

DOCUMENT RESUME

ED 179 671

DD 020 050

AUTHOR Hartley, Mary Elizabeth
 TITLE Getting Uncle Sam to Enforce Your Civil Rights.
 Clearinghouse Publication 59.
 INSTITUTION Commission on Civil Rights, Washington, D.C.
 PUB DATE May 79
 NOTE 50p.
 AVAILABLE FROM Publications Division, U.S. Commission on Civil
 Rights, Washington, D.C. 20425

EDRS PRICE MF01/PC02 Plus Postage.
 DESCRIPTORS Age; *Civil Rights; *Directories; Educational
 Discrimination; *Federal Government; Housing
 Discrimination; *Legal Aid; Racial Discrimination;
 Religious Discrimination; Sex Discrimination; *Social
 Discrimination

ABSTRACT

This booklet was written to help persons who believe that their civil rights have been denied and who wish to file a complaint with the Federal government. In regard to discrimination because of race, color, sex, religion, or national origin, guidelines are presented for filing complaints about denial of opportunities in the areas of credit, education, employment and training, voting and housing, for denial of benefits for Federally funded programs, for subjection to police brutality, and for discrimination experienced while trying to use a public facility. Procedures for filing a complaint about discrimination because of age, mental, emotional or physical handicap, or lack of citizenship are also outlined. In addition, special circumstances pertaining to American Indians, institutionalized persons, and military personnel are briefly considered. Finally, the addresses of regional and local offices of major Federal agencies are listed. (GC)

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Getting Uncle Sam To Enforce Your Civil Rights

United States Commission on Civil Rights

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Clearinghouse Publication 59

May 1979

2

For sale by the Superintendent of Documents, U.S. Government
Printing Office, Washington, D.C. 20402

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Publications Division
U.S. Commission on Civil Rights
Washington, D.C. 20425
Telephone: (202) 254-6600

Acknowledgment

This booklet was written by Mary Elizabeth Hartley, based on a 1968 Commission pamphlet on the same subject. Barbara Hulin and Jeanette Johnson typed the drafts. The booklet was reviewed for content by Cynthia Graae, Emily Marwell, Christopher G. Bell, and Eileen Bradley and for editorial style by Laura Chin.

The Commission is grateful to Jeffrey Miller, Director of the Civil Rights Task Force of the President's Reorganization Project, for his time and efforts to ensure the booklet's accuracy. It also appreciates the assistance of many other people throughout the Federal Government who were kind enough to answer our questions and give us their comments.

Table of Contents

1. Introduction.....	1
2. How to File a Complaint.....	2
3. Where to File Complaints About Discrimination Because of Race, Color, Sex, Religion, or National Origin.....	2
Credit	3
Education	5
Employment and training.....	6
Housing.....	9
Law enforcement.....	10
Other federally-funded programs.....	10
Agriculture, rural services, and food stamps.....	11
Antipoverty	11
Community development.....	11
Defense	11
Economic development.....	12
Environment.....	12
Health and welfare.....	12
Natural resources.....	12
Small business.....	13
State and local government.....	13
Transportation	13
Public places.....	14
Voting	14
4. Other Kinds of Discrimination.....	15
Age	15

Handicap	17
Lack of citizenship	192
5. Special Circumstances	20
American Indians	20
Institutionalized persons	20
Military persons	20
6. More Help	21
Discrimination law guides	21
Legal action	21
7. Agency Regional and Local Offices	22
Community Services Administration	22
Department of Health, Education, and Welfare	23
Department of Housing and Urban Development	23
Department of Labor (regional offices)	25
Department of Labor (Wage and Hour Division area offices) ...	26
Environmental Protection Agency	30
Equal Employment Opportunity Commission	30
Federal Deposit Insurance Corporation	32
Federal Home Loan Bank Board	33
Federal Trade Commission	34
Internal Revenue Service	35
National Credit Union Administration	35
Office of the Comptroller of the Currency	36
United States Attorneys	37

1. Introduction

There are many Federal laws against discrimination. They were passed to protect people who, because of their race, color, religion, sex, national origin, age, handicap, or other characteristics, are denied their rights.

This might occur when they try to vote, rent or buy a home, use a public place, get a job, an education, or a bank loan, or do many other things.

Discrimination is treating someone differently from another person because of a particular characteristic. Not all kinds of discrimination are illegal or even unfair; for example, States allow only their own residents to vote in State elections. There are also many kinds of unfair treatment which are not discrimination.

If you believe you have been discriminated against for the reasons listed in the first paragraph and want to file a complaint with the Federal Government, this booklet is intended to help you. It is not intended to tell you how to get assistance from numerous special programs the Government has set up to help Indians, minority businesses, veterans, handicapped children, and others.

How do you make out a complaint? Where do you send it?

It's not hard. It's your right, and your duty, too, for by acting on your own behalf, you are helping others who may suffer the same kind of discrimination.

If you have a complaint, you should first decide if you want to take it up with the Federal Government. States, counties, and municipalities also have laws against discrimination, and these are sometimes stronger than Federal ones. Frequently, these governments act on complaints more quickly. If they have applicable laws, you can file a complaint with them instead of, or in addition to, filing one with the Federal Government. The Federal Government has arrangements with some State governments to refer certain kinds of complaints to them.

The Civil Rights Act of 1964, the Voting Rights Act of 1965, the Age Discrimination in Employment Act of 1967, the Civil Rights Act of 1968, and the Rehabilitation Act of 1973 are among the Federal laws which require that people be treated equally.

Many Federal agencies are responsible for enforcing these laws and regulations to implement them. Sometimes the Government must get a complaint from someone who has been discriminated against before it can act against an individual or organization which violates people's

rights. Because laws and regulations frequently require that complaints be filed within certain time limits, it is important to file as soon as possible after the discriminatory act occurs.

The U.S. Commission on Civil Rights has no power to enforce the law and hence cannot resolve individual complaints of discrimination. If, after reading this booklet, you are still not sure which agency you should contact, send your complaint to

Complaint Referral
U.S. Commission on Civil Rights
Washington, D.C. 20425

2. How to File a Complaint

Your complaint should be in writing (typed or printed neatly), dated, signed, and should include the following information:

- your name
- your address and telephone numbers at home and at work
- the name and address of the person(s) and/or establishment you believe to have discriminated against you
- a description of the action or actions of discrimination. This should include the date and place of the action, what you believe to be the basis for discrimination (race, sex, etc.), and the names of persons who have information concerning your complaint.

When your complaint is investigated, you may also be asked for copies of receipts, contracts, or other records supporting your claim of discrimination. Do not send materials which you want returned with your initial complaint.

3. Where to File Complaints About Discrimination Because of Race, Color, Sex, Religion,

or National Origin

Some agencies handle complaints only at their Washington headquarters; others want to get them at regional or local offices.

Some handle them both places. If complaints are to go to regional or local offices, you are referred to the list in chapter 7, where the headquarters address is also listed, in case you want it. If complaints can go either to headquarters or to regional or local offices, the headquarters address is listed in the main text and you are also referred to the list in chapter 7.

Credit

If you think you have been discriminated against by a **bank, savings and loan association, credit union, store, or other creditor**

- in being discouraged from applying for credit or a loan,
- in being given unfair terms for credit or a loan,
- in being denied credit or a loan,

write to the agency in charge of enforcing equal credit practices of that lender. You should also complain if you think a lender is "redlining"—refusing to make loans or setting different conditions for loans on property in a certain place because of the area's racial, religious, or ethnic makeup. You should complain, too, if you think someone has denied you credit because of characteristics, like race or religion, of persons with whom you deal.

A creditor must give you the name and address of the appropriate enforcement agency when he or she turns down the terms you request or denies you credit. If a lender does not offer you this information or refuses to give it to you, write to the appropriate agency in the list which follows. Some of these agencies may not investigate individual complaints, although they may take action against a lender because of a number of complaints against it.

If the creditor is

- a **nationally-chartered bank** ("national" or "N.A." will be in its name), write to the appropriate national bank region branch of the Office of the Comptroller of the Currency (see page 36).
- a **State-chartered bank and a member of the Federal Reserve System**, write to

**Division of Consumer Affairs
Federal Reserve Board
Washington, D.C. 20551**

● a **State-chartered bank** insured by the **Federal Deposit Insurance Corporation** (it will display the FDIC symbol) and not a member of the Federal Reserve System, write to the appropriate FDIC regional office (see page 32).

● a **savings and loan institution** insured by the **Federal Savings and Loan Insurance Corporation** (it will display the FSLIC symbol), write to the appropriate Federal Home Loan Bank (see page 33).

● a **federally-chartered credit union** ("Federal" will be in its name) write to the appropriate regional office of the **National Credit Union Administration** (see page 35).

● a **stock and bond broker or dealer**, write to

**Office of Consumer Affairs
Securities and Exchange Commission
Washington, D.C. 20549**

● a **Federal land bank, Federal land bank association, Federal intermediate credit bank, or production credit association**, write to

**Office of Supervision
Farm Credit Administration
Washington, D.C. 20578**

● a **retail store, department store, small loan and finance company, gasoline or other non-bank credit card issuer, State-chartered credit union, or other creditor**, write to

**Equal Credit Opportunity
Federal Trade Commission
Washington, D.C. 20580**

or to the appropriate FTC regional office (see page 34).

The Justice Department may sue lenders who show a pattern or practice of equal credit violations. It may also file suit in cases referred by the agencies which initially investigate complaints. You may write to

**Chief, Housing and Credit Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

In addition to the reasons for discrimination mentioned in the introduction to this booklet, the Equal Credit Opportunity Act forbids discrimination because of marital status, because applicants receive public assistance, or because they have acted to protect their rights

under equal credit laws. The ECOA does not cover discrimination because of handicap.

Write to the Federal Trade Commission at the address listed above for more information about the ECOA, including your right to bring suit under this law (see also "Legal Action," page 21).

Education

If you think you or your child has been discriminated against by a public school, school system, college, or university, or a private school, college, or university which gets Federal benefits, write to the appropriate regional office of the Department of Health, Education, and Welfare (see page 23).

Complaints to HEW should be in writing, signed, and filed within 180 days after the discriminatory act takes place. You should include the information outlined on page 2 and also say if you think a whole group of students or teachers are being discriminated against. If the victim is an elementary or secondary student, list her or his name, grade, school, and school district.

According to a 1974 Supreme Court decision, discrimination may also include failure to provide instruction to non-English-speaking students.

Certain kinds of complaints should also be sent to the U.S. Attorney General, who may bring suit after receiving a written and signed complaint from:

- a parent (or group of parents), stating that his or her child is one of a group being discriminated against by a school board;
- an individual, or his or her parent, stating that he or she has been denied admission to, or dismissed from a public college, university, or postsecondary vocational or technical school because of race, color, religion, sex, or national origin.

These should be sent to

**Assistant Attorney General
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

If you think you or your child has been discriminated against because of race, color, or national origin by a vocational, technical, elementary, or secondary school which is privately-owned, operated

for profit, and not run by a hospital, you should also write to

**Office of Human Goals
Veterans Administration
Washington, D.C. 20420**

VA can act if it pays benefits for any veteran enrolled at the school, or otherwise assists the school, even if the person discriminated against is not a veteran.

If you think you or your child has been discriminated against by a private, nonprofit school, you may also write to the nearest district office of the Internal Revenue Service (see page 35). IRS can revoke a school's tax exemption for discriminatory policies.

Federal law prohibits all institutions of vocational and professional education and graduate higher education which get Federal funds from admitting students of only one sex. It forbids public institutions of undergraduate higher education to admit students of only one sex unless they have always had this policy.

Federal law does not prohibit unequal treatment of the sexes in schools whose main purpose is training for U.S. military or merchant marine service and in religious schools when anti-sex discrimination law conflicts with religious doctrines.

Employment and training

If you think you have been discriminated against

- by an employer in being hired or tested for a job, in being promoted or fired, in work opportunities or conditions, in pay or benefits, or in apprenticeship or training programs;
- by a labor union in its apprenticeship or training programs, hiring hall procedures, or membership requirements;
- by an employment agency, including a State employment service, in its job testing, referrals, or fees;

write or call the nearest office of the Equal Employment Opportunity Commission (see page 30). They will give you instructions and forms for filing a charge. Complaints must usually be filed within 180 days after the discriminatory act takes place.

Although EEOC prefers that its forms be used, you can also file a charge by writing a letter containing your name and address and that of the employer, union, or employment office you think has discriminated. You must date the letter and briefly explain what the discriminatory act was and when it occurred.

A Presidential order also forbids discrimination by companies which

hold contracts with the Federal Government and by firms working on construction projects which get Federal funds. If you think the employer who has discriminated against you holds a contract with a Federal agency, write to the appropriate regional office of the Department of Labor (see page 25). Complaints must usually be filed within 180 days.

If your complaint is the only one against that employer, it will probably be referred to EEOC. If it is one of several, or if many other persons are also affected, the Labor Department may step in.

The Equal Pay Act requires that men and women who work in the same establishment (which could be a company or a branch of one) must be given equal pay if they are performing jobs under similar conditions that require equal skill, effort, and responsibility, unless the difference is for non-sex-related reasons.

If you think you have been given lower pay because of your sex, write to the appropriate area office of the Wage and Hour Division of the Department of Labor (see page 26). Equal Pay Act enforcement will be transferred to EEOC in July 1979. After that time, see page 6.

If you're a Federal employee or an applicant for Federal employment and think you have been discriminated against, within 30 days, contact the equal employment opportunity director of the agency involved for information on filing a complaint. If the agency rules against you, you should ask the equal employment opportunity director what appeal rights you have and what the time limits are for filing an appeal.

If your complaint concerns an action that may not be appealed to the Merit Systems Protection Board (such as most instances of refusing hire or promote you), you may appeal directly to EEOC. Obtain a complaint form from the agency and file it with

**Office of Appeals and Review
Equal Employment Opportunity Commission
Washington, D.C. 20506**

If your complaint concerns an action that may be appealed to the MSPB (such as being fired), you may take your appeal there, or you may instead take the matter to court (see "Legal Action," page 21). MSPB complaint forms should be obtained from the agency and filed with

**Merit Systems Protection Board
Washington, D.C. 20419**

If the MSPB rules against you on the discrimination aspect of your case, you may then ask EEOC to review the MSPB decision, or you may go to court.

If you think you have been discriminated against by a State employment service (also covered by EEOC) or unemployment benefits office, or by Comprehensive Employment and Training Act (CETA) job training or public service employment programs, write to the appropriate regional office of the Department of Labor (see page 25).

If you think you have been discriminated against by an apprenticeship program registered with the Department of Labor or a State apprenticeship agency, write to

**Bureau of Apprenticeship and Training
Employment and Training Administration
U.S. Department of Labor
Washington, D.C. 20213**

If you think you have been discriminated against by a job training center which receives Federal assistance, write to the appropriate Federal agency. For example, the Veterans Administration (address on page 6) can act if it pays benefits for any veteran enrolled at the school, or otherwise assists the school, even if the person discriminated against is not a veteran.

If you think you have been discriminated against in employment by a court, jail, prison, police department, or other law enforcement agency, write to

**Office of Civil Rights Compliance
Law Enforcement Assistance Administration
U.S. Department of Justice
Washington, D.C. 20531**

LEAA can act if it provides funds or assistance to the program or activity.

Numerous other Federal agencies, such as the Department of Agriculture, the Federal Communications Commission, the Department of the Treasury, and the Environmental Protection Agency, enforce statutes which contain prohibitions against discrimination by particular groups of employers. In almost all cases, EEOC also has jurisdiction. It may be to your advantage to file complaints with all agencies you think may enforce laws covering your situation.

EEOC is responsible for coordinating Federal enforcement of laws against employment discrimination. If you believe a complaint filed with another agency has not been properly handled, you should write to

**Office of Interagency Coordination
Equal Employment Opportunity Commission
Washington, D.C. 20506**

If you have questions concerning employment discrimination laws, you should write to EEOC's Office of Public Affairs at the city and ZIP code above.

Housing

If you think you have been discriminated against

- in trying to buy or rent a house or apartment,
 - in getting a housing loan (see also the section on credit),
 - in real estate broker services,
- or if you wish to complain about
- advertisements that housing is available only to persons of a certain race, color, sex, religion, or national origin,
 - "blockbusting"—persuading owners to sell or rent housing by telling them that minorities are moving into a neighborhood, in order to make a profit,

call 755-5490, if you live in the Washington, D.C., area, or 800-424-8590 (toll-free), if you live elsewhere. You may instead write to the appropriate area office of the Department of Housing and Urban Development (see page 23).

Complaints must be written, signed, and filed with HUD within 180 days after the discriminatory act.

You may also complain to the Justice Department, which may step in if a pattern or practice of discrimination appears to exist, or if the denial of rights to a group of persons raises an important public issue. Write to

**Chief, Housing and Credit Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

Neither HUD nor the Justice Department has authority to act in some instances of discrimination, such as those which occur in the sale

or rental of a single-family home by a private individual who owns three or fewer such units and does not advertise or use a broker, or in the rental of a room or apartment in a dwelling containing four or fewer units, if the owner lives in one of them. However, the Civil Rights Act of 1866 forbids racial discrimination in the actual sale or rental of property; you may protect your rights by taking legal action (see page 21).

Law enforcement

If you have a complaint about police brutality or abuse of your rights by the police or other public officials, contact the nearest office of the Federal Bureau of Investigation (FBI), listed in the front of your phone book under "police," or write to the Justice Department at the address on page 5.

Because the Law Enforcement Assistance Administration gives funds to State and local governments to improve law enforcement and criminal justice, it can also act. If you think you have been discriminated against by a court, jail, prison, or other law enforcement agency in employment or failure to provide police protection, you may also write to LEAA at the address on page 8.

Because law enforcement programs may receive revenue sharing funds, in cases of discrimination, you may also write to the Office of Revenue Sharing at the address on page 13.

Other federally-funded programs

A number of Federal laws prohibit discrimination in programs that get federal money or other assistance. The 1964 Civil Rights Act forbids discrimination because of race, color, or national origin, the 1973 Rehabilitation Act bars discrimination because of handicap, and the 1975 Age Discrimination Act prohibits age discrimination.

The 1972 Education Amendments forbid sex discrimination in federally-funded education programs, and other laws bar sex and religious discrimination in various other activities the Government funds.

The law barring discrimination in a program is normally enforced by the agency that runs it. Although you may not be compensated for being discriminated against, the agency should cut off funds to the program if it continues to discriminate.

Information on where to file complaints about education, job training, housing, and law enforcement programs is contained in other

sections of chapter 3. Programs in agriculture, health and welfare, recreation, transportation, environmental control, and other fields are covered in this section.

If you think you have been discriminated against because of sex or religion, but are not sure if a law covers your situation, go ahead and file a complaint on the chance that it does.

Many agencies have time limits (usually 180 days after the discriminatory act) on when complaints can be filed.

The law barring discrimination because of race, color, or national origin in federally-funded programs covers benefits and services, but not employment by the program, unless a main purpose of the operation is to provide employment, or unless discrimination in employment could cause discrimination in benefits and services.

In the event that employment is covered, you should file such a complaint with the agency funding the program. However, job discrimination is covered by other laws, and complaints should also be filed as described in the employment section.

If you think you have been discriminated against by an agricultural or rural program, such as the Cooperative Extension Service or the Farmers Home Administration, or by a local welfare office in applying for food stamps, write to

**Secretary of Agriculture
Washington, D.C. 20250**

If you think you have been discriminated against by an antipoverty project such as the Community Action Program, write to

**Office of Legal Affairs and General Counsel
Human Rights Division
Community Services Administration
Washington, D.C. 20506**

or to the appropriate CSA regional office (see page 22).

If you think you have been discriminated against by a program operated under a community development grant, write to the appropriate area office of the Department of Housing and Urban Development (see page 23). You may instead call one of the phone numbers listed on page 9.

If you think you have been discriminated against by the National Guard, the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), or by other defense programs, such as those of

the U.S. Army Corps of Engineers or the Defense Civil Preparedness Agency, write to

**Deputy Assistant Secretary of Defense
for Equal Opportunity
Room 3E318, The Pentagon
Washington, D.C. 20301**

If you think you have been discriminated against by any program funded or assisted by the **Economic Development Administration**, write to

**Office of Civil Rights
U.S. Department of Commerce
Washington, D.C. 20301**

If you think you or your community have been discriminated against in trying to get benefits under programs for sewage treatment plants and other measures to improve the environment, write to

**Director, Office of Civil Rights
Environmental Protection Agency
Washington, D.C. 20460**

or to the appropriate EPA regional office (see page 30).

If you think you have been discriminated against by an institution that gets Federal funds under a **health or welfare** program, such as Medicare, Medicaid, Aid to Families with Dependent Children, Family Planning, or Maternal and Child Health Services, write to the appropriate regional office of the Department of Health, Education, and Welfare (see page 23).

If you think you have been discriminated against by **natural resource, recreation, or wildlife** programs, such as those of the Heritage, Conservation and Recreation Service, the Bureau of Land Management, the U.S. Fish and Wildlife Service, and the National Park Service, write to

**Office for Equal Opportunity
Office of the Secretary
U.S. Department of the Interior
Washington, D.C. 20240**

If you think you have been discriminated against by a company

which has received or dispenses Small Business Administration funds, write to

**Chief, Compliance Division
Office of Equal Employment Opportunity
and Compliance
Small Business Administration
Washington, D.C. 20416**

If you think you have been discriminated against by any program or activity of a State or local government such as city services, write to

**Civil Rights Division
Office of Revenue Sharing
U.S. Department of the Treasury
Washington, D.C. 20226**

If you think you have been discriminated against by a road building, mass transit, or other transportation program, write to

**Departmental Office of Civil Rights
U.S. Department of Transportation
Washington, D.C. 20590**

Such discrimination could include the provision of better transportation services to one part of a city, where mostly whites live, than to another part of a city, where mostly minorities live.

The Justice Department is responsible for coordinating enforcement of the law barring discrimination because of race, color, or national origin. If you think you have been discriminated against for one of these reasons by a program that gets some kind of Federal assistance, but you don't know which agency to contact, write to

**Chief, Federal Programs Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

You should also contact the Justice Department if you believe such a complaint has not been properly handled by another agency.

Although direct discrimination by a Federal agency in awarding grants to community organizations, governments, or others is not necessarily barred by Federal statutes, it is prohibited by the U.S. Constitution. Complaints should be filed with the responsible agency, but if it does not act, you may have to bring suit to protect your rights (see "Legal Action," page 21).

Public places and facilities

If you think you have been discriminated against while using or trying to use

- a hotel, restaurant, theater, sports arena, or other place for use of the general public;

- a courthouse, jail, hospital, park, swimming pool, transportation system, or other facility owned or operated by, or on behalf of, a State or local government (except for educational institutions, see instead page 5);

contact the local office of the Federal Bureau of Investigation (FBI), listed in the front of your phone book under "police," or the nearest office of a United States Attorney (see page 37). If you are not able to locate an FBI agent or U.S. Attorney, write to

**Assistant Attorney General
Special Litigation Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

If you think you have been discriminated against while using or trying to use a Federal facility, write to the agency in charge of operating that facility. You can find out the name of the agency by calling one of the Federal Information Centers, located in major cities throughout the Nation.

If the agency does not act, the Justice Department has no power to step in, but you may sue privately. (See "Legal Action," page 21.)

Complaints about State and local government facilities may also be made to the Office of Revenue Sharing at the address on page 13.

Voting

If you think you were discriminated against when you tried to vote, immediately complain to local voting officials and contact the nearest office of a United States Attorney (see page 37) or write to the Justice Department at the address on page 5. You should also complain if you experienced discrimination when you tried to register, or when you campaigned for office, took part in a political meeting, signed up other voters, or served as an election official or poll watcher.

You might have been stopped from doing these things, or you might have been beaten, lost your job or your home, or been threatened or

hurt in some way. You should also complain

- if you are discriminated against in trying to register or vote because you don't know how to read or write or can't speak or read English;
- if you don't know how to read or write and are not assisted in voting;
- if you are an American Indian, Asian American, Alaskan native, or Hispanic, and are not given help you request in voting (although this right depends on how many members of your community need such assistance);
- if you think a change in local voting laws has a discriminatory purpose or effect.

4. Other Kinds of Discrimination

The major civil rights laws do not forbid discrimination on account of age, handicap, or lack of citizenship, but a number of other statutes cover some of the same kinds of discriminatory situations. Age discrimination can affect both young and old people. Handicaps can be mental and emotional, as well as physical.

Age

Federal law forbids age discrimination in **credit**, although a creditor may consider age to the extent that it bears on other things used to determine creditworthiness. For example, an elderly applicant might not qualify for loan terms in which the downpayment is small and the length of time for repayment exceeds the borrower's life expectancy. If you think you have been discriminated against in obtaining credit, see page 3.

Federal law forbids age discrimination in **employment** against most persons age 40 and over by most Federal agencies and against nearly all individuals from ages 40 to 70 by employment agencies and most employers and labor unions. Complaints should be filed within **180 days** after the discriminatory act takes place. Ways in which discrimination can occur are explained on page 6. Most apprenticeship programs are not covered by laws forbidding age discrimination.

If you are 40 or over and think you have been discriminated against by a Federal agency, follow the Federal employee complaint procedure described on page 7. If you are between the ages of 40 and 70, and think you have been discriminated against by an employer, employment agency, or labor union, until July 1979, write to the appropriate area office of the Wage and Hour Division of the Department of Labor (see page 26). After that time, write to the nearest EEOC local office (see page 30).

With certain exceptions, age discrimination in programs which receive Federal money is forbidden. See sections of chapter 3 on education (pages 5 - 6), housing (page 9), law enforcement (page 10), and other federally-funded programs (pages 10-13) for addresses where complaints should be filed. Please note that other material in these sections may not be relevant; for example, Federal law does not bar age discrimination in housing unless Federal assistance is involved.

The chief law barring discrimination in federally-funded programs, the Age Discrimination Act of 1975, covers services and benefits, but not employment, unless the activity is a CETA public service employment program. See page 8 for where to file complaints concerning CETA programs.

HEW coordinates enforcement of the Age Discrimination Act. If you think you have been discriminated against by a program that gets some kind of Federal assistance, but don't know which agency to contact, write to the HEW headquarters address on page 23. You should also write to this address if you believe your complaint has not been properly handled by another agency.

Mass transit facilities which get Federal funds may be required to make provisions for the elderly and allow them cut-rate fares during nonpeak hours. If you think a mass transit project has failed to meet these requirements, write to

**Office of Civil Rights
Urban Mass Transportation Administration
U.S. Department of Transportation
Washington, D.C. 20590**

If you are elderly and are denied services on an Amtrak train which runs between cities, write to

**Consumer Affairs Officer
Federal Railroad Administration
U.S. Department of Transportation
Washington, D.C. 20590**

If you are 18 years old or over and think you have been discriminated against in voting, see page 14.

Handicap

If architectural barriers limit your use of a building constructed, financed, modified, or leased with Federal funds (except for most private residences and military facilities), write to

**Access America
Washington, D.C. 20201**

Some buildings are exempt from providing for the handicapped.

States must provide adequate and reasonable access for handicapped persons, including those in wheelchairs, across curbs built or replaced after June 30, 1976. If a lack of curb-cuts limits your ability to cross at a crosswalk, write to

**Office of Highway Safety
Federal Highway Administration
U.S. Department of Transportation
Washington, D.C. 20590**

Federal law forbids discrimination against the handicapped by any program receiving Federal money. The agencies which enforce this law may have time limits (usually 180 days after the discriminatory act) on when complaints can be filed.

Public school systems must provide education to the handicapped comparable to that given to other students, and no educational institutions receiving Federal funds may discriminate against the handicapped in employment or services.

These institutions must put handicapped students in classes with other students unless a handicap is so severe that the person cannot be educated adequately in such a setting. Tests and other methods used to evaluate and place handicapped students may not be racially or culturally discriminatory. If you think you or your handicapped child has been discriminated against by an educational institution, write to the appropriate HEW regional office (see page 23).

If you think you have been discriminated against in employment or services by federally-funded programs in housing, law enforcement, or

any other field, see pages 9-13 for addresses for filing complaints. Please note that other material in these sections may not be relevant; for example, Federal law does not bar discrimination against the handicapped in housing unless Federal assistance is involved.

HEW is responsible for coordinating enforcement of the chief law barring discrimination against the handicapped in federally-funded programs. If you think you have been discriminated against by a program that gets some kind of Federal assistance, but don't know which agency to contact, write to the HEW headquarters address on page 23. You should also write to this address if you believe your complaint has not been properly handled by another agency.

If you think you have been discriminated against by a Federal agency in trying to get a job you can perform satisfactorily in spite of a handicap, follow the Federal employee complaint procedure explained on page 7. If you think you have been discriminated against by an employer holding a Federal contract in trying to get such a job, write to the appropriate regional office of the Department of Labor (see page 25). Complaints should be filed within 180 days after the discriminatory act takes place.

If you think you have been discriminated against by a State employment or unemployment benefits office, or by a CETA program, an apprenticeship program recognized by the Department of Labor, or a federally-funded job training center, write to the appropriate addresses listed on page 8.

Mass transit facilities which get Federal funds may be required to make provisions for the handicapped and allow them cut-rate fares during nonpeak hours. If you think a mass transit project has failed to meet these requirements, write to the first Department of Transportation address on page 16.

If you are denied service on an Amtrak train which runs between cities, write to the second Department of Transportation address on page 16.

You may obtain a free pamphlet titled, "Your Rights as a Disabled Person," by writing to

**Handicapped
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201**

For more information on Federal laws and programs affecting handicapped persons, write to obtain "A Handbook on the Legal

Rights of Handicapped Persons." It also covers laws of the District of Columbia, Maryland, and Virginia, and is available from

**Superintendent of Documents
U.S. Government Printing Office,
Washington, D.C. 20402**

This publication costs \$1.80. Your request should include a money order or check made out to the Superintendent of Documents and the stock number, 040-000-00355-0.

Lack of citizenship

The Supreme Court has ruled that the Constitution protects, to some extent, persons in this country who are not U.S. citizens from arbitrary denials of their rights. It has also ruled that, without a compelling reason, States may not deny public benefits, such as education or welfare assistance, to permanent resident aliens, nor restrict benefits only to those aliens who have lived in the U.S. for a certain number of years.

However, the laws which prohibit discrimination because of race, national origin, or other characteristics do not cover lack of citizenship. In some cases, what is claimed to be discrimination against noncitizens is merely a disguise for discrimination because of national origin, and is therefore covered under these laws. Because lack of citizenship is not a prohibited basis for discrimination in the civil rights laws enforced by Federal agencies, it has frequently been necessary for noncitizens to bring legal action to get their rights (see "Legal Action," page 21).

Some federally-funded programs are available to noncitizens, and some are not, depending on the statute governing their operations. Some programs make distinctions between permanent resident aliens and others.

If you are informed that you cannot participate in or receive benefits of a program which receives Federal funds because you are not a citizen, write to the appropriate agency listed in chapter 3 to determine whether the denial is legal. See sections on education (page 5), State employment services and unemployment benefits offices, CETA programs, apprenticeship programs recognized by the Department of Labor, and federally-funded job training centers (page 8), housing (page 9), law enforcement (page 10), and other federally-funded programs (pages 10-13) for agency addresses. Please note that other material in these sections may not be relevant.

5. Special Circumstances

American Indians

If you are discriminated against because you are an American Indian or an Alaskan native, you should file a complaint with the appropriate agency listed in chapter 3 of this booklet. In addition, you should write to

**Office of Indian Rights
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

For a more detailed explanation of your rights as a native American, write to obtain a free copy of "American Indian Civil Rights Handbook." It is available from

**Publications Management Division
U.S. Commission on Civil Rights
Washington, D.C. 20425**

Institutionalized persons

If you do not receive treatment or are otherwise deprived of your rights while involuntarily confined to a nonpenal institution, write to the Justice Department address on page 5.

Military personnel

If you are in the U.S. Navy, and have a discrimination complaint about some aspect of **military life**, it should be handled through the chain of command.

If you are in the U.S. Army or Marine Corps, discrimination complaints are handled through the chain of command and inspector general channels.

If you are in the U.S. Air Force, a discrimination complaint should first be taken up with your supervisor or commander. If it is not resolved to your satisfaction, you should contact the equal opportunity and treatment officer or the noncommissioned officer at your wing or base social actions office.

If you are in any branch of the service and are discriminated against in **off-base housing**, contact your post or base housing referral office.

If the discriminatory act took place in the United States, you should also file a complaint with HUD (see page 9).

6. More Help

Discrimination law guides

Single copies of "A Compilation of Federal Laws and Executive Orders for Nondiscrimination and Equal Opportunity Programs" may be obtained free from

**U.S. General Accounting Office
Distribution Section, Room 1518
441 G St., N.W.
Washington, D.C. 20548**

Include the order number (HRD-78-138) and date of publication (August 2, 1978).

Single copies of "A Guide to Federal Laws and Regulations Prohibiting Sex Discrimination" are available free from

**Publications Management Division
U.S. Commission on Civil Rights
Washington, D.C. 20425**

Legal Action

It may be necessary to bring a legal suit to enforce your rights. *Brown v. Board of Education*, which resulted in the Supreme Court's 1954 landmark school desegregation decision, was based on a charge that segregated schools violated the 14th amendment of the Constitution. Cases have also been brought against Federal agencies for failing to enforce civil rights laws adequately.

However, if an administrative procedure has been set up to deal with a particular problem, such as employment discrimination, courts may require that process to be exhausted before a case can be filed. In some civil rights cases, attorneys' fees are awarded to the side that wins.

For legal assistance, you may contact your local legal aid society or bar association, or private groups, such as the American Civil Liberties Union, the National Association for the Advancement of Colored People, the Mexican American Legal Defense and Education Fund, and the National Organization for Women.

7. Agency Regional and Local Offices

Many Federal agencies divide the States into the following areas to be served by regional offices:

- Region I** Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
- Region II** New Jersey, New York, Puerto Rico, Virgin Islands
- Region III** Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
- Region IV** Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
- Region V** Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
- Region VI** Arkansas, Louisiana, New Mexico, Oklahoma, Texas
- Region VII** Iowa, Kansas, Missouri, Nebraska
- Region VIII** Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
- Region IX** Arizona, California, Hawaii, Nevada, American Samoa, Guam, Trust Territory of the Pacific Islands, Wake Island
- Region X** Alaska, Idaho, Oregon, Washington

Community Services Administration

See above for which region your State is in. Address complaints to: Human Rights Chief, Community Services Administration.

Region I John F. Kennedy Federal Bldg., Room E-432, Boston, MA 02203

Region II 26 Federal Plaza, New York, NY 10007

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- Region III** 3535 Market St., Philadelphia, PA 19104
 - Region IV** 101 North Marietta St. NW, Atlanta, GA 30303
 - Region V** 300 South Wacker Drive, Chicago, IL 60606
 - Region VI** 1200 Main St., Dallas, TX 75202
 - Region VII** 911 Walnut St., 16th Floor, Kansas City, MO 64106
 - Region VIII** 1961 Stout St., 12th Floor, Denver, CO 80202
 - Region IX** 450 Golden Gate Ave., Box 36008, San Francisco, CA 94102
 - Region X** 1321 Second Ave., Seattle, WA 98101

Department of Health, Education, and Welfare

See page 22 for which region your State is in. Address complaints to: Office for Civil Rights, U.S. Department of Health, Education, and Welfare.

- Region I** RKO General Bldg., Bulfinch Place, Boston, MA 02114
- Region II** 26 Federal Plaza, New York, NY 10007
- Region III** 3535 Market St., Philadelphia, PA 19104
- Region IV** 50 Seventh St. NE, Atlanta, GA 30323
- Region V** 309 West Jackson Blvd., Chicago, IL 60606
- Region VI** 1114 Commerce St., Dallas, TX 75202
- Region VII** 601 East 12th St., Kansas City, MO 64106
- Region VIII** 1961 Stout St., Denver, CO 80202
- Region IX** 1275 Market St., 14th Floor, San Francisco, CA 94103
- Region X** 6101 Arcade Plaza, 1321 Second Ave., Seattle, WA 98101
- HEADQUARTERS** Office for Civil Rights, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201

Department of Housing and Urban Development

See page 22 for which region your State is in. Write to the office in your State, or to the nearest one, if there are more than one. If there is no office in your State, write to the nearest one in your region. Address complaints to: Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development.

Region I

One Financial Plaza, Hartford, CT 06103
15 New Chardon St., Boston, MA 02114
275 Chestnut St., Manchester, NH 03103

Region II

Gateway Bldg. No. 1, Raymond Plaza, Newark,
NJ 07102

107 Delaware Ave., Suite 800, Buffalo, NY
14202

666 Fifth Ave., New York, NY 10019
U.S. Courthouse and Federal Bldg., Room 428,
Carlos Chardon Ave., Hato Rey, PR 00918

Region III

1875 Connecticut Ave. NW, Washington, DC
20009

Two Hopkins Plaza, Baltimore, MD 21201

625 Walnut St., Philadelphia, PA 19106

Two Allegheny Center, Pittsburgh, PA 15212

701 East Franklin St., Richmond, VA 23219

Region IV

15 South 20th St., Birmingham, AL 35233

661 Riverside Ave., Jacksonville, FL 32204

230 Peachtree St. NW, Atlanta, GA 30303

601 South Floyd St., Louisville, KY 40201

101 C Third Floor, Jackson Mall, Jackson, MS
39213

415 North Edgeworth St., Greensboro, NC
27401

1801 Main St., Jefferson Square, Columbia, SC
29201

One Northshore Bldg., 1111 Northshore Dr.,
Knoxville, TN 37919

Region V

One North Dearborn St., Chicago, IL 60602

151 North Delaware, Indianapolis, IN 46207

477 Michigan Ave., Detroit, MI 48226

6400 France Ave. South, Minneapolis, MN
55435

200 North High St., Columbus, OH 43215

744 North Fourth St., Milwaukee, WI 53203

Region VI

One Union National Plaza, Suite 1400, Little
Rock, AR 72201

1901 Howard, Plaza Tower, New Orleans, LA
70113

200 NW Fifth, Oklahoma City, OK 73102

2001 Bryan Tower, Fourth Floor, Dallas, TX
75201

-
- Region VII** 410 South Main, San Antonio, TX 78285
Two Gateway Center, Fourth and State Sts.,
Kansas City, KS 66101
210 North 12th St., St. Louis, MO 63101
Univae Bldg., 7100 West Center Road, Omaha,
NE 68106
- Region VIII** 1405 Curtis St., Denver, CO 80202
- Region IX** 2500 Wilshire Blvd., Los Angeles, CA 90057
One Embarcadero Cntr., Suite 1600, San
Francisco, CA 94111
300 Ala Moana Blvd., Room 3318, Honolulu,
HI 96850
- Region X** 334 West Fifth Ave., Anchorage, AK 99501
520 SW Sixth Ave., Portland, OR 97204
403 Arcade Plaza, 1321 Second Ave., Seattle,
WA 98101
- HEADQUARTERS** Fair Housing and Equal Opportunity, U.S.
Department of Housing and Urban
Development, Washington, DC 20410

Department of Labor (regional offices)

See page 22 for which region your State is in. Address complaints concerning Federal contractors (page 6) to: Assistant Regional Administrator for OFCCP/ESA, U.S. Department of Labor.

Address complaints concerning State employment services, unemployment benefits offices, and CETA programs (page 8) to: Regional Administrator, Employment and Training Administration, U.S. Department of Labor.

- Region I** John F. Kennedy Federal Bldg., Boston, MA
02203
- Region II** 1515 Broadway, New York, NY 10036
- Region III** 3535 Market St., Philadelphia, PA 19104
- Region IV** 1371 Peachtree St. NE, Atlanta, GA 30309
- Region V** 230 South Dearborn St., Chicago, IL 60604
- Region VI** 555 Griffin Square Bldg., Dallas, TX 75202
- Region VII** 911 Walnut St., Kansas City, MO 64106
- Region VIII** 1961 Stout St., Denver, CO 80202
- Region IX** 450 Golden Gate Ave., San Francisco, CA
94102
- Region X** 909 First Ave., Seattle, WA 98174

HEADQUARTERS For Federal contractors: Office of Federal Contract Compliance Programs, Employment Standards Administration, U.S. Department of Labor, Washington, DC 20210

For State employment services, unemployment benefits offices, and CETA programs: Employment and Training Administration, U.S. Department of Labor, Washington, DC 20210

Department of Labor (Wage and Hour Division area offices)

See page 22 for which region your State is in. Write to the office in your State, or to the nearest one, if there are more than one. If there is no office in your State, write to the nearest one in your region.

Address complaints to: Area Director, Wage and Hour Division, Employment Standards Administration, U.S. Department of Labor.

Region I

- 135 High St., Rm. 305, Hartford, CT 06101
- 76 Pearl St., Portland, ME 04112
- 100 Summer St., Rm. 1522, Boston, MA 02110
- 1200 Main St., Rm. 804, Springfield, MA 01103
- 24 Weybosset St., Rm. 103, Providence, RI 02903

Region II

- 970 Broad St., Rm. 836, Newark, NJ 07102
- 402 East State St., Trenton, NJ 08603
- Leo O'Brien Federal Bldg., Rm. 264, Albany, NY 12207
- 400 East Fordham Rd., Rm. 303, Bronx, NY 10458
- 271 Cadman Plaza East, Rm. 631, Brooklyn, NY 11201
- 117 West Huron St., Rm. 617, Buffalo, NY 14202
- 159 North Franklin St., Hempstead, NY 11550
- 26 Federal Plaza, Rm. 2946, New York, NY 10007
- 255 Ponce de Leon Ave., Rm. 803, Hato Rey, PR 00917
- 105 East Mendez Vigo St., Mayaguez, PR 00708

Region III

Federal Office Bldg., Rm. 1022, Baltimore, MD
21201
6525 Belcrest Rd., Rm. 904, Hyattsville, MD
20782
228 Walnut St., Rm. 774, Harrisburg, PA
17108
600 Arch St., Rm. 4244, Philadelphia, PA
19106
1000 Liberty Ave., Rm. 702, Pittsburgh, PA
15222
20 North Pennsylvania Ave., Rm. 3329, Wilkes-
Barre, PA 18701
400 North Eighth St., Rm. 7000, Richmond,
VA 23240
210 Franklin Road SW, Rm. 457, Roanoke, VA
24008
22 Capitol St., Rm. 100, Charleston, WV 25301

Region IV

1931 Ninth Ave. South, Birmingham, AL 35205
951 Government Street Building, Rm. 417,
Mobile, AL 36604
474 South Court St., Rm. 130, Montgomery,
AL 36104
3521 West Broward Blvd., Rm. 215, Ft.
Lauderdale, FL 33312
3947 Boulevard Center Dr., Rm. 121,
Jacksonville, FL 32207
1150 SW First St., Rm. 202, Miami, FL 33130
22 West Lake Beauty Dr., Rm. 309, Orlando,
FL 32806
700 Twiggs St., Rm. 617, Tampa, FL 33602
75 Piedmont Ave. NE, Rm. 1100, Atlanta, GA
30303
303 15th St., Rm. 202, Columbus, GA 31902
127 Bull St., Rm. 210, Savannah, GA 31401
1460 Newtown Rd., Rm. C, Lexington, KY 40505
600 Federal Place, Rm. 187-E, Louisville, KY
40202
210 South Lamar St., Rm. 675, Jackson, MS
39201
316 East Morehead St., Rm. 401, Charlotte,
NC 28202
324 Market St., Rm. 239, Greensboro, NC 27402

310 New Bern Ave., Rm. 408, Raleigh, NC
27611
2001 Assembly St., Rm. 105-C, Columbia, SC
29201
608 South Gay St., Rm. 202, Knoxville, TN
37901
167 North Main St., Rm. 486, Memphis, TN
38103
1720 West End Ave., Rm. 610, Nashville, TN
37203

Region V

8020 South Harlem Ave., Bridgeview, IL 60455
7111 West Foster Ave., Rm. 207, Chicago, IL
60656
219 South Dearborn St., Rm. 1638, Chicago, IL
60604
528 South Fifth St., Springfield, IL 62701
U.S. Court House, Rm. 465, Ohio and
Pennsylvania Sts., Indianapolis, IN 46204
105 East Jefferson Blvd., Rm. 428, South Bend,
IN 46601
231 West Lafayette, Rm. 6047, Detroit, MI
48226
110 Michigan St. NW, Rm. 134, Grand Rapids,
MI 49502
550 Stephenson Highway, Rm. 400, Troy, MI
48084
110 South Fourth St., Rm. 224, Minneapolis,
MN 55401
Two South Main St., Rm. 425, Akron, OH
44308
550 Main St., Rm. 1010, Cincinnati, OH 45202
1240 East Ninth St., Rm. 817, Cleveland, OH
44199
200 North High St., Rm. 646, Columbus, OH
43215
303 Price Place, Rm. 114, Madison, WI 53705
517 East Wisconsin Ave., Rm. 601, Milwaukee,
WI 53202
700 West Capitol Ave., Rm. 3527, Little Rock,
AR 72201
8312 Florida Blvd., Rm. 216-B, Baton Rouge,
LA 70806

Region VI

600 South St., Rm. 632, New Orleans, LA
70130
421 Gold St. SW, Rm. 307, Albuquerque, MN
87103
Post Office Bldg., Rm. 210, Third and
Robinson Sts., Oklahoma City, OK 73102
Center Mall Professional Bldg., Rm. 306, 717
South Houston, Tulsa, OK 74127
600 Leopard St., Rm. 1025, Corpus Christi, TX
78401
555 Griffin Square Bldg., Rm. 503, Dallas, TX
75202
1515 Airway Blvd., Rm. 2, El Paso, TX 79925
819 Taylor St., Rm. 7A12, Fort Worth, TX
76102
2320 LaBranch, Rm. 2101, Houston, TX 77004
727 East Durango, Rm. A-511, San Antonio,
TX 78206

Region VII

Citizens' Tower, Lobby, Fifth and Franklin
Sts., Waco, TX 76701
210 Walnut St., Rm. 643, Des Moines, IA
50309
300 West Douglas St., Rm. 755, Wichita, KS
67202
911 Walnut St., Rm. 2900, Kansas City, MO
64106
210 North 12th Blvd., Rm. 563, St. Louis, MO
63101
110 North 14th St., Rm. 436, Omaha, NE 68102

Region VIII

721 19th St., Rm. 228, Denver, CO 80202
125 South State St., Rm. 3207, Salt Lake City,
UT 84111

Region IX

1306 North First St., Phoenix, AZ 85004
115 North Central, Glendale, CA 91203
300 North Los Angeles St., Rm. 3251, Los
Angeles, CA 90012
2800 Cottage Way, Rm. 1603-E, Sacramento,
CA 95825
211 Main St., Rm. 341, San Francisco, CA
94105
1600 North Broadway, Rm. 440, Santa Ana,
CA 92706

300 Ala Moana Blvd., Rm. 5108, Honolulu, HI 96850
Region X 1220 SW Third Ave., Rm. 540, Portland, OR 97204
506 Second Ave., Rm. 2008, Seattle, WA 98104
HEADQUARTERS Wage and Hour Division, Employment Standards Administration, U.S. Department of Labor, Washington, DC 20210

Environmental Protection Agency

See page 22 for which region your State is in. Address complaints to: Office of Civil Rights, Environmental Protection Agency.

Region I John F. Kennedy Federal Bldg., Boston, MA 02203
Region II 26 Federal Plaza, New York, NY 10007
Region III Curtis Bldg., Sixth and Walnut Sts., Philadelphia, PA 19106
Region IV 345 Courtland St. NE, Atlanta, GA 30308
Region V 230 South Dearborn St., Chicago, IL 60604
Region VI 1201 Elm St., Dallas, TX 75270
Region VII 1735 Baltimore Ave., Kansas City, MO 64108
Region VIII 1860 Lincoln St., Denver, CO 80203
Region IX 215 Fremont St., San Francisco, CA 94105
Region X 1200 Sixth Ave., Seattle, WA 98101

Equal Employment Opportunity Commission

Write to the nearest office (listed below in order by State). Address complaints to: **Equal Employment Opportunity Commission.**

2121 Eighth Ave. North, Birmingham, AL 35203
201 North Central Ave., Suite 1450, Phoenix, AZ 85073
3255 Wilshire Blvd., Ninth Floor, Los Angeles, CA 90010
1390 Market St., Suite 325, San Francisco, CA 94102
1845 Sherman St., Second Floor, Denver, CO 80203
1717 H St. NW, Suite 402, Washington, DC 20006
DuPont Plaza Center, Suite 414, 300 Biscayne Boulevard Way, Miami, FL 33131
75 Piedmont Ave. NE, Atlanta, GA 30303
536 South Clark St., Rm. 234, Chicago, IL 60605
46 East Ohio St., Rm. 456, Indianapolis, IN 46204

500 Camp St., Rm. 1007, New Orleans, LA 70139
711 West 40th St., Suite 210, Baltimore, MD 21211
150 Causeway St., Suite 1000, Boston, MA 02114
231 West Lafayette St., Rm. 461, Detroit, MI 48226
200 East Pascagoula St., Fifth Floor, Jackson, MS 39201
1150 Grand, First Floor, Kansas City, MO 64106
1601 Olive St., St. Louis, MO 63103
505 Marquette NW, Suite 1515, Albuquerque, NM 87101
744 Broad St., Rm. 502, Newark, NJ 07102
One West Genesee St., Rm. 320, Buffalo, NY 14202
90 Church St., Rm. 1301, New York, NY 10007
403 North Tyron St., Second Floor, Charlotte, NC 28202
550 Main St., Rm. 7019, Cincinnati, OH 45202
1365 Ontario St., Rm. 402, Cleveland, OH 44114
200 NW Fourth St., Rm. 2411, Oklahoma City, OK 73101
127 North Fourth St., Philadelphia, PA 19106
1000 Liberty Ave., Rm. 2038A, Pittsburgh, PA 15222
46 North Third St., Suite 1004, Memphis, TN 38103
212 North St. Paul, Sixth Floor, Dallas, TX 75201
109 South Oregon, Rm. 330, El Paso, TX 79901
2320 LaBranch, Rm. 1101, Houston, TX 77004
727 East Durango, Suite B-601, San Antonio, TX 78206
400 North Eighth St., Rm. 6213, Richmond, VA 23219
710 Second Ave., Seattle, WA 98104
342 North Water St., Rm. 612, Milwaukee, WI 53202

EEOC will also open offices in a number of other cities during 1979. Check phone listings to see if they have been set up. They will be located in:

Mobile, AL
Little Rock, AR
Bakersfield, CA
Fresno, CA
Long Beach, CA
Oakland, CA
Sacramento, CA
San Diego, CA
San Jose, CA
Jacksonville, FL
Tampa, FL
Savannah, GA

Louisville, KY
Trenton, NJ
Minneapolis, MN
Greensboro, NC
Raleigh, NC
Columbus, OH
Dayton, OH
Toledo, OH
Tulsa, OK
Greenville, SC
Nashville, TN
Norfolk, VA

HEADQUARTERS Equal Employment Opportunity Commission,
Washington, DC 20506

Federal Deposit Insurance Corporation

See the list below to determine which FDIC office covers your State. Address complaints to: Regional Director, Federal Deposit Insurance Corporation.

Alabama, Florida, Georgia: 233 Peachtree St., NE, Suite 2400,
Atlanta, GA 30303

Alaska, Arizona, California, Guam, Hawaii, Idaho, Nevada, Oregon,
Utah, Washington: 44 Montgomery St., Suite 3600, San Francisco,
CA 94104

Arkansas, Louisiana, Mississippi, Tennessee: One Commerce Sq.,
Suite 1800, Memphis, TN 38103

Colorado, New Mexico, Oklahoma, Texas: 300 North Ervay St., Suite
3300, Dallas, TX 75201

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island,
Vermont: 60 State St., 17th Floor, Boston, MA 02109

Delaware, Maryland, Pennsylvania: Five Penn Center Plaza, Suite
2901, Philadelphia, PA 19103

District of Columbia, North Carolina, South Carolina, Virginia: 707
East Main St., Suite 2000, Richmond, VA 23219

Illinois, Indiana: 233 South Wacker Dr., Suite 6116, Chicago, IL 60606

Iowa, Nebraska: 1700 Farnam St., Suite 1200, Omaha, NE 68102

Kansas, Missouri: 2345 Grand Ave., Suite 1500, Kansas City, MO
64108

Kentucky, Ohio, West Virginia: One Nationwide Plaza, Suite 2600,
Columbus, OH 43215

Michigan, Wisconsin: One South Pinckney St., Rm. 813, Madison,
WI 53703

Minnesota, Montana, North Dakota, South Dakota, Wyoming: 730
Second Ave. South, Suite 266, Minneapolis, MN 55402

New Jersey, New York, Puerto Rico, Virgin Islands: 345 Park Ave.,
21st Floor, New York, NY 10022

HEADQUARTERS Office of Consumer Affairs and Civil Rights,
Federal Deposit Insurance Corporation,
Washington, DC 20429

Federal Home Loan Bank Board

See the list below to determine which bank covers your State.
Address complaints to: Supervisory Agent, Federal Home Loan Bank
of (city listed at left).

Atlanta	Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina; South Carolina, Virginia: 260 Peachtree St. NW, 12th Floor, Atlanta, GA 30343
Boston	Connecticut, Maine, Massachusetts, Vermont, Rhode Island, New Hampshire: One Federal St., 30th Floor, Boston, MA 02106
Chicago	Illinois, Wisconsin: 111 East Wacker Dr., Chicago, IL 60601
Cincinnati	Kentucky, Ohio, Tennessee: 2500 DuBois Tower, Cincinnati, OH 45202
Des Moines	Iowa, Minnesota, Missouri, North Dakota, South Dakota: 907 Walnut St., Des Moines, IA 50309
Indianapolis	Indiana, Michigan: 2900 Indiana Tower, One Indiana Sq., Indianapolis, IN 46204
Little Rock	Arkansas, Louisiana, Mississippi, New Mexico, Texas: 1400 Tower Bldg., Little Rock, AR 72201
New York	New Jersey, New York, Puerto Rico, Virgin Islands: One World Trade Cntr., Floor 103, New York, NY 10048
Pittsburgh	Delaware, Pennsylvania, West Virginia: 11 Stanwix St., Fourth Floor, Gateway Cntr., Pittsburgh, PA 15222
San Francisco	Arizona, California, Nevada: P.O. Box 7948, San Francisco, CA 94120

Seattle Alaska, Guam, Hawaii, Idaho, Montana,
Oregon, Utah, Wyoming, Washington: 600
Stewart St., Seattle WA 98101

Topeka Colorado, Kansas, Nebraska, Oklahoma: P.O.
Box 176, Topeka, KS 66601

HEADQUARTERS Consumer Division, Office of Community
Investment, Federal Home Loan Bank Board,
Washington, DC 20552

Federal Trade Commission

See the list below to determine which FTC office covers your State. Complaints from the Washington, D.C., metropolitan area and Puerto Rico should be sent to the address on page 4. Address complaints to: Equal Credit Opportunity, Federal Trade Commission.

Alabama, Florida, Georgia, Kansas, Mississippi, North Carolina, South Carolina, Tennessee, Virginia: 1718 Peachtree St., Suite 1000, Atlanta, GA 30309

Alaska, Idaho, Oregon, Washington: 915 Second Ave., 28th Floor, Seattle, WA 98174

Arizona, California (southern): 11000 Wilshire Blvd., Room 13209, Los Angeles, CA 90024

Arkansas, Louisiana, New Mexico, Oklahoma, Texas: 2001 Bryan St., Suite 2665, Dallas, TX 75201

California (northern), Hawaii, Nevada: 450 Golden Gate Ave., Box 36005, San Francisco, CA 94102

Colorado, Kansas, Montana, Nebraska, North Dakota, South Dakota, Utah, Wyoming: 1405 Curtis St., Suite 2900, Denver, CO 80202

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: 1301 Analex Bldg., 150 Causeway, Boston, MA 02114

Delaware, Maryland, Michigan, New York (west of Rochester), Ohio, Pennsylvania, West Virginia: 118 Saint Clair Ave., Suite 500, Cleveland, OH 44114

Illinois, Indiana, Iowa, Minnesota, Missouri, Wisconsin: 55 East Monroe St., Suite 1437, Chicago, IL 60603

New Jersey, New York (east of Rochester): 26 Federal Plaza, 22d Floor, New York, NY 10007

Internal Revenue Service

Write to the nearest office (listed below in order by State). Address complaints to: Chief of Exempt Organizations Division, Internal Revenue Service.

P.O. Box 2350, Los Angeles, CA 90053
450 Golden Gate Ave., San Francisco, CA 94102
P.O. Box 35045, Jacksonville, FL 32202
P.O. Box 632, Atlanta, GA 30301
P.O. Box 1193, Chicago, IL 60690
P.O. Box 13163, Room 508, Baltimore, MD 21203
P.O. Box 9081, JFK Post Office, Boston, MA 02203
477 Michigan Ave., Detroit, MI 48232
P.O. Box 3556, St. Paul, MN 55165
P.O. Box 1123, St. Louis, MO 63188
P.O. Box 260, Newark, NJ 07102
G.P.O. Box 1680, Brooklyn, NY 11202
P.O. Box 3200, Church Street Station, New York, NY 10008
P.O. Box 476, Cincinnati, OH 45201
P.O. Box 99182, Cleveland, OH 44199
P.O. Box 12821, Philadelphia, PA 19106
P.O. Box 2135, Austin, TX 78767
1100 Commerce, Mail Code 408, Dallas, TX 75242
915 Second Ave., Room 2498, Seattle, WA 98174
HEADQUARTERS Exempt Organizations Division, Internal
Revenue Service, U.S. Department of the
Treasury, Washington, DC 20224

National Credit Union Administration

See the list below to determine which NCUA office covers your State. Write to the office for the place where the credit union is, not where you are. Address complaints to: National Credit Union Administration.

Region I

Connecticut, Maine, Massachusetts, New Hampshire, New York, Puerto Rico, Rhode Island, Vermont, Virgin Islands: State Street-South Bldg., Rm. 3E, 1776 Heritage Dr., Boston, MA 02171

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- Region II** Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania: 228 Walnut St., Box 926, Harrisburg, PA 17108
- Region III** Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia: 1365 Peachtree St., Suite 500, Atlanta, GA 30309
- Region IV** Illinois, Indiana, Iowa, Michigan, Minnesota, North Dakota, Ohio, South Dakota, Wisconsin: 234 North Summit St., Rm. 704, Toledo, OH 43604
- Region V** Arkansas, Colorado, Kansas, Louisiana, Missouri, Nebraska, New Mexico, Oklahoma, Texas, Utah, Wyoming: 515 Congress Ave., Suite 1400, Austin, TX 78701
- Region VI** Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Washington: Two Embarcadero Cntr., Suite 1830, San Francisco, CA 94111
- HEADQUARTERS** Consumer Affairs Office, National Credit Union Administration, Washington, DC 20456

Office of the Comptroller of the Currency

See the list below to determine which national bank region covers your State. Address complaints to: Administrator, First (or Second, Third, etc.) National Bank Region, Consumer Complaint Department.

- First Region** Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: Three Center Plaza, Suite P-400, Boston, MA 02108
- Second Region** New Jersey, New York, Puerto Rico, Virgin Islands: 1211 Avenue of the Americas, Suite 4250, New York, NY 10036
- Third Region** Delaware, Pennsylvania: Three Parkway, Suite 1800, Philadelphia, PA 19102

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- Fourth Region** Indiana, Kentucky, Ohio: One Erieview Plaza, Cleveland, OH 44114
- Fifth Region** District of Columbia, Maryland, North Carolina, Virginia, West Virginia: F&M Center, Suite 21-51, Richmond, VA 23277
- Sixth Region** Florida, Georgia, South Carolina: Peachtree Cain Tower, 229 Peachtree St. NE, Suite 2700, Atlanta, GA 30303
- Seventh Region** Illinois, Michigan: Sears Tower, 233 South Wacker Dr., Suite 5750, Chicago, IL 60606
- Eighth Region** Alabama, Arkansas, Louisiana, Mississippi, Tennessee: 165 Madison Ave., Rm. 800, Memphis, TN 38103
- Ninth Region** Minnesota, North Dakota, South Dakota, Wisconsin: 800 Marquette Ave., 1100 Midwest Plaza, East Bldg., Minneapolis, MN 55402
- Tenth Region** Iowa, Kansas, Missouri, Nebraska: 911 Main St., Suite 2616, Kansas City, MO 64105
- Eleventh Region** Oklahoma, Texas: 1201 Elm St., Suite 3800, Dallas, TX 75270
- Twelfth Region** Arizona, Colorado, New Mexico, Utah, Wyoming: 1405 Curtis St., Denver, CO 80202
- Thirteenth Region** Alaska, Idaho, Montana, Oregon, Washington: 707 SW Washington St., Rm. 900, Portland, OR 97205
- Fourteenth Region** California, Guam, Hawaii, Nevada: One Market Plaza, Steuart Street Tower, Suite 2101, San Francisco, CA 94105
- HEADQUARTERS** Consumer Affairs Division, Office of the Comptroller of the Currency, Washington, DC 20219

United States Attorneys

Write to the nearest office in your State or territory. Address complaints to: United States Attorney.

Alabama 1800 Fifth Ave. North, Rm. 200, Birmingham, AL 35203
113 St. Joseph St., Rm. 311, Mobile, AL 36602
15 Lee St., Rm. 302, Montgomery, AL 36104

Alaska 605 West Fourth Ave., Rm. 249, Anchorage, AK 99501
101 12th Ave., Fairbanks, AK 99701

Arizona 230 North First Ave., Rm. 5000, Phoenix, AZ 85025
La Placida Village, Acapulco Bldg., Third Floor, 120 West Broadway, Tucson, AZ 85701

Arkansas U.S. Post Office and Courthouse, Sixth and Rogers, Fort Smith, AR 72902
600 West Capitol, Rm. 327, Little Rock, AR 72203

California 1130 O St., Rm. 5311, Fresno, CA 93721
312 North Spring St., Rm. 1306, Los Angeles, CA 90012
650 Capitol Mall, Rm. 2058, Sacramento, CA 95814
940 Front St., Rm. 5-N-19, San Diego, CA 92189
450 Golden Gate Ave., Rm. 16201, San Francisco, CA 94102
111 West St. John's St., San Jose, CA 95113

Canal Zone Box 2090, Balboa, CZ

Colorado 1961 Stout St., Rm. C-330, Denver, CO 80294

Connecticut 450 Main St., Rm. 250, Hartford, CT 06103
270 Orange St., Rm. 310, New Haven, CT 06510

Delaware 844 King St., Rm. 5001, Wilmington, DE 19801

District of Columbia U.S. Courthouse, Rm. 3600-E, Third and Constitution NW, Washington, DC 20001

Florida 311 West Monroe St., Rm. 409, Jacksonville, FL 32201
14 NE First Ave., Rm. 300, Miami, FL 33132
80 North Hughey Ave., Orlando, FL 32801

100 North Palafox St., Rm. 310, Pensacola,
FL 32501
110 Park Ave., Rm. 221, Tallahassee, FL
32301
611 Florida Ave., Rm. 405, Tampa, FL 33601

Georgia 56 Forsyth St. NW, Rm. 428, Atlanta, GA
30303
U.S. Courthouse, Rm. 311, Eighth and Telfair
St., Augusta, GA 30903
Old Post Office Bldg., Rm. 303, Mulberry and
Third Sts., Macon, GA 31202
125 Bull St., Rm. 237, Savannah, GA 31402

Guam Pacific Nes Bldg., Rm. 502-A, Agana, GU
96910

Hawaii 300 Ala Moana Blvd., Rm. C-242, Honolulu,
HI 96850

Idaho 550 West Fort St., Box 037, Boise, ID 83724

Illinois 219 South Dearborn St., Rm. 1500 South,
Chicago, IL 60604
201 North Vermillion, Rm. 202, Danville, IL
61832
750 Missouri Ave., Rm. 330, East St. Louis, IL
62202
100 NE Monroe St., Rm. 271, Peoria, IL
61601
600 East Monroe St., Rm. 312, Springfield, IL
62705

Indiana 1300 South Harrison St., Rm. 220, Fort
Wayne, IN 46802
507 State St., Rm. 312, Hammond, IN 46320
46 East Ohio St., Rm. 274, Indianapolis, IN
46204
204 South Main St., Rm. 332, South Bend, IN
46601

Iowa 101 First St. SE, Rm. 225, Cedar Rapids, IA
52401
122 U.S. Courthouse, East First and Walnut
Sts., Des Moines, IA 50309
U.S. Post Office and Courthouse, Rm. 327,

Sioux City, IA 51102
 236 Federal Building, Waterloo, IA 50703

Kansas
 812 North Seventh St., Rm. 148, Kansas City, KS 66101
 444 Quincy St., Topeka, KS 66683
 401 North Market, Rm. 306, Wichita, KS 67201

Kentucky
 326 Federal Bldg., Limestone and Barr Sts., Lexington, KY 40507
 601 West Broadway, Rm. 211, Louisville, KY 40202

Louisiana
 707 Florida St., Rm. 130, Baton Rouge, LA 70801
 500 Camp St., New Orleans, LA 70130
 500 Fannin St., Rm. 3B12, Shreveport, LA 71101

Maine
 202 Harlow St., Rm. 323, Bangor, ME 04401
 156 Federal St., Rm. 107, Portland, ME 04112

Maryland
 101 West Lombard St., Eighth Floor, Baltimore, MD 21201

Massachusetts
 1107 John W. McCormack Post Office and Courthouse, Boston, MA 02109

Michigan
 1000 Washington St., Rm. 204, Bay City, MI 40707
 231 West Lafayette, Rm. 817, Detroit, MI 48226
 600 Church St., Rm. 113, Flint, MI 49503
 110 Michigan Ave. NW, Rm. 544, Grand Rapids, MI 49503

Minnesota
 110 South Fourth St., Rm. 596, Minneapolis, MN 55401
 316 North Robert St., Rm. 678, St. Paul, MN 55101

Mississippi
 U.S. Post Office and Courthouse, Rm. 324, Capitol and West Sts., Jackson, MS 39205
 911 West Jackson Ave., Rm. 255, Oxford, MS 38655

Missouri 811 Grand Ave., Rm. 549, Kansas City, MO 64106
 1114 Market St., Rm. 414, St. Louis, MO 63101
 870 Boonville St., Rm. 322, Springfield, MO 65801

Montana 26th St. and Third Ave. North, Billings, MT 59103
 400 North Main, Rm. 173, Butte, MT 59701

Nebraska 100 Centennial Mall North, Rm. 530, Lincoln, NE 68508
 215 North 17th St., Rm. 8000, Omaha, NE 68101

Nevada 300 Las Vegas Blvd. South, Rm. 4-523, Las Vegas, NV 89101
 300 Booth St., Rm. 5011, Reno, NV 89509

New Hampshire 55 Pleasant St., Rm. 411, Concord, NH 03301

New Jersey 401 Market St., Rm. 330, Camden, NJ 08101
 970 Board St., Rm. 502, Newark, NJ 07102
 402 East State St., Rm. 251G, Trenton, NJ 08607

New Mexico 500 Gold Ave. SW, Rm. 12020, Albuquerque, NM 87103

New York 445 Broadway, Albany, NY 12207
 225 Cadman Plaza East, Brooklyn, NY 11201
 502 U.S. Courthouse, Court and Franklin Sts., Buffalo, NY 14202
 One Street Andrews Plaza, New York, NY 10007
 100 State St., Rm. 233, Rochester, NY 14614
 100 South Clinton St., Rm. 369, Syracuse, NY 13201

North Carolina Post Office Bldg., Rm. 310, Otis St., Asheville, NC 28802
 401 West Trade St., Rm. 247, Charlotte, NC 28230
 324 West Market St., Rm. 326, Greensboro, NC 27402
 310 Bern Ave., Rm. 874, Raleigh, NC 27611

North Dakota 470 U.S. Post Office and Courthouse, Third and Rosser Ave., Bismarck, ND 58501
655 First Ave. North, Rm. 219, Fargo, ND 58102

Nor Mariana Islands same as Guam

Ohio 722 U.S. Post Office and Courthouse, Fifth and Walnut Sts., Cincinnati, OH 45202
215 Superior Ave. NE, Rm. 400, Cleveland, OH 44114
85 Marconi Blvd., Rm. 200, Columbus, OH 43215
200 West Second St., Rm. 802, Dayton, OH 45402
1704 Spielbusch Ave., Rm. 307, Toledo, OH 43624

Oklahoma Fifth and Okmulgee Sts., Rm. 333, Muskogee, OK 74401
U.S. Courthouse and Federal Office Bldg., Rm. 4434, Oklahoma City, OK 73102
333 West Fourth St., Rm. 460, Tulsa, OK 74103

Oregon Federal Courthouse, Rm. 135, Eugene, OR 97401
620 SW Main St., Rm. 506, Portland, OR 97205

Pennsylvania Federal Bldg. and Courthouse, Rm. 314, Sixth and State Sts., Erie, PA 16501
Federal Bldg., Third and Walnut Sts., Harrisburg, PA 17101
U.S. Post Office Bldg., Market St., Lewisburg, PA 17837
Seventh Ave. and Grant St., Rm. 633, Gettysburgh, PA 15219
601 Market St., Rm. 3310, Philadelphia, PA 19106
U.S. Post Office Bldg., Rm. 426, Scranton, PA 18501

Puerto Rico Old Post Office and Courthouse Bldg., Fourth Floor, Comercio St., San Juan, PR 00904

Rhode Island 223 Federal Bldg. and Courthouse, Kennedy Plaza, Providence, RI 02903

South Carolina Post Office Bldg., Rm. 308, Meeting and Broad Sts., Charleston, SC 29402
1100 Laurel St., Rm. 151, Columbia, SC 29201
300 East Washington St., Rm. 318, Greenville, SC 29601

South Dakota 515 Ninth St., Rm. 321, Rapid City, SD 57701
400 South Phillips Ave., Rm. 231, Sioux Falls, SD 57102

Tennessee 359 U.S. Post Office and Courthouse, Chattanooga, TN 37402
509 Main St., Rm. 201, Knoxville, TN 37902
167 North Main St., Rm. 1058, Memphis, TN 38103
801 Broadway, Rm. 879, Nashville, TN 37203

Texas 200 West Eighth St., Rm. 309, Austin, TX 78701
248 U.S. Courthouse and Post Office Bldg., Liberty and Willow Sts., Beaumont, TX 77704
1001 East Elizabeth St., Rm. 120, Brownsville, TX 78521
521 Star St., Corpus Christi, TX 78401
1100 Commerce St., Rm. 16G28, Dallas, TX 75202
511 East San Antonio St., Rm. 353, El Paso, TX 79941
310 U.S. Courthouse, Tenth and Lamar Sts., Fort Worth, TX 76102
515 Rusk Ave., Houston, TX 77002
Federal Bldg., Matamoras St., Laredo, TX 78040
1205 Texas Ave., Rm. C-201, Lubbock, TX 79401
Hemisfair Plaza, 655 East Durango Blvd., San Antonio, TX 78206
221 West Ferguson St., Rm. 402, Tyler, TX 75701

Utah 350 South Main St., Rm. 200, Salt Lake City, UT 84101

Vermont Federal Bldg., Rm. 618, Elmwood Ave.,
Burlington, VT 05401
151 West St., Rutland, VT 05701

Virgin Islands 56 King St., Second Floor, Christiansted, St.
Croix, VI 00820
District Court Bldg., Annex, St. Thomas, VI
00801

Virginia 117 South Washington St., Alexandria, VA
22314
U.S. Post Office and Courthouse, Rm. 409,
Granby St., Norfolk, VA 23510
1102 East Main St., Third Floor, Richmond,
VA 23210
210 Franklin Road SW, Rm. 325, Roanoke,
VA 24008

Washington 1010 Fifth Ave., Rm. 1012, Seattle, WA 98104
West 920 Riverside, Rm. 841, Spokane, WA
99210
11th and A Sts., Rm. 324, Tacoma, WA 98402
303 Federal Bldg., Third and Chestnut,
Yakima, WA 98907

West Virginia 500 Quarrier St., Rm. 4106, Charleston, WV
25301
300 Third St., Rm. 336, Elkins, WV 26241
Fifth Ave. and Ninth St., Rm. 236,
Huntington, WV 25701
1125-1141 Chapline St., Rm. 243, Wheeling,
WV 26003

Wisconsin 215 Monona Ave., Rm. 241, Madison, WI
53701
517 East Wisconsin Ave., Rm 330, Milwaukee,
WI 53202

Wyoming 2120 Capitol Ave., Rm. 2139, Cheyenne, WY
82001