

DOCUMENT RESUME

ED 251 681

CE 040 304

TITLE Consumer's Resource Handbook.
 INSTITUTION Federal Deposit Insurance Corp., Washington, DC.;
 Office of Consumer Affairs, Washington, D.C.
 PUB DATE 84
 NOTE 108p.
 AVAILABLE FROM Consumer's Resource Handbook, Consumer Information
 Center, Pueblo, CO 81009.
 PUB TYPE Guides - General (050) -- Reference Materials -
 Directories/Catalogs (132)

EDRS PRICE MF01/PC05 Plus Postage.
 DESCRIPTORS *Agencies; Agency Role; Community Resources;
 *Consumer Economics; Consumer Education; *Consumer
 Protection; Disabilities; Educational Resources;
 Federal Government; Governmental Structure;
 Government Role; Local Government; *Merchandise
 Information; Money Management; Organizations
 (Groups); Public Agencies; Purchasing; Resources;
 Services; State Government; Voluntary Agencies

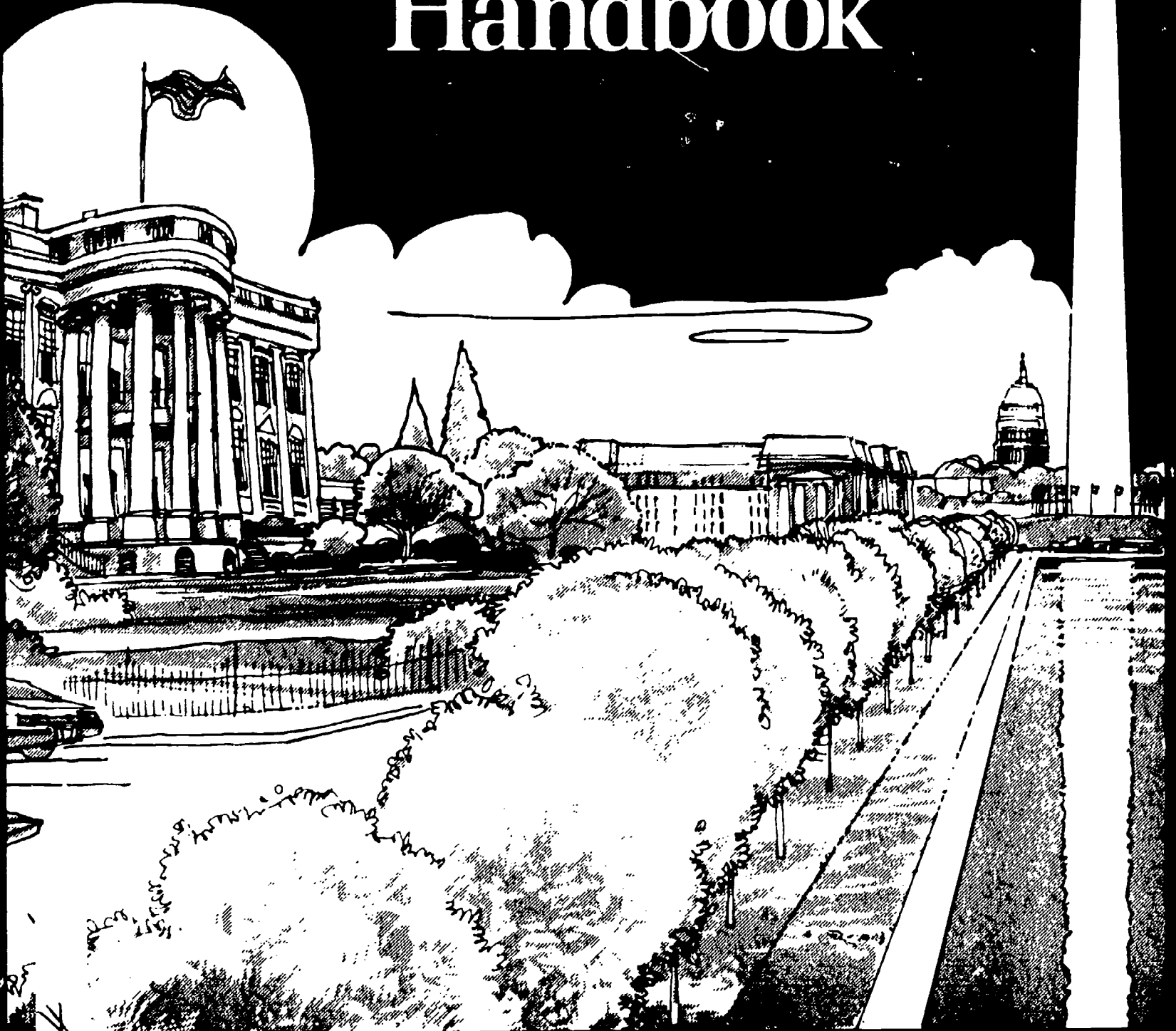
ABSTRACT

This handbook was designed to help persons avoid consumer problems, handle their own complaints if they occur, and guide them to additional sources of help if necessary. The book can also be helpful to complaint handlers when they attempt to direct consumers to the appropriate source of assistance. The guide contains three general sections. The introductory section explains how to use the handbook, how to get the most for the money being spent, how to avoid future problems, how to handle complaints, and how to write a complaint letter. In the second section, sources of help, with names, addresses, and telephone numbers, are listed. These sources include industry consumer programs, better business bureaus, media programs, state and local consumer offices, licensing boards, Federal agencies, small claims courts, legal aid services, private lawyers, private and voluntary consumer groups, and consumer credit counseling services. The third section of the guide, which makes up the bulk of the document, is a consumer assistance directory. Some of the sources that it provides include corporate consumer contacts, automobile manufacturers' corporate contacts, trade associations, consumer protection offices, state regulatory agencies, selected Federal agencies, Federal information centers, and services for handicapped persons. The book is indexed and has a detailed table of contents.
 (KC)

 * Reproductions supplied by EDRS are the best that can be made *
 * from the original document. *

ED251681

Consumer's Resource Handbook



CE 040304

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

This document has been reproduced as received from the person or organization originating it.
Minor changes have been made to improve reproduction quality.

Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

Office of the Special Adviser to the President
for Consumer Affairs
and the
United States Office of Consumer Affairs,
The White House, Washington, D.C.

2

in cooperation with the
Federal Government Corporation





Consumers should have access to a wide assortment of competitively priced goods and services produced here and abroad; accurate information on product content and care, on contractual agreements, on the cost of credit—essentially whatever facts are needed to make an informed choice. But of the greatest importance to consumers and private enterprise is protection against the marketing of goods that are hazardous to health or life, a fair hearing on complaints with appropriate remedies where justified, and dutiful consideration of consumer concerns at all levels of government.

An excerpt from President Reagan's Proclamation of National Consumers Week, April 24-30, 1983.



William M. Isaac
Chairman

FDIC

Federal Deposit Insurance Corporation

Word of
Confidence
with FDIC


Dear Consumer:

In order to increase public awareness of the Federal Deposit Insurance Corporation's complaint handling services, we are happy to participate in and be a part of the Consumer's Resource Handbook.

The Corporation recognizes the importance of proper consumer assistance whether it be for handling banking or other consumer matters. We understand the frustration that consumers have to contend with when trying to locate the best sources for assistance with a complaint. We believe this handbook provides valuable information to consumers about the services offered by Federal, state and local government, business, industry and the media. We also feel this handbook will be of assistance to businesses and professionals who depend on satisfied customers.

In promoting the fair and efficient resolution of consumer complaints, this handbook should be a tool of great benefit.

Sincerely,



William M. Isaac
Chairman

Consumer's Resource Handbook

Published by
United States Office of Consumer Affairs

Virginia H. Knauer
Special Adviser to the President
for Consumer Affairs
and Director
United States Office
of Consumer Affairs

Robert F. Steeves
Deputy Director

Editorial Manager
Charlotte A. Mehuron

Production Managers
Frank R. Marvin
Daniel L. Rumelt

Index Coordinator
Elva R. Awe

EDITORIAL BOARD

Anna Gene Barnes
Marion Ciaccio
Pat Faley

Lynn Pisano
Barbara Johnson
Martin Petersen

Howard Seltzer
Beverly Woodard
Juanita Yates

SPECIAL THANKS TO

Mary Amman
Evelyn Armstrong
Betty Casey
Charles Cavagnaro
William W. Chenoweth, III
Daisy B. Cherry
Christine Contee
Lou Cook
Cory Correll
Edna Cosby

Ted Cron
Joe Dawson
Nellie Fegans
Tom Fleming
Millie Gerstner
Marilynne Gisin
Dorothy Godlewski
Charlene Hennessy
Barbara Hill
Stephen L. Jewell

Fred Johnson
Maggy Johnson
Judy Kaplan
John J. Katsu
Ronnie Mills
Dr. Georgia Stevens Neruda
Debbie Odebe
Connie Parham
William R. Rose
John Stiner

1984 Edition

Additional free single copies of the *Consumer's Resource Handbook* may be obtained by writing to *Handbook, Consumer Information Center, Pueblo, Colorado 81009.*

THE WHITE HOUSE
WASHINGTON



Dear Consumer:

The American marketplace has evolved over the years from a simple trading and bartering system for a small number of goods and services to one that offers consumers a rich selection of products reflecting highly developed service, manufacturing, and marketing activities. Throughout this time, we have continued to look to our international trading partners for an exchange of necessary and desired goods and services. We have all benefited from the dramatic progress of our free enterprise system.

With the increasing complexity of our marketplace, the relationship between buyer and seller is vitally important. It is one that should be based on trust and good will and the free flow of information. Not only do you as a consumer need information about your purchases, credit charges, warranties, and other important factors, but the business or professional you deal with can also benefit from hearing your views. No matter how high the quality of the product or how honest and trained the business representative, there will be times when human error or other slip-ups occur. This is when you and the business or professional most need to communicate so that misunderstandings can be quickly resolved in a mutually satisfactory way.

This *Handbook* is designed to help with this communication. The step-by-step guide on how to pursue your complaints is probably the most important section. Once you are skilled in communicating your problems, you will be in a much better position to help yourself. You will also help the business or professional who needs that feedback to make production or marketing changes that will ensure better consumer satisfaction, and thus an opportunity to keep old customers and gain new business.

One way that business has tried to increase customer satisfaction is by improving complaint handling programs. If your efforts with the business do not produce a fair result, however, numerous other resources are provided in this *Handbook* to help achieve this objective. Both industry-sponsored and government complaint programs are listed to make it easy for you to find the appropriate help.

All of these programs are intended to reduce marketplace misunderstandings and increase communication. If we all work toward that goal, relationships will be developed to the advantage of both business and consumers. The overall result will be an improved American marketplace.

I hope that this *Handbook* helps you resolve your problems quickly and satisfactorily. If you have the time, write and let me have your comments and suggestions on the *Handbook*. In that way, I'll be able to know how we can improve our services to you.

Sincerely,

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

Table of Contents

Message From the President

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

How To Use This Handbook 1

Tips on How To Get the Most for Your Money and Avoid Future Problems . 2

Handling Your Own Complaint 3

How To Write A Complaint Letter 4

Sources of Help

Industry Consumer Programs 6

Industry Third-Party Dispute Resolution Programs 6

Better Business Bureaus 6

Media Programs 7

State, County, and City Consumer Offices 7

Occupational and Professional Licensing Boards 7

Federal Agencies 7

Small Claims Courts 7

Legal Aid and Legal Services 8

Private Lawyers 8

Private and Voluntary Consumer Groups 8

Consumer Credit Counseling Services 8

Consumer Assistance Directory 9

Corporate Consumer Contacts 11

Automobile Manufacturers Corporate Contacts 29

Better Business Bureaus 39

United States Bureaus 39

Canadian Bureaus 43

Israeli Bureaus 43

Industry Third-Party Dispute Resolution Programs 45

Trade Associations 47

State, County, and City Government Consumer Protection Offices 49

State Banking Authorities 65

State Commissions and Offices on Aging 69

State Insurance Regulators 73

State Utility Commissions 77

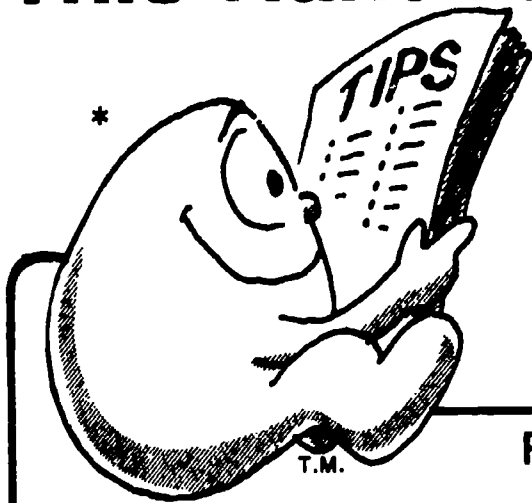
State Weights and Measures Offices 81



Note: The names, addresses, phone numbers and office descriptions presented in this publication have been thoroughly checked. However, because of new legislation or reorganizations implemented after this printing, it is possible that some information may no longer be current. We regret any inconvenience this may cause.

Selected Federal Agencies	85
ACTION	85
Administrative Conference of the United States	85
AMTRAK	85
Civil Aeronautics Board	85
Commission on Civil Rights	85
Commodity Futures Trading Commission	85
Consumer Product Safety Commission	85
Department of Agriculture	85
Department of Commerce	85
Department of Education	86
Department of Energy	86
Department of Health and Human Services	86
Department of Housing and Urban Development	86
Department of the Interior	87
Department of Justice	87
Department of Labor	87
Department of State	88
Department of Transportation	88
Department of the Treasury	88
Environmental Protection Agency	88
Equal Employment Opportunity Commission	88
Federal Communications Commission	89
Federal Deposit Insurance Corporation	89
Federal Emergency Management Agency	89
Federal Energy Regulatory Commission	89
Federal Home Loan Bank Board	89
Federal Maritime Commission	89
Federal Reserve System, Board of Governors of the	89
Federal Trade Commission	89
General Services Administration	89
Government Printing Office	89
International Trade Commission	89
Interstate Commerce Commission	89
National Consumer Cooperative Bank	89
National Credit Union Administration	89
National Labor Relations Board	89
National Transportation Safety Board	89
Nuclear Regulatory Commission	90
Office of the Federal Register	90
Pension Benefit Guaranty Corporation	90
Postal Rate Commission	90
President's Committee on Employment of the Handicapped	90
Railroad Retirement Board	90
Securities and Exchange Commission	90
Small Business Administration	90
Tennessee Valley Authority	90
United States Postal Service	90
Veterans Administration	90
Federal Information Centers	91
Services for Handicapped Persons	93
Operator Services	93
Federal TDD Numbers	93
Books for Blind and Physically Handicapped Persons	95
Index	97
Federal Consumer Affairs Council	111

How To Use This Handbook



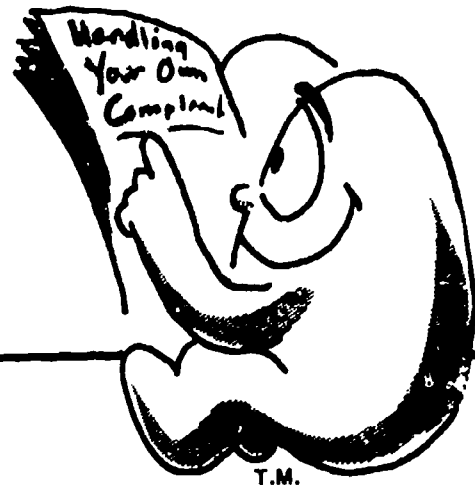
Review Tips

1. Review the tips on how to avoid consumer problems. This may save the need for future complaints. It will also tell you what documents to keep if you have a complaint and need to back up your claim.

The *Consumer's Resource Handbook* has been designed to help you avoid consumer problems, handle your own complaints if they occur, and guide you to additional sources of help if necessary. The book can also be helpful to complaint handlers when they attempt to direct you to the appropriate source of assistance.

The book contains both a Table of Contents and an Index to assist you in locating the information you need. The Table of Contents gives the headings of each section, and the Index refers you to places where a complaint falling into a particular topic area might be taken.

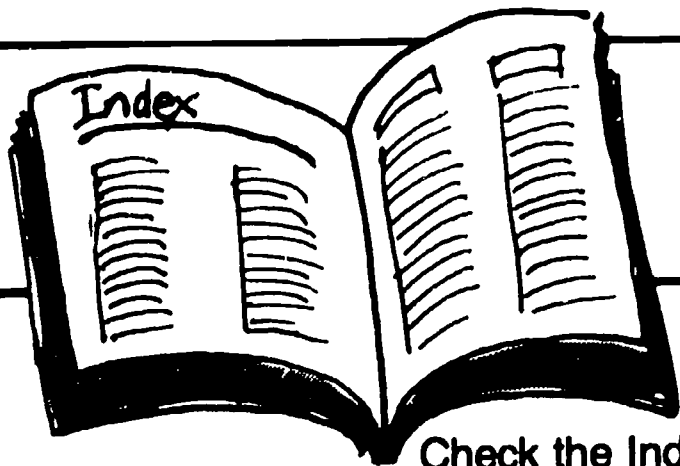
To use the book most effectively, the following procedure will help.



Read "Handling Your Own Complaint"

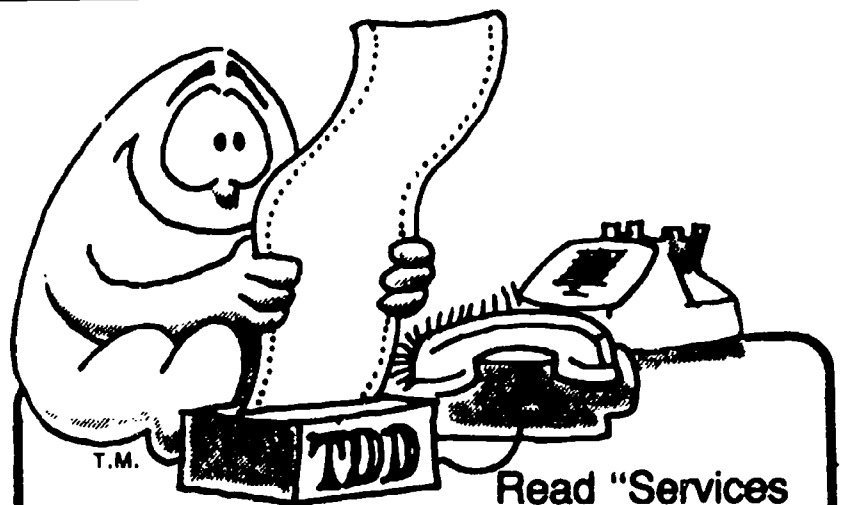
2. If you have a complaint, first try to resolve it with the person with whom you did business. The section on how to handle your own complaint and also how to write a complaint letter will assist you in your attempt to get a quick resolution.

3. If you are unsuccessful in getting your complaint resolved directly with the person with whom you did business, you can then contact the company's headquarters. A list of corporate contacts is provided in the Corporate Consumer Contacts section. The automobile manufacturers consumer contacts are listed separately.



Check the Index

4. Check the Index or Table of Contents for additional sources of help. Other industry-sponsored programs are listed such as Better Business Bureaus, third-party dispute resolution programs, and trade associations. You can also contact State, county, or city consumer protection offices or other State offices such as banking, utility, insurance, aging, and weights and measures offices. Federal agencies and services for the handicapped are also provided as important resources. The Index will be particularly helpful in finding trade associations or Federal agencies relating to your particular complaint area.



Read "Services for Handicapped Persons"

5. If you have a hearing or speech impairment and have access to telecommunications devices (TDD or TTY), refer to the Services for the Handicapped section.

If the cause of your problem may be a health and safety hazard to you, your family, the appropriate Federal agency, immediately use the Index.

*This character is a trademark of the United States Office of Consumer Affairs.

Tips on How To Get the Most for Your Money and Avoid Future Problems

Before Making a Purchase:

- Analyze what you need and what features are important to you.
- Compare brands. Utilize word-of-mouth recommendations and formal product comparison reports. Check with your local library for magazines and other publications containing consumer information.
- Compare stores. Look for a store with a good reputation and take advantage of sales.
- Check for any additional charges, such as delivery and service costs.
- Compare warranties.
- Read terms of contracts carefully.
- Check the return or exchange policy.

After Your Purchase:

- Follow proper use and care instructions for products.
- Read and understand the warranty provisions. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office to find out. A listing of these offices begins on page
- If trouble develops, report the problem as soon as possible. Do not try to fix the product yourself as this may void the warranty.
- Keep a record of efforts to have your problem remedied. This record should include names of people you speak to, times, dates and other relevant information.
- Use this *Handbook* to find out where and how to get your problem resolved.
- Clearly state your problem and the solution you want.
- Include all relevant details, along with copies of documents (proof of purchase).
- Briefly describe what you have done to resolve the problem.
- Allow each person you contact a reasonable period of time to resolve your problem before contacting another source for assistance.

Handling Your Own Complaint

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

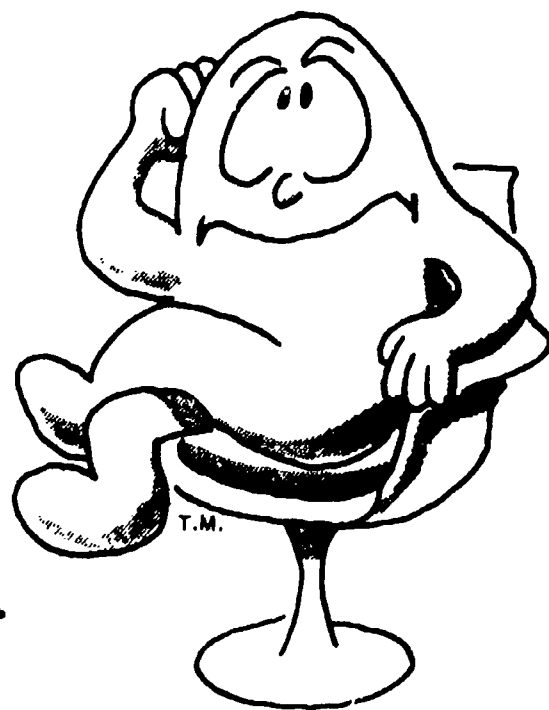
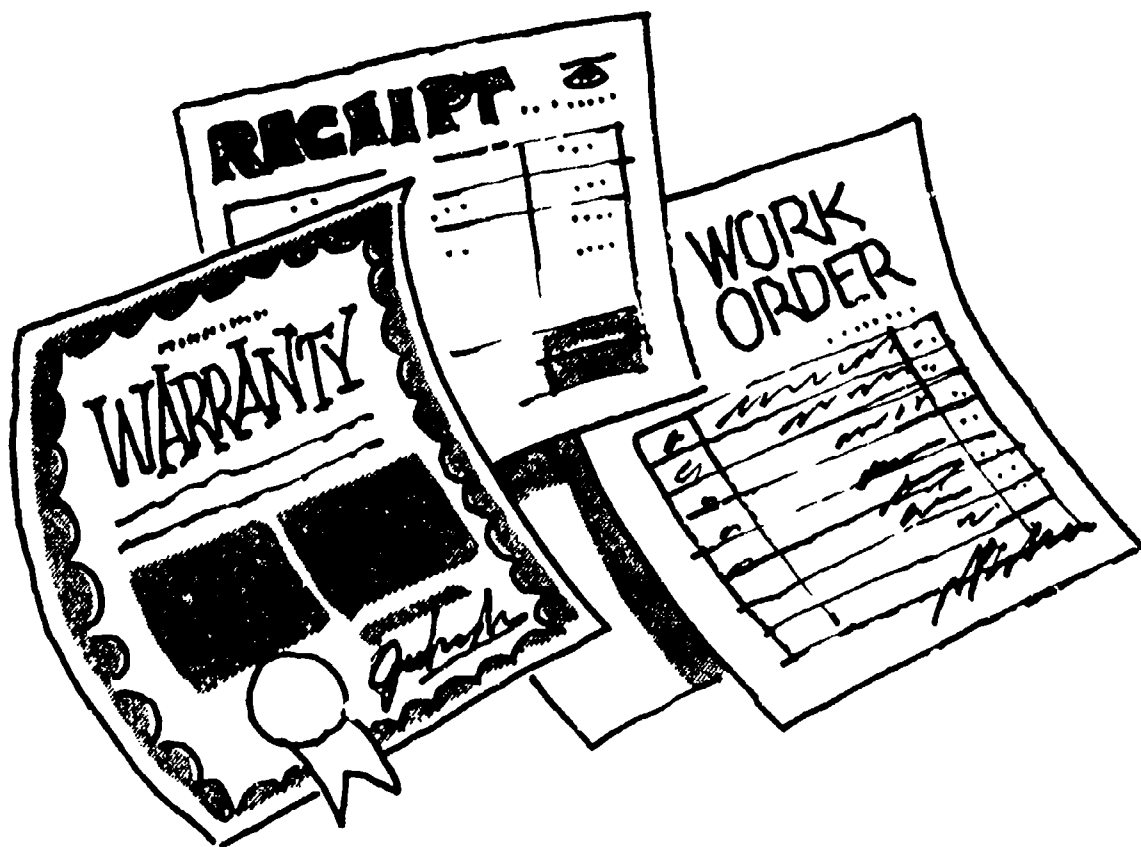
Handling your own complaint is easy. We recommend the following steps:

Identify Problem

Identify the problem and what you believe would be a fair settlement. Do you want your money back? Would you like the product repaired? Will an exchange do?

Gather Documentation

Gather documentation regarding your complaint. Sales receipts, repair orders, warranties, cancelled checks, or contracts will back up your complaint and help the company solve your problem.



How To Write a Complaint Letter

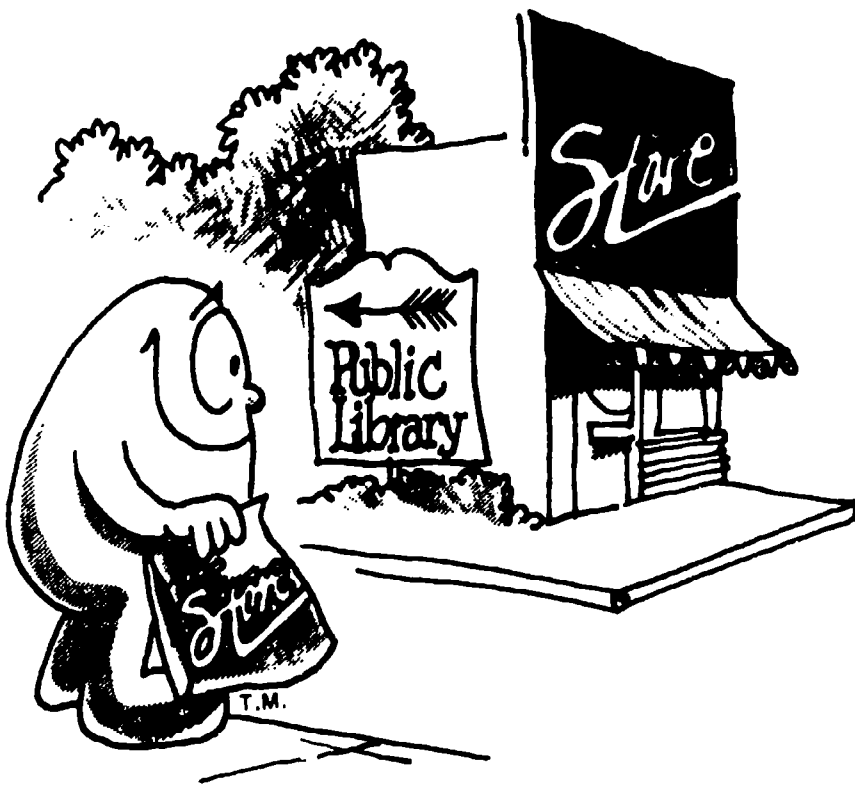
Where To Write

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

For a listing of many corporate consumer contacts and their addresses, see page 11.

If you need the president's name and the address of the company, first check in your phone directory to see if the company has a local office. If it does, call and ask for the name and address of the company's president. If there is no local listing, check *Standard & Poor's Register of Corporations, Directors and Executives*. It lists over 37,000 American business firms and can be found in most libraries.

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

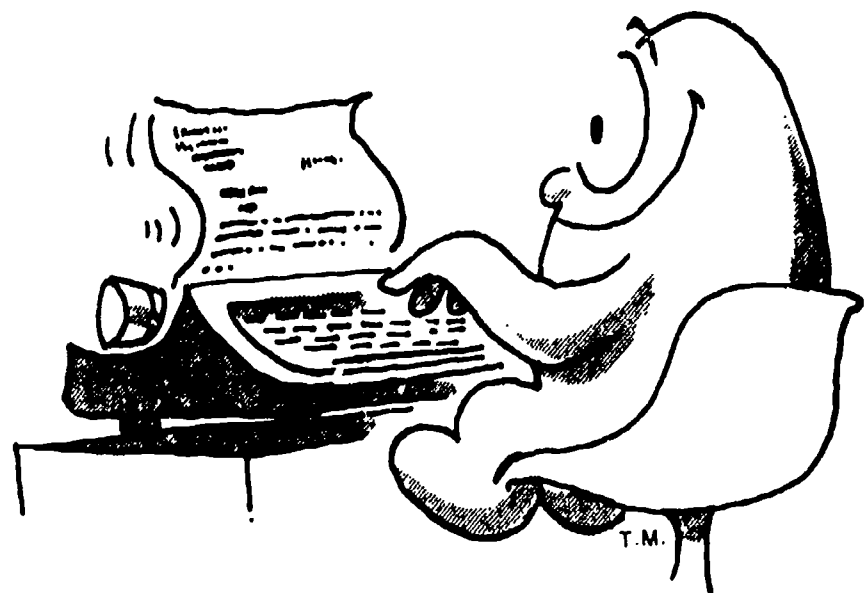


Go Back To Where You Made The Purchase

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

Don't Give Up

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, write a letter to the person responsible for consumer complaints at the company's headquarters. A listing of many of these companies begins on page 11. If the company doesn't have a consumer office, direct your letter to the president of the company.



What To Write

The following sample letter will be helpful in writing to the company. Also refer to it if you write to other sources of assistance if you are unsuccessful in getting your complaint resolved directly with the company. Just remember, if you need to write a letter to a Better Business Bureau, government agency, trade association, or other source of assistance, give additional information about what you have done so far to get your complaint resolved.

A Few Basic Tips on Letter Writing

- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.
- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Keep a copy of the letter for your records.

Your Address
Your City, State, Zip Code
Date

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

Dear _____ (Appropriate Name) _____:

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

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

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

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

Sincerely,

Your Name

Describe your Purchase

Name Product and Serial or Model Number or Service

State Problem

Give History of Problem

Ask for Specific Action

Include Date and Location of Purchase and Other Details

Enclose Copies of Documents

State Reasonable Time for Action

Include Your Address, Work and Home Phone Numbers

Keep Copies of Your Letter and All Related Documents and Information

Sources of Help

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

Industry Consumer Programs

What They Are:

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

How To Reach Them:

Selected industry associations that handle complaints are listed on page 47. Many other trade associations have varying consumer functions. These functions are described in a directory entitled *National Trade & Professional Associations of the U.S. and Canada and Labor Unions* or other help directories. Check with your local library.

Industry Third-Party Dispute Resolution Programs

What They Are:

Special programs established by certain corporations and trade associations to help resolve problems between consumers and industry members are listed on page 45. If you have trouble with your car, a home appliance, a funeral director, or other products or services, there might be a third-party dispute resolution program to help you. But remember, this should not be the first step in solving a consumer complaint. Contact them only after you have been unsuccessful in getting your complaint settled by the local company or organization you originally dealt with.

What They Do:

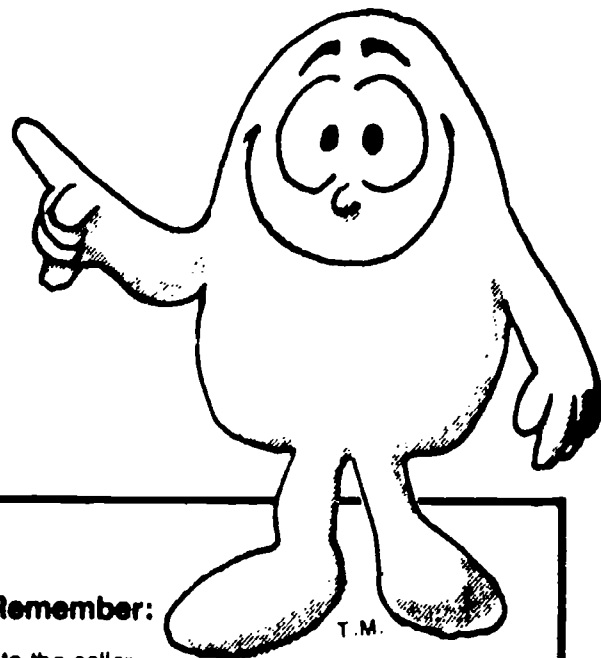
In general, after receiving your complaint a staff person will probably try to resolve the complaint before it goes any further. If these staff persons acting as informal mediators cannot get the two sides to agree, they will refer your case to an independent person or panel that will then make a decision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

Better Business Bureaus

What They Are:

Better Business Bureaus (BBBs) are non-profit organizations sponsored by private, local businesses. There are some 150 BBBs in the United States today. For a listing, see page 39. The services offered by BBBs vary from place to place. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice.

Approximately 120 BBBs offer binding arbitration to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations. The national Council is located at 1515 Wilson Boulevard, Arlington, Virginia 22209.



Consumers, Remember:

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

Media Programs

What They Are:

Almost 300 local newspapers and 70 radio-TV stations throughout the United States offer "Action" or "Hot Line" services where consumers with problems can get help.

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

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

How To Reach Them:

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

State, County and City Consumer Offices

What They Are:

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

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

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 49 of this *Handbook*.

Occupational and Professional Licensing Boards

What They Are:

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

What They Do:

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

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

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

How To Reach Them:

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

Federal Agencies

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

However, each Federal agency listed under the Selected Federal Agencies section starting on page 85 has a mechanism for responding to consumer complaints and inquiries. If you need help in determining where to go with your specific problem, check the Index at the end of this book or call the nearest Federal Information Center listed on page 91.

Small Claims Courts

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees range from about \$2 to \$15, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

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

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from court to court, from a low of \$300 to a high of \$5,000, with an average maximum of around \$750.

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

deduct some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

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

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

What They Do:

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

Private Lawyers

How To Reach Them:

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

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

further information, again contact your state, city or county bar association.

Private and Voluntary Consumer Groups

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

Consumer Credit Counseling Services

What They Are:

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

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

What They Do:

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

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

How To Reach Them:

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

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.

Consumer Assistance Directory

The Consumer Assistance Directory is a comprehensive directory of consumer offices where you can get assistance with your complaints. (If you haven't already, see "Handling Your Own Complaint.")

Listings include corporate consumer contacts; Better Business Bureaus; industry-sponsored third-party programs; trade associations; and state, local, and Federal offices. Federal Information Centers are listed to assist you in finding the appropriate Federal agency in your local area. For those with speech and hearing problems, there is also a listing of helpful services and TDD numbers.

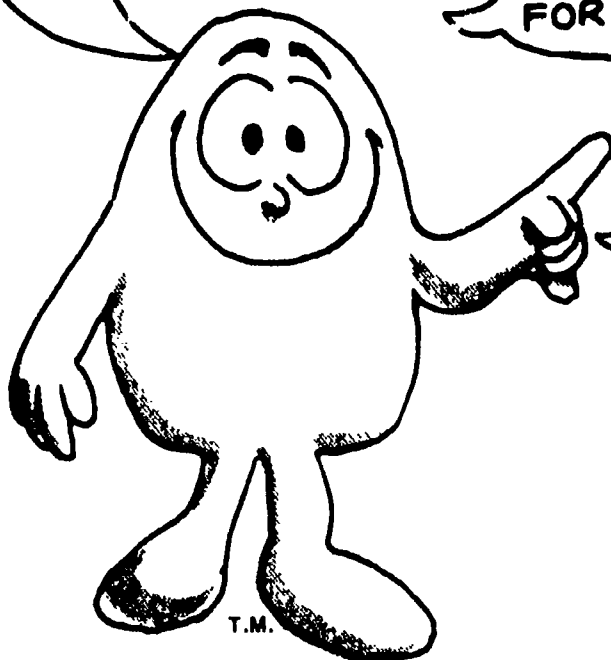
In addition to handling consumer complaints, many of the offices listed in this section publish consumer information materials. Take advantage of these free or low cost publications. Educating yourself is your best defense against future problems.

The Index at the end of the *Handbook*, beginning on page 97, is cross-referenced by topic and sources of help. If you are not sure about the proper place to take your complaint, check the Index. It lists section headings, special references, and specific trade associations and Federal agencies. By referring to the Table of Contents or the Index, you should find the Consumer Assistance Directory much easier to use.

HI THERE! I'M EUBIE SMART AND I AM THE NEWEST ADDITION TO THE STAFF OF THE SPECIAL ADVISER TO THE PRESIDENT FOR CONSUMER AFFAIRS AND THE UNITED STATES OFFICE OF CONSUMER AFFAIRS.

MY CO-WORKERS THOUGHT MY FIRST ASSIGNMENT OUGHT TO BE TO BRING YOU THIS LATEST EDITION OF THE CONSUMER'S RESOURCE HANDBOOK AND THEY GOT A PHOTO OF MY SEND-OFF FOR THE COVER.

I AM A TRADEMARK OF USOCA TO READILY IDENTIFY AND SYMBOLIZE USOCA AS THE SOURCE OF CONSUMER SERVICES, MATERIALS AND ACTIVITIES.



Corporate Consumer Contacts

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

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

Wrangler Jeans
See **Blue Bell, Inc.**

Should you have a problem with a Wrangler product, correspondence should be directed to the consumer representative at Blue Bell, Inc., because Blue Bell produces the Wrangler line.

If you do not find the product name listed in this section, check the product's label for the name and address of the manufacturer. Various Federal agencies require manufacturers or distributors to disclose this information on the label.

To save time and energy, don't forget—first take your complaint back to where you made the purchase. If you contact the corporate headquarters first, the representative will probably direct you back to your local retailer or business office.

A
Sheilah Jordan
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
One Presidential Boulevard
Bala Cynwyd, Pennsylvania 19004
(215) 668-2900

Clarence Endicott
Director, Research and
Development, Consumer
Products
Abbott Laboratories
1117 South Milwaukee Avenue
Libertyville, Illinois 60048
(312) 937-5938

Rick Gremer
Manager, Consumer Relations
Admiral
P.O. Box 2845
Bloomington, Illinois 61701
(309) 827-0002

Melinda J. Lazor
Manager, Corporate & Consumer
Affairs
AETNA Life & Casualty
151 Farmington Avenue
Hartford, Connecticut 06156
(203) 273-7894

Helen L. Becker
Manager, Consumer Affairs
Airwick Industries, Inc.
380 North Street
Teterboro, New Jersey 07608
(201) 933-8200

Timothy Orkins
Manager, Consumer Affairs
Alaska Airlines, Inc.
P.O. Box 68900
Seattle, Washington 98168
(206) 433-3295

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

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

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

Don Jayhan
Consumer Affairs Director
Allstate Insurance Company
Allstate Plaza
Northbrook, Illinois 60062
(312) 291-6719

Esther Cramer
Vice President, Community
Relations
Alpha Beta Company
777 South Harbor Boulevard
La Habra, California 90631
(714) 738-2141

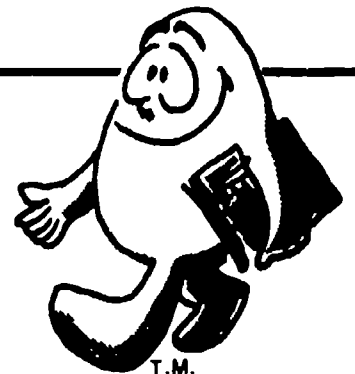
James R. Simmons
Manager, Customer Relations
Amana Refrigeration, Inc.
Amana, Iowa 52204
(319) 622-5511

Eugene Dieringer
Director, Consumer Relations
American Airlines
P.O. Box 61616, 5E12
Dallas/Fort Worth Airport, Texas
75261
(214) 355-1234

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

Manager, Consumer Affairs
American Can Company
208 American Lane
Greenwich, Connecticut 06830
(203) 552-2054

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



Consumers, Remember:

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

Martin J. Hummel
 Director, Executive Consumer
 Relations
American Express
 American Express Plaza
 New York, New York 10004
 (212) 323-2000

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

H. Frank Nadeau (Spectacles)
 Lindsey Anderson (Contact
 Lenses)
**American Optical
 Corporation**
 55 New York Avenue
 Framingham, Massachusetts
 01701
 (617) 879-7640

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

Michael T. Miller
 Vice President and Assistant
 Secretary
American Stores Company
 709 East South Temple
 Salt Lake City, Utah 84102
 (801) 539-0112

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

Vicki Cummins
 Consumer Representative
AMF/Head
 P.O. Box CN 5227
 Princeton, New Jersey 08540
 (609) 797-9000

Harry Matte
 Senior Vice President and Director
 of Corporate Communications
Amfac, Inc.
 P.O. Box 7813
 San Francisco, California 94120
 (415) 772-2050

Don Oberby
 Staff Director, Customer Relations
Amoco Oil Company
 200 East Randolph
 Chicago, Illinois 60601
 (312) 856-5894

Richard P. Hoppe
 Manager, Customer
 Communications
AMTRAK
 400 North Capitol Street, N.W.
 Washington, D.C. 20001
 (202) 383-2119

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

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

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

Consumer Relations Group
Anheuser Busch, Inc.
 One Busch Place
 St. Louis, Missouri 63118
 (314) 577-3093

Apple Computer, Inc.
 20525 Mariani Avenue
 Cupertino, California 95014
800-538-9696 (toll free information
 on dealer location)

A&P Supermarkets
 See **Great Atlantic and
 Pacific Tea Company**

Danny Wood
 Manager, Consumer Relations
**ARA Manufacturing
 Company**
 P.O. Box 534002
 Grand Prairie, Texas 75053
 (214) 647-4111

Jill Mattera
 Showroom Manager, Customer
 Relations
Arlis Gloves
 417 5th Avenue
 New York, New York 10016
 (212) 532-8627

Lyndee Walborne
 Consumer Representative
Armour Dial Products
 Greyhound Tower - Station No.
 2005
 Phoenix, Arizona 85077
 (602) 248-5666

Kathleen Shears
 Consumer Representative
Armour Food Products
 Greyhound Tower - Station No.
 2005
 Phoenix, Arizona 85077
 (602) 248-5666

Allyn C. Gossner
 Director, Consumer Affairs
**Armstrong Rubber
 Company**
 500 Sargent Drive
 New Haven, Connecticut
 06536-0201
 (203) 562-1161

Jane W. Delbler
 Manager, Customer Response
 Center
Armstrong World Industries
 P.O. Box 3001
 Lancaster, Pennsylvania 17604
800-732-0048 (toll free inside
 Pennsylvania)
800-233-3823 (toll free outside
 Pennsylvania)

Arrow Shirts
 See **Cluett, Peabody, and
 Company, Inc.**

Manager, Customer Relations
Atari
 1312 Crossman Road
 Sunnyvale, California 94086
800-678-1404 (toll free inside
 California)
800-538-8543 (toll free outside
 California)

Doris Kirk
 Customer Relations Supervisor
Atlantic Richfield Company
 Room 1939
 515 South Flower Street
 Los Angeles, California 90071
 (213) 486-3969

J. R. Patterson
 Vice President, Customer Service
 and Insurance
Atlas Van Lines
 1212 St. George Road
 Evansville, Indiana 47703-0509
 (812) 424-2222

W. J. Hindman, Jr.
 Director, Corporate Relations
AT&T
 550 Madison Avenue
 New York, New York 07920
 (212) 393-3881

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

Irene Williamson
 Director, Consumer Affairs
Avon Products, Inc.
 9 West 57th Street
 New York, New York 10019
 (212) 546-6015

Vicky Szerko
 Manager, Consumer Affairs
A&W Beverages, Inc.
 1271 Avenue of the Americas
 New York, New York 10020
 (212) 307-2414

B
 Adellina Silver
 Director, Public Relations
Bacardi Corporation
 P.O. Box G 3549
 San Juan, Puerto Rico 00936
 (809) 795-1560

Eric Hoyle
 Vice President
Ball Company
 P.O. Box 5100
 Winston-Salem, North Carolina
 27103
 (919) 744-3342

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

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

Susan Huls
 Assistant Manager, Public
 Relations
**Baskin Robbins 31 Ice
 Creams**
 31 Baskin Robbins Place
 Glendale, California 91209
 (213) 956-0031

W. Terry Smith
 Vice President, Professional
 Production
Bausch and Lomb, Inc.
 1400 North Goodman Street
 Rochester, New York 14692
 (716) 338-6000

Consumer/Public Affairs
 Department
Beechman Products
 P.O. Box 1467
 Pittsburgh, Pennsylvania 15230
 (412) 928-1050

S. E. Anderson
 Manager, Worldwide Service
Bernington Products, Inc.
 60 Main Street
 Bridgeport, Connecticut 06602
 (203) 367-4400

Bette C. Moore
 Customer Service Representative
**Black and Decker
 Manufacturing Company**
 701 East Joppa Road
 Towson, Maryland 21204
 (301) 583-3900

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

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

Dan Evans
Bob Evans Farms
 3776 South High Street
 P.O. Box 07863 Station G
 Columbus, Ohio 43207
 (614) 491-2225

Steffne Miller
 Manager, Home Economics
**U.S. Borax & Chemical
 Corporation**
 3075 Wilshire Boulevard
 Los Angeles, California 90010
 (213) 381-5311

Karen Wilson
 Response Department
Borden, Inc.
 180 East Broad Street
 Columbus, Ohio 43215
 (614) 225-4511

Russel Young
 Manager, Customer Relations and
 Quality Control
Bradlees Stores
 1 Bradlees Circle
 Braintree, Massachusetts 02184
 (617) 770-5377

Edna Dambra
 Manager, Consumer
 Correspondence
Bristol-Myers Products
 345 Park Avenue
 New York, New York 10154
 (212) 546-4000

Helen P. Mohan
 Customer Relations Manager,
 USA
British Airways
 245 Park Avenue
 New York, New York 10167
 (212) 878-4704

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

Tom Humber
 Acting Director, Corporate Affairs
**Brown and Williamson
 Tobacco Corporation**
 1600 West Hill Street
 Louisville, Kentucky 40232
 (502) 774-7300

Jean A. Worland
 Manager, Consumer Relations
 (Jos. Garneau Company)
**Brown-Forman Distillers
 Corporation**
 P.O. Box 1080
 Louisville, Kentucky 40201
 (502) 585-1100

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

Roberta Dawson
 Director, Customer Relations
**Budget Rent-A-Car
 Corporation**
 200 North Michigan Avenue
 Chicago, Illinois 60601
 (312) 580-5000

Nina Fradl
 Manager, Customer Relations
Bulova Watch Company
 75-20 Astoria Boulevard
 Jackson Heights, New York 11370
 (212) 565-4700

Burlington Hosiery
 See **Kayser-Roth Hosiery**

Doris Covington
 Coordinator, Consumer
 Information
Burlington Industries
 P.O. Box 21207
 Greensboro, North Carolina 27420
 (919) 379-2331

Ruth Ann Williams
 Corporate Director, Public Affairs
Burroughs Corporation
 One Burroughs Place
 Detroit, Michigan 48232
 (313) 972-7000

Judy Schindler
 Director, Consumer Relations
Butterick Company, Inc.
 161 6th Avenue
 New York, New York 10013
 (212) 620-2500

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

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

Drew Fox
 Director, Consumer Relations
Campbell Soup Company
 Campbell Place
 Camden, New Jersey 08101
 (609) 342-4800

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

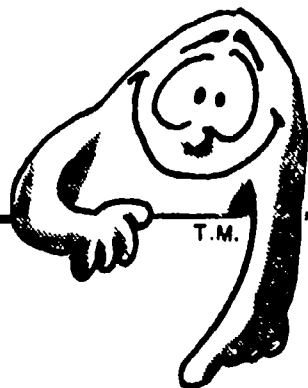
Anne Peilman
 Consumer Complaints
Cannon Mills, Inc.
 1271 Avenue of the Americas
 New York, New York 10020
 (212) 957-3373

Rhoda Multz
 National Manager,
 Customer/Dealer Relations
Canon USA, Inc.
 1 Canon Plaza
 Lake Success, New York 11042
 (516) 488-6700

L. E. Abramson
 Manager, Consumer Relations
 Department
Carnation Company
 5045 Wilshire Boulevard
 Los Angeles, California 90036
 (213) 932-6000

Dr. Kathleen Morrow
 Consumer Relations Manager
**Carrier Air Conditioning
 Company**
 P.O. Box 4808
 Syracuse, New York 13221
 (315) 432-7651

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



Consumers, Remember:

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

CORPORATE CONSUMER CONTACTS

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

Suzanne Urban
Director, Public Relations
Channel, Inc.
Nine West 57th Street
New York, New York 10019
(212) 688-5055

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

Pam Richard
Manager, Consumer Response
Chesebrough-Pond's, Inc.
33 Benedict Place
Greenwich, Connecticut 06830
(203) 661-2000

G. W. Marich
Manager, Consumer Affairs
Chevron U.S.A., Inc.
P.O. Box 7753
San Francisco, California 94120
(415) 894-3800

Nancy Caspar
Administrator, Consumer Relations
Church & Dwight Company, Inc.
P.O. Box 369
Piscataway, New Jersey 08540
(201) 885-1220

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

Cathi Hunt
Director, Consumer Satisfaction
Clairel, Inc.
345 Park Avenue
New York, New York 10154
(212) 644-2990 (In New York, call collect)
800-223-5800 (toll free outside New York)

C. Kay Whitehurst
Consumer Services Manager
Clorox Company
P.O. Box 24305
Oakland, California 94623
(415) 271-7283

Customer Representative
Consumer Service Division
Cluett, Peabody and Company, Inc.
530 Fifth Avenue
New York, New York 10036
(212) 930-2900

Roger H. Nunley
Manager, Industry and Consumer Affairs
Coca-Cola Company
310 North Avenue, N.W.
Atlanta, Georgia 30313
(404) 898-2579

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

Kathleen M. Fitzsimmons
Manager, Consumer Affairs
Colgate-Palmolive Company
300 Park Avenue
New York, New York 10022
(212) 310-2000

Nina Kenney
Director, Consumer Affairs
Colonial Penn Group, Inc.
5 Penn Center Plaza
Philadelphia, Pennsylvania 19181
(215) 988-8207

James M. O'Sullivan
Vice President, Government Affairs
Columbia Gas Distribution Companies
200 Civic Center Drive
P.O. Box 117
Columbus, Ohio 43216-0117
(614) 460-2568

John Awerdick
Vice President, Government Consumer Affairs
Columbia House
1211 Avenue of the Americas
New York, New York 10036
(212) 975-6217

R. T. Paul
Vice President, Wall Covering Division
Columbus Coated Fabrics Company
1280 North Grant Avenue
Columbus, Ohio 43216
(614) 225-6167

Phyllis D. Beattie
Director, Consumer Services
Combe Chemical, Inc.
1101 West Chester Avenue
White Plains, New York 10604
(914) 694-5454

Shirley Merke
Director of Consumer Services
Conair Corporation
11 Executive Avenue
Edison, New Jersey 08817
(201) 287-4800

Janet Venditti
Manager, Consumer Affairs
Congoleum Corporation
195 Belgrove Drive
Kearny, New Jersey 07032
(201) 991-1000

Cecil A. Bethea
Director, Group Operations
Connecticut General Life Insurance Company
Group Insurance Operations
Hartford, Connecticut 06152
(203) 726-6000

Eldon L. Saul
Coordinator, Distributor Relations
Conoco, Inc.
P.O. Box 2197
Houston, Texas 77252
(713) 965-1609

Cynthia Grimm
Manager, Consumer Relations
Continental Airlines
P.O. Box 4607
Houston, Texas 77210-4607
(713) 630-6800

William Bentzin
Manager, Business Development
Control Data Corporation
8100 34th Avenue, South
Minneapolis, Minnesota 55440
(612) 853-4569

Jim Compton
Director, Consumer Relations
Cooper Tire & Rubber Company
Lima & Western Avenues
Findlay, Ohio 45840
(419) 423-1321

Bill Pauli
Manager, Media Relations
Adolph Coors & Company
Golden, Colorado 80401
(303) 279-6565

John R. Stone
Vice President and Director
Consumer Affairs
Combined Insurance Company of America
707 Combined Center
Northbrook, Illinois 60062
(312) 564-8000

Tom Rizol
Manager, Customer Support
Commadore Business Machines, Inc.
1200 Wilson Drive
West Chester, Pennsylvania 19380
(215) 436-4200

David Karpinski
Office Manager
Copper-Brite, Inc.
5147 West Jefferson Boulevard
Los Angeles, California 90016
(213) 932-9331

Elizabeth Thomas
Director, Consumer Relations
Coppertone Corporation
3030 Jackson Avenue
Memphis, Tennessee 38151
(901) 320-2386

Gregg C. Dodson
Marketing Manager
Cornell-Dubilier Electronics
118 East Jones Street
Fuquay-Varina, North Carolina 27526
(919) 552-2281

James I. Seeley
Supervisor of Consumer Service
Corning Glass Works
HP EB-2
Corning, New York 14830
(607) 974-8219

Dr. A. John Penicnak
Senior Vice President, Corporate Scientific Department
Cosair, Inc.
530 Fifth Avenue
New York, New York 10036
(212) 840-3900

Marce DeVall
Consumer Affairs
Cotton Company
2740 North Clybourne Avenue
Chicago, Illinois 60614
(312) 975-2700

Eileen Hertzler
Director, Customer Service
Cramer Products, Inc.
P.O. Box 1001
Gardner, Kansas 66030
(913) 884-7511

Joseph Goldkopf
Director, Consumer Relations
Cuisinarts, Inc.
One Barry Place
Greenwich, Connecticut 06902
(203) 622-4600

Robert J. Burke
Director, Consumer Affairs
Culligan International Company
One Culligan Parkway
Northbrook, Illinois 60062
(312) 498-2000

Marvin E. Eisenstadt
Executive Vice President
Cumberland Packing Corporation
Two Cumberland Street
Brooklyn, New York 11205
(212) 858-4200

D

Wendy Sanderson
Director, Consumer Relations
Dannon Company, Inc.
22-11 38th Avenue
Long Island City, New York 11101
(212) 361-2240

Consumer Affairs, Customer
Service Department
Danskin, Inc.
P.O. Box M 16
York, Pennsylvania 17405
(717) 846-0186

Stephen Miller
Senior Vice President
**Dean Witter Reynolds
Organization**
101 California Street
San Francisco, California 94111
(415) 955-6000

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

John B. Chinn
Manager, Consumer Affairs
Del Monte Corporation
P.O. Box 3575
San Francisco, California 94119
(415) 442-4803

D. W. Shaw
General Manager, Consumer
Affairs
Delta Air Lines
Atlanta Hartsfield International
Airport
Atlanta, Georgia 30320
(404) 765-2600

Judi Kyte
Manager, Customer Relations
Denny's Restaurants
16700 Valley View Avenue
La Mirada, California 90637
(714) 739-8100

Customer Assistance Department
**Digital Equipment
Corporation**
40 Old Bolton Road
Stow, Massachusetts 01754
(617) 897-5111

Ruth Scherbarth
Vice President, Customer Service
Diners Club International
183 Inverness Drive West
Englewood, Colorado 80112
(303) 771-9230 (In Colorado)
800-525-9135 (toll free outside
Colorado)

Lon Lowrey
Manager, Regulatory Affairs
Dorsey Laboratories
P.O. Box 83288
Lincoln, Nebraska 68501
(402) 464-6311

Robert J. Posch, Jr.
Associate Counsel
Doubleday & Company, Inc.
501 Franklin Avenue
Garden City, New York 11530
(516) 294-4628

Nancy R. Collinson
Manager, Consumer
Communications
Dow Chemical Company
P.O. Box 68511
Indianapolis, Indiana 46268
(317) 873-7550

Jim Ball
Director, Corporate
Communications
Dr. Pepper Company
5523 East Mockingbird Lane
Dallas, Texas 75206
(214) 824-0331

Joy B. Moore
Manager, Consumer Affairs
Drackett Products Company
5020 Spring Grove Avenue
Cincinnati, Ohio 45232
(513) 632-1275

Marketing Department
Duffy-Mott Company, Inc.
High Ridge Park
Stamford, Connecticut 06905
(203) 329-8091

Stephen Yanacek
Field Performance Representative
**Dunlop Tire and Rubber
Corporation**
P.O. Box 1109
Buffalo, New York 14240
(716) 879-8258

Product Information Division
E. I. DuPont De Nemours
Wilmington, Delaware 19898
(302) 774-2421

Sharon Lombardi
Consumer Relations Manager
Duracell International, Inc.
Berkshire Industrial Park
Bethel, Connecticut 06801
(203) 796-4000

E

Margaret Robinson
Manager, Consumer Affairs
Eastern Airlines
Miami International Airport
Miami, Florida 33148
(305) 873-3450

Kenneth Banks
Director of Advertising and
Planning
Eckerd Drug Company
P.O. Box 4689
Clearwater, Florida 33518
(313) 397-7461

Gerry Luepke
Consumer Information Services
Economics Laboratory, Inc.
Osborn Building, 370 Wabasha
St. Paul, Minnesota 55102
(612) 293-2233

Thomas Rae
General Counsel
E. F. Hutton Group, Inc.
1 Battery Park Plaza
New York, New York 10004
(212) 742-5000

Holly Gould
Consumer Relations Supervisor
**Elaine Powers Figure
Salons, Inc.**
105 West Michigan Street
Milwaukee, Wisconsin 53203
(414) 273-2200

Randy Lovallo
Attorney, Community Affairs
Electrolux Corporation
3003 Summer Street
Stamford, Connecticut 06905
(203) 359-3600

Customer Service Department
Emory Worldwide
Wilton, Connecticut 06897
(203) 762-8601

James F. Bruce
Director of Company Relations
**Encyclopedia Britannica,
Inc.**
310 South Michigan Avenue
Chicago, Illinois 60604
(312) 347-7232

Emagene Burge
Director, Commercial Marketing
and Consumer Education
Entex, Inc.
P.O. Box 2628
Houston, Texas 77001
(713) 654-5513

Tom Maloy
Director of Public Relations
Equifax, Inc.
P.O. Box 4081
Atlanta, Georgia 30302
(404) 885-8000

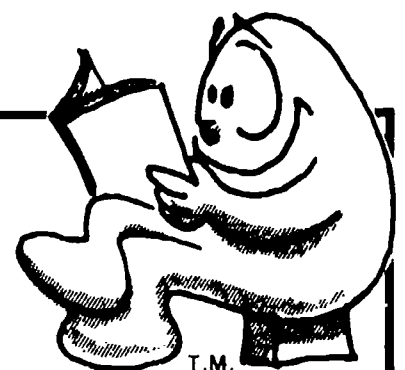
Theresa M. Sullivan
Consumer Relations Director
Estee Lauder, Inc.
767 Fifth Avenue
New York, New York 10153
(212) 572-4200

Jim Lowe
Administrator of Consumer Affairs
Ethan Allen, Inc.
Danbury, Connecticut 06810
(203) 743-8546

Joseph V. Bres
Manager, Consumer Affairs
Exxon Company, U.S.A.
P.O. Box 2180
Houston, Texas 77001
(713) 656-4845

F

Consumer Relations
Faberge, Inc.
1345 Avenue of the Americas
New York, New York 10105
(212) 581-3500

**Consumers, Remember:**

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

CORPORATE CONSUMER CONTACTS

Roberta Waterhouse
Consumer Affairs Department
Fanny Farmer Candy Shops
#4 Preston Court
Bedford, Massachusetts 01730
(617) 275-1300
800-225-1363 (toll free)

Judy Woolfolk
Home Economist
Faultless Starch/Bon Ami Company
1025 West 8th Street
Kansas City, Missouri 64101
(816) 421-7075

John West
Manager, Service Assurance
Federal Express Corporation
P.O. Box 727, Department C
Memphis, Tennessee 38194
(901) 369-3839

Linda Briggs
Senior Editor
Federated Department Stores, Inc.
Seven West Seventh Street
Cincinnati, Ohio 45202
(513) 579-7000

Cathy Sharkey
Manager, Consumer Services
Fieldcrest Mills
60 West 40th Street
New York, New York 10018
(212) 536-1364

Finest Supermarkets
See **First National Supermarkets, Inc.**

Mary Luethmers
Customer Relations Manager
Fingerhut Corporation
11 McEliland Road
St. Cloud, Minnesota 56395
(612) 252-3181

Jan Athey
Director, Consumer Affairs
Firestone Tire & Rubber Company
P.O. Box 81120 AMF BK 11
Cleveland, Ohio 44181
(216) 362-5500 (inside Ohio, call collect)
800-321-1252 (toll free outside Ohio)

John Popovich
Vice President and Manager of Consumer Affairs
First Interstate Bank of California
707 Wilshire Boulevard
Los Angeles, California 90017
(213) 614-3667

Dianne Robertson
Senior Vice President
First Jersey Securities, Inc.
Two Montgomery Street
Jersey City, New Jersey 07303
(201) 547-7000

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

Sandy Wermer
Supervisor of Consumer Affairs
Fisher-Price Toys
East Aurora, New York 14052
(716) 687-3062

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

Hazel Hunter
Customer Relations
Florists Transworld Delivery Association (FTD)
29200 Northwest Highway
Southfield, Minnesota 48076
(313) 355-9300

Joseph Duffy
Manager, Customer Relations
Florsheim Shoe Company
130 South Canal Street
Chicago, Illinois 60635
(312) 559-7456

Marta Jones
Manager, Corporation Communications
Flowers Industries, Inc.
P.O. Box 1338
Thomasville, Georgia 31792
(912) 226-9110

Joy Sabol
Manager, Public Relations
Flying Tiger Line, Inc.
7401 World Way West
Los Angeles, California 90009
(213) 646-3866

Rick Braden
Group Manager, Customer Services
Foley's
P.O. Box 1971
Houston, Texas 77253
(713) 651-6624

Beatrice Stephens
President
Food Products, Inc.
P.O. Box 1667
Richmond, California 94802
(415) 234-2078

Ellen Mott
Consumer Relations Director
Foodways National, Inc.
P.O. Box 41
Boise, Idaho 83707
(208) 383-6710

Processing Services
Fotomat Corporation
205 Ninth Street North
St. Petersburg, Florida 33701
(314) 997-7169 ext. 514

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

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

Robert A. Marks
Director, Field Services and
Customer Relations
Frigidaire (Parts & Service)
P.O. Box WC-4900
Dayton, Ohio 45449
(513) 297-3596

Jack McGuire
Director of Consumer Affairs
Frontier Airlines, Inc.
8250 Smith Road
Denver, Colorado 80207
(303) 398-5151

Janet Rosati
Director of Quality Control and
Consumer Services
Fruit of the Loom, Inc.
One Fruit of the Loom Drive
Bowling Green, Kentucky 42101
(502) 781-6400

Al Harvey
National Service Manager
Fuji Photo Film U.S.A., Inc.
341 Michelle Place
Carlstadt, New Jersey 07072
(201) 935-6022

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

G
Patricia O'Keefe
Director of Consumer Affairs
GAF Corporation
140 West 51st Street
New York, New York 10020
(212) 621-5691



Consumers, Remember:

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

Daniel Solomon
Director, Consumer Relations
Ernest & Julio Gallo Winery
P.O. Box 1130
Modesto, California 95353
(209) 521-3599

Jean F. Hopwood
Manager, Consumer Affairs
General Electric Company
Appliance Park AP6-227
Louisville, Kentucky 40225
(502) 452-3754

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

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

Customer Relations Department
**General Motors Acceptance
Corporation**
3044 West Grand Boulevard,
Room AX342
Detroit, Michigan 48202
(313) 556-5000

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

James Yarian
Manager of Consumer Services
**General Tire & Rubber
Company**
1 General Street
Akron, Ohio 44329
(216) 796-3151

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

Gloria Martin
Director, Consumer Affairs
**Germaine Montell
Cosmetiques Corporation**
40 West 57th Street
New York, New York 10019
(212) 582-3010 ext. 158 or 159

Hank Harrif
Manager, Consumer Relations
**Gibson Appliance
Corporation**
1401 Van Deinse
Greenville, Michigan 48838
(616) 754-5621 ext. 287

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

Glenwood
See **Raytheon**

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

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

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

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

Don Vaillancourt
Vice President, Corporate
Communications and Consumer
Affairs
Grand Union Company
100 Broadway
Elmwood Park, New Jersey 07407
(201) 794-2000

Grace Krohn
Consumer Service Representative
Mrs. Grass, Inc.
725 South 25th Avenue
Bellwood, Illinois 60104
(312) 547-7070

Eileen Antlitz
Customer Relations Manager
**Great Atlantic & Pacific Tea
Company (A&P)**
2 Paragon Drive
Montvale, New Jersey 07645
(201) 573-4240

M. J. Jorgensen
Director, Customer Relations
Greyhound Lines, Inc.
Greyhound Tower
111 West Clarendon Avenue
Phoenix, Arizona 85077
(602) 248-5000

Walter Spivey, Jr.
Customer Service Manager
Groller Enterprises, Inc.
Sherman Turnpike
Danbury, Connecticut 06816
(203) 797-3500 ext. 3688

J. E. Kemker
Customer Affairs Analyst
Gulf Oil Corporation
P.O. Box 51157
Atlanta, Georgia 30302
(404) 491-5228

H
Chip Dickey
Customer Service Administration
Hallmark Cards, Inc.
P.O. Box 580
Kansas City, Missouri 64141
(816) 274-5111

Gus Wallin
Director, Product Safety
Hamilton Beach Company
99 Mill Street
Waterbury, Connecticut 06720
(203) 573-1199 ext. 206

James Speice
Assistant Vice President, Public
Affairs
Hammermill Papers Group
P.O. Box 10050
Erie, Pennsylvania 16533
(814) 456-8811

Kathy Orr
Manager, Public Relations
Harlequin Enterprises Ltd.
225 Duncan Mill Road
Don Mills, Ontario, Canada
M3B3K9
(416) 445-5860

Betty Leonard
Consumer Relations Manager
Hartz Mountain Corporation
700 South Fourth Street
Harrison, New Jersey 07029
(201) 481-4800

Donna Elliot
Manager, Consumer Relations
H. J. Heinz Company
1062 Progress Street
Pittsburgh, Pennsylvania 15212
(412) 237-5740

Sandra A. Bianchini
Consumer Relations Assistant
Hershey Foods Corporation
14 East Chocolate Avenue
P.O. Box 815
Hershey, Pennsylvania
17033-0815
(717) 534-7500

Charles Schuller
Executive Customer Service
Hertz Corporation
660 Madison Avenue
New York, New York 10021
(212) 980-4153
800-654-8212 (toll free)

Mike Silva
Director of Public Affairs
Heublein Wines
601 Fourth Street
San Francisco, California 94107
(415) 777-6730

Louise Benson
Supervisor, Consumer Affairs for
Heublein Spirits
Heublein, Inc.
330 New Park Avenue
Hartford, Connecticut 06101
(203) 233-7531

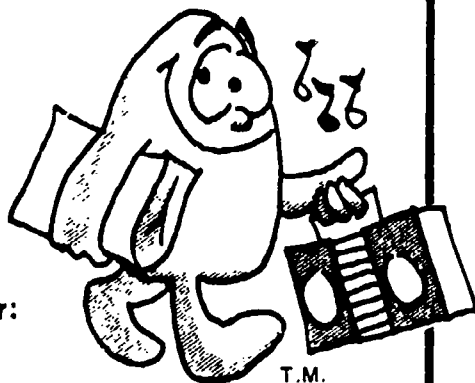
Doria Taylor
Director, Guest Relations
Hilton Hotels Corporation
9880 Wilshire Boulevard
Beverly Hills, California 90210
(213) 278-4321

Jerald A. Breitman
Manager, Public Policy and
Planning
Hoffman-LaRoche, Inc.
340 Kingsland Street
Nutley, New Jersey 07110
(201) 235-4909

Larry Biggert
Manager, Guest Assistance
Department
Holiday Inns, Inc.
3781 Lamar Avenue
Memphis, Tennessee 38195
(901) 362-4001

Ann McGrath
Corporate Guarantee
Administrator
Holiday Inns, Inc.
3796 Lamar Avenue
Memphis, Tennessee 38195
(901) 362-4312

**Home Owners Warranty
Program (HOW)**
2000 L Street, N.W.
Washington, D.C. 20036
800-654-1111 (toll free)



Consumers, Remember:

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

Consumer Affairs
Residential Division
Honeywell, Inc.
1885 Douglas Drive
Golden Valley, Minnesota 55422
(612) 542-3300

Inquiries Department
Honeywell Information Systems, Inc.
Honeywell Plaza
Minneapolis, Minnesota 55408
(612) 870-2932

Robert N. Cowie
Director of Consumer Affairs
Hoover Company
101 East Maple
North Canton, Ohio 44720
(216) 499-9200 ext. 294

Allan Krejci
Director, Public Relations
George A. Hormel and Company
501 16th Avenue, N.E.
Austin, Minnesota 55912
(507) 437-5611

Public Affairs Office
Household Finance Corporation
2700 Sanders Road
Prospect Heights, Illinois 60070
(312) 564-5000

Betty White
National Manager, Guest Services
(motor lodges)
Howard Johnson Company
222 Forbes Road
Braintree, Massachusetts 02184
(617) 848-2350

Muriel Campbell
Supervisor, Customer Relations
(restaurants)
Howard Johnson Company
222 Forbes Road
Braintree, Massachusetts 02184
(617) 848-2350

Lucy Belle King
Manager, Consumer Relations
Hunt-Wesson Foods, Inc.
1645 West Valencia Drive
Fullerton, California 92634
(714) 680-1430

Dawn Webber
Manager, Consumer Affairs
Hyatt Hotels Corporation
One Hyatt Center, 9700 West Bryn Mawr
Rosemont, Illinois 60018
(312) 860-1234

Thomas M. Hyde
Manager, Consumer Services
Ideal Toy Company
184-10 Jamaica Avenue
Hollis, New York 12423
(212) 481-6400

Consumer Affairs Representative
Igloo Corporation
P.O. Box 19322
Houston, Texas 77024
(713) 465-2571

Mary Ann Kepes
Customer Service
Imperial Wall Coverings, Inc.
23645 Mercantile Road
Cleveland, Ohio 44122
(216) 464-3700

Eugene McDonald
Director, Customer Relations
INA/AETNA
1600 Arch Street
One Mezzanine
Philadelphia, Pennsylvania 19101
(215) 241-2729

Consumer Affairs Representative
Public Relations Department
International Business Machines Corporation (IBM)
Old Orchard Road
Armonk, New York 10504
(914) 765-1900

Nancy Sweet
Director, Consumer Services
International Multifoods
Multifoods Tower
P.O. Box 2942
Minneapolis, Minnesota 55402
(612) 340-3410

John L. Burbidge
Vice President, Customer Relations
Investors Diversified Services, Inc.
IDS Tower — 32nd Floor
Minneapolis, Minnesota 55402
(612) 372-3226

Muriel G. Adamy
Manager of Consumer Affairs
ITT Continental Baking Company
Box 731, Halstead Avenue
Rye, New York 10580
(914) 899-0225

Karin Krueger
Manager, Consumer Affairs
ITT Corporation
320 Park Avenue
New York, New York 10022
(212) 940-1547

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

V. B. Hardy
Consumer Affairs
Jeffrey Martin, Inc.
1090 Morris Avenue
Union, New Jersey 07083
(201) 687-4000

Consumer Services Department
Jenn-Air Corporation
3035 Shadeland
Indianapolis, Indiana 46226
(317) 545-2271

Robert Jones
Vice President, Public Affairs
Jewel Companies, Inc.
5725 North East River Road
Chicago, Illinois 60631
(312) 693-6000

Jane Armstrong
Vice President, Consumer Affairs
Jewell Foods
1955 West North Avenue
Melrose Park, Illinois 60160
(312) 531-6477

Dorothy D. Matsuo
Director, Consumer and Professional Services
Johnson & Johnson Baby Products Company
Grandview Road
Skillman, New Jersey 08558
800-942-7764 (toll free in New Jersey)
800-526-3967 (toll free outside New Jersey)

Jane Yates
Vice President, Consumer Affairs and Public Relations
Johnson & Johnson Products, Inc.
501 George Street
New Brunswick, New Jersey 08903
800-352-4777 (toll free inside New Jersey)
800-526-2433 (toll free outside New Jersey)

Carol L. Hansen
Consumer Affairs Director
Johnson Wax
1525 Howe Street
Racine, Wisconsin 53403
(414) 631-2800

JVC Corporation
See **US JVC Corporation**

James McNeerney
Director, Customer Relations
K Mart Corporation
3100 West Big Beaver Road
Troy, Michigan 48064
(313) 643-1643

Lynda Huffman
Customer Relations Representative
Kal Kan Foods, Inc.
3386 East 44th Street
Vernon, California 90058
(213) 587-2727

Annette Watkins
Manager, Consumer Relations
Karastan Mills
Division of Fieldcrest Mills, Inc.
P.O. Box 130
Eden, North Carolina 27288
(919) 627-3400
800-334-1151 or 1181 (toll free)

Public Relations Department
Katy Industries, Inc.
 853 Dundee Avenue
 Elgin, Illinois 60120
 (312) 379-1121

Kaufman
 See **May Department Stores Company**

Consumer Affairs Representative
Kawasaki Motors Corporation
 1062 McGraw Avenue
 Santa Ana, California 92705
 (714) 835-7000

Sara Maness
 Consumer Relations Manager
Kaysner-Roth Hosiery
 612 South Main Street
 Burlington, North Carolina 27215
 (919) 229-5334

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

Muriel Cleary
 Manager, Consumer Services
 Department
Kellogg Company
 235 Porter Street
 Battle Creek, Michigan 49016
 (616) 966-2268 or 2275

Peter P. Falco
 Manager, Product Service
Kelly-Springfield Tire Company
 Kelly Road
 Cumberland, Maryland 21502
 (301) 777-6017

Al Hair
 Consumer Relations Manager
Kelvinator Appliance Company
 930 Fort Duquesne Boulevard
 Pittsburgh, Pennsylvania 15222
 (412) 263-3785

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

Shirley Topmiller
 Manager, Consumer Affairs
Kentucky Fried Chicken
 P.O. Box 32070
 Louisville, Kentucky 40232
 (502) 456-8300

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

Manager
 Customer Relations Department
Kitchen Aid National Service-Hobart Corporation
 Troy, Ohio 45374
 (513) 335-7171

Carl S. DumBauld
 Director, Photo Information
Eastman Kodak Company, Inc.
 343 State Street
 Rochester, New York 14650
 (716) 724-3213

Sara Jo Victors
 Manager, Consumer Service
Kraft Consumer Service
 Retail Food Group Kraft, Inc.
 Glenview, Illinois 60025
 (312) 998-2000

Judy Ball
 Customer Relations Specialist
Kroger Company
 1014 Vine Street
 Cincinnati, Ohio 45201
 (513) 762-4448

L
 Sales-Service Department
Lamaur, Inc.
 P.O. Box 1221
 Minneapolis, Minnesota 55440
 (612) 571-1234

Arlene Stansfield
 Director, Consumer Affairs
Land O'Lakes, Inc.
 P.O. Box 116
 Minneapolis, Minnesota 55440
 (612) 481-2128

Kim Reid
 Quality Control Manager
Lea & Perrins, Inc.
 15-01 Pollitt Drive
 Fair Lawn, New Jersey 07410
 (201) 791-1600

Paul Stessel
 Public Affairs Director
Lederle Laboratories
 Division of American Cyanamid Company
 One Cyanamid Plaza
 Wayne, New Jersey 07470
 (201) 831-4616

LaTanya Carlock
 Consumer Affairs Department
Lee Apparel Company, Inc.
 9001 West 67th Street
 Merriam, Kansas 66202
 (913) 384-4000

Gayle A. Aull
 Manager, Consumer Services
Leawards Needleworks & Crafts
 840 North State Street
 Elgin, Illinois 60120
 (312) 888-5860

Pam Groce
 Customer Service Manager
L'Espresso Brands, Inc.
 P.O. Box 748
 Rural Hall, North Carolina 27098
 (919) 768-9540

Jane Creel
 Consumer Affairs Manager
Lever Brothers Company
 390 Park Avenue
 New York, New York 10022
 (212) 688-6000

Machelle Parker
 Consumer Complaints
Levi Strauss and Company
 1155 Battery Street
 San Francisco, California 94106
 (415) 544-7335

Eleanor Pari Eckardt
 Vice President, Consumer Relations
Levitz Furniture Corporation
 1317 N.W. 167th Street
 Miami, Florida 33169
 (305) 625-6421

Kathy Goles
 Supervisor, Consumer Relations
Libby, McNeill & Libby, Inc.
 1800 West 119th Street
 Chicago, Illinois 60643
 (312) 568-3300 ext. 235

Mary Hox
 Consumer Relations Manager
Lifesavers, Inc.
 625 Madison Avenue
 New York, New York 10022
 (212) 872-9714

Marie McDermott
 Manager, Consumer Affairs
Thomas J. Lipton, Inc.
 800 Sylvan Avenue
 Englewood Cliffs, New Jersey 07632
 (201) 567-8000

Customer Relations Department
Litton Microwave Cooking Products
 1405 North Xenium Lane
 Minneapolis, Minnesota 55440
 (612) 553-2600

William G. Combs
 Vice President, Administration
Longs Drug Stores, Inc.
 141 North Civic Drive
 Walnut Creek, California 94596
 (415) 937-1170

Nick Russalo
 Director, Sales Administration
Lorillard
 666 Fifth Avenue
 New York, New York 10103
 (212) 841-8500

Barbara Schuelke
 Information Specialist
Louis Rich Company
 P.O. Box 7188
 Madison, Wisconsin 53707
 (608) 241-3311

Jim Koerlin
 Service Manager
Lucky Stores, Inc.
 P.O. Box 88
 Dublin, California 94568
 (415) 833-6000

M
 J. Patricia Stanley
 Director, Customer Services
Masco Enterprises
 381 Brooks Road
 King of Prussia, Pennsylvania 19406
 800-362-5267 (toll free in Pennsylvania)
 800-523-1180 (toll free outside Pennsylvania)

Michael J. McPherson
 Vice President
Macy's New York
 151 West 34th Street
 New York, New York 10001
 (212) 560-4092

Manager, Customer Relations
Magic Chef, Inc.
 2730 20th Street
 Cleveland, Tennessee 37311
 (615) 472-3371

Magnavox
 See **North American Phillips**

David Keller
 Customer Service Manager
Majestic Company
 1000 East Market Street
 Huntington, Indiana 46750
 (219) 356-8000

Mavis Levy
 Executive Office
Manufacturers Hanover Trust Company
 270 Park Avenue
 New York, New York 10017
 (212) 286-7370

R. A. Rankin, Jr.
 Vice President, Corporate Relations
Marriott Corporation
 One Marriott Drive
 Washington, D.C. 20058
 (301) 897-9000

CORPORATE CONSUMER CONTACTS

Tammy Longworth
 Manager, Consumer Affairs, Toys
 Division
Mattel, Inc.
 5150 Rosecrans
 Hawthorne, California 90250
 (213) 978-6127

Christopher A. Mangiapane
 Advertising and Merchandising
 Department Manager
**Maxell Corporation of
 America**
 60 Oxford Drive
 Moonachie, New Jersey 07074
 (201) 440-8020

Consumer Relations Department
Max Factor
 1655 North McCadden Place
 Hollywood, California 90028
 (213) 856-6000

Jean C. Zehner
 Vice President, Consumer Affairs
**May Department Stores
 Company**
 400 Fifth Avenue
 Pittsburgh, Pennsylvania 15219
 (412) 232-2858

Jacqueline Keller
 Director of Public Affairs
**Mayfair/Foodtown
 Supermarkets, Inc.**
 681 Newark Avenue
 Elizabeth, New Jersey 07208
 (201) 352-6400

Customer Service Department
Mayflower Corporation
 P.O. Box 107B
 Indianapolis, Indiana 46206
 (317) 875-1000

S. R. Payne
 General Service Manager
Maytag Company
 Newton, Iowa 50208
 (515) 792-7000

Mary Marino
 Manager, Consumer Services
McCall Pattern Company
 230 Park Avenue
 New York, New York 10169
 (212) 880-2625

Polly Murray
 Manager, Consumer Services
McCormick & Company, Inc.
 414 Light Street
 Baltimore, Maryland 21202
 (301) 547-6274

Community and Consumer Affairs
McDonald's Corporation
 McDonald's Plaza
 Oak Brook, Illinois 60521
 (312) 887-6198 (call collect)

Tom Mershon
 Director, Customer Service
McGraw-Hill, Inc.
 Princeton Road
 Hightstown, New Jersey 08520
 (609) 428-5000

Alexa C. Berret
 Supervisor, Consumer Affairs
McNeil Laboratories, Inc.
 Camp Hill Road
 Fort Washington, Pennsylvania
 19034
 (215) 233-7000

Rolland M. Eckels
 Director of Public Affairs
Mead Johnson & Company
 2400 Pennsylvania Street
 Evansville, Indiana 47721
 (812) 428-6000

Margaret Sage
 Manager, Consumer Affairs
Medi-Mart Stores
 P.O. Box 2153
 Boston, Massachusetts 02106
 (617) 770-8975

John F. Riesler
 Vice President, Personnel and
 Administration
Melville Corporation
 3000 West Chester Avenue
 Harrison, New York 10528
 (914) 253-8000

Corporate Communications
 Department
Memorex Corporation
 San Tomas at Central Expressway
 Mail Stop 12-39
 Santa Clara, California 95052
 (408) 987-1000

Mary Ann Molner
 Consumer Relations Administrator
Mennen Company
 Morristown, New Jersey 07960
 (201) 631-9000

O. L. Steele
 Director, Customer Relations
Mercury Marine
 1939 Pioneer Road
 Fond du Lac, Wisconsin 54935
 (414) 929-5000

Corporate Public Relations
 Department
Meredith Corporation
 1716 Locust Street
 Des Moines, Iowa 50336
 (515) 284-3000

Jennifer B. Smith
 Vice President and Manager,
 Customer Service
**Merrill Lynch and Company,
 Inc.**
 165 Broadway
 New York, New York 10080
 (212) 637-0132

Claire Bertolotti
 Supervisor, Consumer Affairs
Mervyn's
 25001 Industrial Boulevard
 Hayward, California 94545
 (415) 786-8341

Bruce C. Hemer
 Director, Consumer Affairs
**Metropolitan Life Insurance
 Company**
 One Madison Avenue
 New York, New York 10010
 (212) 578-2544

Martin J. Wertheim
 Manager, Consumer Relations
Michelin Tire Corporation
 One Marcus Avenue
 Lake Success, New York 11042
 (516) 488-3500 ext. 2230

Valerie A. Beyer
 Customer Service Manager
**Michigan Bulb Company
 (Flower of the Month)**
 1950 Waldorf, N.W.
 Grand Rapids, Michigan 49550
 (616) 453-5401

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

Connie M. Kent
 Manager, Regulatory and
 Consumer Affairs
Miles Laboratories, Inc.
 Consumer Healthcare Division
 P.O. Box 340
 Elkhart, Indiana 46515
 (219) 262-7604

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

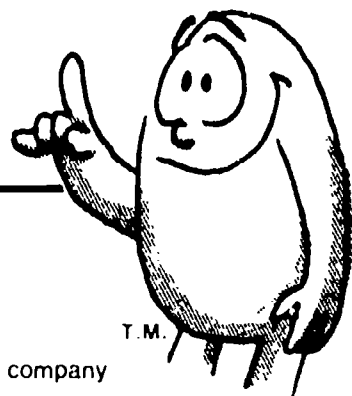
Kathleen D. Ryan
 Manager Government Affairs
Miller Brewing Company
 3939 West Highland Boulevard
 Milwaukee, Wisconsin 53208
 (414) 931-2140

Gerald Merritt
 Vice President, Public Relations
Milton Bradley Company
 111 Maple Street
 P.O. Box 2209
 Springfield, Massachusetts 01101
 (413) 525-6411

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

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

Greg VanZandt
 National Manager, Consumer
 Relations Department
Minolta Corporation
 101 Williams Drive
 Ramsey, New Jersey 07446
 (201) 825-4000 Ext. 260



Consumers, Remember:

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

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

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

Modern Maid
See Raytheon

Thomas J. Stocum
Director, Public Relations
**Monsanto Agricultural
Products Company**
800 North Lindbergh Boulevard
St. Louis, Missouri 63166
(314) 894-3079

C. D. Gutmann or Elaine Newberg
Customer Relations
Montgomery Ward
1 Montgomery Ward Plaza (4-N)
Chicago, Illinois 60671
(312) 467-2628

Nestor Vasquez
General Manager
**Morse Electro Product
Corporation**
3444 Morse Drive
Dallas, Texas 75211
(214) 337-4711

Jane Dudley
Consumer Affairs Administrator
Morton Salt
110 North Wacker Drive
Chicago, Illinois 60606
(312) 621-5580

Mr. Coffee
See North American
Systems, Inc.

Benjamin Chrisman
Vice President, Service
**Murray Ohio Manufacturing
Company**
P.O. Box 268
Brentwood, Tennessee 37027
(615) 373-8500

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

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

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

Jean M. Otte
Manager, Consumer Affairs
**National Car Rental
Systems, Inc.**
Minneapolis, Minnesota 55435
(612) 830-2121 ext. 5200
800-367-6767 (toll free for
emergency road service)

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

Douglas B. White, Jr.
Assistant Secretary
**National Life and Accident
Insurance Company**
American General Center
Nashville, Tennessee 37250
(615) 749-1841

John T. Doulin
Customer Relations Officer
**Nationwide Insurance
Company**
One Nationwide Plaza, 34T
Columbus, Ohio 43216
(614) 227-6334

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

Adair Sampogna
Manager, Consumer Affairs
Nestle Company, Inc.
100 Bloomingdale Road
White Plains, New York 10605
(914) 682-6585

Eric Rivera
Assistant Vice President
**New York Life Insurance
Company**
51 Madison Avenue
New York, New York 10010
(212) 576-5081

David Gay
Customer Service Representative
Nimals Research, Inc.
2403 Johnson Ferry Road
Atlanta, Georgia 30341
(404) 451-3494

Catherine Hynes
Manager, Consumer Relations
No Nonsense Fashions, Inc.
P.O. Box 77057
Greensboro, North Carolina 27407
(919) 852-6300

Norelco
See North American Phillips

Steve Matyi
Vice President of Service
**North American Systems,
Inc.**
24700 Miles Road
Bedford Heights, Ohio 44146
(216) 464-4000

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

Paulette Corisen
Customer Service Representative
**North American Watch
Corporation**
650 Fifth Avenue
New York, New York 10019
(212) 397-7800

James W. Taft
Director, Advertising
Northrop Corporation
1800 Century Park East
Century City, California 90067
(213) 553-6282

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

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

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

**Norwich-Eaton
Pharmaceutical**
See Proctor & Gamble

Betty Ridgely
Director, Consumer Services
Noxell Corporation
P.O. Box 1799
Baltimore, Maryland 21203
(301) 628-4411

NuTone
See Scovill, Inc.

O
Nancy Quinn
Consumer Relations Supervisor
**Ocean Spray Cranberries,
Inc.**
Water Street
Plymouth, Massachusetts 02360
(617) 747-1000

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

C. E. Becker
Consumer Affairs
**Olin Corporation —
Winchester Division**
East Alton, Illinois 62024
(618) 258-2000

Hedy Hartgrove
Vice President of Operations
Olsen-Travelworld Ltd.
P.O. Box 92734
Los Angeles, California 90009
(213) 670-7100

Nicholas Rabciecki, Jr.
Vice President, Planning
**Olympus Camera
Corporation**
145 Crossways Park
Woodbury, New York 11797
(516) 364-3000

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

Merine Heberger
Manager, Consumer Relations
On-Ida Foods, Inc.
P.O. Box 10
Boise, Idaho 83707
(208) 383-6237

Arnold Yeadon, M.D.
Medical Director
**Ortho Pharmaceutical
Corporation**
Raritan, New Jersey 08869
(201) 524-2344

CORPORATE CONSUMER CONTACTS

Jean Cowden
Manager, Consumer Information
Oscar Mayer and Company
P.O. Box 7188
Madison, Wisconsin 53707
(608) 241-6822

Suzanne Kautsky
Public Relations Manager
Oster Company
5055 North Lydell Avenue
Milwaukee, Wisconsin 53217
(414) 332-8300

Tom Ireland
Manager, Field and Customer
Services
**Outboard Marine
Corporation**
100 Sea Horse Drive
Waukegan, Illinois 60085
(312) 689-5822

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

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

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

Timothy Hanlon
Director, Consumer Affairs
Ozark Airlines
Lambert/St. Louis International
Airport
P.O. Box 10007
St. Louis, Missouri 63145
(314) 895-6790

P

Rick Berndt
Consumer Complaints
Pabst Brewing Company
P.O. Box 947
Olympia, Washington 98507
(206) 754-5000

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

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

Justin Camerlengo
Assistant General Manager,
Corporate Affairs
Panasonic
One Panasonic Way
Secaucus, New Jersey 07094
(201) 348-7182

Robert McLaughlin
Manager, Sales and Service
Parker Pen Company
P.O. Box 5100
Janesville, Wisconsin 53547
(608) 755-7000

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

Satenig St. Marie
Vice President, Consumer Affairs
J. C. Penney Company
1301 Avenue of the Americas
New York, New York 10019
(212) 957-6612

Florence Finley
Manager, Consumer Affairs
**Penn Mutual Life Insurance
Company**
Independence Square
Philadelphia, Pennsylvania 19172
(215) 625-5717

Don M. Johnson
Consumer Products
Representative
Pennzoli Motor Oil Division
P.O. Box 2967
Houston, Texas 77252-2967
(713) 546-4000 ext. 4372

Joseph Pollard
Corporate Vice President, Public
Relations
Peoples Drug Stores, Inc.
6315 Bren Mar Drive
Alexandria, Virginia 22312
(703) 750-6875

Connie Colton
Manager, Consumer Affairs
Pepsi Cola Company
Purchase, New York 10577
(914) 253-3405

Ann Wainright
Manager, Consumer Services
Pepperidge Farm, Inc.
Westport Avenue
Norwalk, Connecticut 06856
(203) 846-7000

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

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

Dr. Andrew Ebert
Consumer Affairs Representative
Pet, Inc.
400 South Fourth Street
St. Louis, Missouri 63102
800-325-7130 (toll free)

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

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

Philco
See North American Phillips

Elizabeth Hopkins
Manager, Corporate Support
Programs and Consumer Affairs
Phillip Morris, Inc.
120 Park Avenue
New York, New York 10017
(212) 880-3489

W. J. Flesher
Consumer Affairs Representative
Phillips Petroleum Company
16 Phillips Building
Bartlesville, Oklahoma 74004
(918) 661-6760

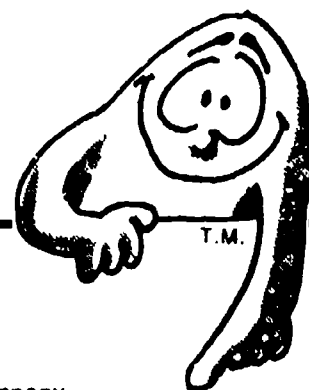
Pic-N-Pay
See First National
Supermarkets Inc.

Donald F. McGuire
Staff Vice President, Public Affairs
Piedmont Aviation, Inc.
P.O. Box 2720
Winston-Salem, North Carolina
27156
(919) 767-5697

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

Donald Rupert
Comptroller
S. S. Pierce Company, Inc.
74 Seneca Street
Dundee, New York 14837
(607) 243-7171

Mary Ellen Jenks
Vice President, Consumer Affairs,
Consumer Foods Group
Pillsbury Company
200 South Sixth Street
Minneapolis, Minnesota 55402
(612) 330-4966



Consumers, Remember:

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

Diane Hansen
Service Representative-
Correspondence
**Pioneer Electronics of
America**
1925 East Dominquez Street
Long Beach, California 90810
(213) 420-5914

Helen F. Rudolph
Consumer Coordinator
Playskool, Inc.
4501 West Augusta Boulevard
Chicago, Illinois 60651
(312) 276-6700

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

Elizabeth Thomas
Director, Consumer Relations
Plough, Inc.
3030 Jackson Avenue
Memphis, Tennessee 38151
(901) 320-2386

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

Jane C. Riddle
Manager, Passenger Relations
Princess Cruises
2029 Century Park East
Los Angeles, California 90067
800-252-0158 (toll free inside
California)
800-421-0522 (toll free outside
California)

Dorothy Puccini
Manager, Consumer Services
Procter & Gamble Company
P.O. Box 599
Cincinnati, Ohio 45201
(513) 562-2462

Debbie Harrison
Consumer Relations
Representative
**Progresso Foods
Corporation**
365 West Passaic Street
Rochelle Park, New Jersey 07862
(201) 368-9450

Ethan I. Davis, CLU, FLMI
Vice President, Public Affairs
**Prudential Insurance
Company of America**
15 Prudential Plaza
Newark, New Jersey 07101
(201) 877-7340

Barbara DeVries
Supervisor, Consumer Service
Purex Industries, Inc.
5101 Clark Avenue
Lakewood, California 90712
(213) 634-3300 ext. 553

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

Mark Clements
Manager, Customer Service
**Puroator Courier
Corporation**
3333 New Hyde Park Road
New Hyde Park, New York 11042
(516) 684-3324

Q
Consumer Response
Quaker Oats Company
Merchandise Mart Plaza
Chicago, Illinois 60654
(312) 222-7111

Bernard Henderson
Public Affairs Officer
**Quaker State Oil Refining
Corporation**
P.O. Box 989
Oil City, Pennsylvania 16301
(814) 676-7676

G. J. Dattilo
Manager, Customer Relations
Quasar Company
9401 Grand Avenue
Franklin Park, Illinois 60131
(312) 451-1200

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

Grace E. Richardson
Director, Consumer Affairs
Ragu Foods
33 Benedict Place
Greenwich, Connecticut 06830
(203) 661-2000

Doris Hewkin
Manager, Consumer Affairs
Grocery Products Division
Relston Purina Company
Checkerboard Square
St. Louis, Missouri 63164
(314) 982-3723

Sue Dolan
Director, Consumer Affairs
Ramada Inns, Inc.
P.O. Box 590
Phoenix, Arizona 85001
(602) 273-4640

Manager
Customer Relations
Random House
400 Hahn Road
Westminster, Maryland 21157
800-638-6460 (toll free)

Jack Quast
Consumer Services Supervisor
Rayovac Corporation
6414 Schroeder Road
Madison, Wisconsin 53711
(608) 252-7400

Thomas J. Mcenaney
Assistant to the Chairman, Chief
Executive Officer
Raytheon Company
141 Spring Street
Lexington, Massachusetts 02173
(617) 882-6600

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

Benjamin I. French, Jr.
Director, Consumer Affairs
RCA Corporation
30 Rockefeller Plaza
New York, New York 10020
(212) 621-6240

Jerry McKinsey
Manager, Customer Service
RCA Music Service
6550 East 30th Street
Indianapolis, Indiana 46219
(317) 542-6317

Jackie McFerran
Secretary to the Vice President
Red Owl Stores, Inc.
P.O. Box 329
Minneapolis, Minnesota 55440
(612) 932-2377

Priscilla Nichols
Manager, Consumer Relations
Redin Laboratories, Inc.
6825 Varrel Avenue
Canoga Park, California 91303
(213) 992-2700 ext. 2739

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

Terry Washburn
Manager, Consumer Affairs
Remco Enterprises, Inc.
P.O. Box 720259
Houston, Texas 77272
(713) 530-4900

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

Marlene J. Krogstad
Director, Consumer Affairs
Republic Airlines, Inc.
7500 Airline Drive
Minneapolis, Minnesota 55450
(612) 726-7411

Alice Bixby
Revco D.S., Inc.
1925 Enterprise Parkway
Twinsburg, Ohio 44087
(216) 425-9811

Isabelle Avrutove
Revlon
767 Fifth Avenue
New York, New York 10153
(212) 572-5883

Joyce Winter
Marketing Director
Rexcraft
Number One, Stationery Place
Rexburg, Idaho 83441
800-635-8854 (toll free)

Susan G. Burke
Manager, Consumer Affairs
Department
Reynolds Metals Company
6601 Broadstreet Road
P.O. Box 2003
Richmond, Virginia 23261
(804) 281-2000

C. R. Jarrell
Manager, Consumer Relations
**R. J. Reynolds Tobacco
Company**
401 North Main Street
Winston-Salem, North Carolina
27102

Doris Jones
Supervisor, Consumer Relations
Department
**Rival Manufacturing
Company**
36th and Bennington Streets
Kansas City, Missouri 64129
(816) 861-1000

Julie Simpson
Consumer Correspondent
Riviana Foods, Inc.
P.O. Box 2636
Houston, Texas 77001
(713) 529-3251

Patricia Thompson
Coordinator, Consumer Relations
A. H. Robins Company, Inc.
3800 Cutshaw Avenue
Richmond, Virginia 23230
(804) 257-2701

Stephen G. Classon
President, Power Tool Division
Rockwell Power Tool
400 North Lexington Avenue
Pittsburgh, Pennsylvania 15206
(412) 565-2000

William Roisen
Assistant Vice President
Rolex Watch U.S.A., Inc.
665 Fifth Avenue
New York, New York 10022
(212) 758-7700

Arnold Belasco
Vice President
Royal Crown Companies
41 Perimeter Center East, N.E.
Atlanta, Georgia 30346
(404) 394-6120

Jan DeLuca
Supervisor, Consumer Services
Rubbermaid, Inc.
1147 Akron Road
Wooster, Ohio 44691
(216) 264-8464

S

Felicia del Campo
Manager, Public Relations
Safeway Stores, Inc.
4th & Jackson Streets
Oakland, California 94660
(415) 891-3267

Jose Balbin
National Service Manager
Sanyo Electric, Inc.
1200 West Artesia Boulevard
Compton, California 90220
(213) 537-5830

Kathleen Pospisil
Manager of Consumer Services
Kitchens of Sara Lee
500 Waukegan Road
Deerfield, Illinois 60015
(312) 945-2525

Richard Strouse
Director, Public Relations
Schenley Imports Company
888 Seventh Avenue
New York, New York 10106
(212) 621-8000

Joseph Kerrigan
Manager, Press Relations
Schering-Plough Corporation
Gallop Hill Road
Kenilworth, New Jersey 07033
(201) 558-4679

Schick Safety Razor
See Warner-Lambert

Office of Consumer Affairs
Schrafft Candy Company
Sullivan Square
Boston, Massachusetts 02129
(617) 242-2700

Jim Kucera
Consumer Relations
Schwinn Bicycle Company
1856 North Kostner Avenue
Chicago, Illinois 60639
(312) 292-3477

Charles A. Molloy
Director, Consumer Affairs
SCM Corporation
3695 Erie Boulevard East
DeWitt, New York 13214
(212) 752-2700

Janet Jones
Manager, Consumer Information Center
Scott Paper Company
Scott Plaza One
Philadelphia, Pennsylvania 19113
(215) 522-5000

Carole Cantor
Director, Consumer Relations
Scott's Liquid Gold, Inc.
4880 Havana Street
Denver, Colorado 80239
(303) 373-4860

Ralph Proffitt
Director of Consumer Relations
NuTone Division
Scovill, Inc.
Madison and Red Bank Roads
Cincinnati, Ohio 45227
(513) 527-5211

Scott Penters
Sales Manager
Sealy Mattress Company
R. D. #1, Route 322
Clarion, Pennsylvania 16214
(814) 764-5186

Donald Burggrabe
Vice President, Public Affairs
G. D. Searle and Company
P.O. Box 1045
Skokie, Illinois 60076
(312) 982-7000

Richard L. Messinger
Director, Consumer Relations
Sears, Roebuck and Company
Sears Tower
Chicago, Illinois 60684
(312) 875-5188

Karen Morris
Assistant Manager
Security Pacific National Bank
333 South Hope Street
Los Angeles, California 90071
(213) 613-6211

Sedgefield Jeans
See Blue Bell, Inc.

See & Sew
See Butterick Company, Inc.

Donald Maley
Vice President
Selko Time Corporation
640 Fifth Avenue
New York, New York 10019
(212) 977-2800

Martin Schreiber
Vice President, Consumer Affairs
Sentry Insurance
1800 North Point Drive
Stevens Point, Wisconsin 54481
(715) 346-7542

Rosemarie Martinez
Customer Relations Department
Serta, Inc.
2800 North River Road
Des Plaines, Illinois 60018
(312) 699-9300

Valerie Battle Kienzle
Coordinator, Public Affairs
The Seven-Up Company
121 South Meramec
St. Louis, Missouri 63105
(314) 889-8048
800-325-7272 (toll free in continental U.S.)

Robert McAllister
Manager, Marketing
Shakespeare Electronics and Fiberglass
P.O. Box 733
Newberry, South Carolina 29108
(803) 276-5504 (inside South Carolina)
800-645-7750 (toll free outside South Carolina)

Mark Skrocki
Consumer and Press Relations Manager
Shakespeare Fishing Tackle
P.O. Drawer H
Columbia, South Carolina 29260
(803) 754-7540

John P. Finsland
Shell Oil Company
P.O. Box 2463
Houston, Texas 77001
(713) 241-5711

Shirley F. Gillen
Manager, Guest Relations
Sheraton Corporation
60 State Street
Boston, Massachusetts 02109
(617) 367-3600

John Kolb
Manager, Customer Service
Sherwin-Williams Company
101 Prospect Avenue, N.W.
Cleveland, Ohio 44101
(216) 566-2000

Shoprite Supermarkets
See Wakefern Food Corporation

Joyce Glover
National Manager, Consumer Services
Simmons Company
Jones Bridge Road
P.O. Box 49000
Atlanta, Georgia 30340
(404) 321-3030

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

Lilian Crawford
Consumer Affairs Department
Sewing Products Division
Singer Company
135 Raritan Center Parkway
Edison, New Jersey 03837
(201) 527-6000

Hally Prater
Manager, Customer Relations
Sitmar Cruises, Inc.
10100 Santa Monica Boulevard
Los Angeles, California 90067
(213) 553-1663

Dorothy Jaciolo
Manager, Customer Service Department
Skil Corporation
4801 West Peterson
Chicago, Illinois 60646
(312) 286-7330

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

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

Vickie Wanner
Manager of Consumer Service
J. M. Smucker Company
Strawberry Lane
Orrville, Ohio 44667
(216) 682-0015

Customer Service
Sony Corporation of America
381 Route 17 South
Mahwah, New Jersey 07430
(201) 529-1655

Susan Stanley
Consumer Affairs
Southland Corporation
2828 North Haskell Avenue
Dallas, Texas 75221
(214) 828-7011

Shirley Stadnicki
Manager, Consumer Relations
Spalding
Meadow Street
Chicopee, Massachusetts 01014
800-628-9272 (toll free)

Paul Weiske
Manager, Consumer Affairs
Speed Queen
Shepard Street
P.O. Box 70
Ripon, Wisconsin 54971
(414) 748-3121

Spencer Gifts, Inc.
1601 Albany Avenue
Atlantic City, New Jersey 08411
(609) 645-3300

Customer Relations
**Sperry and Hutchinson
Company, Inc.**
330 Madison Avenue
New York, New York 10017
(212) 983-2000

Robert J. Terry
Manager, Customer Relations
Spiegel, Inc.
P.O. Box 927
Oakbrook, Illinois 60521
(312) 986-8800

Jean Foltz
Consumer Relations Administrator
Squibb Corporation
P.O. Box 4000
Princeton, New Jersey 08540
(609) 921-4770

Tim McDonald
Assistant, Marketing
**Stanley Hardware Division
Stanley Works**
195 Lake Street
New Britain, Connecticut 06050
(203) 225-5111

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

Deiores Janich
Supervisor, Consumer Affairs
Starkist Foods, Inc.
582 Tuna Street
Terminal Island, California 90731
(213) 775-8591

Dave Phillips
Vice President, Public Relations
**State Farm Mutual
Automobile Insurance
Company**
One State Farm Plaza
Bloomington, Illinois 61701
(309) 766-2311

Toby Stinson
Manager, Consumer Services
Department
Stearns & Foster Company
Wyoming Avenue and William
Streets
Cincinnati, Ohio 45215
(513) 948-5254

Caroline Wolf
Customer Service
Stetson Hat Company, Inc.
Whitaker and Leonard Road
Saint Joseph, Missouri 64502
(816) 233-8031

Helen Galardo
Manager, Consumer Relations
Stokely-Van Camp, Inc.
P.O. Box 1113
Indianapolis, Indiana 46206
(317) 263-2000

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

Elene Coccarl
Manager, Consumer Affairs
Stouffer Foods
57550 Harper Road
Solon, Ohio 44139
(216) 248-3600 ext. 2109

**Stouffer Hotels &
Restaurants**
29800 Bainbridge Road
Solon, Ohio 44139
(216) 248-3600

Carol Lowery
Stretch and Sew, Inc.
P.O. Box 185
Eugene, Oregon 97440
(503) 686-9981
800-547-7717 (toll free)

Barbara Goecks
Stroh Brewing Company
One Stroh Drive
Detroit, Michigan 48226
(313) 446-2000

Kurt VanVliedren
Public Relations
Sun Company, Inc.
100 Matsonford Road
Radnor, Pennsylvania 19087
(215) 293-6000

Don Hunt
Manager, Consumer Services
**Sun Refining & Marketing
Company**
P.O. Box 2301
Tulsa, Oklahoma 74102
(918) 586-6026

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

Linda D. Shepler
Assistant Manager for Consumer
Relations
Sunkist Growers, Inc.
P.O. Box 7888
Van Nuys, California 91409
(213) 986-4800 ext. 7456

Tom Fite
Vice President, Manufacturing
**Sunnyland Refining
Company**
3330 10th Avenue North
Birmingham, Alabama 35234
800-633-4572 (toll free)

Chip Hoyt
Manager, Customer Relations
**U. S. Suzuki Motor
Corporation**
3251 East Imperial Highway
P.O. Box 1100
Brea, California 92621
(714) 996-7040

Patricia Marvin
Manager, Consumer
Communication
Swift & Company
1919 Swift Drive
Oak Brook, Illinois 60521
(312) 850-5966

Dick Dowhan
Public Affairs Manager
Sylvania Lighting Center
100 Endicott Street
Danvers, Massachusetts 01923
(617) 688-2225

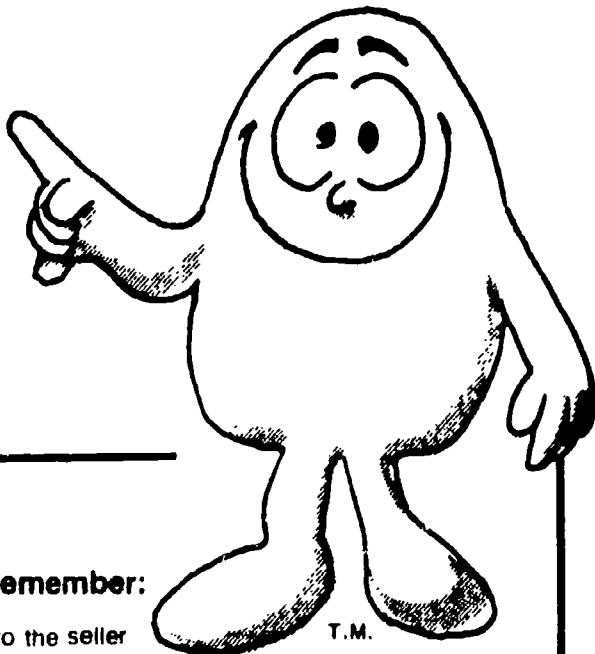
Sylvania Televisions
See North American Phillips

Jeannie Fauerbach
Office Manager
**Synergistics Research
Corporation**
650 Avenue of the Americas
New York, New York 10019
(212) 969-9707

T

Kerry Carliell
Manager, Consumer Services
Tampax, Inc.
P.O. Box 271
Palmer, Massachusetts 01069
(413) 283-3431

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



Consumers, Remember:

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

CORPORATE CONSUMER CONTACTS

Jane A. Wikstrom
Director, Public Relations and
Consumer Affairs

Target Stores
33 South 8th Street
P.O. Box 1392
Minneapolis, Minnesota
55440-1392
(612) 370-6006

Richard Keller
Manager, Consumer Affairs
Teledyne Water Pik
1730 East Prospect Street
Fort Collins, Colorado 80525
(303) 484-1352
800-525-2774 (toll free except
Hawaii, Alaska and Colorado)

Rosay Sanchez
Supervisor, Customer Service
Teleflora
12233 West Olympic, Suite 140
Englewood, California 90064
(213) 826-5253

James Bartlett
Director, Public Affairs
Tenneco, Inc.
P.O. Box 2511, Room T2416B
Houston, Texas 77001
(713) 757-2777

Customer Service Department
Terminex International, Inc.
Memphis, Tennessee 38119
(901) 766-1379 or 1347

Joanne King
Consumer Affairs Manager
Travel Card Division
Texaco Inc., U.S.A.
4800 Fournace Place
Bellaire, Texas 77401
(713) 650-2235

Consumer Products
Texas Instruments, Inc.
P.O. Box 10508, Mail Station 5828
Lubbock, Texas 79408
(806) 741-2000

Nell W. Stewart
Director, Consumer Affairs
Texize
P.O. Box 368
Greenville, South Carolina 29602
(803) 963-4261

John Carberg
Director, Public Relations
Textron, Inc.
40 Westminster Street
Providence, Rhode Island 02903
(401) 421-2800 ext. 354

Dean Siegal
Director, Public Relations
**Thompson Medical
Company, Inc.**
919 Third Avenue
New York, New York 10022
(212) 688-4420

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

Consumer Affairs Representative
Time, Inc.
Time and Life Building
Rockefeller Center
New York, New York 10020
(212) 586-1212

Tim McNellis
Supervisor, Customer Service
Department
Time-Life Books, Inc.
541 North Fairbanks Court
Chicago, Illinois 60611
800-541-1000 (toll free)

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

Kathy Flynn
Coordinator, Consumer Affairs
U. S. Tobacco
100 West Putnam Avenue
Greenwich, Connecticut 06830
(203) 661-1100

Martys M. Knutson
Marketing Services Coordinator
Tonka Toys
5300 Shoreline Boulevard
Mound, Minnesota 55364
(612) 472-8314

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

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

John Grey
Manager, Consumer Affairs
Toys R Us
395 West Passaic Street
Rochelle Park, New Jersey 07662
(201) 845-3096

Edward Pierce
Director of Customer and Terminal
Services
Trailways, Inc.
1500 Jackson Street, Room 220
Dallas, Texas 75201
(214) 655-7805

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

Rosemary Aurichio
Director, Customer Relations
**Trans World Airlines, Inc.
(TWA)**
805 Third Avenue
New York, New York 10158
(212) 557-3920

Office of Consumer Information
Travelers Corporation
One Tower Square
Hartford, Connecticut 06115
(203) 277-6565 (in Connecticut)
800-243-0191 (toll free outside
Connecticut)

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

Meg Houser
Quality Control Representative
Turtle Wax, Inc.
5655 West 73rd Street
Chicago, Illinois 60638
(312) 284-8300

Jerry Greenberg
Vice President, Corporate
Communications
**Twentieth Century Fox Film
Corporation**
P.O. Box 900
Beverly Hills, California 90213
(213) 203-1868

Vicki McClung
Consumer Relations and Services
Tyson Foods, Inc.
2210 West Oaklawn Drive
Springfield, Arkansas 72764
(501) 756-4000

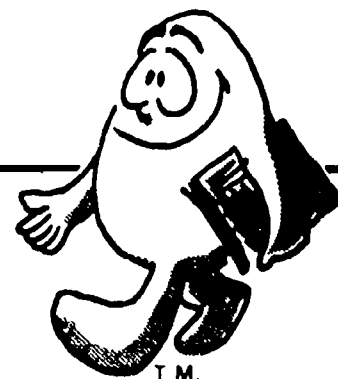
U
Elaine De Shong
Manager, Customer Services
U-Haul International
2727 North Central Avenue
Phoenix, Arizona 85004
(602) 263-6771

Marsha Hardy or Willie Wood
Customer Representatives
**Union Oil Company of
California**
P.O. Box 7600
Los Angeles, California 90051
(213) 977-6956 or 6991

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

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

Sharon Laster
Operations Department
United Foods, Inc.
P.O. Box 119
Bells, Tennessee 38006
(901) 663-2341 ext. 533



Consumers, Remember:

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

Ellen T. Bryant
Consumer Affairs Representative
United States Insurance Group
305 Madison Avenue
P.O. Box 2387
Morristown, New Jersey 07960
(201) 455-0707 ext. 486

Tonie Lindenberger
Manager, Consumer Service
United Van Lines, Inc.
One United Drive
Fenton, Missouri 63026
(314) 326-3100

Consumer Products Unit
Upjohn Company
7000 Portage Road
Kalamazoo, Michigan 49001
(616) 323-4000

Charlotte Anzalone
Director of Consumer and
Professional Relations
Upjohn Healthcare Services
2605 Kilgore Road
Kalamazoo, Michigan 49002
(616) 385-6871

Harry M. Roth
Director, Consumer Affairs
USAir
Hangar U, National Airport
Washington, D.C. 20001
(703) 892-7020

William Reno
Customer Relations Manager
US JVC Corporation
41 Slater Drive
Elmwood Park, New Jersey 07407
(201) 794-3900

V
Norman Nahmias
Manager of Marketing Services
Van Heusen Company
281 Centennial Avenue
Piscataway, New Jersey 08854
(201) 885-5000 ext. 241

Leo Van Munching
President
Van Munching and Company, Inc.
51 West 51st Street
New York, New York 10019
(212) 265-2685

Cindy Rozycki
Manager, Consumer Affairs
Vicks Health Care and Toiletary Products Division Richardson-Vicks, Inc.
1375 Virginia Drive
Fort Washington, Pennsylvania 19034
(215) 643-4000 ext. 300 (call collect)

Customer Relations
Visa, USA, Inc.
1620 I Street, N.W.
Washington, D.C. 20006
(202) 872-7350
(Call issuing bank for individual inquiries)

Judie Jansen
Manager, Consumer Affairs
Department
Vivitar Corporation
2700 Pennsylvania Avenue
Santa Monica, California 90406
(213) 829-3672

Vogue Patterns
See **Butterick Company, Inc.**

W
Sylvia Nadel
Manager, Consumer Affairs
Wakefern Food Corporation
600 York Street
Elizabeth, New Jersey 07207
(201) 527-3342

Wall-Tex
See **Columbus Coated Fabrics Company**

Edward H. King
Director, Governmental and Public Affairs
Walgreen Company
200 Wilmot Road
Deerfield, Illinois 60015
(312) 940-2500

Rick Headley
Customer Service Representative
Warn Industries
19450 68th Avenue South
Kent, Washington 98032
(206) 872-7350

Terry Semel
President and Chief Operating Officer
Warner Brothers, Inc.
4000 Warner Boulevard
Burbank, California 91522
(213) 954-6000

Mary Richardson
Director, Consumer Affairs
Division
Warner-Lambert Company
201 Tabor Road
Morris Plains, New Jersey 07950
(201) 540-2458
800-223-0423 (toll free)

Customer Service Department
Waterford Crystal
225 Fifth Avenue
New York, New York 10010
(212) 683-8899

Roger Drayna
Public Relations Director
Wausau Insurance Companies
2000 Westwood Drive
Wausau, Wisconsin 54401
(715) 842-6092

James Weidman
Director, Corporate Communications
Welch Foods, Inc.
Two South Portage
Westfield, New York 14787
(716) 326-3131

William Robeck
Assistant Vice President
Wells Fargo Bank
Customer Relations Center
San Francisco, California 94111
(415) 396-4353

Dennis Lynch
Director, Public Relations
Wendy's International, Inc.
P.O. Box 256
Dublin, Ohio 43017
(614) 764-3100

Joanne Turchany
Manager of Consumer Information
West Bend Company
400 Washington Street
West Bend, Wisconsin 53095
(414) 334-2311 ext. 6236

Caroline Lee
Manager, Consumer Affairs
West Point Pepperell
1221 Avenue of the Americas
New York, New York 10124
(212) 382-5353

Betty Sears
Consumer Affairs Representative
Westclox U.S.
120 Newton Bridge Road
Athens, Georgia 30613
(404) 543-3050

Wayne Lichtgarn
Assistant Vice President,
Consumer Affairs
Western Airlines, Inc.
6060 Avion Drive
Los Angeles, California 90402
(213) 646-2345

Edward A. Wilson
National Vice President,
Consumer Affairs
Western Union Telegraph Company
1828 L Street N.W., Suite 1001
Washington, D.C. 20036
(202) 862-4633

William Newman
Senior Vice President, Marketing
Westin Hotels
The Westin Building
2001 6th Avenue
Seattle, Washington 98121
(206) 447-5000

Eileen S. Kieta
Section Head Compliance
System, Consumer Affairs
Westwood Pharmaceuticals, Inc.
100 Forest Avenue
Buffalo, New York 14213
(716) 887-3428

Guy Turner
Vice President, Consumer Affairs
Whirlpool Corporation
2000 US 33 North
Benton Harbor, Michigan 49022
(616) 926-5113

Sherry Dwyer
Manager, Consumer Relations
White-Westinghouse Corporation
930 Fort Duquesne Boulevard
Pittsburgh, Pennsylvania 15222
(412) 263-3700
800-245-0600 (toll free outside Pennsylvania)

Carolyn Arm
Administrative Legal Secretary
Wick Building Systems, Inc.
P.O. Box 8310
Madison, Wisconsin 53708
(608) 274-4631

Kristin Blaire
Senior Public Relations Specialist
Wickes Furniture
3340 Ocean Park Boulevard
Santa Monica, California 90405
(213) 452-0161

A. Keith Hogan
Director, Customer Relations
John Wiley & Sons
One Wiley Drive
Somerset, New Jersey 08873
(201) 469-4400 ext. 200

Nancy Robinson
Supervisor, Consumer Affairs
Department
Wilson Foods Corporation
4545 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 525-4627

Louella Uhlig
Manager, Customer Service
Department
Wilton Armetale
18th and Franklin Streets
Columbia, Pennsylvania 17512
(717) 684-9000 ext. 260

CORPORATE CONSUMER CONTACTS

Frank Rotta
Director, Corporate Public
Relations
Winnebago Industries
P.O. Box 152
Forest City, Iowa 50436
(515) 582-3535

Richard Vura
Vice President, Personnel
Womatco Enterprises, Inc.
316 North Miami Avenue
Miami, Florida 33128
(305) 579-1353

Grace F. Ulbricht
F. W. Woolworth Company
New York, New York 10279
(212) 553-2469

Robert J. Kirschten or Lana Little
Consumer Affairs
World Airways
Oakland International Airport
1100 Airport Drive
Oakland, California 94614
(415) 577-2000

Manager, Consumer Affairs
World Book, Inc.
Merchandise Mart Plaza
Chicago, Illinois 60654
(312) 341-2677 (Illinois and
Canada)
800-621-8208 (toll free outside
Illinois and Canada)

Wrangler Jeans
See **Blue Bell, Inc.**

Barbara Sadek
Communications Manager
Wm. Wrigley Jr. Company
410 North Michigan Avenue
Chicago, Illinois 60611
(312) 644-2121

Y _____
Garth Buckles
Manager, Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, California 90630
(714) 761-7439

Harold Cohen
Director, Consumer Affairs
Department
**Youngs Drug Products
Corporation**
885 Centennial Avenue
P.O. Box 385
Piscataway, New Jersey 08854
(201) 885-5777

Z _____
Jean Barrow
Vice President, Public Relations
Zale Corporation
3000 Diamond Park Drive
Dallas, Texas 75247
(214) 634-4011

Marilyn Davis
Director of Consumer Affairs
Zana Corporation
2605 Camino Del Rio South
San Diego, California 92108
(619) 298-7204

Stanley Berkovitz
Vice President, Consumer and
Community Affairs
Zayre Corporation
Framingham, Massachusetts
01701
(617) 651-6200

John Pederson
Vice President, Consumer Affairs
Zenith Radio Corporation
1000 North Milwaukee Avenue
Glenview, Illinois 60025
(312) 391-7000

Automobile Manufacturers Corporate Contacts

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

American Honda Motor Company, Inc.

**Michigan, Wisconsin, Illinois, Indiana, Ohio,
Kentucky**

Customer Relations Department
Central Zone
American Honda Motor Company, Inc.
6400 Sand Lake Road
Dayton, Ohio 45414
(513) 890-1717

**Pennsylvania, Maryland, Delaware, West
Virginia, Virginia, District of Columbia**

Customer Relations Department
Mid-Atlantic Zone
American Honda Motor Company, Inc.
P.O. Box 541
115 Gaither Drive
Moorestown, New Jersey 08057
(609) 235-4155

**New York, Vermont, New Hampshire, Maine,
Massachusetts, Connecticut, Rhode Island,
New Jersey**

Customer Relations Department
Northeast Zone
American Honda Motor Company, Inc.
115 Gaither Drive
Moorestown, New Jersey 08057
(609) 235-5533

**Washington, Oregon, Alaska, Montana,
Idaho, Utah, Colorado, Wyoming, North
Dakota, Nebraska, Minnesota, Iowa**

Customer Relations Department
Northwest Zone
American Honda Motor Company, Inc.
P.O. Box 20186
12439 N.E. Airport Way
Portland, Oregon 97220
(503) 246-4670

**Kansas, Oklahoma, Texas, Missouri,
Arkansas, Louisiana**

Customer Relations Department
Southwest Zone
American Honda Motor Company, Inc.
4525 Royal Lane
Irving, Texas 75062
(214) 258-8000

**California, Nevada, Arizona, New Mexico,
Hawaii**

Customer Relations Department
Western Zone
American Honda Motor Company, Inc.
201 West Artesia Boulevard
Compton, California 90220
(213) 604-2524

Corporate Office

Tom Laymon
Assistant Manager
American Honda Motor Company, Inc.
100 West Alondra Boulevard
Gardena, California 90247
(213) 327-8280

American Motors Sales Corporation, Jeep Renault

**Tennessee, Mississippi, Alabama, Georgia,
Florida**

Owner Relations Department
Atlanta Zone Office
American Motors Sales Corporation
1640 Stone Ridge Drive
P.O. Box 718
Stone Mountain, Georgia 30083
(404) 491-3233

**Rhode Island, Massachusetts, Maine, New
Hampshire, Vermont, Upstate New York**

Owner Relations Department
Boston Zone Office
American Motors Sales Corporation
420 Providence Highway
Westwood, Massachusetts 02090
(617) 392-5633

**Wisconsin, Eastern Iowa, Upper Peninsula
Michigan, Northwestern Indiana, Illinois**

Owner Relations Department
Chicago Zone Office
American Motors Sales Corporation
1600 Busse Road
Elk Grove Village, Illinois 60007
(312) 364-8601

**Texas, Arkansas, Louisiana, Southern New
Mexico**

Owner Relations Department
Dallas Zone Office
American Motors Sales Corporation
7900 Ambassador Row
P.O. Box 47326
Dallas, Texas 75247
(214) 689-9634

**Colorado, Northern New Mexico, Utah,
Montana, Idaho, Western Nevada, Wyoming,
Southwestern South Dakota, Northwestern
Nebraska**

Owner Relations Department
Denver Zone Office
American Motors Sales Corporation
5005 Lima Street
Denver, Colorado 80239
(303) 373-5800

Michigan, Indiana, Western Ohio, Kentucky

Owner Relations Department
Detroit Zone Office
American Motors Sales Corporation
600 American Center
Southfield, Michigan 48034
(313) 827-7870



Consumers, Remember:

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

AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS

Kansas, North Dakota, Minnesota, Western Iowa, Southwestern Illinois, Nebraska, Northern Oklahoma
Owner Relations Department
Kansas City Zone Office
American Motors Sales Corporation
P.O. Box 283
Shawnee Mission, Kansas 66201
(913) 677-7850

California, Washington, Oregon, Arizona, Hawaii, Alaska, Eastern Nevada
Owner Relations Department
Los Angeles Zone Office
American Motors Sales Corporation
P.O. Box 92787
Airport Station
Los Angeles, California 90009
(213) 536-0512 or 0534

Lower New York, Connecticut, Eastern New Jersey
Owner Relations Department
New York Zone Office
American Motors Sales Corporation
P.O. Box 500
Elmsford, New York 10523
(914) 997-2823

Eastern Pennsylvania, Southern New Jersey, Delaware
Owner Relations Department
Philadelphia Zone Office
American Motors Sales Corporation
Mid-Atlantic Industrial Park
P.O. Box 1000
Woodbury, New Jersey 08096
(609) 853-4458

Western Pennsylvania, West Virginia, Eastern Ohio, Northwestern New York
Owner Relations Department
Pittsburgh Zone Office
American Motors Sales Corporation
150 Commonwealth Drive
Warrendale, Pennsylvania 15086
(412) 776-7254

North Carolina, South Carolina, Virginia, Northeastern Maryland, District of Columbia
Owner Relations Department
Washington, D.C. Zone Office
American Motors Sales Corporation
P.O. Drawer AA
Westgate Research Park
McLean, Virginia 22101
(703) 790-3031

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

BMW of North America, Inc.

Customer Relations Manager
Central Region
BMW of North America, Inc.
1002 East Algonquin Road
Schaumburg, Illinois 60195
(312) 397-5700

Customer Relations Manager
Eastern Region
BMW of North America, Inc.
Walnut and Hudson Streets
Norwood, New Jersey 07648
(201) 784-0145 or 0146

Customer Relations Manager
Southeast Region
BMW of North America, Inc.
26 Perimeter Center East
Suite 2633
Atlanta, Georgia 30346
(404) 399-5977

Customer Relations Manager
Southwest Region
BMW of North America, Inc.
Suite 300
2300 Valley View Lane
Farmers Branch, Texas 75234
(214) 484-4840

Customer Relations Manager
Western Region
BMW of North America, Inc.
12541 Beatrice Street
Los Angeles, California 90066
(213) 827-5508

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

Chrysler Corporation

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

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

Iowa, Illinois, Wisconsin, Indiana
Customer Relations Manager
Chicago Zone Office
Chrysler Corporation
P.O. Box E 367
Elk Grove, Illinois 60007
(312) 593-3780

Kentucky, Indiana, Ohio
Customer Relations Manager
Cincinnati Zone Office
Chrysler Corporation
P.O. Box 41902
Cincinnati, Ohio 45241
(513) 733-8450

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

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

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

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

Oklahoma, Missouri, Nebraska, Kansas, Iowa
Customer Relations Manager
Kansas City Zone Office
Chrysler Corporation
Cloverleaf II Building Suite 205
6901 West 63rd Street
Overland Park, Kansas 66202
(913) 831-2244

California, Arizona, Hawaii, Nevada
Customer Relations Manager
Los Angeles Zone Office
Chrysler Corporation
P.O. Box 4120
Fullerton, California 96234
(714) 870-4000

Louisiana, Arkansas, Mississippi, Tennessee, Alabama
 Customer Relations Manager
 Memphis Zone Office
 Chrysler Corporation
 P.O. Box 18008
 Memphis Tennessee 38118
 (901) 365-4701

South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska
 Customer Relations Manager
 Minneapolis Zone Office
 Chrysler Corporation
 P.O. Box 1231
 Minneapolis, Minnesota 55440
 (613) 553-2546

Louisiana, Florida, Alabama, Missouri
 Customer Relations Manager
 New Orleans Zone Office
 Chrysler Corporation
 P.O. Box 7316A
 Metairie, Louisiana 70033
 (504) 455-1433

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

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



Consumers, Remember:

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

Pennsylvania, New Jersey, Delaware
 Customer Relations Manager
 Philadelphia Zone Office
 Chrysler Corporation
 P.O. Box 489
 Wayne, Pennsylvania 19087
 (215) 687-6110

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

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

California, Nevada
 Customer Relations Manager
 San Francisco Zone Office
 Chrysler Corporation
 P.O. Box 1414
 Pleasanton, California 94566-0414
 (415) 572-0377

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

Illinois, Missouri, Kentucky, Indiana
 Customer Relations Manager
 St. Louis Zone Office
 Chrysler Corporation
 P.O. Box 278
 Hazelwood, Missouri 63042
 (314) 895-0731

Maryland, Virginia, North Carolina, Delaware, District of Columbia
 Customer Relations Manager
 Washington, D.C. Zone Office
 P.O. Box 3130
 Chrysler Corporation
 Landover Hills, Maryland 20784
 (301) 484-4040

Corporate Office:
 J. D. Personette
 Manager, Owner Relations
 Chrysler Corporation
 P.O. Box 1718
 Detroit, Michigan 48288-1718
 (313) 956-5970

Fiat Motors of North America, Inc.
Corporate Office:
 National Customer Relations Department
 Fiat Motors of North America, Inc.
 777 Terrace Avenue
 Hasbrouck Heights, New Jersey 07604
 (201) 393-4049 or 4053

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

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut
 Owner Relations Manager
 Boston District Office
 Ford Motor Company
 P.O. Box 587
 Waltham, Massachusetts 02154
 (617) 895-1000

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

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

Northeastern Illinois, Northwestern Indiana
 Owner Relations Manager
 Chicago District Office
 Ford Motor Company
 2225 West North Avenue
 Melrose Park, Illinois 60160
 (312) 681-6500

Southern Ohio, Southern West Virginia, Eastern Kentucky, Southeastern Indiana
 Owner Relations Manager
 Cincinnati District Office
 Ford Motor Company
 P.O. Box 15280
 Cincinnati, Ohio 45215
 (513) 782-7264

Eastern and Northwestern Ohio, Northwestern Pennsylvania
 Owner Relations Manager
 Cleveland District Office
 Ford Motor Company
 P.O. Box 41035
 Brecksville, Ohio 44141
 (216) 526-6900

AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS

Northern Texas, Oklahoma
Owner Relations Manager
Dallas District Office
Ford Motor Company
P.O. Box 110037
Carrollton, Texas 75006
(214) 242-8611

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

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

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

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

Florida, Southern Georgia
Owner Relations Manager
Jacksonville District Office
Ford Motor Company
P.O. Box Y
Jacksonville, Florida 32203
(904) 783-4400

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

Southern California, Southeastern Nevada
Owner Relations Manager
Los Angeles District Office
Ford Motor Company
P.O. Box 4680-P
Anaheim, California 92803
(714) 520-8300

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

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

**Wisconsin (Except Northwestern Corner),
Upper Peninsula Michigan**
Owner Relations Manager
Milwaukee District Office
Ford Motor Company
18535 West Bluemound Road
Suite 350
Brookfield, Wisconsin 53005
(414) 259-3600

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

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

**Western Iowa, Central and Eastern Nebraska,
Southeastern South Dakota**
Owner Relations Manager
Omaha District Office
Ford Motor Company
P.O. Box 37433
Millard Station
Omaha, Nebraska 68137
(402) 334-4750

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

Arizona, New Mexico, Western Texas
Owner Relations Manager
Phoenix District Office
Ford Motor Company
P.O. Box 844
Phoenix, Arizona 85001
(602) 266-8500

**Southwestern Pennsylvania, Northern West
Virginia, Southeastern Ohio**
Owner Relations Manager
Pittsburgh District Office
Ford Motor Company
P.O. Box 13289
Pittsburgh, Pennsylvania 15243
(412) 928-2939

Southern Illinois, Eastern Missouri
Owner Relations Manager
St. Louis District Office
Ford Motor Company
P.O. Box 24575
St. Louis, Missouri 63141
(314) 589-4455

**Northern California, Southern Oregon,
Western Nevada, Hawaii**
Owner Relations Manager
San Jose District Office
Ford Motor Company
P.O. Box 1740
San Jose, California 95108
(408) 262-9110

Alaska, Washington, Northern Oregon
Owner Relations Manager
Seattle District Office
Ford Motor Company
10604 N.E. 38th Place
Suite 123
Kirkland, Washington 98033
(206) 244-5800

**Northwestern Wisconsin, Minnesota, North
Dakota, Northern South Dakota**
Owner Relations Manager
Twin Cities District Office
Ford Motor Company
P.O. Box 9303
Minneapolis, Minnesota 55440
(612) 887-4280

**Mainland Maryland, Northern Virginia,
Southern Virginia, Eastern West Virginia,
Peninsular Maryland, Washington, D.C.**
Owner Relations Manager
Washington District Office
Ford Motor Company
P.O. Box 703A
8051 Gatehouse Road
Falls Church, Virginia 22042
(703) 698-1900

General Motors Corporation

Customer Service Department
Buick Motor Division
General Motors Corporation
902 East Hamilton Avenue
Flint, Michigan 48550
(313) 766-1240

Customer Relations Department
Cadillac Motor Car Division
 General Motors Corporation
 2860 Clark Street
 Detroit, Michigan 48232
 (313) 554-5536

Consumer Relations Department
Chevrolet Motor Division
 General Motors Corporation
 Warren, Michigan 48090
 (313) 492-5500

Customer Service Department
Oldsmobile Division
 General Motors Corporation
 920 Townsend Street
 Lansing, Michigan 48921
 (517) 377-5546

Customer Service Department
Pontiac Motor Division
 General Motors Corporation
 One Pontiac Plaza
 Pontiac, Michigan 48053
 (313) 857-1316

Corporate Office:
 Consumer Relations Manager
 General Motors Corporation
 8-257 General Motors Building
 Detroit, Michigan 48202
 (313) 556-2942

Mazda Motors of America, Inc.

Alabama, Connecticut, Delaware, Florida,
 Georgia, Maine, Maryland, Massachusetts,
 New Hampshire, New Jersey, North Carolina,
 Pennsylvania, Rhode Island, South Carolina,
 Vermont, Virginia, District of Columbia, West
 Virginia
 Customer Relations Manager
 Mazda Motors of America East, Inc.
 8313 Baycenter Road
 Jacksonville, Florida 32216

Illinois, Indiana, Michigan, Ohio, Wisconsin
 Customer Relations Manager
 Mazda Distributors Great Lakes
 2660 28th Street S.E.
 Grand Rapids, Michigan 49506
 (616) 949-7570

Arkansas, Iowa, Kansas, Kentucky,
 Louisiana, Mississippi, Missouri, Nebraska,
 Oklahoma, Tennessee, Texas
 Customer Relations Manager
 Mazda Distributors Gulf
 10445 Corporate Drive
 Sugar Land, Texas 77478
 (713) 491-5800

Alaska, Idaho, Minnesota, Montana, North
 Dakota, Oregon, South Dakota, Washington
 Customer Relations Manager
 Mazda Distributors Northwest
 9621 South 180th Street
 Kent, Washington 98031

Arizona, California, Colorado, Nevada, New
 Mexico, Utah, Wyoming
 Customer Relations Manager
 Mazda Distributors Pacific
 18601 South Susana Road
 Compton, California 90221
 (213) 603-8978

Corporate Office:
 Mr. Bill R. Harth
 Customer Relations Manager
 Mazda Motors of America, Inc.
 8313 Baycenter Road
 Jacksonville, Florida 32216
 (914) 731-4010

Corporate Office:
 Mr. Doug Cochran
 Consumer Communications Manager
 Mazda Motors of America (Central), Inc.
 3040 East Ana Street
 Rancho Dominguez, California 90221
 (213) 537-2322

Mercedes-Benz of North America, Inc.

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

Texas, Arkansas, Louisiana, Oklahoma,
 Western Kansas, New Mexico, Colorado,
 Eastern Wyoming
 Owner Service Manager
 Houston Zone
 Mercedes-Benz of North America, Inc.
 9550 North Loop East
 P.O. Box 24396
 Houston, Texas 77229
 (713) 675-6126

Western North Carolina, South Carolina,
 Tennessee, Mississippi, Alabama, Georgia,
 Florida
 Owner Service Manager
 Jacksonville Zone
 Mercedes-Benz of North America, Inc.
 8813 Western Way
 P.O. Box 17604F
 Jacksonville, Florida 32245
 (904) 731-4040

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

Maine, Vermont, New Hampshire,
 Massachusetts, Rhode Island, Connecticut,
 Northern New Jersey, Upstate New York
 Owner Service Manager
 New York Zone
 Mercedes-Benz of North America, Inc.
 One Glenview Road
 P.O. Box 277
 Montvale, New Jersey 06545
 (201) 573-2518

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

Lower New York, Pennsylvania, Eastern
 Ohio, West Virginia, Virginia, Maryland,
 Eastern North Carolina, Delaware,
 Washington, D.C.
 Owner Service Manager
 Washington, D.C. Zone
 Mercedes-Benz of North America, Inc.
 5530 Wisconsin Avenue
 Chevy Chase, Maryland 20815
 (301) 657-1676

Corporate Office:
 Owner Service Department
 Mercedes-Benz of North America, Inc.
 One Mercedes Drive
 Montvale, New Jersey 07645
 (201) 573-0600



Consumers, Remember:

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

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

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

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

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

Texas, Oklahoma, Louisiana
Customer Relations Manager
Dallas Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
13405 North Stemmons Freeway
Farmers Branch, Texas 75234
(214) 243-4311

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

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

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

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

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

Maryland, Delaware, West Virginia, Virginia, North Carolina, District of Columbia
Customer Relations Manager
Norfolk Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
151 Harbor Drive
Portsmouth, Virginia 23705
(804) 399-4011

Washington, Montana, Oregon, Idaho, Alaska
Customer Relations Manager
Portland Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
9575 S.W. Scholls Ferry Road
Portland, Oregon 97223
(503) 646-0543

Northern California, Nevada (except Las Vegas)
Customer Relations Manager
San Francisco Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
355 Wiget Lane
P.O. Box 8028
Walnut Creek, California 94596
(415) 932-0550

Peugeot Motors of America, Inc.

Indiana, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
Customer Relations
Chicago Zone
Peugeot Motors of America, Inc.
726 Foster Avenue
Bensenville, Illinois 60106
(312) 726-6508

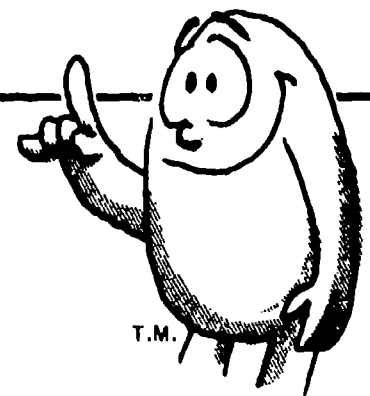
Kentucky, Maryland, Northern Georgia, North Carolina, South Carolina, Tennessee, Virginia, Washington, D.C., West Virginia
Customer Relations
Eastern Auto Distributors Inc.
833 East Little Creek Road
Norfolk, Virginia 23518
(804) 588-1334

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

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

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

Corporate Office:
Customer Relations
Peugeot Motors of America, Inc.
One Peugeot Plaza
Lyndhurst, New Jersey 07071
(201) 935-8400



Consumers, Remember:

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

Porsche Audi

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

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, North Dakota, Ohio, South Dakota, Wisconsin (excluding Rapid City)
Regional Service Manager
Central Region
Volkswagen of America, Inc.
Porsche Audi Division
106 Willmot Road, Suite 201
Deerfield, Illinois 60015
(312) 948-5660

Connecticut, New Jersey, New York
Regional Service Manager
Eastern Region
World Wide Volkswagen, Inc.
Porsche Audi Division
Greenbush Road
Orangeburg, New York 10962
(914) 578-5000

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

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

Arkansas, Kansas, Missouri, Nebraska
Customer Service Manager
Volkswagen Mid-America, Inc.
Porsche Audi Division
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429-2141

Alaska, Idaho, Montana, Oregon, Washington
Customer Service Manager
Porsche Audi Northwest Region
5 Oaks Industrial Park
5555 Northwest 5 Oaks Drive
Hillsboro, Oregon 97123
(503) 645-5511

Arizona, California, Colorado, Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming
Regional Service Manager
Pacific Region
Volkswagen of America, Inc.
Porsche Audi Division
11300 Playa Street
Culver City, California 90230
(213) 390-8011

Corporate Office:
Franz Doerr
Customer Assistant Manager
Volkswagen of America, Inc.
Porsche Audi Division
888 West Big Beaver
Troy, Michigan 48099
(313) 362-6000

Saab-Scania of America

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey, New York, Delaware, Pennsylvania, Maryland, Virginia, North Carolina, South Carolina, Tennessee, Alabama, Georgia, Florida
Customer Relations Manager
Eastern Region
Saab-Scania of America
Saab Drive
P.O. Box 897
Orange, Connecticut 06477
(203) 795-5671

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

Washington, Montana, Oregon, Idaho, California, Nevada, Utah, Arizona, Alaska, Hawaii
Customer Relations Manager
Western Region
Saab-Scania of America
1225 East Artesia Boulevard
Carson, California 90746
(213) 537-3901

Corporate Office:
Customer Relations Manager
Saab-Scania of America
P.O. Box 897
Orange, Connecticut 06477
(203) 795-5671

Subaru of America, Inc.

West Virginia, Virginia, North Carolina, Maryland
Customer Relations Manager
Subaru Atlantic, Inc.
8611 Larkin Road
P.O. Box 427
Savage, Maryland 20763
(301) 498-1700

New York, North New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, New York 10962
(914) 359-2500

Kentucky, Ohio, Indiana, Michigan
Customer Relations Manager
Great Lakes Subaru, Inc.
401 North Hamilton Road
P.O. Box 18513
Columbus, Ohio 43215
(614) 864-6650

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

Nebraska, Kansas, Colorado, New Mexico, Arizona
Customer Relations Manager
Subaru Inter-Mountain, Inc.
15000 East 39th Street
P.O. Drawer D
Aurora, Colorado 80011
(303) 371-3820

Missouri, South Dakota, Minnesota, Wisconsin, Iowa, Illinois
Customer Relations Manager
Subaru Mid-America, Inc.
301 Mitchell
Elk Grove Village, Illinois 60007
(312) 953-1188

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

Northern California, Nevada, Utah
Customer Relations Manager
Subaru of Northern California, Inc.
2505 Port Street
P.O. Box 985
West Sacramento, California 95691
(916) 371-7901

AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS

Washington, Oregon, Idaho, Montana, Wyoming

Customer Relations Manager
Subaru Northwest Corporation
8040 East 33rd Drive
P.O. Box 11293
Portland, Oregon 97211
(503) 287-4171

Arkansas, Louisiana, Tennessee, Missouri, Alabama

Customer Relations Manager
Subaru South, Inc.
8923 Fourchedam Pike
Little Rock, Arkansas 72206
(501) 490-2770

Georgia, South Carolina, Florida

Customer Relations Manager
Southeast Subaru
P.O. Box 3007
West Palm Beach, Florida 33402
(305) 683-3066

Southern California

Customer Relations Manager
Subaru of Southern California
12 Whatney Drive
Irvine, California 92714
(714) 951-6592

Texas, Oklahoma

Customer Relations Manager
Southwest Subaru Star Corporation
12615 San Pedro Avenue
P.O. Box 32906
San Antonio, Texas 78216
(512) 496-1441

Corporate Office:

Customer Relations Department
Subaru of America, Inc.
7040 Central Highway
Pennsauken, New Jersey 08109
(609) 488-8630

Toyota Motor Sales, U.S.A.

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island

Customer Relations Department
Boston Regional Office
Toyota Motor Distributors, Inc.
440 Forbes Boulevard
Mansfield, Massachusetts 02048
(617) 339-5701

Indiana, Illinois, Wisconsin, Minnesota, Northwest Michigan

Customer Relations Department
Chicago Regional Office
Toyota Motor Distributors, Inc.
500 Kehoe Boulevard
Carol Stream, Illinois 60187
(312) 260-8267

Tennessee, Kentucky, Ohio, Michigan

Customer Relations Department
Cincinnati Regional Office
Toyota Motor Distributors, Inc.
4550 Creek Road
Cincinnati, Ohio 45242
(513) 745-7500

Arizona, New Mexico, Utah, Colorado, Wyoming, Nevada

Customer Relations Department
Denver Regional Office
Toyota Motor Distributors, Inc.
9033 East Easter Place
Suite 200
Englewood, Colorado 80112
(303) 773-1404

Texas, Oklahoma, Arkansas, Louisiana, Mississippi

Customer Relations Department
Gulf States Toyota, Inc.
10310 Harwin Avenue
Houston, Texas 77036
(713) 776-8700

Kansas, Missouri, Nebraska, Iowa, South Dakota, North Dakota

Customer Relations Department
Kansas City Regional Office
Toyota Motor Distributors, Inc.
11111 N.W. Airworld Drive
Kansas City, Missouri 64195
(816) 891-1000

Southern California

Customer Relations Department
Los Angeles Regional Office
Toyota Motor Distributors, Inc.
2800 Jamboree Road
Newport Beach, California 92660
(714) 833-8123
(213) 582-8315

Virginia, West Virginia, Maryland, Delaware, Pennsylvania

Customer Relations Department
Mid-Atlantic Toyota Distributors, Inc.
Toyota Building
6710 Baymeadow Drive
P.O. Box 1030
Glen Burnie, Maryland 21061
(201) 760-1500

New York, New Jersey, Connecticut

Customer Relations Department
New York Regional Office
Toyota Motor Distributors, Inc.
16 Henderson Drive
West Caldwell, New Jersey 07006
(201) 575-7600

Washington, Oregon, Montana, Alaska

Customer Relations Department
Portland Regional Office
Toyota Motor Distributors, Inc.
6111 N.E. 87th Avenue
Portland, Oregon 97220
(503) 255-6440

Northern California

Customer Relations Department
San Francisco Regional Office
Toyota Motor Distributors, Inc.
2451 Bishop Drive
San Ramon, California 94583
(415) 829-6000

Alabama, Florida, Georgia, North Carolina, South Carolina

Customer Relations Department
Southeast Toyota Distributors, Inc.
1751 Talleyrand Drive
P.O. Box 5287
Jacksonville, Florida 32201
(904) 358-3634

Corporate Office:

H. G. Steckley
National Customer Relations Manager
Toyota Motor Sales, Inc.
19001 South Western Avenue
Torrance, California 90509
(213) 618-4000

Volkswagen of America, Inc.

Northern Alabama, Northern Georgia, South Carolina, Tennessee

Regional Service Manager
Volkswagen of America, Inc.
Atlanta Region
1940 The Exchange
Atlanta, Georgia 30339
(404) 955-3484

Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Regional Service Manager
Volkswagen of America, Inc.
Boston Region
100 Fordham Road
Wilmington, Massachusetts 01887
(617) 658-6700

Illinois, Iowa, Minnesota, North Dakota, South Dakota, Wisconsin (excluding Rapid City)

Regional Service Manager
Volkswagen of America, Inc.
Chicago Region
3737 Lake Cook Road
Deerfield, Illinois 60015
(312) 272-5000

Indiana, Kentucky, Michigan, Ohio

Regional Service Manager
Volkswagen of America, Inc.
Columbus Region
1840 MacKenzie Drive
Columbus, Ohio 43220
(614) 457-2411

Arizona (excluding Yuma), Colorado, Eastern Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming

Regional Service Manager
Volkswagen of America, Inc.
Denver Region
12487 East Peakview Avenue
Englewood, Colorado 80112
(303) 773-6374

Hawaii

Customer Service Manager
Volkswagen of America, Inc.
Hawaii Region
2865 Pukoloa Street
Honolulu, Hawaii 96819
(808) 833-9091

Florida, Southern Alabama, Southern Georgia

Regional Service Manager
Volkswagen of America, Inc.
Jacksonville Region
P.O. Box 2274
155 East 21st Street
Jacksonville, Florida 32203
(904) 354-8188

Arkansas, Kansas, Missouri, Nebraska

Customer Service Manager
Volkswagen Mid-America, Inc.
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429-2141

Southern California

Customer Service Manager
Volkswagen of America, Inc.
Los Angeles Region
11300 Playa Street
Culver City, California 90230
(213) 390-8011

Alaska, Montana, Oregon, Washington, Idaho

Regional Service Manager
Riviera Motors, Inc.
5 Oaks Industrial Park
5555 Northwest 5 Oaks Drive
Hillsboro, Oregon 97123
(503) 645-5511

Louisiana, Mississippi, Oklahoma, Texas (excluding El Paso)

Customer Service Manager
Volkswagen of America, Inc.
San Antonio Region
10515 Guffdale Drive
P.O. Box 32572
San Antonio, Texas 78216
(512) 341-8881

Western Nevada, Northern California

Regional Service Manager
Volkswagen of America, Inc.
San Francisco Region
7106 Johnson Industrial Drive
Pleasanton, California 94566
(415) 482-8000

Delaware, Pennsylvania

Regional Service Manager
Volkswagen of America, Inc.
Valley Forge Region
P.O. Box 830
1001 South Trooper Road
Valley Forge, Pennsylvania 19482
(215) 666-0683

Maryland, North Carolina, Virginia, District of Columbia, West Virginia

Regional Service Manager
Volkswagen of America, Inc.
Washington, D.C. Region
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 386-0839

Connecticut, New Jersey, New York

Regional Service Manager
World-Wide Volkswagen, Inc.
Greenbush Road
Orangeburg, New York 10962
(914) 578-5000

Corporate Office:

Franz Doerr
Customer Assistance Manager
Volkswagen of America, Inc.
888 West Big Beaver
Troy, Michigan 48099
(313) 362-6000

Volvo North America

Corporate Office:

Juanita Mitchell
Consumer Affairs Manager
Volvo North America
P.O. Box 913
Rockleigh, New Jersey 07647
(201) 768-7300

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. There are some 150 BBBs in the United States today. BBBs offer a variety of consumer education programs and materials, provide general information on companies, handle consumer inquiries, mediate and arbitrate complaints, and maintain records of consumer satisfaction or dissatisfaction with individual companies.

UNITED STATES BUREAUS

National Headquarters

Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-C100

Local Bureaus

Alabama

1214 South 20th Street
Birmingham, Alabama 32503
(205) 933-2893

Central Bank Building
Suite 410
West Side Square
P.O. Box 383
Huntsville, Alabama 35804
(205) 533-1640

307 Van Antwerp Building
Mobile, Alabama 36602
(205) 433-5494

Arizona

4428 North 12th Street
Phoenix, Arizona 85013
(602) 264-1721

100 East Alameda Street
Suite 403
Tucson, Arizona 85701
(602) 622-7651 (Inquiries)
(602) 622-7654 (Complaints)

Arkansas

1216 South University
Little Rock, Arkansas 72204
(501) 664-7274

California

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

1265 North La Cadena
Colton, California 92324
(714) 825-7280

413 T.W. Patterson Building
Fresno, California 93721
(209) 268-6424

639 South New Hampshire Avenue
3rd Floor
Los Angeles, California 90005
(213) 383-0992

508 16th Street, Room 1500
Oakland, California 94612
(415) 839-5900

1401 21st Street, Suite 305
Sacramento, California 95814
(916) 443-6843

4310 Orange Avenue
San Diego, California 92105
(619) 283-3927

2740 Van Ness Avenue, #210
San Francisco, California 94109
(415) 775-3300

1505 Meridian Avenue
P. O. Box 8110
San Jose, California 95125
(408) 978-8700

20 North San Mateo Drive
P. O. Box 294
San Mateo, California 94401
(415) 347-1251, 1252, 1253

111 North Milpas Street
P. O. Box 746
Santa Barbara, California 93102
(805) 963-8657

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

17662 Irvine Boulevard, Suite 15
Tustin, California 92680
(714) 544-6942 (inquiries)
(714) 544-5842 (complaints)

Colorado

524 South Cascade, Suite 2
Colorado Springs, Colorado 80903
(303) 636-1155

841 Delaware Street
Denver, Colorado 80204
(303) 629-1030

140 West Oak Street
Fort Collins, Colorado 80524
(303) 484-1348

Connecticut

Fairfield Woods Plaza
2345 Black Rock Turnpike
Fairfield, Connecticut 06430
(203) 368-6538

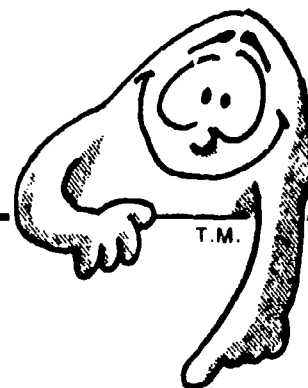
250 Constitution Plaza
Hartford, Connecticut 06103
(203) 247-8700

35 Elm Street
P. O. Box 2015
New Haven, Connecticut 06506
(203) 787-5788

Delaware

20 South Walnut Street
P. O. Box 300
Milford, Delaware 19963
(302) 856-6969

1901-B West 11th Street
P. O. Box 4065
Wilmington, Delaware 19807
(302) 652-3833



Consumers, Remember:

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

District of Columbia

1334 G Street, N.W.
Prudential Building
6th Floor
Washington, D.C. 20005
(202) 393-8000

Florida

8600 N.E. 2nd Avenue
Miami, Florida 33138
(305) 757-3446

3080 Tamiami Trail North
Naples, Florida 33940
(813) 261-0606

620 East Colonial Drive
Orlando, Florida
(305) 843-8873

3015 Exchange Court
West Palm Beach, Florida 33409
(305) 686-2200

Georgia

100 Edgewood Avenue, Suite 1012
Atlanta, Georgia 30303
(404) 688-4910

209 7th Street, Suite 303
P.O. Box 2085
Augusta, Georgia 30901
(404) 722-1574

Martin Theatre Building
1320 Broadway, Suite 250
Columbus, Georgia 31902
(404) 324-0712, 0713

6822 Abercorn Extension
P.O. Box 13956
Savannah, Georgia 31406
(912) 354-7521

Hawaii

677 Ala Moana Boulevard
Suite 614
Honolulu, Hawaii 96813
(808) 531-8131, 8132, 8133

Idaho

409 West Jefferson
Boise, Idaho 83702
(208) 342-4649

Illinois

35 East Wacker Drive
Chicago, Illinois 60601
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)

109 Southwest Jefferson Street
Suite 305
Peoria, Illinois 61602
(309) 673-5194

Indiana

118 South Second Street
P.O. Box 405
Elkhart, Indiana 46515
(219) 293-5731

Old Courthouse Center, Room 307
Evansville, Indiana 47708
(812) 422-6879

1203 Webster Street
Fort Wayne, Indiana 46802
(219) 423-4433

4231 Cleveland Street
Gary, Indiana 45408
(219) 960-1511

15 East Market Street
Indianapolis, Indiana 46204
(317) 637-0197

204 Iroquois Building
Marion, Indiana 46952
(317) 668-8954

Ball State University BBB
Whitinger Building, Room 160
Muncie, Indiana 47306
(317) 285-6375

230 West Jefferson Boulevard
South Bend, Indiana 46601
(219) 234-0183

105 South Third Street
Terre Haute, Indiana 47801
(812) 234-7749

Iowa

619 Kahl Building
Davenport, Iowa 52801
(319) 322-0762

234 Insurance Exchange Building
Des Moines, Iowa 50309
(515) 243-8137

318 Badgerow Building
Stout City, Iowa 51101
(712) 252-4501

Kansas

501 Jefferson, Suite 24
Topeka, Kansas 66607
(913) 232-0454, 0455

300 Kaufman Building
Wichita, Kansas 67202
(316) 263-3146

Kentucky

629 North Broadway
Lexington, Kentucky 40508
(606) 252-4492

844 South Fourth Street
Louisville, Kentucky 40202
(502) 583-6546

Louisiana

1407 Murray Street, Suite 101
Alexandria, Louisiana 71306
(318) 473-4494

2055 Wooddale Boulevard
Baton Rouge, Louisiana 70806
(504) 926-3010

300 Bond Street, Box 9129
Houma, Louisiana 70361
(504) 868-3456

804 Jefferson Street
P.O. Box 3851
Lafayette, Louisiana 70502
(318) 234-8341

1413 Ryan Street, Suite C
P.O. Box 1681
Lake Charles, Louisiana 70602
(318) 433-1633

141 De Siard Street
ONB Building
Suite 503
Monroe, Louisiana 71201
(318) 837-4600, 4601

301 Camp Street, Suite 403
New Orleans, Louisiana 70130
(504) 581-6222

1407 North Market Street
Shreveport, Louisiana 71107
(318) 221-8352

Maryland

401 North Howard Street
Baltimore, Maryland, 21201
(301) 685-6966

6917 Arlington Road
Bethesda, Maryland 20814
(301) 656-7000

Massachusetts

8 Winter Street
Boston, Massachusetts 02108
(617) 482-9151

106 State Road, Suite 4
Dartmouth, Massachusetts 02747
(617) 999-6060

The Federal Building
Suite 1
78 North Street
Hyannis, Massachusetts 02601
(617) 771-3022

316 Essex Street
Lawrence, Massachusetts 01840
(617) 687-7666

90 Park Avenue
Natick, Massachusetts 01760
(617) 655-5513

293 Bridge Street, Suite 324
Springfield, Massachusetts 01103
(413) 734-3114

32 Franklin Street
P.O. Box 379
Worcester, Massachusetts 01601
(617) 755-2548

Michigan

150 Michigan Avenue
Detroit, Michigan 48226
(313) 962-7566

1 Peoples Building
Grand Rapids, Michigan 49503
(616) 744-8236

Holland/Zeeland (616) 772-6063
Muskegon (616) 722-0707

Minnesota

1745 University Avenue
St. Paul, Minnesota 55104
 (612) 646-4637

Mississippi

1317 22nd Avenue
 P.O. Box 1047
Gulfport, Mississippi 39501
 (601) 863-6645

510 George Street
 P.O. Box 2090
Jackson, Mississippi 39205
 (601) 948-4732

601 22nd Avenue, Suite 313
 P.O. Box 5002
Meridian, Mississippi 39302
 (601) 482-8752

Missouri

906 Grand Avenue
Kansas City, Missouri 64106
 (816) 421-7800

Mansion House Center
 440 North Fourth Street
St. Louis, Missouri 63101
 (314) 241-3100

205 Park Central East
 Room 319-320
Springfield, Missouri 65806
 (417) 862-9231

Nebraska

719 North 48th Street
Lincoln, Nebraska 68504
 (402) 467-5261

417 Farnam Building
 1613 Farnam Street
Omaha, Nebraska 68102
 (402) 346-3033

Nevada

1829 East Charleston Boulevard
 Suite 103
Las Vegas, Nevada 89104
 (702) 322-0657

New Hampshire

One Pillsbury Street
Concord, New Hampshire 03301
 (603) 224-1991

New Jersey

836 Haddon Avenue
 P.O. Box 303
Collingswood, New Jersey 08108
 (609) 854-8467

690 Whitehead Road
Lawrenceville, New Jersey 08648
 (609) 396-1199 (Mercer County)
 (201) 536-6306 (Monmouth County)
 (201) 329-6854, 55 (Middlesex, Somerset and
 Hurderton Counties)

34 Park Place
Newark, New Jersey 07102
 (201) 643-3025

2 Forest Avenue
Paramus, New Jersey 07653
 (201) 845-4044

1721 Route 37 East
Toms River, New Jersey 06753
 (201) 270-5577

New Mexico

2921 Carlisle, N.E.
Albuquerque, New Mexico 87110
 (505) 884-0500

2021 east 20th Street
Farmington, New Mexico 87401
 (505) 326-6501

Santa Fe Division
 227 East Palace Avenue
 Suite C
Santa Fe, New Mexico 87501
 (505) 988-3648

New York

775 Main Street
Buffalo, New York 14203
 (716) 856-7180

266 Main Street
Farmingdale, New York 11733 (Long Island)
 (516) 420-0500

257 Park Avenue, South
New York, New York 10010
 (212) 533-6200 (inquiries and complaints)
 (212) 533-7500 (other)

257 Park Avenue, South
New York, New York 10010 (Harlem)
 (212) 533-6200

1122 Sibley Tower
Rochester, New York 14604
 (716) 546-6776

120 East Washington Street
Syracuse, New York 13202
 (315) 479-6635

209 Elizabeth Street
Utica, New York 13501
 (315) 724-3129

158 Westchester Avenue
White Plains, New York 10601
 (914) 428-1230, 1231

120 East Main
 Wappinger Falls
White Plains, New York 10601
 (914) 297-6550

North Carolina

29½ Page Avenue
Ashville, North Carolina 28801
 (704) 253-2392

202 North Tryon Street
Charlotte, North Carolina 28202
 (704) 332-7152

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

100 Park Drive Building
 Suite 203
 P.O. Box 12033
Research Triangle Park, North Carolina 27709
 (919) 549-8221

914 First Union National Bank Building
Winston-Salem, North Carolina 27101
 (919) 725-8348

Ohio

P.O. Box F 596
Akron, Ohio 44308
 (216) 253-4590

500 Cleveland Avenue, North
Canton, Ohio 44702
 (216) 454-9401

26 East Sixth Street
Cincinnati, Ohio 45202
 (513) 421-3015


1720 Keith Building
Cleveland, Ohio 44115
 (216) 241-7678

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

40 West Fourth Street
 Suite 280
Dayton, Ohio 45402
 (513) 222-5825

405 North Huron Street
Toledo, Ohio 43604
 (419) 241-6276

Mahoning Valley
 P.O. Box 1495
Youngstown, Ohio 44503
 (216) 744-3111



T.M.

Consumers, Remember:

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

Oklahoma

606 North Dewey
Oklahoma City, Oklahoma 73102
(405) 239-6081, 82, 83

4833 South Sheridan
Suite 412
Tulsa, Oklahoma 74145
(918) 664-1266

Oregon

430 Southwest Morrison
Suite 623
Portland, Oregon 97204
(503) 226-3981

Pennsylvania

528 North New Street
Dodson Building
Bethlehem, Pennsylvania 18018
(215) 866-8780

53 North Duke Street
Lancaster, Pennsylvania 17602
(717) 291-1151
(717) 846-2700 (exchange line for York County residents)

511 North Broad Street
Philadelphia, Pennsylvania 19123
(215) 574-3600

610 Smithfield Street
Pittsburgh, Pennsylvania 15222
(412) 456-2700

Brooks Building
Scranton, Pennsylvania 18503
(717) 342-9129

Puerto Rico

1606 Ponce de Leon Avenue
Suite 400
Sanurce, Puerto Rico 00909
(809) 724-7474
Cable BEBUSBU

Rhode Island

248 Weybosset Street
Providence, Rhode Island 02903
(401) 272-9800

South Carolina

1338 Main Street
Suite 500
Columbia, South Carolina 29201
(803) 254-2525

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

Tennessee

716 James Building
735 Broad Street
Chattanooga, Tennessee 37402
(615) 266-6144

1209 Cowart Street
P.O. Box 3608
Knoxville, Tennessee 37917
(615) 522-1300

1835 Union, Suite 202
P.O. Box 41406
Memphis, Tennessee 38174-1406
(901) 272-9641

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

Texas

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

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

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

960 North
P.O. Box 2968
Beaumont, Texas 77704
(713) 835-5348

202 Varisco Building
Bryan, Texas 77801
(713) 823-8148

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

1511 Bryan Street, Suite 400
Dallas, Texas 75201
(214) 747-8891

6024 Gateway East
El Paso, Texas 79905
(915) 778-7000

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

P.O. Box 7499
Houston, Texas 77248
(713) 868-9500

1015 15th Street
P.O. Box 1178
Lubbock, Texas 79408
(806) 763-0459

Air Terminal Building
Room 216
P.O. Box 6006
Midland, Texas 79711
(915) 563-1880 (inquiries)
(915) 563-1881 (complaints)

337 West Twohig
San Angelo, Texas 76903
(915) 653-2318

1800 Northeast Loop 410
Suite 400
San Antonio, Texas 78217
(512) 828-9441

608 New Road
P.O. Box 7203
Waco, Texas 76718
(817) 772-7530

1106 Brook Avenue
Wichita Falls, Texas 76301
(817) 723-5526

Utah

40 North 100 East
Provo, Utah 94601
(801) 377-2611

1598 South Main Street
Salt Lake City, Utah 84115
(801) 487-4656

Virginia

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

2019 Llewellyn Avenue
P.O. Box 11133
Norfolk, Virginia 23517
(804) 627-5651
(804) 851-9101 (peninsula area)

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

151 West Campbell Avenue, S.W.
Roanoke, Virginia 24011
(703) 342-3455



Consumers, Remember:

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

Washington

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

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

949 Market Street, Suite 381
Tacoma, Washington 98401
 (206) 383-5561

424 Washington Mutual Building
 P.O. Box 1584
Yakima, Washington 98907
 (509) 248-1326

Wisconsin

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

CANADIAN BUREAUS**National Headquarters**

2 Bloor Street, East
 Suite 3034
Toronto, Ontario M4W 1A8
 (416) 925-3141

Local Bureaus**Alberta**

630 8th Avenue, SW
 Suite 404
Calgary, Alberta T2P 1G6
 (403) 269-3905

600 Guardian Building
 10240 124th Street
Grande Prairie, Alberta
 (403) 532-7778

Red Deer, Alberta
 (403) 343-3280

British Columbia

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

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

Manitoba

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

New Brunswick

Box 1002
 331 Elmwood Drive
 Suite 2
Moncton, NB E1C-8P2
 (506) 854-3330

Newfoundland

P.O. Box 516
 2 Forbes Street
 Suite 9 (A1E, 4K1)
St. John's Newfoundland A1C 5K4
 (709) 364-2222

Nova Scotia

P.O. Box 2124
 1731 Barrington Street (B3J 2A4)
Halifax, Nova Scotia B3J 3B7
 (902) 422-6581 (inquiries)
 (902) 422-6582 (complaints)

Ontario

170 Jackson Street, East
Hamilton, Ontario L8N 1L4
 (416) 526-1111

354 Charles Street, East
Kitchener, Ontario N2G 4L5
 (519) 579-3080

71 Bank Street
 Suite 503
Ottawa, Ontario K1P 5N2
 (613) 237-4856

321 Bloor Street, East
 Suite 901
Toronto, Ontario M4W 1A8
 (416) 961-0237

500 Riverside Drive West
Windsor, Ontario N9A 5K6

Quebec

2055 Peel Street
 Suite 460
Montreal, PQ H3A 1V4
 (514) 286-9281

475 Rue Richelieu
Quebec City, PQ G1R 1K2
 (418) 523-2555

Saskatchewan

2049 Lorne Street
Regina, Saskatchewan, S4P 2M4
 (306) 352-7601

ISRAELI BUREAUS**Israel**

Seven Hamuchiar Street
 P.O. Box 578
Beer-Sheva, Israel
 34222

Allenby Street
 No. 53A
 65243 Tel-Aviv, Israel
Tel Aviv, Israel
 (03) 28-25-28

Industry Third-Party Dispute Resolution Programs

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

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

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

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

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

Chrysler Customer Satisfaction Arbitration Board
P.O. Box 1718
Detroit, Michigan 48288
(313) 956-5970

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

Ford Consumer Appeals Board
P.O. Box 1805
Dearborn, Michigan 48126
(313) 337-6950

Funeral Service Consumer Action Program (ThansCAP)
135 West Wells Street
Milwaukee, Wisconsin 53203
(414) 276-2500

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

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

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

Household Goods Dispute Settlement Program
400 Army-Navy Drive
Arlington, Virginia 22202
(703) 521-1111

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

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

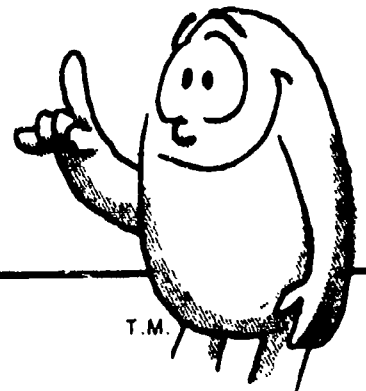
Consumer Arbitration Center
National Association of Securities Dealers, Inc.
Two World Trade Center South Tower
98th Floor
New York City, New York 10048
(212) 839-6200

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

Volkswagen
(Volkswagen, Porsche, Audi)
See Autoline

Consumers, Remember:

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



Trade Associations

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

Consumer Affairs Department
Airline Passengers Association
 P. O. Box 220074
 Dallas, Texas 75222
 (214) 438-8100

Fred Shippee
 Technical Services
American Apparel Manufacturers Association
 1611 North Kent Street
 Suite 800
 Arlington, Virginia 22209
 (703) 524-1884

David Peterson
 Director of Public Affairs
American Collectors Association
 4040 West 70th Street
 P. O. Box 35106
 Minneapolis, Minnesota 55435
 (612) 928-6547

American Council of Life Insurance
 1850 K Street, N.W.
 6th Floor
 Washington, D.C. 20006
 (202) 862-4086
 800-423-8000 (toll free)

Office of Consumer Affairs
American Health Care Association
 1200 15th Street, N.W.
 Washington, D.C. 20005
 (written inquiries only)

Office of Public Relations
American Hospital Association
 840 North Lakeshore Drive
 Chicago, Illinois 60611
 (312) 280-6351

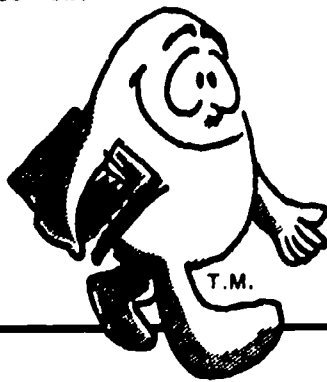
American Hotel and Motel Association
 888 Seventh Avenue
 New York, New York 10019
 (212) 265-4506

Consumer Affairs Department
American Meat Institute
 P. O. Box 3556
 Washington, D.C. 20007
 (202) 841-2400

American Movers Conference
 P. O. Box 2303
 Arlington, Virginia 22202
 (written inquiries only)

Albert Engelken
 Director of Communications
American Public Transit Association
 1225 Connecticut Avenue, N.W.
 Suite 200
 Washington, D.C. 20036
 (202) 828-2847

Ray Greenly
 Director, Consumer Affairs
American Society of Travel Agents, Inc.
 4400 MacArthur Boulevard N.W.
 Washington, D.C. 20007
 (202) 965-7520



Consumers, Remember:

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

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

Department of Consumer Affairs
Association of Physical Fitness Centers
 5272 River Road
 Bethesda, Maryland 20816
 (written inquiries only)

Better Hearing Institute
 1430 K Street N.W.
 Washington, D.C. 20005
 (202) 638-7577
 800-424-8576 (toll free)

Consumer Affairs
Blue Cross and Blue Shield Associations, Inc.
 1709 New York Avenue, N.W.
 Suite 303
 Washington, D.C. 20006
 (202) 783-6222

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

Jack Cavanaugh
 Director,
 Ethical Practices and Consumer Affairs
Direct Marketing Association
 6 East 43rd Street
 New York City, New York 10017
 (212) 689-4977

Administrator
 Code of Ethics
Direct Selling Association
 1730 M Street, N.W.
 Washington, D.C. 20036
 (202) 293-5780

Duncan Cameron
 Director, Communications
Distilled Spirits Council of the United States
 425 13th Street, N.W.
 Suite 1300
 Washington, D.C. 20004
 (202) 628-3544

TRADE ASSOCIATIONS

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

**Health Insurance Association of
America**
1850 K Street, N.W.
8th Floor
Washington, D.C. 20006
(202) 862-4086
800-423-8000 (toll free)

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

Consumer Relations
International Fabricare Institute
12251 Tech Road
Silver Spring, Maryland 20904
(301) 622-2818

William Cherkasky
Executive Vice President
International Franchise Association
1025 Connecticut Avenue, N.W.
Suite 1005
Washington, D.C. 20036
(202) 659-0790

Susan M. Fiske
Consumer Affairs Advisor
Manufactured Housing Institute
1745 Jefferson Davis Highway
Arlington, Virginia 22202
(703) 979-6620

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

Director, Consumer Affairs/Public
Liaison
National Association of Home Builders
15th and M Streets, N.W.
Washington, D.C. 20005
(202) 822-0409

Sid Smith
President
**National Association of Hosiery
Manufacturers**
447 South Sharon Amity Road
Charlotte, North Carolina 28211
(704) 365-0913

**National Association of
Personnel Consultants**
1432 Duke Street
Alexandria, Virginia 22314
(703) 684-0180

**National Association of the
Remodeling Industry**
11 East 44th Street
New York, New York 10017
(212) 867-0121

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

Accrediting Department
**National Association of Trade &
Technical Schools**
2021 K Street, N.W.
Washington, D.C. 20006
(202) 296-8892

Gary Hong
Director, Public Policy
National Council of Health Centers
2600 Virginia Avenue, N.W.
Suite 1100
Washington, D.C. 20037
(202) 296-7393

Richard Robinson
Director, Dealers Services
**National Decorating Products
Association**
1050 North Lindbergh Boulevard
St. Louis, Missouri 63132
(314) 991-3470

Public Communications Division
National Food Processors Association
1401 New York Avenue, N.W.
Washington, D.C. 20005

**National Foundation for Consumer
Credit**
8701 Georgia Avenue
Suite 601
Silver Spring, Maryland 20910
(301) 589-5800

Mary Hanko
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, D.C. 20009
(202) 234-5100

**National Tire Dealers and
Retreaders Association**
1250 Eye Street, N.W.
Suite 400
Washington, D.C. 20005
(202) 789-2300

**Pharmaceutical Manufacturers
Association**
1100 15th Street, N.W.
Suite 900
Washington, D.C. 20005
(202) 835-3468

Photo Marketing Association
3000 Picture Place
Jackson, Michigan 49201
(written complaints only)

Publishers Clearing House
382 Channel Drive
Port Washington, New York 11050
(516) 883-5432
800-645-9242 (toll free outside New York)

Mildred Galik
Director of Consumer Affairs
The Soap and Detergent Association
475 Park Avenue South
New York, New York 10016
(212) 725-1262

Luana Moore
Executive Director
**Solar Energy Institute of
North America**
1110 Sixth Street, N.W.
Washington, D.C. 20001-3687
(202) 289-4411

Donna Datre
Public Information Manager
Toy Manufacturers of America
200 Fifth Avenue
New York, New York 10010
(212) 675-1141

Jean Valentine
Public Relations
Wine Institute
165 Post Street
San Francisco, California 94108
(415) 966-0678

State, County and City Government Consumer Protection Offices

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

Alabama

State Office

Fincher Allen, Director
Consumer Protection Division
Office of Attorney General
560 South McDonough Street
Montgomery, Alabama 36104
(205) 832-5936
800-392-5658 (toll free—Alabama only)

Alaska

State Office

Connie Sipe, Chief
Consumer Protection Section
Office of Attorney General
1031 West Fourth Avenue, Suite 110
Anchorage, Alaska 99501
(907) 272-0428

Branch Offices

Office of Attorney General
First National Center
100 Cushman Street, Suite 400
Fairbanks, Alaska 99707
(907) 452-1568

Office of Attorney General
Pouch K
Juneau, Alaska 99811
(907) 465-3692

Arizona

State Office

Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
1275 West Washington Street
Phoenix, Arizona 85007
(602) 255-5763 (fraud only)
800-352-8431 (toll free—Arizona only)

Branch Office

John F. Kelly
Financial Fraud Division
Office of Attorney General
402 West Congress Street
Tucson, Arizona 85701
(602) 628-5501 (fraud only)

County Offices

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

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

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

City Offices

Mayor's Citizens Assistance Office
251 West Washington
Phoenix, Arizona 85003
(602) 262-7777

Ronald M. Detrick
Supervising Attorney
Tucson City Attorney's Office
P.O. Box 27210
2302 East Speedway, Room 202
Tucson, Arizona 85726
(602) 791-4886

Arkansas

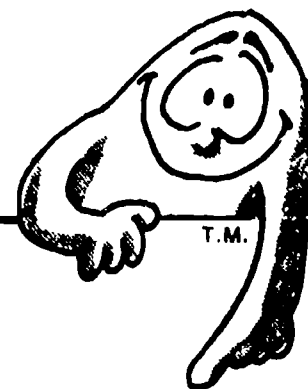
State Office

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

California

State Offices

Public Inquiry Unit
Office of Attorney General
1515 K Street, Suite 511
Sacramento, California 95814
(916) 322-3360
800-952-5225 (toll free—California only)



Consumers, Remember:

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

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Marie Shibuya-Snell, Director
California Department of
Consumer Affairs
1020 N Street
Sacramento, California 95814
(916) 445-0660 (complaint assistance)
(916) 445-1254 (consumer information)

Kathle J. Klass
Consumer Advisory Council
1020 N Street, Room A603
Sacramento, California 95814
(916) 322-0548

Bureau of Automotive Repair
California Department of
Consumer Affairs
3118 Bradshaw Road
Sacramento, California 95827
(916) 366-5050
800-952-5210 (toll free—California only; auto
repair only)

Branch Offices

George Smith, Acting Assistant Director
California Department of
Consumer Affairs
107 South Broadway, Room 8020
Los Angeles, California 90012
(213) 620-4360

Gladys Huerta, Supervisor
California Department of
Consumer Affairs
455 Golden Gate Avenue, Room 2191
San Francisco, California 94102
(415) 557-0968

County Offices

Richard Michaels
Assistant District Attorney
Consumer Fraud Division
Alameda County District Attorney's
Office
24405 Amador Street, Room 103
Hayward, California 94544
(415) 881-8150

William O'Malley
Contra Costa County District Attorney
Special Operations Division
P.O. Box 670
725 Court Street
Martinez, California 94553
(415) 372-4500 ext. 4620

Lawrence Viau, Chief
Consumer Fraud Division
Fresno County District Attorney's
Office
1100 Van Ness Avenue
Fresno, California 93721
(209) 488-3141

Edward R. Jagels, District Attorney
Consumer and Major Business Fraud Section
Kern County District Attorney's Office
1215 Truxton Avenue
Bakersfield, California 93301
(805) 861-2421

Richard Kalustian
Deputy District Attorney
Consumer and Environment
Protection Division
Los Angeles County District Attorney's Office
320 West Temple Street, Room 540
Los Angeles, California 90012
(213) 974-3970

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

Robert DeSanti, Director
Consumer Protection Unit
Madera County Weights and Measures
902 North Gateway Drive
Madera, California 93637
(209) 674-4641

Cliff Harris
Deputy District Attorney
Consumer Division
Mendocino County District Attorney's Office
Ukiah, California 95482
(707) 468-4211

Candice Chin, Coordinator
Monterey County Office of Consumer Affairs
P.O. Box 1369
Salinas, California 93902
(408) 758-3859

John T. Swan
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
Napa, California 94558
(707) 253-4427

David Himelson
Deputy District Attorney
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
P.O. Box 808
700 Civic Center Drive West
Santa Ana, California 92702
(714) 834-3600

Ronald Melendez, Director
Orange County Office of Consumer Affairs
1300 South Grand Avenue
Building C
Santa Ana, California 92711
(714) 834-6100

Gary Tranbarger
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4080 Lemon Street
P.O. Box 1148
Riverside, California 92502
(714) 787-8372

Jeffery B. Marschner
Supervising Deputy District Attorney
Sacramento County District Attorney's Fraud
Division
P.O. Box 749
Sacramento, California 95804
(916) 440-6174

Charles Hayes, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
San Diego, California 92112
(619) 236-2474

Robert H. Berez
Attorney in Charge
Consumer Fraud/Economic Crime Unit
San Francisco County District Attorney's Office
880 Bryant Street, Room 320
San Francisco, California 94103
(415) 553-1821

Stephen Taylor
Deputy District Attorney in Charge
Consumer Fraud and Regulatory Agencies
Division
San Joaquin County District Attorney's Office
P.O. Box 50
Stockton, California 95201
(209) 944-3811

Christopher Money
District Attorney
Consumer Unit
San Luis Obispo County District Attorney's Office
Room 450
County Government Center
1050 Monterey Street
San Luis Obispo, California 93408
(805) 549-5800

Carl Holm
Deputy District Attorney
Consumer Fraud Unit
San Mateo County District Attorney's Office
Hall of Justice and Records
Redwood City, California 94063
(415) 363-4656

Carolyn Wulfsberg
Deputy District Attorney
Consumer/Business Law Section
Santa Barbara County District Attorney's Office
118 East Figueroa
Santa Barbara, California 93101
(805) 963-8158

Gordon Spencer, Director
Santa Clara County Department of Consumer
Affairs
1553 Berger Drive
San Jose, California 95112
(408) 299-4211

James Chang
Deputy District Attorney
Consumer Fraud Unit
Santa Clara County District Attorney's Office
70 West Hedding Street, West Wing
San Jose, California 95110
(408) 275-9651

Gloria Lorenzo, Coordinator
Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 240
Santa Cruz, California 95060
(408) 425-2054

Mark Geiger
Deputy District Attorney
Consumer Affairs Unit
Solano County District Attorney's Office
800 Union Avenue
Fairfield, California 94533
(707) 429-6451

Claudia Leong
Consumer Affairs Coordinator
Stanislaus County Office of Consumer Affairs
1100 H Street, 2nd Floor
Modesto, California 95354
(209) 571-6211

Edgar H. Hayden, Jr.
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
Modesto, California 95353
(209) 571-5550

Robert O'Connor
Deputy District Attorney
Consumer Fraud/Economic Crime Unit
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, California 93009
(805) 654-3110

Charles R. Van Court
Acting District Attorney
Yolo County District Attorney's Office
Consumer Fraud Division
P.O. Box 1247
Woodland, California 95695
(916) 666-8521

City Offices
Assistant City Attorney
Consumer Protection Section
Los Angeles City Attorney's Office
200 North Main Street
1700 City Hall East
Los Angeles, California 90012
(213) 485-4515

Susan Huguenor
Deputy City Attorney
Consumer Fraud Unit
San Diego City Attorney's Office
City Administration Building
202 C Street, 3rd Floor
San Diego, California 92101
(619) 236-6007

Barbara Levitt
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
Santa Monica, California 90401
(213) 393-9975 ext. 321

Colorado
State Offices
Thomas P. McMahon
Antitrust and Consumer Protection
Enforcement Section
Office of Attorney General
1525 Sherman Street, Third Floor
Denver, Colorado 80203
(303) 866-3611

Consumers, Remember:

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



Martin Stuber, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 2nd Floor
Denver, Colorado 80203
(303) 866-3611

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

County Offices
Mike Wallace, District Attorney
Archuleta, LaPlata and San Juan Counties
District Attorney's Consumer Office
P. O. Box 3455
Durango, Colorado 81301
(303) 247-8850

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

Clair Villano
Executive Director
Denver County District Attorney's
Office of Consumer Fraud
1544 York Street
Denver, Colorado 80206
(303) 333-4224 (inquiries)
(303) 333-7723 (complaints)

Bob Russel, District Attorney
El Paso and Teller Counties
District Attorney's Consumer Office
11 East Vermijo
Colorado Springs, Colorado 80903
(303) 471-5861

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

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

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

Connecticut
State Offices
Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, Connecticut 06106
(203) 566-4999
800-642-2649 (toll free—Connecticut only)

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

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

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

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

District of Columbia

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

Florida

State Offices

Jane Robinson, Director
Division of Consumer Services
508 Mayo Building
Tallahassee, Florida 32301
(904) 488-2221
800-342-2176 (toll free—Florida only)

Stephen J. Kubik
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
State Capitol
Tallahassee, Florida 32301
(904) 488-8916

Branch Office

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

County Offices

Linda McCann
Assistant State Attorney
Brevard County Consumer Fraud Division
Office of State Attorney
County Courthouse
Titusville, Florida 32780
(305) 322-7534

Stanley A. Kaufman, Director
Broward County Consumer Affairs Division
209 S.E. First Avenue, 8th Floor
Fort Lauderdale, Florida 33301
(305) 765-5306

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

Walter T. Dartland
Consumer Advocate
Metropolitan Dade County
44 West Flagler Street, Room 2301
Miami, Florida 33130
(305) 579-4206

Katherine F. Rundle, Chief
Dade County Economic Crime Unit
Office of State Attorney
1351 N.W. 12th Street
Miami, Florida 33125
(305) 547-5200

James A. Gardner
State Attorney for Manatee, Sarasota
and DeSoto Counties
Office of State Attorney
2002 Ringling Boulevard
Sarasota, Florida 33577
(813) 955-0918

Thatcher Wait
Consumer Affairs Officer
Duval County Division of Consumer Affairs
Department of Human Resources
614 City Hall
Jacksonville, Florida 32202
(904) 633-3429 or 3940

Sam Uccello, Director
Hillsborough County Department
of Consumer Affairs
305 North Morgan, Suite 707
Tampa, Florida 33602
(813) 272-6750

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

Alice C. Skaggs, Director
Palm Beach County Department
of Consumer Affairs
324 Datura Street
Commerce Building, Suite 300
West Palm Beach, Florida 33401
(305) 837-2670

Frank Stockton, Chief
Palm Beach County Economic Crime Division
Office of State Attorney
P. O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837-2391

Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
4025 Moon Lake Road
New Port Richey, Florida 33553
(813) 847-8110

William H. Richards, Director
Pinellas County Office of Consumer Affairs
P. O. Box 5145
Largo, Florida 34294-5145
(813) 586-5402

Douglas Huth, Coordinator
Seminole County Consumer Fraud Division
Office of State Attorney
Seminole County Courthouse
Sanford, Florida 32771
(305) 322-7534

City Offices

Morris Cohen, Chairman
Lauderhill Consumer Affairs Committee
1176 N.W. 42nd Way
Lauderhill, Florida 33313
(305) 583-1045

Nat Cohen, Chairman
Tamarac Board of Consumer Affairs
5811 N.W. 88th Avenue
Tamarac, Florida 33321
(305) 722-5900 ext. 26

Georgia

State Offices

Barry Reid, Administrator
Governor's Office of Consumer Affairs
205 Butler Street, S.E., Suite 356
Atlanta, Georgia 30334
(404) 656-3790
800-282-5906 (toll free—Georgia only)

Michael S. Rosenthal
Attorney for Deceptive Practices
Office of Attorney General
210 State Judicial Building
Atlanta, Georgia 30334
(404) 656-3323

Hawaii

State Office

Mark Nomura, Director
Office of Consumer Protection
Department of Commerce and Consumer Affairs
250 South King Street
P. O. Box 3767
Honolulu, Hawaii 96812
(808) 548-2560 (administrative and
legal—Hawaii only)
(808) 548-2540 (complaints—Hawaii only)

Branch Offices

Glenn Ikemoto, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
3060 Ewa Street
Lihue, Kauai, Hawaii 96766
(808) 245-4365

Herbert Ohigashi, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
P. O. Box 1098
Wailuku, Maui, Hawaii 96793
(808) 244-4387

Tom Inomoto, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
75 Aupuni Street
Hilo, Hawaii 96720
(808) 961-7433

Idaho

State Office

Office of Attorney General
State Capitol
Boise, Idaho 83720
(208) 334-2400

Illinois

State Offices

Ellen Craig
Special Assistant to the Governor
Governor's Office of
Interagency Cooperation
160 North LaSalle Street, Suite 2010
Chicago, Illinois 60601
(312) 793-2754

Howard L. Hood
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, Illinois 62706
(217) 782-9011

Branch Offices

Clifford L. Meacham, Chief
Consumer Protection Division
Office of Attorney General
53 West Jackson Boulevard
Chicago, Illinois 60604
(312) 793-3580

Keith Hohimer, Investigator
Consumer Protection Division
Office of Attorney General
Association of Commerce and
Industry Building
210 Southeast Street
Bloomington, Illinois 61701
(309) 829-6344

Robert Wells
Assistant Special Investigator
Consumer Protection Division
Office of Attorney General
103 South Washington Street, Suite 12
Carbondale, Illinois 62901
(618) 457-7831

Brenda Matheny, Office Manager
Consumer Protection Division
Office of Attorney General
City Hall
520 Jackson Street
Charleston, Illinois 61920
(217) 345-5651



Consumers, Remember:

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

Jeffery Margolin
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
813 East State Street
Rockford, Illinois 61104
(815) 965-1060

Mary Runion, Office Manager
Consumer Protection Division
Office of Attorney General
Community Center
1616 North Arlington Heights Road
Arlington Heights, Illinois 60004
(312) 259-7730

Joseph Dixon, Investigator
Consumer Protection Division
Office of Attorney General
1339 West Irving Park Road
 Bensenville, Illinois 60106
(312) 595-2374 or 2375

James M. Lockwood
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
480 North Broadway, Room 200
Chicago, Illinois 60640
(312) 769-3742

Jeff Einbinder, Office Manager
Consumer Protection Division
Office of Attorney General
Chamber of Commerce Building
800 Lee Street
Des Plaines, Illinois 60016
(312) 824-4200

Kermit Yost, Office Manager
Consumer Protection Division
Office of Attorney General
6101 Capulina Street
Morton Grove, Illinois 60053
(312) 965-4658

Jeannette Yost, Office Manager
Consumer Protection Division
Office of Attorney General
5127 Oakton Street
Skokie, Illinois 60065
(312) 674-2522 or 673-0500

Holly Isely, Office Manager
Consumer Protection Division
Office of Attorney General
414 North Sheridan Road
Waukegan, Illinois 60065-4096
(312) 249-3802

County Offices

Robert J. Ruiz, Supervisor
Consumer Fraud Division
Cook County Office of State Attorney
500 Daley Center
Chicago, Illinois 60602
(312) 443-4364

Don W. Weber, State's Attorney
Madison County Office of State Attorney
103 Purcell Street, 3rd Floor
Edwardsville, Illinois 62025
(618) 692-4550

Floyd Atkinson, Director
Consumer Protection Division
Rock Island County Consumer Protection
County Court House
Rock Island, Illinois 61201
(309) 786-4451 ext. 228

City Offices

Karen Petite, Commissioner
Chicago Department of Consumer Services
121 North LaSalle Street, Room 808
Chicago, Illinois 60602
(312) 744-4090

Robert E. Hinds, Administrator
Des Plaines Consumer Protection Commission
1420 Miner Street
Des Plaines, Illinois 60016
(312) 391-5363

Indiana

State Office

David A. Miller
Chief Counsel and Director
Consumer Protection Division
Office of Attorney General
219 State House
Indianapolis, Indiana 46204
(317) 232-6330 or 6331
800-382-5516 (toll free—Indiana only)

County Offices

Jack Crawford
Lake County Prosecuting Attorney
2293 North Main Street
Crown Point, Indiana 46307
(219) 738-9055

Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
Indianapolis, Indiana 46204
(317) 236-3522

Robert Pigman
Vanderburgh County Prosecuting Attorney
First Judicial Circuit
Room 220, Courts Building
Civic Center Complex
Evansville, Indiana 47708
(812) 428-5150

City Office

Brian Nelson, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts Street
Gary, Indiana 46407
(219) 886-0145

Iowa

State Offices

Douglas R. Carlson
Assistant Attorney General in Charge
Consumer Protection Division
Office of Attorney General
1300 East Walnut Street, 2nd Floor
Des Moines, Iowa 50319
(515) 281-5928

William P. Angrick, II
Iowa Citizens' Aide/Ombudsman
515 East 12th Street
Des Moines, Iowa, 50319
(515) 281-3592

Kansas

State Office

Wayne Hundley
Deputy Attorney General and Chief
Consumer Protection and Antitrust Division
Office of Attorney General
Kansas Judicial Center, 2nd Floor
Topeka, Kansas 66612
(913) 298-3751
800-432-2310 (toll free—Kansas only)

County Offices

Ed Van Morlan
Assistant District Attorney and Head
Consumer Fraud Division
Johnson County District Attorney's Office
Johnson County Courthouse, Box 728
Olathe, Kansas 66061
(913) 782-5000 ext. 318

Richard T. Ballinger, Director
Consumer Fraud and Economic Crime Division
Sedgwick County District Attorney's Office
Sedgwick County Courthouse
Wichita, Kansas 67203
(316) 268-7921

Gary L. Conwell
Assistant District Attorney
Shawnee County District Attorney's Office
Shawnee County Courthouse, Room 212
Topeka, Kansas 66603
(913) 295-4340

City Office

James E. Benter, III
Deputy City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
Topeka, Kansas 66603
(913) 295-3883

Kentucky

State Office

Michael Betting, Director
Consumer Protection Division
Office of Attorney General
209 Saint Clair Street
Frankfort, Kentucky 40601
(502) 584-2200
800-432-9257 (toll free—Kentucky only)

County Office

Richard E. Akers, Administrator
Jefferson County Consumer Protection
Department
527 West Jefferson Street, Room 106
Louisville, Kentucky 40202
(502) 581-6280

Louisiana

State Offices

Ann Myers, Director
State Office of Consumer Protection
2610A Wooddale Boulevard
P. O. Box 44091, Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4401
800-272-8478 (toll free—Louisiana only)

Patricia J. Hakes, Chief
Consumer Protection Section
Office of Attorney General
1885 Wooddale Boulevard
Suite 1205
Baton Rouge, Louisiana 70806
(504) 925-4181

Bruce Malone
Assistant Commissioner
Office of Marketing
Department of Agriculture
P. O. Box 44184, Capitol Station
Baton Rouge, Louisiana 70804
(504) 292-3600

Branch Office

Nadine Ramsey
Consumer Protection Section
Office of Attorney General
234 Loyola Avenue, 7th Floor
New Orleans, Louisiana 70112
(504) 568-5575

County Office

Sgt. Albert Olsen, Director
Consumer Protection and Commercial Fraud
Division
Jefferson Parish District Attorney's Office
New Courthouse Annex, Fifth Floor
Gretna, Louisiana 70053
(504) 368-1020

Maine

State Offices

Cheryl Harrington
Assistant Attorney General
Consumer Fraud Division
Office of Attorney General
State House Station No. Six
Augusta, Maine 04333
(207) 289-3716

Maryland

State Offices

Harry Giddinge
Deputy Superintendent
Bureau of Consumer Protection
Department of Business Regulation
State House Station No. 35
Augusta, Maine 04333
(207) 289-3731

Maryland

State Offices

Rebecca L. Cody, Director
Office of Licensing and Consumer Services
Motor Vehicle Administration
6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062
(301) 768-7420

Steven J. Cole, Director
Consumer and Investor Affairs
Office of Attorney General
Seven North Calvert Street
Baltimore, Maryland 21202
(301) 528-8662

Branch Offices

Alice Pensmith
Consumer Specialist
Metro Branch Office
Consumer Protection Division
Office of Attorney General
5112 Berwyn Road, Third Floor
College Park, Maryland 20740
(301) 474-3500

Larry Munson, Director
Western Maryland Branch Office
Consumer Protection Division
Office of Attorney General
138 East Antietam Street
Hagerstown, Maryland 21740
(301) 791-4780

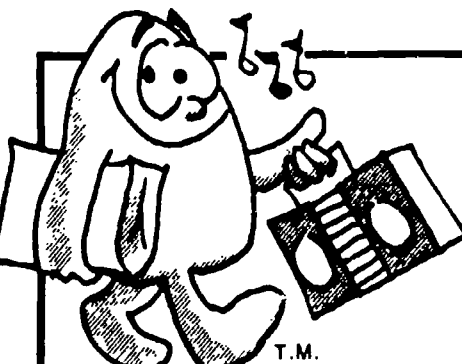
Emalu Myer Twilley, Consumer Specialist
Eastern Shore Branch Office
Consumer Protection Division
Office of Attorney General
State Office Complex
Salisbury, Maryland 21801
(301) 546-4407

County Offices

James Jones, Administrator
Howard County Office of Consumer Affairs
Carroll Building
3450 Courthouse Drive
Ellicott City, Maryland 21043
(301) 992-2176

Barbara B. Gregg, Executive Director
Montgomery County Office of Consumer Affairs
100 Maryland Avenue, Third Floor
Rockville, Maryland 20850
(301) 251-7373

H. Clifton Grandy
Executive Director
Prince George's County Consumer
Protection Commission
1142 County Administration Building
Upper Marlboro, Maryland 20870
(301) 952-4700



T.M.

Consumers, Remember:

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

City Office

David L. Palmer
Baltimore Economic Crime Unit
Courthouse East, Room 619
Baltimore, Maryland 21202
(301) 396-4997 (major cases)

Massachusetts**State Offices**

Barbara Neuman, Consumer Coordinator
Executive Office of Consumer Affairs
One Ashburton Place, Room 1411
Boston, Massachusetts 02108
(617) 727-7780

Dwight Golonn, Chief
Consumer Protection Division
Department of Attorney General
One Ashourton Place, 19th Floor
Boston, Massachusetts 02108
(617) 727-8400

Branch Offices

Richard Dalton
Assistant Attorney General
Consumer Protection Division
Department of Attorney General
20 Maple Street
Springfield, Massachusetts 01103
(413) 785-1951

County Offices

Susan Grant, Acting Director
Franklin County Consumer Protection Agency
District Attorney's Office
278 Main Street, Room 310
Greenfield, Massachusetts 01301
(413) 774-5102

Gerald Matthews, Director
Hampden County Consumer Action Center
17 Wilbrahan Road
P. O. Box 1449
Springfield, Massachusetts 01101
(413) 737-4378

Susan Grant, Acting Director
Consumer Protection Agency
Hampshire County District Attorney's Office
Courthouse, 15 Gothic Street
Northampton, Massachusetts 01060
(413) 584-1597

Beverly Twine, Project Coordinator
Worcester County Consumer Rights Project
332 Main Street, Room 320
Worcester, Massachusetts 01608
(617) 752-3410

City Offices

JoAnn Anzalone, Commissioner
Boston Mayor's Office of Consumer
Affairs and Licensing
1 City Hall Plaza, Room 703
Boston, Massachusetts 02201
(617) 725-3320

Shirley A. Underwood, Director
Consumer Division
Lowell Community Team Work, Inc.
167 Dutton Street
Lowell, Massachusetts 01852
(617) 459-0551 or 6161

Michigan**State Offices**

Frederick H. Hoffecker
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
690 Law Building
Lansing, Michigan 48913
(517) 373-1140

Kent Wilcox, Executive Director
Michigan Consumers Council
414 Hollister Building
106 West Allegan Street
Lansing, Michigan 48933
(517) 373-0947

Marvin Goldstein, Director
Bureau of Automotive Regulation
Michigan Department of State
Lansing, Michigan 48918
(517) 373-7857
800-292-4204 (toll free—Michigan only)

County Offices

George B. Mullison
Prosecuting Attorney
Bay County Consumer Protection Unit
Bay County Building
Bay City, Michigan 48706
(517) 893-3594

Robert E. Weiss
Prosecuting Attorney
Genesee County Consumer Affairs Division
Office of Prosecuting Attorney
2065 South Center Road
Burton, Michigan 48529
(313) 257-3161

Edward L. Bohde, Chief
Consumer Fraud Unit
Macomb County Office of Prosecuting Attorney
Macomb Court Building, Sixth Floor
Mt. Clemens, Michigan 48043
(313) 489-5350

Nora Pasman, Director
Washtenaw County Consumer Services
4133 Washtenaw Road
Ann Arbor, Michigan 48107-8645
(313) 971-6054

City Office

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

Minnesota**State Office**

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

Branch Office

Thomas Mahaney
Regional Supervisor
Office of Consumer Services
Office of Attorney General
320 West Second Street
Duluth, Minnesota 55802
(218) 723-4891

County Office

Ann L. Alton
Assistant County Attorney
Hennepin County Citizen Protection and
Economic Crime Unit
C2100 County Government Center
Minneapolis, Minnesota 55487
(612) 348-8105

City Office

John A. Bergquist, Director
Consumer Affairs Division
Minneapolis Department of Licenses and
Consumer Services
101 A City Hall
Minneapolis, Minnesota 55415
(612) 348-2080

Mississippi**State Offices**

Guy N. Rogers
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 220
Jackson, Mississippi 39205
(601) 961-4244

James H. Spencer, Director
Consumer Protection Division
Department of Agriculture
and Commerce
High and President Streets
P.O. Box 1609
Jackson, Mississippi 39205
(601) 359-3648
800-222-7622 (toll free—Mississippi only)

Missouri**State Offices**

Joe Frappier, Director
Department of Consumer
Affairs, Regulation, and Licensing
P.O. Box 1157
Jefferson City, Missouri 65102
(314) 751-4996

William Newcomb Jr., Chief Counsel
Trade Offense Division
Office of Attorney General
Supreme Court Building
P.O. Box 899
Jefferson City, Missouri 65102
(314) 751-2616
800-372-6222 (toll free—Missouri only)

Branch Offices

Angela Bennett
Trade Offense Division
Office of Attorney General
431 Missouri Office Building
615 East 13th Street
Kansas City, Missouri 64108
(816) 274-6686

Peter Lumajhi
Assistant Attorney General
Trade Offense Division
Office of Attorney General
111 North Seventh Street, Suite 903
St. Louis, Missouri 63101
(314) 444-6815

Montana

State Office
 Frank Marke
 Consumer Affairs Bureau
 Department of Commerce
 1424 Ninth Avenue
 Helena, Montana 59620
 (406) 449-3163
 800-332-2272 (toll free—Montana only)

County Office

Robert L. Deschamps, III
 Missoula County Attorney
 County Courthouse
 Missoula, Montana 59801
 (406) 721-5700

Nebraska

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

County Office

Arthur S. Raznick, Director
 Consumer Fraud Division
 Douglas County Attorney's
 Office
 909 Omaha-Douglas Civic Center
 Omaha, Nebraska 68183
 (402) 444-7625

Nevada

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

Branch Office

Ray Trease, Investigator
 Consumer Affairs Division
 Department of Commerce
 201 Nye Building
 Capitol Complex
 Carson City, Nevada 89710
 (702) 885-4340
 800-992-0973 (toll free—Nevada only)

County Office

Shirley George
 Investigator-in-Charge
 Washoe County Consumer
 Protection Division
 District Attorney's Office
 P.O. Box 11130
 Reno, Nevada 89520
 (702) 785-5652

New Hampshire

State Office
 Anne R. Clarke, Chief
 Consumer Protection and
 Antitrust Division
 Office of Attorney General
 State House Annex
 Concord, New Hampshire 03301
 (603) 271-3841

New Jersey

State Office
 James J. Barry, Director
 Division of Consumer Affairs
 Department of Law and Public
 Safety
 1100 Raymond Boulevard, Room 504
 Newark, New Jersey 07102
 (201) 648-4010

County Offices

Helen Rando, Acting Director
 Atlantic County Consumer Affairs
 Stillwater Complex
 201 Shore Road, Building A
 Northfield, New Jersey 08225
 (609) 645-7700 ext. 4271

Mary Courtney, Director
 Bergen County Consumer Affairs
 355 Main Street
 Hackensack, New Jersey 07601
 (201) 648-2650

Renee L. Borstad, Director
 Burlington County Consumer Affairs
 49 Rancocas Road
 Mount Holly, New Jersey 08060
 (609) 261-5054

Sandra Wolff, Director
 Camden County Consumer Affairs
 Camden County Administration Building
 600 Market Street (Lower Level)
 Camden, New Jersey 08101
 (609) 757-8387

Mark Diederich, Director
 Cape May County Consumer Affairs
 Central Mall Room
 Cape May Court House
 Cape May, New Jersey 08210
 (609) 485-7111 ext. 399

George S. Franks, Director
 Cumberland County Consumer Affairs
 788 East Commerce Street
 Bridgeton, New Jersey 08302
 (609) 451-8000

Robert Russo, Director
 Essex County Consumer Services
 900 Bloomfield Avenue
 Verona, New Jersey 07044
 (201) 226-1571

Edward McGoldrick, Director
 Gloucester County Consumer Affairs
 The Cotton Building
 One South Broad Street
 Woodbury, New Jersey 08096
 (609) 845-1600

Joseph Kealy, Jr., Counsel
 Hudson County Consumer Affairs
 County Administration Building
 595 Newark Avenue
 Jersey City, New Jersey 07306
 (201) 795-6250

Debra Hunt, Director
 Hunterdon County Consumer Affairs
 P.O. Box 198
 Califon, New Jersey 07830
 (201) 832-8621

Constance Trombley
 Mercer County Consumer Affairs
 640 South Broad Street
 Trenton, New Jersey 08650
 (609) 989-6671

Lawrence Cimmino, Director
 Middlesex County Consumer Affairs
 841 Georges Road
 North Brunswick, New Jersey 08902
 (201) 745-4242

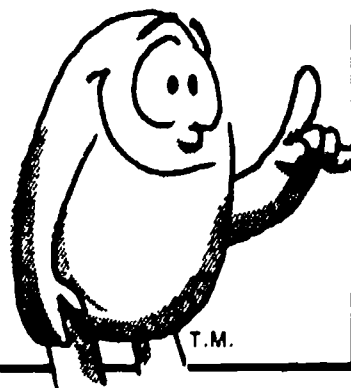
Geri C. Popkin, Director
 Monmouth County Consumer Affairs
 Hall of Records, P. O. Box 1255
 Main Street
 Freehold, New Jersey 07728
 (201) 431-7900

Carole A. Glade, Director
 Morris County Consumer Affairs
 Court House
 32 Washington Street
 Morristown, New Jersey 07960
 (201) 285-2811

Kenneth Leake, Director
 Ocean County Consumer Affairs
 C.N. 2191, County Administration
 Building, Room 203-2
 Toms River, New Jersey 08753
 (201) 929-2105
 (609) 693-5011

Consumers, Remember:

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



Salvatore Cannata, Director
Passaic County Consumer Affairs
County Administration Building
309 Pennsylvania Avenue
Paterson, New Jersey 07503
(201) 881-4549
(201) 881-4499

Ruth Hotz, Director
Somerset County Consumer Affairs
County Administration Building
Somerville, New Jersey 08876
(201) 231-7000 ext. 7400

Ellen Bloom, Director
Union County Consumer Affairs
P. O. Box 186
300 North Avenue East
Westfield, New Jersey 07091
(201) 233-0502

Jayne Bodolski, Director
Warren County Consumer Affairs
Court House Annex
Belvidere, New Jersey 07825
(201) 475-5361 ext. 353

City Offices

Ed Leonard, Director
Belleville Consumer Affairs
Municipal Building
Belleville, New Jersey 07109
(201) 759-9100

Lorraine Sudia, Director
Brick Consumer Affairs
Municipal Building
Brick, New Jersey 08723
(201) 477-3000 ext. 260

Cedar Grove Consumer Affairs
Town Hall, 525 Pompton Avenue
Cedar Grove, New Jersey 07009
(201) 239-1410

Steve Napoliello, Director
Cinnaminson Consumer Affairs
Municipal Building
1621 Riverton Road
Cinnaminson, New Jersey 08072
(609) 829-6000

Theresa Ward, Director
Clark Consumer Affairs
Municipal Building
Westfield Avenue
Clark, New Jersey 07066
(201) 388-3600

William J. Adelhelm
Clifton Consumer Affairs
City Hall, 900 Clifton Avenue
Clifton, New Jersey 07015
(201) 473-2600 ext. 297

Barbara Mufson, Director
Denville Consumer Affairs
Municipal Building, Main Street
Denville, New Jersey 07834
(201) 285-2811

John Troxel, Director
Deptford Township Consumer Affairs
1011 Cooper Street
Woodbury, New Jersey 08096
(609) 845-5300 ext. 262

Mabel Barbato, Director
Dunellen Consumer Affairs
Borough of Dunellen
P.O. Box 174
Dunellen, New Jersey 08812
(201) 752-0009

Mary Tonachio and Adrienne Eisner
Co-Directors
East Brunswick Consumer Affairs
Jean Walling Civic Center
East Brunswick, New Jersey 08816
(201) 390-6954

Debra Liss, Director
Edison Consumer Affairs
Municipal Building
Edison, New Jersey 08817
(201) 287-0900

Director
Elizabeth Consumer Affairs
City Hall
60 West Scott Place
Elizabeth, New Jersey 07203
(201) 353-6000 ext. 376

Jacob Lowenthal, Director
Fort Lee Consumer Protection Board
309 Main Street
Fort Lee, New Jersey 07024
(201) 592-3540
(201) 947-5235

Jean Moriarty, Director
Freehold Consumer Affairs
Municipal Plaza
Schanck Road
Freehold, New Jersey 07728
(201) 431-7900

Mary Ann Severage, Director
Garwood Consumer Affairs
Borough Hall, Center Street
Garwood, New Jersey 07027
(201) 789-0689

Dorothy Brunn, Director
Glen Rock Consumer Affairs
Borough Hall, Harding Plaza
Glen Rock, New Jersey 07452
(201) 447-2555

Audrey Borg, Director
Hoboken Consumer Affairs
City Hall
Washington Street
Hoboken, New Jersey 07030
(201) 420-2038

Ruth Dangren, Director
Kearny Consumer Affairs
26 North Midland Avenue
Kearny, New Jersey 07032
(201) 991-9282

Joe Caroselli, Director
Linden Consumer Affairs
City Hall, North Wood Avenue
Linden, New Jersey 07036
(201) 486-3800

Charles Sloane, Director
Livingston Consumer Affairs
Township Hall
357 South Livingston Avenue
Livingston, New Jersey 07039
(201) 992-2244

Genevieve Ross, Director
Middlesex Consumer Affairs
Middlesex, New Jersey 08846
(201) 356-8090

Jackie Panzer, Director
Millburn Consumer Affairs
Town Hall, 375 Millburn Avenue
Millburn, New Jersey 07041
(201) 584-7000

Hope Jackson, Manager
Newark Office of Consumer Services
City Hall
920 Broad Street, Room B-4
Newark, New Jersey 07102
(201) 733-8000

Joseph J. Brennan, Director
New Providence Consumer Affairs
Borough Hall
New Providence, New Jersey 07974
(201) 665-1400

Mary Callanan, Director
Nutley Consumer Affairs
City Hall, 228 Chestnut Street
Nutley, New Jersey 07110
(201) 667-3300 ext. 227

Betty Rogut, Director
Paramus Consumer Affairs
Borough Hall, Jockish Square
Paramus, New Jersey 07652
(201) 265-2100

Rena Plaxe, Director
Parsippany Consumer Affairs
Municipal Building
1001 Parsippany Boulevard
Parsippany, New Jersey 07054
(201) 263-7152

Dante Mecca, Director
Passaic City Consumer Affairs
City Hall, 330 Passaic Street
Passaic, New Jersey 07055
(201) 365-5520

Maria Jimenez, Director
Perth Amboy Consumer Affairs
City Hall, 44 Market Street
Perth Amboy, New Jersey 08861
(201) 826-0290 ext. 61

Louis Jones, Executive Director
Plainfield Consumer Affairs
431 Park Avenue
Plainfield, New Jersey 07060
(201) 753-3519

Carole W. Popper, Director
Red Bank Consumer Affairs
Borough Hall
32 Monmouth Street
Red Bank, New Jersey 07701
(201) 842-6110

Administrator's Office
Rutherford Consumer Affairs
Municipal Building
176 Park Avenue
Rutherford, New Jersey 07070
(201) 939-1444

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

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

Janel McDonald
CALA Officer
Summit Consumer Affairs
City Hall
512 Springfield Avenue
Summit, New Jersey 07901
(201) 273-6400

Dan Jaxel, Director
Teaneck Consumer Affairs
Municipal Building
818 Teaneck Road
Teaneck, New Jersey 07666
(201) 837-1600 ext. 14

Irma Africano, Director
Union City Consumer Affairs
507 26th Street
Union City, New Jersey 07087
(201) 866-2255 ext. 42

Marian Cramer, Director
Union Township Consumer Affairs
Municipal Building
1976 Morris Avenue
Union, New Jersey 07083
(201) 688-2800 ext. 24

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

Caridad DePaloa, Director
Weehawken Consumer Affairs
City Hall, 400 Park Avenue
Weehawken, New Jersey 07087
(201) 864-4901

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

Robert Hilsen, Director
West Orange Consumer Affairs
Municipal Building
66 Main Street
West Orange, New Jersey 07052
(201) 325-4121

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

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

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

New Mexico
State Office
Mike Barlow, Director
Consumer and Economic Crime
Division
Office of Attorney General
P.O. Box 1508
Santa Fe, New Mexico 87503
(505) 827-6910

County Office
George Morrison, Director
Consumer Affairs Division
Bernalillo County District
Attorney's Office
15 Tijeras
Albuquerque, New Mexico 87102
(505) 841-7200

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

Executive Director
New York State Consumer
Protection Board
Two World Trade Center
Room 2508, 25th Floor
New York, New York 10047
(212) 488-5666

Robert Buchner
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
State Capitol
Albany, New York 12224
(518) 474-5481

Branch Offices
Kathleen Haley
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
38 Riverside Drive
Binghamton, New York 13905
(607) 773-7877

Peter B. Sullivan
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
65 Court Street
Buffalo, New York 14202
(716) 847-7174

Ronald Glickman
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
State Office Building
Veterans Memorial Highway
Hauppauge, New York 11788
(516) 360-6196

Peter Bienstock
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
Two World Trade Center
New York, New York 10047
(212) 488-7450

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

Kent L. Mardon
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
235 Main Street
Poughkeepsie, New York 12601
(914) 485-3920

Eugene Welch
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
900 Reynolds Arcade
16 East Main Street
Rochester, New York 14614
(716) 454-4540

Lawrence Zimmerman
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
333 East Washington Street
Syracuse, New York 13202-1471
(315) 428-4282

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

County Offices
Thomas M. Jablonowski
Consumer Affairs Specialist
Broome County Bureau of Consumer
Services
P.O. Box 1766, Governmental Plaza
Binghamton, New York 13902
(607) 772-2168

Richard Kausman
Assistant District Attorney
Consumer Fraud Bureau
Erie County District Attorney's
Office
25 Delaware Avenue
Buffalo, New York 14202
(716) 855-2424

Lorraine Ignasiak
Erie County Consumer
Protection Committee
95 Franklin Street
Buffalo, New York 14202
(716) 846-6690

James E. Picken, Commissioner
Nassau County Office of Consumer
Affairs
160 Old Country Road
Mineola, New York 11501
(516) 535-2600

Roberg G. DeGrosso, Chief
Nassau County Commercial Frauds
and Environmental Investigations
Bureau
310 Old Country Road
Garden City, New York 11530
(516) 535-2164

Tamara Pozefsky, Director
Oneida County Consumer
Affairs
County Office Building
800 Park Avenue
Utica, New York 13501
(315) 798-5601

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

James Vanzetta, Director
Orange County Department of Weights
and Measures and Consumer Affairs
99 Main Street, Courthouse Annex
Goshen, New York 10924
(914) 294-5151 ext. 162



Consumers, Remember:

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

David S. Ritter, District Attorney
Orange County District Attorney's
Office of Consumer Affairs
County Government Center
Goshen, New York 10924
(914) 294-5471

Lillian Styburski, Director
Putnam County Department of
Consumer Affairs
County Office Building
Carmel, New York 10512
(914) 225-3641 ext. 215

Jack Casey, Director
Rensselaer County Citizens Affairs
1600 Seventh Avenue
Troy, New York 12180
(518) 270-5444

James Farkas, Director
Rockland County Office of
Consumer Protection
County Office Building
18 New Hapstead Road
New City, New York 10956
(914) 425-5280

Duane Wraight, Director
Steuben County Department of
Weights and Measures and
Consumer Affairs
40 East Steuben Street
Bath, New York 14810
(607) 776-4949

Kenneth Rosenblum, Commissioner
Suffolk County Department of
Consumer Affairs
Suffolk County Center
Hauppauge, Long Island, New York 11788
(516) 360-4618

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

Kenneth W. Hale, Director
Westchester County Department
of Consumer Affairs
Room 104, County Office Building
White Plains, New York 10601
(914) 682-3300

Frank D. Castaldi, Jr., Chief
Frauds Bureau
Westchester County District
Attorney's Office
111 Grove Street
County Courthouse
White Plains, New York 10601
(914) 682-2986

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

Geraldine Sheridan
Brookhaven Citizens' Advocate
Town of Brookhaven
475 East Main Street
Patchogue, New York 11772
(516) 654-7929

Colonie City Consumer Protection
Board
Memorial Town Hall
Newtonville, New York 12128
(518) 783-2790

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

Gloria Davids, Ombudsman
Islip Town Citizens Action Bureau
Islip Town Hall
401 Main Street
Islip, New York 11751
(516) 224-5510

Stephen Pedone, Commissioner
Mt. Vernon Office of Consumer
Affairs
City Hall
Mt. Vernon, New York 10550
(914) 668-6000 ext. 231

Simon P. Gourdine, Commissioner
New York City Department of
Consumer Affairs
80 Lafayette Street
New York, New York 10013
(212) 566-5456

Branch Offices

Linda Ballou
Bronx Neighborhood Office
New York City Department of
Consumer Affairs
1932 Arthur Avenue
Bronx, New York 10457
(212) 299-1400

Susan Kapitansky, Director
Brooklyn Neighborhood Office
New York City Department of
Consumer Affairs
209 Joralemon Street, Room Six
Brooklyn, New York 11201
(212) 596-4780

Judith Ortiz, Director
Harlem Neighborhood Office
New York City Department of
Consumer Affairs
227 East 116th Street
New York, New York 10029
(212) 348-0600

Lucy Coronel, Director
Queens Neighborhood Office
New York City Department of
Consumer Affairs
120-55 Queens Boulevard
Room 203
Kew Gardens, New York 11424
(212) 261-2922 or 2923

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Sandra Davis, Director
Staten Island Neighborhood Office
New York City Department of
Consumer Affairs
Staten Island Borough Hall
Staten Island, New York 10301
(212) 390-5154 or 5155

June M. Groll, Chairman
Orangetown Consumer Protection
Board
Orangetown, Town Hall
26 Orangeburg Road
Orangeburg, New York 10962-1798
(914) 359-5100

Joe Pagano, Director
Oswego Office of Consumer
Affairs, Weights and Measures
City Hall
Oswego, New York 13126
(315) 342-5800 ext. 66

Herbert Freeman, Chairman
Ramapo Consumer Protection
Board
Ramapo Town Hall, Route 59
Suffern, New York 10901
(914) 357-5100 ext. 267

Dante Massaroni, Director
Schenectady Bureau of
Consumer Protection
22 City Hall
Jay Street
Schenectady, New York 12305
(518) 382-5061

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

Eugene Stevens, Director
White Plains Department of
Weights and Measures
279 Hamilton Avenue
White Plains, New York 10601
(914) 882-4273

Ralph A. Capozzi
Yonkers Office of Consumer
Protection, Weights and Measures
201 Palisade Avenue
Yonkers, New York 10703
(914) 964-3783, 84, 65

North Carolina

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

North Dakota

State Offices
Robert O. Wefald
Attorney General for the State
of North Dakota
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2210

Consumer Fraud Division
Office of Attorney General
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-3404
800-472-2600 (toll free—North Dakota only)

County Office
Elliot Glasshelm
Executive Director
Quad County Community
Action Agency
27½ South Third Street
Grand Forks, North Dakota 58201
(701) 746-5431

Ohio

State Offices
William A. Spratley
Consumers' Counsel
137 East State Street
Columbus, Ohio 43215
(614) 466-9605
800-282-9448 (toll free—Ohio only)

James Meaney, Chief
Consumer Frauds and Crimes
Section
Office of Attorney General
30 East Broad Street, 15th Floor
Columbus, Ohio 43215
(614) 466-8831 or 4986
800-282-0515 (toll free—Ohio only)

County Offices
Richard Curtin
Economic Crime Division
Franklin County Office of
Prosecuting Attorney
Hall of Justice
369 South High Street
Columbus, Ohio 43215
(614) 462-3248

Carol Taylor, Acting Director
Greene County Community
Action Council
137 North Detroit Street
Xenia, Ohio 45385
(513) 376-2988

Timothy Groggin
County Investigator
Consumer Protection Division
Lake County Office of
Prosecuting Attorney
Lake County Court House
Painesville, Ohio 44077
(216) 352-6261 ext. 281

Theodore Shaman, Jr.
Assistant Prosecuting Attorney
Montgomery County Fraud Section
County Courts Building
41 North Perry
Dayton, Ohio 45422
(513) 228-5126

John Plough, Prosecuting Attorney
Consumer Protection Division
Portage County Prosecutor's Office
466 South Chestnut Street
Ravenna, Ohio 44266
(216) 296-4593

Lynn C. Slaby
Prosecuting Attorney
Summit County Bureau of Investigations
53 East Center Street
Akron, Ohio 44308
(216) 379-2784

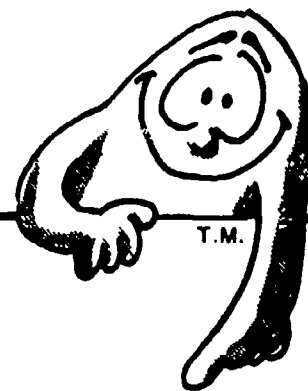
City Offices

Victor Dandrea, Chief Assistant
Akron Division of Consumer Protection
217 South High Street
Akron, Ohio 44308
(216) 375-2730

James R. Kalkman
Canton City Sealer and Commissioner of
Consumer Protection
919 Walnut Avenue, N.E.
Canton, Ohio 44704
(216) 489-3065

Noel Morgan, Chief
Cincinnati Consumer Protection Division
City Solicitor's Office
126 City Hall
Cincinnati, Ohio 45202
(513) 352-3971

Paula Slimak, Director
Cleveland Office of Consumer Affairs
1230 East Sixth Street
Cleveland, Ohio 44114
(216) 664-3200



Consumers, Remember:

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

William R. Craig, Administrator
Columbus Community Services
50 West Gay Street, Fourth Floor
Columbus, Ohio 43215
(614) 222-7144

Anthony C. Julian, Director
Youngstown Division of Consumer Affairs
City Hall
26 South Phelps Street
Youngstown, Ohio 44503
(216) 746-1892

Oklahoma

State Offices

William E. White, Director
Department of Complaints,
Investigation and Mediation
Oklahoma Corporation Commission
Jim Thorpe Building, Room 680
Oklahoma City, Oklahoma 73105
(405) 521-4113

William S. Morgan, Administrator
Department of Consumer Credit
B82 Jim Thorpe Building
Oklahoma City, Oklahoma 73105
(405) 521-3653

Patsy L. Plate
Assistant Attorney General
for Consumer Protection
Office of Attorney General
112 State Capitol Building
Oklahoma City, Oklahoma 73105
(405) 521-3921
800-522-8555 (toll free--Oklahoma only)

Oregon

State Office

Richard Caswell
Attorney in Charge
Financial Fraud Section
Department of Justice
Justice Building
Salem, Oregon 97310
(503) 378-4732

Pennsylvania

State Offices

Michael J. Pekula, Acting Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square — 14th Floor
Harrisburg, Pennsylvania 17120
(717) 787-9707

David Barasch, Acting Consumer Advocate
Office of Consumer Advocate—Utilities
Office of Attorney General
1425 Strawberry Square
Harrisburg, Pennsylvania 17120
(717) 783-5048 (utilities only)

Branch Offices

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

Gary H. Nash
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
919 State Street, Room 203
Erie, Pennsylvania 16501
(814) 871-4371

David Rosenberg
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
333 Market Street — 17th Floor
Harrisburg, Pennsylvania 17101
(717) 787-7109

John E. Kelly
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
1009 State Office Building
1400 West Spring Garden Street
Philadelphia, Pennsylvania 19130
(215) 351-2414

Cynthia A. Baldwin
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
300 Liberty Avenue, Room 1405
Pittsburgh, Pennsylvania 15222
(412) 565-5135

J. P. McGowan
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Room 358 — State Office Building
100 Lackawanna Avenue
Scranton, Pennsylvania 18503
(717) 961-4913

County Offices

Sidney Elkins, Chairperson
Beaver County Alliance for Consumer Protection
Public Works Building, Route 51
Fallston, Pennsylvania 15066
(412) 728-5700 ext. 422

Peggy Adams, Director
Bucks County Bureau of Consumer Protection
and Weights and Measures
Courthouse Annex
Broad and Union Streets
Doylestown, Pennsylvania 18901
(215) 348-7442

Robert Taylor, Director
Chester County Bureau of Consumer Protection
and Weights and Measures
515 North Wing Courthouse
West Chester, Pennsylvania 19380
(215) 431-8150

Catherine Sprague, Director
Cumberland County Bureau of Consumer Affairs
Courthouse
Carlisle, Pennsylvania 17013
(717) 249-5802

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

Angela Hazely, Director
Indiana County Bureau of Consumer Affairs
P.O. Box 187
Indiana, Pennsylvania 15701
(412) 465-2657

Michael Ranck, District Attorney
Lancaster County Consumer Protection
Commission
P.O. Box 3480
50 North Duke Street
Lancaster, Pennsylvania 17603
(717) 299-7921

Mary Madill, Director
Montgomery County Consumer Affairs
Department
County Courthouse
Norristown, Pennsylvania 19404
(215) 278-3565

City Offices

Lucille O'Drain, Director
Philadelphia Mayor's Office of Consumer
Services
121 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-7595

Joseph D. Case, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1300 Chestnut Street
Philadelphia, Pennsylvania 19107
(215) 875-6038

Rhode Island

State Offices

Charles DeLeva
Assistant Attorney General and Chief
Consumer Protection Unit
Department of Attorney General
72 Pine Street
Providence, Rhode Island 02903
(401) 277-3163

Edwin P. Palumbo
Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

South Carolina

State Offices

Althea Wright, Coordinator
Office of Citizens' Service
Office of the Governor
P.O. Box 11450
Columbia, South Carolina 29211
(803) 758-3261

Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, South Carolina 29250
(803) 758-2040
800-922-1594 (toll free—South Carolina only)

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

W. Joseph Isaacs
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, South Carolina 29211
(803) 758-3040

William V. Bradley
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, South Carolina 29201
(803) 758-2249

South Dakota

State Office

Mark Smith
Assistant Attorney General
Division of Consumer Protection
Office of Attorney General
Insurance Building
Pierre, South Dakota 57501
(605) 773-4400
800-592-1865 (toll free—South Dakota only)

Tennessee

State Offices

Ann Eaden, Director
Division of Consumer Affairs
Department of Commerce and Insurance
206 State Office Building
Nashville, Tennessee 37204
(615) 741-4737
800-342-8385 (toll free—Tennessee only)

William J. Haynes, Jr.
Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-2672

Texas

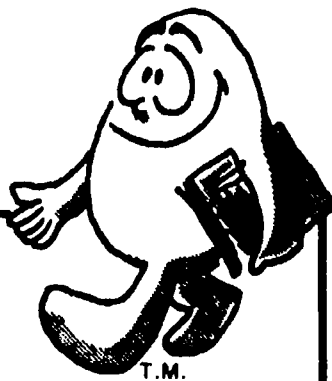
State Office

David A. Talbot, Jr.
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-3288

Branch Offices

Eden Davis
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
Renaissance Place, Seventh Floor
714 Jackson Street
Dallas, Texas 75202
(214) 742-8944

Cassandra J. Church
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484



Consumers, Remember:

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

Edward Wesley
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1220 Dallas Avenue, Suite 202
Houston, Texas 77002-6986
(713) 650-0666

Victoria Esson
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
806 Broadway, Suite 312
Lubbock, Texas 79401
(806) 747-5238

Patricia Robards
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4309 North Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

County Offices

Knox Fitzpatrick, Chief
Dallas County Consumer Fraud Division
2700 Stemmons Expressway
500 Stemmons Tower East
Dallas, Texas 75207
(214) 630-6300

Russel Turbeville
Assistant District Attorney
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, Texas 77002
(713) 221-5836

Larry Moore
Assistant District Attorney
Tarrant County Economic Crimes
200 West Belknap Street
Fort Worth, Texas 76102
(817) 334-1897 (criminal consumer fraud)

City Offices

Thomas Z. James, Director
Dallas Department of Consumer Services
1500 West Mockingbird, Room A-19
Dallas, Texas 75235
(214) 670-6414

David Watson
Fort Worth Office of Consumer Affairs and
Weights and Measures
1800 University Drive
Room 208
Fort Worth, Texas 76107
(817) 870-7570

Utah

State Offices

Jean A. Williams, Director
Division of Consumer Protection
Department of Business Regulation
Hober M. Wells Building
180 East 300 South
P.O. Box 5802
Salt Lake City, Utah 84111
(801) 530-6619

Dr. Carol L. Clark
Assistant Attorney General for Consumer Affairs
Office of Attorney General
124 State Capitol
Salt Lake City, Utah 84114
(801) 533-4262

Vermont

State Offices

Edwin Hobson
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
109 State Street
Montpelier, Vermont 05602
(802) 828-3171
800-642-5149 (toll free—Vermont only)

Trafford Brink, Director
Weights and Measures Division
Department of Agriculture
116 State Street
Montpelier, Vermont 05602
(802) 828-2436

Virginia

State Offices

Anthony Gambardella
Senior Assistant Attorney General
Division of Consumer Counsel
Office of Attorney General
Supreme Court Building
101 North Eighth Street, Fifth Floor
Richmond, Virginia 23219
(804) 786-4075

Jean Bass, Director
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
Room 110, Washington Building
1100 Bank Street
Richmond, Virginia 23219
(804) 786-2042
800-552-9983 (toll free for complaints regarding state agencies)

Branch Office

Mary Ann Shurtz, Coordinator
Northern Virginia Branch
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
3016 Williams Drive
Fairfax, Virginia 22031
(703) 573-1286

County Offices

Jean D. Galloway
Director
Arlington County Office of Consumer Affairs
2049 15th Street, North
Arlington, Virginia 22201
(703) 558-2142

Ron Mallard, Director
Fairfax County Department of Consumer Affairs
3959 Pender Drive
Fairfax, Virginia 22030
(703) 691-3214

Deborah Koss, Director
Prince William County Office of Consumer Affairs
15960 Cardinal Drive
Woodbridge, Virginia 22191
(703) 221-4156

City Offices

Rose Boyd, Director
Alexandria Office of Citizens Assistance
P.O. Box 178
City Hall
Alexandria, Virginia 22313
(703) 838-4350

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

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

J. N. McClanan
Consumer Protection Officer
Virginia Beach Division of Consumer Protection
City Hall
Virginia Beach, Virginia 23456
(804) 427-4421

Washington

State Offices

Consumer Specialist
Office of Consumer Services
Department of Agriculture
406 General Administration Building, AX41
Olympia, Washington 98504
(206) 753-5063

John R. Ellis
Assistant Attorney General/Chief
Consumer Protection/Antitrust Division
Office of Attorney General
1366 Dexter Hall Building
Seattle, Washington 98104
(206) 464-7744
800-552-4630 (toll free—Washington only)

Doug Shadel, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
Temple of Justice
Olympia, Washington 98504
(206) 753-6210

Mike Flynn, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
960 Paulsen Professional Building
Spokane, Washington 99201
(509) 456-3123

William S. Cookson, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
949 Market Street
Tacoma, Washington 98402
(206) 593-2904

County Office

C. Patrick Sainsbury, Chief Deputy Prosecuting Attorney
Fraud Division
King County District Attorney's Office
E531 King County Courthouse
Seattle, Washington 98104
(206) 583-4513

City Offices

Fred Latchaw, Inspector
Everett Weights and Measures Department
City Hall
3002 Wetmore Avenue
Everett, Washington 98201
(206) 259-8845

Regina L. Glenn, Director
Seattle Department of Licenses and Consumer Affairs
102 Municipal Building
Seattle, Washington 98104
(206) 625-2536 (inquiries)
(206) 625-5500 (complaints)

West Virginia

State Offices

Jon Anthony Reed, Director
Consumer Protection Division
Office of Attorney General
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
(304) 348-8986

Kenneth S. Butcher, Director
Consumer Protection Division
Department of Labor
1900 Washington Street, East
Charleston, West Virginia 25305
(304) 348-7890 (weights and measures, bedding, upholstery)

City Office

Polly Diller, Director
Charleston Consumer Protection Department
P.O. Box 2749
Charleston, West Virginia 25330
(304) 348-8173

Wisconsin

State Offices

Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
Department of Justice
P.O. Box 7856
Madison, Wisconsin 53707-7856
(608) 266-1852

Branch Office

Richard Victor, Director
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room E20
Milwaukee, Wisconsin 53203
(414) 224-1867

Donald Soberg, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
P.O. Box 8911
801 West Badger Road
Madison, Wisconsin 53708
(608) 266-9837
800-382-3020 (toll free—Wisconsin only)

Branch Offices

Margaret Quaid, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
1727 Loring Street
Altoona, Wisconsin 54720
(715) 836-2861

Dennis Strey, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
200 North Jefferson Street
Green Bay, Wisconsin 54301
(414) 497-4087

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Patricia Suschil, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade, and
Consumer Protection
10320 West Silver Spring Drive
Milwaukee, Wisconsin 53225
(414) 257-8962

County Offices

Richard Armstrong
Consumer Investigator
Kenosha County District Attorney's Office
912 56th Street
Kenosha, Wisconsin 53140
(414) 656-6480

Rand L. Kruger, District Attorney
Marathon County District Attorney's Office
Consumer Fraud Unit
Marathon County Court House
Wausau, Wisconsin 54401
(715) 847-5555

Frederic Matestic
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street
Room 604
Milwaukee, Wisconsin 53233-1487
(414) 278-4660

John Osinga, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Court House
Stevens Point, Wisconsin 54481
(715) 346-1300

Eric M. Johnson
Consumer Fraud Investigator
Racine County Sheriff's Department
717 Wisconsin Avenue
Racine, Wisconsin 53403
(414) 636-3125

Wyoming

State Office

Gay Vanderpoel
Assistant Attorney General
Office of Attorney General
123 Capitol Building
Cheyenne, Wyoming 82002
(307) 777-7841 or 6286

Puerto Rico

Hector Ramos, Secretary
Department of Consumer Affairs
Minillas Governmental Center
Torre Norte Building
De Diego Avenue, Stop 22
P.O. Box 41059
Santurce, Puerto Rico 00940
(809) 726-6090

Hector Reichard de Cardona
Department of Justice
P. O. Box 192
Old San Juan, Puerto Rico 00902
(809) 722-5219

Virgin Islands

Helen Joseph, Director
Consumer Services Administration
Golden Rock
Christiansted, St. Croix
U.S. Virgin Islands 00820
(809) 773-2226

State Banking Authorities

The officials listed below regulate and supervise state chartered banks. However, many of them can handle or refer problems and complaints concerning other types of banks and can answer general questions about banking and credit.

Alabama

Kenneth R. McCartha
Superintendent of Banks
64 North Union Street
Room 651
Montgomery, Alabama 36130
(205) 832-6256

Alaska

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

Arizona

Walter C. Madsen
Superintendent of Banks
Commerce Building
Room 101
1601 West Jefferson Street
Phoenix, Arizona 85007
(602) 255-4421

Arkansas

Marlin D. Jackson
State Bank Commissioner
#1 Capitol Mall
6D-305
Little Rock, Arkansas 72201
(501) 371-1117

California

Louis Carter
Superintendent of Banks
235 Montgomery Street
Suite 750
San Francisco, California 94104
(415) 557-3535

Colorado

Richard B. Doby
State Bank Commissioner
State Office Building
Room 325
Denver, Colorado 80203
(303) 866-3131

Connecticut

Brian J. Woolf
Banking Commissioner
State Office Building
Room 239
Hartford, Connecticut 06106
(203) 566-4560

Delaware

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

Florida

Gerald A. Lewis
State Comptroller
State Capitol Building
Tallahassee, Florida 32301
(904) 488-0370

Georgia

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

Hawaii

Donna Tanoue
Bank Examiner
P. O. Box 541
Honolulu, Hawaii 96809
(808) 548-7505

Idaho

Tom D. McEldowney
Director, Department of Finance
Statehouse Mall
Boise, Idaho 83720
(208) 334-3313

Illinois

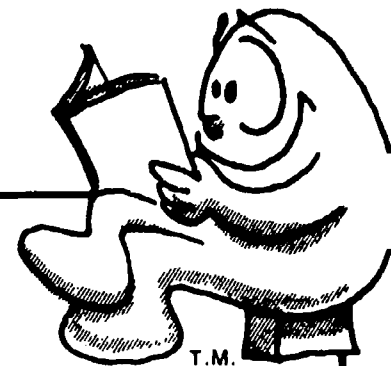
William C. Harris
Commissioner of Banks and Trust
Companies
119 South 5th Street
Room 400
Springfield, Illinois 62701
(217) 782-7966

Indiana

Ruth D. Harrison
Director
Department of Financial Institutions
Indiana State Office Building
Room 1024
Indianapolis, Indiana 46204
(317) 232-3955

Iowa

Thomas H. Huston
Superintendent of Banking
418 Sixth Avenue
Room 530
Des Moines, Iowa 50309
(515) 281-4014



Consumers, Remember:

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

Kansas

Eugene C. Hegarty
State Bank Commissioner
700 Jackson Street
Suite 300
Topeka, Kansas 66603
(913) 296-2266

Kentucky

Leonard B. Marshall
Commissioner of Banking and Securities
911 Leewood Drive
Frankfort, Kentucky 40601
(502) 564-3390

Louisiana

Hunter O. Wagner
Commissioner of Financial Institutions
P. O. Box 44095
Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4661

Maine

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

Maryland

Margie H. Muller
Bank Commissioner
One North Charles Street
Room 1301
Baltimore, Maryland 21201
(301) 659-6262

Massachusetts

Paul E. Bulman
Commissioner of Banks
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3120

Michigan

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

Minnesota

David A. Shern
Deputy Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, Minnesota 55101
(612) 296-2715

Mississippi

Glenn Smith
Commissioner
Department of Banking and Consumer
Finance
P. O. Box 731
Jackson, Mississippi 39205-0731
(601) 359-1031

Missouri

Kenneth W. Littlefield
Commissioner of Finance
P. O. Box 716
Jefferson City, Missouri 65102
(314) 751-3397

Montana

L. W. Aike
Commissioner of Financial Institutions
1424 9th Avenue
Helena, Montana 59620
(406) 449-3163

Nebraska

Paul Amen
Director of Banking and Finance
301 Centennial Mall, South
Lincoln, Nebraska 68509
(402) 471-2171

Nevada

L. Scott Walshaw
Administrator of Financial Institutions
406 East Second Street
Carson City, Nevada 89710
(702) 885-4260

New Hampshire

A. Roland Roberge
Bank Commissioner
97 North Main Street
Concord, New Hampshire 03301
(603) 271-3561

New Jersey

Michael M. Horn
Commissioner of Banking
36 West State Street
Trenton, New Jersey 08625
(609) 292-3420

New Mexico

Andrew M. Swarthout
Director, Financial Institutions Division
Commerce and Industry Department
Lew Wallace Building
Sante Fe, New Mexico 87503
(505) 827-7740

New York

Vincent Tese
Superintendent of Banks
Two World Trade Center
32nd Floor
New York, New York 10047
(212) 488-2310

North Carolina

James S. Currie
Commissioner of Banks
P. O. Box 951
Raleigh, North Carolina 27602
(919) 733-3013

North Dakota

Robert E. Keim
Acting Commissioner. Banking and Financial
Institutions
State Capitol
Room 1301
Bismarck, North Dakota 58505
(701) 224-2253

Ohio

Linda K. Page
Superintendent of Banks
Two Nationwide Plaza
Columbus, Ohio 43215
(614) 466-2932

Oklahoma

Robert Y. Empie
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521-2783

Oregon

John B. Olin
Superintendent of Banks
Department of Commerce
Busick Building
Salem, Oregon 97310
(503) 378-4140

Pennsylvania

Ben McEnteer
Secretary of Banking
333 Market Street
16th Floor
Harrisburg, Pennsylvania 17101-2290
(717) 787-6991



Consumers, Remember:

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

Rhode Island

Edward L. Blue
Bank Commissioner
100 North Main Street
Providence, Rhode Island 02903
(401) 277-2405

South Carolina

Robert C. Cleveland
Commissioner of Banking
1026 Sumter Street
Room 217
Columbia, South Carolina 29201
(803) 758-2186

South Dakota

Glen F. Ritterbusch
Director of Banking and Finance
State Capitol Building
Pierre, South Dakota 57501
(605) 773-3421

Tennessee

William C. Adams
Commissioner of Financial
Institutions
James K. Polk State Office Building
505 Deaderick Street
Nashville, Tennessee 37219
(615) 741-2236

Texas

William F. Aldridge
Acting Banking Commissioner
2601 North Lamar
Austin, Texas 78705
(512) 475-4451

Utah

Elaine B. Weis
Commissioner of Financial
Institutions
P.O. Box 89
Salt Lake City, Utah 84110
(801) 530-6502

Vermont

George A. Chaffee
Commissioner of Banking and Insurance
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

Virginia

Sidney A. Bailey
Commissioner of Financial
Institutions
701 East Byrd Street
Suite 1600
P.O. Box 2AE
Richmond, Virginia 23205
(804) 786-3857

Washington

Leroy O. Malmberg
Acting Supervisor of Banking
General Administration Building
Room 219
Olympia, Washington 98504
(206) 753-6520

West Virginia

Thomas J. Hansberry
Acting Commissioner of Banking
State Office Building 5
Room A-716
Charleston, West Virginia 25305
(304) 348-2294

Wisconsin

William P. Dixon
Commissioner of Banking
P.O. Box 7876
Madison, Wisconsin 53707
(608) 266-1621

Wyoming

Dwight D. Bonham
State Examiner
1920 Thomas Avenue
Cheyenne, Wyoming 82002
(307) 777-6600

Guam

Dave J. Santos
Banking Commissioner
P.O. Box 2790
Agana, Guam 96910
(written complaints only)

Puerto Rico

Enrique Guzman
Executive Director
Bureau of Banks and Financial Institutions
P.O. Box 5-4515
San Juan, Puerto Rico 00905
(809) 771-5242

Virgin Islands

Julio A. Brady
Lieutenant Governor
Chairman of the Banking Board
Government House, Charlotte Amalie
P.O. Box 450
St. Thomas, Virgin Islands 00801
(809) 774-2991

State Commissions and Offices on Aging

State commissions and offices on aging are responsible for coordinating services for older Americans. They can provide information on programs, services and opportunities for the aging.

Alabama

Emmett W. Eaton
Executive Director
Commission on Aging
502 Washington Avenue
Montgomery, Alabama 36130
(205) 832-6640

Arizona

Michael Slattery
Administrator
Aging and Adult Administration
1400 West Washington Avenue
P.O. Box 6123 — 950A
Phoenix, Arizona 85007
(602) 255-4446

Arkansas

Randal McCain
Director
Office on Aging and Adult Services
Department of Human Services
1428 Donaghey Building
7th and Main Streets
Little Rock, Arkansas 72201
(501) 371-2441

California

Alice Gonzales
Director
Department of Aging
Health and Welfare Agency
1020 19th Street
Sacramento, California 95814
(916) 322-5290

Colorado

William J. Hanna
Director
Aging and Adult Services Division
Department of Social Services
1575 Sherman Street
Denver, Colorado 80203
(303) 866-2586

Connecticut

Mary Ellen Klinck
Commissioner
Department on Aging
80 Washington Street
Hartford, Connecticut 06106
(203) 566-7728

Delaware

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

District of Columbia

E. Veronica Pace
Executive Director
D.C. Office on Aging
Special Assignment of the Mayor's Office
1424 K Street, N.W.
Second Floor
Washington, D.C. 20005
(202) 724-5623

Florida

John L. Stokesberry
Director
Aging and Adult Services
Department of Health and Rehabilitative Services
1321 Winewood Boulevard
Building 2, Room 328
Tallahassee, Florida 32301
(904) 488-2650

Georgia

Janet Bittner
Director
Office of Aging
Department of Human Resources
878 Peachtree Street, N.E.
Atlanta, Georgia 30309
(404) 894-5333

Hawaii

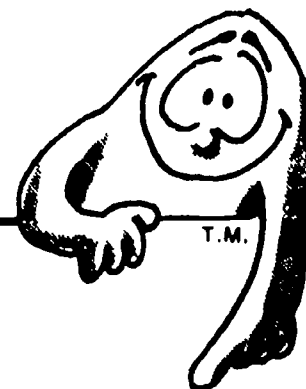
Renji Goto
Director
Executive Office on Aging
Office of the Governor
State of Hawaii
1149 Bethel Street, Room 307
Honolulu, Hawaii 96813
(808) 548-2593

Idaho

Gary H. Gould
Director
Idaho Office on Aging
Statehouse, Room 114
Boise, Idaho 83720
(208) 334-3833

Illinois

Peg Blazer
Director
Department on Aging
421 East Capitol Avenue
Springfield, Illinois 62706
(217) 785-2870



Consumers, Remember:

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

Indiana

Jean Merritt
Executive Director
Department on Aging and Community Services
115 North Pennsylvania Street
1350 Consolidated Building
Indianapolis, Indiana 46204
(317) 232-7006

Iowa

Karen L. Tymes
Executive Director
Commission on Aging
914 Grand Avenue
Suite 236
Jewett Building
Des Moines, Iowa 50319
(515) 281-5187

Kansas

Sylvia Houglund
Secretary
Department on Aging
610 West 10th Street
Topeka, Kansas 66612
(913) 296-4986

Kentucky

Peggy Mooney
Director
Division for Aging Services
Department for Social Services
6th Floor, West
275 East Main Street
Frankfort, Kentucky 40621
(502) 564-6930

Louisiana

Margaret W. Sloan
Director
Governor's Office of Elderly Affairs
P.O. Box 80374
Baton Rouge, Louisiana 70898
(504) 925-1700

Maine

Patricia Riley
Director
Bureau of Maine's Elderly
Department of Human Services
State House, Station 11
Augusta, Maine 04333
(207) 289-2561

Maryland

Matthew Tayback
Director
Office on Aging
301 West Preston Street, 10th Floor
Baltimore, Maryland 21201
(301) 383-2100

Massachusetts

Richard H. Rowland
Secretary
Department of Elder Affairs
38 Chauncey Street, 2nd Floor
Boston, Massachusetts 02111
(617) 727-7750, 51, 52

Michigan

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

Minnesota

Elva D. Walker
Chairman
Minnesota Board on Aging
204 Metro Square Building
121 East 7th Street
St. Paul, Minnesota 55101
(612) 296-2544

Mississippi

Jay C. Moon
Executive Director
Council on Aging
802 North State Street
Room 301
Jackson, Mississippi 39201
(601) 354-6590

Missouri

Floyd Richards
Director
Office of Aging
Department of Social Services
Broadway State Office Building
6th Floor
P.O. Box 1337
Jefferson City, Missouri 65102
(314) 751-2075

Montana

Audrey Zeisler
Chief
Aging Branch
Contracts Bureau
Department of Social and Rehabilitation
Services, Community Services Division
P.O. Box 4210, Room 204
Helena, Montana 59604
(406) 449-5650

Nebraska

Helen Boosalis
Director
Nebraska Department on Aging
State House Station 95044
Lincoln, Nebraska 68509
(402) 471-2307

Nevada

Myla C. Storence
Administrator
Division for Aging Services
Department of Human Resources
505 East King Street
Room 101
Carson City, Nevada 89710
(702) 885-4210

New Hampshire

Stephanie Eaton
Director
Council on Aging
14 Depot Street
Concord, New Hampshire 03301
(603) 271-2751

New Jersey

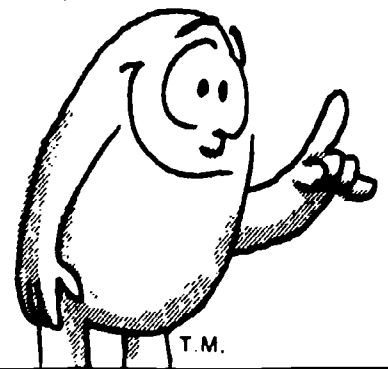
Jacques O. Lebel
Director
Division on Aging
Department of Community Affairs
363 West State Street, CN 807
Trenton, New Jersey 08625
(609) 292-4833

New Mexico

George Ellis
Director
State Agency on Aging
224 East Palace Avenue, 4th Floor
La Villa Rivera Building
Santa Fe, New Mexico 87501
(505) 827-7640

New York

Eugene S. Callender
Director
New York State Office for the Aging
Agency Building 2
Empire State Plaza
Albany, New York 12223
(518) 474-5731



Consumers, Remember:

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

North Carolina

Ernest B. Messer
Assistant Secretary
Division of Aging
Department of Human Resources
708 Hillsborough Street, Suite 200
Raleigh, North Carolina 27603-1691
(919) 733-3983

North Dakota

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

Ohio

Joyce F. Chapple
Director
Ohio Commission on Aging
50 West Broad Street, 9th Floor
Columbus, Ohio 43215
(614) 466-5500, 01

Oklahoma

Roy R. Keen
Programs Administrator
Special Unit on Aging
Department of Human Services
P.O. Box 25352
Oklahoma City, Oklahoma 73125
(405) 521-2281

Oregon

Richard Ladd
Administrator
Senior Services Division
Human Resources Department
313 Public Service Building
Salem, Oregon 97310
(503) 379-4728

Pennsylvania

Gorham L. Black
Secretary
Department of Aging
Baro Building
231 State Street
Harrisburg, Pennsylvania 17101
(717) 783-1550

Rhode Island

Anna M. Tucker
Director
Department of Elderly Affairs
79 Washington Street
Providence, Rhode Island 02903
(401) 277-2880

South Carolina

Rev. M. L. Meadors
Chairman
Commission on Aging
915 Main Street
Columbia, South Carolina 29201
(803) 758-2576

South Dakota

Mike Vogel
Administrator
Office of Adult Services and Aging
Department of Social Services
700 North Illinois Street
Pierre, South Dakota 57501-2291
(605) 773-3656

Tennessee

Emily Wiseman
Director
Commission on Aging
703 Tennessee Building
535 Church Street
Nashville, Tennessee 37219
(615) 741-2056

Texas

Chris Kyker
Executive Director
Texas Department on Aging
Capitol Station
P.O. Box 12786
Austin, Texas 78711
(512) 475-2717

Utah

Louise Lintz
Acting Director
Division of Aging
Department of Social Services
150 West North Temple, 3rd Floor
Salt Lake City, Utah 84102
(801) 533-6422

Vermont

Mary Ellen S. Spencer
Director
Office on Aging
103 South Main Street
Waterbury, Vermont 05676
(802) 241-2400

Virginia

Wilda M. Ferguson
Director
Department for the Aging
830 East Main Street
Suite 950
Richmond, Virginia 23219
(804) 786-7894

Washington

Charles Reed
Director
Bureau of Aging and Adult Services
Department of Social and Health Services
Ob-43G
Olympia, Washington 98504
(206) 753-2502

West Virginia

Phillip D. Turner
Executive Director
Commission on Aging
State Capitol
Charleston, West Virginia 25305
(304) 348-3317

Wisconsin

Donna McDowell
Acting Director
Bureau on Aging
Department of Health and Social Services
Division of Community Services
One West Wilson Street
P.O. Box 7851
Madison, Wisconsin 53707
(608) 266-2536

Wyoming

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

American Samoa

Tali Maae
Director
Territorial Administration on Aging
Government of American Samoa
Pago Pago, American Samoa 96799
(written complaints only)

Guam

Franklin S. Cruz
Director
Office of Aging
Social Service Department of Public Health
Government of Guam
P.O. Box 2816
Agana, Guam 96910
(written complaints only)

Puerto Rico

Alicia Ramirez Suarez
Executive Director
Gericulture Commission
Department of Social Services
P.O. Box 11398
Santurce, Puerto Rico 00910
(written complaints only)

Gloria M. King
Executive Secretary
Commission on Aging
P.O. Box 539
Charlotte Amalie
St. Thomas, Virgin Islands 00801
(written complaints only)

State Insurance Regulators

Each state has its own laws and regulations governing all types of insurance and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company (keep in mind that company decisions, such as claim denials—can be appealed within the company) contact your state insurance regulator for help. Many insurance departments also provide consumer information helpful in making wise insurance buying decisions.

Alabama

W. G. Ward, Jr.
Commissioner of Insurance
64 North Union Street
Room 453
Montgomery, Alabama 36130
(205) 832-6140

Alaska

Kenneth C. Moore
Director Of Insurance
Pouch D
Juneau, Alaska 99811
(907) 465-2515

Arizona

J. Michael Low
Director of Insurance
1601 West Jefferson
Phoenix, Arizona 85007
(602) 255-4862

Arkansas

Linda N. Garner
Insurance Commissioner
400-18 University Tower Building
Little Rock, Arkansas 72204
(501) 371-1325

California

Bruce Bunner
Insurance Commissioner
600 South Commonwealth
14th Floor
Los Angeles, California 90005
(213) 736-2551

Colorado

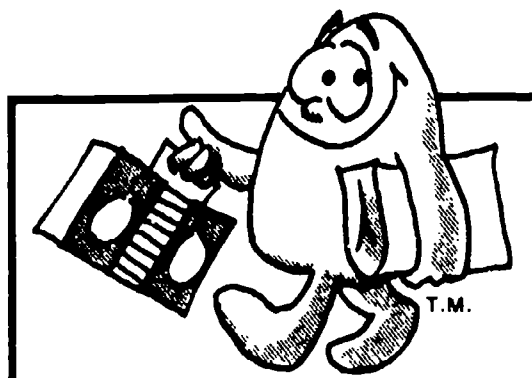
J. Richard Barnes
Commissioner of Insurance
106 State Office Building
Denver, Colorado 80203
(303) 866-3201

Connecticut

Peter W. Gillies
Insurance Commissioner
165 Capitol Avenue
Room 425
State Office Building
Hartford, Connecticut 06106
(203) 566-2810

Delaware

David H. Elliott
Insurance Commissioner
21 The Green
Dover, Delaware 19901
(302) 736-4251



Consumers, Remember:

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

District of Columbia

Marguerite C. Stokes
Acting Superintendent of Insurance
614 H Street, N.W.
Suite 512
Washington, D.C. 20001
(202) 727-1273

Florida

Bill Gunter
Insurance Commissioner
State Capitol
Plaza Level 2
Tallahassee, Florida 32301
(904) 488-3440

Georgia

Johnnie Caldwell
Insurance Commissioner
West Tower Floyd
Suite 716
Veterans Memorial Building
200 Piedmont Avenue, S. E.
Atlanta, Georgia 30334
(404) 656-2056

Hawaii

Susan Park
Insurance Commissioner
P.O. Box 3614
Honolulu, Hawaii 96811
(808) 548-7505

Idaho

Trent M. Woods
Director of Insurance
700 West State Street
Boise, Idaho 83720
(208) 334-2250

Illinois

James W. Schacht
Acting Director of Insurance
320 West Washington Street
Fourth Floor
Springfield, Illinois 62767
(217) 782-4515

Indiana

Don H. Miller
Commissioner of Insurance
509 State Office Building
Indianapolis, Indiana 46204
(317) 232-2386

Iowa

Bruce W. Foudree
Commissioner of Insurance
State Office Building, G23
Ground Floor
Des Moines, Iowa 50319
(515) 281-5705

Kansas

Fletcher Bell
Commissioner of Insurance
420 Southwest 9th Street
Topeka, Kansas 66612
(913) 296-3071

Kentucky

Daniel D. Briscoe
Insurance Commissioner
151 Elkhorn Court
Frankfort, Kentucky 40601
(502) 564-3630

Louisiana

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

Maine

Theodore T. Briggs
Superintendent of Insurance
State Office Building
State House, Station #34
Augusta, Maine 04333
(207) 289-3101

Maryland

Edward J. Muhl
Insurance Commissioner
501 St. Paul Place
7th Floor South
Baltimore, Maryland 21202
(301) 659-4027

Massachusetts

Peter Hiam
Commissioner of Insurance
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3333

Michigan

Nancy A. Baerwaldt
Commissioner of Insurance
P.O. Box 30220
Lansing, Michigan 48909
(517) 373-0220

Minnesota

Reynaud L. Harp
Deputy Commissioner of Commerce
500 Metro Square Building
Fifth Floor
St. Paul, Minnesota 55101
(612) 296-6907

Mississippi

George Dale
Commissioner of Insurance
1804 Walter Sillers Building
P.O. Box 79
Jackson, Mississippi 39205
(601) 359-3569

Missouri

C. Donald Ainsworth
Director of Insurance
515 East High Street
P.O. Box 690
Jefferson City, Missouri 65102
(314) 751-2451

Montana

Elmer V. Omholt
Commissioner of Insurance
Mitchell Building
P.O. Box 4009
Helena, Montana 59604
(406) 449-2996

Nebraska

Michael J. Dugan
Director of Insurance
301 Centennial Mall South
State Office Building
P.O. Box 94699
Lincoln, Nebraska 68509
(402) 471-2201

Nevada

Kevin Sullivan
Commissioner of Insurance
Nye Building
201 South Falls Street
Carson City, Nevada 89710
(702) 885-4270

New Hampshire

Frank E. Whaland
Insurance Commissioner
169 Manchester Street
Concord, New Hampshire 03301
(603) 271-2261

New Jersey

Joseph F. Murphy
Commissioner of Insurance
201 East State Street
Box CN 325
Trenton, New Jersey 08625
(609) 292-5363

New Mexico

Vincente B. Jasso
Superintendent of Insurance
PERA Building
P.O. Box Drawer 1269
Santa Fe, New Mexico 87501
(505) 827-4535

New York

James P. Corcoran
Superintendent of Insurance
Two World Trade Center
New York, New York 10047
(212) 488-4124
800-342-3735 (toll free)

North Carolina

John R. Ingram
Commissioner of Insurance
Dobbs Building
P.O. Box 26387
Raleigh, North Carolina 27611
(919) 733-7343
800-662-7777 (toll free)

North Dakota

J.O. Wigen
Commissioner of Insurance
Capitol Building, Fifth Floor
Bismarck, North Dakota 58505
(701) 224-2444

Ohio

George Fabe
Director of Insurance
2100 Stella Court
Columbus, Ohio 43215
(614) 466-3584

Oklahoma

Gerald Grimes
Insurance Commissioner
408 Will Rogers Memorial Building
Oklahoma City, Oklahoma 73105
(405) 521-2828

Oregon

Josephine M. Driscoll
Insurance Commissioner
158 12th Street, N. E.
Salem, Oregon 97310
(503) 378-4271



Consumers, Remember:

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

Pennsylvania

Michael L. Browne
Commissioner of Insurance
Strawberry Square
13th Floor
Harrisburg, Pennsylvania 17120
(717) 787-5173

Rhode Island

Thomas J. Caldarone, Jr.
Insurance Commissioner
100 North Maine Street
Providence, Rhode Island 02903
(401) 277-2223

South Carolina

Rogers T. Smith
Chief Insurance Commissioner
2711 Middleburg Drive
P.O. Box 4067
Columbia, South Carolina 29204
(803) 758-3266

South Dakota

Susan L. Walker
Acting Director of Insurance
Insurance Building
320 North Nicollet
Pierre, South Dakota 57501
(605) 773-3563

Tennessee

John C. Neff
Commissioner of Commerce and
Insurance
114 State Office Building
Nashville, Tennessee 37219
(615) 741-2241

Texas

Lyndon Olson, Jr.
Commissioner of the State Board of
Insurance
1110 San Jacinto Boulevard
Austin, Texas 78786
(512) 475-3726

Utah

Roger C. Day
Commissioner of Insurance
160 East 300 South
Salt Lake City, Utah 84111
(801) 530-6400

Vermont

George A. Chaffee
Commissioner of Banking and Insurance
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

Virginia

James M. Thomson
Commissioner of Insurance
700 Jefferson Building
P.O. Box 1157
Richmond, Virginia 23209
(804) 786-3741

Washington

Dick Marquardt
Insurance Commissioner
Insurance Building AQ21
Olympia, Washington 98504
(206) 753-7301

West Virginia

Richard G. Shaw
Insurance Commissioner
2100 Washington Street, East
Charleston, West Virginia 25305
(304) 348-3386

Wisconsin

Thomas P. Fox
Commissioner of Insurance
P.O. Box 7873
Madison, Wisconsin 53707
(608) 266-3585

Wyoming

John T. Langdon
Insurance Commissioner
2424 Pioneer Avenue
Cheyenne, Wyoming 82002
(307) 777-7401

American Samoa

Lyle L. Richmond
Acting Insurance Commissioner
Office of the Governor
Pago Pago, American Samoa 96797
(written complaints only)

Guam

Jose R. Rivera
Insurance Commissioner
P.O. Box 2796
Agana, Guam 96910
(written complaints only)

Puerto Rico

Juan Antonio Garcia
Commissioner of Insurance
Old San Juan Station
P.O. Box 3508
San Juan, Puerto Rico 00904
(809) 724-6565

Virgin Islands

Julio A. Brady
Commissioner of Insurance
Office of Lieutenant Governor
P.O. Box 450
Charlotte Amalie
St. Thomas, Virgin Islands 00801
(809) 774-2991

State Utility Commissions

State utility commissions largely regulate the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal Government.) Many state utility commissions offer complaint handling services, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

In addition, some states have appointed utility consumer advocates who investigate consumer complaints involving utilities, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an advocacy office, contact the National Association of State Utility Consumer Advocates, c/o Florida Public Counsel, Room 4, Holland Building, Tallahassee, Florida 32304, Telephone (904) 488-9330.

Alabama

Jim Sullivan, President
Alabama Public Service Commission
P.O. Box 991
Montgomery, Alabama 36130
(205) 832-3421

Alaska

Carolyn S. Guess, Chairman
Alaska Public Utilities Commission
420 L Street, Suite 100
Anchorage, Alaska 99501
(907) 276-6222

Arizona

Diane B. McCarthy, Chairman
Arizona Corporation Commission
1200 West Washington Street
Phoenix, Arizona 85007
(602) 255-3931

Arkansas

Dr. Robert E. Johnston, Chairman
Arkansas Public Service Commission
400 Union Station, P.O. Box C-400
Markham and Victory Streets
Little Rock, Arkansas 72203
(501) 371-1453

California

Leonard M. Grimes, Jr., President
California Public Utilities Commission
California State Building
350 McAllister Street
San Francisco, California 94102
(415) 557-1487

Colorado

Edythe S. Miller, Chairman
Colorado Public Utilities Commission
500 State Services Building
1525 Sherman Street
Denver, Colorado 80203
(303) 866-3154

Connecticut

Thomas H. Fitzpatrick, Chairman
Connecticut Public Utilities Control
Authority
1 Central Park Plaza
New Britain, Connecticut 06051
(203) 827-1553

Delaware

Nancy N. Norling, Chairman
Delaware Public Service Commission
1560 South DuPont Highway
Dover, Delaware 19901
(302) 571-3280

District of Columbia

Ruth Hankins-Nesbitt, Chairperson
District of Columbia Public Service
Commission
451 Indiana Avenue, N.W., Room 220
Washington, D.C. 20001
(202) 727-3050

Florida

Joseph P. Cresse, Chairman
Florida Public Service Commission
101 East Gaines Street
Fletcher Building
Tallahassee, Florida 32301
(904) 488-1234

Georgia

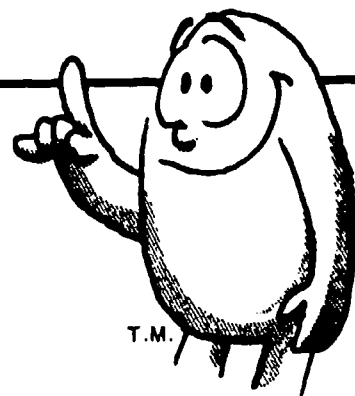
Mac J. Barber, Chairman
Georgia Public Service Commission
162 State Office Building
244 Washington Street, S.W.
Atlanta, Georgia 30334
(404) 656-4501

Hawaii

Albert Q. Y. Tom, Chairman
Hawaii Public Utilities Commission
1164 Bishop Street, Suite 911
Honolulu, Hawaii 96813
(808) 548-3990

Idaho

Conley Ward, President
Idaho Public Utilities Commission
Statehouse
472 West Washington Street
Boise, Idaho 83720
(208) 334-3143



Consumers, Remember:

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

Illinois

Philip R. O'Connor, Chairman
Illinois Commerce Commission
Leland Building
527 East Capitol Avenue
Springfield, Illinois 62706
(217) 782-7295

Indiana

Larry J. Wallace, Chairman
Indiana Public Service Commission
901 State Office Building
Indianapolis, Indiana 46204
(317) 232-2715

Iowa

Andrew Varley, Chairman
Iowa State Commerce Commission
State Capitol
Des Moines, Iowa 50319
(515) 281-5309

Kansas

Michael Lennen, Chairman
Kansas State Corporation Commission
State Office Building
Topeka, Kansas 66612
(913) 296-3323

Kentucky

Laura L. Murrell, Chairman
Kentucky Public Service Commission
700 Schenkel Lane
P.O. Box 615
Frankfort, Kentucky 40602
(502) 564-3940

Louisiana

Thomas E. Powell, Chairman
Louisiana Public Service Commission
One American Place, Suite 1630
Baton Rouge, Louisiana 70825
(504) 342-4404

Maine

Peter Bradford, Chairman
Maine Public Utilities Commission
State House, Station #18
Augusta, Maine 04333
(207) 289-3831

Maryland

Frank O. Heintz, Chairman
Maryland Public Service Commission
American Building
231 East Baltimore Street
Baltimore, Maryland 21202
(301) 659-6000

Massachusetts

Paul F. Levy, Chairman
Massachusetts Department of Public Utilities
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3500
800-392-6066 (toll free)

Michigan

Eric J. Schneidewind, Chairman
Michigan Public Service Commission
Mercantile Building
6545 Mercantile Way
P.O. Box 30221
Lansing, Michigan 48909
(517) 373-3244
800-292-9555 (toll free in Michigan)

Minnesota

Ms. Terry Hoffman, Chairman
Minnesota Public Utilities Commission
780 American Center Building
160 East Kellogg Boulevard
St. Paul, Minnesota 55101
(612) 296-7124

Mississippi

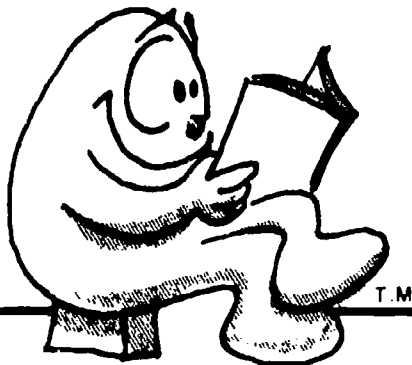
Mr. Lynn Havenn, Chairman
Mississippi Public Service Commission
19th Floor, Walter Sillers State Office Building
P.O. Box 1174
Jackson, Mississippi 39205
(601) 961-5400

Missouri

John C. Shapleigh, Chairman
Missouri Public Service Commission
Jefferson Building
P.O. Box 360
Jefferson City, Missouri 65102
(314) 751-3243

Montana

Tom Schneider, Chairman
Montana Public Service Commission
1227 11th Avenue
Helena, Montana 59601
(406) 449-3017



Consumers, Remember:

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

Nebraska

Harold D. Simpson, Chairman
Nebraska Public Service Commission
301 Centennial Mall South
P.O. Box 94927
Lincoln, Nebraska 68509
(402) 471-3101

Nevada

Scott Craigie, Chairman
Nevada Public Service Commission
505 East King Street
Carson City, Nevada 89710
(702) 885-4180

New Hampshire

Paul McQuade, Chairman
New Hampshire Public Utilities Commission
8 Old Suncook Road
Concord, New Hampshire 03301
(603) 271-2431

New Jersey

Barbara Curran, President
New Jersey Board of Public Utilities
1100 Raymond Boulevard
Newark, New Jersey 07102
(201) 648-2026

New Mexico

David Cohen, Chairman
New Mexico Public Service Commission
Bataan Memorial Building
Santa Fe, New Mexico 87503
(505) 827-6940

New York

Paul L. Gioia, Chairman
New York Public Service Commission
Empire State Plaza
Albany, New York 12223
(518) 474-7080
800-342-3377 (toll free)
800-342-3355 (toll free for emergencies)

North Carolina

Robert K. Koger, Chairman
North Carolina Utilities Commission
430 North Salisbury Street
Dobbs Building
Raleigh, North Carolina 27602
(919) 733-4249

North Dakota

Bruce Hagen, President
North Dakota Public Service Commission
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Ohio

Michael Del Bane, Chairman
Ohio Public Utilities Commission
375 South High Street
Columbus, Ohio 43215
(614) 466-3016

Oklahoma

Hamp Baker, Chairman
Oklahoma Corporation Commission
Jim Thorpe Office Building
Oklahoma City, Oklahoma 73105
(405) 521-2267
800-522-8154 (toll free)

Oregon

John J. Lobdell, Commissioner
Oregon Public Utility Commission
300 Labor and Industries Building
Salem, Oregon 97310
(503) 378-6666

Pennsylvania

Linda C. Pallaferro, Chairman
Pennsylvania Public Utility Commission
P.O. Box 3265
Harrisburg, Pennsylvania 17120
(717) 783-1740

Rhode Island

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

South Carolina

Guy Butler, Chairman
South Carolina Public Service Commission
111 Doctors Circle
P.O. Box 11649
Columbia, South Carolina 29211
(803) 758-3621

South Dakota

Kenneth Stofferahn, Chairman
South Dakota Public Utilities Commission
Capitol Building
Pierre, South Dakota 57501
(605) 773-3201

Tennessee

Keith Bissell, Chairman
Tennessee Public Service Commission
C1-100 Cordell Hull Building
Nashville, Tennessee 37219
(615) 741-3125

Texas

Alan R. Erwin, Chairman
Texas Public Utility Commission
7800 Shoal Creek Boulevard, Suite 400N
Austin, Texas 78757
(512) 458-0100

Utah

Brent H. Cameron, Chairman
Utah Public Service Commission
Heber M. Wells Building
160 East 300 South Street
P.O. Box 5802
Salt Lake City, Utah 84110
(801) 530-6716

Vermont

V. Louise McCarren, Chairman
Vermont Public Service Board
120 State Street
State Office Building
Montpelier, Vermont 05602
(802) 828-2319

Virginia

Preston C. Shannon, Chairman
Virginia State Corporation Commission
Jefferson Building
P.O. Box 1197
Richmond, Virginia 23209
(804) 786-3608

Washington

Robert W. Bratton, Chairman
Washington Utilities and Transportation
Commission
Highways-Licenses Building
Olympia, Washington 98504
(206) 753-6423

West Virginia

E. Dandridge McDonald, Chairman
West Virginia Public Service Commission
Room E-217, Capitol Building
Charleston, West Virginia 25305
(304) 348-2182

Wisconsin

Ness Flores, Chairman
Wisconsin Public Service Commission
432 Hill Farms State Office Building
P.O. Box 7854
Madison, Wisconsin 53707
(608) 266-1241

Wyoming

John R. Smyth, Chairman
Wyoming Public Service Commission
Capitol Hill Building
320 West 25th Street
Cheyenne, Wyoming 82002
(307) 777-7427

Guam

Gaio E. Camacho, Chairman
Guam Public Utilities Commission
Ada Plaza Center, Suite 201
173 West Aspinall Avenue
Agana, Guam 96910
(671) 477-7220

Puerto Rico

Miguel Fabre, Chairman
Puerto Rico Public Service Commission
P.O. Box-Call Box CP
Hato Rey, Puerto Rico 00919
(809) 751-5050

Virgin Islands

Alfred B. Hayes, Chairman
Virgin Islands Public Services Commission
P.O. Box 40
Charlotte Amalie, St. Thomas
Virgin Islands 00801
(809) 776-1291

State Weights and Measures Offices

Weights and measures offices enforce weights and measures laws and regulations to ensure that commercial transactions are fair and accurate. These offices check the weights of packaged products and the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxicab meters, and rental car odometers.

Contact your weights and measures office if you believe you have purchased a short-weight package or think a weighing or measuring device is inaccurate. The following offices are part of state governments. It is possible that your county or city also has a weights and measures office. Local offices can often be located in the city or county government sections of your telephone directory under headings such as "weights and measures," "standards," "consumer protection," or "consumer affairs."

Alabama

E. Stagg, Director
Weights and Measures Division
Alabama Department of Agriculture
P.O. Box 3336
Montgomery, Alabama 36193
(205) 832-6766

Alaska

Charles D. Tandy, Jr., Chief
Weights and Measures Section
Department of Commerce and
Economic Development
P.O. Box 11-1686
Anchorage, Alaska 99511
(907) 345-3886

Arizona

Patricia Fullinwider, Chief
Arizona Weights and Measures Division
Department of Administration
3039 West Indian School Road
Phoenix, Arizona 85017
(602) 255-5211

Arkansas

Sam F. Hindsman, Director
Division of Weights and Measures
Department of Commerce
4608 West 61st Street
Little Rock, Arkansas 72209
(501) 371-1759

California

Ezio F. Deffino, Assistant Director
Division of Measurement Standards
California Department of Food and
Agriculture
8500 Fruitridge Road
Sacramento, California 95826
(916) 366-5119

Colorado

Leo Letey, Chief
Weights and Measures Section
Department of Agriculture
3125 Wyandot
Denver, Colorado 80211
(303) 866-2845

Connecticut

Allan M. Nelson, Chief
Weights and Measures Division
Department of Consumer Protection
State Office Building, Room G-17
Hartford, Connecticut 06106
(203) 566-5230

Delaware

Eugene Keeley, Supervisor
Office of Weights and Measures
Department of Agriculture
Drawer D
Dover, Delaware 19901
(302) 736-4824

District of Columbia

Earl E. Maxwell, Chief
Department of License, Investigation
and Inspection
Weights, Measures and Markets Division
1110 U Street, S.E.
Washington, D.C. 20020
(202) 767-7923 ext. 923

Florida

Stanely J. Darsey, Chief
Bureau of Weights and Measures
Department of Agriculture and
Consumer Services
3125 Concor Boulevard/Lab Complex
Tallahassee, Florida 32301
(904) 488-9140

Georgia

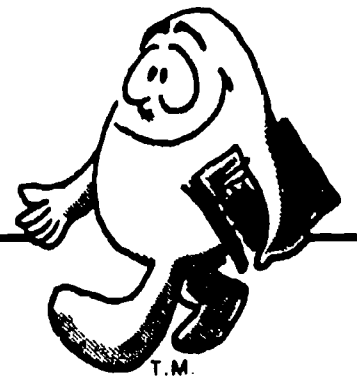
Thomas E. Kirby, Director
Weights and Measures Laboratory
Atlanta Farmers Market
Forest Park, Georgia 30050
(404) 363-7611

Hawaii

George E. Mattimore
Deputy Director of Measurement
Standards
Department of Agriculture
P.O. Box 22159
Honolulu, Hawaii 96822
(808) 548-7152

Idaho

Lyman D. Holloway, Chief
Bureau of Weights and Measures
Department of Agriculture
2216 Kellogg Lane
Boise, Idaho 83702
(206) 334-2345



T.M.

Consumers, Remember:

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

STATE WEIGHTS AND MEASURES OFFICES

Illinois

Sidney A. Colbrook, Weights and Measures Program Manager
Bureau of Product Inspection and Standards
Department of Agriculture
Emmerson Building, State Fairground
Springfield, Illinois 62706
(217) 785-8312

Indiana

Robert W. Walker, Director of Weights and Measures
State Board of Health
1330 West Michigan Street
Indianapolis, Indiana 46206
(317) 633-0350

Iowa

James O'Connor, Supervisor
Weights and Measures Division
Department of Agriculture
Henry A. Wallace Building
Des Moines, Iowa 50319
(515) 281-5716

Kansas

John L. O'Neill, State Sealer and Director
Weights and Measures Division
Kansas State Board of Agriculture
2016 West 37th Street
P.O. Box 5516
Topeka, Kansas 66605
(913) 267-4641

Kentucky

Charles L. Prebble, Director
Division of Weights and Measures
Department of Agriculture
106 West Second Street
Frankfort, Kentucky 40601
(502) 564-4870

Louisiana

Philip A. Stagg, Director
Louisiana Weights and Measures
Department of Agriculture
P.O. Box 44456, Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-3780

Maine

Gaylon Kennedy, Deputy State Sealer
Bureau of Weights and Measures
Department of Agriculture, Food, and Rural Resources
Office Building, Station 28
Augusta, Maine 04333
(207) 289-3841

Maryland

Richard L. Thompson, Chief
Weights and Measures Section
Department of Agriculture
50 Harry S. Truman Parkway
Annapolis, Maryland 21401
(301) 841-5790

Massachusetts

Charles H. Carroll, Supervising Inspector
Massachusetts Division of Standards
One Ashburton Place
Boston, Massachusetts 02108
(617) 727-3480

Michigan

Edward Heffron, Chief
Food and Dairy Division
Department of Agriculture
Lewis Cass Building, Box 30017
Lansing, Michigan 48909
(517) 373-1060

Minnesota

Edward Skluzacek, Director
Division of Weights and Measures
Minnesota Station
Department of Public Service
1015 Currie Avenue
Minneapolis, Minnesota 55403
(612) 341-7200 ext. 7205

Mississippi

James H. Spencer, Director
Consumer Protection Division
Department of Agriculture
1601 Walter Sillers Building
P.O. Box 1609
Jackson, Mississippi 39205
(601) 359-3648

Missouri

Leslie M. Greiner, Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, Missouri 65102
(314) 751-4278

Montana

Gary L. Delano, Administrator
Division of Business and Professional Licensing
Bureau of Weights and Measures
Department of Commerce
1434 9th Avenue
Helena, Montana 59620
(406) 449-3163 ext. 6

Nebraska

Steven A. Malone, Director
Division of Weights and Measures
Department of Agriculture
301 Centennial Mall South, 4th Floor
P.O. Box 94947
Lincoln, Nebraska 68509
(402) 741-2341

Nevada

Knute D. Pennington
Chief Deputy State Sealer
Bureau of Weights and Measures
Department of Agriculture
P.O. Box 11100
Reno, Nevada 89510
(702) 784-6401

New Hampshire

Roy Howard, Director
Bureau of Weights and Measures
Department of Agriculture
85 Manchester Street, Park Plaza
Concord, New Hampshire 03301
(603) 271-3700

New Jersey

Thomas W. Kelly
State Superintendent
State Office of Weights and Measures
187 West Hanover Street
Trenton, New Jersey 08625
(609) 292-4615

New Mexico

Fred A. Gerk, Chief
Standards and Consumer Services
Department of Agriculture
P.O. Box 3170
Las Cruces, New Mexico 88003
(505) 646-1616

New York

John J. Bartfai, Director
Bureau of Weights and Measures
Department of Agriculture
Building 7-A, State Campus
Albany, New York 12235
(518) 457-3452

North Carolina

David N. Smith, Director
Consumer Standards Division
Department of Agriculture
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733-3313



Consumers, Remember:

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

North Dakota

Bruce Niebergall, Director
 Department of Weights and Measures
 State Capitol
 Bismarck, North Dakota 58505
 (701) 224-2400

Ohio

Bruce Litzenburg, Chief
 Division of Weights and Measures
 Department of Agriculture
 8995 East Main Street
 Reynoldsburg, Ohio 43068
 (614) 866-6361 ext. 230

Oklahoma

H. H. Latham, Supervisor
 Regulatory Section
 Oklahoma State Department of
 Agriculture
 122 Capitol Building
 Oklahoma City, Oklahoma 73105
 (405) 751-0847

Oregon

Kendrick J. Simila, Administrator
 Weights and Measures Division
 Department of Agriculture
 635 Capitol Street, N.E.
 Salem, Oregon 97310
 (503) 378-3792

Pennsylvania

Fred A. Thomas, Director
 Bureau of Standard Weights and
 Measures
 Department of Agriculture
 2301 North Cameron Street
 Harrisburg, Pennsylvania 17110
 (717) 787-6772

Rhode Island

Anthony Pelliccio, Administrator
 Mercantile — Weights and Measures
 Division
 Department of Labor
 386 Central Avenue
 Pawtucket, Rhode Island 02860
 (401) 277-2758

South Carolina

Charles T. Smith, Director
 Consumer Services Division
 Department of Agriculture
 P.O. Box 11280
 Columbia, South Carolina 29211
 (803) 758-7478

South Dakota

Barbara K. Boddicker, Director
 Division of Commercial Inspection and
 Regulation
 Department of Commerce
 State Capitol
 Pierre, South Dakota 57501
 (605) 773-3697

Tennessee

Dale Wilkinson, Director
 Marketing Division
 Department of Agriculture
 Box 40627, Melrose Station
 Nashville, Tennessee 37204
 (615) 360-0160

Texas

Charles E. Forester, Supervisor of
 Weights and Measures
 Department of Agriculture
 Box 12847, Stephen F. Austin Building
 Austin, Texas 78711
 (512) 475-6577

Utah

Edison J. Stephens
 Supervisor of Weights and Measures
 State Department of Agriculture
 350 North Redwood Road
 Salt Lake City, Utah 84116
 (801) 533-5459 ext. 5964

Vermont

Trafford F. Brink, Director
 Division of Weights and Measures and
 Retail Inspection
 Department of Agriculture
 116 State Street
 Montpelier, Vermont 05602
 (802) 828-2436

Virginia

James F. Lyles, Supervisor
 Weights and Measures Section
 Department of Agriculture and Consumer
 Services
 P.O. Box 1163, Room 403
 Richmond, Virginia 23209
 (804) 786-2476

Washington

Gunnar Magnuson, Chief
 Weights and Measures Section
 Dairy and Food Division
 Department of Agriculture
 406 General Administration Building
 Olympia, Washington 98504
 (206) 753-5059

West Virginia

Kenneth S. Butcher, Director
 Division of Consumer Protection
 Department of Labor
 1900 Washington Street, East
 Capitol Complex
 Charleston, West Virginia 25303
 (304) 348-7890

Wisconsin

Robert W. Probst, Director
 Bureau of Weights and Measures
 Wisconsin Department of Agriculture
 Trade and Consumer Protection
 801 West Badger Road
 Box 8911
 Madison, Wisconsin 53708
 (608) 266-7241

Wyoming

William W. Hovey, Manager
 Consumer/Compliance Division
 Department of Agriculture
 2219 Carey Avenue
 Cheyenne, Wyoming 82002
 (307) 777-6591

Puerto Rico

Maria A. Maldonado
 Assistant Secretary
 Bureau of Enforcement
 Department of Consumer Affairs
 P.O. Box 41059, Minillas Station
 Santurce, Puerto Rico 00940
 (809) 726-7585

Virgin Islands

Helen I. Joseph, Director
 Consumer Services Administration
 Golden Rock Shopping Center
 Christiansted
 St. Croix, Virgin Islands 00820
 (809) 773-2226

Selected Federal Agencies

The following is a list of Federal agencies that handle major areas of consumer complaints and information. In some cases, you are encouraged to contact the nearest office of the agency before the headquarters office. When that occurs, the listing will give you information on how to do so. If you are unsure about which Federal agency to contact, refer to the Index under the topic heading most closely describing your area of concern. The Index will give you the agency to contact as well as other sources of assistance listed in this book.

ACTION

Office of Communications

ACTION
806 Connecticut Avenue, N.W., Room 300
Washington, D.C. 20525
(202) 634-9282

Administrative Conference of the United States

Public Information Officer
Administrative Conference of the United States
2120 L Street, N.W., Room 500
Washington, D.C. 20037
(202) 254-7065

AMTRAK

Customer Relations

AMTRAK
P.O. Box 2709
Washington, D.C. 20013
(202) 363-2121

Civil Aeronautics Board

Office of Congressional, Community and Consumer Affairs

Civil Aeronautics Board
Washington, D.C. 20428
(202) 673-6047

Commission on Civil Rights

Assistant Staff Director
Commission on Civil Rights
1121 Vermont Avenue, N.W.
Room 500
Washington, D.C. 20425
(202) 254-6345

Commodity Futures Trading Commission

Office of Governmental Affairs
Commodity Futures Trading Commission
13 K Street, N.W.
Washington, D.C. 20581
(202) 254-6090

Consumer Product Safety Commission

Look in your telephone directory under "U.S. Government, Consumer Product Safety Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, contact or call:

Office of the Secretary
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800 (District of Columbia)
800-638-2772 (toll free elsewhere)

Department of Agriculture Agricultural Marketing Service

Department of Agriculture
Washington, D.C. 20250
(202) 447-7589

Animal Care Staff Veterinary Services, APHIS

Department of Agriculture
Federal Building, Room 764
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436-7833

Cooperative Extension Service

Consult county or city government listing in your local telephone directory for the number of the County Cooperative Extension Service office.

Farmers Home Administration

Department of Agriculture
Washington, D.C. 20250
(202) 447-4323

Federal Crop Insurance Corporation

Department of Agriculture
South Building
Washington, D.C. 20250
(202) 447-3287

Food and Nutrition Service

Department of Agriculture
Room 512
3101 Park Office Center Drive
Alexandria, Virginia 22302
(703) 756-3276

Meat and Poultry Hotline Food Safety and Inspection Service

Department of Agriculture
Washington, D.C. 20250
(202) 472-4485

Office of the Consumer Advisor

Department of Agriculture
Administration Building
Washington, D.C. 20250
(202) 382-9681

Department of Commerce Commissioner of Patents and Trademarks

Department of Commerce
Washington, D.C. 20231
(703) 557-3428

Office of Consumer Affairs

Room 5725
Department of Commerce
Washington, D.C. 20230
(202) 377-5001

Office of the Solicitor Patent and Trademark Office

Department of Commerce
Washington, D.C. 20231
(703) 557-3525



Consumers, Remember:

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

SELECTED FEDERAL AGENCIES

Office of Utilization Research
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634-7458

Office of Weights and Measures
National Bureau of Standards
Department of Commerce
Washington, D.C. 20234
(301) 921-2401

Department of Education
Clearing House on the Handicapped
Department of Education
330 C Street, S.W.
Mail Stop 2319
Washington, D.C. 20202
(202) 245-0080

Federal Student Financial Aid Program
Department of Education
Department CY184
Pueblo, Colorado 81009
800-492-6602 (toll free—Maryland)
800-638-6700 (toll free elsewhere)

**Office of Public Participation and
Special Concerns**
Department of Education
400 Maryland Avenue, S.W.
Reporters Building, Room 505
Washington, D.C. 20202
(202) 447-9043

Department of Energy
**Conservation and Renewable Energy
Inquiry and Referral Service**
(phone only)
800-462-4983 (toll free—Pennsylvania)
800-523-2929 (toll free—continental U.S.)
800-233-3071 (toll free—Alaska and Hawaii)

Consumer Inquiries, Weatherization Assistance
**Office of Conservation and Renewable
Energy**
Department of Energy
Washington, D.C. 20585
(202) 252-2207

Office of Consumer Affairs
Department of Energy
Washington, D.C. 20585
(202) 252-5373

Manager
Technical Information Center
P.O. Box 62
Oak Ridge, Tennessee 37830
(written complaints and inquiries only)

**Department of Health and Human
Services**
AIDS Hotline
(202) 646-8182 (District of Columbia)
800-342-AIDS (toll free elsewhere)

Public Inquiries
Administration on Aging
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-2158

Cancer Hotline
(202) 636-5700 (District of Columbia)
(808) 524-1234 (Hawaii)
(212) 794-7982 (New York City)
800-638-6070 (toll free—Alaska)
800-4-CANCER (toll free elsewhere)

Centers for Disease Control
Atlanta, Georgia 30333

Division of Long-Term Care
Health Care Financing Administration
Department of Health and Human Services
1849 Gwyn Oak Avenue
Dogwood East Building
Baltimore, Maryland 21207
(301) 594-3642

Food and Drug Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Consumer Affairs and Small Business Staff
(HFO-22)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane, Room 13-55
Rockville, Maryland 20857
(301) 443-4166

Handicapped Infants Hotline
(202) 863-0100 (District of Columbia)
800-36C-1019 (toll free elsewhere)

Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, Maryland 21207
(301) 594-9086
(301) 594-9016 TTY for the deaf

Health Maintenance Organizations
Division of Private Sector Initiatives
Room 17A55, Parklawn Building
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-2778

Healthy Mothers, Healthy Babies Coalition
U.S. Public Health Service
Room 722-H, Hubert Humphrey Building
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-6867

Inspector General's Hotline
(202) 472-4222 (District of Columbia)
800 365-5779 (toll free elsewhere)

**National Center on Child Abuse and
Neglect**
P.O. Box 1182
Washington, D.C. 20013
(202) 245-2640

**National Health Information
Clearinghouse**
Suite 600
1555 Wilson Boulevard
Rosslyn, Virginia 22209
(703) 522-2590 (District of Columbia)
800-338-4797 (toll free elsewhere)

Office of Child Support Enforcement
Department of Health and Human Services
6110 Executive Boulevard
Rockville, Maryland 20852
(301) 443-4442

Office of Program Operations
Office for Civil Rights
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-6118

**President's Council on Physical Fitness
and Sports**
Room 3030, Donohoe Building
400 6th Street, S.W.
Washington, D.C. 20201
(202) 272-3430

Runaway Hotline
800-621-4000 (toll free)

Second Surgical Opinion Program
Department of Health and Human Services
Hubert Humphrey Building, Room 313H
Washington, D.C. 20201
800-492-6603 (toll free—Maryland)
800-638-6833 (toll free elsewhere)

Social Security Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Social Security Administration."

**Department of Housing and Urban
Development**

Mobile Home Standards Division
Department of Housing and Urban Development
451 7th Street, S.W., Room 3234
Washington, D.C. 20410
(202) 755-6590

**Office of Fair Housing and Equal
Opportunity**
Department of Housing and Urban Development
451 7th Street, S.W., Room 5100
Washington, D.C. 20410
(202) 755-7252 (District of Columbia)
800-424-6590 (toll free elsewhere)

Office of Interstate Land Sales
Department of Housing and Urban Development
451 7th Street, S.W., Room 4108
Washington, D.C. 20410
(202) 755-8182

Office of Real Estate Practices
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 9266
 Washington, D.C. 20410
 (202) 426-0070

Office of Single Family Housing
 Federal Housing Administration
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 9278
 Washington, D.C. 20410
 (202) 755-3046

Office of Title I Insurance Loans
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 9160
 Washington, D.C. 20410
 (202) 755-6680

Office of Urban Rehabilitation
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 7168
 Washington, D.C. 20410
 (202) 755-5685

**Department of the Interior
 Bureau of Indian Affairs**
 Department of the Interior
 Washington, D.C. 20240
 (202) 343-7445

National Park Service
 Department of the Interior
 Washington, D.C. 20240
 (202) 343-4621

Division of Law Enforcement
United States Fish and Wildlife Service
 Department of the Interior
 P.O. Box 28006
 Washington, D.C. 20005
 (202) 343-9242



Consumers, Remember:

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

**Department of Justice
 Antitrust Division**

Look in your telephone directory under "U.S. Government, Department of Justice, Antitrust Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Consumer Litigation
 Civil Division
 Department of Justice
 Washington, D.C. 20530
 (202) 724-6786

Civil Rights Division
 Look in your telephone directory under "U.S. Government, Department of Justice, Civil Rights Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Civil Rights Division
 Department of Justice
 Main Justice Building
 Washington, D.C. 20530
 (202) 633-3847

Drug Enforcement Administration
 Look in your telephone directory under "U.S. Government, Department of Justice, Drug Enforcement Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Drug Enforcement Administration
 Department of Justice
 400 6th Street, S.W.
 Room 2558
 Washington, D.C. 20024
 (202) 633-1000

Immigration and Naturalization Service
 Look in your telephone directory under "U.S. Government, Department of Justice, Immigration and Naturalization Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Immigration and Naturalization Service
 Department of Justice
 25 E Street, N.W.
 Washington, D.C. 20538
 (202) 724-7796

Department of Labor

General Inquiries
Coordinator of Consumer Affairs
 Department of Labor
 Room S-1032
 Washington, D.C. 20210
 (202) 523-6060

Employment and Training Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Employment and Training Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Director, Office of Public Affairs
 Employment and Training Administration
 Department of Labor
 601 D Street, N.W., Room 10418
 Washington, D.C. 20530
 (202) 376-6270

Employment Standards Administration
 Look in your telephone directory under "U.S. Government, Department of Labor, Employment Standards Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Information and Consumer Services
 Employment Standards Administration
 Department of Labor
 Washington, D.C. 20210
 (202) 523-8743

Labor Management Services Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Labor Management Services Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Information
 Labor Management Services Administration
 Department of Labor
 Washington, D.C. 20210
 (202) 523-7408

Office of Information and Public Affairs
Mine Safety and Health Administration
 Department of Labor
 Ballston Towers #3
 Arlington, Virginia 22203
 (703) 235-1452

Occupational Safety and Health Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Occupational Safety and Health Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Information
 Occupational Safety and Health Administration
 Department of Labor
 Washington, D.C. 20210
 (202) 523-8151

Veterans' Employment and Training
Office of the Assistant Secretary for Veterans' Employment and Training
 Department of Labor
 Room S-1315
 Washington, D.C. 20210
 (202) 523-9116

**Department of State
Overseas Citizens Services**
Department of State
Room 4811
Washington, D.C. 20520
(202) 632-3444 (for non-emergencies)
(202) 632-5225 (for emergencies)

Passport Services
Department of State
Washington, D.C. 20520
(202) 532-4328

Visa Services
Department of State
Washington, D.C. 20520
(202) 632-1972

**Department of Transportation
Auto Safety Hotline**
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
800-424-9393 (toll free elsewhere)

Consumer Affairs Officer
Department of Transportation
Washington, D.C. 20590
(202) 426-4518

Community and Consumer Liaison Division
(APA-400)

Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426-1960

**National Ride Sharing Information Center
Federal Highway Administration**
Department of Transportation
Washington, D.C. 20590
(202) 426-0210

**Office of Public Affairs and Consumer
Participation (NOA-42)
National Highway Traffic Safety
Administration**
Department of Transportation
Washington, D.C. 20590
(202) 426-0670

National Response Center
(oil and chemical spills)
Department of Transportation
Washington, D.C. 20590
(202) 426-2675 (District of Columbia)
800-424-8802 (toll free elsewhere)

United States Coast Guard
Look in your telephone directory under "U.S. Government, Coast Guard." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you write or call:

Office of Boating, Public and Consumer Affairs
(G-B)
United States Coast Guard
Department of Transportation
Washington, D.C. 20593
(202) 472-2384

**Office of Public Affairs (UPA-1)
Urban Mass Transportation
Administration**
Department of Transportation
Washington, D.C. 20590
(202) 426-4043

**Department of the Treasury
Bureau of Alcohol, Tobacco and
Firearms**

Look in your telephone directory under "U.S. Government, Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 4216
1200 Pennsylvania Avenue, N.W.
Washington, D.C. 20225
(202) 566-9100

**Bureau of the Mint
Consumer Affairs**
Bureau of the Mint
Department of the Treasury
Room 1021
501 13th Street, N.W.
Washington, D.C. 20220
(202) 376-0461

Comptroller of the Currency
Look in your telephone directory under "U.S. Government, Department of the Treasury, Comptroller of the Currency." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Director, Consumer Examinations
Comptroller of the Currency
Department of the Treasury
490 L'Enfant Plaza, S.W.
Washington, D.C. 20219
(202) 447-1600

Internal Revenue Service
Look in your telephone directory under "U.S. Government, Department of the Treasury, Internal Revenue Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91).

United States Customs Service
Look in your telephone directory under "U.S. Government, Department of the Treasury, U.S. Customs Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Inspection and Control
United States Customs Service
Department of the Treasury
1301 Constitution Avenue, N.W.
Washington, D.C. 20229
(202) 566-8157

Environmental Protection Agency

**Office of Emergency and Remedial
Response**
Environmental Protection Agency
Washington, D.C. 20460
(202) 382-7917

Emission Control Standards
**Office of Mobile Source Air Pollution
Control**
Environmental Protection Agency
Washington, D.C. 20460
(202) 382-7645

Office of Public Affairs
Environmental Protection Agency
Washington, D.C. 20460
(202) 382-4355

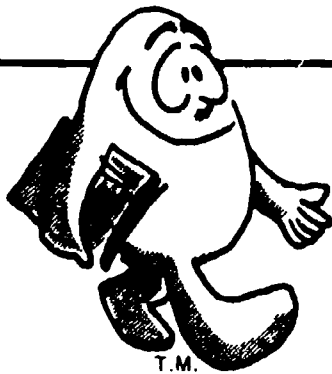
Public Inquiries Center
Environmental Protection Agency
Washington, D.C. 20460
(202) 382-7550

**Toxic Substances Control Act (TSCA)
Assistance Office (phone only)**
(202) 554-1404 (District of Columbia)
800-424-9065 (toll free elsewhere)

**Equal Employment Opportunity
Commission**

Look in your telephone directory under "U.S. Government Equal Employment Opportunity Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, contact or call:

Office of Program Operations
Equal Employment Opportunity Commission
Washington, D.C. 20506
(202) 634-6831



Consumers, Remember:

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

Federal Communications Commission

Consumer Assistance and Small Business Office

Federal Communications Commission
1919 M Street, N.W., Room 252
Washington, D.C. 20554
(202) 632-7000

For complaints about radio, TV or telephone interference:

Look in your telephone directory under "U.S. Government, Federal Communications Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call the office listed above.

Federal Deposit Insurance Corporation

Look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Consumer Programs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429
(202) 389-4353 (District of Columbia)
800-424-5488 (toll free elsewhere)

Federal Emergency Management Agency

Federal Insurance Administration
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0750 (District of Columbia)
800-638-6620 (toll free elsewhere)

Office of Disaster Assistance Programs

Look in your telephone directory under U.S. Government, Federal Emergency Management Agency. If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Disaster Assistance Programs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0550

Emergency Preparedness, self-protection

Look in your telephone directory under U.S. Government, Federal Emergency Management Agency. If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Public Affairs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0330

U.S. Fire Administration

Federal Emergency Management Agency
National Emergency Training Center
16825 S. Seton Avenue
Emmitsburg, Maryland 21727
(301) 652-6080 or 6180

Federal Energy Regulatory Commission

Division of Intergovernmental Affairs
Federal Energy Regulatory Commission
825 North Capitol Street, N.E., Room 9200
Washington, D.C. 20426
(202) 357-8392

Federal Home Loan Bank Board

Look in your telephone directory under "U.S. Government, Federal Home Loan Bank Board, Office of Examination and Supervision." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Department of Consumer and Civil Rights
Office of Community Investment
Federal Home Loan Bank Board
1700 G Street, N.W., Fifth Floor
Washington, D.C. 20552
(202) 377-6211

Federal Maritime Commission Office of Informal Inquiries and Complaints

Federal Maritime Commission
1100 L Street, N.W.
Washington, D.C. 20573
(202) 523-5807

Federal Reserve System, Board of Governors of the

Look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors of the." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Federal Trade Commission

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Correspondence Office
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 701
Washington, D.C. 20580
(202) 523-3567

Correspondence Office
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 701
Washington, D.C. 20580
(202) 523-3567

General Services Administration

Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91).

Government Printing Office

Government Publications
Superintendent of Documents
Publications Service Section
Government Printing Office
Washington, D.C. 20401
(202) 275-3050

Subscriptions

Superintendent of Documents
Subscription Research Section
Government Printing Office
Washington, D.C. 20402
(202) 275-3054

International Trade Commission

International Trade Commission
701 E Street, N.W., Room 156
Washington, D.C. 20436
(202) 523-0161

Interstate Commerce Commission Office of Compliance and Consumer Assistance

Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-7148

National Consumer Cooperative Bank

Information Officer
National Consumer Cooperative Bank
1630 Connecticut Avenue, N.W.
Washington, D.C. 20009
(202) 745-4757 (District of Columbia)
800-424-2481 (toll free elsewhere)

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

National Credit Union Administration
1776 G Street, N.W.
Washington, D.C. 20456
(202) 357-1000

National Labor Relations Board Office of the Executive Secretary

National Labor Relations Board
Room 701
1717 Pennsylvania Avenue, N.W.
Washington, D.C. 20570
(202) 254-9430

National Transportation Safety Board

National Transportation Safety Board
800 Independence Avenue, S.W.
Room 808
Washington, D.C. 20594
(202) 382-6606

SELECTED FEDERAL AGENCIES

Nuclear Regulatory Commission

Office of Public Affairs
Nuclear Regulatory Commission
Washington, D.C. 20555
(301) 492-7715

Office of the Federal Register

National Archives and Record Service
Office of the Federal Register
Washington, D.C. 20408
(202) 523-5240

Pension Benefit Guaranty Corporation

Suite 700
2020 K Street, N.W.
Washington, D.C. 20006
(202) 254-4817

Postal Rate Commission

Office of the Consumer Advocate
Postal Rate Commission
Washington, D.C. 20268
(202) 254-3840

President's Committee on Employment of the Handicapped

Public Relations Office
President's Committee on Employment of the
Handicapped
1111 20th Street, N.W.
Washington, D.C. 20036
(202) 653-5044

Railroad Retirement Board

425 13th Street, N.W., Room 622
Washington, D.C. 20004
(202) 724-0894 (between 9:00 a.m. and
3:30 p.m. Eastern time)

Securities and Exchange Commission

**Office of Consumer Affairs and
Information Services**
Securities and Exchange Commission
450 5th Street, N.W.
Washington, D.C. 20549
(202) 272-7440

Small Business Administration

Office of Consumer Affairs
Small Business Administration
1441 L Street, N.W., Room 503-D
Washington, D.C. 20416
(202) 653-6076

Tennessee Valley Authority

Citizen Action Office
Tennessee Valley Authority
West Summit Hill Drive
Knoxville, Tennessee 37902
(615) 632-4402
800-362-8250 (toll free—Tennessee)
800-251-8242 (toll free—Alabama, Arkansas,
Georgia, Kentucky, Mississippi, North
Carolina, Virginia)

United States Postal Service

Chief Postal Inspector
United States Postal Service
Washington, D.C. 20260
(202) 245-5445

For the consumer's convenience, all Postal Offices and mail 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, then contact:

Consumer Advocate
United States Postal Service
Washington, D.C. 20260
(202) 245-4514

Veterans Administration

Look in your telephone directory under "U.S. Government, Veterans Administration (VA) for the nearest VA Regional Office or VA Medical Center." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, contact:

Consumer Affairs Staff

Veterans Administration
Washington, D.C. 20420
(202) 389-2843

Department of Memorial Affairs

Cemetery Service
Veterans Administration
Washington, D.C. 20420
(202) 275-1459

Department of Memorial Affairs

Monuments Service
Veterans Administration
Washington, D.C. 20420
(202) 275-1493

For information about VA medical care, contact any VA facility (consult your telephone directory for care facility serving your area) or contact:

The Inquiries Unit (101B3)

Veterans Administration
Washington, D.C. 20420
(202) 369-3314

Veterans Assistance Service

Veterans Administration
Washington, D.C. 20420
(202) 389-2567

Federal Information Centers

If you have questions about any service or agency in the Federal Government you may want to call the Federal Information Center (FIC) nearest you for a free call or minimum long-distance charge. FICs are prepared to help consumers find needed information or locate the right agency for help with problems.

Alabama

Birmingham (205) 322-8591
Mobile (205) 438-1421

Alaska

Anchorage (907) 271-3650

Arizona

Phoenix (602) 261-3313

Arkansas

Little Rock (501) 378-6177

California

Los Angeles (213) 688-3800
Sacramento (916) 440-3344
San Diego (619) 293-6030
San Francisco (415) 556-6600
Santa Ana (714) 836-2386

Colorado

Colorado Springs (303) 471-9491
Denver (303) 234-7181
Pueblo (303) 544-9523

Connecticut

Hartford (203) 527-2617
New Haven (203) 624-4720

Florida

Ft. Lauderdale (305) 522-8531
Jacksonville (904) 354-4756
Miami (305) 35C-4155
Orlando (305) 422-1800
St. Petersburg (813) 893-3495
Tampa (813) 229-7911
West Palm Beach (305) 833-7566

Hawaii

Honolulu (808) 546-8620

Illinois

Chicago (312) 353-4242

Indiana

Gary (219) 883-4110
Indianapolis (317) 269-7373

Iowa

From any Iowa location
800-532-1556 (toll free)

Kansas

From any Kansas location
800-432-2934 (toll free)

Kentucky

Louisville (502) 582-6261

Louisiana

New Orleans (504) 589-6696

Maryland

Baltimore (301) 962-4980

Massachusetts

Boston (617) 223-7121

Michigan

Detroit (313) 226-7016
Grand Rapids (616) 451-2628

Minnesota

Minneapolis (612) 349-5333

Missouri

St. Louis (314) 425-4106
From other Missouri locations
800-392-7711 (toll free)

Nebraska

Omaha (402) 221-3353
From other Nebraska locations
800-642-8383 (toll free)

New Jersey

Newark (201) 645-3600
Trenton (609) 396-4400

New Mexico

Albuquerque (505) 736-3091

New York

Albany (518) 463-4421
Buffalo (716) 846-4010
New York (212) 264-4464
Rochester (716) 546-5075
Syracuse (315) 476-8545

North Carolina

Charlotte (704) 376-3600

Ohio

Akron (216) 375-5638
Cincinnati (513) 684-2801
Cleveland (216) 522-4040
Columbus (614) 221-1014
Dayton (513) 223-7377
Toledo (419) 241-3223

Oklahoma

Oklahoma City (405) 231-4868
Tulsa (918) 584-4193

Oregon

Portland (503) 221-2222

Pennsylvania

Philadelphia (215) 597-7042
Pittsburgh (412) 644-3456

Rhode Island

Providence (401) 331-5565

Tennessee

Chattanooga (615) 265-8231
Memphis (901) 521-3285
Nashville (615) 242-5056

Texas

Austin (512) 472-5494
Dallas (214) 767-8585
Fort Worth (817) 334-3624
Houston (713) 229-2552
San Antonio (512) 224-4471

Utah

Salt Lake City (801) 524-5353

Virginia

Norfolk (804) 441-3101
Richmond (804) 643-4928
Roanoke (703) 982-8591

Washington

Seattle (206) 442-0570
Tacoma (206) 383-5230

Wisconsin

Milwaukee (414) 271-2273

Services for Handicapped Persons

Operator Services

Hearing and speech impaired people who use a Telecommunications Device for the Deaf (known as TDD or TTY) can get help with calls made from a TDD to a TDD by using the following service:

TDD/TTY Operator Services
800-855-1155 (toll free)

The TDD operator can help you if you have Telecommunications Devices for the Deaf to make:

- Credit card calls (if you have a telephone credit card)
- Collect calls (calls paid for by the person you are calling)
- Third number telephone calls (calls billed to a number other than the one you are calling to or from)
- Person-to-person calls (calls to a specific person)
- Calls from a hotel or motel
- Calls from a coin phone (only credit card, collect or bill to third number calls)

The TDD operator can also help you:

- Get the number if you have a problem with a call
- Get assistance for problems with calls
- Get telephone numbers that you cannot find in the telephone book
- Report problems with your telephone

The TDD operator cannot interpret voice to TDD or TDD to voice.

Remember, most calls made with the help of an operator are more expensive. So dial calls yourself when you can to save money.

Federal TDD Numbers

Many Federal departments and agencies have telephone numbers for your use if you have a Telecommunications Device for the Deaf (TDD).

Executive Office of the President

The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500
(202) 456-6213

Department of Agriculture

Central Employment and Selective Placement Office
14th Street and Independence Avenue, S.W.
Room 1078 South
Washington, D.C. 20250
(202) 447-2436

Equal Employment Opportunity Office
14th Street and Independence Avenue, S.W.
Auditors Building, Room 2405
Washington, D.C. 20250
(202) 447-7327

Department of Commerce

14th Street and Constitution Avenue, N.W.
Room 1894
Washington, D.C. 20230
(202) 377-5588

Consumer Product Safety Commission

1111 16th Street, N.W.
Washington, D.C. 20207
800-492-5104 (toll free—Maryland)
800-635-8270 (toll free elsewhere)

Department of Education

Architectural and Transportation Barriers Compliance Board
Room 1010, MES Building
330 C Street, S.W.
Washington, D.C. 20201
(202) 245-1801

Captioning and Adaptations Branch (CSE)
400 6th Street, S.W.
Room 4046, Donohoe Building
Washington, D.C. 20202-4714
(202) 472-1756
(202) 472-1356

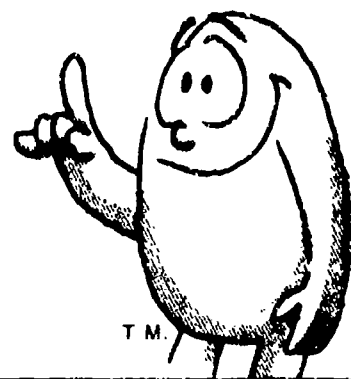
National Institute of Handicapped Research

330 C Street, S.W.
Room 3431, MES Building
Washington, D.C. 20201
(202) 472-4217

Office for Civil Rights
Office of Program Review and Assistance
Division of External Technical Assistance
330 C Street, S.W.
Room 5613, MES Building
Washington, D.C. 20202
(202) 245-1686

Office of Public Affairs
330 C Street, S.W.
Room 5120, MES Building
Washington, D.C. 20202
(202) 245-8717

Office of Deafness and Communicative Disorders (RSA)
330 C Street, S.W.
Room 3414, MES Building
Washington, D.C. 20202
(202) 245-0591, 0574, 0584



Consumers, Remember:

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

Handicapped Concerns Staff
330 C Street, S.W.
Room 3124, MES Building
Washington, D.C. 20202
(202) 472-3731

**Department of Education
Regional Offices**

**Region I—Connecticut, Maine,
Massachusetts, New Hampshire, Rhode
Island, Vermont**
Office for Civil Rights
140 Federal Street
Boston, Massachusetts 02110
(617) 233-1111

Rehabilitation Services Administration
John F. Kennedy Federal Building
Room E-400
Boston, Massachusetts 02203
(617) 223-6820

**Region II—New York, New Jersey, Puerto
Rico, Virgin Islands**
Office for Civil Rights
26 Federal Plaza
New York, New York 10278
(212) 264-9484

Rehabilitation Services Administration
26 Federal Plaza
New York, New York 10278
(212) 264-4714

**Region III—Delaware, Maryland,
Pennsylvania, Virginia, West Virginia, District
of Columbia**
Technical Assistance Office
Gateway Building
3535 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-6794

Rehabilitation Services Administration
Gateway Building
3535 Market Street, Room 3350
Philadelphia, Pennsylvania 19101
(215) 596-0319

**Region IV—Alabama, Florida, Georgia,
Kentucky, Mississippi, North Carolina, South
Carolina, Tennessee**
Office for Civil Rights
101 Marietta Street
Atlanta, Georgia 30323
(404) 221-2010

Rehabilitation Services Administration
101 Marietta Street
Atlanta, Georgia 30323
(404) 221-2010

**Region V—Illinois, Indiana, Michigan,
Minnesota, Ohio, Wisconsin**
Rehabilitation Services Administration
160 North LaSalle
Room 1020
Chicago, Illinois 60601
(312) 793-3040

**Region VI—Arkansas, Louisiana, New
Mexico, Oklahoma, Texas**
Office for Civil Rights
1200 Main Tower
Dallas, Texas 75202
(214) 767-6599

Rehabilitation Services Administration
1200 Main Tower
Dallas, Texas 75202
(214) 767-2961

**Region VII—Iowa, Kansas, Missouri,
Nebraska**
Office for Civil Rights
374 East 11th Street
24th Floor
Kansas City, Missouri 64106
(816) 374-5025

**Region VIII—Colorado, Montana, North
Dakota, South Dakota, Utah, Wyoming**
Office for Civil Rights
1961 Stout Street
Denver, Colorado 80294
(303) 837-3417

Rehabilitation Services Administration
1961 Stout Street
Denver, Colorado 80294
(303) 837-2137

**Region IX—Arizona, California, Hawaii,
Nevada, Guam, Trust Territory of Pacific
Islands, American Samoa**
Office for Civil Rights
1275 Market Street
San Francisco, California 94103
(415) 556-1933

**Region X—Alaska, Idaho, Oregon,
Washington**
Office for Civil Rights
2901 Third Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4542

Rehabilitation Services Administration
2901 3rd Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4442

**Federal Communications
Commission**

1919 M Street, N.W.
Washington, D.C. 20554
(202) 632-6999

**Department of Health and Human
Services**

Handicapped Employment Program
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-6568

Office of Civil Rights
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 426-7307

Food and Drug Administration
200 C Street, S.W.
Room 1825
Washington D.C. 20204
(202) 245-1441

Public Health Service
5600 Fishers Lane
Room 5B07
Parklawn Building
Rockville, Maryland 20857
(301) 443-4229

Food and Drug Administration
5600 Fishers Lane
Room 12B03
Parklawn Building
Rockville, Maryland 20857
(301) 443-1818

Social Security Administration
6401 Security Boulevard
Baltimore, Maryland 21235
900-325-0768 (toll free)

**Department of Housing and Urban
Development**

451 Seventh Street, S.W.
Washington, D.C. 20410
(202) 755-5857

Department of Justice

Equal Employment Opportunity Office
10th Street and Constitution Avenue, N.W.
Washington, D.C. 20530
(202) 633-3696

Library of Congress

1st Street and Independence Avenue, S.E.
Washington, D.C. 20540
(202) 287-6200

Office of Personnel Management

Federal Job Information Center
1900 E Street, N.W.
Washington, D.C. 20415
(202) 632-6063

Selective Placement Program Division
1900 E Street, N.W.
Room 7H17
Washington, D.C. 20415
(202) 632-6873

**President's Committee on
Employment of the Handicapped**

1111 20th Street, N.W., Suite 600
Washington, D.C. 20036
(202) 653-5337

**Securities and Exchange
Commission**

Personnel
450 Fifth Street, N.W.
Room 1C45
Washington, D.C. 20549
(202) 272-2550

Department of Transportation

400 Seventh Street, S.W.
Washington, D.C. 20590
(202) 755-7687

**National Highway Traffic Safety
Administration**

400 Seventh Street, S.W.
Room 6125
Washington, D.C. 20590
(202) 426-4844 - 472-7040

Department of the Treasury

15th Street and Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 287-4097

Internal Revenue Service
1111 Constitution Avenue, N.W.
Washington, D.C. 20224
800-352-4049 (toll free—Indiana)
800-428-4732 (toll free elsewhere)

**Books for Blind and
Physically Handicapped
Persons**

The Library of Congress has a free reading program for blind and physically handicapped individuals and offers brailled and recorded books and magazines to persons who cannot hold a book or see well enough to read regular print. Special playback equipment is available on a loan basis from the Library of Congress and cassettes and recordings on discs can be ordered from about one hundred sixty cooperating libraries. Anyone who is medically certified as unable to hold a book or read ordinary print because of a visual handicap can borrow these materials postage-free and return them in the same manner.

For more information, send name and address to:

National Library Service for the
Blind and Physically Handicapped
The Library of Congress
Washington, D.C. 20542

Recording for the Blind (RFB) is a national non-profit service organization that provides free cassettes of educational textbooks to medically certified individuals. Eligibility extends to visually, physically, and perceptually handicapped individuals. One of RFB's special services is a collection of cassettes of a wide variety of consumer publications from the Federal Government.

For more information and an application contact:

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, New Jersey 08540
(609) 452-0606
800-221-4792 (toll free
outside New Jersey)

Index

This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Automobile Insurance—that you're having a problem with. Under that topic heading, you'll find listed one or more contacts, followed by the *Handbook* page number where you'll find their address. The contact most likely to help you is listed first. If you get no satisfaction, then go on down the list to the next, and so on. Most common topic areas are listed here. Sometimes, an entry will tell you to **SEE** another entry for the list of contacts. **SEE ALSO** references direct you to other topics that may be related to your problem and may help you pinpoint the right contact. The index also lists all the sections in the *Handbook*, individual trade associations, and Federal Government agencies and their subdivisions.

ACTION 85

Action Media Programs 7

Administrative Conference of the United States 85

Advertising, fraudulent and deceptive practices
State and local Consumer Protection Offices 49
National Advertising Division of the Council of Better Business Bureaus 39
Federal Trade Commission 89
SEE ALSO Mail Fraud and Misrepresentation; Radio/TV Political Advertising

Aging

ACTION 85
State Aging Offices 69
Department of Health and Human Services, Administration on Aging 86
SEE ALSO Social Security Benefits

Agriculture, Department of

Agricultural Marketing Service 85
Animal Care Staff, Veterinary Services 85
Cooperative Extension Service 85
Farmers Home Administration 85
Federal Crop Insurance Corporation 85
Food and Nutrition Service 85
Meat and Poultry Hotline 85
Office of the Consumer Advisor 85

Aid to Families With Dependent Children

State or local Public Welfare or Social Services Offices (Consult local phone directory)

AIDS Hotline 86

Air Fares and Routes

Civil Aeronautics Board 85

Air Freight, hazardous cargoes

Department of Transportation, Federal Aviation Administration 88

Airline Passengers Association 47

Airlines

Airline Passengers Association 47
SEE ALSO Air Fares and Routes

Air Pollution

SEE Conservation/Environment; Indoor Air Quality

Air Routes

SEE Air Fares and Routes

Air Safety

Airline Passengers Association 47
Department of Transportation, Federal Aviation Administration 88

Air Travel (general)

SEE Air Fares and Routes; Travel (general)

Aircraft Noise Level Standards

SEE Noise Level Standards for Aircraft

Alcoholic Beverages

Distilled Spirits Council of the United States 47
Wine Institute 48
Department of the Treasury, Bureau of Alcohol, Tobacco, and Firearms 88

Alternative Fuels

State Energy Conservation Offices (Consult local phone directory)
SEE ALSO Conservation/Environment; Solar Energy

Amateur and Radio-Telephone Operator Permits

SEE Radio, amateur and radio-telephone operator permit examinations

American Apparel Manufacturers Association 47

American Collectors Association 47

American Council of Life Insurance 47

American Health Care Association 47

American Hospital Association 47

American Hotel and Motel Association 47

American Meat Institute 47

American Movers Conference 47

American Public Transit Association 47

American Society of Travel Agents, Inc. 47

American Textile Manufacturers Institute, Inc. 47

AMTRAK 85

Animals

SEE Humane Societies; Humane Treatment and Interstate Shipment of Animals; Importation of Prohibited Animals; Quarantine of Animals

Antitrust

Department of Justice, Antitrust Division 87
Federal Trade Commission 89

Apartments

SEE Housing (general)

Appliances (general)

Corporate Consumer Contacts 11
Major Appliance Consumer Action Panel (MACAP) 45
SEE ALSO Appliances, safety; Energy Efficiency Labeling

Appliances, safety

Consumer Product Safety Commission 85

Association of Physical Fitness Centers 47

Associations 47

Automobile Insurance

Insurance Information Institute 48
State Insurance Regulators 73

Automobile Manufacturers Corporate Contacts 29

Automobile Safety

Auto Safety Hotline 88
National Highway Traffic Safety Administration 88

Automobiles, new—defects, sales, and warranties

Automobile Manufacturers Corporate Contacts 29
Automotive Consumer Action Program (AUTOCAP) 45
Better Business Bureaus 39
Industry Third-Party Dispute Resolution Programs 45
State and local Consumer Protection Offices 49
Federal Trade Commission 89
SEE ALSO Information Stickers on New Cars; Motor Vehicles (general); Recalls, automobiles and automobile equipment; Repairs and Repair Facilities; Safety Standards for Domestic and Foreign Vehicles

Automobiles, used—defects, sales, and warranties

AUTOCAP 45
State and local Consumer Protection Offices 49
Federal Trade Commission 89
SEE ALSO Motor Vehicles (general); Odometer Tampering; Recalls, automobiles and automobile equipment; Repairs and Repair Facilities

Automotive Consumer Action Program (AUTOCAP) 45

Banks (general)

SEE Banks, nationally chartered; Banks, state chartered, members of the Federal Reserve; Banks, state chartered, not members of the Federal Reserve but insured by FDIC; Credit Unions, federally chartered; Electronic Fund Transfer; Savings and Loan Institutions

Banks, nationally chartered (banks with the word "national" or initials N.A. in their names, and District of Columbia banks)

Department of the Treasury, Comptroller of the Currency 88

Banks, state chartered

State Banking Authorities 85

Banks, state chartered, members of the Federal Reserve System

State Banking Authorities 85
Board of Governors of the Federal Reserve System 89

Banks, state chartered, not members of the Federal Reserve but insured by FDIC

State Banking Authorities 85
Federal Deposit Insurance Corporation 89

Better Business Bureaus 39

Better Hearing Institute 47

Bicycle Safety

Consumer Product Safety Commission 85

Black Lung Benefits

Department of Labor 87

Blind, books for

SEE Services for Handicapped Persons

Blue Cross and Blue Shield Associations, Inc. 47

Boating safety

Department of Transportation, United States Coast Guard, Office of Boating, Public and Consumer Affairs 88
SEE ALSO Cruises

Bonds

SEE Stocks/Bonds

Broadcasting

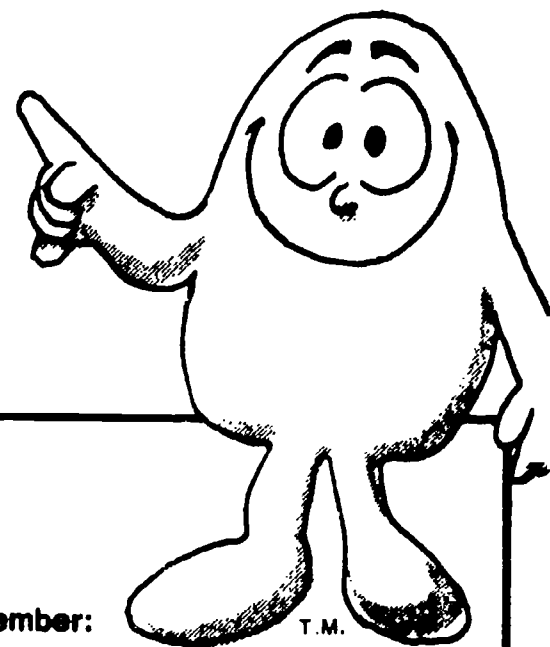
SEE Radio/TV Broadcasting

Brokers, stocks/bonds

National Association of Securities Dealers 43
SEE ALSO Stocks/Bonds

Bus Baggage, Rates, and Service

Interstate Commerce Commission 89



Consumers, Remember:

T.M.

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

- Bus Safety (intercity and charter)**
Department of Transportation, Federal Highway Administration 88
- Business Opportunities**
SEE Franchises/Business Opportunities
- Cable Television**
Federal Communications Commission 89
SEE ALSO Radio/TV Broadcasting
- Camera Stores, Products, and Services**
Photo Marketing Association 48
- Cancer Hotline 86**
- Cargo**
SEE Air Freight, hazardous cargoes; Highway Freight, hazardous cargoes; Rail Freight, hazardous cargoes; Rail Freight, rates, services, and claims; Truck Freight; Waterways, hazardous freight; Waterways, inland—freight shipments
- Carpet and Rug Institute 47**
- Carpets (new and installation)**
Carpet and Rug Institute 47
- Cars**
SEE Automobiles
- Charitable Organizations, reports on**
Better Business Bureaus 39
- Chemical Spills**
Department of Transportation, National Response Center 88
- Child Abuse**
National Center on Child Abuse and Neglect 86
- Child Support**
Department of Health and Human Services, Office of Child Support Enforcement 86
- Children's Sleepwear**
American Apparel Manufacturers Association 47
Consumer Product Safety Commission 85
- Citizen and Amateur Radio**
SEE Radio, citizen and amateur
- Civil Aeronautics Board 85**
- Civil Rights (general)**
Department of Justice, Civil Rights Division 87
Commission on Civil Rights 85
Department of Health and Human Services, Office for Civil Rights 86
SEE ALSO Discrimination in Housing; Discrimination in Jobs; Unfair Labor Practices; Veterans Benefits
- Civil Rights, Commission on 85**
- Clothing**
American Apparel Manufacturers Association 47
American Textile Manufacturers Institute 47
National Association of Hosiery Manufacturers 48
- Clothing/Fabric Labeling**
Federal Trade Commission 89
- Collection Agencies**
American Collectors Association 47
SEE ALSO Credit; Credit Counseling
- Commerce, Department of**
Commissioner of Patents and Trademarks 85
Office of Consumer Affairs 85
Office of the Solicitor 85
Office of Utilization Research 86
Office of Weights and Measures 86
- Commission on Civil Rights 85**
- Commodity Futures Trading**
Commodity Futures Trading Commission 85
- Commodity Futures Trading Commission 85**
- Common Carrier**
SEE Telephone and Telegraph (general)
- Communications (general)**
Federal Communications Commission 89
SEE ALSO Cable Television; Radio; Radio/TV Broadcasting; Radio, TV, and Telephone Interference; Telephone and Telegraph (general)
- Competition**
SEE Antitrust
- Complaints**
Handling Your Own Complaint 3
How To Write a Complaint Letter 4
Sources of Help 6
- Computers, home**
Electronic Industries Association 48
- Condominium Conversion**
State and local Consumer Protection Offices 49
- Conservation/Environment**
State Energy Conservation Offices (Consult local phone directory)
Environmental Protection Agency, Public Inquiries Center 88
SEE ALSO Alternative Fuels; Chemical Spills; Emission Control Standards; Energy (general); Energy Efficiency Labeling; Fuel Economy Standards; Fuel Economy Testing and Labeling; Fuel Saving Devices/Additives; Noise Level Standards for Aircraft; Oil Spills; Ride Sharing; Solar Energy
- Consular Services (items purchased in foreign countries)**
Department of State, Overseas Citizens Services 88
- Consumer Credit Counseling Services**
National Foundation for Consumer Credit 48
- Consumer Electronics**
Electronic Industries Association 48
- Consumer Groups, private and voluntary 8**
- Consumer Product Safety Commission 85**
- Cooperative Extension Service 85**
- Corporate Consumer Contacts 11**
- Correspondence Courses**
National Home Study Council 48
Federal Trade Commission 89
SEE ALSO Education (general)
- Cosmetics**
Department of Health and Human Services, Food and Drug Administration 86
- Courts, Small Claims**
SEE Small Claims Courts

Credit

Federal Trade Commission 89

SEE ALSO Credit Counseling; Loans (If complaint involves Consumer Leasing, Equal Credit, Credit Billing, Credit Reporting, Debt Collection Practices, Credit Cost Disclosures. SEE ALSO Banks; Credit Unions; Savings and Loan Institutions for appropriate contact for institution involved. If complaint concerning these issues involves mortgage bankers, consumer finance companies, retail department stores, all other creditors, and all nonbank credit card issuers, contact the Federal Trade Commission)

Credit Counseling

National Foundation for Consumer Credit 48
SEE ALSO Collection Agencies; Credit

Credit Unions, federally chartered

National Credit Union Administration 89

Crop Insurance

State Insurance Commissioners 73
Department of Agriculture, Federal Crop Insurance Corporation 85

Cruises

Federal Maritime Commission 89
Centers for Disease Control (for complaints about unsanitary conditions) 86
SEE ALSO Boating Safety; Travel Agents; Vacation Package Tours

Customs

Department of the Treasury, United States Customs Service 88

Debts

SEE Credit Counseling; Wages

Deceptive Advertising Practices

SEE Advertising

Dentists

State Dental Association or Licensing Boards (Consult local phone directory)

Dependent Children

SEE Aid to Families With Dependent Children

Detergents

SEE Soap

Direct Marketing Association 47

Direct Selling Association 47

Disability Benefits

SEE Black Lung Benefits; Social Security Benefits; Veterans Benefits

Disaster Recovery Association

Federal Emergency Management Agency, Office of Disaster Assistance Programs 89

Discrimination in Housing

Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity 86
SEE ALSO Civil Rights

Discrimination in Jobs

Equal Employment Opportunity Commission 88
Department of Labor 87
SEE ALSO Civil Rights; Unfair Labor Practices

Distilled Spirits Council of the United States 47

Doctors

SEE Physicians

Door-to-Door Sales

Direct Selling Association 47
State and local Consumer Protection Offices 49
Federal Trade Commission 89

Drugs (general)

Pharmaceutical Manufacturers Association 48
Department of Health and Human Services, Food and Drug Administration 86
SEE ALSO Pharmacies

Drugs, dangerous and narcotics

Department of Justice, Drug Enforcement Administration 87

Drugs, illegal traffic on high seas

Department of Transportation, United States Coast Guard 88

Drugs, packaging and labeling

Department of Health and Human Services, Food and Drug Administration 86

Drycleaning

International Fabricare Institute 48
State and local Consumer Protection Offices 49

Education (general)

Local School Board or School Superintendent, State Boards of Education (Consult local phone directory)
Department of Education, Office of Public Participation and Special Concerns 86
SEE ALSO Correspondence Courses; Employment Job Training; Federal Indian School System; School Lunch Program Standards; Services for Handicapped Persons; Student Aid; Trade and Vocational Schools; Veterans Benefits

Education, Department of

Clearing House on the Handicapped 88
Federal Student Financial Aid Program 86
Office of Public Participation and Special Concerns 86

Electronic Fund Transfer (EFT)

Board of Governors of the Federal Reserve System 89
Federal Trade Commission 89

Electronic Industries Association 48

Emergency Preparedness, self-protection

Federal Emergency Management Agency 89

Emission Control Standards, automobiles

Environmental Protection Agency, Office of Mobile Source Air Pollution Control 88

Employment Agencies

National Association of Personnel Consultants 48
State and local Consumer Protection Offices 49

Employment Job Training

Department of Labor, Employment and Training Administration 87
SEE ALSO Veterans Benefits

Energy (general)

Department of Energy, Office of Consumer Affairs 86
Department of Energy, Technical Information Center 86
Federal Energy Regulatory Commission 89
Tennessee Valley Authority 90
SEE ALSO Alternative Fuels; Conservation/Environment; Solar Energy

Energy, Department of

Conservation and Renewable Energy Inquiry and Referral Service 86
Consumer Inquiries Weatherization Assistance 86
Office of Consumer Affairs 86
Technical Information Center 86

- Energy Efficiency Labeling**
 Department of Energy, Conservation and Renewable Energy Inquiry and Referral Service 86
 Federal Trade Commission 89
SEE ALSO Appliances (general); Appliances, safety; Conservation/Environment
- Environment**
SEE Conservation/Environment
- Environmental Protection Agency**
 National Response Center 88
 Office of Emergency and Remedial Response 88
 Office of Mobile Source Air Pollution Control 88
 Office of Public Affairs 88
 Public Inquiries Center 88
 Toxic Substances Control Act (TSCA) Assistance Office 88
- Equal Employment**
SEE Discrimination in Jobs
- Equal Employment Opportunity Commission** 88
- Fabrics (general)**
 American Textile Manufacturers Institute 47
 International Fabricare Institute 48
SEE ALSO Fabrics, clothing/fabric labeling; Fabrics, flammability; Fabrics, upholstery and drapery
- Fabrics, flammability**
 Consumer Product Safety Commission 85
- Fabrics, upholstery and drapery**
 American Textile Manufacturers Institute 47
- Federal Agencies**
SEE Selected Federal Agencies
- Federal Communications Commission** 89
- Federal Deposit Insurance Corporation** 89
- Federal Emergency Management Agency** 89
- Federal Energy Regulatory Commission** 89
- Federal Home Loan Bank Board** 89
- Federal Indian School System**
 Department of the Interior, Bureau of Indian Affairs 87
- Federal Information Centers** 91
- Federal Maritime Commission** 89
- Federal Register, Office of the** 90
- Federal Regulations**
 General Services Administration 89
 Office of the Federal Register, National Archives and Records Service 90
- Federal Reserve System, Board of Governors of the** 89
- Federal Trade Commission** 89
- FHA Loans**
 Department of Housing and Urban Development, Federal Housing Administration 87
- Fire Hazards, safety, indoor**
 Consumer Product Safety Commission (generally limited to complaints about smoldering fires involving mattresses, bedding, upholstered furniture, and fabrics) 85
- Fire Hazards, safety, indoor and outdoor**
 Federal Emergency Management Agency, U.S. Fire Administration 89
- Fire Insurance**
 National Association of Professional Insurance Agents 73
 State Insurance Regulators 73
- Firearms**
 Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms 88
- Fish/Fish Products**
 Department of Commerce, National Marine Fisheries Service 88
- Flammable Fabrics**
SEE Fabrics, flammability
- Flood Insurance**
 Federal Emergency Management Agency 89
- FHA Insured Loans**
 Department of Agriculture, Farmers Home Administration 85
- Food and Drug Administration** 88
- Food and Nutrition (general)**
 National Food Processors Association 48
 Department of Agriculture, Food and Nutrition Service 85
 Department of Agriculture, Office of the Consumer Advisor 85
 Department of Health and Human Services, Food and Drug Administration 88
SEE ALSO Fish/Fish Products; Food Grading; Food Labeling, Quality, and Safety; Food Packaging and Labeling, Quality, and Safety; Food Stamps; School Lunch Program Standards
- Food Grading**
 Department of Agriculture, Agricultural Marketing Service 85
- Food Labeling, Quality, and Safety (meat and poultry)**
 American Meat Institute 47
 Department of Agriculture, Food Safety and Inspection Service, Meat and Poultry Hotline 85
SEE ALSO Food and Nutrition
- Food Packaging and Labeling, Quality, and Safety (except meat and poultry)**
 Department of Health and Human Services, Food and Drug Administration 88
SEE ALSO Food and Nutrition
- Food, processed**
 National Food Processors Association 48
SEE ALSO Food and Nutrition; Food Packaging and Labeling, Quality, and Safety
- Food Quality**
SEE Food Packaging and Labeling, Quality, and Safety; Food Labeling, Quality, and Safety
- Food Safety**
SEE Food Labeling, Quality, and Safety; Food Packaging and Labeling, Quality, and Safety
- Food Stamps**
 Local Public Welfare or Social Service Office (Consult local phone directory)
 Department of Agriculture 85

Franchise/Business Opportunities

- State and local Consumer Protection Offices 49
- Better Business Bureaus 39
- International Franchise Association 48
- Federal Trade Commission 89

Fraudulent Advertising

- SEE Advertising

Freight

- SEE Air Freight; Highway Freight; Rail Freight, hazardous cargoes; Rail Freight, rates, services, and claims; Truck Freight; Waterways, inland - freight shipments; Waterways, hazardous freight

Fuel Economy Standards for Automobiles and Light Trucks

- Department of Transportation, National Highway Traffic Safety Administration, Division of Motor Vehicles Requirements 88

Fuel Economy Testing and Labeling, automobiles

- Environmental Protection Agency, Vehicle Emission Laboratory 88

Fuel Saving Devices/Additives, automobiles

- State and local Consumer Protection Offices 49
- Federal Trade Commission 89
- Environmental Protection Agency, Public Inquiries Center 88
- Department of Energy, Office of Consumer Affairs 86

Fuels, alternative

- SEE Alternative Fuels

Funerals and Funeral Directors

- Funeral Service Consumer Action Program (ThanaCAP) 45
- State and local Consumer Protection Offices 49
- Federal Trade Commission 89
- SEE ALSO Veterans Benefits

Funeral Service Consumer Action (ThanaCAP) 45

Furniture

- Furniture Industry Consumer Advisory Panel (FICAP) 45
- Consumer Product Safety Commission (complaints about smoldering fires involving mattresses, bedding, upholstered furniture, and fabrics) 85

Furniture Industry Consumer Advisory Panel (FiCAP) 45

Futures

- SEE Commodity Futures Trading

Garnished Wages

- SEE Wages

Gas Heating Systems

- SEE Heating System Safety, gas fired

Gasoline Pumps

- SEE Weights and Measures

General Services Administration 89

Government Printing Office 89

Government Publications

- Government Printing Office, Superintendent of Documents 89
- General Services Administration 89

Grading, food

- SEE Food Grading

Handicapped Infants Hotline 86

Handicapped Persons

- SEE Services for Handicapped Persons

Handling Your Own Complaint 3

Hazardous Cargoes

- SEE Air Freight; Highway Freight; Rail Freight, hazardous cargoes; Waterways, hazardous freight

Health (general)

- National Council of Health Centers 48
- American Health Care Association 47
- Department of Health and Human Services, National Health Information Clearinghouse 86
- Healthy Mothers, Healthy Babies Coalition 86
- SEE ALSO Drugs; Health Maintenance Organizations (HMOs); Health Spas; Hearing Aids; Hospital Services; Immunizations; Job Safety and Health; Medicaid; Medical Devices; Medical Records; Medicare; Medigap; Nursing Homes; Pharmacies; Physical Fitness; Second Surgical Opinion; Services for Handicapped Persons; Veterans Benefits

Health and Human Services, Department of

- AIDS Hotline 86
- Administration on Aging 86
- Cancer Hotline 86
- Centers for Disease Control 86
- Division of Long-Term Care, Health Care Financing Administration 86
- Food and Drug Administration 86
- Handicapped Infants Hotline 86
- Health Care Financing Administration 86
- Health Maintenance Organizations 86
- Healthy Mothers, Healthy Babies Coalition 86
- Inspector General's Hotline 86
- National Center on Child Abuse and Neglect 86
- National Health Information Clearinghouse 86
- Office of Child Support Enforcement 86
- Office for Civil Rights 86
- President's Council on Physical Fitness and Sports 86
- Runaway Hotline 86
- Second Surgical Opinion Program 86
- Social Security Administration 86



Consumers, Remember:

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

- Health Insurance**
 Blue Cross-Blue Shield Associations, Inc. 47
 Health Insurance Association of America 48
- Health Insurance Association of America 48**
- Health Maintenance Organizations (HMOs)**
 Department of Health and Human Services, Health Maintenance Organizations 86
- Health Spas**
 State and local Consumer Protection Offices 49
 Association of Physical Fitness Centers 47
 Federal Trade Commission 89
- Hearing Aids**
 State and local Consumer Protection Offices 49
 Better Hearing Institute 47
 Federal Trade Commission 89
 Department of Health and Human Services, Food and Drug Administration 86
- Hearing Impaired**
 SEE Services for Handicapped Persons
- Heating System Safety, gas fired**
 Consumer Product Safety Commission 85
- Highway Design and Construction Standards**
 Department of Transportation, Federal Highway Administration 88
- Highway Freight, hazardous cargoes**
 Department of Transportation, Federal Highway Administration 88
- Home Furnishings**
 SEE Carpets; Fabrics (general); Fire Hazards; Furniture; Paint Dealers; Paints; Wall Coverings
- Home Improvement Loans**
 Department of Housing and Urban Development, Office of Title I Insurance Loans 87
- Home Improvements**
 State and local Consumer Protection Offices 49
 SEE ALSO Advertising; Appliances; Product Quality; Remodeling; Warranties
- Home Loans**
 Federal Home Loan Bank Board 89
 SEE ALSO Banks; Credit; FHA Loans; FmHA Loans; Veterans Benefits
- Homeowners Insurance**
 Insurance Information Institute 48
 Department of Housing and Urban Development, Office of Title I Insurance Loans 87
- Homes, mobile**
 SEE Mobile Homes
- Hosiery**
 SEE Clothing
- Hospital Services**
 American Hospital Association 47
- Hotels**
 American Hotel and Motel Association 47
- Hotline Media Programs 7**
- Household Goods**
 SEE Moving and Storage
- Housing (general)**
 State and local Consumer Protection Offices 49
 Manufactured Housing Institute 48
 National Association of Home Builders 48
 Industry Third-Party Dispute Resolution Programs 45
 Department of Housing and Urban Development 86
 SEE ALSO Single-Family Housing
- Housing and Urban Development, Department of**
 Mobile Home Standards Division 86
 Office of Fair Housing and Equal Opportunity 86
 Office of Interstate Land Sales 86
 Office of Real Estate Practices 87
 Office of Single Family Housing 87
 Office of Title I Insurance Loans 87
 Office of Urban Rehabilitation 87
- Housing, discrimination**
 SEE Discrimination in Housing
- Housing, migrant**
 SEE Migrant Housing
- How To Write a Complaint Letter 4**
- Humane Societies**
 (Consult local phone directory)
 SEE ALSO Humane Treatment and Shipment of Animals; Importation of Prohibited Animals; Quarantine of Animals
- Humane Treatment and Interstate Shipment of Animals**
 Department of Agriculture, Veterinary Services 85
 SEE ALSO Humane Societies; Importation of Prohibited Animals; Quarantine of Animals
- Illegal Drugs**
 SEE Drugs, dangerous and narcotics; Drugs, illegal traffic on high seas
- Immigration and Naturalization**
 Department of Justice, Immigration and Naturalization Service 87
- Immunizations**
 Personal Physician, School Nurse, Local School System, or Local Health Department (consult local phone directory)
 Department of Health and Human Services, Centers for Disease Control 86
- Importation of Prohibited Animals**
 Department of the Interior, United States Fish and Wildlife Service 87
 SEE ALSO Humane Societies; Humane Treatment and Shipment of Animals; Quarantine of Animals
- Indoor Air Quality**
 Consumer Product Safety Commission 85
 SEE ALSO Air Pollution
- Industry Third-Party Dispute Resolution Programs 45**
- Information Stickers on New Cars**
 Department of Justice, Antitrust Division 87
 SEE ALSO Automobiles, new
- In-home Sales**
 SEE Door-to-Door Sales
- Inspector General's Hotline 86**

INDEX

- Insurance (general)
State Insurance Regulators 73
American Council of Life Insurance 47
Insurance Information Institute 48
SEE ALSO FmHA Insured Loans; Health Insurance; Auto, Crop, Fire, Flood, Homeowners Insurance; Workers Compensation; Veterans Benefits
- Insurance Information Institute 48
- Interference, radio, TV, telephone
SEE Radio, TV, and Telephone Interference
- Interior, Department of the
Bureau of Indian Affairs 87
National Park Service 87
United States Fish and Wildlife Service 87
- Internal Revenue Service 88
- International Fabricare Institute 48
- International Franchise Association 48
- International Mail
SEE Mail, international, duty assessment
- International Trade Commission 89
- Interstate Commerce Commission 89
- Interstate Land Sales
SEE Land Sales
- Investments
SEE Brokers, stocks/bonds; Commodity Futures Trading; Franchises/Business Opportunities; Mutual Funds; Stocks/Bonds
- Job Safety and Health
Department of Labor, Occupational Safety and Health Administration 87
- Job Training
SEE Employment Job Training
SEE ALSO Veterans Benefits
- Justice, Department of
Antitrust Division 87
Civil Division, Office of Consumer Litigation 87
Civil Rights Division 87
Drug Enforcement Administration 87
Immigration and Naturalization Service 87
- Labeling
SEE Clothing/Fabrics Labeling; Cosmetics; Drugs, packaging and labeling; Energy Efficiency Labeling; Food Labeling, Quality, and Safety; Food Packaging and Labeling, Quality, and Safety
- Labor, Department of
Coordinator of Consumer Affairs 87
Employment Standards Administration 87
Employment and Training Administration 87
Labor Management Services Administration 87
Mine Safety and Health Administration 87
Occupational Safety and Health Administration 87
Office of the Assistant Secretary for Veterans Employment and Training 87
- Labor Practices
Department of Labor, Coordinator of Consumer Affairs 87
Department of Labor, Employment Standards Administration 87
SEE ALSO Civil Rights; Employment Job Training; Job Safety and Health; Labor Unions; Mine Safety and Health; Unfair Labor Practices; Wages; Workers' Compensation
- Labor Unions
Department of Labor, Labor Management Services Administration 87
- Labor, unfair practices
SEE Unfair Labor Practices
- Land Sales, interstate commerce or through the mail
Department of Housing and Urban Development, Office of Interstate Land Sales 86
Federal Trade Commission 89
SEE ALSO Real Estate Practices, Real Estate Settlement Procedures
- Lawyers 8
- Legal Aid and Legal Services 8
- Legal Services Corporation 8
- Licensing Boards, occupational and professional 7
- Life Insurance
State Insurance Regulators 73
American Council of Life Insurance 47
- Loans
SEE Banks; Credit; FHA Loans; FmHA Insured Loans; Home Improvement Loans; Home Loans; Veterans Benefits
- Long-term Care
SEE Nursing Homes; Social Services; Veterans Benefits
- Magazines
Publishers Clearing House 48
- Mail Fraud and Misrepresentation
Local Postmaster or Postal Inspector
United States Postal Service, Chief Postal Inspector 90
SEE ALSO Advertising, fraudulent and deceptive practices
- Mail Orders, merchandise ordered through the mail, unordered merchandise, late delivery
Local Postmaster or Postal Inspector
Direct Marketing Association 47
State and local Consumer Protection Offices 49
United States Postal Service, Chief Postal Inspector 90
Federal Trade Commission 89
- Mail, international, duty assessment
Department of the Treasury, United States Customs Service 88
- Mail, rate setting
Postal Rate Commission 90
- Mail, service and products (For the consumer's convenience, all Post Offices and mail 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 the United States Postal Service Consumer Advocate)
Local Postmaster (Consult local phone directory)
U.S. Postal Service, Consumer Advocate 90
- Mailing Lists, name addition
Mail Preference Service, Direct Marketing Association 47

- Mailing Lists, name removal**
Mail Preference Service, Direct Marketing Association 47
- Major Appliance Consumer Action Panel (MACAP) 45**
- Manufactured Housing Institute 48**
- Marketing Abuses**
SEE Unfair Merchandising Techniques
- Mass Transit Systems**
SEE Transportation
- Measurement**
SEE Weights and Measures
- Meat**
American Meat Institute
SEE ALSO Food Labeling, Quality, and Safety
- Meat and Poultry Hotline 85**
- Media Programs 7**
- Medicaid**
Local Public Welfare or Social Service Offices (Consult local phone directory)
- Medical Devices**
Department of Health and Human Services, Food and Drug Administration 86
- Medical Records**
State and local Consumer Protection Offices 49
State dental, medical, and hospital associations (Consult local phone directory)
- Medicare**
Local Social Security Office (Consult local phone directory)
Department of Health and Human Services, Health Care Financing Administration 86
- Medigap**
Department of Health and Human Services, Health Care Financing Administration 86
- Migrant Housing**
Department of Labor, Occupational Safety and Health Administration 87
- Mine Safety and Health**
Department of Labor, Mine Safety and Health Administration 87
- Minimum Wage**
SEE Wages
- Mobile Homes, durability and safety standards**
Manufactured Housing Institute 48
Department of Housing and Urban Development, Mobile Home Standards Division 86
Federal Trade Commission 89
- Money Market Funds**
SEE Mutual Funds
- Money-back Guarantees**
SEE Warranties/Money-back Guarantees
- Mortgage Lending**
SEE Banks; Credit; Savings and Loan Institutions
- Motels**
SEE Hotels
- Motor Vehicles (general)**
Department of Transportation, Consumer Affairs Officer 88
SEE ALSO Automobile Safety; Automobiles, new; Automobiles, used; On-road Motor Vehicle Safety; Tires
- Motor Vehicles, advertising**
SEE Advertising (general)
- Motor Vehicles, emission control**
SEE Emission Control Standards
- Moving and Storage**
American Movers Conference 47
Industry Third-Party Dispute Resolution Programs 45
Interstate Commerce Commission 89
- Mutual Funds**
Securities and Exchange Commission 90
- Narcotics**
SEE Drugs, dangerous
- National Advertising Division of the Council of Better Business Bureaus 39**
- National Association of Home Builders 48**
- National Association of Hosiery Manufacturers 48**
- National Association of Personnel Consultants 48**
- National Association of the Remodeling Industry 48**
- National Association of Securities Dealers 48**
- National Association of Trade and Technical Schools 48**
- National AUTOCAP Administrator 45**
- National Consumer Cooperatives Bank 89**
- National Council of Health Centers 48**
- National Credit Union Administration 89**
- National Decorating Products Association 48**
- National Food Processors Association 48**
- National Foundation for Consumer Credit 48**
- National Home Study Council 48**
- National Labor Relations Board 89**
- National Tire Dealers and Retreaders Association 48**
- National Trade and Professional Associations of the U.S. and Canada Labor Unions 6**
- National Transportation Safety Board 89**
- Naturalization**
SEE Immigration and Naturalization
- New Cars**
SEE Automobiles
- Noise Level Standards for Aircraft**
Local Airport Authorities (Consult local phone directory)
Department of Transportation, Federal Aviation Administration 88
- Nuclear Power Plant Preparedness**
State Office of Emergency Preparedness or local Civil Defense Office (Consult local phone directory)

- Nuclear Power Plants, licensing, regulation, and site inspection**
Nuclear Regulatory Commission 90
- Nuclear Regulatory Commission 90**
- Nursing Homes**
American Health Care Association 47
State Commissions and Offices on Aging 69
National Council of Health Centers 48
Department of Health and Human Services, Health Care Financing Administration, Division of Long-Term Care 86
SEE ALSO Social Services; Veterans Benefits
- Occupational and Professional Licensing Boards 7**
- Odometer Tampering**
State and local Consumer Protection Offices 49
Department of Justice, Antitrust Division 87
Department of Transportation, National Highway Traffic Safety Administration, Auto Safety Hotline 88
- Oil Spills**
Department of Transportation, National Response Center 88
- Oil Spills, financial responsibility of carrier for cleanup**
Federal Maritime Commission 89
- On-road Motor Vehicle Safety**
Department of Transportation, National Highway Traffic Safety Administration, Auto Safety Hotline 88
- Overtime Pay**
SEE Wages
- Package Tours**
SEE Vacation Package Tours
- Packaging and Labeling (other than cosmetics, drugs, food, and medical devices)**
Federal Trade Commission 8
SEE ALSO Drugs, packaging and labeling; Food Packaging and Labeling
- Paint Dealers**
National Decorating Products Association 48
- Parks, national**
Department of the Interior, National Park Service 87
- Party-plan Purchases**
Direct Selling Association 47
- Passports**
Department of State, Passport Services 88
- Patents**
Department of Commerce, Commissioner of Patents and Trademarks 85
- Pension Benefit Guaranty Corporation 90**
- Pension Plans**
Railroad Retirement Board 90
Pension Benefit Guaranty Corporation 90
Department of Labor, Labor-Management Services Administration 87
SEE ALSO Veterans Benefits, Social Security Benefits
- Pesticides and Toxic Substances**
Environmental Protection Agency, Office of Pesticides and Toxic Substances 88
- Pets/animals**
SEE Animals
- Pharmaceutical Manufacturers Association 48**
- Pharmacies**
State Licensing Board (Consult local phone directory)
SEE ALSO Drugs (general); Drugs, packaging and labeling
- Photo Finishing**
SEE Cameras
- Photo Marketing Association 48**
- Physical Fitness**
Association of Physical Fitness Centers 47
President's Council on Physical Fitness and Sports 86
SEE ALSO Health Spas
- Physical Handicaps**
SEE Services for Handicapped Persons
- Physicians**
State Medical Association or Licensing Board (Consult local phone directory)
- Political Advertising on TV and Radio**
SEE Radio/TV Political Advertising
- Pollution**
SEE Conservation/Environment; Emission Control Standards
- Postal Rate Commission 90**
- Postal Service**
SEE United States Postal Service
- Poultry**
SEE Food Labeling, Quality, and Safety (meat and poultry)
- Power Plants, nuclear**
SEE Nuclear Power Plants
- President's Committee on Employment of the Handicapped 90**
- Private and Voluntary Consumer Groups 8**
- Private Lawyers 8**
- Product Quality**
Department of Commerce, Office of Consumer Affairs 85
- Product Recalls, appliances**
SEE Appliances, safety
- Product Recalls, automobile**
SEE Recalls, automobiles and automobile equipment
- Product Safety**
Consumer Product Safety Commission 85
- Public Transportation**
SEE Transportation
- Publishers Clearing House 48**
- Pyramid Schemes**
Securities and Exchange Commission 90
Federal Trade Commission 89

Quarantine of Animals
 State Agriculture Departments (Consult local phone directory)
 Department of Health and Human Services, Centers for Disease Control 86
SEE ALSO Humane Societies; Humane Treatment and Shipment of Animals; Importation of Prohibited Animals

Radio, amateur and radio telephone operator permit examinations
 Federal Communications Commission 89

Radio, citizen and amateur
 Federal Communications Commission 89

Radio/TV Broadcasting
 Federal Communications Commission 89
SEE ALSO Cable Television

Radio/TV Political Advertising
 Federal Communications Commission 89
SEE ALSO Advertising, fraudulent and deceptive practices

Radio, TV, Telephone Interference
 Federal Communications Commission 89

Rail Freight, hazardous cargoes
 Department of Transportation, Federal Railroad Administration 88

Rail Freight, rates, services, and claims
 Interstate Commerce Commission 89

Rail Safety
 Department of Transportation, Federal Railroad Administration 88

Rail Service, passenger
 AMTRAK 85
 Interstate Commerce Commission 89
 Railroad Retirement Board 90

Railroads
SEE AMTRAK; Rail Safety; Rail Freight, rates, services, and claims; Rail Service, passenger

Real Estate Practices
 State and local Consumer Protection Offices 49
 Department of Housing and Urban Development, Office of Real Estate Practices 87
SEE ALSO Land Sales

Real Estate Settlement Procedures
 State and local Consumer Protection Offices 49
 Department of Housing and Urban Development, Office of Real Estate Practices 87
SEE ALSO Land Sales

Recalls, appliance
SEE Appliances, safety

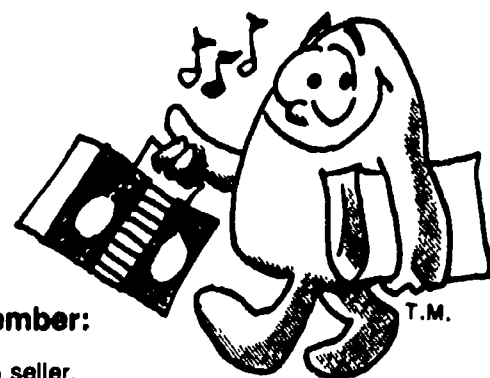
Recalls, automobile and automobile equipment
 Department of Transportation, National Highway Traffic Safety Administration, Auto Safety Hotline 88
SEE ALSO Automobiles, new; Automobiles, used

Rehabilitation, urban
SEE Urban Rehabilitation

Remodeling
 State and local Consumer Protection Offices 49
 National Association of the Remodeling Industry 48
SEE ALSO Home Improvements

Renewable Energy
SEE Alternative Fuels, Conservation/Environment, Solar Energy

Rent Control
 State and local Consumer Protection Offices 49



Consumers, Remember:

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

Repairs and Repair Facilities for Motor Vehicles
 State and local Consumer Protection Offices 49
 Local AAA Offices for AAA-Approved Auto Repair Services (Consult local phone directory)
SEE ALSO Automobiles, new; Automobiles, used; Motor Vehicles (general)

Resorts
SEE Vacation Resort Timesharing

Ride Sharing
 Department of Transportation, Federal Highway Administration, Ride Sharing Information Center 88

Rugs
SEE Carpets

Runaway Hotline 88

Safety, appliances
SEE Appliances

Safety, products
SEE Product Safety

Safety Standards for Domestic and Foreign Vehicles
 Department of Transportation, National Highway Traffic Safety Administration, Office of Public Affairs and Consumer Participation 88
SEE ALSO Automobiles, new

Sales
SEE Door-to-Door Sales; Land Sales; Mail Orders

Savings and Loan Institutions
 Federal Home Loan Bank Board 89

School Lunch Program Standards
 Local School Board or School Superintendent (Consult local phone directory)
 Department of Agriculture, Food and Nutrition Service 85

Schools
SEE Education (general)

INDEX

- Seafood**
SEE Fish/Fish Products
- Second Surgical Opinion**
Department of Health and Human Services, Second Surgical Opinion Program 86
- Securities**
SEE Stocks/Bonds
- Securities and Exchange Commission 90**
- Selected Federal Agencies 85**
- Services for Handicapped Persons**
President's Committee on Employment of the Handicapped 90
Department of Education, Clearing House on the Handicapped 86
SEE ALSO Education; Hearing Aids; Social Security Benefits; Social Services; Veterans Benefits
- Single Family Housing**
State and local Consumer Protection Offices 49
Manufactured Housing Institute 48
National Association of Home Builders 48
Department of Housing and Urban Development, Federal Housing Administration 87
- Sleepwear**
SEE Children's Sleepwear
- Small Business Administration 90**
- Small Business Assistance**
Small Business Administration 90
- Small Claims Courts 7**
- Soap**
The Soap and Detergent Association 48
- Soap and Detergent Association, The 48**
- Social Security Administration 86**
- Social Security Benefits**
Social Security Administration 86
SEE ALSO Aging
- Social Services**
SEE Aid to Families with Dependent Children; Food Stamps; Pension Plans; Social Security Benefits; Veterans Benefits
- Solar Energy**
Solar Energy Institute of North America 48
Department of Energy, Office of Consumer Affairs 86
SEE ALSO Alternative Fuels, Conservation/Environment; Energy (general)
- Solar Energy Institute of North America 48**
- Sources of Help 6**
- Speech Impaired**
SEE Services for Handicapped Persons
- Sports Equipment, juvenile, safety**
Consumer Product Safety Commission 85
- Standard and Poor's Register of Corporations, Directors and Executives 4**
- Standards, measurement**
SEE Weights and Measures
- State Banking Authorities 85**
- State Commissions and Offices on Aging 89**
- State, County, and City Consumer Offices 7**
- State, County, and City Government Consumer Protection Offices 49**
- State, Department of**
Overseas Citizens Services 88
Passport Services 88
Visa Services 88
- State Insurance Regulators 73**
- State Utility Commissions 77**
- State Weights and Measures Offices 81**
- Stereo Equipment**
Electronic Industries Association 48
- Stocks/Bonds**
National Association of Securities Dealers, Inc. 48
Securities and Exchange Commission 90
SEE ALSO Brokers, stocks/bonds; Commodity Futures Trading; Mutual Funds
- Student Aid**
Department of Education, Federal Student Financial Aid Program 86
- Supermarkets**
SEE Food and Nutrition (general)
- Supermarket Scales**
SEE Weights and Measures
- Taxes, Federal**
Department of the Treasury, Internal Revenue Service 88
- Taxes, state and local**
(Consult local phone directory under taxes for appropriate taxation office)
- Telecommunications Devices for the Deaf**
SEE Services for Handicapped Persons
- Telegraph**
SEE Telephone and Telegraph
- Telephone and Telegraph (general)**
Federal Communications Commission 89
SEE ALSO Radio, TV, and Telephone Interference
- Telephone and Telegraph Rates**
Federal Communications Commission 89
- Telephone Orders (by 800 number)**
Direct Marketing Association 47
- Telephones, personally owned**
Electronic Industries Association 48
Federal Communications Commission 89
- Television, cable**
SEE Cable Television
- Television Sets**
Electronic Industries Association 48
- Tennessee Valley Authority 90**
- Textiles**
American Textile Manufacturers Institute 47
- ThanaCAP**
SEE Funerals

- Thomas Registry 4**
- Timesharing**
SEE Vacation Resort Timesharing
- Tires**
National Tire Dealers and Retreaders Association, Inc. 48
Department of Transportation, National Highway Traffic Safety Administration 88
- Tobacco**
Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms 88
- Tours**
SEE Vacation Package Tours
- Toxic Fumes, indoor (caused by smoldering fires)**
Consumer Product Safety Commission 85
- Toxic Substances**
SEE Pesticides and Toxic Substances
- Toys**
Toy Manufacturers of America, Inc. 48
- Toy Safety**
Consumer Product Safety Commission 85
- Trade**
Federal Trade Commission 89
- Trade and Vocational Schools**
National Association of Trade and Technical Schools 48
Federal Trade Commission 89
SEE ALSO Education (general)
- Trade Associations 47**
- Trade, international**
International Trade Commission 89
- Trademarks**
Commissioner of Patents and Trademarks 85
- Training, employment**
SEE Employment Job Training
- Transportation (general)**
Local Transportation Authorities (Consult local phone directory)
American Public Transit Association 47
Department of Transportation, National Transportation Safety Board 88
Department of Transportation, Urban Mass Transportation Administration 88
SEE ALSO Travel (general)
- Transportation, Department of**
Auto Safety Hotline 88
Consumer Affairs Officer 88
Federal Aviation Administration 88
Federal Highway Administration, National Ride Sharing Information Center 88
National Highway Traffic Safety Administration, Office of Public Affairs and Consumer Participation 88
National Response Center 88
United States Coast Guard, Office of Boating, Public and Consumer Affairs 88
Urban Mass Transportation Administration 88
- Travel (general)**
Department of Transportation, Consumer Affairs Officer 88
SEE ALSO Air Fares and Routes; Air Safety; Airlines; Boating Safety; Bus Baggage, Rates, and Service; Bus Safety; Cruises; Hotels; Rail Service, passenger; Transportation (general); Travel Agents; Vacation Package Tours
- Travel Agents**
American Society of Travel Agents, Inc. 47
Federal Trade Commission 89
SEE ALSO Cruises; Vacation Package Tours
- Treasury, Department of the**
Bureau of Alcohol, Tobacco and Firearms 88
Bureau of the Mint 88
Comptroller of the Currency 88
Internal Revenue Service 88
United States Customs Service 88
- Truck Freight**
Interstate Commerce Commission 89
- Truck Safety**
National Highway Traffic Safety Administration 88
- Trucks**
SEE Fuel Economy Standards
- United States Government**
SEE Selected Federal Agencies
- United States Mail**
SEE Mail
- United States Postal Service 90**
- Unfair Labor Practices**
National Labor Relations Board 89
SEE ALSO Civil Rights
- Unfair Merchandising Techniques**
State and local Consumer Protection Offices 49
Federal Trade Commission 89
Department of Commerce, Office of Consumer Affairs 85
- Urban Rehabilitation**
Department of Housing and Urban Development, Office of Urban Rehabilitation 87
- Used Cars**
SEE Automobiles, used
- Utilities**
State Public Utility Commissions 77
- Vacation Package Tours**
State and local Consumer Protection Offices 49
American Society of Travel Agents, Inc. 47
Federal Trade Commission 89
SEE ALSO Cruises; Travel Agents
- Vacation Resort Timesharing**
Federal Trade Commission 89
- Veterans Administration**
Consumer Affairs Staff 90
Department of Memorial Affairs, Cemetery Service 90
Department of Memorial Affairs, Monuments Service 90
The Inquiries Unit 90
Veterans Assistance Service 90
- Veterans Benefits (general)**
Veterans Administration, Consumer Affairs Staff 90

- Veterans Benefits (automobiles and adaptive equipment for certain disabled veterans and members of the armed forces, clothing allowance for veterans with service-connected disabilities, compensation for service-connected death and disability, education programs, housing, life insurance, pensions, and vocational rehabilitation for disabled veterans)**
Veterans Administration, Veterans Assistance Service 80
- Veterans Benefits, burial benefits**
Veterans Administration, Department of Memorial Affairs, Monuments Service 80
Veterans Administration, Department of Memorial Affairs, Cemetery Service 80
- Veterans Benefits, employment and training**
Department of Labor, Veterans' Employment and Training 87
- Veterans Benefits, medical care**
Local Veterans Administration Facility (Consult local phone directory)
Veterans Administration, The Inquiries Unit 80
- Video Games (home)**
Electronic Industries Association 48
- Videocassette Recorders/Discs**
Electronic Industries Association 48
- Visas**
Department of State, Visa Services 88
- Visual Handicaps**
SEE Services for Handicapped Persons
- Vocational Schools**
SEE Trade and Vocational Schools
- Voluntary Services**
ACTION 85
- Wages, garnished, minimum, and overtime**
Department of Labor, Employment Standards Administration 87
- Wall Coverings**
National Decorating Products Association 48
- Warranties/Money-back Guarantees**
State and local Consumer Protection Offices 49
Federal Trade Commission 89
- Water Pollution**
Environmental Protection Agency 88
- Waterways, hazardous freight**
Department of Transportation, United States Coast Guard 88
- Waterways, inland—freight shipments**
Interstate Commerce Commission 89
- Weatherization Assistance**
Department of Energy, Office of Conservation and Renewable Energy 88
- Weights and Measures**
State Weights and Measures Offices 81
Department of Commerce, National Bureau of Standards 85
- Welfare**
SEE Social Services
- Wine Institute 48**
- Work-at-Home Schemes**
SEE Mail Fraud and Misrepresentation
- Workers' Compensation**
State Workers' Compensation or Industrial Accidents Office (Consult local phone directory)
State and local Consumer Protection Offices 49

Special Recognition To . . .

Members of the Consumer Affairs Council for their assistance with this publication and their continuing role as consumer affairs representatives for Federal departments and agencies.

Consumer Affairs Council

ACTION

Ms. Barbara Wyatt

Administrative Conference of the United States

Mr. Jeffrey Lubbers

Civil Aeronautics Board

Mr. Hoyte Decker

Commission on Civil Rights

Ms. Betty Strafford

Commodity Futures Trading Commission

Mr. Marshall Hanbury

Consumer Product Safety Commission

Ms. Naomi Faison

Department of Agriculture

Ms. Ann Collins Chadwick

Department of Commerce

Ms. Lee Gray

Department of Defense

The Honorable Lawrence J. Korb

Ms. Barbara Schoenberger

Department of Education

Ms. Ileana Fresen

Department of Energy

Dr. Eric West

Department of Health and Human Services

Mr. Robert D. Hausenfluct

Department of Housing and Urban Development

Ms. Kay Rubin

Department of the Interior

Ms. Terri Klein

Department of Justice

Mr. Vincent Lobisco

Department of Labor

Mr. Al Cruz

Department of State

Mr. Scott Monier

Department of Transportation

Mrs. Mary Elizabeth Quint

Department of the Treasury

Ms. Dotty Wells

Environmental Protection Agency

Ms. Kathy Senior

Equal Employment Opportunity Commission

Mr. Johnnie L. Johnson, Jr.

Federal Communications Commission

Ms. Patti Grace

Federal Deposit Insurance Corp.

Mr. Rex Morthland

Federal Emergency Management Agency

Ms. Stacey Webber

Federal Energy Regulatory Commission

Ms. Joan Simmons

Federal Home Loan Bank Board

Mr. Jerry Seiby

Federal Maritime Commission

Mr. Geoffrey Rogers

Federal Reserve Board

Ms. Susan Potkal

Federal Trade Commission

Ms. Irene Vawter

General Services Administration

Ms. Teresa Nasif

International Trade Commission

Mr. Harold Sundstrom

Interstate Commerce Commission

Ms. Alice Ramsay

Merit Systems Protection Board

Ms. Ada Kimsey

National Credit Union Administration

Mr. Wilmer Theard

National Transportation Safety Board

Mr. Ira Furman

Nuclear Regulatory Commission

Ms. Jeanne Cook

Postal Rate Commission

Ms. Maureen Drummy

Securities and Exchange Commission

Mr. Jonathan G. Katz

Small Business Administration

Mr. Paul Pumpian

Tennessee Valley Authority

Ms. Dawn Ford

United States Postal Service

Mr. Thomas Chadwick

Veterans Administration

Ms. Rosa Maria Fontanez

The Federal Consumer Affairs Council was established by Presidential Executive Order 12160 in 1979. In 1981, President Ronald Reagan appointed Virginia H. Knauer, his Special Adviser for Consumer Affairs, Chairperson of the Council. The Council consists of the consumer affairs directors of some 44 Federal agencies—executive branch agencies as well as independent regulatory agencies. It meets quarterly for policy coordination briefings and discussions of administrative developments and concerns relating to Federal consumer activities. In addition, under President Reagan, the Council has begun to address the information needs of Federal consumer affairs specialists in critical consumer issue areas through formal training programs.

