll free—insecticides)
1 (800) 345-1518 (toll free)

Combined Insurance Company of America
see Aon Corporation

Commerce Drug Division
see Del Laboratories, Inc.

Ms. M. Teresa Abreu
Manager, Customer Relations

Commodore Business Machines, Inc.
1200 Wilson Drive
West Chester, PA 19380
(215) 431-9100

Customer Relations Department

Compaq Computer Corporation
P.O. Box 692000
Houston, TX 77269—2000
1 (800) 345—1518 (toll free)

Comprehensive Care Corporation
1795 Clarkson Road
Chesterfield, MO 63017
(314) 537—1288
1 (800) 678—2273 (toll free)

Ms. Janet M. Venditti
Manager, Consumer Affairs

Congoleum Corporation
Technical Operations Center
861 Sloan Avenue
Trenton, NJ 08619
(609) 584—3000
1 (800) 274—3266 (toll free)

Consumers Products Group
see Commodore Business Machines, Inc.

Supervisors Department

Contempo Casuals
5433 West Jefferson Boulevard
Los Angeles, CA 90016
(213) 936—2131
1 (800) 368—5923 (toll free)

Ms. Ann R. Yanulavich
Director, Customer Relations

Continental Airlines, Inc.
1795 Clarkson Road
Chesterfield, MO 63017
(314) 537—1288
1 (800) 678—2273 (toll free)

Commodore Business Machines, Inc.
1200 Wilson Drive
West Chester, PA 19380
(215) 431—9100

Consumer Affairs Department

Club Med Sales, Inc.
Consumer Affairs Department
Mr. Roger Nunley, Director
(212) 977—2100

New York, NY 10019

Coca-Cola Company
Industry and Consumer Affairs
Mr. Roger Nunley, Director
(212) 977—2100

New York, NY 10019

Coldwell Banker
see Sears, Roebuck and Co.

Ms. Grace Richardson
Vice President, Consumer Affairs
Colgate-Palmolive Company
300 Park Avenue
New York, NY 10022—7499
1 (800) 221—4607
(toll free—oral care products)
1 (800) 338—8388
(toll free—household products)

Mr. Tom Kelly
Senior Vice President, Operations

Colonial Penn Group, Inc.
11 Penn Center Plaza
1818 Market Street, 26th Floor
Philadelphia, PA 19103
(215) 988—8531

1 (800) 523—9100 (toll free—life customer service)
1 (800) 523—4000 (toll free—health customer service)
1 (800) 523—9100 (toll free-life customer service)

Columbia House
A Division of SONY Music
Entertainment, Inc.
P.O. Box 4450
New York, NY 10101—4450
1 (800) 457—0500
(toll free—records and tapes)
1 (800) 457—0666
(toll free—videos)

Ms. Teresa C. Infantino
Executive Vice President

Combe Incorporated
1101 Westchester Avenue
White Plains, NY 10604—3597
(914) 694—5454
1 (800) 431—2810 (toll free)
CORPORATE CONSUMER CONTACTS

Ms. Kathleen Bayer
Special Assistant to the President
for Consumer Affairs

Culligan International Company
One Culligan Parkway
Northbrook, IL 60062
(708) 205-5757

Mr. Marvin E. Eisenstadt, President
Cumberland Packing Corporation
Two Cumberland Street
Brooklyn, NY 11205
(718) 858-4200
1 (800) 336-0363 (toll free in NY)
1 (800) 231-1123 (toll free outside NY)

Mr. Tony Saulino
Department Head, Customer Service
Current, Inc.
P. O. Box 2559
Colorado Springs, CO 80901
(719) 553-6050

Current, Inc.
Department Head, Customer Service

Dahl
Customer Care Department
Colorado Springs, CO 80901
1 (800) 543-3090 (toll free)

Mr. Marvin E. Eisenstadt, President
Cumberland Packing Corporation

Corporate Consumer Contacts

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

Curtis Mathes Corporation
1450 Flatcreek Road
Athens, TX 75751
(214) 675-6886
1 (800) 326-1920 (parts administration)
1 (800) 473-1920 (customer care)
1 (800) 736-1920 (technical services)
1 (800) 326-1920 (warranty processing)
(214) 675-6886

Danskin
P. O. Box 15016
Brooklyn, NY 11205
1 (800) 87-DANSKIN (toll free)

Dannon Company, Inc.
Director, Consumer Relations
Ms. Becky Ryan
Director, Consumer Relations

Danzkin
P. O. Box 15016
Brooklyn, NY 11205
1 (800) 87-DANSKIN (toll free)

Ms. Stephanie McDermott, Manager
Customer Service Department

Dari Queen
Customer Relations

Davy D. see Sears, Roebuck and Co.

Discover Credit Card
see Sears, Roebuck and Co.

Discover Credit Card
see Sears, Roebuck and Co.

Discover Credit Card
see Sears, Roebuck and Co.

Dr. Pepper Co./The Seven-Up Co./Premier Beverages
P. O. Box 655086
Dallas, TX 75265-5086
(214) 395-7000

Customer Relations
Diet Center, Inc.
921 Penn Avenue
Pittsburgh, PA 15222-3814
(412) 338-8700
1 (800) 333-2581 (toll free)

Customer Assistance Department
Digital Equipment Corporation
40 Old Bolton Road
Stow, MA 01777-1215
(508) 493-7161
1 (800) 332-4636 (toll free)

Customer Relations
Dillard Department Stores, Inc.
1800 Cantrell Road
Little Rock, AR 72201
(501) 376-5200

Ms. Betsy Seeley
Vice President, Customer Service

Diners Club International
183 Inverness Drive West
Englewood, CO 80112
(303) 799-9000
1 (800) 525-9135 (toll free)
1 (303) 649-2824 (TDD)

Discover Credit Card
see Sears, Roebuck and Co.

Discover Credit Card
see Sears, Roebuck and Co.

Discover Credit Card
see Sears, Roebuck and Co.

Discover Credit Card
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Frontier Airlines see Continental Airlines

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1 (800) 431-1002 (toll free-beverages)
1 (800) 431-1003 (toll free-meals and Post cereals)
1 (800) 431-1004 (toll free—Maxwell House and Bird’s Eye)
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(213) 822-1995

Mrs. Colleen Fogle
Manager of Consumer Services
La-Z-Boy Chair Company
1284 North Telegraph Road
Monroe, MI 48161-3309
(313) 242-1444

Consumer Relations
L&F Products
225 Summit Avenue
Montvale, NJ 07645
(201) 573-5700

Ms. Marie Holen
Manager, Consumer Affairs
Land O'Lakes, Inc.
PO. Box 116
Minneapolis, MN 55440-0116
1 (800) 328-4155 (toll free)

Customer Service
Land's End
One Land's End Lane
Dodgeville, WI 53595
1 (800) 356-4444 (toll free)

Mr. Donald Tucker
Manager, Customer Service
Lane Furniture
East Franklin Avenue
PO. Box 151
Altavista, VA 24517
(904) 569-5641

Mr. John Gray, Director
Customer Services
Lechmere
275 Wildwood Street
Woburn, MA 01801
1 (617) 935-8340
1 (800) 733-4666 (toll free)

Ms. Barbara Distasi
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Lederle Consumer Health Products Division
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Clifton, NJ 07015
1 (800) 282-8805 (toll free 9 a.m. – 4 p.m., M-F)

Customer Service
Levi Strauss & Co.
1155 Battery Street
San Francisco, CA 94111
1 (800) USA-LEVI (toll free)

Ms. Eleanor Eckardt
Vice President, Consumer Relations
Levitz Furniture Corporation
6111 Broken Sound Parkway, N.W.
Boca Raton, FL 33487-2799
1 (800) 523-2572 (toll free in FL)
1 (800) 631-4601 (toll free outside FL)

Customer Service
Levolor Corporation
7614 Business Park Drive
Greensboro, NC 27409
1 (800) LEVOLOR (toll free)

Mr. Edward T. Frackiewicz
Manager of Consumer Affairs
Liberty Mutual Insurance Group
175 Berkeley Street
Boston, MA 02211
(617) 357-9900
1 (800) 225-2390 (toll free)

Customer Service
Life Fitness Products
10601 West Belmont
Franklin Park, IL 60131
1 (800) 351-3737 (toll free)

Customer Service
Lillian Vernon Corporation
2600 International Parkway
Virginia Beach, VA 23452
(804) 430-1500

Consumer Technical Services
Eli Lilly & Company
9600 International Parkway
Indianapolis, IN 46285
(317) 276-2399 (product information)
(For medical information, contact
your physician)

Mr. Alfred Dietzel
Vice President
Financial and Public Relations
The Limited, Inc.
Two Limited Parkway
PO. Box 16000
Columbus, OH 43216
(614) 479-7000

Ms. Sharlene Ungar
Manager
Customer Service Center
Little Caeser Enterprises
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Detroit, MI 48201
1 (800) 7-CAESAR
Lone Star Brewing Company
see G. Heileman Brewing Company

Long John Silver's
101 Jerro Drive
PO. Box 1988
Lexington, KY 40579
(606) 283-6000

L'Oreal
see Cosmair, Inc.

Mr. David Hicks
Customer Relations Manager
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(919) 373-6000

Ms. Judy Decker
Communications Coordinator
Magic Chef

Mr. Joseph Dillon, President
Matsushita Servicing Company
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Secaucus, NJ 07094
(201) 348-7000

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Director, Consumer Affairs
Mattel Toys, Inc.
333 Continental Boulevard
El Segundo, CA 90245-5012
(213) 524-2000
1 (800) 421-2887
(toll free outside CA)

Max Factor
see Revlon

Consumer Affairs
Maxicare Health Plans, Inc.
1146 South Broadway
Los Angeles, CA 90015
(213) 742-0900

Maxwell House
see General Foods

Mr. James F. Hamer, Senior Vice President
Customer Service and Operations
May Department Stores Co.
611 Olive Street
St. Louis, MO 63101
(314) 342-4336

Maybelline
see Schering-Plough
HealthCare Products, Inc.

Maycor Appliance, Parts, and Service Company
240 Edwards Street, S.E.
Cleveland, TN 37311
(615) 472-3333

Customer Service Department
Mayflower Transit, Inc.
PO. Box 107
Indianapolis, IN 46206
(317) 875-1000
1 (800) 428-1200 (toll free)

Maytag
see Maycor

Ms. Mary Randisi, Director
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McCormick & Company, Inc.
211 Schilling Circle
Hunt Valley, MD 21031
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1 (800) 632-5847 (toll free)

McCorry Stores, Inc.
2955 East Market Street
York, PA 17402
(717) 757-8181

Ms. Beth Petersohn
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McDonald's Corporation
McDonald's Plaza
Oak Brook, IL 60521
(708) 575-6198

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St. Louis, MO 63101
(314) 342-4336

Ms. Marie A. Lentz
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361 Brooks Road
King of Prussia, PA 19406
1 (800) 523-1180 (toll free outside PA)

Public Information
MCA, Inc.
100 Universal City Plaza
Universal City, CA 91608-1085
(818) 777-1000

Mr. Roy Gamse
Senior Vice President
Consumer Service
MCI Consumer Markets
1200 South Hayes Street, 12th Floor
Arlington, VA 22220
(703) 415-6726

Consumer Affairs Department
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Hackettstown, NJ 07840
(201) 852-1000
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(717) 757-8181

Ms. Beth Petersohn
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McDonald's Corporation
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(708) 575-6198
<table>
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<tr>
<th>Company Name</th>
<th>Contact Person</th>
<th>Title</th>
<th>Address</th>
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<tr>
<td>McGraw-Hill Company</td>
<td>Ms. Mary Jo Oiler</td>
<td>Consumer Service</td>
<td>Blue Ridge St, PA 17294</td>
<td>(717) 794-5461, (800) 262-4729</td>
</tr>
<tr>
<td>McKee Baking Company</td>
<td>Ms. Mary Ann Molnar</td>
<td>Consumer Relations Administrator</td>
<td>PO. Box 750, Collegedale, TN 37315</td>
<td>(615) 238-7111</td>
</tr>
<tr>
<td>McWaters</td>
<td>Mr. Charles Ayers</td>
<td>Manager Consumer Relations</td>
<td>Midas International</td>
<td>225 North Michigan Avenue, Chicago, IL 60601</td>
</tr>
<tr>
<td>Melville Corporation</td>
<td>Ms. Angela Cureton</td>
<td>Customer Service Representative</td>
<td>1 Theall Road, Rye, NY 10580</td>
<td>(914) 925-4000</td>
</tr>
<tr>
<td>Meineke Discount Muffler</td>
<td>Ms. Colleen Dahlia-Hong</td>
<td>Consumer Affairs Analyst</td>
<td>25001 Industrial Boulevard, Hayward, CA 94545</td>
<td>(415) 786-8377</td>
</tr>
<tr>
<td>Menon</td>
<td>Ms. Susan K. Oiler</td>
<td>Customer Service</td>
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<tr>
<td>Michigan Bulb Company</td>
<td>Ms. Mary Ann Molnar</td>
<td>Consumer Relations Administrator</td>
<td>1950 Waldorf, MI 49550</td>
<td>(616) 771-8500</td>
</tr>
<tr>
<td>Michigan Bell Telephone Co.</td>
<td>Ms. Debra K. Wood</td>
<td>Consumer Service Representative</td>
<td></td>
<td>(written inquiries only)</td>
</tr>
<tr>
<td>Metromedia Steakhouses, Inc.</td>
<td>Mr. Bruce C. Hemer</td>
<td>Director, Consumer Affairs</td>
<td>100 Williams Drive, Ramsey, NJ 07040</td>
<td>(201) 825-4000</td>
</tr>
<tr>
<td>Minolta Corporation</td>
<td>Mr. Martin J. Wertheim</td>
<td>Manager Corporate Consumer Relations</td>
<td>5757 Plaza Drive, Cypress, CA 90630</td>
<td>(714) 220-2500</td>
</tr>
<tr>
<td>Miracle Gro Products, Inc.</td>
<td>Mr. David E. Bassett</td>
<td>Senior Director, Community Relations</td>
<td>1365 Cass Avenue, Room 1800, Detroit, MI 48226</td>
<td>(313) 223-7224</td>
</tr>
<tr>
<td>Miles Kimball</td>
<td>Ms. Debra K. Wood</td>
<td>Consumer Service Representative</td>
<td>41 West 6, Oshkosh, WI 54906</td>
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</tr>
<tr>
<td>Metz</td>
<td>Mr. Bruce C. Hemer</td>
<td>Director, Consumer Affairs</td>
<td>Metropolitan Life and Affiliated Companies</td>
<td>One Madison Avenue, Area 1-Z, New York, NY 10010-3690</td>
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<td>Metromedia</td>
<td>Mr. Martin J. Wertheim</td>
<td>Manager Corporate Consumer Relations</td>
<td>Minolta Corporation</td>
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<td>Minwax, Inc.</td>
<td>Mr. C. Mouzakitis</td>
<td>Manager Customer Support</td>
<td>Mobil Oil Corporation</td>
<td>201 Madison Avenue, Room 1800, Greenville, SC 29615</td>
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<td>Mr. C. Mouzakitis</td>
<td>Manager Customer Support</td>
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</table>
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Chairman, CEO
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Four Radnor Corporate Center
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Advertising Acceptability Department
New York Times Company
229 West 43rd Street
New York, NY 10036
(212) 556-7171
<table>
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<th>Company</th>
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<tr>
<td>Newsweek, Inc.</td>
<td>Customer Service Representative&lt;br&gt;P.O. Box 403&lt;br&gt;Livingston, NJ 07039&lt;br&gt;(212) 350-4000&lt;br&gt;1 (800) 631-1040 (toll free—subscriber service only)</td>
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<tr>
<td>Nexxus Products</td>
<td>Customer Service&lt;br&gt;P.O. Box 1274&lt;br&gt;Santa Barbara, CA 93116-5976&lt;br&gt;(805) 988-6900</td>
</tr>
<tr>
<td>Niagara Mohawk Power Corporation</td>
<td>Ms. Nancy L. Testani&lt;br&gt;Director, Consumer Affairs&lt;br&gt;300 Erie Boulevard West&lt;br&gt;Syracuse, NY 13202&lt;br&gt;(315) 474-1511</td>
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<tr>
<td>Newsweek, Inc.</td>
<td>Customer Service Representative&lt;br&gt;P.O. Box 368&lt;br&gt;Hedgewood, CT 06877&lt;br&gt;(203) 786-9898</td>
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<tr>
<td>Nexxus Products</td>
<td>Ms. Claire Lee, Product Manager&lt;br&gt;Noxell/Nostril&lt;br&gt;Boehringer Ingelheim&lt;br&gt;90 East Ridge&lt;br&gt;P.O. Box 368&lt;br&gt;Ridgewood, NJ 07450&lt;br&gt;(201) 786-9898</td>
</tr>
<tr>
<td>Newsweek, Inc.</td>
<td>Mr. E.R. Steinmeier&lt;br&gt;Director, Consumer Services&lt;br&gt;Noxell Corporation&lt;br&gt;11050 York Road&lt;br&gt;Hyde Park, MD 21030-2098&lt;br&gt;(800) 638-6204 (toll free)</td>
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<tr>
<td>Newsweek, Inc.</td>
<td>Mr. Ralph Profitt&lt;br&gt;Director of Consumer Relations&lt;br&gt;Newsweek, Inc.&lt;br&gt;P.O. Box 403&lt;br&gt;Livingston, NJ 07039&lt;br&gt;(212) 350-4000</td>
</tr>
<tr>
<td>Newsweek, Inc.</td>
<td>Mr. Thomas W. Towers&lt;br&gt;Associate Director, Public Relations&lt;br&gt;Northeastern Mutual Life Insurance Company&lt;br&gt;720 East Wisconsin Avenue&lt;br&gt;Milwaukee, WI 53202&lt;br&gt;(414) 271-1444</td>
</tr>
<tr>
<td>Newsweek, Inc.</td>
<td>Norwegian Cruise Line&lt;br&gt;see Kloster Cruise Ltd.</td>
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<td>Newsweek, Inc.</td>
<td>Ms. Bridget Burke&lt;br&gt;Consumer Relations Representative&lt;br&gt;Onside, Ltd.&lt;br&gt;Kenwood Station&lt;br&gt;Oneida, NY 13421&lt;br&gt;(315) 365-3000</td>
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<td>Newsweek, Inc.</td>
<td>Orkin&lt;br&gt;see Rollins, Inc.</td>
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<td>Newsweek, Inc.</td>
<td>O'Keefe &amp; Merit Appliances&lt;br&gt;see White Consolidated Industries</td>
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<tr>
<td>Newsweek, Inc.</td>
<td>Nu Tone, Inc.&lt;br&gt;Madison and Red Bank Roads&lt;br&gt;Cincinnati, OH 45227&lt;br&gt;(513) 527-5100</td>
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<tr>
<td>Newsweek, Inc.</td>
<td>1 (800) 582-2030 (toll free in OH)&lt;br&gt;1 (800) 543-8687 (toll free outside OH)</td>
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<tr>
<td>Newsweek, Inc.</td>
<td>Mr. Ralph Le Pore&lt;br&gt;Manager, Consumer Affairs&lt;br&gt;Olympus Optical Company, Ltd.&lt;br&gt;145 Crossways Park&lt;br&gt;Woodbury, NY 11797&lt;br&gt;(516) 364-3000</td>
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<tr>
<td>Newsweek, Inc.</td>
<td>Ms. Amy Grant&lt;br&gt;Marketing Servicing Manager&lt;br&gt;Olen Mills Inc.&lt;br&gt;4325 Amnicola Highway&lt;br&gt;Chattanooga, TN 37422-3456&lt;br&gt;(615) 631-5141</td>
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<td>Newsweek, Inc.</td>
<td>Mr. Ralph LePore&lt;br&gt;Manager, Camera Service&lt;br&gt;Olympus Optical Company, Ltd.&lt;br&gt;145 Crossways Park&lt;br&gt;Woodbury, NY 11797&lt;br&gt;(516) 364-3000</td>
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<td>No Nonsense</td>
<td>see Kayser-Roth Corporation</td>
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<tr>
<td>NutraSweet Company</td>
<td>Customer Relations&lt;br&gt;1751 Lake Cook Road&lt;br&gt;Deerfield, IL 60015&lt;br&gt;(800) 321-7254 (toll free—NutraSweet)&lt;br&gt;1 (800) 323-5316 (toll free—Equal)</td>
</tr>
<tr>
<td>Nutri/System Inc.</td>
<td>Customer Relations&lt;br&gt;380 Sentry Parkway&lt;br&gt;Blue Bell, PA 19425-2332&lt;br&gt;(215) 940-3000</td>
</tr>
<tr>
<td>Nutri/System Inc.</td>
<td>President’s Help Line&lt;br&gt;Nynex/New York Telephone&lt;br&gt;1035 Avenue of the Americas&lt;br&gt;New York, NY 10036&lt;br&gt;1 (800) 722-2300 (toll free)&lt;br&gt;1 (800) 342-4181 (toll free TDD in NY)</td>
</tr>
<tr>
<td>O’Keefe &amp; Merit Appliances</td>
<td>Mrs. Linda Compton&lt;br&gt;Supervisor, Consumer Affairs&lt;br&gt;Ocean Spray Cranberries Inc.&lt;br&gt;One Ocean Spray Drive&lt;br&gt;Lakeville/Middleboro, MA 02349&lt;br&gt;(508) 946-1000</td>
</tr>
<tr>
<td>O’Keefe &amp; Merit Appliances</td>
<td>Ms. Gail Holmes, District Manager&lt;br&gt;Consumer Affairs&lt;br&gt;Ohio Bell Telephone Company&lt;br&gt;43 Erieview, Room 870&lt;br&gt;Cleveland, OH 44114&lt;br&gt;(216) 822-2124</td>
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<td>O’Keefe &amp; Merit Appliances</td>
<td>Ms. Gay F. Gandrow&lt;br&gt;Director, Marketing Services&lt;br&gt;Olen Mills, Inc.&lt;br&gt;4325 Amnicola Highway&lt;br&gt;Chattanooga, TN 37422-3456&lt;br&gt;(615) 631-5141&lt;br&gt;1 (800) 251-6323 (toll free)</td>
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<td>O’Keefe &amp; Merit Appliances</td>
<td>Mr. Ralph LePore&lt;br&gt;Manager, Camera Service&lt;br&gt;Olympus Optical Company, Ltd.&lt;br&gt;145 Crossways Park&lt;br&gt;Woodbury, NY 11797&lt;br&gt;(516) 364-3000</td>
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<td>Ms. Bridget Burke&lt;br&gt;Consumer Relations Representative&lt;br&gt;Onside, Ltd.&lt;br&gt;Kenwood Station&lt;br&gt;Oneida, NY 13421&lt;br&gt;(315) 365-3000&lt;br&gt;1 (800) 877-6667 (toll free)</td>
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<td>Mr. Bob Schroer, Manager&lt;br&gt;Field and Customer Services&lt;br&gt;Outboard Marine Corporation&lt;br&gt;100 Sea Horse Drive&lt;br&gt;Waukegan, IL 60085&lt;br&gt;(708) 669-6200</td>
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<tr>
<td>O’Keefe &amp; Merit Appliances</td>
<td>Owens-Corning Fiberglas Corporation&lt;br&gt;Fiberglas Tower&lt;br&gt;Toledo, OH 43659&lt;br&gt;(419) 245-8000</td>
</tr>
<tr>
<td>O’Keefe &amp; Merit Appliances</td>
<td>PAC&lt;br&gt;Customer Appeals Group&lt;br&gt;Pacific Bell&lt;br&gt;140 New Montgomery Street&lt;br&gt;San Francisco, CA 94108&lt;br&gt;(415) 882-8000&lt;br&gt;1 (800) 592-6500 (toll free in CA)</td>
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<td>O’Keefe &amp; Merit Appliances</td>
<td>Public Affairs&lt;br&gt;Pacific Enterprises&lt;br&gt;P.O. Box 60043&lt;br&gt;Los Angeles, CA 90060-0043&lt;br&gt;(213) 995-5000</td>
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<tr>
<td><strong>Consumer Relations Department</strong></td>
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<tr>
<td><strong>Pacific Telesis Group</strong></td>
<td>Mr. Frank S. Pluchino</td>
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<td></td>
<td>Director and Vice President</td>
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<td>Customer Services</td>
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<td><strong>PalineWeber, Inc.</strong></td>
<td>Consumer Relations</td>
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<td>Lincoln Harbor</td>
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<td>P.O. Box 592055 AMF</td>
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<td></td>
<td>Miami International Airport</td>
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<td>Miami, FL 33159</td>
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<td></td>
<td>1 (800) 428-1100 (toll free)</td>
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<tr>
<td><strong>Pan American World Airways</strong></td>
<td>Mr. Alan Vose</td>
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<tr>
<td></td>
<td>Director, Consumer Affairs</td>
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<tr>
<td><strong>Paper Art Company</strong></td>
<td>Mr. Rick Bates</td>
</tr>
<tr>
<td></td>
<td>Vice President</td>
</tr>
<tr>
<td></td>
<td>Customer Operations</td>
</tr>
<tr>
<td><strong>Pan American World Airways</strong></td>
<td>P.O. Box 592055 AMF</td>
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<td>Miami International Airport</td>
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<td>Miami, FL 33159</td>
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<td>1 (800) 428-1100 (toll free)</td>
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<tr>
<td><strong>Panasonic</strong></td>
<td>Ms. Joyce Hofer</td>
</tr>
<tr>
<td></td>
<td>Consumer Affairs Correspondent</td>
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<tr>
<td><strong>Paper Art Company</strong></td>
<td>Ms. Janice Leidner</td>
</tr>
<tr>
<td></td>
<td>Consumer Affairs Correspondent</td>
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<tr>
<td><strong>Pamplin</strong></td>
<td>Ms. Maria Cammarosano</td>
</tr>
<tr>
<td></td>
<td>Marketing Division</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>The Perrier Group</td>
</tr>
<tr>
<td></td>
<td>777 West Putnam Avenue</td>
</tr>
<tr>
<td></td>
<td>Greenwich, CT 06830</td>
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<tr>
<td></td>
<td>2 (03) 531-4100</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Ms. Joyce Hofer</td>
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<td></td>
<td>Consumer Affairs Correspondent</td>
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<tr>
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<td>Dry Foods (Except Progresso)</td>
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<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Pet Incorporated</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 66719</td>
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<tr>
<td></td>
<td>St. Louis, MO 63166-6719</td>
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<tr>
<td></td>
<td>(314) 622-662-6634</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Ms. Mary Carich</td>
</tr>
<tr>
<td></td>
<td>Consumer Affairs Specialist</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Frozen and Bakery Foods</td>
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<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Pet Incorporated</td>
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<td>P.O. Box 66719</td>
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<td></td>
<td>St. Louis, MO 63166-6719</td>
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<tr>
<td></td>
<td>(314) 622-6146</td>
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<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Marketing Department</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Pfizer, Inc.</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>235 East 42nd Street</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>New York, NY 10017</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>2 (12) 573-2323</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Philco</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>784 Memorial Drive</td>
</tr>
<tr>
<td><strong>Pepsi-Cola Company</strong></td>
<td>Cambridge, MA 02139</td>
</tr>
<tr>
<td><strong>Persico</strong></td>
<td>617) 577-2000</td>
</tr>
<tr>
<td></td>
<td>(collect calls accepted within MA)</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>1 (800) 343-5000</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>(collect calls accepted outside MA)</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>Ms. Anne T. Dowling</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>Director, Corporate Contributions</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>Philip Morris Companies</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Incorporated</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>120 Park Avenue</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>New York, NY 10017</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>(212) 880-3366</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Department of Consumer Affairs</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Phillips Company</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Consumer Electronics Division</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>P.O. Box 555</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>Jefferson City, TN 37760</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>615) 475-0317</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Ms. Toni J. Honkiaz</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Corporate Quality Administrator</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>Phillips Lighting Company</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>200 Franklin Square Drive</td>
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<tr>
<td><strong>Pfizer</strong></td>
<td>P.O. Box 6800</td>
</tr>
<tr>
<td><strong>Pfizer</strong></td>
<td>1 (800) 543-8167 (toll free)</td>
</tr>
<tr>
<td><strong>Phillips</strong></td>
<td>Mr. Al Segal</td>
</tr>
<tr>
<td><strong>Phillips</strong></td>
<td>Division Manager</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>Customer Service</td>
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<td><strong>Phillips</strong></td>
<td>Pioneer Electronics Service, Inc.</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>P.O. Box 1760</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>Long Beach, CA 90810</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>1 (800) 421-1404 (toll free)</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>Mr. Fred Fuest</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>Manager, Consumer Affairs</td>
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<td><strong>Phillips</strong></td>
<td>Pirelli Tire</td>
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<td><strong>Phillips</strong></td>
<td>Pirelli/Armstrong Tire Corporation</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>500 Sargent Drive</td>
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<td><strong>Phillips</strong></td>
<td>New Haven, CT 0636-0201</td>
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<tr>
<td><strong>Phillips</strong></td>
<td>1 (800) 827-2442 (toll free)</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>Ms. Theresa M. Boutin</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>Manager, Consumer Affairs</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>Playtex, Inc.</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>P.O. Box 631</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>MS 1526</td>
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<td><strong>Playtex</strong></td>
<td>Dover, DE 19903-0631</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>1 (902) 674-6000</td>
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<tr>
<td><strong>Playtex</strong></td>
<td>1 (800) 537-9955 (toll free)</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>Ms. Redon Forest</td>
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<td><strong>Playtex Family Products Corp.</strong></td>
<td>Director of Public Affairs</td>
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<td><strong>Playtex Family Products Corp.</strong></td>
<td>Peoples Drug Stores, Inc.</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>8315 Bren Mar Drive</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>Alexandria, VA 22312</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>(703) 750-6100</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>1 (800) 572-0267 (toll free in VA)</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>1 (800) 338-4990 (toll free outside VA)</td>
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<td><strong>Playtex Family Products Corp.</strong></td>
<td>Ms. Ellie Eng</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>Manager, Consumer Services</td>
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<td><strong>Playtex Family Products Corp.</strong></td>
<td>Pepperidge Farm, Inc.</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>595 Westport Avenue</td>
</tr>
<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>Norwalk, CT 06856</td>
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<tr>
<td><strong>Playtex Family Products Corp.</strong></td>
<td>(203) 846-7276</td>
</tr>
</tbody>
</table>
Ponderosa
see Metromedia Steakhouses, Inc.

Operations Department
Popeyes/Church's Fried Chicken, Inc.
P.O. Box BH001
San Antonio, TX 78201
(512) 735-9392
1 (800) 222-5857 (toll free)

Premier Beverages
see Dr. Pepper

Prescriptives, Inc.
see Estée Lauder

Princeton Pharmaceutical Products
see Bristol-Myers Squibb Pharmaceutical Group

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(513) 983-2200
(toll free numbers appear on Procter & Gamble product labels)

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P.O. Box 7378
Philadelphia, PA 19101
(215) 636-5000

Individual Insurance Services
Prudential Insurance Company of America
Executive Offices
Prudential Plaza, 24th Floor
Newark, NJ 07101
(201) 802-6000

Public Affairs
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P.O. Box 419
Holmdel, NJ 07733
(201) 653-3000

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One Seaport Plaza
New York, NY 10222
(212) 214-1000

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Port Washington, NY 11050
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Ms. Mary Ann Jones
Director of Customer Relations
Publix Super Markets
1936 George Jenkins Boulevard
P.O. Box 407
Lakeland, FL 33802
(813) 688-1188

Q

QVC Network
Goshen Corporate Park
1365 Enterprise Drive
West Chester, PA 19380
(215) 430-1000

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Chicago, IL 60604-9003
(312) 222-7843

Mr. Benton H. Faulkner
Manager, Public Relations
Quaker State Corporation
P.O. Box 989
Oil City, PA 16301
(814) 676-7676

Quasar
see Matsushita Servicing Company

R

Radio Shack
see Tandy Corporation

Ms. Doris Hewkin, Director
Office of Consumer Affairs
Ralston Purina Company
Checkerbord Square
St. Louis, MO 63164
(314) 982-5666
1 (800) 345-5678 (toll free)

Ms. Judy Crawford
Director, Public Relations
Ramada International Hotels and Resorts
3838 East Van Buren
Phoenix, AZ 85038
(602) 273-4803

Mrs. Patricia Rosafort
Supervisor, Customer Services
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Pleasantville, NY 10570-7000
1 (800) 431-1246 (toll free)
1 (800) 735-4327 (toll free TDD)

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Remco America, Inc.
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Houston, TX 77242-2946
(713) 977-2288

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Bridgeport, CT 06604
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Remington Rifle
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Ms. Natalie Korman
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625 Madison Avenue
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Ms. Carol Owen, Director
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6603 West Broad Street
Richmond, VA 23230
(804) 281-4073 (collect calls accepted)

Rhone-Poulenc Rorer Pharmaceuticals Inc.
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500 Virginia Drive
Fort Washington, PA 19034
1 (800) 548-3708 (toll free 8:30-4:30 EST)

Ms. Kathleen M. Fitzsimmons
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Richardson-Vicks, Inc.
One Far Mill Crossing
Shelton, CT 06484-0925
(203) 225-6000

Orville Redenbacher
see Hunt-Wesson, Inc.

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Reebok International, Ltd.
100 Technology Center Drive
Stoughton, MA 02072
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1 (800) 321-8293 (toll free repairing location hotline)

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see Reebok

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see Blue Bell, Inc.

Mr. Jerry Hauber
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Wooster, OH 44691–0800
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Royal Viking Cruise Line
see Kloster Cruise Ltd.

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see Blue Bell, Inc.

Mr. Jerry Hauber
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Sears Tower
Chicago, IL 60664
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Sedgefield Jeans
see Blue Bell, Inc.

Coserv
Selko Corporation of America
27 McKee Drive
Mahwah, NJ 07430
(201) 529–3311

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see The Southland Corporation

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see Kloster Cruise Ltd.

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Ms. Joanne Taddeo, Manager
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(614) 229–7900

Mr. Paul W. Carter, Director
Franchise Administration
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West Des Moines, IA 50265
(515) 223–1343

Roundup Lawn and Garden
see Greensweep

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Mrs. Denice Kaack, Manager
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Seventeen Magazine
see News America Publishing, Inc.

Seven-Up
see Dr. Pepper

Mr. Vernon Brisson, General Manager
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Customer Relations
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Mr. T.J. McPhail, Manager
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Tulsa, OK 74102
(918) 496-4500
1 (800) 331-3703 (toll free — credit card inquiries)

Mr. Dave Schutz
Wholesale Marketing Administrator
Sherwin-Williams Company
101 Prospect Avenue, N.W.
Cleveland, OH 44115-1075
(216) 566-2000

Mr. Jerry Snarly
National Consumer Services Manager
The Southland Corporation
P.O. Box 711
Dallas, TX 75221-0711
(214) 841-6642
1 (800) 255-0711 (toll free)

Mr. Jim Ruppel, Director
Customer Relations
Southwest Airlines
Love Field
PO. Box 36611
Dallas, TX 75235-1657
(214) 904-4223
1 (800) 533-1305 (toll free TDD — reservations)

Mr. Paul Weiske
Customer Service Manager
Speed Queen Company
P.O. Box 990
Ripon, WI 54971-0990
(414) 748-3121
(414) 748-4053 (TDD)

Mr. Paul Sonnabend, President
Sonesta International Hotels Corporation
200 Clarendon Street
Boston, MA 02116
(617) 421-5413

Ms. Kathryn M. O'Brien
Director, National Customer Relations
Sony Corporation of America
Sony Service Company
Sony Drive
Park Ridge, NJ 07656
(201) 930-7669
(NJ Consumer Information Center)
(714) 821-7669
(CA Consumer Information Center)
(708) 250-7669
(IL Consumer Information Center)

South Central Bell
see BellSouth Telephone Operations

Southern Bell Corporation
see BellSouth Telephone Operations

Mr. Jerry Sneed
National Consumer Services Manager
The Southland Corporation
P.O. Box 711
Dallas, TX 75221-0711
(214) 841-6642
1 (800) 255-0711 (toll free)

Mr. Jim Ruppel, Director
Customer Relations
Southwest Airlines
Love Field
PO. Box 36611
Dallas, TX 75235-1657
(214) 904-4223
1 (800) 533-1305 (toll free TDD — reservations)

Executive Director
Corporate Communications
Southwestern Bell Corporation
1667 K Street, N.W., Suite 1000
Washington, D.C. 20006
(202) 293-8550

Ms. Shirley Brisbois
Manager, Consumer Relations
Spalding & Eventfo, Inc.
425 Meadow Street
PO. Box 901
Chicopee, MA 01021-0901
(413) 536-1200
1 (800) 225-8801 (toll free)

Mr. Paul Weiske
Customer Service Manager
Speed Queen Company
P.O. Box 990
Ripon, WI 54971-0990
(414) 748-3121
(414) 748-4053 (TDD)

Supervisor
Customer Service Department
Spencer Gifts
MCA, Inc.
1050 Black Horse Pike
Pleasantville, NJ 08232
(609) 645-3300

Customer Service
Spiegel, Inc.
PO. Box 927
Oak Brook, IL 60522-0927
(708) 954-2772

Springs Industries Inc.
Springmaid Home Fashions
Consumer Fashions Division
787 7th Avenue
New York, NY 10019
(212) 903-2100
CORPORATE CONSUMER CONTACTS

Mr. Jack Gauthier, Marketing Manager
Stanley Hardware
Division Stanley Works
480 Myrtle Street
New Britain, CT 06050
(203) 225-5111
1 (800) 622-4393 (toll free)

Mr. Jim Stably
Public Relations Director
State Farm Mutual Automobile Insurance Company
One State Farm Plaza
Bloomington, IL 61710
(309) 766-2714

Ms. Esther Rasmussen
Director, Consumer Relations
Stokely USA, Inc.
626 East Wisconsin Avenue
PO. Box 248
Oconomowoc, WI 53066-0248
(414) 567-1731
1 (800) 872-1110 (toll free)

Ms. Christine Filardo
Director, Consumer Affairs
Stop & Shop Supermarket Company Inc.
PO. Box 1942
Boston, MA 02103
(617) 770-8895

Ms. Frances D. Karpowicz, Manager
Consumer Affairs Department
Stouffer Foods Corporation
5750 Harper Road
Solon, OH 44139-1880
(216) 248-3600

President
Stouffer Restaurant Company
30050 Chagrin Boulevard
Cleveland, OH 44124
(216) 464-6606

Mr. Matthew Cook
Director, Customer Relations
Strawbridge & Clothier
801 Market Street
Philadelphia, PA 19107
(215) 629-6722

Ms. Kathy Hatfield, Coordinator
Quality Assurance Administration
The Stroh Brewery Company
100 River Place
Detroit, MI 48207-4291
(313) 446-2000

Ms. Donna Samelson, Manager
Consumer Relations
Sun-Diamond Growers of California
P.O. Box 1727
Stockton, CA 95201
(209) 467-8000

Ms. Noreen MacConchie
Manager, Customer Relations
Supermarkets General Corporation
301 Blair Road
Woodbridge, NJ 07095
(908) 499-3500

Mr. Doug Williams, Customer Service
Swatch Watch USA
1817 William Penn Way
Lancaster, PA 17604
(717) 394-5288
1 (800) 8-SWATCH (toll free)

Mr. Richard C. Keller
Director, Consumer Affairs
Teledyne Water Pik
1730 East Prospect Street
Fort Collins, CO 80525-0001
(303) 484-1352
1 (800) 523-0014 (toll free)

Ms. Kathy Laffin, Supervisor
Customer Service
Teleflora
1221 West Olympic, Suite 140
Los Angeles, CA 90064-0780
(213) 826-5253
1 (800) 421-2815 (toll free)

T.J.X. Companies (T.J. Maxx)
770 Cochiatute Rd.
Framingham, MA 01701
(508) 390-1000
1 (800) 926-5259 (toll free)

Mr. Charles Funk
Telesphere
600 Executive Boulevard, Suite 400
Rockville, MD 20852-3902
1 (800) 864-4468 (toll free)
CORPORATE CONSUMER CONTACTS

Public Affairs
Tenneco, Inc.
P.O. Box 2511
Houston, TX 77001-2511
(713) 757-2131

Consumer Affairs Department
Tetley Inc.
P.O. Box 2000
Bellaire, TX 77401-2000
(713) 432-2235

Texaco Refining and Marketing
P.O. Box 2000
Bellaire, TX 77401-2000
(713) 432-2235

Mr. W.D. Kistler
Manager, Customer Relations

Texas Instruments Incorporated
P.O. Box 53
Lubbock, TX 79408-0053
(806) 741-2000

Ms. Janice Meikle, Vice President
Professional & Public Affairs

Thrift Drug, Inc.
P.O. Box 2511
Houston, TX 77001-2511
(713) 757-2131

Customer Service Representative

Thom McAn Shoe Co.
67 Millbrook Street
Worcester, MA 01606-2804
(508) 791-3811

Mr. Tom Thomas, Consumer Products
Texas Instruments Incorporated
P.O. Box 2000
Bellaire, TX 77401-2000
(713) 432-2235

Mr. Tom Thomas, Consumer Products

Thomson & Formby, Inc.
825 Crossover Lane, Suite 240
Memphis, TN 38117
(901) 767-0000

Mr. John Newman
Vice President of Service

Thomson Medical Company, Inc.
222 Lakeway Avenue
West Palm Beach, FL 33401-6122
(407) 521-7857 (toll free)

Ms. Janice Meikle, Vice President
Professional & Public Affairs

Time Inc.
1 North Dale Mabry
Tampa, FL 33609
(813) 878-6100

Ms. Karen Bramow
Assistant Manager, Sales Administration

Time Warner Inc.
75 Rockefeller Plaza
New York, NY 10019
(212) 484-6630

Ms. Letha Watkins
Consumer Correspondent

Trans Union Corporation
Western Region
1561 E. Orangethorpe
Fullerton, CA 92631

Mr. Jerry Raser
Manager, Quality Control

Tyrone Medical Products, Inc.
222 Lakeview Avenue
West Palm Beach, FL 33401-6122
(561) 449-2360

Ms. Helen Baur
Administrative Assistant

Tyco Industries
540 Glenn Avenue
Moorestown, NJ 08057
(609) 234-7714

Mr. Jay Benham
Manager, Consumer Relations

Tyson Foods
P.O. Box 2020
Springdale, AR 72765-2020
(501) 756-9800

Mr. Jay Benham
Manager, Consumer Relations

Turtle Wax, Inc.
5655 West 73rd Street
Chicago, IL 60635-6211
(708) 563-9800

Mr. Jerry Raser
Manager, Quality Control

TYCO Industrial
540 Glenn Avenue
Moorestown, NJ 08057
(609) 234-7714

Mr. Jerry Raser
Manager, Quality Control

222 S. First Street
Louisville, KY 40202

North Eastern Region
1221 Chestnut Street
Philadelphia, PA 19107

Midwest
212 S. Market Street
Wichita, KS 67202

North Eastern Ohio
25249 Country Club Boulevard
N. Olmstead, OH 44070

Ms. Rosemary Aurichio
Director, Customer Relations

Trans World Airlines (TWA)
110 South Bedford Road
Mt. Kisco, NY 10549
(914) 242-3000

1 (800) 421-8480
(toll free TDD—reservations)

Office Of Consumer Information

The Travelers Companies
One Tower Square
Hartford, CT 06183-1060
1 (800) 423-0191 (toll free)

True Value Hardware Stores
see Cotter & Company

Ms. Chris Clark, Manager
Customer Services Department

Tupperware
P.O. Box 2511
Houston, TX 77001-2511
(713) 757-2131

Customer Service Representative

Waterbury, CT 06708-0001

Ms. Karen Hanik
Consumer Correspondence Representative

Timex Corporation
P.O. Box 2740
Little Rock, AR 72203-2740
(501) 372-1111

1 (800) 367-9282 (toll free)

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Ms. Elaine De Shong, Vice President
Marketing Consumer Service
U-Haul International
2727 North Central Avenue
Phoenix, AZ 85004-1120
(602) 263-6771
1 (800) 528-0463 (toll free outside AZ)

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

Union Fidelity Life Insurance Company
see Aon Corporation

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

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

Mr. Paul Tinebra
Director of Customer Relations
United Airlines
P. O. Box 66100
Chicago, IL 60666
(312) 952-0170
1(800) 659-0170

Mr. Dick Porter
National Consumer Relations Manager
United Parcel Service of America, Incorporated
51 Weaver Street, OPS
Greenwich, CT 06831
(203) 862-6000

United States Fidelity & Guarantee Corporation
100 Light Street
Baltimore, MD 21203-1138
(301) 547-9000

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

Ms. Hattie Amer
Supervisor, Customer Service
Unocal Corporation
Room 1405
P. O. Box 7600
Los Angeles, CA 90051-7600
(213) 977-6728
1 (800) 527-5476 (toll free)

Consumer Products Division
(over-the-counter)
Customer Service Unit (prescriptions)
Upjohn Company
7000 Portage Road
Kalamazoo, MI 49001
1 (800) 253-8600 (toll free)

Mrs. Deborah Thompson
Director, Consumer Affairs
USAir
4001 North Liberty Street
Winston-Salem, NC 27105
(919) 661-8126 (collect calls accepted)

Consumer Services Representative
U. S. Shoe Corporation
One Eastwood Drive
Cincinnati, OH 45227-1197
(513) 527-7590

Mr. Slobodan B. Ajdukovic, Supervisor
Executive Consumer Services
U. S. Sprint
8001 Stemmons Freeway
Dallas, TX 75247
(214) 688-5707
1 (800) 955-5833 (toll free TDD)

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

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

Wang Direct
Wang Laboratories Inc.
1001 Pawtucket Boulevard
Lowell, MA 01854
(508) 656-8000

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

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

Customer Relations
Visa USA, Inc.
P. O. Box 8999
San Francisco, CA 94128-8999
(415) 570-2900

Customer Service
Vons Companies Inc.
P. O. Box 3338
Los Angeles, CA 90054
(818) 821-7000

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

Mr. Edward H. King, Director
Government and Corporate Relations
Walgreen Co.
200 Wilmot Road
Deerfield, IL 60015
(708) 940-2500
1 (800) 289-2273 (toll free)

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

Ms. Rebecca Pierce
Consumer Affairs Manager
Warnaco Men's Apparel
10 Water Street
Waterville, ME 04901
(207) 873-4241

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

Customer Relations
Visa USA, Inc.
P. O. Box 8999
San Francisco, CA 94128-8999
(415) 570-2900

Customer Service
Vons Companies Inc.
P. O. Box 3338
Los Angeles, CA 90054
(818) 821-7000
CORPORATE CONSUMER CONTACTS

Mr. Mitch Rosalsky, Director
Consumer Affairs Division
Warner-Lambert Company
201 Tabor Road
Morris Plains, NJ 07950
(201) 540-2459
1 (800) 223-0182 (toll free)
1 (800) 524-2624 (toll free—Parke Davis Products over-the-counter)
1 (800) 742-8377 (toll free—Schick Razor)
1 (800) 756-0266 (toll free—EPT)
1 (800) 223-0182 (toll free—Warner-Lambert products)
1 (800) 524-2854 (toll free—Trident)
1 (800) 343-7805 (toll free—TOD)
1 (800) 451-7007 (toll free—Frigidaire Appliances)
1 (800) 485-1445 (toll free—Gibson Appliances)
1 (800) 323-7773 (toll free—Kelvinator Appliance Company)
1 (800) 537-5530 (toll free—O'Keefe & Merit Appliances)
1 (800) 245-0600 (toll free—White Westinghouse)

Customer Service
Weider Health and Fitness
615 West Johnson Avenue, Suite 3
Cheshire, CT 06410
1 (800) 423-5713 (toll free)

Ms. Karen Wegmann
Executive Vice President
Corporate Community Development Group
Wells Fargo & Company
420 Montgomery Street
MAC 0101-111
San Francisco, CA 94163
(415) 396-3832
(918) 322-1700 (TDD)

Ms. Susan Kosling
Consumer Relations Manager
Wendy's International, Inc.
PO. Box 256
Dublin, OH 43017-0256
(614) 764-5800

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

Mr. Russ A. Phillips
Director, Consumer Affairs
Western Union Financial Services
One Lake Street
Upper Saddle River, NJ 07458
(201) 816-8041

Ms. Jackie McWhorter
Consumer Affairs Coordinator
WestPoint Pepperell
PO. Box 600
West Pt., GA 31833-0609
1 (800) 533-8229 (toll free)

Mr. Don Skinner, Director
Customer Relations Department
Whirlpool Corporation
Administrative Center, 2000 M—63
Benton Harbor, MI 49022
(616) 926-5000
1 (800) 253-1301 (toll free)

Mr. Brian Wooden
Manager, Consumer Relations
White Consolidated Industries
6000 Perimeter Drive
Dublin, OH 43017
(614) 792-4100
1 (800) 451-7007 (toll free—Frigidaire Appliances)
1 (800) 485-1445 (toll free—Gibson Appliances)
1 (800) 323-7773 (toll free—Kelvinator Appliance Company)
1 (800) 537-5530 (toll free—O'Keefe & Merit Appliances)
1 (800) 245-0600 (toll free—White Westinghouse)

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) 421-0160

Customer Service
Williams-Sonoma
100 North Point Street
San Francisco, CA 94133
(415) 421-7900

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

Winnebago Industries
PO. Box 152
Forest City, IA 50436-0152
(515) 582-6939

Mr. Steven R. Evenson
Owner Relations Manager
Zayre Corporation
see TJX Companies

Mr. Don Knutson
Vice President, Customer Service
Zenith Data Systems
2150 East Lake Cook Road
Buffalo Grove, IL 60089
(708) 808-4697

Mr. C.H. McKellar
Executive Vice President
Wisconsin Bell
722 North Broadway, 13th Floor
Milwaukee, WI 53202-4396
(414) 678-0881
1 (800) 237-8578 (toll free)
1 (800) 242-9393 (toll free TDD in WI)

Customer Service
Wisconsin Valley Communications
see Wisconsin Bell

Mr. Don Knutson
Vice President, Customer Service
Zenith Electronics Corporation
1000 Milwaukee Avenue
Glensview, IL 60025-2493
(708) 391-8100
1 (800) 488-8129 (toll free TDD in WI)

Winthrop Consumer Products
see Winthrop Consumer Products

Ms. Barbara Zibell
Consumer Affairs Coordinator
William Wrigley Jr. Company
410 North Michigan Avenue
Chicago, IL 60611
(312) 645-4076

Xerox Corporation
see Xerox Corporation

Mr. Renee Hoke, Director
Communications
Xyron Corporation
6555 Katella Avenue
Cypress, CA 90630-5101
(714) 761-7439

Winthrop Consumer Products
see Winthrop Consumer Products

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

Mr. Don Knutson
Vice President, Customer Service
Zayre Corporation
see Zayre Corporation

Ms. Barbara Zibell
Consumer Affairs Coordinator
William Wrigley Jr. Company
410 North Michigan Avenue
Chicago, IL 60611
(312) 645-4076

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

Ms. Susan Kosling
Consumer Relations Manager
Wendy's International, Inc.
PO. Box 256
Dublin, OH 43017-0256
(614) 764-5800

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

Mr. Russ A. Phillips
Director, Consumer Affairs
Western Union Financial Services
One Lake Street
Upper Saddle River, NJ 07458
(201) 816-8041

Ms. Jackie McWhorter
Consumer Affairs Coordinator
WestPoint Pepperell
PO. Box 600
West Pt., GA 31833-0609
1 (800) 533-8229 (toll free)

Mr. Don Skinner, Director
Customer Relations Department
Whirlpool Corporation
Administrative Center, 2000 M—63
Benton Harbor, MI 49022
(616) 926-5000
1 (800) 253-1301 (toll free)

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

Customer Service
World Book Educational Products
101 Northwest Point Boulevard
Elk Grove Village, IL 60007—1192
1 (800) 521-8202 (toll free)

Wrinkler Jeans
see Blue Bell, Inc.

Ms. Barbara Zibell
Consumer Affairs Coordinator
William Wrigley Jr. Company
410 North Michigan Avenue
Chicago, IL 60611
(312) 645-4076

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

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

Ms. Renee Hoke, Director
Communications
Zaite Corporation
901 West Walnut Hill Lane
Irving, TX 75038—1003
(214) 580-5104

Zayre Corporation
see T.J. X Company

Mr. Don Knutson
Vice President, Customer Service
Zenith Data Systems
2150 East Lake Cook Road
Buffalo Grove, IL 60089
(708) 808-4697

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

Mr. Steven R. Evenson
Owner Relations Manager
Winnebago Industries
PO. Box 152
Forest City, IA 50436-0152
(515) 582-6939

Winthrop Consumer Products
see Sterling Drug Inc.

Corporate Communications
Wisconsin Bell
722 North Broadway, 13th Floor
Milwaukee, WI 53202-4396
(414) 678-0881
1 (800) 237-8578 (toll free)
1 (800) 242-9393 (toll free TDD in WI)

Wonderbread
see Continental Baking Company

Customer Service
F.W. Woolworth Company
233 Broadway
New York, NY 10279—0001
(212) 553-2000
If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If an agreement cannot be reached, contact the manufacturer's regional or national office. Many of these offices are listed in this section. If the regional office cannot resolve the problem, you might wish to contact one of the third-party dispute resolution programs. The list of these programs begins on page 49.

All of the toll-free "800" numbers in the following list can be reached from anywhere in the continental United States.

**ACURA**

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

**Alfa-Romeo Distributors of North America, Inc.**

Customer Service Manager
Alfa-Romeo Distributors of North America, Inc.
8259 Exchange Drive
P.O. Box 58926
Orlando, FL 32859–3026
(407) 856–5000

**American Honda Motor Company, Inc.**

California
Customer Relations Department
American Honda Motor Company, Inc.
West Central Zone
1600 South Abilene Street, Suite D
Aurora, CO 80012–5817
(303) 696–3935

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada, Texas (El Paso)
Customer Relations Department
American Honda Motor Company, Inc.
West Central Zone
1600 South Abilene Street, Suite D
Aurora, CO 80012–5817
(303) 696–3935

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

Tennessee, Alabama, Georgia, Florida
Customer Relations Department
American Honda Motor Company, Inc.
Southeastern Zone
1500 Morrison Parkway
Alpharetta, GA 30021–2199
(404) 442–2045 (collect calls accepted)

Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan (Upper Peninsula)
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
601 Campus Drive, Suite A–9
Arlington Heights, IL 60004–1407
(708) 670–5600

West Virginia, Maryland, Virginia, North Carolina, South Carolina, District of Columbia
Customer Relations Department
American Honda Motor Company, Inc.
Mid-Atlantic Zone Office
902 Wind River Lane, Suite 200
Gainesburg, MD 20078–1974
(301) 990–2020

Ohio (Steubenville), West Virginia (Wheeling), Pennsylvania, New Jersey, Delaware, New York (NY City, its five boroughs, Long Island, Westchester County), Connecticut (Fairfield County)
Customer Relations Department
American Honda Motor Company, Inc.
Northeast Zone
115 Gaiter Drive
Moorestown, NJ 08057–0337
(609) 235–5533

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

Customer Relations Department
American Honda Motor Company, Inc.
Northwest Zone
12436 N.E. Airport Way
Portland, OR 97220–0186
(503) 256–0943

Texas (excluding El Paso), Arkansas (excluding Fayetteville, Bentonville, Fort Smith, Jonesboro), Oklahoma (Lawton, Ardmore), Louisiana, Mississippi
Customer Relations Department
American Honda Motor Company, Inc.
South Central Zone
4529 Royal Lane
Irving, TX 75063–2583
(214) 929–5461

**American Isuzu Motors, Inc.**

California
Mr. Neil Wiggins
Regional Customer Relations Manager
American Isuzu Motors, Inc.
One Autumn Street
Irvine, CA 92718–2785
(714) 770–2626

Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southeast Region
205 Hembree Park Drive
P.O. Box 6250
Roswell, GA 30076
(404) 475–1995

Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Central Region
1830 Jarvis Avenue
Eik Grove Village, IL 60007
(708) 352–8111

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

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

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

New Jersey (south of Toms River), Pennsylvania, Maryland, Delaware, Kentucky, Tennessee, Virginia, West Virginia Regional Customer Relations Manager
American Isuzu Motors, Inc.
1 Isuzu Way
Glen Burnie, MD 21061
(301) 761–2121

Headquarters:
American Isuzu Motors, Inc.
13181 Crossroads Parkway North
PO Box 2480
City of Industry, CA 91746–0480
(213) 699–0500
1 (800) 255–6727 (toll free)

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

American Suzuki Motor Corporation
3251 E. Imperial Highway
Brea, CA 92821–6722
Attn: Customer Relations Department
Automobiles
1(600) 877–6900, ext. 445 (toll free)
Motorcycles
(714) 996–7040, ext. 380

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

Corporate Office (and all other states):
Consumer Relations Manager
Audi of America, Inc.
888 West Big Beaver Road
Troy, MI 48007–3951
1 (800) 822–AUDI (toll free)

BMW of North America, Inc.
Customer Relations Manager
BMW of North America, Inc.
Western Region
12541 Beatrice Street
PO Box 66916
Los Angeles, CA 90066
(213) 574–7300

Tennessee, North Carolina, Virginia (except northern), Mississippi, Alabama, Georgia, Florida, South Carolina, Louisiana, Oklahoma, Arkansas, Texas (except El Paso)
Customer Relations Manager
BMW of North America, Inc.
Southern Region
1280 Hightower Trail
Atlanta, GA 30350–2977
(404) 552–3800

North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois, Michigan, Indiana, Ohio, Kentucky, Kansas, Missouri, Nebraska
Customer Relations Manager
BMW of North America, Inc.
Central Region
488 East Commerce Drive
Schaumburg, IL 60173
(708) 310–2700

Connecticut, Maine, Massachusetts,
New Hampshire, New Jersey, New York,
Rhode Island, Vermont, Washington, D.C.,
Virginia (northern), West Virginia, Delaware,
Maryland, Pennsylvania
Customer Relations Manager
BMW of North America, Inc.
Eastern Region
BMW Plaza
Montvale, NJ 07645
(201) 573–2100

Corporate Office:
National Customer Relations Manager
BMW of North America, Inc.
PO Box 1227
Westwood, NJ 07675–1227
(201) 907–4000

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

Los Angeles Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 14112
Orange, CA 92658–4600
(714) 565–5111

San Francisco Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 5009
Pleasanton, CA 94586–0509
(415) 463–1770

Denver Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 39006
Denver, CO 80239
(303) 373–8888

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

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

Chicago Zone Office
Customer Relations Manager
Chrysler Motors Corporation
650 Warrenville Road, Suite 502
Lisle, IL 60532
(708) 515–2450

Kansas City Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 25668
Overland Park, KS 66225–5668
(913) 469–3090

New Orleans Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 14112
New Orleans, LA 70125
(504) 830–3400

Washington, D.C. Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 1900
 Bowie, MD 20716
(301) 464–4040

Boston Zone Office
Customer Relations Manager
Chrysler Motors Corporation
550 Forbes Boulevard
Mansfield, MA 02048–2038
(508) 261–2298

Detroit Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 3000
Troy, MI 48007–3000
(313) 952–1600

Micropolis Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 1231
Micropolis, MN 55440
(612) 553–2546

St. Louis Zone Office
Customer Relations Manager
Chrysler Motors Corporation
PO Box 274
Hazelwood, MO 63042
(314) 895–0731
<table>
<thead>
<tr>
<th>Zone Office</th>
<th>Customer Relations Manager</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syracuse Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>P.O. Box 603, Dewitt, NY 13214-0603, (315) 445-6941</td>
</tr>
<tr>
<td>New York Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>500 Route 303, Tappan, NY 10983-1592, (914) 359-0110</td>
</tr>
<tr>
<td>Charlotte Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>4944 Parkway Plaza Boulevard, Suite 470, Charlotte, NC 28217, (704) 357-7065</td>
</tr>
<tr>
<td>Cincinnati Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>P.O. Box 41902, Cincinnati, OH 45241, (513) 530-1500</td>
</tr>
<tr>
<td>Portland Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>P.O. Box 744, Beaverton, OR 97075, (503) 526-5555</td>
</tr>
<tr>
<td>Philadelphia Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>Valley Brook Corporate Center, 101 Linden Wood Drive, Suite 320, Malvern, PA 19355, (215) 251-2990</td>
</tr>
<tr>
<td>Pittsburgh Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>430 Renaissance Center, 15276, (412) 798-5622</td>
</tr>
<tr>
<td>Memphis Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>P.O. Box 18008, Memphis, TN 38181-0008, (901) 797-3870</td>
</tr>
<tr>
<td>Dallas Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>P.O. Box 110162, Carrollton, TX 75011-0162, (214) 242-8462</td>
</tr>
<tr>
<td>Houston Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>363 North Sam Houston Parkway East, Suite 590, Houston, TX 77060-2405, (713) 820-7062</td>
</tr>
<tr>
<td>Milwaukee Zone Office</td>
<td>Chrysler Motors Corporation</td>
<td>445 South Moorland Road, Suite 7-7n, Brookfield, WI 53005, (414) 797-3750</td>
</tr>
<tr>
<td>Ferrari North America, Inc.</td>
<td></td>
<td>P.O. Box 1088, Detroit, MI 48288-1086, (800) 992-1997</td>
</tr>
<tr>
<td>Ford Motor Company</td>
<td>Ford Motor Company</td>
<td>300 Renaissance Center, 7047, (800) 222-1020 (toll free)</td>
</tr>
<tr>
<td>General Motors Corporation</td>
<td></td>
<td>P.O. Box 30095, Lansing, MI 48909-7595, (800) 442-8537 (toll free)</td>
</tr>
<tr>
<td>Saturn Assistance Center</td>
<td>General Motors Corporation</td>
<td>100 Saturn Parkway, Spring Hill, TN 37174, (800) 553-6000 (toll free)</td>
</tr>
<tr>
<td>Honda</td>
<td>see American Honda Motor Company, Inc.</td>
<td>10550 Talbert Avenue, Fountain Valley, CA 92728-0850, (800) 633-5151 (toll free)</td>
</tr>
<tr>
<td>Hyundai Motor America</td>
<td>Hyundai Motor America</td>
<td>10550 Talbert Avenue, Fountain Valley, CA 92728-0850, (800) 633-5151 (toll free)</td>
</tr>
<tr>
<td>Isuzu</td>
<td>see American Isuzu</td>
<td>100 Saturn Parkway, Spring Hill, TN 37174, (800) 553-6000 (toll free)</td>
</tr>
<tr>
<td>Jaguar Cars, Inc.</td>
<td>Jaguar Cars, Inc.</td>
<td>422 Valley Drive, Brisbane, CA 94005, (415) 467-9402</td>
</tr>
<tr>
<td>CAR MANUFACTURERS</td>
<td></td>
<td></td>
</tr>
<tr>
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</tr>
</tbody>
</table>
| **Eastern Zone (all other states)**
Customer Relations Manager
Jaguar Cars, Inc.
555 MacArthur Boulevard
Mahwah, NJ 07430–2327
(201) 918–8500 |
| **Jeep/Eagle Division of Chrysler Motors Corporation**
see Chrysler Zone and National Offices |
| **Mazda Motor of America, Inc.**
Corporate Headquarters:
Customer Relations Manager
Mazda Motor of America, Inc.
P.O. Box 19734
Irvine, CA 92719
1 (800) 222–0037 (toll free) |
| **Mercedes-Benz of North America, Inc.**
National Headquarters:
Mercedes-Benz of North America
1 Mercedes Drive
Montvale, NJ 07645–0350
(201) 573–0600 (Owner Service) |
| **Mercedes-Benz of North America, Inc.**
National Headquarters:
Mercedes-Benz of North America
1 Mercedes Drive
Montvale, NJ 07645–0350
(201) 573–0600 (Owner Service) |
| **Mercedes-Benz of North America, Inc.**
Corporate Office:
American Express
P.O. Box 30911
Reno, NV 89520–3911
(702) 348–3154 |
| **Mercedes-Benz of North America, Inc.**
National Customer Relations Manager
Peugeot Motors of America, Inc.
P.O. Box 697
Orange, CT 06477
(203) 795–5671
1 (800) 955–9007 (toll free) |
| **Saab Cars USA, Inc.**
National Consumer Relations
P.O. Box 191
Torrance, CA 90509
(310) 767–4737 |
| **Subaru of America**
Arizona, California, Nevada
Owner Service Manager
Subaru of America, Western Region
12 Whatney Drive
Irving, CA 92718–2895
(714) 951–6592 |
| **Subaru of America**
Alabama, Georgia, North Carolina,
South Carolina, Florida, Tennessee,
West Virginia, Virginia, Maryland,
Washington, D.C.
Owner Service Manager
Southeast Region Subaru
220 The Bluffs
Austell, GA 30001
(404) 732–3200 |
| **Subaru of America**
Illinois, Indiana, Iowa, Kentucky, Michigan,
Minnesota, Missouri, Ohio, Wisconsin
Owner Service Manager
Subaru Mid-America Region
301 Mitchell Court
Addison, IL 60101
(312) 953–1188 |
| **Subaru of America**
Maine, Vermont, New Hampshire,
Massachusetts, Rhode Island, Connecticut
Customer Relations Manager
Subaru of New England, Inc.
95 Morse Street
Norwood, MA 02062
(617) 767–5100 |
| **Subaru of America**
Southern New Jersey, Pennsylvania,
Delaware
Customer Relations Manager
Penn Jersey Region
1504 Glen Avenue
Mount Laurel, NJ 08054
(609) 734–7600 |
| **Subaru of America**
New York, Northern New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, NY 10962
(914) 359–2500 |
| **Subaru of America**
Hawaii
Schuman-Carriage Co. Inc.
1234 South Beretania Street
P.O. Box 2420
Honolulu, HI 96804
(808) 533–6211 |
| **Subaru of America**
Alaska, Idaho, Montana, Nebraska, Oregon,
Utah, Washington, North Dakota, South
Dakota, Wyoming
Owner Service Manager
Subaru of America Northwest Region
5804 East 23rd Drive
Portland, OR 97211
1 (800) 878–8877 (toll free) |
| **Subaru of America**
Arkansas, Colorado, Kansas, New Mexico,
Mississippi, Oklahoma, Texas
Owner Service Manager
Subaru of America Southwestern Region
1500 East 39th Avenue
Aurora, CO 80011
(303) 573–8895 |
| **Subaru of America**
Corporate Office:
Owner Service Department
Subaru of America
P.O. Box 6900
Cherry Hill, NJ 08034–6000
(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) |
| **Toyota Motor Sales, Inc.**
Connecticut, New Jersey, New York
Director of Corporation Service
World-Wide Volkswagen, Inc.
Greenbush Road
Orangeburg, NY 10962
(914) 578–5000
1 (800) 822–8987 (toll free) |
| **Toyota Motor Sales, Inc.**
For all other locations:
Consumer Relations
Volkswagen United States, Inc.
888 West Big Beaver
Troy, MI 48007
General assistance and customer relations
1 (800) 822–8987 (toll free)
Replacement and repurchase assistance
1 (800) 855–5100 (toll free) |
| **Volvo Cars of North America**
Corporate Office:
Operations Manager
Volvo Cars of North America
15 Volvo Drive, Building D
P.O. Box 914
Rockleigh, NJ 07647–0914
(201) 767–4737 |
| **Yugo America, Inc.**
Director, Customer Services
Yugo America, Inc.
120 Pleasant Avenue
P.O. Box 730
Upper Saddle River, NJ 07458–0730
(201) 872–9644 (toll free) |
Better Business Bureaus

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

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

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

National Headquarters

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

Local Bureaus

Alabama
P.O. Box 55268
Birmingham, AL 35255-5268
(205) 558–2222

118 Woodburn Street
Dothan, AL 36301
(205) 792–3804

P.O. Box 970
Colton, CA 92324–0522
(714) 825–7280

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

1396 West Indianapolis Suite 102
Fresno, CA 93705
(209) 222–8111

494 Alvarado Street, Suite C
Montgomery, CA 93940
(408) 372–3149

510 16th Street
Oakland, CA 94612
(415) 839–5900

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

3111 Camino del Rio, North Suite 600
San Diego, CA 92108–1729
(619) 281–6422

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

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

P.O. Box 294
San Mateo, CA 94401
(415) 696–1240

P.O. Box 790
Colorado Springs, CO 80933
(719) 636–1155

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

1730 S. College Ave., Suite 303
Fort Collins, CO 80525
(303) 484–1348

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

Connecticut
2345 Black Rock Turnpike
Fairfield, CT 06430
(203) 374–5616

809 Silas Deane Highway
Rocky Hill, CT 06067–2311
(203) 529–3575

100 South Tumpike Road
Wallingford, CT 06492–4395
(203) 269–2700 (inquiries)
(203) 269–4457 (complaints)

Delaware
2055 Limestone Road
Suite 200
Wilmington, DE 19808
(302) 996–9200

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

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

Better Business Bureaus
P.O. Box 7950
Clearwater, FL 34618–7950
(813) 535–5522

2976–E Cleveland Avenue
Fort Myers, FL 33901
(813) 534–7351

Arkansas
1415 S. University
Little Rock, AR 72204
(501) 844–7274

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

470 University Blvd., South Suite 239
Jacksonville, FL 32216
(904) 721–2280

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

16291 Northwest 57th Avenue
Miami, FL 33184–6709
(305) 625–1037

(305) 625–1302

(305) 524–2803

(305) 527–1643

(305) 393–8000

Peninsula, CA 94043–2200

P.O. Box 321
Bradenton, FL 34206–0321
(913) 348–2305

(813) 996–8900

(813) 433–6111

(904) 433–6111

(407) 878–2010

(407) 686–2200

Better Business Councils
P.O. Box 321
Bradenton, FL 34206–0321
(913) 748–3252

(Manatee County)

P.O. Box 3607
Lakeland, FL 33802–3807
(813) 680–1905 (Polk County)

P.O. Box 492426
Leesburg, FL 33841–4266
(904) 326–1770 (Lake County)

400 Fortenberry Road
Merritt Island, FL 32953
(407) 452–8869 (Central Brevard County)

13000 South Tamiami Trail
Suite 111
North Port, FL 34287
(813) 426–5744
<table>
<thead>
<tr>
<th>State</th>
<th>Address</th>
<th>Phone Numbers</th>
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<tr>
<td>New Jersey</td>
<td>494 Broad Street, New Jersey</td>
<td>(201) 642-INFO, (201) 845-4044</td>
</tr>
<tr>
<td>New Mexico</td>
<td>4600 A Montgomery NE, Albuquerque, NM</td>
<td>(505) 326-6501, (704) 464-0372</td>
</tr>
<tr>
<td>New York</td>
<td>346 Delaware Avenue, Buffalo, NY</td>
<td>(716) 856-7180, (516) 405-5000, (900) 445-1461 (toll free in NM)</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>528 North New Street, Bethlehem, PA</td>
<td>(215) 866-6760, (610) 525-2552</td>
</tr>
<tr>
<td>Ohio</td>
<td>222 West Market Street, Akron, OH</td>
<td>(216) 253-4590, (440) 460-9358</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>Condornion Olimpo Plaza, Puerto Rico</td>
<td>(787) 740-6000, (800) 442-1456 (toll free in PR)</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Bureau Park, Providence, RI</td>
<td>(401) 222-2500, (800) 442-1456 (toll free in RI)</td>
</tr>
<tr>
<td>South Carolina</td>
<td>1830 Bull Street, Columbia, SC</td>
<td>(803) 254-2525, (800) 442-1456 (toll free in SC)</td>
</tr>
<tr>
<td>Texas</td>
<td>3300 S. 14th St., Suite 307, Abilene, TX</td>
<td>(915) 592-1853</td>
</tr>
<tr>
<td>Tennessee</td>
<td>P.O. Box 1178 TCAS, Blountville, TN</td>
<td>(615) 323-6351, (615) 323-6700</td>
</tr>
</tbody>
</table>

**BEST COPY AVAILABLE**
Utah
1588 South Main Street
Salt Lake City, UT 84115
(801) 487-4656

Virginia
4022B Plank Road
Fredericksburg, VA 22407
(703) 786-9397
3608 Tidewater Drive
Norfolk, VA 23509-1499
(804) 627-5651
701 East Franklin Street
Suite 712
Richmond, VA 23219
(804) 648-0016
31 W. Campbell Avenue
Roanoke, VA 24011-1301
(703) 342-3455

Washington
127 West Canal Drive
Kennewick, WA 99336-3819
(509) 582-0222
2200 Sixth Avenue, Suite 828
Seattle, WA 98121-1657
(206) 448-8888
(206) 448-6222 (24-hour business reporting system)
South 176 Stevens
Spokane, WA 99204-1393
(509) 747-1155
P.O. Box 1274
Tacoma, WA 98401-1274
(206) 383-5561
P.O. Box 1584
Yakima, WA 98907-1584
(509) 248-1326

Wisconsin
740 North Plankinton Avenue
Milwaukee, WI 53203
(414) 273-1600 (inquiries)
(414) 273-0123 (complaints)

Wyoming
BBB/Idaho Falls (serves Teton, Park and Lincoln counties in Wyoming)
545 Shoup Avenue, Suite 210
Idaho Falls, ID 83402
(208) 523-9754
BBB/Fort Collins (serves all other Wyoming Counties)
1730 South College Avenue Suite 303
Fort Collins, CO 80525
1 (800) 873-3222 (toll free in WY)
Trade Association and Other Resolution Programs

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

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

This list includes the names and addresses of the association and other dispute resolution programs that handle consumer complaints for their members. In some cases, the national organizations listed here can refer you to dispute resolution programs near you.

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

Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. 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.
Ms. Donna Silberberg
Public Relations Director
American Arbitration Association
140 West 51st Street
New York, NY 10020-1203
(212) 484-4006
Private, non-profit organization with 35 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

American Automobile Association
AUTOSOLVE®
1000 AAA Drive, Box 16
Heathrow, FL 32746-5064
1 (800) 477-8583 (toll free)
Nationwide third-party dispute resolution program for Toyota, Lexus, Porsche and Hyundai. AUTOSOLVE® resolves Subaru disputes in selected areas of the United States.

American Bar Association
Standing Committee on Dispute Resolution
1800 M Street, N.W., Suite 790
Washington, DC 20006
(202) 662-1558
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.
Mr. John W. Johnson
Executive Vice President
American Collectors Association
4040 West 70th Street
PO. Box 39108
Minneapolis, MN 55439-0106
(612) 212-6105
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
(1) (800) 942-4242 (toll free-
8 a.m.-8 p.m. EST, M-F)
Membership: Life insurance companies authorized to do business in the United States.
Ms. Jane Marden, Director
Consumer Affairs
Ms. Linda Wood, Associate Director
Community Affairs
American Gas Association
1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8583
Membership: Distributors and transporters of natural gas.

American Health Care Association
1201 L Street, N.W.
Washington, DC 20005-4014
(202) 202-4494
(1) (800) 321-0343 (toll free—publications only)
Membership: State associations of long-term health care facilities.

American Hotel and Motel Association
1201 New York Avenue, N.W.
Washington, DC 20005-3931
(202) 738-3200
(1) (800) 847-8367 (toll free—publications 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 10036-8775
(212) 575-6200
Membership: Professional society of accountants certified by the states and territories.

American Newspaper Publishers Assn.
Credit Bureau Inc.
PO. Box 17022
Dulles International Airport
Washington, D.C. 20041
(703) 848-1038
Investigates fraudulent advertising published in newspapers.

American Orthotic and Prosthetic Association
1650 King Street, Suite 500
Alexandria, VA 22126-1856
(703) 433-7116
Represents member companies that custom fit or manufacture components for patients with prostheses or orthoses.
Mr. Ray Golden, Vice President
Consumer Affairs
American Society of Travel Agents, Inc.
PO. Box 23992
Washington, DC 20026-3992
(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 produce a variety of textile products, e.g., clothing, using natural and man-made fibers.
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.

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TRADE ASSOCIATION AND OTHER RESOLUTION PROGRAMS

BBB AUTO LINE
Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203-1804
(703) 642-0580
3rd-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot, Porsche, Renault, SAAB and Volkswagen.

Better Hearing Institute
PO. Box 1840
Washington, DC 20013
(202) 626-4780

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

Consumer Affairs

Direct Marketing Association
880 South Pickett Street
Alexandria, VA 22304-0730
(703) 379-6426
Provides assistance with broadcast advertising. Magazines and newspaper ads, and direct mail, catalogs, telemarketing, and services directly to consumers using mass mail.

Direct Selling Association
1776 K Street, N.W., Suite 600
Washington, DC 20006-2387
(202) 833-1411

Funeral Service Consumer Arbitration Program (FSCAP)
1614 Central Street
Evanston, IL 60201
(202) 833-1411
Third-party dispute resolution program sponsored by the National Funeral Directors Association.

Hearing Industries Association
1255 23rd Street, N.W.
Washington, DC 20037-1174
(202) 833-1411
Membership: Companies engaged in the manufacture and/or sale of electronic hearing aids, their components, parts and related products and services on a national basis.

Home Owners Warranty Corporation
110 William Street
New York, NY 10038
(202) 833-1411
Third-party dispute resolution program for new homes built by HOW-member home builders.

Insurance Information Institute
110 William Street
New York, NY 10038
(202) 833-1411
National Insurance Consumers Helpline is a resource for consumers with automobile and home insurance questions. The Helpline is open Monday through Friday from 8 a.m. to 8 p.m.
National Headquarters
International Association for Financial Planning
2 Concourse Parkway, Suite 800
Atlanta, GA 30328
(404) 385–1605
Membership: Individuals involved in financial planning.

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, IL 60606
(312) 984–5838
1 (800) 621–0477 (toll free)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis
Executive Vice President
Monument Builders of North America
1740 Ridge Avenue
Evanston, IL 60201
(708) 869–2031
Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers.
Consumer brochures available on request.

Ms. Sharon Mc Hale
Media Relations Coordinator/Consumer Affairs
Mortgage Bankers Association of America
1125 15th Street, N.W., 7th Floor
Washington, DC 20005
(202) 861–1929
Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

National Advertising Division (NAD)
A Division of the Council of Better Business Bureaus, Inc.
845 Third Avenue
New York, NY 10022
(212) 639–5939
Membership: Manufacturers of soap, detergents, fatty acids and glycerine; raw materials suppliers.

Mr. William Young, Director
Consumer Affairs/Public Liaison
National Association of Home Builders
15th and M Streets, N.W.
Washington, DC 20005
(202) 822–0409
1 (800) 388–8242 (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
333 Mt. Vernon Avenue
Alexandria, VA 22305
(703) 684–0180
Membership: Private employment agencies.

Consumer Arbitration Center
National Association of Securities Dealers, Inc.
33 Whitehall Street, 10th Floor
New York, 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 20007–4181
(202) 333–1021
Membership: Private schools providing job training.

Ms. Juanita Duggan
Assistant to Executive Director
National Food Processors Association
1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639–5895
Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

Ma, Deb Deutsch
Manager, Compliance
National Futures Association
200 West Madison Street
Chicago, IL 60606–3447
(312) 781–1410
1 (800) 621–3570 (toll free outside IL)
Membership: Futures commission merchants; commodity trading advisers; commodity pool operators; introducing brokers; and brokers and associated individuals.

Ms. Cindy Donahue
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, DC 20009
(202) 822–0409
1 (800) 388–8242 (toll free outside D.C.)
Membership: Home study (correspondence) schools.

National Tire Dealers and Retreaders Association
1250 Eye Street, N.W., Suite 400
Washington, DC 20005
(202) 789–2300
1 (800) 276–3072 (toll free)
Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs
National Turkey Federation
1319 Sunset Hills Road
Reston, VA 20005–5205
(212) 675–1141
Membership: Turkey growers, turkey hatcheries, turkey breeders, processors, marketers, and allied industry firms and poultry distributors.

Mr. Craig Halverson
Assistant Executive Director
Photo Marketing Association
3000 Picture Place
Jackson, MI 49201
(written complaints only)
Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

Mrs. Jane Meyer
Director of Consumer Affairs
The Soap and Detergent Association
475 Park Avenue South
New York, NY 10016
(212) 725–1322
Membership: Manufacturers of soap, detergents, fatty acids and glycerine; raw materials suppliers.

Tele-Consumer Hotline
1910 K Street, N.W., Suite 610
Washington, D.C. 20006
(202) 223–4371 (voice/TDD)
Provides information on special telephone products and services for persons with disabilities, selecting a long distance company, money saving tips for people on low income, reducing unsolicited phone calls, telemarketing fraud, dealing with the phone company and other issues. All telephone assistance and publications are free of charge, and Spanish-speaking counselors are available.

Ms. Diane Cardinale
Assistant Communications Director
Toy Manufacturers of America
200 Fifth Avenue, Room 740
New York, NY 10010
(212) 675–1141
Membership: American toy manufacturers

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

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. Some will investigate and help resolve consumer complaints. 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 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.

To save time, try to contact the office by telephone before sending a written complaint. Most consumer affairs offices that handle complaints have special forms or other requirements for filing complaints.

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

Alabama
State Office
Mr. Dennis Wright, Director Consumer Protection Division Office of Attorney General 11 South Union Street Montgomery, AL 36130 (205) 242-7334 1 (800) 392-5658 (toll free in AL)

Mr. Alan Pelley, County Attorney Cochise County Attorney's Office P.O. Drawer CA Bisbee, AZ 85603 (602) 432-9377

Mr. John Verkamp, County Attorney Coconino County Attorney's Office Coconino County Courthouse 100 East Birch Flagstaff, AZ 86001 (602) 779-6518

Mr. Joe Albo, Jr., County Attorney Gila County Attorney's Office 1400 East Ash Street Globe, AZ 85501 (602) 425-3231

Mr. Paul H. McCullar, County Attorney Graham County Attorney's Office Graham County Courthouse 800 West Main Safford, AZ 85546 (602) 428-3620

Mr. Steven P. Suskin, County Attorney La Paz County Attorney's Office 1200 Arizona Avenue P.O. Box 709 Parkers, AZ 85344 (602) 669-6108

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

Mr. Melvin Bowers, County Attorney Navajo County Attorney's Office Governmental Complex Holbrook, AZ 86025 (602) 524-8101

Mr. Stephen D. Neely, County Attorney Pima County Attorney's Office 1400 Great American Tower 32 North Stone Tucson, AZ 85701 (602) 740-5733

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

Mr. Joe L. Machado, County Attorney Santa Cruz County Attorney's Office 2100 N. Congress Drive, Suite 201 Nogales, AZ 85621 (602) 281-4966

Mr. Charles Hastings, County Attorney Yavapai County Attorney's Office Yavapai County Courthouse Prescott, AZ 86301 (602) 771-3344

Mr. David S. Ellsworth, County Attorney Yuma County Attorney's Office 168 South Second Avenue Yuma, AZ 85364 (602) 329-2270

City Office
Mr. Ronald M. Detrick Supervising Attorney Consumer Affairs Division Tucson City Attorney's Office 110 East Pennington Street, 2nd Floor P.O. Box 22210 Tucson, AZ 85726-7210 (602) 791-4886

Arkansas
State Office
Mr. Royce Griffin, Director Consumer Protection Division Office of Attorney General 200 Tower Building 323 Center Street Little Rock, AR 72201 (501) 682-2341 (voice/TDD) 1 (800) 482-8982 (toll free voice/TDD in AR)

California
State Office
Mr. James Conran, Director California Department of Consumer Affairs 400 R Street, Suite 1040 Sacramento, CA 95814 (916) 445-0690 (complaint assistance) (916) 445-1254 (consumer information) (916) 522-1700 (TDD) 1 (800) 344-9940 (toll free in CA)
STATE, COUNTY AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Office of Attorney General
Public Inquiry Unit
PO. Box 944255
Sacramento, CA 94244–2550
(916) 322–5360
1 (800) 952–5225 (toll free in CA)
1 (800) 952–5548 (toll free TDD in CA)

Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Parkway
Sacramento, CA 95827
(916) 366–5100
Sacramento, CA 95827

Public Inquiry Unit
Bureau of Automotive Repair
1(900) 952 -5549 (toll free TDD in CA)
1(900) 952-5225 (toll free in CA)
1 (800) 952-5210
Sacramento, CA 95827
10240 Systems Parkway
California Department of Consumer Affairs

Coordinator
Ms. Lorraine K. Provost
County Offices
(415) 530-8682
Oakland, CA 94619
4400 MacArthur Boulevard
Commission
Mr. Gary Yancey, District Attorney
Alameda County Consumer Affairs
Contra Costa County
P.O. Box 670
Martinez, CA 94553
1215 Truxtun Avenue
District Attorneys Office
Jos. Edward R. Jage is, District Attorney
Mr. Gary Yancey, District Attorney
Alameda County Consumer Affairs

Senior Deputy District Attorney
Mr. Pastor Herrera, Jr., Director
(209) 488-3158
Fresno, CA 93721
2220 Tulare Street, Suite 1000
Fresno County District Attorney's Office

Consumer Affairs
Deputy District Attorney
Mr. Robert Nichols
Deputy District Attorney
Consumer Protection Division
Marin County District Attorney's Office
Hall of Justice, Room 183
San Rafael, CA 94903
(415) 499–6450

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

Ms. Candice Chin, Coordinator
Monterey County Office of Consumer Affairs
PO. Box 1369
Salinas, CA 93902
(408) 755–5073

Mr. Daryl A. Roberts
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
931 Parkway Mall
PO. Box 720
Napa, CA 94559
(707) 253–4059

Mr. Guy Ormes
Deputy District Attorney in Charge
Major Fraud Unit
Orange County District Attorney's Office
801 Civic Center Drive West, Suite 120
Santa Ana, CA 92701
(714) 541–7600

Mr. Christopher P. Kralick
Deputy District Attorney in Charge
Consumer and Environmental Protection Unit
Orange County District Attorney's Office
801 Civic Center Drive West, Suite 120
Santa Ana, CA 92702–0808
(714) 541–7600

Mr. Paul Zellerbach
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4075 Main Street
Riverside, CA 92501
(714) 275–5400

Mr. M. Scott Prentice
Supervising Deputy District Attorney
Consumer and Environmental Protection Division
Sacramento County District Attorney's Office
PO. Box 749
Sacramento, CA 95812–0749
(916) 440–6174

Mr. Anthony Samson, Director
Consumer Fraud Division
San Diego County District Attorney's Office
PO. Box X–1011
San Diego, CA 92112
(619) 531–3507 (fraud complaint line)
(8:30 a.m.–11:30 a.m.; leave message at other times)

Mr. Robert H. Perez, Attorney
Consumer and Environmental Protection Unit
San Francisco County District Attorney's Office
732 Brannan Street
San Francisco, CA 94103
(415) 552–6400 (public inquiries)
(415) 553–1814 (complaints)

Mr. Stephen Taylor, Deputy District Attorney
Consumer and Business Affairs Division
San Joaquin County District Attorney's Office
222 East Weber, Room 202
PO. Box 990
Stockton, CA 95202
(209) 468–2419

Ms. Leigh Lawrence
Director, Economic Crime Unit
Consumer Fraud Department
County Government Center
1050 Monterey Street, Room 235
San Luis Obispo, CA 93408
(805) 549–5800

Mr. John E. Wilson, Deputy in Charge
Consumer Fraud and Environmental Protection Unit
San Mateo County District Attorney's Office
401 Marshall Street
Hall of Justice and Records
Redwood City, CA 94063
(415) 363–4656

Mr. Alan Kaplan, Deputy District Attorney
Consumer Protection Unit
San Francisco County District Attorney's Office
1105 Santa Barbara Street
Santa Barbara, CA 93101
(805) 568–2300

Mr. Albert C. Bender
San Francisco, CA 94110
(408) 299–7400

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

Ms. Robin McFarland Gysin
Director, Consumer Affairs
Coordinators, Division of Consumer Affairs
San Francisco County District Attorney's Office
70 West Hedding Street, West Wing
San Jose, CA 95110

Ms. Gloria Lorenzo
Coordinators, Division of Consumer Affairs
San Francisco County District Attorney's Office
701 Ocean Street, Room 200
San Francisco, CA 95060
(408) 425–2054

Mr. William Atkinson
Deputy District Attorney
Consumer Affairs Unit
San Francisco County District Attorney's Office
800 Union Avenue
Fairfield, CA 94533
(707) 421–6860

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<th>State</th>
<th>County</th>
<th>City</th>
<th>Office Name</th>
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<tr>
<td>Colorado</td>
<td>County</td>
<td>Denver</td>
<td>Consumer Fraud Office</td>
<td>303 West Colfax Avenue, Suite 1300 Denver, CO 80204</td>
<td>Ms. Clair Villano, Executive Director</td>
<td>(303) 640-3555 (inquiries) (303) 640-3557 (complaints)</td>
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Mr. Larry F. Blalock, Chief  
Orange County Consumer Fraud Unit  
250 North Orange Avenue  
P.O. Box 1673  
Orlando, FL 32802  
(407) 836-2490

Citizens Intake  
Palm Beach County  
Office of State Attorney  
P.O. Drawer 2905  
West Palm Beach, FL 33402  
(407) 355-3560

Mr. Lawrence Breeden, Director  
Palm Beach County Department of Consumer Affairs  
3111 S. Dixie Highway, Suite 128  
West Palm Beach, FL 33405  
(407) 355-2670

Mr. Alfred J. Cortis, Administrator  
Pasco County Consumer Affairs Division  
7530 Little Road  
New Port Richey, FL 34654  
(813) 847-8110

Mr. William H. Richards, Director  
Pinellas County Office of Consumer Affairs  
P.O. Box 17268  
Clearwater, FL 34622-0268  
(813) 530-6200

City Offices  
Ms. Rachel Marcus-Hendry  
Chief of Consumer Affairs  
City of Jacksonville  
Division of Consumer Affairs  
421 W. Church Street, Suite 404  
Jacksonville, FL 32202  
(904) 630-3667

Mr. Al Dezure, Chairman  
Lauderhill Consumer Protection Board  
1176 N.W. 42nd Way  
Lauderhill, FL 33313  
(305) 321-2450

Mr. Fred Adler, Chairman  
Tamarac Board of Consumer Affairs  
7525 N.W. 88th Avenue  
Tamarac, FL 33321  
(305) 722-5900, ext. 389  
(Tuesday, Wednesday and Thursday—10 a.m. to Noon)

Georgia  
State Office  
Mr. Barry W. Reid, Administrator  
Governors Office of Consumer Affairs  
2 Martin Luther King, Jr. Drive, S.E.  
Plaza Level—East Tower  
Atlanta, GA 30334  
(404) 651-8600  
(404) 656-3790  
1 (800) 869-1123 (toll free in GA)

Hawaii  
State Offices  
Mr. Philip Doi, Director  
Office of Consumer Protection  
Department of Commerce and Consumer Affairs  
828 Fort St. Mall, Suite 600B  
P.O. Box 3767  
Honolulu, Hi 96812–3767  
(808) 586–2630

Mr. Gene Murayama, Investigator  
Office of Consumer Protection  
Department of Commerce and Consumer Affairs  
75 Aupuni Street  
Hilo, Hi 96720  
(808) 333–4433

Mr. Glenn Ikemoto, Investigator  
Office of Consumer Protection  
Department of Commerce and Consumer Affairs  
54 High Street  
P.O. Box 3767  
Honolulu, Hi 96812  
(808) 586–2630

Idaho  
State Office  
Mr. Brett De Lange  
Deputy Attorney General  
Office of the Attorney General  
Consumer Protection Unit  
Statehouse, Room 113A  
Boise, ID 83720–1000  
(208) 334–2424  
1 (800) 432–3545  
(toll free in ID)

Illinois  
State Offices  
Ms. Drinda L. O’Connor, Director  
Governors Office of Citizens Assistance  
222 South College  
Springfield, IL 62706  
(217) 782–0244  
1 (800) 642–3112  
(toll free in IL)

Ms. Sally Saltzberg, Chief  
Consumer Protection Division  
Office of Attorney General  
100 West Randolph, 12th Floor  
Chicago, IL 60601  
(312) 814–3580  
(312) 793–2852 (TDD)

Ms. Elaine Hirsch, Director  
Department of Citizen Rights  
100 West Randolph, 13th Floor  
Chicago, IL 60601  
(312) 814–3289  
(312) 814–7123 (TDD)

Regional Offices  
Mr. Anthony Dykhoff  
Assistant Attorney General  
Carbondale Regional Office  
Office of Attorney General  
626A East Walnut Street  
Carbondale, IL 62901  
(618) 457–3505  
(618) 457–4421 (TDD)

Ms. Regina Haas  
Assistant Attorney General  
Champaign Regional Office  
34 East Main Street  
Champaign, IL 61820  
(217) 333–7691 (voice/TDD)

Ms. Agather McKee  
Assistant Attorney General  
East St. Louis Regional Office  
Office of Attorney General  
8712 State Street  
East St. Louis, IL 62203  
(618) 398–1006  
(618) 398–1009 (TDD)

Mr. Dennis Orsey  
Assistant Attorney General  
Granite City Regional Office  
Office of Attorney General  
1314 Niedringhaus  
Granite City, IL 62040  
(618) 877–0404

Mr. Tony L. Bresel  
Assistant Attorney General  
Kankakee Regional Office  
Office of Attorney General  
1012 North 5th Avenue  
Kankakee, IL 60901  
(815) 935–8500

Ms. Cynthia Tracy  
Assistant Attorney General  
LaSalle Regional Office  
Office of Attorney General  
1222 Shooting Park Rd., Suite 106  
Peru, IL 61354  
(815) 224–4861  
(815) 224–4864 (TDD)

Mt. Vernon Regional Office  
Office of Attorney General  
3A05 Broadway  
Mt. Vernon, IL 62864  
(618) 242–8200 (voice/TDD)
STATE, COUNTY AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Mr. Robert L. Winlock, Administrator
Consumer Protection Division
Office of Attorney General
107 S. 4th Street
Louisville, KY 40202
(502) 568-3282
1 (800) 432-9257 (toll free in KY)

Louisiana
State Office
Ms. Mary H. Travis, Chief
Consumer Protection Section
Office of Attorney General
State Capitol Building
P.O. Box 94005
Baton Rouge, LA 70804-9005
(504) 342-7373

County Office
Sgt. Albert H. Olsen, Chief
Consumer Protection Division
Jefferson Parish District Attorney's Office
107 S. 4th Street
Gretna, LA 70053
(504) 342-7373

Maine
State Offices
Mr. William N. Lund
Superintendent
Bureau of Consumer Credit Protection
State House Station No. 35
Augusta, ME 04333-0035
(207) 289-3716 (9 a.m.-1 p.m.)
(207) 582-8718
1 (800) 332-8529 (toll free)

County Offices
Mr. Stephen B. Gregg, Executive Director
Montgomery County Office
100 Maryland Avenue, 3rd Floor
Columbia, MO 20550
(301) 217-7373
Ms. Michelle Tucker Rozner
Executive Director
Prince George's County
Office of Citizen and Consumer Affairs
9201 Basil Court
Landover, MD 20785
(301) 962-4700
(301) 925-5187 (TDD)

Massachusetts
State Offices
Mr. Robert Sherman, Chief
Consumer Protection Division
Department of Attorney General
131 Tremont Street
Boston, MA 02111
(617) 727-8400

City Offices
Ms. Gloria Cordes Larson, Secretary
Executive Office of Consumer Affairs and Business Regulation
One Ashburton Place, Room 1411
Boston, MA 02108
(617) 727-7750

County Offices
Ms. Margaret Platek, Complaint Supervisor
Consumer Fraud Prevention
Franklin County District Attorney's Office
236 Main Street
Greenfield, MA 01301
(413) 774-5102

Ms. Susan Grant, Director
Consumer Fraud Prevention
Hampshire County District Attorney's Office
1 Court Square
Northampton, MA 01060
(413) 566-5225

Ms. Beverly J. Twine, Director
Consumer Council of Worcester County
340 Main Street, Room 370
Worcester, MA 01608-1690
(508) 754-7420 (9:30 a.m.-4 p.m.)

Michigan
State Offices
Mr. Frederick H. Hoffmecker
Assistant in Charge
Consumer Protection Division
Office of Attorney General
P.O. Box 30213
Lansing, MI 48909
(517) 373-1140

County Offices
Mr. Kent Wilcox, Executive Director
Michigan Consumers Council
414 Hollister Building
106 West Allegan Street
Lansing, MI 48933
(517) 373-0947
(517) 373-0701 (TDD)

Mr. Rodger James, Acting Director
Bureau of Automotive Regulation
Michigan Department of State
Lansing, MI 48918
(517) 373-7858
(517) 373-0947
1 (800) 292-4204 (toll free in MI)

Mr. Carmen Picknally
Managing Attorney
Western Massachusetts Consumer Protection Division
Department of Attorney General
436 Dwight Street
Springfield, MA 01103
(413) 784-1240
STATE, COUNTY AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Ms. Margaret DeMuyck, Director
Consumer Protection Department
Macomb County
Office of the Prosecuting Attorney
Macomb Court Building, 6th Floor
Mt. Clemens, MI 48043
(313) 469-5350

Ms. Charleen Berets, Director
Washtenaw County Consumer Services
4133 Washtenaw Street
P.O. Box 8645
Ann Arbor, MI 48107-8645
(313) 971-6054

Ms. Esther K. Shapiro, Director
City of Detroit
Department of Consumer Affairs
1600 Cadillac Tower
Detroit, MI 48226
(313) 224-3508

Minnesota
State Offices
Mr. Curt Loewe, Director
Office of Consumer Services
Office of Attorney General
117 University Avenue
St. Paul, MN 55155
(612) 296-2331

Consumer Services Division
Office of Attorney General
320 West Second Street
Duluth, MN 55802
(218) 723-4891

County Office
Ms. Kate McPherson
Citizen Protection Unit
Hennepin County Attorney’s Office
C2000 County Government Center
Minneapolis, MN 55447
(612) 348-4528

City Office
Mr. James Moncur, Director
Consumer Affairs Division
Minneapolis Department of Licenses & Consumer Services
One City Hall
Minneapolis, MN 55415
(612) 348-2080

Mississippi
State Offices
Mr. Trey Bobinger
Special Assistant Attorney General
Chief, Consumer Protection Division
Office of Attorney General
P.O. Box 45027
Newark, NJ 07101
(201) 648-4010

Consumer Services Division
Office of Attorney General
320 West Second Street
Duluth, MN 55802
(218) 723-4891

County Office
Ms. Cindy K. Miller
Deputy Attorney General
New Jersey Division of Law
1207 Raymond Boulevard
P.O. Box 45029
Newark, NJ 07101
(201) 648-7579

Ms. Patricia A. Royer, Director
Division of Consumer Affairs
P.O. Box 45027
Newark, NJ 07101
(201) 648-4010

Mr. Wilfredo Caraballo, Commissioner
Department of the Public Advocate
CN 850, Justice Complex
Trenton, NJ 08625
(609) 292-7087
1 (800) 792-8800 (toll free in NJ)

New Hampshire
State Office
Chief
Consumer Protection and Antitrust Bureau
Office of Attorney General
State House Annex
Concord, NH 03301
(603) 271-3641

New Jersey
State Offices
Ms. Patricia A. Royer, Director
Division of Consumer Affairs
P.O. Box 45027
Newark, NJ 07101
(201) 648-4010

Mr. John Long, Investigator
Consumer Fraud Division
Washoe County District Attorney’s Office
P.O. Box 1130
Reno, NV 89520
(702) 328-3456

Mr. Mark Diederich, Director
Cape May County Consumer Affairs
DN-310, Central Mail Room
Cape May Court House
Cape May Court House, NJ 08210
(609) 465-1076

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Seattle Department of Licenses and Consumer Affairs
600 4th Avenue, #102
Seattle, WA 98104-1893
(206) 684-8405

Mr. Mike Mar
Weights & Measures Supervisor
Seattle Department of Licenses & Consumer Affairs
805 S. Dearborn Street
Seattle, WA 98124
(206) 386-1298

Mr. Ed Gonzaga
Consumer Affairs Inspector
Seattle Department of Licenses & Consumer Affairs
600 4th Avenue, #102
Seattle, WA 98104-1893
(206) 684-8405

West Virginia
State Offices
Mr. Robert J. Lamont, Director
Consumer Protection Division
Office of Attorney General
812 Quarrier Street, 6th Floor
Charleston, WV 25301
(304) 348-8988
1 (800) 368-8988 (toll free in WV)

Mr. Stephen Casto, Director
Division of Health Care
1800 Washington Street, East
Bldg. #3, Room 219
Charleston, WV 25305
(304) 348-7890

City Office
Mrs. Carolyn Lawler, Director
Department of Consumer Protection
P.O. Box 2749
Charleston, WV 25303
(304) 348-6172

Wisconsin
State Offices
Mr. John Alpers, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
801 West Badger Road
P.O. Box 9716
Madison, WI 53708
(608) 266-9836
1 (800) 422-6172 (toll free in WI)

Ms. Margaret Quaid, Regional Supervisor
Director of Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
927 Loring Street
Altoona, WI 54720
(715) 839-3846
1 (800) 422-6172 (toll free in WI)

Mr. Eugene E. Lindauer
Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
200 North Jefferson Street, Suite 466A
Green Bay, WI 54301
(414) 445-5111
1 (800) 422-7128 (toll free in WI)

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

Mr. James D. Jeffries
Assistant Attorney General
Office of Consumer Protection and Citizen Advocacy
Department of Justice
P.O. Box 7856
Madison, WI 53707-7856
(608) 266-1852
1 (800) 382-8169 (toll free)

Mr. Nadim Sahar
Assistant Attorney General
Office of Consumer Protection and Citizen Advocacy
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, WI 53203-1678
(414) 227-4948
1 (800) 382-8169 (toll free)

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

Mr. Darryl Nevers
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street, Room 412
Milwaukee, WI 53233-1485
(414) 278-4792

Mr. James A. Dehne
Consumer Fraud Investigator
Racine County Sheriff's Department
717 Wisconsin Avenue
Racine, WI 53403
(414) 636-3125

Wyoming
State Office
Mr. Mark Moran, Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, WY 82002
(307) 777-7874
State Agencies on Aging

The offices listed in this section coordinate services for older Americans. They provide information on services, programs and opportunities for these consumers. This list is printed in larger type for the benefit of older consumers.

Alabama
Dr. Oscar D. Tucker
Executive Director
Commission on Aging
136 Catoma Street
Montgomery, AL 36130
(205) 242-5743
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. Luavasa Tauala, 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) 542-4446

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
1 (800) 482-8049
(toll free in AR)

California
Ms. Chris Arnold, Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5290
(916) 323-8913 (TDD)
1 (800) 231-4024
(toll free in CA)

Colorado
Ms. Irene M. Ibarra
Executive Director
Colorado Department of Social Services
1575 Sherman Street
Denver, CO 80203-1714
(303) 866-5700

Connecticut
Ms. Edith Prague, Commissioner
Department on Aging
175 Main Street
Hartford, CT 06106
(203) 566-3238
1 (800) 443-9946
(toll free voice/TDD in CT)

Delaware
Ms. Eleanor L. Cain, Director
Department of Health and Social Services
Division of Aging
1901 North DuPont Highway
New Castle, DE 19720
(302) 421-6791
1 (800) 223-9074
(toll free in DE)

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

Florida
Dr. Larry Polivka
Assistant Secretary
Aging and Adult Services
1321 Winewood Boulevard
Tallahassee, FL 32399-0700
(904) 488-2922

Georgia
Mr. Fred McGinnis, Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-5333

Guam
Mr. Robert Kelley
Acting Administrator
Office of Aging
Government of Guam
P.O. Box 2816
Agana, GU 96910
011 (671) 734-2942

Hawaii
Ms. Jeanette Takamura, Director
Executive Office on Aging
335 Merchant Street, Room 241
Honolulu, HI 96813
(808) 548-2593
1 (800) 468-4644
(toll free in HI)

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

Illinois
Mr. Victor L. Wirth, Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
1 (800) 252-8966
(toll free voice/TDD)

Indiana
Ms. Geneva Shedd, Director
Aging/In-Home Care Services Division
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)
<table>
<thead>
<tr>
<th>State</th>
<th>Director/Secretary</th>
<th>Address</th>
<th>Phone Numbers</th>
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<tr>
<td>Kansas</td>
<td>Ms. Joanne Hurst, Secretary</td>
<td>Docking State Office Building, Room 122 South, Topeka, KS 66612-1500</td>
<td>(913) 296-4986 1 (800) 432-3535 (toll free in KS)</td>
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<tr>
<td>Kentucky</td>
<td>Ms. Sue N. Tuttle, Director</td>
<td>275 East Main Street, Frankfort, KY 40621</td>
<td>(502) 564-6930 1 (800) 372-2973 (toll free in KY)</td>
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<tr>
<td>Louisiana</td>
<td>Ms. Vicky Hunt, Director</td>
<td>P.O. Box 80374, Baton Rouge, LA 70898</td>
<td>(504) 925-1700</td>
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<tr>
<td>Maine</td>
<td>Ms. Christine Gianopoulos, Director</td>
<td>35 Anthony Avenue, Augusta, ME 04333-0011</td>
<td>(207) 626-5335</td>
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<tr>
<td>Maryland</td>
<td>Ms. Rosalie S. Abrams, Director</td>
<td>301 West Preston Street, 10th Floor, Baltimore, MD 21201</td>
<td>(301) 225-1100 1 (800) 385-7555 (TDD) 1 (800) 243-3425 (toll free in MD)</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Mr. Franklin P. Ollivierre, Secretary</td>
<td>38 Chauncy Street, Boston, MA 02111</td>
<td>(617) 727-7750 1 (800) 882-2003 (toll free in MA)</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Mr. Gerald Bloedow, Executive Secretary</td>
<td>444 Lafayette Road, St. Paul, MN 55155-3843</td>
<td>(612) 296-2544 1 (800) 652-9747 (toll free in MN)</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Ms. Billie J. Marshall, LSW, Director</td>
<td>421 West Pascagoula Street, Jackson, MS 39203</td>
<td>(601) 949-2070 1 (800) 345-6347 (toll free in MS)</td>
</tr>
<tr>
<td>Missouri</td>
<td>Mr. Edwin L. Walker, Director</td>
<td>P.O. Box 1337, Jefferson City, MO 65102</td>
<td>(314) 731-8535 1 (800) 392-0210 (toll free in MO)</td>
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<tr>
<td>Montana</td>
<td>Mr. Hank Hudson, Coordinator of Aging Services</td>
<td>Governor's Office, Helena, MT 59620</td>
<td>(406) 444-4204 1 (800) 332-2272 (toll free in MT)</td>
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<td>State</td>
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<td>North Carolina</td>
<td>Ms. Bonnie M. Cramer</td>
<td>Director</td>
<td>693 Palmei Drive, Raleigh, NC 27626-0531</td>
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<td>Division of Aging</td>
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<td>Caller Box No. 2953</td>
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<tr>
<td>North Dakota</td>
<td>Mr. Larry Brewster</td>
<td>Administrator</td>
<td>600 East Boulevard, Bismarck, ND 58505</td>
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<tr>
<td>Ohio</td>
<td>Ms. Judith Y. Brachman</td>
<td>Director</td>
<td>50 West Broad Street, 9th Floor, Columbus, OH</td>
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<td>Division Administrator</td>
<td>43266-0501</td>
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<td>Oklahoma</td>
<td>Mr. Roy R. Keen</td>
<td>Director</td>
<td>Oklahoma City, OK 73125</td>
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<td>Oregon</td>
<td>Mr. Richard Ladd</td>
<td>Administrator</td>
<td>315 Public Service Building</td>
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<td>Senior Services Division</td>
<td>Salem, OR 97310</td>
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<tr>
<td>Pennsylvania</td>
<td>Ms. Linda M. Rhodes</td>
<td>Secretary</td>
<td>231 State Street, Harrisburg, PA 17101</td>
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<td>Puerto Rico</td>
<td>Dr. Celia Cintron</td>
<td>Executive Director</td>
<td>610 Old San Juan, PR 00902</td>
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<td>Office of Elder Affairs</td>
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<tr>
<td>Rhode Island</td>
<td>Ms. Maureen Maigret</td>
<td>Director</td>
<td>190 State Street, Providence, RI 02903</td>
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<td>Department of Elderly Affairs</td>
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<tr>
<td>South Carolina</td>
<td>Ms. Ruth Q. Seigler</td>
<td>Executive Director</td>
<td>700 Governors Drive, Columbia, SC 29223</td>
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<td>South Carolina Commission on Aging</td>
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<td>400 Arbor Lake Drive</td>
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<tr>
<td>South Dakota</td>
<td>Ms. Gail Ferris</td>
<td>Administrator</td>
<td>Pierre, SD 57501</td>
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<td>Office of Adult Services and Aging</td>
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<td>700 Governors Drive</td>
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<tr>
<td>Tennessee</td>
<td>Ms. Emily Wiseman</td>
<td>Director</td>
<td>706 Church Street, Suite 201, Nashville, TN</td>
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<td>Commission on Aging</td>
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<tr>
<td>Texas</td>
<td>Ms. Polly S. Owell</td>
<td>Executive Director</td>
<td>P.O. Box 12786, Capitol Station Austin, TX 78711</td>
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<td>706 Church Street, Suite 201</td>
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<td>West Virginia</td>
<td>Dr. David K. Brown</td>
<td>Executive Director</td>
<td>706 Church Street, Suite 201, Nashville, TN</td>
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<tr>
<td>Wisconsin</td>
<td>Mr. Donna McDowell</td>
<td>Director</td>
<td>139 Hathaway Building, Cheyenne, WY 82002-0480</td>
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<td>Bureau on Aging</td>
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<td>Wyoming</td>
<td>Mr. E. Scott Sessions</td>
<td>Director</td>
<td>139 Hathaway Building, Cheyenne, WY 82002-0480</td>
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<tr>
<td>Vermont</td>
<td>Mr. Lawrence G. Crist</td>
<td>Commissioner</td>
<td>103 South Main Street, Waterbury, VT 05671-2301</td>
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<td>Department of Aging</td>
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<td>Virgin Islands</td>
<td>Ms. Juel C. Rhymer Molloy</td>
<td>Commissioner</td>
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<td>Department of Human Services</td>
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<tr>
<td>Virgin Islands</td>
<td>Ms. Thelma E. Bland</td>
<td>Commissioner</td>
<td>700 East Franklin Street, Richmond, VA 23219</td>
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<tr>
<td>Washington</td>
<td>Mr. Charles Reed</td>
<td>Assistant Secretary</td>
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<td>Aging and Adult Services</td>
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<td>West Virginia</td>
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<td>Wisconsin</td>
<td>Mr. Donna McDowell</td>
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</table>
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. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check the listing of “Selected Federal Agencies,” beginning on page 82.

Alabama
Mr. Zack Thompson
Superintendent of Banks
101 South Union Street
Montgomery, AL 36130
(205) 242-3452

Alaska
Mr. Willis F. Kirkpatrick
Director of Banking, Securities and Corporations
P.O. Box 1599
Juneau, AK 99811-0800
(907) 465-2521

Arizona
Mr. William H. Rivoir
Superintendent of Banks
3225 North Central, Suite 815
Phoenix, AZ 85012
(602) 255-4421
1 (800) 544-0708
(toll free in AZ)

Arkansas
Mr. Bill J. Ford
Bank Commissioner
Tower Building
323 Center Street, Suite 500
Little Rock, AR 72201-2613
(501) 324-9019

California
Mr. James E. Gillner
Superintendent of Banks
111 Pine Street, Suite 1100
San Francisco, CA 94111-5613
(415) 557-3535
1 (415) 557-3535

Connecticut
Mr. Ralph Shulanscy
Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560
1 (800) 622-0620
(toll free in CT)

Colorado
Ms. Barbara M.A. Walker
State Bank Commissioner
Division of Banking
First West Plaza, Suite 650
303 West Colfax
Denver, CO 80204
(303) 866-6440

District of Columbia
Ms. F&I Morales Marks
Acting Superintendent of Banking and Financial Institutions
1250 I Street, N.W.
Suite 1003
Washington, DC 20005
(202) 727-1563

Florida
Mr. Gerald Lewis
State Comptroller
State Capitol Building
Tallahassee, FL 32399-0350
(904) 488-0286
1 (800) 848-3792
(toll free in FL)

Georgia
Mr. Edward D. Dunn
Commissioner
Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, GA 30341-5565
(404) 986-1633
1 (800) 932-6246
(toll free in GA)

Guam
Mr. Joaquin Blaz
Director
Department of Revenue and Taxation
P.O. Box 2796
Agana, GU 96910
011 (671) 734-2942

Idaho
Mr. Bob Piel
Commissioner of Banks and Trust Companies
117 South Fifth Street
Room 100
Springfield, IL 62701
(217) 785-2037
1 (800) 534-5452
(toll free in IL)

Illinois
Mr. Charles W. Phillips
Director
Department of Financial Institutions
Indiana State Office Building
Room 1024
Indianapolis, IN 46204-2294
(317) 232-9555
1 (800) 382-4880
(toll free in IN)

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

Kansas
Mr. Frank D. Dunnick
State Bank Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603-3714
(913) 296-2266

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

Louisiana
Mr. A. Bridger Eglin
Commissioner
Financial Institutions
P.O. Box 94095
Baton Rouge, LA 70804
(504) 925-4660

Maine
Mr. Donald W. Hutchinson
Commissioner of Banking
State House Station #36
Augusta, ME 04333-0036
(207) 582-8713

Maryland
Ms. Margaret H. Muller
Bank Commissioner
501 St. Paul Place
13th Floor
Baltimore, MD 21202
(410) 333-6262
1 (800) 492-7521
(toll free in MD)

Massachusetts
Mr. Michael C. Hanson
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

Michigan
Mr. Russell Kropshot
Acting Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, MI 48909
(517) 373-3460

Minnesota
Mr. James G. Miller
Deputy Commissioner of Commerce
133 East 7th Street
St. Paul, MN 55101
(651) 296-2135

Mississippi
Mr. Thomas L. Wright
Commissioner of Banking and Consumer Finance
P.O. Box 23729
Jackson, MS 36225
(601) 359-1031
1 (800) 628-2499
(toll free in MS)

Missouri
Mr. A. Roland Roberge
Commissioner of Finance
P.O. Box 716
Jefferson City, MO 65102
(314) 751-3242

Montana
Mr. A. Bridger Eglin
Commissioner
Financial Institutions
1520 East Sixth Avenue
Room 50
Helena, MT 59620-0542
(406) 444-2091

Nebraska
Mr. Earl L. Manning
Commissioner of Banking and Finance
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-2171

Nebraska
Mr. James A. Hansen
Director of Banking and Finance
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-2171

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

New Mexico
Mr. Frank H. Land
Commissioner of Banking
12501 Street, N.W.
District of Columbia
(202) 727-1563

Ohio
Mr. Frank H. Land
Commissioner of Banking
12501 Street, N.W.
District of Columbia
(202) 727-1563

Oklahoma
Mr. Donald W. Hutchinson
Commissioner
Financial Institutions
P.O. Box 94095
Baton Rouge, LA 70804
(504) 925-4660

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

Pennsylvania
Mr. Edward B. Hatchett, Jr.
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Baton Rouge, LA 70804
(504) 925-4660

Rhode Island
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P.O. Box 716
Jefferson City, MO 65102
(314) 751-3242

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Commissioner
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Baton Rouge, LA 70804
(504) 925-4660

South Dakota
Mr. Michael C. Hanson
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

Tennessee
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P.O. Box 716
Jefferson City, MO 65102
(314) 751-3242

Texas
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Commissioner of Finance
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Jefferson City, MO 65102
(314) 751-3242

Utah
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District of Columbia
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Vermont
Mr. A. Roland Roberge
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Jefferson City, MO 65102
(314) 751-3242

Virginia
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Commissioner of Finance
P.O. Box 716
Jefferson City, MO 65102
(314) 751-3242

Washington
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12501 Street, N.W.
District of Columbia
(202) 727-1563

West Virginia
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Commissioner of Finance
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Jefferson City, MO 65102
(314) 751-3242

Wisconsin
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12501 Street, N.W.
District of Columbia
(202) 727-1563

Wyoming
Mr. Frank H. Land
Commissioner of Banking
12501 Street, N.W.
District of Columbia
(202) 727-1563

Federal Agencies:

- Consumer Financial Protection Bureau
- Federal Reserve System
- Federal Deposit Insurance Corporation
- National Credit Union Administration
- Office of the Comptroller of the Currency
- Office of Thrift Supervision
- Office of the Inspector General

For more information, please visit the official websites of the state banking authorities listed above.
STATE BANKING AUTHORITIES

New Jersey
Mr. Jeff Connor
Commissioner of Banking
20 West State Street CN-040
Trenton, NJ 08625
(609) 292-3421

New Mexico
Mr. Kenneth J. Carson, Jr.
Director
Financial Institutions Division
PO. Box 25101
Santa Fe, NM 87504
(505) 827-7100

New York
Ms. Jill M. Considine
Superintendent of Banks
Two Rector Street
New York, NY 10006–1894
(212) 618-6642
1 (800) 522–3330
(toll free in NY—general consumer information)
1 (800) 832–1838
(toll free in NY—Community Reinvestment Unit)

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

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

Ohio
Mr. John L. Burns
Acting Superintendent of Banks
77 South High Street
21st Floor
Columbus, OH 43266–0549
(614) 466–2932

Oklahoma
Mr. Wayne Osborn
Bank Commissioner
4100 North Lincoln Boulevard
2nd Floor
Oklahoma City, OK 73105
(405) 521–2783

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

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

Puerto Rico
Mr. Angel L. Rosas
Commissioner of Banking
G.P.O. Box 70324
San Juan, PR 00936
(809) 781–0545

Rhode Island
Mr. Edward D. Pape Jr.
Acting Associate Director
and Superintendent of Banking
and Securities
233 Richmond Street
Providence, RI 02903–4231
(401) 277–2405
(401) 277–2223 (TDD)

South Carolina
Mr. Robert C. Cleveland
Commissioner of Banking
1015 Sumter Street, Room 309
Columbia, SC 29201
(803) 734–2001

South Dakota
Mr. Richard A. Duncan
Director of Banking
State Capitol Building
500 East Capitol Avenue
Pierre, SD 57501–5070
(605) 773–3421

Tennessee
Mr. Talmadge Gilley
Commissioner
Financial Institutions
John Sevier Building
4th Floor
Nashville, TN 37243–0705
(615) 741–2236

Texas
Mr. Kenneth W. Littlefield
Banking Commissioner
2601 North Lamar
Austin, TX 78705
(512) 479–1200

Utah
Mr. George Sutton
Commissioner
Financial Institutions
PO. Box 89
Salt Lake City, UT 84110
(801) 538–8830

Vermont
Mr. Jeffrey Johnson
Commissioner
Banking and Insurance
120 State Street
Montpelier, VT 05620–3101
(802) 828–3301

Virgin Islands
Mr. Derek M. Hodge
Lieutenant Governor
Chairman of the Banking Board
Kongs Garde 18
St. Thomas, VI 00802
(303) 774–2991

Virginia
Mr. Sidney A. Bailey
Commissioner
Financial Institutions
P.O. Box 2–AE
Richmond, VA 23205
(804) 764–3600
1 (800) 764–7945
(toll free in VA)

Washington
Mr. Thomas H. Oldfield
Supervisor of Banking
P.O. Box 9032
Olympia, WA 98504
(206) 753–5520

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) 842–9056
(toll free in WV)

Wisconsin
Mr. Toby Sherry
Commissioner of Banking
131 West Wilson, 8th Floor
Madison, WI 53703
(608) 266–1621
1 (800) 452–3328
(toll free in WI—complaints only)

Wyoming
Ms. Sue E. Mecca
Manager
Division of Banking
Herschler Building
3rd Floor East
Cheyenne, WY 82002
(307) 777–6600
State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make informed insurance buying decisions. Your local library also will have information that can help you compare insurance companies before making a purchase. If you have a question or complaint about your insurance company’s policies, contact the company before you contact the state insurance regulator.

<table>
<thead>
<tr>
<th>State</th>
<th>City</th>
<th>Address</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Alabama</td>
<td>Montgomery</td>
<td>135 South Union Street #181</td>
<td>(205) 269-3550</td>
</tr>
<tr>
<td>Arizona</td>
<td>Phoenix</td>
<td>3030 North Third Street</td>
<td>(602) 255-5400</td>
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<tr>
<td>Arkansas</td>
<td>Little Rock</td>
<td>3000 University Tower Building</td>
<td>(501) 686-2900</td>
</tr>
<tr>
<td>California</td>
<td>San Francisco</td>
<td>1 Van Ness Avenue</td>
<td>(415) 557-3245 (San Francisco)</td>
</tr>
<tr>
<td>Colorado</td>
<td>Denver</td>
<td>309 West Colfax Avenue</td>
<td>(303) 866-6400</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Hartford</td>
<td>PO. Box 816</td>
<td>(860) 424-8600</td>
</tr>
<tr>
<td>Delaware</td>
<td>Dover</td>
<td>841 Silver Lake Boulevard</td>
<td>(302) 739-4251 (302) 262-8811</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>Washington, DC</td>
<td>614 H Street, N.W.</td>
<td>(202) 727-6742</td>
</tr>
<tr>
<td>Florida</td>
<td>Tallahassee</td>
<td>23299-0300</td>
<td>(904) 488-3440</td>
</tr>
<tr>
<td>Georgia</td>
<td>Atlanta</td>
<td>2 Martin L. King, Jr. Drive</td>
<td>(404) 656-2056</td>
</tr>
<tr>
<td>Guam</td>
<td>Agana</td>
<td>1 (800) 342-2782 (toll free in FL)</td>
<td></td>
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<tr>
<td>Hawaii</td>
<td>Honolulu</td>
<td>1 (800) 342-2782 (toll free in FL)</td>
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<tr>
<td>Idaho</td>
<td>Boise</td>
<td>1 (800) 342-2782 (toll free in CA—complaints)</td>
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<tr>
<td>Illinois</td>
<td>Springfield</td>
<td>320 West Washington Street</td>
<td>(217) 782-4515 (217) 524-4872 (TDD)</td>
</tr>
<tr>
<td>Indiana</td>
<td>Indianapolis</td>
<td>46204-2787</td>
<td>(317) 232-2365 (317) 622-4481 (toll free in IN—complaints)</td>
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<tr>
<td>Iowa</td>
<td>Des Moines</td>
<td>50319</td>
<td>(515) 231-5705</td>
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<tr>
<td>Kansas</td>
<td>Topeka</td>
<td>66612</td>
<td>(913) 296-7801 (913) 432-2484 (toll free in KS)</td>
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<tr>
<td>Kentucky</td>
<td>Frankfort</td>
<td>40902</td>
<td>(502) 564-3630 (502) 342-5300</td>
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<tr>
<td>Louisiana</td>
<td>Baton Rouge</td>
<td>70804-9214</td>
<td>(504) 342-5300</td>
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<tr>
<td>Maine</td>
<td>Augusta</td>
<td>04333</td>
<td>(207) 582-8707 (207) 578-7007</td>
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<tr>
<td>Maryland</td>
<td>Baltimore</td>
<td>21202</td>
<td>(301) 333-2520 (301) 383-7555 (TDD)</td>
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<tr>
<td>Massachusetts</td>
<td>Boston</td>
<td>02114</td>
<td>(617) 727-7189 (617) 797-7189 (ext. 300)</td>
</tr>
<tr>
<td>Michigan</td>
<td>Detroit</td>
<td>48202</td>
<td>(313) 227-2261 (313) 852-3416 (toll free in NH—consumer services)</td>
</tr>
<tr>
<td>Minnesota</td>
<td>St. Paul</td>
<td>55101</td>
<td>(612) 296-2594</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Little Rock</td>
<td>70112</td>
<td>(601) 369-3569 (601) 582-2957 (toll free in MS—claims only)</td>
</tr>
<tr>
<td>Missouri</td>
<td>St. Louis</td>
<td>63012</td>
<td>(314) 261-1126 (314) 733-2950 (toll free in MO)</td>
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<tr>
<td>Montana</td>
<td>Helena</td>
<td>59604-4009</td>
<td>(406) 444-2040 (406) 332-6148 (toll free in MT)</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Lincoln</td>
<td>65010</td>
<td>(603) 444-2201 (402) 471-2201</td>
</tr>
<tr>
<td>Nevada</td>
<td>Carson City</td>
<td>89710</td>
<td>(702) 687-4270 (702) 992-9000 (toll free in NV)</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>Concord</td>
<td>03301</td>
<td>(603) 277-2261 (603) 852-3416 (toll free in NH—consumer services)</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Providence</td>
<td>02908</td>
<td>(401) 789-3000 (401) 792-0000 (toll free in RI)</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Columbia</td>
<td>29001</td>
<td>(803) 737-3000 (803) 737-3000 (toll free in SC)</td>
</tr>
<tr>
<td>Nevada</td>
<td>Carson City</td>
<td>89710</td>
<td>(702) 687-4270 (702) 992-9000 (toll free in NV)</td>
</tr>
</tbody>
</table>
STATE INSURANCE REGULATORS

New Jersey
Mr. Samuel F. Fortunato
Commissioner
Department of Insurance
20 West State Street
CN 325
Trenton, NJ 08625
(609) 292-5363

New Mexico
Mr. Fabian Chavez
Superintendent of Insurance
PERA Building, Room 428
P.O. Drawer 1269
Santa Fe, NM 87504–1269
(505) 827–4500

New York
Mr. Salvatore R. Curiale
Superintendent of Insurance
160 West Broadway
New York, NY 10013–3353
(212) 620–0429
1 (800) 342–3736
(toll free in NY–consumer services)

North Carolina
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Raleigh, NC 27611
(919) 733–7343
1 (800) 662–7777
(toll free in NC)

North Dakota
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Capitol Building, 5th Floor
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Bismarck, ND 58505–0320
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Consumer Services
(614) 644–2873
1 (800) 688–1526
(toll free in OH)
Fraud Division
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1 (800) 688–1527
(toll free in OH)

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1 (800) 522–0071
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Fernandez Juncos Station
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Rhode Island
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(401) 277–2246

South Carolina
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(803) 737–6117
1 (800) 768–3467
(toll free in SC—consumer department)

South Dakota
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Pierre, SD 57501–3940
(605) 773–3563

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Commissioner of Insurance
500 James Robertson Parkway
Nashville, TN 37243–0565
(615) 741–2241
1 (800) 342–4029
(toll free in TN)

Texas
Mr. Ray Marek
Director
Claims and Compliance
Division
State Board of Insurance
P.O. Box 14901
Austin, TX 78714–9091
(512) 463–6501
1 (800) 252–3439
(toll free in TX—complaints)

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Salt Lake City, UT 84114
(801) 530–6400

Vermont
Mr. Jeffrey Johnson
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(toll free in OH)
Fraud Division
(614) 644–2671
1 (800) 688–1527
(toll free in OH)

Virginia
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700 Jefferson Building
P.O. Box 1157
Richmond, VA 23209
(804) 786–3741
(804) 225–3806 (TDD)
1 (800) 552–7345
(toll free in VA)

Washington
Mr. Richard G. Marquardt
Insurance Commissioner
Insurance Building AQ 21
Olympia, WA 98504–0321
(206) 753–7301
1 (800) 562–6900
(toll free in WA)

West Virginia
Mr. Hanley C. Clark
Insurance Commissioner
Division
State Board of Insurance
P.O. Box 1269
Charleston, WV 25305
(304) 34.8–3394
1 (800) 252–3439
1 (800) 247–0560
(toll free in WV)

Wisconsin
Mr. Robert D. Haase
Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707–7873
(608) 266–2885
1 (800) 236–8517
(toll free in WI—complaints)

Wyoming
Mr. Kenneth Erickson
Commissioner of Insurance
Herschler Building
122 West 25th Street
Cheyenne, WY 82002–0440
(307) 777–7401
1 (800) 442–4333
(toll free in WY)
State Utility Commissions

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

<table>
<thead>
<tr>
<th>State</th>
<th>Name</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Mr. James Sullivan</td>
<td>President Public Service Commission</td>
<td>(205) 242-5207, 1 (800) 392-8050 (toll free in AL)</td>
</tr>
<tr>
<td>Alaska</td>
<td>Mr. Don Schroer</td>
<td>Commissioner Public Utilities Commission</td>
<td>(907) 276-6222, (toll free in AK)</td>
</tr>
<tr>
<td>Arizona</td>
<td>Mr. Renz Jennings</td>
<td>Chairman Corporation Commission</td>
<td>(602) 255-2105 (TDD), (602) 542-3935, (817) 232-2701, (904) 342-3500, (713) 227-7000 (toll free in AR)</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Mr. Sam I. Bratton, Jr.</td>
<td>Commissioner Public Service Commission</td>
<td>(501) 682-1453, 1 (800) 482-1164 (toll free in AR—complaints)</td>
</tr>
<tr>
<td>California</td>
<td>Ms. Patricia Eckart</td>
<td>President Public Utilities Commission</td>
<td>(415) 557-3700, (415) 557-0798 (TDD), 1 (800) 548-9919 (toll free in CA)</td>
</tr>
<tr>
<td>Colorado</td>
<td>Mr. Arnold H. Cook</td>
<td>Chairman Public Utilities Commission</td>
<td>(303) 884-2021, 1 (800) 888-0170 (toll free in CO)</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Mr. Clifton Leonhardt</td>
<td>Chairman Department of Public Utility Control</td>
<td>(203) 827-1553, 1 (800) 342-4586 (toll free in CT)</td>
</tr>
<tr>
<td>Delaware</td>
<td>Ms. Nancy M. Norling</td>
<td>Chairman Public Service Commission</td>
<td>(302) 739-4247, 1 (800) 282-8574 (toll free in DE)</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>Mr. Edward M. Meyers</td>
<td>Chairman Public Service Commission</td>
<td>(303) 625-5110, (303) 626-5110 (toll free in DC)</td>
</tr>
<tr>
<td>Florida</td>
<td>Mr. Thomas M. Beard</td>
<td>Chairman Public Service Commission</td>
<td>(904) 488-7001, 1 (800) 342-3552 (toll free in FL)</td>
</tr>
<tr>
<td>Georgia</td>
<td>Mr. Bob Durden</td>
<td>Commissioner Public Service Commission</td>
<td>(502) 656-4512, 1 (800) 228-5813 (toll free in GA)</td>
</tr>
<tr>
<td>Hawaii</td>
<td>Mr. Wukio Naito</td>
<td>Chairman Public Utilities Commission</td>
<td>(913) 271-3100, 1 (800) 662-0027 (toll free in KS)</td>
</tr>
<tr>
<td>Idaho</td>
<td>Mr. Dean J. (Joe) Miller</td>
<td>President Public Utilities Commission</td>
<td>(208) 334-3427, 1 (800) 542-4899 (toll free in ME)</td>
</tr>
<tr>
<td>Illinois</td>
<td>Mr. Terrence L. Barnich</td>
<td>Chairman Commerce Commission</td>
<td>(217) 782-7259, 1 (217) 782-7434 (TDD)</td>
</tr>
<tr>
<td>Indiana</td>
<td>Mr. James Monk</td>
<td>Chairman Utility Regulatory Commission</td>
<td>(317) 232-2701, 1 (800) 503-1319 (toll free in IN)</td>
</tr>
<tr>
<td>Iowa</td>
<td>Mr. Dennis J. Nagel</td>
<td>Chairman Iowa Utilities Board</td>
<td>(515) 281-5979, 1 (800) 292-9555 (toll free in IA)</td>
</tr>
<tr>
<td>Kansas</td>
<td>Mr. Jim Robinson</td>
<td>Chairman State Corporation Commission</td>
<td>(913) 271-3100, 1 (800) 662-0027 (toll free in KS)</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Mr. George E. Overby, Jr.</td>
<td>Chairman Public Service Commission</td>
<td>(612) 297-1200, (612) 296-7124, 1 (800) 682-087, 1 (800) 852-8747 (toll free in MN)</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Mr. Louis J. Lambert, Jr.</td>
<td>Chairman Public Service Commission</td>
<td>(504) 342-4404, 1 (800) 256-2413 (toll free in LA)</td>
</tr>
<tr>
<td>Maine</td>
<td>Mr. Kenneth Gordon</td>
<td>Chairman Public Utilities Commission</td>
<td>(207) 289-3831, 1 (800) 452-4899 (toll free in ME)</td>
</tr>
<tr>
<td>Maryland</td>
<td>Mr. Frank O. Heintz, Jr.</td>
<td>Chairman Public Service Commission</td>
<td>(301) 333-6000, 1 (800) 492-0474 (toll free in MD)</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Mr. Robert Yarger Jr.</td>
<td>Chairman Department of Public Utilities</td>
<td>(617) 727-3500, 1 (800) 222-1522 (toll free in MA)</td>
</tr>
<tr>
<td>Michigan</td>
<td>Mr. Steven Fetter</td>
<td>Chairman Department of Public Utilities</td>
<td>(313) 222-1522, 1 (800) 222-1522 (toll free in MI)</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Mr. Darrell L. Peterson</td>
<td>Chairman Public Utilities Commission</td>
<td>(612) 222-1522, 1 (800) 222-1522 (toll free in MN)</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.
STATE UTILITY COMMISSIONS

Mississippi
Mr. Neilson Cochran
Chairman
Public Service Commission
P.O. Box 1174
Jackson, MS 39215
(601) 961-5400
Northern District
1 (800) 356-8428
(toll free in MS)
Central District
1 (800) 356-8430
(toll free in MS)
Southern District
1 (800) 356-8429
(toll free in MS)

Missouri
Mr. William D. Steinmeier
Chairman
Public Service Commission
P.O. Box 1174
Jefferson City, MO 65102
(314) 751-3234
Jefferson City, MO 65102
Public Service Commission
Chairman
Mr. William D. Steinmeier
Missouri
(314) 751-3234
Jefferson City, MO 65102
Public Service Commission
Chairman
Mr. Howard Ellis
Helena, MT 59620-2601
Chairman
Mr. Frank Landis
Carson City, NV 89710
1200 "N" Street
300 The Atrium
Public Service Commission
Chairman
Mr. Thomas E. Stephens
Lincoln, NE 68509
P.O. Box 94927

New Mexico
Mr. Laurence B. Ingram
Chairman
New Mexico Public Service Commission
Marian Hall
224 East Palace Avenue
Santa Fe, NM 87501-2013
(505) 827-6940

New York
Mr. Peter A. Bradford
Chairman
Public Service Commission
3 Empire State Plaza
Albany, NY 12223
(518) 474-5527
1 (800) 342-3355
(toll free in NY—emergency service cutoff
7:30 a.m.—7:30 p.m. Monday—Friday)

North Carolina
Mr. William Redman
Chairman
Utilities Commission
P.O. Box 29510
Raleigh, NC 27626-0510
(919) 733-9277

North Dakota
Mr. Bruce Hagen
President
Public Service Commission
State Capitol Building
Bismarck, ND 58505-0480
(701) 224-2400
1 (800) 922-1531
(toll free in ND)

Ohio
Mr. Craig A. Glazer
Chairman
Public Utilities Commission
180 East Broad Street
Columbus, OH 43266-0573
(614) 686-6826
1 (800) 686-6826
(toll free in OH—consumer services)

Oklahoma
Mr. Bob Hopkins
Chairman
Corporation Commission
500 East Capitol Avenue
P.O. Drawer 11649
Oklahoma City, OK 73105
(405) 522-8154
(800) 686-6826
(toll free in OK)

Pennsylvania
Mr. William H. Smith
Chairman
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 783-1740
1 (800) 783-1110
(toll free in PA)

Puerto Rico
Mr. Enrique Rodriguez
Chairman
Public Service Commission
Call Box 870
Hato Rey, PR 00919-0670
(809) 751-5050

Rhode Island
Ms. Marjorie Amos-Frazier
Chairman
Public Service Commission
1 (800) 922-1531
(toll free in RI)

South Carolina
Mr. James A. Burg
Chairman
Public Utilities Commission
500 East Capitol Avenue
P.O. Drawer 11649
Columbia, SC 29211
(803) 733-9277
1 (800) 922-1531
(toll free in SC)

South Dakota
Mr. James A. Burg
Chairman
Public Utilities Commission
500 East Capitol Avenue
Pierre, SD 57501-5070
(605) 773-3201
1 (800) 332-1782
(toll free in SD)

Tennessee
Mr. Steve Hewlett
Chairman
Public Service Commission
1 (800) 342-8359
(toll free voice/TDD in TN)

Texas
Mr. Paul D. Meek
Chairman
Public Utility Commission
7800 Shool Creek Boulevard
Suite 400
Austin, TX 78757
(512) 458-0100
(512) 458-0221
(toll free in TX)

Utah
Mr. Brian T. Stewart
Chairman
Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
(801) 530-6716
(801) 530-6706
(toll free in UT)

Vermont
Mr. Richard H. Cowart
Chairman
Public Service Board
120 State Street
Montpelier, VT 05602-2701
(802) 828-2358
1 (800) 822-4496
(toll free in VT)

Virgin Islands
Mr. George C. Parrott
Chairman
Public Services Commission
P.O. Box 40
Charlotte Amalie
St. Thomas, VI 00804
(809) 776-1291

Washington
Ms. Sharon Nelson
Chairman
Utilities and Transportation
Commission
1300 Evergreen Park Dr. South
Olympia, WA 98504
(360) 733-6423
1 (800) 622-6150
(toll free in WA)

West Virginia
Mr. Boyce Griffith
Chairman
Public Service Commission
P.O. Box 412
Charleston, WV 25323
(304) 344-5113
(toll free in WV)

Wisconsin
Mr. Charles H. Thompson
Chairman
Public Service Commission
P.O. Box 7854
Madison, WI 53707
(608) 266-2600

Wyoming
Mr. Bill Tucker
Chairman
Public Service Commission
700 West 21st Street
Cheyenne, WY 82002
(307) 777-7427

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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 Services
P.O. Box 11586
Montgomery, AL 36111-0586
(205) 281-8760

**Alaska**
Mr. Keith J. Anderson, Director
Division of Vocational Rehabilitation
Box F, M.S. 0581
Juneau, AK 99811-0500
(907) 465-2814
(907) 465-2440 (TDD)

**American Samoa**
Mr. Peter Galeai
Director
Vocational Rehabilitation Department of Manpower Resources
Pago Pago, AS 96799
011 (684) 633-2336

**Arizona**
Mr. James B. Griffith
Administrator
Rehabilitation Services Administration
1788 West Jefferson, North Wing
Phoenix, AZ 85007
(602) 542-3332
(602) 542-6049 (voice/TDD)

**Arkansas**
Mr. Bobby C. Simpson
Deputy Director
Division of Rehabilitation Services
Department of Human Services
P.O. Box 3237
Little Rock, AR 72203
(501) 524-9270

**California**
Mr. Bill Taite
Director
Department of Rehabilitation
830 K Street Mall
Sacramento, CA 95814
(916) 445-3971 (voice/TDD)

**Colorado**
Mr. Anthony Francavilla
Manager
Department of Social and Rehabilitation Services
1575 Sherman Street, 4th Floor
Denver, CO 80203-1714
(303) 866-2866 (voice/TDD)

**Connecticut**
Mr. Richard Carlson
Acting Bureau Chief
State Department of Education
Division of Rehabilitation Services
10 Griffin Road North
Windsor, CT 06085
(203) 282-2000
1 (800) 537-2549 (toll free in CT)

Mr. George Precourt
Director
Board of Education and Services for the Blind
170 Ridge Road
Watertown, CT 06795
1 (800) 842-4510 (toll free in CT)

**Delaware**
Mr. Tony Sokolowski
Director
Division of Vocational Rehabilitation
Delaware Elwyn Institutes
321 East 11th Street, 4th Floor
Wilmington, DE 19801
(302) 566-5500
1 (800) 842-4510 (toll free in CT)

Ms. Diane Post
Acting Director
Division for the Visually Impaired
Department of Health and Social Services
305 West 8th Street
Wilmington, DE 19801
(302) 227-2500
(302) 227-2501 (voice/TDD)

**District of Columbia**
Ms. Ruth Royall Hill
Acting Administrator
D.C. Rehabilitation Services Administration
Department of Human Services
605 G Street N.W., Suite 1111
Washington, DC 20001
(202) 272-3227
(202) 727-0861 (TDD)

**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 (voice/TDD)

Mr. Carl F. McCoy
Director
Division of Blind Services
Department of Education
2540 Executive Center Circle
West
Douglas Building, Room 203
Tallahassee, FL 32399
(904) 488-1330 (voice/TDD)
1 (800) 342-1828 (toll free in FL)

**Georgia**
Ms. Darlene Taylor
Director
Division of Rehabilitation Services
Department of Human Resources
378 Peachtree Street, N.E., Room 706
Atlanta, GA 30309
(404) 894-6670
(404) 894-8558 (voice/TDD)
1 (800) 342-9727 (toll free in GA)

**Guam**
Mr. Norbert Ungacto
Acting Director
Division of Vocational Rehabilitation
122 Harmon Plaza, Room B201
Harmon Industrial Park, GU
96911
1 (671) 646-9468

Ms. Diane Post
Acting Director
Division for the Visually Impaired
Department of Health and Social Services
305 West 8th Street
Wilmington, DE 19801
(302) 227-2500
(302) 227-2501 (voice/TDD)

**Hawaii**
Mr. Neil Shim
Manager
Department of Human Services
P.O. Box 3781
650 West State
Boise, ID 83720-3650
(208) 334-3390
(208) 334-2520 (voice/TDD)

Mr. Edward McHugh
Administrative Director
Idaho Commission for the Blind
341 West Washington
Boise, ID 83702
(208) 334-3220
1 (800) 542-8688 (toll free in ID)

**Illinois**
Ms. Audrey McCremon
Director
Department of Rehabilitation Services
623 East Adams Street
Springfield, IL 62794
(217) 782-0218
(217) 782-5734 (TDD)

**Indiana**
Mr. Jeff Richardson
Commissioner
Department of Human Services
402 West Washington Street
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-6500
(317) 232-1427 (TDD)
1 (800) 545-7763 (toll free in IN)

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

Mr. R. Creig Slayton
Director
Department of Human Services
501 East 12th Street
Des Moines, IA 50309
(515) 281-1333
1 (800) 342-2587 (toll free in IA)
# STATE VOCATIONAL AND REHABILITATION AGENCIES

<table>
<thead>
<tr>
<th>State</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New York</strong></td>
<td>Mr. Lawrence C. Gloeckler  &lt;br&gt;Deputy Commissioner  &lt;br&gt;Office of Vocational and Educational Services  &lt;br&gt;for Individuals with Disabilities  &lt;br&gt;New York State Education Department  &lt;br&gt;One Commerce Plaza  &lt;br&gt;Room 1606  &lt;br&gt;Albany, NY 12234  &lt;br&gt;(518) 474-2714  &lt;br&gt;(518) 473-9333 (voice/TDD)  &lt;br&gt;1 (800) 222-JOBS (toll free in NY—employment hotline)</td>
</tr>
<tr>
<td><strong>Ohio</strong></td>
<td>Mr. Robert L. Rabe  &lt;br&gt;Administrator  &lt;br&gt;Rehabilitation Services Commission  &lt;br&gt;400 East Campus View Boulevard  &lt;br&gt;Columbus, OH 43225-4604  &lt;br&gt;(614) 438-1210 (voice/TDD)  &lt;br&gt;1 (800) 282-4538, ext. 1210 (toll free in OH)</td>
</tr>
<tr>
<td><strong>Oklahoma</strong></td>
<td>Mr. Jerry Dunlap  &lt;br&gt;Administrator  &lt;br&gt;Division of Human Services  &lt;br&gt;Department of Rehabilitation Services  &lt;br&gt;P.O. Box 25352  &lt;br&gt;Oklahoma City, OK 73125  &lt;br&gt;(405) 424-6847  &lt;br&gt;(405) 424-2704 (voice/TDD)</td>
</tr>
<tr>
<td><strong>Oregon</strong></td>
<td>Mr. Charles Young  &lt;br&gt;Administrator  &lt;br&gt;Commission for the Blind  &lt;br&gt;535 S.E. 12th Avenue  &lt;br&gt;Portland, OR 97214  &lt;br&gt;(503) 236-8380 (voice/TDD)  &lt;br&gt;Mr. Joel Southwell  &lt;br&gt;Administrator  &lt;br&gt;Division of Vocational Rehabilitation  &lt;br&gt;Department of Human Resources  &lt;br&gt;2045 Silvertown Road Northeast  &lt;br&gt;Seal Rock, OR 97310  &lt;br&gt;(503) 378-3850 (voice/TDD)</td>
</tr>
<tr>
<td><strong>Pennsylvania</strong></td>
<td>Mr. Gil Seiders  &lt;br&gt;Executive Director  &lt;br&gt;Office of Vocational Rehabilitation  &lt;br&gt;Labor and Industry Building  &lt;br&gt;7th and Forster Streets  &lt;br&gt;Harrisburg, PA 17120  &lt;br&gt;(717) 787-9244  &lt;br&gt;(717) 787-8117 (voice/TDD)  &lt;br&gt;1 (800) 442-6851 (toll free in PA)  &lt;br&gt;Mr. Norman E. Witman  &lt;br&gt;Director  &lt;br&gt;Bureau of Blindness and Visual Services  &lt;br&gt;Department of Public Welfare  &lt;br&gt;P.O. Box 2675  &lt;br&gt;Harrisburg, PA 17105-2675  &lt;br&gt;(717) 787-6176  &lt;br&gt;(717) 787-8288 (voice/TDD)  &lt;br&gt;1 (800) 822-2842 (toll free in PA)</td>
</tr>
<tr>
<td><strong>Rhode Island</strong></td>
<td>Mr. William Massore  &lt;br&gt;Administrator  &lt;br&gt;Department of Human Services  &lt;br&gt;Vocational Rehabilitation Services  &lt;br&gt;10 Eyck Office Building  &lt;br&gt;Rhode Island Department of Human Services  &lt;br&gt;1 (800) 735-2989 (voice/TDD)  &lt;br&gt;1 (800) 282-4538 (voice/TDD)</td>
</tr>
<tr>
<td><strong>South Carolina</strong></td>
<td>Mr. Donald Gist  &lt;br&gt;Commissioner  &lt;br&gt;Commission for the Blind  &lt;br&gt;1430 Confederate Avenue  &lt;br&gt;Columbia, SC 29201  &lt;br&gt;(803) 734-2019  &lt;br&gt;(803) 734-7522  &lt;br&gt;1 (800) 922-2222 (toll free in SC)  &lt;br&gt;Mr. Joseph S. Dunsebury  &lt;br&gt;Commissioner  &lt;br&gt;Vocational Rehabilitation Services  &lt;br&gt;Department of Human Resources  &lt;br&gt;Bureau of Blindness and Visual Services  &lt;br&gt;103 South Main Street  &lt;br&gt;Tennessee  &lt;br&gt;Mr. Pat D. Westbrook  &lt;br&gt;Executive Director  &lt;br&gt;Commission for the Blind  &lt;br&gt;P.O. Box 12866  &lt;br&gt;Citadel Station  &lt;br&gt;Austin, TX 78711  &lt;br&gt;(512) 459-2500  &lt;br&gt;(512) 459-2608 (voice/TDD)  &lt;br&gt;1 (800) 282-4538 (voice/TDD)  &lt;br&gt;Mr. William G. Gibson  &lt;br&gt;Director  &lt;br&gt;Services for the Visually Handicapped  &lt;br&gt;State Office of Rehabilitation  &lt;br&gt;250 East Fifth South  &lt;br&gt;Salt Lake City, UT 84111  &lt;br&gt;(801) 538-7530 (voice/TDD)  &lt;br&gt;Mr. David Mentasti  &lt;br&gt;Director  &lt;br&gt;Division for the Blind and Visually Impaired  &lt;br&gt;103 South Main Street  &lt;br&gt;Waterbury, VT 06709  &lt;br&gt;(802) 241-2199</td>
</tr>
<tr>
<td><strong>South Dakota</strong></td>
<td>Mr. David L. Miller  &lt;br&gt;Division Director  &lt;br&gt;Division of Rehabilitation Services  &lt;br&gt;Department of Human Services  &lt;br&gt;700 Governors Drive  &lt;br&gt;Pierre, SD 57501-2291  &lt;br&gt;(605) 773-3195  &lt;br&gt;(605) 773-4544 (TDD)  &lt;br&gt;Mr. Grady Kickul  &lt;br&gt;Division Director  &lt;br&gt;Division of Service to the Blind and Visually Impaired  &lt;br&gt;700 Governors Drive  &lt;br&gt;Pierre, SD 57501-2291  &lt;br&gt;(605) 773-3195  &lt;br&gt;(605) 773-4544 (TDD)</td>
</tr>
<tr>
<td><strong>Texas</strong></td>
<td>Ms. Patsy Matthews  &lt;br&gt;Assistant Commissioner  &lt;br&gt;Rehabilitation Services  &lt;br&gt;Department of Human Services  &lt;br&gt;Citizens Plaza State Office  &lt;br&gt;Bldg. 15th Floor  &lt;br&gt;400 Deaderick Street  &lt;br&gt;Nashville, TN 37246-0060  &lt;br&gt;(615) 741-2019  &lt;br&gt;(615) 741-5644 (voice/TDD)  &lt;br&gt;Mr. Richard A. Person  &lt;br&gt;Commissioner  &lt;br&gt;Commission for the Blind  &lt;br&gt;P.O. Box 12866  &lt;br&gt;Citadel Station  &lt;br&gt;Austin, TX 78711  &lt;br&gt;(512) 459-2500  &lt;br&gt;(512) 459-2608 (voice/TDD)  &lt;br&gt;1 (800) 282-4538 (voice/TDD)  &lt;br&gt;Mr. William G. Gibson  &lt;br&gt;Director  &lt;br&gt;Services for the Visually Handicapped  &lt;br&gt;State Office of Rehabilitation  &lt;br&gt;250 East Fifth South  &lt;br&gt;Salt Lake City, UT 84111  &lt;br&gt;(801) 538-7530 (voice/TDD)  &lt;br&gt;Mr. David Mentasti  &lt;br&gt;Director  &lt;br&gt;Division for the Blind and Visually Impaired  &lt;br&gt;103 South Main Street  &lt;br&gt;Waterbury, VT 06709  &lt;br&gt;(802) 241-2199</td>
</tr>
</tbody>
</table>
Virgin Islands
Ms. Sédonie Halbert
Administrator
Division for Disabilities and Rehabilitation Services
Virgin Islands Department of Human Services
Barbel Plaza South
St. Thomas, VI 00802
(809) 774-0930

Virginia
Ms. Susan Urofsky
Commissioner
Department of Rehbitative Services
4901 Fitzhugh Avenue
PO Box 11046
Richmond, VA 23230
(804) 367-0316
(804) 367-0315 (voice/TDD)
1 (800) 552-5019
(toll free in VA)

Mr. Donald Cox, Commissioner
Department for the Visually Handicapped
397 Azalea Avenue
Richmond, VA 23227
(804) 371-3140 (voice/TDD)
1 (800) 622-2155
(toll free in VA)

Washington
Ms. Jeanne Munro
Director
Division of Vocational Rehabilitation
Department of Social and Health Services
OB 21-C
Olympia, WA 98504
(206) 753-5473 (voice/TDD)
1 (800) 637-5627
(toll free in WA)

Ms. Shirley Smith
Director
Department of Services for the Blind
521 East Legion Way
Olympia, WA 98501
(206) 586-1224
(206) 721-8437 (TDD)

West Virginia
Mr. John Panza
Director
Division of Rehabilitation Services
State Board of Rehabilitation
State Capitol
Charleston, WV 25305
(304) 766-4600
(304) 766-4970 (voice/TDD)
1 (800) 642-3021
(toll free in WV)

Wisconsin
Ms. Judy R. Norman-Nunnery, Ph.D.
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
1 West Wilson, 8th Floor
Madison, WI 53707-7852
(608) 266-5466
(608) 266-9599 (voice/TDD)
1 (800) 362-7433
(toll free in WI)

Wyoming
Ms. Joan B. Watson
Administrator
Division of Vocational Rehabilitation
Department of Employment
1 East Herschler Building
Cheyenne, WY 82002
(307) 777-7385
(307) 777-7389 (voice/TDD)
State Weights and Measures Offices

State Weights and Measures offices enforce laws and regulations about the weights of such packaged items as food and household products. These offices also check the accuracy of weighing and measuring devices, for example, supermarket scales, gasoline pumps, taxicab meters and rental car odometers.

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

<table>
<thead>
<tr>
<th>State</th>
<th>Name</th>
<th>Phone Numbers</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Mr. Donald E. Stegg</td>
<td>(303) 886-2845</td>
<td>3125 Wyandot Street, Denver, CO 30211</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Mr. Allan M. Nelson</td>
<td>(808) 548-7152</td>
<td>725 Ilalo Street, Honolulu, HI 96813-5524</td>
</tr>
<tr>
<td>Idaho</td>
<td>Mr. Glen H. Jex</td>
<td>(303) 566-5230</td>
<td>165 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>Illinois</td>
<td>Mr. Sidney A. Colbrook</td>
<td>(501) 324-9681</td>
<td>2320 South DuPont Highway, Dover, DE 19901-9999</td>
</tr>
<tr>
<td>Delaware</td>
<td>Supervisor</td>
<td>(904) 488-9140</td>
<td>12050 Industry Way, Huffman Business Park Building O</td>
</tr>
<tr>
<td>Arizona</td>
<td>Mr. Raymond Helmick</td>
<td>(907) 345-7750</td>
<td>Anchorage, AK 99515 (toll free in AK)</td>
</tr>
<tr>
<td>Maryland</td>
<td>Mr. Charles H. Carroll</td>
<td>(612) 341-7200</td>
<td>8500 Fruitridge Road, Sacramento, CA 95826</td>
</tr>
<tr>
<td>Florida</td>
<td>Mr. Max Gray</td>
<td>(505) 289-4470</td>
<td>Ms. Sharon S. Rhoades Program Administrator</td>
</tr>
<tr>
<td>California</td>
<td>Mr. Darrell A. Guensler</td>
<td>(301) 841-5790</td>
<td>1330 West Michigan Street, Indianapolis, IN 46206-1964</td>
</tr>
<tr>
<td>Iowa</td>
<td>Mr. Jerry L. Bane</td>
<td>(617) 727-3480</td>
<td>106 West Second Street, Frankfort, KY 40601-2882</td>
</tr>
<tr>
<td>Colorado</td>
<td>Mr. David Wallace</td>
<td>(302) 866-2845</td>
<td>151 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Mr. Ronald Harrell</td>
<td>(517) 287-3841</td>
<td>Seven DuPont Highway, Dover, DE 19901-9999</td>
</tr>
<tr>
<td>Maine</td>
<td>Mr. Kenneth S. Butcher</td>
<td>(202) 767-7923</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Mr. Michael F. Black</td>
<td>(207) 289-4470</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>Nevada</td>
<td>Mr. Bill Truby</td>
<td>(303) 966-5119</td>
<td>1 (800) 478-7636 (toll free in AK)</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Mr. Charles F. Black</td>
<td>(404) 966-5119</td>
<td>165 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>Missouri</td>
<td>Mr. Edward Heffron</td>
<td>(501) 324-9681</td>
<td>2320 South DuPont Highway, Dover, DE 19901-9999</td>
</tr>
<tr>
<td>Montana</td>
<td>Mr. Glen H. Jex</td>
<td>(217) 382-3617</td>
<td>2320 South DuPont Highway, Dover, DE 19901-9999</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Mr. Max Gray</td>
<td>(317) 633-0350</td>
<td>151 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Mr. Bill Truby</td>
<td>(317) 633-0350</td>
<td>151 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>Ohio</td>
<td>Mr. R. A. Guensler</td>
<td>(202) 767-7923</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Mr. Bill Truby</td>
<td>(317) 633-0350</td>
<td>151 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>South Dakota</td>
<td>Mr. Bill Truby</td>
<td>(317) 633-0350</td>
<td>151 Capitol Avenue, Hartford, CT 06106</td>
</tr>
<tr>
<td>Virginia</td>
<td>Mr. Michael F. Black</td>
<td>(207) 289-4470</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>Washington</td>
<td>Mr. Michael F. Black</td>
<td>(207) 289-4470</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>West Virginia</td>
<td>Mr. Michael F. Black</td>
<td>(207) 289-4470</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>Wyoming</td>
<td>Mr. Bill Truby</td>
<td>(207) 289-4470</td>
<td>3125 Conner Boulevard Building #2, Tallahassee, FL 32399-1650</td>
</tr>
<tr>
<td>State</td>
<td>Director</td>
<td>Title/Division</td>
<td>Phone/Address</td>
</tr>
<tr>
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</tr>
<tr>
<td>Mississippi</td>
<td>Mr. William P. Eldridge</td>
<td>Director Weights and Measures Division</td>
<td>(601) 354–7077 Jackson, MS 39215–1609 500 Greymont Avenue</td>
</tr>
<tr>
<td>Missouri</td>
<td>Mr. Lester Barrows</td>
<td>Director Weights and Measures Division</td>
<td>(314) 751–4278 Jefferson City, MO 65102–0630 P.O. Box 630</td>
</tr>
<tr>
<td>Montana</td>
<td>Mr. W. James Kembel</td>
<td>Bureau Chief Weights and Measures Division</td>
<td>(406) 444–3164 Helena, MT 59620 P.O. Box 94757</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Mr. Steven A. Malone</td>
<td>Director Division ofWeights and Measures</td>
<td>(402) 471–4292 Lincoln, NE 68509 P.O. Box 1100</td>
</tr>
<tr>
<td>Nevada</td>
<td>Mr. William H. McCrea</td>
<td>State Supervisor Department of Agriculture Weights and Measures</td>
<td>(702) 688–1166 Reno, NV 89510–1100 P.O. Box 1110</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>Mr. Stephen Taylor</td>
<td>Commissioner Department of Agriculture</td>
<td>(206) 271–3743 Concord, NH 03302–2042 Call Box 2042</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Mr. William J. Wolfe</td>
<td>State Superintendent State Office of Weights and Measures</td>
<td>(201) 615–4840 1201 Routes 1 and 9 South Avenel, NJ 07001</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Mr. Fred A. Gerk</td>
<td>Director Division of Standards and Consumer Services</td>
<td>(505) 946–1616 Las Cruces, NM 88003–0005 P.O. Box 30005, Dept. 3170</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>Mr. Hector Niedes</td>
<td>Auxiliary Secretary for Complaints</td>
<td>(909) 722–7555 Minillas Station</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Ms. Lynda L. Maurer</td>
<td>Supervising Metrologist Department of Labor</td>
<td>(401) 457–1867 Providence, RI 02907</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Mr. Carol F. Fulmer</td>
<td>Director Consumer Services Division</td>
<td>(803) 737–2080 Columbia, SC 29211–1280</td>
</tr>
<tr>
<td>South Dakota</td>
<td>Mr. James Melgaard</td>
<td>Director Commercial Inspection and Regulation</td>
<td>(605) 773–3697 Pierre, SD 57501–2036</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Mr. Robert Williams</td>
<td>Standards Administrator Department of Agriculture</td>
<td>(804) 786–2476 P.O. Box 12847</td>
</tr>
<tr>
<td>Texas</td>
<td>Mr. Ed Price</td>
<td>Administrator Weights and Measures Program</td>
<td>(608) 266–9836 Madison, WI 53708</td>
</tr>
<tr>
<td>Utah</td>
<td>Mr. Robert Smoot</td>
<td>Director Division of Weights and Measures</td>
<td>(512) 463–7602 Austin, TX 78711</td>
</tr>
<tr>
<td>Vermont</td>
<td>Mr. Phil Benedict</td>
<td>Director Consumer Assurance Section Department of Agriculture</td>
<td>(808) 926–2436 Montpelier, VT 05620</td>
</tr>
<tr>
<td>Virginia</td>
<td>Mr. J. Alan Rogers</td>
<td>Program Manager Office of Weights and Measures</td>
<td>(809) 773–2226 St. Croix, VI 00820</td>
</tr>
<tr>
<td>Washington</td>
<td>Ms. Dannie McQueen</td>
<td>Acting Program Manager Office of Weights and Measures</td>
<td>(206) 753–5042 Olympia, WA 98504–0641</td>
</tr>
<tr>
<td>West Virginia</td>
<td>Mr. Stephen L. Casto</td>
<td>Director Division of Weights and Measures</td>
<td>(204) 348–7590 Cheyenne, WY 82002–0100</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Ms. Merry Fran Tryon</td>
<td>Director Bureau of Weights and Measures</td>
<td>(608) 271–3743 Middleton, WI 53562</td>
</tr>
<tr>
<td>Wyoming</td>
<td>Mr. Jim Bigelow</td>
<td>Technical Services Manager State Department of Agriculture</td>
<td>(206) 271–3743 Cheyenne, WY 82002–0100</td>
</tr>
</tbody>
</table>
Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices before contacting the national headquarters of a commissary or exchange.

**Defense Commissary Agency**

Northwest/Pacific Region
Commander
Defense Commissary Agency
Northwest Pacific Region
Fort Lewis, WA 98433-7300
(206) 967-4222

Southwest Region
Director
Defense Commissary Agency
Southwest Region
Building 329
MCAS El Toro
Santa Ana, CA 92709-5002
(714) 726-4276

Midwest Region
Commander
Defense Commissary Agency
Midwest Region
Building 3050
Kelly AFB, TX 78241-6290
(512) 925-3948

Central Region
Director
Defense Commissary Agency
Central Region
Building 3345
NAB Little Creek
Norfolk, VA 23521-5330
(804) 460-3779

Southern Region
Director
Defense Commissary Agency
Southern Region
Building 676
Maxwell AFB, AL 36112
(205) 953-2026

Northeast Region
Director
Defense Commissary Agency
Northeast Region
Building 2257
Fort Meade, MD 20755-5220
(301) 677-4932

European Region
Director
Defense Commissary Agency
European Region
Ramstein AB, Germany
APO New York 09044-5001
(011) 49 6371 42896

**DeCA Headquarters**

Director
Defense Commissary Agency
38th and E Streets
Building P11200
Fort Lee, VA 23801-6300
(804) 734-2227

**Army and Air Force Exchange Service**

AAFES Operations Centers
Central Operations
AAFES
PO Box 650455
Dallas, TX 75265-0455
(214) 280-7100

Eastern Operations
AAFES
PO Box 650454
Dallas, TX 75265-0454
(214) 280-7200

Southern Operations
AAFES
PO Box 650447
Dallas, TX 75265-0447
(214) 280-7300

Western Operations
AAFES
PO Box 650429
Dallas, TX 75265-0429
(214) 280-7400

**U.S. Headquarters**

Army and Air Force Exchange Service

Customer Relations (PA-R)

PO Box 630202
Dallas, TX 75266-0202
(214) 780-3531

**Marine Corps Exchange Service**

Regional Headquarters

Marine Corps Exchange
Marine Corps Logistics Support
Base, Atlantic
Albany, GA 31704
(912) 435-1471

Marine Corps Exchange
Headquarters Battalion, HQMC
Henderson Hall
Arlington, VA 22214
(703) 979-8420

Marine Corps Exchange
Marine Corps Logistics Base
Barstow, CA 92211
(714) 256-8971

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, NC 28547
(919) 451-2481

Marine Corps Exchange
Marine Corps Base
Camp Pendleton, CA 92055
(619) 725-5233

Marine Corps Exchange
Marine Corps Air Station
Cherry Point, NC 28533
(919) 447-7041

Marine Corps Exchange
Marine Corps Air Station
Kaneohe Bay, HI 96863
(808) 294-5871

Marine Corps Exchange
Camp E. I. M. O. E.
U.S. Marine Corps
Norfolk, VA 23511
(804) 423-1187

Marine Corps Exchange
Marine Corps Recruit Depot
Parris Island, SC 29905
(803) 525-3301

Marine Corps Exchange
Marine Corps Development and Education Command
Quantico, VA 22134
(703) 640-7171

Marine Corps Exchange
Marine Corps Recruit Depot
San Diego, CA 92140
(619) 297-2500

Marine Corps Exchange
Marine Corps Air Station—El Toro
Santa Ana, CA 92709
(714) 726-3340

Marine Corps Exchange
Marine Corps Air/地面
Combat Center
Building 1593
Twentynine Palms, CA 92278
(619) 369-5613

Marine Corps Exchange
Marine Corps Air Station
Yuma, AZ 85364
(602) 726-2363

**U.S. Headquarters**

Head
Marine Corps Exchange
Service Branch
PO Box 1834
Quantico, VA 22134
(703) 640-6156

**Navy Exchange Service**

Regional Headquarters

Executive Officer
NAVRESSO
Field Support Office
2801 C Street, S.W.
Naval Supply Center
Auburn, WA 98001-7499
(206) 831-7665

Executive Officer
NAVRESSO
Field Support Office
PO Box 13—Naval Air Station
Jacksonville, FL 32212-0013
(904) 777-7075

Executive Officer
NAVRESSO
Field Support Office
PO Box 15037
Norfolk, VA 23511-0799
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
PO Box 150P
Norfolk, VA 23511-0799
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
PO Box 150M
Oakland, CA 94623
(415) 466-7020

Officer in Charge
Navy Resale Activity
Pearl Harbor, HI 96860-6001
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
PO Box 23330
Oakland, CA 94623
(415) 466-7020

Officer in Charge
Navy Resale Activity
Pearl Harbor, HI 96860-6000
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
PO Box 150—Naval Station
San Diego, CA 92136-5150
(619) 297-2500

Officer in Charge
Navy Resale Activity
Pearl Harbor, HI 96860-6000
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
PO Box 150—Naval Station
San Diego, CA 92136-5150
(619) 237-5601

U.S. Headquarters
Customer Service Representative
Navy Resale and Services
Support Office
Naval Station, New York
Staten Island, NY 10305-5097
(718) 390-3686
The Federal Information Center (FIC), administered by the General Services Administration, can help you find information about Federal government services, programs and regulations. The FIC also can tell you which Federal agency to contact for help with problems. Simply call the telephone number listed below for your metropolitan area or state. All the "800" numbers on this list are toll free. These "800" numbers can be called only from within the states and cities listed. If your area is not listed, please call (301) 722–9098. If you would prefer to write, please mail your inquiry to the Federal Information Center, P.O. Box 600, Cumberland, MD 21502.

Users of Telecommunications Devices for the Deaf (TDD/TTY) may call toll-free from any point in the United States by dialing 1 (800) 326–2996.

<table>
<thead>
<tr>
<th>State</th>
<th>City</th>
<th>Phone Number(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Birmingham, Mobile</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td>Alaska</td>
<td>Anchorage</td>
<td>1 (800) 729–8003</td>
</tr>
<tr>
<td>Arizona</td>
<td>Phoenix</td>
<td>1 (800) 359–3997</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Little Rock</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td>California</td>
<td>Los Angeles, San Diego,</td>
<td>1 (800) 726–4995</td>
</tr>
<tr>
<td></td>
<td>San Francisco, Santa Ana</td>
<td>Sacramento (916) 973–1695</td>
</tr>
<tr>
<td>Colorado</td>
<td>Colorado Springs, Denver,</td>
<td>1 (800) 359–3997</td>
</tr>
<tr>
<td></td>
<td>Pueblo</td>
<td></td>
</tr>
<tr>
<td>Connecticut</td>
<td>Hartford, New Haven</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Florida</td>
<td>Ft. Lauderdale, Jacksonville, Miami, Orlando, St. Petersburg, Tampa, West Palm Beach</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Georgia</td>
<td>Atlanta</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Hawaii</td>
<td>Honolulu</td>
<td>1 (800) 733–5996</td>
</tr>
<tr>
<td>Illinois</td>
<td>Chicago</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td></td>
<td>Gary</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td></td>
<td>Indianapolis</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Iowa</td>
<td>All locations</td>
<td>1 (800) 735–8004</td>
</tr>
<tr>
<td>Kansas</td>
<td>All locations</td>
<td>1 (800) 735–8004</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Louisville</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Louisiana</td>
<td>New Orleans</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td>Maryland</td>
<td>Baltimore</td>
<td>1 (800) 347–1997</td>
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<tr>
<td>Massachusetts</td>
<td>Boston</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Michigan</td>
<td>Detroit, Grand Rapids</td>
<td>1 (800) 347–1997</td>
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<td>Minnesota</td>
<td>Minneapolis</td>
<td>1 (800) 366–2998</td>
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<tr>
<td>Missouri</td>
<td>St. Louis</td>
<td>1 (800) 366–2998</td>
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<td></td>
<td>All other locations</td>
<td>1 (800) 735–8004</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Omaha</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td></td>
<td>All other locations</td>
<td>1 (800) 735–8004</td>
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<tr>
<td>New Jersey</td>
<td>Newark, Trenton</td>
<td>1 (800) 347–1997</td>
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<tr>
<td>New Mexico</td>
<td>Albuquerque</td>
<td>1 (800) 359–3997</td>
</tr>
<tr>
<td></td>
<td>Rochester, Syracuse</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Charlotte</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Ohio</td>
<td>Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Oklahoma City, Tulsa</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td>Oregon</td>
<td>Portland</td>
<td>1 (800) 725–4995</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Providence</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Chattanooga</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td></td>
<td>Memphis, Nashville</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td>Texas</td>
<td>Austin, Dallas, Fort Worth</td>
<td>1 (800) 366–2998</td>
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<td>Houston, San Antonio</td>
<td>1 (800) 366–2998</td>
</tr>
<tr>
<td>Utah</td>
<td>Salt Lake City</td>
<td>1 (800) 359–3997</td>
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<tr>
<td>Virginia</td>
<td>Norfolk, Richmond, Roanoke</td>
<td>1 (800) 347–1997</td>
</tr>
<tr>
<td>Washington</td>
<td>Seattle, Tacoma</td>
<td>1 (800) 726–4995</td>
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<tr>
<td>Wisconsin</td>
<td>Milwaukee</td>
<td>1 (800) 366–2998</td>
</tr>
</tbody>
</table>
Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other information which might be helpful in making purchase decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 81. The Federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board
1331 F Street, N.W., Suite 1000
Washington, DC 20004-1111
(202) 653-7834
1 (800) 872-2253 (toll free)

Commission on Civil Rights
Look in your telephone directory under “U.S. Government, Civil Rights Commission.” If it does not appear, call the appropriate FIC number (see page 81), or contact:
Commission on Civil Rights
1121 Vermont Avenue, N.W.
Washington, DC 20005
(202) 376-8105 (publications)
(202) 376-8116 (TDD nationwide complaint referral)
(1) 376-8513 (outside DC)
(1) 376-8514 (toll free complaint referral)
1 (800) 552-6843 (Washington, DC 20425)

Department of Agriculture
Agricultural Marketing Service
Department of Agriculture
Washington, DC 20250
(202) 720-7047

Animal and Plant Health Inspection Service
Public Information
Department of Agriculture
Federal Building, Room 613
6506 Belcrest Road
Hyattsville, MD 20782
(301) 436-7729

Cooperative Extension Service
Department of Agriculture
Washington, DC 20250
(202) 720-0898
Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

Farmers Home Administration
Department of Agriculture
Washington, DC 20250
(202) 720-4323

Food and Nutrition Service
Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 305-2276

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6506 Belcrest Road
Hyattsville, MD 20782
(301) 436-8630 (information)
(202) 254-3067 (publications)
(202) 254-8630 (complaints only)

Inspection Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6506 Belcrest Road
Hyattsville, MD 20782
(301) 436-8630 (information)
(202) 254-3067 (publications)
(202) 254-8630 (complaints only)

Consumer Information Center (CIC)
Pueblo, CO 81009
You can obtain a free Consumer Information Catalog by writing to the above address or by calling (719) 948-4000.

Department of Agriculture (USDA)
Agricultural Marketing Service
Department of Agriculture
Washington, DC 20250
(202) 720-7047

Animal and Plant Health Inspection Service
Public Information
Department of Agriculture
Federal Building, Room 613
6506 Belcrest Road
Hyattsville, MD 20782
(301) 436-7799

Cooperative Extension Service
Department of Agriculture
Washington, DC 20250
(202) 720-0898
Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

Farmers Home Administration
Department of Agriculture
Washington, DC 20250
(202) 720-4323

Food and Nutrition Service
Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 305-2276

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6506 Belcrest Road
Hyattsville, MD 20782
(301) 436-8630 (information)
(202) 254-3067 (publications)
(202) 254-8630 (complaints only)

Inspection Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6506 Belcrest Road
Hyattsville, MD 20782
(301) 436-8630 (information)
(202) 254-3067 (publications)
(202) 254-8630 (complaints only)

Department of Commerce
Commodity Futures Trading Commission (CFTC)
2033 K Street, N.W.
Washington, DC 20581
(202) 254-3067
(202) 254-3068 (TDD—nationwide complaint referral)
(202) 376-8105 (publications)
(202) 376-8132 (public affairs)

Inspector General’s Hotline
Office of the Inspector General
Department of Agriculture
P.O. Box 23399
Washington, DC 20026
(202) 890-1832
(1) 424-9121 (toll free)

Meet and Poultry Hotline
Food Safety and Inspection Service
Department of Agriculture
Washington, DC 20250
(202) 720-3333
(voice/TDD)
1 (800) 336-4555 (toll free voice/TDD outside DC)

Office of Consumer Affairs
Department of Commerce
Room 5718
Washington, DC 20230
(202) 720-4323

Office of the Consumer Advisor
Department of Agriculture
Washington, DC 20250
(202) 720-9681

Office of Public Affairs
Visitor Information Center
Department of Agriculture
Washington, DC 20250

Department of Defense
Employer Support of the Guard and Reserve
1555 Wilson Boulevard
Suite 200
Arlington, VA 22209-2405
(703) 596-1400
1 (800) 336-4590 (toll free outside DC metropolitan area)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education
Clearinghouse on Disability Information
Department of Education
C Street, S.W., Room 3132
Washington, DC 20222-2524
(202) 377-5001
(202) 205-8241
(202) 205-5465 (TDD)

Consumer Affairs Staff
OIA
Department of Education
Room 3061
Washington, DC 20020
(202) 401-3679

Federal Student Financial Aid Program
Department of Education
400 Maryland Avenue, S.W.
P.O. Box 3, Room 4624
Washington, DC 20202
(202) 708-8391

National Clearinghouse on Bilingual Education Hotline
Department of Education
1118 22nd Street, N.W.
Washington, DC 20037
(202) 467-0687
1 (800) 331-NCBE (toll free outside DC)

Office of Public Affairs
Department of Education
400 Maryland Avenue, S.W.
Washington, DC 20202
(202) 401-3020
### SELECTED FEDERAL AGENCIES

<table>
<thead>
<tr>
<th>Agency</th>
<th>Address/Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Department of Energy</strong></td>
<td>For information about conservation and renewable energy:</td>
</tr>
<tr>
<td></td>
<td>National Appropriate Technology Assistance Service</td>
</tr>
<tr>
<td></td>
<td>Department of Energy</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 2525, Suite 6000, 5600 Fishers Lane, Baltimore, MD 21207</td>
</tr>
<tr>
<td></td>
<td>1 (800) 428-1718</td>
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<td>(toll free in MT)</td>
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<td></td>
<td>1 (800) 428-2525</td>
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<td>Conservation and Renewable Energy Inquiry and Referral Service</td>
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<td>Department of Energy</td>
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<td></td>
<td>P.O. Box 6900, Silver Spring, MD 20907</td>
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<tr>
<td></td>
<td>1 (800) 523-2929</td>
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<td></td>
<td>(toll free)</td>
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<td>Office of Scientific and Technical Information</td>
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<td>Department of Energy</td>
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<td>P.O. Box 62, Oak Ridge, TN 37831</td>
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<td>(written inquiries only)</td>
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<td></td>
<td>Office of Consumer and Public Liaison</td>
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<td>Department of Energy</td>
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<td></td>
<td>Washington, DC 20585</td>
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<td></td>
<td>202) 586-5373</td>
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<td></td>
<td>Office of Conservation and Renewable Energy Weatherization Assistance Inquiries:</td>
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<td>Department of Energy</td>
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<td>Washington, DC 20585</td>
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<td></td>
<td>202) 586-2204</td>
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<td></td>
<td><strong>Department of Health and Human Services (HHS)</strong></td>
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<tr>
<td></td>
<td><strong>AIDS Hotline</strong></td>
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<tr>
<td></td>
<td>Acquired Immune Deficiency Syndrome 1 (800) 342-AIDS (toll free)</td>
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<tr>
<td></td>
<td>1 (800) 344-7432 (toll free for Spanish speaking)</td>
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<tr>
<td></td>
<td>1 (800) 243-7889 (toll free for Spanish TDD)</td>
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<td></td>
<td><strong>Cancer Hotline</strong></td>
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<tr>
<td></td>
<td>1 (800) 4-CANCER (toll free)</td>
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<tr>
<td></td>
<td>During daytime hours, callers in California, Florida, Georgia, Illinois, Northern New Jersey, New York and Texas may ask for Spanish speaking staff members.</td>
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<td><strong>Food and Drug Administration (FDA)</strong></td>
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<td>Look in your telephone directory under &quot;U.S. Government, Health and Human Services Department, Food and Drug Administration.&quot;</td>
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<td></td>
<td>If it does not appear, call the appropriate FIC number (see page 81) or contact:</td>
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<td></td>
<td>Consumer Affairs and Information Staff</td>
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<td></td>
<td>Division of Beneficiary Services</td>
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<td>Health Care Financing Administration (HCFA)</td>
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<td>Department of Health and Human Services</td>
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<td></td>
<td>5600 Fishers Lane</td>
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<tr>
<td></td>
<td>Room 16-85, Rockville, MD 20857</td>
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<tr>
<td></td>
<td>301) 443-3170</td>
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<td><strong>Division of Beneficiary Services</strong></td>
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<td>Health Care Financing Administration (HCFA)</td>
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<td>Department of Health and Human Services</td>
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<td></td>
<td>701 Pennsylvania Ave., N.W. Suite 250</td>
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<td>Washington, DC 20004</td>
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<td></td>
<td>202) 272-3421</td>
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<td>Second Surgical Opinion Program</td>
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<td></td>
<td>Department of Health and Human Services</td>
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<td></td>
<td>Washington, DC 20521</td>
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<td></td>
<td>202) 690-8056</td>
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<td></td>
<td>Social Security Administration 1 (800) SSA-1213 (toll free)</td>
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<td></td>
<td><strong>Department of Housing and Urban Development (HUD)</strong></td>
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<tr>
<td></td>
<td>HUD Fraud Hotline</td>
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<tr>
<td></td>
<td>1 (800) 347-3735 (toll free for outside DC)</td>
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<td></td>
<td>Interstate Land Sales Registration Division</td>
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<tr>
<td></td>
<td>Department of Housing and Urban Development Room 6278</td>
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<td></td>
<td>Washington, DC 20410</td>
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<td></td>
<td>202) 706-0502</td>
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<td></td>
<td>Manufactured Housing and Construction Standards Division</td>
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<tr>
<td></td>
<td>Department of Housing and Urban Development Room 9152</td>
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<td>Washington, DC 20410</td>
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<td></td>
<td>202) 706-2210</td>
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<td></td>
<td>Office of Fair Housing and Equal Opportunity</td>
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<td></td>
<td>Department of Housing and Urban Development Room 5100</td>
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<td>Washington, DC 20410</td>
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<tr>
<td></td>
<td>202) 706-4252</td>
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<td></td>
<td>1 (800) 424-8590 (toll free for outside DC)</td>
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<td>Office of Single</td>
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<td><strong>Office of Civil Rights</strong></td>
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<td>Department of Health and Human Services</td>
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<td>Washington, DC 20201</td>
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<td>202) 619-0403</td>
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<td></td>
<td>1 (800) 388-1019</td>
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<td></td>
<td>Office of Prepaid Health Care Operations and Oversight</td>
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<td>HCFA Department of Health and Human Services Room 200 Independence Ave., S.W.</td>
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<td></td>
<td>Washington, DC 20201</td>
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<td>202) 619-3555</td>
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<td>President's Council on Physical Fitness and Sports</td>
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<td>Department of Health and Human Services</td>
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<td>701 Pennsylvania Ave., N.W. Suite 250</td>
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<td>Washington, DC 20004</td>
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<td>202) 272-3421</td>
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<td><strong>Title I Insurance Division</strong></td>
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<td>Department of Housing and Urban Development Room 9160</td>
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<td></td>
<td>Washington, DC 20410</td>
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<td></td>
<td>202) 706-2685</td>
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<td><strong>Department of the Interior</strong></td>
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<td>Bureau of Indian Affairs</td>
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<td>Department of the Interior</td>
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<td>Washington, DC 20240</td>
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<td>202) 206-4190</td>
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<td>Bureau of Land Management</td>
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<td>Department of the Interior</td>
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<td>Washington, DC 20240</td>
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<td>202) 206-5717</td>
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<td></td>
<td><strong>Consumer Affairs Administrator</strong></td>
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<td>Office of the Secretary</td>
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<td>Department of the Interior</td>
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<td>Washington, DC 20240</td>
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<td></td>
<td>202) 206-5521</td>
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<td><strong>United States Fish and Wildlife Service</strong></td>
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<td>Department of the Interior</td>
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<td>Washington, DC 20240</td>
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<td>202) 206-4917</td>
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<td><strong>United States Geological Survey</strong></td>
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<td>Department of the Interior</td>
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<td>Washington, DC 20240</td>
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<td>202) 206-5634</td>
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<td></td>
<td><strong>Department of Justice</strong></td>
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<td>Antitrust Division</td>
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<td>Department of Justice</td>
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<td>Washington, DC 20530</td>
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<td>202) 514-2401</td>
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### SELECTED FEDERAL AGENCIES

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td><strong>Civil Rights Division</strong>&lt;br&gt;Look in your telephone directory under &quot;U.S. Government, Justice Department, Civil Rights Division.&quot; If it does not appear, call the appropriate FIC number (see page 81) or contact:&lt;br&gt;Civil Rights Division&lt;br&gt;Department of Justice&lt;br&gt;Washington, DC 20530&lt;br&gt;(202) 514–2151&lt;br&gt;(202) 514–0716 (TDD)</td>
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<tr>
<td><strong>Drug Enforcement Administration (DEA)</strong>&lt;br&gt;Look in your telephone directory under &quot;U.S. Government, Justice Department, Drug Enforcement Administration.&quot; If it does not appear, call the appropriate FIC number (see page 81) or contact:&lt;br&gt;Drug Enforcement Administration&lt;br&gt;Department of Justice&lt;br&gt;Washington, DC 20537&lt;br&gt;(202) 307–8000</td>
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<tr>
<td><strong>Federal Bureau of Investigation (FBI)</strong>&lt;br&gt;Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under &quot;U.S. Government, Justice Department, Federal Bureau of Investigation.&quot; You may also contact:&lt;br&gt;Federal Bureau of Investigation&lt;br&gt;Department of Justice&lt;br&gt;Washington, DC 20535&lt;br&gt;(202) 324–3000</td>
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<tr>
<td><strong>Immigration and Naturalization Service (INS)</strong>&lt;br&gt;Look in your telephone directory under &quot;U.S. Government, Justice Department, Immigration and Naturalization Service.&quot; If it does not appear, call the appropriate FIC number (see page 81) or contact:&lt;br&gt;Immigration and Naturalization Service&lt;br&gt;Department of Justice&lt;br&gt;425 I Street, N.W.&lt;br&gt;Washington, DC 20536&lt;br&gt;(202) 514–4316</td>
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<tr>
<td><strong>Department of Labor</strong>&lt;br&gt;1 (800) 338–2577 (toll free, 24-hour TDD)</td>
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<tr>
<td><strong>Bureau of Labor-Management Relations and Cooperative Programs</strong>&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–8098</td>
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<tr>
<td><strong>Coordinator of Consumer Affairs</strong>&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–6060 (general inquiries)</td>
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<tr>
<td><strong>Employment and Training Administration</strong>&lt;br&gt;Look in your telephone directory under &quot;U.S. Government, Labor Department, Employment and Training Administration.&quot; If it does not appear, call the appropriate FIC number (see page 81) or contact:&lt;br&gt;Employment and Training Administration&lt;br&gt;Director, Office of Public Affairs&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–8871</td>
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<tr>
<td><strong>Mine Safety and Health Administration (OSHA)</strong>&lt;br&gt;Look in your telephone directory under &quot;U.S. Government, Labor Department, Occupational Safety and Health Administration.&quot; If it does not appear, call the appropriate FIC number (see page 81) or contact:&lt;br&gt;OCCupational Safety and Health Administration&lt;br&gt;Office of Information and Consumer Affairs&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–8743</td>
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<tr>
<td><strong>Pension and Welfare Benefits Administration</strong>&lt;br&gt;Office of Program Services&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–8776</td>
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<tr>
<td><strong>Women's Bureau</strong>&lt;br&gt;The Work and Family Clearinghouse&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–0525 (toll free outside DC)&lt;br&gt;1 (800) 827–5335 (toll free)&lt;br&gt;Employers may contact this office for information about dependent care (child and/or elder care) policies.</td>
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<tr>
<td><strong>Women's Bureau</strong>&lt;br&gt;The Workforce Quality Clearinghouse&lt;br&gt;Department of Labor&lt;br&gt;Washington, DC 20210&lt;br&gt;(202) 523–9116 (emergency)&lt;br&gt;(toll free outside DC)&lt;br&gt;1 (800) 523–9116 (toll free)&lt;br&gt;Employers may contact this office for information about workplace quality resources, e.g., employee training and skills development.</td>
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<tr>
<td><strong>Department of State</strong>&lt;br&gt;Overseas Citizen Services&lt;br&gt;Department of State&lt;br&gt;Washington, DC 20520&lt;br&gt;(202) 647–3666 (non-emergencies)&lt;br&gt;(202) 647–9225 (emergencies)</td>
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<tr>
<td><strong>Visa Services</strong>&lt;br&gt;Department of State&lt;br&gt;Washington, DC 20520&lt;br&gt;(202) 533–1225</td>
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<tr>
<td><strong>Department of Transportation (DOT)</strong>&lt;br&gt;Air Safety: Federal Aviation Administration (FAA)&lt;br&gt;Community and Consumer Liaison Division&lt;br&gt;FAA (APA–200)&lt;br&gt;Washington, DC 20591&lt;br&gt;(202) 287–3479, 8592&lt;br&gt;1 (800) FAA–SURE (toll free outside DC)</td>
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<tr>
<td><strong>Department of the Treasury</strong>&lt;br&gt;Department of the Treasury Room 5500&lt;br&gt;650 Massachusetts Avenue, N.W.&lt;br&gt;Washington, DC 20226&lt;br&gt;(202) 927–8500</td>
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<tr>
<td><strong>Bureau of Alcohol, Tobacco, and Firearms</strong>&lt;br&gt;Look in your telephone directory under &quot;U.S. Government, Treasury Department, Bureau of Alcohol, Tobacco, and Firearms.&quot; If it does not appear, call the appropriate FIC number (see page 81) or contact:&lt;br&gt;Bureau of Alcohol, Tobacco and Firearms&lt;br&gt;Department of the Treasury&lt;br&gt;Room 5500&lt;br&gt;650 Massachusetts Avenue, N.W.&lt;br&gt;Washington, DC 20226&lt;br&gt;(202) 927–8500</td>
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</table>
Federal Deposit Insurance Corporation (FDIC)

FDIC handles questions about deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the appropriate FIC number (see page 81) or contact:

Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429
(202) 898–3536
1 (800) 925–4618 (voice/TDD)
1 (800) 934–3342 (toll free outside DC)

Federal Reserve System

The Board of Governors handles consumer complaints about state-chartered banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If neither appears, call the appropriate FIC number (see page 81) or contact:

Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452–3946
(202) 452–3544 (TDD)

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the appropriate FIC number (see page 81) or contact:

Correspondence Branch
Federal Trade Commission Washington, DC 20580
(202) 326–2222 (publications)

General Services Administration (GSA)

Business Service Centers
Look in your telephone directory under "U.S. Government, General Services Administration." If this does not appear, call the appropriate FIC number (see page 81).
Securities and Exchange Commission (SEC)
Office of Filings, Information and Consumer Services
450 5th Street, N.W. (Mail Stop 2-6)
Washington, DC 20549
(202) 272-7440
(investor complaints)
(202) 272-7450
(filings by corporations and other regulated entities)
(202) 272-7450
(SEC Information Line—general topics and sources of assistance)

Small Business Administration (SBA)
Office of Consumer Affairs
409 Third Street, S.W.
Washington, DC 20416
(202) 205-6931
(complaints only)
1 (800) U-ASK-SBA
(toll free—information)

Tennessee Valley Authority (TVA)
Regional Communications
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-7196
(615) 751-8500 (TDD)

U.S. Consumer Product Safety Commission (CPSC)
To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:
Product Safety Hotline
U.S. Consumer Product Safety Commission
Washington, DC 20207
1 (800) 638-CPSC (toll free)
1 (800) 638-8270
(toll free TDD only)
1 (800) 492-8104
(toll free TDD in MD)

For consumer convenience, all post offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local post office, write or call:
Consumer Advocate
United States Postal Service
Washington, DC 20207
(202) 268-2264
(202) 268-2310 (TDD)
This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDDs). These offices can respond to questions and complaints from persons with speech and hearing impairments. If you are a voice user, the Federal Information Relay Service (FIRS) will relay the call for you. Call FIRS on 1 (800) 877-8339 (toll free) or (202) 708-9300 in Washington, DC, and a relay operator will come on the line. Additional TDD numbers are published in the U.S. Government TDD Directory, available free by writing the Consumer Information Center, item 573X, Pueblo, CO 81009.

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<tr>
<th>Architectural and Transportation Barriers Compliance Board</th>
<th>U.S. Consumer Product Safety Commission</th>
<th>NIST Personnel Office</th>
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<tbody>
<tr>
<td>1331 F Street, N.W. Suite 1000 Washington, DC 20004-1111 (202) 272-5449 (TDD)</td>
<td>5401 Westbard Avenue Bethesda, MD 20807 1 (800) 638-8270 (TDD)</td>
<td>Administration Building Room A123 Gaithersburg, MD 20879 (301) 975-3007 (voice/TDD)</td>
</tr>
<tr>
<td>Central Intelligence Agency Handicapped Program Office Washington, DC 20505 (703) 874-4457 (TDD)</td>
<td>Department of Agriculture 14th Street and Independence Avenue, S.W. Washington, DC 20250</td>
<td>National Weather Service National Meteorological Center World Weather Building Room 307 Washington, DC 20233 (301) 443-8910 (voice/TDD) (official business—no forecasts)</td>
</tr>
<tr>
<td>Congressional TDD Numbers United States House of Representatives Congressional Telecommunications for the Deaf (TDD message relay service—to leave messages for Representatives) (202) 225-1904 (TDD)</td>
<td>Department of the Army Civilian Personnel Office Arlington, VA 22212 (703) 697-3887 (voice/TDD)</td>
<td>Office of the Secretary Office of Civil Rights Programs, Planning and Systems Division Herbert C. Hoover Building Room 6010 Washington, DC 20230 (202) 377-1669 (TDD)</td>
</tr>
<tr>
<td>Senate Human Resources (202) 224-7806 (TDD)</td>
<td>Department of Commerce 14th Street and Constitution Avenue, N.W. Washington, DC 20230</td>
<td>Department of Education 330 C Street, S.W. Washington, DC 20202</td>
</tr>
<tr>
<td>United States Senate Senate Special Services (202) 224-4049 (TDD)</td>
<td>United States Senate Parknames Building Baltimore, MD 21235 (301) 475-0073 (TDD)</td>
<td>National Institute on Disability and Rehabilitation Research 330 C Street, S.W. Washington, DC 20202 (202) 205-8190 (TDD)</td>
</tr>
<tr>
<td>Senate Human Resources (202) 224-7806 (TDD)</td>
<td>Committee on Labor and Human Resources (202) 224-1973 (voice/TDD)</td>
<td>Office of Civil Rights 330 C Street, S.W. Washington, DC 20202 (202) 205-8863 (TDD)</td>
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<p>| Social Security Administration 6401 Security Boulevard Baltimore, MD 21235 (301) 965-4404 (TDD) | Department of Housing and Urban Development 451 Seventh Street, S.W. Washington, DC 20040 (202) 708-1455 (TDD) 1 (800) 537-7697 (toll free TDD) | Office of Civil Rights 200 Independence Ave., S.W. Washington, DC 20201 (202) 863-0101 (TDD) 1 (800) 537-7697 (toll free TDD) |</p>
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<tr>
<th><strong>Government Agency</strong></th>
<th><strong>Address</strong></th>
<th><strong>Voice/TDD</strong></th>
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<tr>
<td>FBI Tours</td>
<td>(202) 324-1016 (TDD)</td>
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<tr>
<td>FBI Identification Division</td>
<td>(202) 324-2334</td>
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<tr>
<td>Department of Labor</td>
<td>200 Constitution Avenue, N.W. Washington, DC 20210</td>
<td>(202) 326-2577 (toll free, 24-hour TDD)</td>
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<tr>
<td>Office of Civil Rights</td>
<td>(202) 523-7090 (voice/TDD)</td>
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<tr>
<td>Department of the Navy</td>
<td>Civilian Personnel Office Washington, DC 20376</td>
<td>(202) 697-6162 (TDD)</td>
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<tr>
<td>Department of State</td>
<td>2201 C Street, N.W. Washington, DC 20520</td>
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<tr>
<td>Personnel Office</td>
<td>(202) 647-7256 (voice/TDD)</td>
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| Department of
Transportation | National Highway Traffic Safety Administration 400 7th Street, S.W. Washington, DC 20590 | (202) 336-2602 (voice/TDD) |
| Department of the Treasury | Bureau of the Public Debt 13th and C Streets, S.W. Washington, DC 20590 | (202) 287-4097 (TDD) |
| Internal Revenue Service | 1111 Constitution Avenue, N.W. Washington, DC 20224 | (202) 708-9300 (TDD) |
| Department of Veterans Affairs | 810 Vermont Avenue, N.W. Washington, DC 20420 | (202) 233-2459 (voice/TDD) |
| Environmental Protection Agency | 401 M Street, S.W. Washington, DC 20460 | (202) 200-2090 (voice) |
| Equal Employment Opportunity Commission | 2401 E Street, N.W. Washington, DC 20507 | (202) 663-4494 (TDD) |
| Executive Office of the President | The White House 1600 Pennsylvania Ave., N.W. Washington, DC 20500 | (202) 456-6213 (TDD) |
| Federal Communications Commission | 1919 M Street, N.W. Washington, DC 20554 | (202) 632-7000 (voice) |
| Federal Deposit Insurance Corporation | 1776 F Street, N.W. Washington, DC 20429 | (202) 925-4618 (voice/TDD) |
| Federal Reserve Board | 20th and C Streets, N.W. Washington, DC 20551 | (202) 452-3544 (voice/TDD) |
| General Services Administration | 18th & F Streets, N.W. Washington, DC 20405 | |
| Library of Congress | 1291 Taylor St., N.W. Washington, DC 20542 | (202) 707-6200 (TDD) |
| Merit Systems Protection Board | 1120 Vermont Avenue, N.W. Washington, DC 20419 | (202) 653-8500 (voice) |
| National Aeronautics and Space Administration | 400 Maryland Avenue, S.W. Washington, DC 20546 | |
| National Council on Disability | 800 Independence Ave., S.W. Suite 814 Washington, DC 20508 | (202) 501-5404 (voice/TDD) |
| National Endowment for the Arts | 1100 Pennsylvania Ave., N.W. Washington, DC 20506 | (202) 682-5496 (voice/TDD) |
| National Science Foundation | 400 7th Street, N.W., Room 212 Washington, DC 20550 | (202) 357-7492 (voice/TDD) |
| Nuclear Regulatory Commission | Washington, DC 20555 | (301) 492-4626 (voice/TDD) |
| Office of Personnel Management | 1900 E Street, N.W. Washington, DC 20415 | |
| President's Committee on Employment of People with Disabilities | 1331 F St., N.W., Suite 300 Washington, DC 20004 | (202) 736-8205 (TDD) |
| Securities and Exchange Commission | 450 Fifth Street, N.W. Washington, DC 20549 | (202) 772-2532 (voice/TDD) |
| Small Business Administration | 409 Third Street, S.W. Washington, DC 20416 | (202) 205-7333 (TDD) |
| Smithsonian Institution | Special Education Program Washington, DC 20560 | (202) 786-2414 (TDD) |
| Tennessee Valley Authority | 400 West Summit Hill Drive Knoxville, TN 37902 | (615) 751-8500 (TDD) |
| United States House of Representatives | Washington, DC 20215 | (202) 225-1904 (TDD) |
| United States Information Agency | 301 4th Street, S.W. Washington, DC 20547 | (202) 619-5157 (voice/TDD) |
| United States Postal Service | 475 L'Enfant Plaza West, S.W. Washington, DC 20260 | (202) 268-2310 (voice/TDD) |
| United States Senate | Washington, DC 20510 | (202) 224-4049, 4075 (TDD) |
TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) can get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services
1 (800) 855-1155 (toll free) or
(202) 708-9300 (D.C. Metro Area)

If you need assistance and you have TDD equipment, the TDD Operator can help you 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; and
- calls from a pay phone (only credit card, collect or third party calls).

Federal Information Relay Service

- If you use a TDD and need to reach a Federal agency or program that does not have a TDD,
- If you are a Federal employee who uses a TDD and your job requires you to contact an office that does not have a TDD, or
- If you do not have a TDD, but need to get in touch with a Federal employee who uses a TDD,

Call the Federal Information Relay Service (FIRS) on 1 (800) 877-8339 (toll free) or
(202) 708-9300 (D.C. Metropolitan Area)

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. Cassette and records can be ordered from about 158 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the
Blind and Physically Handicapped
The Library of Congress
Washington, DC 20542

Recording for the Blind (RFB) is a national, non-profit organization providing recorded textbooks, library services and other educational resources to people who cannot read standard print because of a visual, physical or perceptual disability.

RFB's educational library has more than 78,000 titles. Reference assistance is available, along with individually tailored subject bibliographies. RFB also provides an "on-demand" recording service through which new recordings are produced from books sent to RFB by the people they serve.

Anyone with a documented print disability (blindness, low vision, learning disabilities or other physical impairment that affects reading) is eligible for RFB services.

An application for service form must be completed. RFB does charge a one-time registration fee of $25. For more information or to request an application, call or write:

Recording for the Blind
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
1 (800) 221-4792 (toll free)
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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, for example, Cars. Under this topic heading, there 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 might 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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