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ABSTRACT

This handbook is intended to help consumers exercise their rights in the marketplace in three ways: (1) it shows how to communicate more effectively with manufacturers, retailers, and provice providers; (2) it is a self-help manual for resolving in dividual consumer complaints; and (3) it lists helpful sources of assistance. The handbook has two sections. Part I, How to Be a Smart Consumer, features tips on avoiding purchasing problems and getting the most for one's money. It gives steps for handling one's own complaint and writing an effective complaint letter. Part II, the Consumer Assistance Directory, lists consumer offices in both the public and private sectors that provide assistance for consumer complaints. An index in the back of the handbook lists, by subject, the appropriate contact. Consumer tips and reminders on resolving complaints appear throughout the handbook. These tips are also in the index by subject. (YLB)

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Consumer's Resource Handbook

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Office of the Special Advisor to the Bresident for Consumer Affairs

United States Office of Consumer Affair

in cooperation with the





"Two hundred years ago, a group of patriots conceived the Constitution and thereby created the political economic, and social framework of our Nation. As a result, many precious freedoms have been guaranteed to American citizens... These principles of freedom and fairness are the basis for consumer rights in the marketplace: the right to choose among products, services and suppliers; the right to adequate information about what we buy; the right to expect that products offered for sale will conform to reasonable safety standards; the right to be heard; and the right to consumer education....[T]he exercise of these rights alps maintain the vigor of our economic system—creating positive pressure for better products, services, and warranties..."

Excerpts from President Reagan's Preclamation of National Consumers Week, April 19-25, 1987.



FEDERAL DEPOSIT INSURANCE CORPORATION $\langle |\kappa \rangle|_2$

June 5, 1987

Dear Consumer

The Federal Paposit insu ance Corporation is pleased to participate in the publication of the revised $\underline{\text{Consumer's}}$ Resource $\underline{\text{Handbook}}$.

Our corporation recognizes the importance of proper consumer assistance, whether in banking or in other areas. We are concerned about the difficulties that consumers ometimes experience when seeking assistance with a complaint 1 ansure you will find that this handbook provides valuable information about services offered by rederal, state and local governments, businesses and the media

Sincerely,

L William Seidman Chairman





Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

Virginia H. Knauer

Special Adviser to the President for Consumer Affairs, and Eirector. United States Office of Consumer Affairs

Robert F. Steeves
Deputy Director

Lynn Pisano Managing Editor

Michelle Muth Associate Editor

Frank R. Marvin Production Manager

Special thanks to the U.S. Office of Consumer Affairs

Anna Gene Barnes
Beth Borders
Geraldine Bower
Charles Cavagnaro
Daisy Cherry
Willram J. Corbett, Jr.
Edna Cosby
Liz Doherty
Patricia Faley

Nellie Fegans Millie Gerstner Barbara Hill Keviii Ireland Bonnie Jansen Fred Johnson Howard Seltzer Gina Ley Steiner Juanita Yates

Dorothy Godlewski (deceased)

Government Printing Office

Nicho s Freda Kenneth Kidd Sidney K. Nichols Glenn L. Rottmann

Federal Trade Commission

Bureau of Consumer Protection Staff

Department of the Treasury

Stuart Gates William White

Consumer Information Certer

Tim Burr

i

Department of Health and Human Services Office of Management Analysis and Systems

Joseph Fan Harry E. Rogoff

Council of Better Business Bureaus

Dave Johnson Dianne Skeltis Ward Susan Wycoff

1988 Edition

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



THE WHITE HOUSE WAS INGTON

Dear Consumer:

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

First published by the Office of Special Adviser to the President for Consumer Affairs in 1981, the **Consumer's Resource Handbook** is designed to improve the way businesses, governments and other groups respond to consumer inquiries

and complaints. Its goal is to cut down on the cost and frustration both consumers and consumer affairs professionals can encounter in a complex, global, and sometimes imperfect marketplace.

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

A RESOURCE FOR CONSUMERS

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

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

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

OTHER HANDBOOK USERS

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

Sincerely,

Virginia H. Knauer

Special Adviser to the President for Consumer Affairs, and Director, United States Office of Consumer Affairs

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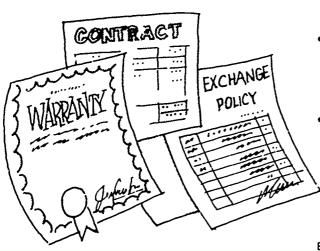


Part I How to be a Smart Consumer

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

Before making a purchase:

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





After your purchase:

- Read and follow the instructions on how to use the product.
- Use the product only as recommended by the manufacturer.
- Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state.
 Check with your state or local consumer office for more information. A listing of these offices begins on page 45.
- Keep all sales receipts, warranties, and instructions.
- If trouble develops, report the problem as soon as possible. Trying to fix the product yourself may cancer the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation.
- Use the complaint procedures and Consumer Assistance Directory in this Handbook to find out how and where to get your problem resolved

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How to Handle Your Own Complaint

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

Identify the problem:

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

Gather records:

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

Go back to where you made the purchase:

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

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

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

Don't give up:

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll-free telephone numbers, often printed on the product. Before phoning a company long distance, it might be worthwhile to see if the firm has an "800" number you can dial toll-free. To determine this, call AT&T's "300" directory assistance at 1 (800) 555-1212. If you're writing a letter, send your letter to the consumer office or to the president of the company.

Writing a Complaint Letter

Where to write:

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

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

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

What to write:

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



Sample Complaint Letter

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

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

Dear (Contact Person):

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

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

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

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

Sincerely,

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

 describe vour purchase

- · name of product, serial numbers.
- include date and location of purchase

- ask for specific action
- · enclose copies of documents

state the problem

· give the history

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

Keep copies of your letter and all related documents and information

Major Sources of Help

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

Corporate Consumer Contacts

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

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

Automobile Manufacturers

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

Better Business Bureaus

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

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

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

Trade Associations and Third-Party Dispute Resolution Programs

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

Some of these associations and their members have established third-party dispute resolution programs to handle consumer complain. Interesolved at the point of purchase. If you choose a third-party dispute resolution program, ask for a copy of the rules of the program before you file your case. In some instances, the decision of the mediators is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are some programs where decisions are not binding on either party.

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

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

State, County, and City Government Consumer Offices

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

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

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately beginning on page 59.



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

Faderal Agencies

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

Agencies also have publications, fact sheets, and other information that may be helpful in making purchase decisions and dealing with marketplace problems. If you need help in determining where to go with your specific problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 75.

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

Remember:



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

Other Sources of Help

Libraries

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

Media Programs

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

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

Occupational and Professional Licensing Boards

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

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

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

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

Legal Recourse

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



Small Claims Courts

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

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

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

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

Legal Aid and Legal Services

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

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

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

Private Lawyers

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

Lawyers are now permitted to advertise and you can find their ads in the Yellow Pages or in many local newspapers. Complaints about a lawyer should be referred to your state, city or county bar association.

Other Consumer Information

Consumer Credit Counseling Services

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

The Consumar Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, (301) 589-5600.

Consumer Information Catalog

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

Private and Voluntary Consumer Groups

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



PART II

Consumer Assistance Directory

Corporate Cor

er Contacts

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

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

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

Wrangler Jeans see Blue Bell, Inc.

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

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

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

Α.

Ms. Mary Stevenson Agency Complaint Coordinator AAMCO Tasmissions, Inc. One Presion Active Society Bala Cynwy 1, rol 19064 (215) 668–2900 1 (800) 523–0401 (toil free)

Audience Information

ABC Television Network

1330 Avenue of the Americas

New York, NY 10019 (212) 887-7478

Mr. Joseph P. Casassa, Supervisor Product Service

AC Delco Automotive Parts General Motors Corporation 1601 North Averill Avenue Flint, MI 48556 (313) 257-6390

Ms. Linda Rubera
Consumer Affairs Assistant **AETNA Life and Cas** _alty
151 Farmington Avenue
Hartford, CT 06156
(203) 273-7894
1 (800) 243-0185
(toll free outside Connecticut)

Ms. Patricia Hubbard Coordinator Consumer Relations A.H. Robins Company, Inc. 3800 Cutshaw Avenue Richmond, VA. 23230 (804) 257-2720

AJAY Enterprises Corporation 1501 East Wisconsin Street Delavan, WI 53115 (414) 728-5521 Consumer Communications
AMTRAK
400 North Capitol Street, N.W.
Washington, DC 20001
(202) 383-2121
1 (800) 562-6960
(toll free TDD in Pennsylvania)
1 (800) 523-6590
(toll free TDD outside Pennsylvania)

Mr. Cal Kraft, Director

Ms Jane Redfern, District Manager Consumer Affairs AT aT

295 North Maple Avenue Room 2353 G1 Basking Ridge, NJ 07920 (201) 2 · 7015

Ms. Dot Edge Golf Division National Consumer Relations **Acushnet** P.O. Box B 965 New Bedford, MA 02741 (617) 997–2830

Admiral see Maycor

Ms. Margie Hausburg
Quality Assurance Analyst
Adolph Coors Company
Golden, CO 80401
1 (800) 642-6116 (toll free)

Ms. Donna Carr, Coordinator Consumer Affairs **Airwick Industries, Inc.** 380 North Street Teterboro, NJ 07608 (201) 933-8200 Mr. Timothy Orkins, Director Consunie: Affairs Alaska Airlines PO. Box 68900 Seattle, WA 98168 (206) 431-7286

Ms. Michelle Evans, Manager Consumer Relations Department **Alberto-Cuiver Company** 2525 Armitage Avenue Melrose Park, IL 60160 (312) 450-3163

Consumer Affairs Department **Allied Van Lines** P.O. Box 4403 Chicago, IL 60680 (312) 681–8000

Mr Marshall Antonio Customer Relations Director **Allstate Insurance Company** Allstate Plaza Northbrook, IL 60062 (312) 291-6719

Ms. Patti Yoshino, Manager Claim and Customer Relations Aloh... Airlines P.O. Box 30028 Honolulu, HI 96820 (808) 836-4293

Ms. Gail Donnelly Senior Consumer Representative Department of Public Relations **Alpo Pet Foods** PO. Box 2187 Allentown, PA 10001 (215) 398-4647



Ms. JoAnn Benson, Supervisor **Customer Relations**

Amana Refrigeration, inc. Amana, IA 52204

(319) 622-5511

Ms. Susan Sampsell, Manager Consumer Atlairs **America West Airlines** 222 South Mill Avenue

Tempe, AZ 85281 (602) 921-5055

Mr. Eugene Dieringer, Director Consumer Relations

American Airlines Dallas/Fort Worth Airport P.O. Box 619616 5E12 Dallas/Fort Worth, TX 75261 (817) 355-2114

Mr. Bill Bendall, Director Approved Auto Repair

American Automobile Association

8111 Gatehouse Road Room 535 Falls Church, VA 22047 (written complaints only)

Ms. Janey Loyd, Director Consumer Affairs and Business Information American Cyanamid Company

697 Route 46 Clifton, NJ 07015 1 (800) 932-2732 (toll free)

Mr. Martin J. Hummel, Vice President **Executive Consumer Relations**

American Express Company

American Express Tower World Financial Center New York, NY 10285 (212) 640-5619 1 (800) 528-4800 (toll free-green card inquiries) 1 (800) 327-2177 (toll free-gold card inquiries) 1 (800) 525-3355 (toll free-platinum card inquiries)

Customer Service American Family Publishers P.O. Box 62999 Tampa, FL 33662

1 (800) AFP-2400 (toll free)

Ms. Sue Holiday, Consumer Correspondent **American Greetings Corporation** 10500 American Road Cleveland, OH 44144

(216) 252-7300 1 (800) 321-3040 (toll free outside Ohic)

Mr. Ron Hendershott, Manager Regulatory Affairs **American Home Foods** 685 Third Avenue New York, NY 10017 6865-c (212)

American Learning Corporation see Encyc `paedia Britannica

American Language Industries, Inc. see Encore . vel

Mr. Ronald J. Foitlin, Manager Customer and Product Services American Standard, Inc. P.O. Box 6820 Piscataway, NJ 08855 1 (800) 223-0651 (toll free in New Jersey) 1 (800) 223-0068

(toll free outside New Jersey)

Mr. Michael T. Miller, Senior Vice President **American Stores Company** P.O. Box 27447 Salt Lake City, UT 84127 (801) 539-0112

Mr. Anthony L. Fera, Manager **Consumer Relations** American Tourister, Inc. 91 Main Street Warren, RI 02885 (401) 245-2100 1 (800) 538-3383 (toll free outside Rhode Island)

Amerongen, Inc. see Budget Rent-A-Car Corporation

Mr. John B. Shaw, Manager Customer Relations and Consumer Affairs **Amoco Oil Company** 200 East Randolph Chicago, IL 60601 (312) 856-5894

Ms. Robin Horder-Koop, Senior Manager Programs and Services
Amway Corporation 7575 East Fulton Road

Ada, MI 49355 (616) 676-6899 (616) 676-5494 (TDD)

Mr. Jim Berg, Supervisor of Products Service and Repair **Andersen Corporation**

Bayport, MN 55003 (612) 439-5150

Mr Robert Distelrath, Manager · Relations Anheuser-Busch, Inc. One Busch Place

St. Louis, MO 63118 (314) 577-3093

Corporate Relations Aon Corporation 123 North Wacker Drive Chicago, IL 60606 (312) 701-3000

Customer Relations Department Apple Computer, inc. 20525 Mariani Avenue Mail Stop 37-S Cupertino, CA 95014 (408) 973-2244 (complaints and questions) 1 (800) 538-9696 (toll free for dealer information)

Aramis, Inc. see Estee Lauder, Inc.

Mr. Paul Bona, Marketing Director Arizona M⁻¹ 1 Order 3740 East 34th Street Tucson, AZ 85713 (602) 745-4500

Arm & Hammer see Church & Dwight Co., Inc.

Mr. Fred Fuest, Manager Consumer Affairs **Armstrong Tire Company** 500 Sargent Drive New Haven, CT 06536 1 (800) 243-0167 (toll free)

Ms. Jane W. Deibler, Manager Consumer Affairs **Armstrong World Industries** P.O Box 3001 Lancaster, PA 17604 (717) 396-4401 1 (800) 233-3823 (toll free)

Ms. Janice Day Consumer Relations Administrator **Armorall Products Corporation** P.O. Box 19039 Irvine, CA 92713 (714) 553-1003 1 (800) 854-3685 (toll free outside California)

Consumer Services **Armour Processed Meat** Company 15101 North Scottsdale Road Scottsdale, AZ 85254 (602) 998-6186

Arrow Shirts see West Point-Pepperell

Ms. Carletta M. Longo Consumer Compliance Officer **Atlantic Financial** 2401 Walnut Street Philadelphia, PA 19101 (215) 972-6104 1 (800) 233-1199 (toll free)

Mr. Thomas C. Butler, Manager **Customer Relations Atlantic Richfield Company** 515 South Flower Street Room 2059 Los Angeles, CA 90071 (213) 486-0265 1 (800) 322-2726 (toll free)

Mr. J.R. Patterson, Vice President Customer Service and Insurance **Atlas Van Lines** 1212 St. George Road P.O. Box 509 Evansville, IN 47703 1 (800) 457-3705 (toll free)

Ms. Lynne Lappin, Supervisor Customer Service Avis Rent-A-Car System 900 Old Country Road Garden City, NY 11530 (516) 222-4200

Mr. Mike Cavallo, Customer Relations Avon Fashions, Inc. James River Trader 5000 City Line Road Hampton, VA 23661 (804) 827 - 4000

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

Ms. Marilee Wein, Regulatory Associate **Averst Labs** 685 Third Avenue New York, NY 10017 (212) 978-6087

B.

Ms. Deborah A. Carter Consumer Relations Manager **B-F Beverage Company** P.O. Box 1080 Louisville, KY 40201 (502) 585-1100

Consumer Relations Department **BIC Corporation** Wiley Street Milford, CT 06460 (203) 783-2000

Ms. Adelina Silver, Director **Public Relations Bacardi Corporation GPO Box 3549**

San Juan, PR 00936 (809) 795-1560

Bali see Kitchens of Sara Lee

Mr. William Peltier, Vice President Corporate Communications **Bally Manufacturing Corporation** 8700 West Bryn Mawr

Chicago, IL 60631 (312) 399-1300

Ms. Jacquie DelBucchia, Vice President Quality of Service

Bank of America, NT & SA Bank of America Center 555 California Street Department 3538 San Francisco, CA 94104 (415) 622-6081

Mr. Scott Peterson, Vice President **Public Relations** The Bank of New York 48 Wall Street, 30th Floor New York, NY 10015 (212)530 - 3981

Mr. William Fackler Executive Vice President Marketing Barnett Banks, Inc. P.O. Box 40789 Jacksonville, FL 32231 (904) 791-7720

Ms. Gloria Mazzocco **Quality Control** R.G. Barry Corporation 13405 Yarmouth Road, West Pickerington, OH 43147 (614) 864-6400 1 (800) 848-7560 (toll free outside Ohio)

Bass Pro Shop 1935 South Campbell P.O. Bcx 4046 Spring.ield, MO 65807 1 (800) BASS-PRO (toll free)

Contact Lens Solutions Bausch and Lomb Personal Products Division 1400 North Goodman Street Rochester, NY 14609 1 (800) 227-4670 (toll free in New York) 1 (800) 553-5340 (toll free outside New York)

Contact Lenses Bausch and Lomb Professional Products Division 1400 North Goodman Street Rochester, NY 14609

Bausch and Lomb Sunglasses Division

(716) 338-6000

465 Paul Road Rochester, NY 14624 1 (800) 462-4893 (toll free in New York) 1 (800) 828-1430 (toll free outside New York)

Customer Service Department Bear Creek Corporation 2518 South Pacific Highway P.O. Box 299 Medford, OR 97501 (503) 776-2400

Corporate Relations Beatrice Companies, Inc. 2 North LaSalle Street Chicago, IL 60602 (312) 558-3755

Mr. Charles F. Baer, President Consumer Products Division **Becton Dickinson and Company** One Becto: Jrive

Franklin Lakes, NJ 07417 (201) 848-6800

Consumer/Public Affairs Department **Beecham Group** P.O. Box 1467 Pittsburgh, PA 15230 1 (800) 242-1718 (toll free in Pennsylvania) 1 (800) 245-1040 1 (800) 245-1040 (toll free outside rennsylvania)

Beiersdorf, Inc. P.O. Box 5529

Norwalk, CT 06856 (203) 853-8008 1 (800) 233-2340 (toll free outside Connecticut)

Mr. Fred Cooke, Assistant to the President **Bell Atlantic Corporation** 1310 North Covitiouse Road, 10th Floor Arlington, VA 22201 (703) 974-5553

Mr. Keith Kard, Director Marketing and Public Relations Benihana of Tokyo 8685 Northwest 53rd Terrace Miami, FL 33166 (305) 593-0770

Ms. Ronda Trog, Manager **Customer Relations Best Western International** P.O. Box 10203 Phoenix, AZ 85064 (602) 957-4200

Birds Eye see General Foods

Mr. Floyd Coonce, Manager Consumer Assistance **Black and Decker** Home Appliances 6 Armstrong Road Shelton, CT 06484 (203) 926-3218

Black and Decker Power Tools 10 North Park Drive Hunt Valley, MD 21030 (301) 683-7100

Ms. Lori Hunt **Customer Services Representative** Block Drug Company, Inc. 257 Cornelison Avenue Jersey City, NJ 07302 (201) 434-3000, ext. 308 1 (800) 526-6040 (toll free outside New Jersey)

Customer Service Department Bloomingdale's by Mail, Ltd. 475 Knotter Drive P.O. Box 593 Cheshire, CT 06410 (203) 271-1313 (mail order inquiries only)

Ms. Coleen Crider, Consumer Relations Blue Bell, Inc. P.O Box 21488 Greensboro, NC 27420 (919) 373-3564

Consumer Affairs Blue Cross and Blue Shield Association 1709 New York Avenue, N.W., Suite 303 Washington, DC 20006 (202) 783-6222



Mr. Dan Evans, Chairman of the Board Bob Evans Farms, Inc.

3776 South High Street P.O. Box 07863 Columbus, OH 43207 (614) 491-2225

1 (800) 272-PORK (toll free outside Ohio)

Industry and Consumer Affairs Division The Bohannon Group

P.O. Box 14405 St. Louis, MO 63178 (314) 533-2499

Ms. Connie Jones, Marketing Department **Boiangles**

P.O. Box 240239 Charlotte, NC 28224 (704) 527-2675, ext. 262

Mr. G. Donald Gale **Bonneville International**

Broadcast House Salt Lake City, UT 84180 (801) 575-5690

Ms. Karen Wilson, Manager Consumer Response Department Borden, Inc.

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

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

Ms. Karen Zahn, Director **Customer Relations Bradlees Stores** One Bradlees Circle Braintree, MA 02184 (617) 770-5468

Ms. Vickie Davis, Manager **Customer Relations** Braniff, Inc. P.O. Box 7035 Dallas, TX 75209 (214) 358-7404

Breck Hair Care Products see American Cyanamid Company

Ms. Bernadette Hardy, Manager Consumer Relations Bristol-Myers Company

345 Park Avenue New York, NY 10154 (212) 546-4000

Mr. Art McMahon, Vice President **Customer Services**

British Airways 245 Park Avenue New York, NY 10167 (212) 878-4500

Mr. Charles Cahka, Consumer Relations

The Broadway 3880 N. Mission Road Los Angeles, CA 90031 (213) 227-2440

Mr. Thomas J. Corcoran President and CEO

Brock Hotel Corporation

4441 West Airport Freeway Irving, TX 75062 (214) 258-8500

Customer Service Brown Group, Inc.

P.O. Box 354 St. Louis, MO 63166 (314) 854-2797

Ms. Karen Knutson, Director **Customer Relations Budget Rent-A-Car Corporation**

3350 Boyington Drive Carrollton, TX 75006 (312,580-5000

1 (800) 621-2855 (toll free in Texas) 1 (800) 621-2844 (toll free outside Texas)

Investor Service Center

Buil & Bear Group, Inc.

11 Hanover Square New York, NY 10005 (212) 363-1100

Ms. Sandra Saione, Production Coordinator

Bullocks Wilshire

Catalog Division Metro Station P.C. Box 55029 Los Angeles, CA 90010 1 (800) 325-7505 (toll free)

Manager, Customer Relations **Eulova Watch Company**

26-15 Brooklyn Queens Expressway East Woodside, NY 11377 (718) 204–3300 (consumer relations)

(718) 204-3222 (repairs)

Mr. Monroe Milstein, President

Burlington Coat Factory Warehouse Corp.

Route 130 North Burlington, NJ 08016 (609) 386-3314

Ms. Doris Covington, Coordinator Consumer Information

Burlington Industries

P.O. Box 21207 Croensboro, NC 27420 (919) 379-2331

Consumer Relations

Burroughs Wellcome Company

330 Cornwallis Road Research Triangle Park, NC 27709 (919) 248-3000

Mr. Paul Reisbord President and Chairman of the Board **C&R Clothiers**

8660 Hayden Place Culver City, CA 90232 (213) 559-8200

Customer Service

C. Itoh Digital Products, Inc.

P.O. Box 9085 Torrance, CA 90508 1 (800) 423-0300 (toll free)

Ms. Marjorie Holyoak, Director Audience Services

CBS Broadcast Group 51 West 52nd Street New York, NY 10019 (212) 975-3166

CIBA Vision Corporation

2910 Amwiler Court Atlanta, GA 30360 1 (800) 241-5999 (toli free)

CIBA-GEIGY Corporation Agricultural Division

410 Swing Road Greensboro, NC 27419 (919) 292-7100

CIBA-GEIGY Corporation Pharmaceuticals Division

556 Morris Avenue Summit, NJ 07901 (201) 277-5000

CIE Terminals

2505 McCabe Way Irvine, CA 92714 1 (800) 854-3322 (toll free)

Mr. Eugene F. McDonald Assistant Vice President **Customer Relations**

CIGNA Companies

1600 Arch Street Philadelphia, PA 19103 (215) 241 - 4000

Ms. Michelle Baillargeon **Customer Relations Department CVS**

One CVS Drive Woonsocket, RI 02895 (401) 765-1500

Customer Service Department Cabela's, Inc.

812-13th Avenue Sidney, NE 69160 1 (800) 237-8888 (toll free)

Ms. Lisa Carlson **Consumer Affairs Analyst Cadbury Schweppes Beverages Division** High Ridge Park.

P.O. Box 3830 Stamford, JT 06905 (203) 968 -2210

Ms. Christine McMahon Consumer Services Manager

Cadbury Schweppes **Confections Division**

Route 63 New Haven Road Naugatuck, CT 06770 (203) 729-0221

Mr. Joe Petrakovic, Manager Consumer Communications Caloric Modern Maid Corporation

403 North Main Street Topton, PA 19562 (215) 682-4211

Ms. Virginia Pao Assistant to the Public Relation's Director Calvin Klein Industries, Inc. 205 West 39th Street, 10th Floor New York, NY 10018 (212) 719-2600

Mr Drew Fox, Director Consumer Relations **Campbell Soup Company** Campbell Place Camden, NJ 08101 (609) 342–3714

Mr. Bertram Silk, Vice President Winery Operations Canandaigua Wine Company 116 Buffalo Street Canandaigua, NY 14424 (716) 394-3630

Ms. Rhoda Multz, National Manager Consumer Product Services Administration **Canon USA, Inc.** 1 Jerricho Plaza Jerricho, NY 11753 (516) 933-6300

Mr. Ray Perry, Vice President Operations Carl Karcher Enterprises P.O. Box 4349 Anaheim, CA 92803 (714) 774–5796

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

Ms. Pat Biederman Passenger Service Manager **Carnival Cruise Lines** 5225 Northwest 87th Avenue Miami, FL 33166 1 (800) 327-7373 (tol! free)

Mr. James Witz Consumer Relations Manager Carrier Air Conditioning Company P.O. Box 4808 Syracuse, NY 13221 (315) 432–0761 1 (800) 227–7437

(toll free outside New York)

Carte Blanche see Diner's Club

Store Operations

Carvel Corporation
201 Saw Mill River Road
Yonkers, NY 10701
(written inquiries only)

Customer Service Department **Casio, Inc.** 570 Mount Pleasant Avenue Dover, NJ 07801 (201) 361 – 5400

Mr. Bruce Wagner, Service Supervisor **Champion Spark Plug Company** P.O. Box 910 Toledo, OH 43661 (419) 535–2458

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

Ms. Lila A. Lesley, Consumer Affairs Consumer Products Division Chattern, Inc. 1715 West 38th Street Chattanooga, TN 37409 (615) 821–4571, ext. 211 1 (800) 251–7272 (toll free outside Tennessee)

Mr. Anthony Dapuzzo, Director Consumer Affairs **Chemical Bank** 52 Broadway, 11th Floor New York, NY 10004 (212) 701-5150

Mr. Jack VanFossen, President ChemLawn Services Corporation 8275 North High Street Columbus, OH 43085 (614) 888-3572

Consumer Response
Chesebrough-Pond's, Inc.
33 Benedict Place
Greenwich, CT 06830
1 (800) 852-8558
(toll free in Connecticut)
1 (800) 243-5804
(toll free outside Connecticut)

Mr. Walter Dabek, Manager

Mr. Charles Penney, Supervisor Dealer and Consumer Affairs **Chevron U.S.A.** P.O. Box H Concord, CA 94524 (415) 827-6412

Customer Response Coordinator Chi-Chi's, Inc. 10200 Linn Station Road Louisville, KY 40232 (502) 426–3900

Chuck E. Cheese see Brock Hotel Corporation

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Ms. Nancy Sevinsky, Manager
Consumer Relations
Church & Dwight Company, Inc.
469 North Harrison Street
Princeton, NJ 08540
(609) 683-5900
1 (800) 624-2889
(toll free in New Jersey)
1 (800) 524-1328
(toll free outside New Jersey)

Operations Department Church's Fried Chicken, Inc. P.O Box BH001 San Antonio, TX 78284 (512) 735-9392 1 (800) 222-5857 (toll free)

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

Circuit City Stores, Inc. 2040 Thalbro Street Richmond, VA 23230 (804) 257-4227 (604) 257-4547 (In New York) 1 (800) 251-2665 (toll free)

Mr. Nathanial J. Sutton, Vice President Customer Affairs Citicorp/Citibank 399 Park Avenue New York, NY 10043 (212) 559-0403

Ms Ellen Peressini, Executive Secretary
Citizen Watch Company
of America, Inc.
8506 Osage Avenue
Los Angeles, CA 90045
(213) 215–9660
1 (800) 458–3300
(toll free in California)
1 (800) 321–3173
(toll free outside California)

Clinique Laboratories, Inc. see Estee Lauder, Inc.

Ms C. Kay Whitehurst Consumer Services Manager Clorox Company PO. Box 24305 Oakland, CA 94623 (415) 271-7283

Consumer Affairs Department Club Med Sales, Inc. 40 West 57th Street New York, NY 10019 (212) 977-2100

Mr. Roger Nunley, Manager Consumer Information Center Coca-Cola Company Drawer 1734 Atlanta, GA 30301 1 (800) 438-2653 (toll free)



Coldwell Banker see Sears, Roebuck and Co.

Consumer Services Department **Coleco Industries, Inc.** P.O. Box 460 Amsterdam, NY 12010 (518) 843-4390

Ms. Grace Richardson, Director Consumer Affairs

Colgate-Palmolive Company 300 Park Avenue

New York, NY 10022 (212) 310-2653

Ms. Nina Kenney, Vice President Consumer Affairs

Colonial Penn Group, Inc.

11 Penn Center Plaza 19th and Market Streets Philadelphia, PA 19181 (215) 988-8207

Columbia House

A Division of CBS, Inc.
1211 Avenue of the Americas
New York, NY 10036
1 (800) ^57-0500
(toll free – records and tapes)
1 (800) 457-0866
(toll free – videos)

Ms. Teresa C. Infantino Executive Vice President Combe, Inc. 1101 Westchester Avenue White Plains, NY 10604 (914) 694-5454

Combined Insurance Company of America see Aon Corporation

Commerce Drug Division see Del Laboratories, Inc.

Mr. Peter J. Baczor, Manager Consumer Relations Commodore Business Machines, Inc. 1200 Wilson Drive

1200 Wilson Drive West Chester, PA 19380 (215) 431 – 9100

Customer Relations Department
Compaq Computer Corporation
20555 FM 149
Houston, TX 77070
(713) 370-0412

Comprehensive Care Corporation

18551 Von Karman Avenue Irvine, CA 92715 (813) 888-5033 (East coast) (714) 851-2273 (West coast)

Ms. Janet Venditti, Manager Consumer Affairs

Congoleum Corporation 195 Belgrove Drive Kearny, NJ 07032 (201) 991 – 1000

Consumers Products Group see Commodore Business Machines, Inc.

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

Ms. Hazel Wilson Director Training and Consumer Relations **Continental Airlines** P.O. Box 4607 Houston, TX 77210 (713) 442–4700

Ms. Cheri Spies, Manager Consumer Affairs **Continental Baking Company** Checkerboard Square St. Louis, MO 63104 (314) 982-4953

Ms. Barbara Cella, Ma ger Customer Relations
Continental Illinois
231 LaSalle Street
Chicago, IL 60697
(312) 828-5795
1 (800) 621-3817 (toll free)

Control Data Contact Center Control Data Corporation 8100 34th Avenue South Minneapolis, MN 55440 (612) 853-3400 1 (800) 232-1985 (toll free)

Customer Service Converse, Inc. One Fordham Road North Reading, MA 01864 (617) 664-7418 1 (800) 545-4323 (toll free)

Coppertone see Plough, Inc.

Ms. Wendy Atkins, Manager Consumer Services **Corning Glass Works** 1300 Hopeman Parkway Waynesboro, VA 22980 (703) 942–3500

Ms. Connie J. Shelby, Manager Consumer Affairs Cosmair, Inc. PO. Box 98 Westfield, NJ 07091 1 (800) 631-7358 (toll free)

Ms. Kathy Doyle Finley, Supervisor Member and Consumer Relations Cotter & Company 2740 North Clybourn Avenue Chicago, IL 60614

(312) 975-2700

Service Department
Craftmatic/Contour
Organization, Inc.
2500 Interplex Drive
Trevose, PA 19047
(215) 639-1310
1 (800) 523-5383 (toll free)

Mr. George Turner, Vice President Operations **Crown Books** 3300 75th Avenue Landover, MD 20785 (301) 731 – 1200

Mr. Joseph Goldkopf, Director Consumer Relations **Cuisinarts, Inc.** P.O. Box 2150 Greenwich, CT 06836 (203) 622-4600 1 (800) 243-8540 (toll free)

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

Mr. Marvin E. Eisenstadt, President Cumberland Packing Corporation

Two Cumberland Street Brooklyn, NY 11205 (718) 858-4200 1 (800) 336-0363 (*oll free in New York) 1 (800) 231-1123 (toll free outside New York)

Mr. John Hyder, Supervisor Customer Service **Current** P.O. Box 2559 Colorado Springs, CO 80901 1 (800) 525-7170 (toll free)

Customer Care Department

Cuitis Mathes Corporation
1220 Champion Circle, Suite 100

Carrollton, TX 75006
(214) 484-4941
1 (800) 527-7646 (toll free)

d-Con see Lehn & Fink Products Group

Ms. Lori Schleuning, Manager Customer Service **DHL Corporation** 333 Twin Dolphin Drive Redwood City, CA 94065 (415) 593-7474

Dairy Queen see International Dairy Queen

Ms. Barbara Beca, Director Consumer Relations **Dannon Company, Inc.** 11 Westchester Avenue White Plains, NY 10604 (914) 697–9700 Mr. David Christman, Manager **Customer Service Department** Danskin P.O. Box M 16 York, PA 17405 (717) 846-4874

Ms. Patricia Ploetz, Manager **Central Consumer Relations Dayton Hudson Department Store Company** 700 Nicollet Mall Minneapolis, MN 55402 (612) 375-6802

Dean Witter Financial Services Group see Sears, Roebuck and Co.

Dearfoam see R.G. Barry Corporation

Ms. Julie Jason, Customer Service DeVry, Inc. 2201 West Howard Street Evanston, IL 60202 (312) 328-8100 1 (800) 323-4253 (toll free)

Ms. Margaret Sanders Consumer Relations Department Del Laboratories, Inc. 565 Broad Hollow Road Farmingdale, NY 11735 (516) 293-7070

Ms. Catherine Randle, Supervisor Consumer Affairs **Del Monte Corporation** P.O. Box 3575 San Francisco, CA 94119 (415) 942-4803

Public Relations

Delco Remy Division General Motors Corporation 2401 Columbus Avenue

Anderson, IN 46018 (317) 646-3367

Consumer Affairs Delta Airlines Hartsfield Atlanta International Airport Atlanta, GA 30320 (404) 765-2600

Mr. D. W. Shaw, General Manager

Ms. Barbara Smith **Product Service Manager Delta Faucets** P.O. Box 40980 Indianapolis, IN 46280 (317) 848-1812

Ms. Marilyn Combellick **Coordinator of Guest Relations** Denny's, Inc. 14256 East Firesto: a Boulevard La Mirada, CA 90637 (714) 739-8100

Mr. George Andrassy, Vice President Research and Development

Dep Corporation 2101 East Via Arado

Rancho Dominguez, CA 90220 (213) 604-0777 1 (800) 367-2855 (toll free)

Coordinator, Consumer Relations The Dial Corporation Grevhound Tower Station 316 Phoenix, AZ 85077 (602) 248-2595

Mr. Jack Clark, Director **Customer Relations Diet Centers for Weight Loss** 220 South 2nd Street West Rexburg, ID 83440 (208) 356-9381

Customer Assistance Department Digital Equipment Corporation 40 Old Bolton Road Stow, MA 01775 (617) 493-7161

Ms. Betsy Feeley, Vice President **Customer Service Diners Club International** 183 Inverness Drive West Englewood, CO 80112 (303) 790-2433 1 (800) 525-9135 (toli free)

Discover Credit Card see Sears, Roebuck and Co.

Mr. Charles Tilden **Director of Communications Diversitech General** A GenCorp Company One General Street Akron, OH 44329 (216) 798-3412

Consumer Response

Dole Food Products 50 California Street San Francisco, CA 94111 (415) 986-3000, ext. 4272 1 (800) 232-8888 (toll free in California) (800) 232-8800 (toll free outside California)

Ms. Helen Robinson, Supervisor

Mr. Paul D. Black, Vice President Operations Domino's Pizza, Inc.

P.O. Box 997 Ann Arbor, MI 48106 (313) 668-4000

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Mr. Robert J. Posch, Jr. **Book Clubs & Counsel** Doubleday Company, Inc. 5C1 Franklin Avenue Garden City, NY 11530 (516) 873-4628

Douvier Ice Cream Makers see Nikkal Industries

Mr. Neil Kajfez, Managei Consumer Affairs **Dow Consumer Products** Food Care Division PO. Box 68511 Indianapolis, IN 46268 1 (800) 428-4795 (toll free)

Ms Jean O Rogers, Manager Consumer Affairs **Dow Consumer Products** Texize Household **Products Division** P.O. Box 368 Greenville, SC 29602 (803) 297-3400

Mr. Jim Ball, Vice President Corporate Communications Dr. Pepper Company 5523 East Mockingbird Lane Dallas, TX 75206 (214) 824-0331

Ms. Jane Lagusch Secretary to the President Drug Emporium, Inc. 7760 C - Langy River Road, Suite 207 Worthington, OH 43085 (614) 888-6876

Mr. Joseph McYee Product Manager **Dulcolax** Boehringer Ingelheim 90 East Ridge P.O. Box 368 Ridgefield, CT 06877 (203) 798-9988

Mr. Robert M. Rosenberg Chairman of the Board **Dunkin Donuts of America** P.O. Box 317 Randclph, MA 02368 (617) 961-4000

Mr. Thomas M. Johnson, Manager Consumer Affairs **Dunlop Tire Corporation** P.O. Box 1109 Buffalo, NY 14240 (716) 879-8258

Consumer Affairs Department **Durkee/French Foods** P.O. Box 23450 Rochester, NY 14692 (716) 482-8000

Mr. Edward W. Larkin First Vice President Assistant General Counsel E.F. Hutton & Co., Inc. One Battery Park Plaza, 19th Floor New York, NY 10004 (212) 742-7164



Product Information Center
E.I. duPont de Nemours & Co.
1007 Market Street
Wilmington, DE 19898
1 (800) 441-7515 (toll free)

Ms. Pat Robinette, Manager Consumer Affairs **Eastern Airlines** Miami International Airport Miami, FL 33148 (305) 873-3450

Mr. John Vaeth
Eastman Kodak Company
313 State Street
Rochester, NY 14650
1 (800) 242-2424 (toll free)

Ms. Nancy Avino
Customer Service Representative
Eckerd Drug Company
P.O. Box 4689
Clearwater, FL 33518
(813) 397–7461

Customer Service
Eddie Bauer
5th & Union Street
P.O. Box 37C
Seattle, WA 98124
1 (800) 426-6253 (tol! free)

Customer Service Edmund Scientific Company 101 East Gloucester Pike Barrington, NJ 08007 (609) 573-6260

Consumer Affairs Department **Edward Lowe Industries, Inc.**919 North Michigan Avenue, Suite 2002
Chicago, IL 60611
(312) 642–0888

Mr. Randy T. LoVallo, Staff Attorney Electrolux Corporation
3003 Summer Street
Stamford, CT 06905
(203) 359-3600
1 (800) 892-5678 (toll free)

Mr. C. Edward Kimsey Consumer Technical Services **Eli Lilly & Company** Lilly Corporate Center Indianapolis, IN 46285 (317) 276–2339

Mr. Albert S. Dimcoff, Vice President Consumer Affairs Emerson Electric Company 8000 West Florissant Avenue St. Louis, MO 33136 (314) 553-3800

Customer Service Department **Emery Worldwide** Old Danbury Road Wilton, CT 06897 (203) 762-8601 Ms. Martha S. Yocum Director of Consumer Affairs Encore Travel 4501 Forbes Boulevard Lanham, MD 20706 (301) 459–8020

Mr. Norman Braun, Vice President Public Relations **Encyclopaedia Britannica, Inc.** 310 South Michigan Avenue Chicago, IL 60604 (312) 347-7230

Ms. Carolann V. Mathews, Director Customer Relations **Equitable Life Assurance Society** 785 Seventh Avenue New York, NY 10019

New York, NY 10019 (212) 541–6730 1 (800) 442–5880 (toll free in New York) 1 (800) 223–6646 (toll free outside New York)

Ms. Millie Roberson, Director Consumer Relations **Ernest & Julio Gallo Winery** P.O. Box 1130 Modesto, CA 95353 (209) 579-3111

Customer Service Department Esprit 900 Minnesota Street San Francisco, CA 94107 1 (800) 4-ESPRIT (toll free)

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

Mr. John Keane, Director Consumer Affairs **Ethan Allen, Inc.** Ethan Allen Drive Danbury, CT 06811 (203) 743-8546

Mr. Michael Quinn, Manager Consumer ano Regulatory Affairs Exxon Corporation P.O. Box 2180

P.O. Box 2180 Houston, TX 77252 (713) 656-3151

Family Circle Craft Kits see New York Times Company

Ms. Judy Woolfolk, Home Economist Faultless Starch/Bon Ami Company 1025 West Eighth Street Kansas City, MO 64101 (816) 842–1230

Fayva Shoe Stores see Morse Shoe Company

Mr John West Manager of Service Assurance **Federal Express Corporation** PO Box 727, Department 2640 Memphis, TN 38194 (901) 922-5642

Ms. Linda Basler Contributions and Special Events Manager Federated Department Stores 7 West Seventh Street Cincinnati, OH 45202 (513) 579-7000

Ms. Cathy Sharkey, Manager Consumer Relations Fieldcrest Cannon, Inc. 60 West 40th Street New York, NY 10018 (212) 536–1284

Ms. Mary Luethmers Customer Relations Manager Fingerhut Corporation 11 McLeland Road St. Cloud, MN 56395 (612) 252-3181 1 (800) 328-7092 (toll free)

Mr. Paul Thibodeau, Director Consumer Affairs Firestone Tire & Rubber Co. P.O. Box 26602 Akron, OH 44319 1 (800) 321–1252 (toll free)

Consumer Affairs Department First Interstate Bank of California 707 Wilshire Boulevard W 15-3 Los Angeles, CA 90017 (213) 614-3241

Ms. Susan Barlow, Director Consumer, Government, and Media Center **First National Supermarkets, Inc.** 17000 Rockside Road Cleveland, OH 44137 (216) 587-7100

Ms. Sonia Bozeman Consumer Affairs Officer First Nationwide Bank 700 Market Street San Francisco, CA 94102 1 (800) 237-0756 (toll free)

Customer Service **First Union Bank** P.O. Box 2870 Jacksonville, FL 32231 (904) 361–2265 1 (800) 433–4195 (toll free)

Fisher see SFS Corporation

Fisher Price sea Quaker Oats Company

Ms. A. H. Player Consumer Affairs Manager Florida Power and Light Co. P.O. Box 029100 Miami, FL 33102 (305) 552-4052 1 (800) //32-6554 (toll free) Ms. Hazel Hunter, Supervisor Customer Relations

Florists Transworld Delivery Association (FTD)

29200 Northwestern Highway P.O. Box 2227 Southfield, MI 48037 (313) 355-9300 1 (800) 355-9300 (toll free)

Mr. Arthur Wellborn, Customer Relations Florsheim Shoe Cr. npany 130 South Canal Street Chicago, IL 60606 (312) 559-7456

Ms. Marta Jones, Manager Communications Flowers Industries, Inc. P.O. Box 1338 Thomasville, GA 31799 (912) 226–9110

Mr. Leonard H. Yablon Executive Vice President Forbes, Inc. 60 Fifth Avenue New York, NY 10011 (212) 620-2248

Formby see Thompson & Formby Inc.

Customer Service
Foster & Gallagher, Inc.
6523 North Galena Road
Peoria, IL 61632
(309) 691-4610
(Monday-Friday, 8:30 a.m.-5:00 p.m.)
(309) 691-3633
(Monday-Friday, after 5:15 p.m.)

Mr. Timothy Klement, Director Marketing and Customer Service Fotomat Corporation 205 9th Street

St. Petersburg, FL 33701 (813) 823-2027 1 (800) 237-0307, ext. 0523 (toll free)

Mr. Stewart Resnick, President Franklin Mint U.S. Route One Franklin Center, PA 19091 (215) 459-6000 1 (800) 523-7622 (toll free)

Franks Nursery and Crafts see General Host Corporation

Customer Service Department Freeman Shoes Men's Division 1 Freeman Lane Beloit, WI 53511 1 (800) 356-5400 (toll free)

Customer Service Department French Shriner Shoes 1 Freeman Lane Beloit, WI 53511

(608) 364-1200

Consumer Relations

Fretter Appliance Company

14985 Telegraph Redford. MI 48239 (313) 537-3701 1 (800) 323-0439 (toll free in Michigan) 1 (800) 932-3434 (toll free outside Michigan)

Frigidaire Appliances see White Consolidated Industries

Frontier Airlines see Continentai Airlines

Ms. Janet Rosati, Director Quality Control and Consumer Services Fruit of the Loom, Inc. One Fruit of the Loom Drive Bowling Green, KY 42102 (502) 781-6400

Mr. Fred Beck Service Department Supervisor Fuji Photo Film U.S.A., Inc. 800 Central Boulevard Carlstadt, NJ 07072 1 (800) 526–9030 (toll free)

Fuller Brush Company see Kitchens of Sara Lee

G

Mr. Russ Cleary, President
G. Heileman Brewing Company
100 Harborview Plaza
La Crosse, WI 54601
(608) 785-1000

Mr. Alan D. Galletly
Vice President of Public Affairs
Telephone Operations
GTE Corporation
One Stamford Forum
Stamford, CT 06904

Ms. Sheila Gibbons, Manager Public Affairs Gannett Co., Inc.

Tannett Co., Inc. 1100 Wilson Boulevard Arlington, VA 22209 (703) 284-6048

(203) 965-2630

General Electric Company
For information on GE Consumer
Products and Services, call:
GE ANSWER CENTER
1 (800) 626–2000 (toll free)

Ms Naomi Martin Manager of Consumer Response **General Foods Corporation** 250 North Street

White Plains, NY 10625
(914) 335-2500
1 (800) 431-1001 (toll free-desserts)
1 (800) 431-1002 (toll free-beverages)
1 (800) 431-1003
(toll free-main meals and beverages)
1 (800) 431-1004
(toll free-Maxwell House and Bird's Eye)

General Host Corporation

P.O. Box 10045 Stamford, CT 06904 (203) 357-9900

Ms. Sandy Weisenburger, Supervisor Consumer Relations General Mills, Inc. PO. Box 1113 Minneapolis, MN 55440 (612) 540-4295 1 (800) 328-6787 (toll free)

Customer Relations Department General Motors Acceptance Corporation (GMAC) 3044 West Grand Boulevard, Room AX342 Detroit, MI 48202 (313) 556-0510

Customer Service
General Tire & Rubber Company
One General Street
Akron, OH 44329
1 (800) 426-4889 (toll free in Ohio)
1 (800) 847-3349 (toll free outside Ohio)

Ms. Lorie Thies, Manager Customer Service Generra 18 West Mercer Seattle, WA 98119 (206) 282-6888

Sales Department **Genesee Brewing Company, Inc.** 445 St. Paul Street Rochester, NY 14605 (716) 546-1030

Mr. Allen Krejci, Director Public Relations **George A. Hormei and Company** 501 16th Avenue N E. Austin, MN 55912 (507) 437-5611

Ms. Barbara Smith
Public Relations Manager
Georgia-Pacific Corp.
133 Peachtree Street, N E.
Atlanta, GA 30303
(404) 521-4741
1 (800) 322-4400 (toll free in Illinois)
1 (800) 447-2882 (toll free outside Illinois)

Ms. Kathryn Hansen, Manager Consumer Relations **Gerber Products** 445 State Street Fremont, MI 49412 (616) 928-2000 (800) 4-GERBER (toll free)

Ms. Odonna Mathews Vice President for Consumer Affairs **Giant Food, Inc.** P.O. Box 1804 Department 597 Washington, CC 20013 (301) 341–4365 (301) 341–4327 (TDD)



Gibbons Greenvan see Budget Rent-A-Car Corporation

Gibson Appliances see White Consolidated Industries

Mr. Jack Sherman, Director **Consumer Affairs** Gillette Company Prudential Tower Building, 24th Floor Boston, MA 02199 (617) 421-7315

Glenbrook Laboratories see Sterling Drug Inc.

Mr. James Sainsbury, Manager **Product Planning** The Glidden Company 925 Euclid Avenue Cleveland, OH 44115 (216) 344-8000

Mr. Duane E. Poole, Director **Public Relations**

GM Service Parts Operations

6060 West Bristol Road Flint, MI 48456 (313) 635-5412

Mr. M.F. Smithson, Director **Consumer Relations** Goodyear Tire & Rubber Co. 1144 East Market Street

Akron, OH 44313 (216) 796-4940

Mr. Ray A. Gipson, Vice President Corporate Administration **Gordon Jewelry** 820 Fannin Street

Houston, TX 77002 (713) 222-8080

Consumer Hotline Green Sweep Fertilizer P.O. Box 119 Maumee, OH 43537 (419) 893-5050 1 (800) 225-2883 (toll free)

Mr. Ramon Placencia, Manager **Customer Relations** Greyhound Lines, Inc. 901 Main Street, Suite 2500 Dallas, Texas 75202

Mr. Ray Hyde, Vice President **Public Relations** The Guinness Import Company

Six Landmark Square Stamford, CT 06901 (203) 323-3311

(214) 744-6509

Mr. Eddie Feinstein Diractor of Customer Relations H&R Block, Inc. +410 Main Street Kansas City, MO 64111 (816) 753-6900

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

HVR Company see Clorox Company

Mr. Chip Dickey Manager of Consumer Affairs Hallmark Cards, Inc. PO. Box 580 Kansas City, MO 64141 (816) 274-5697

Halston see Revion

see Kitchens of Sara Lee

Mr. Ed Thompson **Customer Service Manager Hanover House Industries** 340 Poplar Street Hanover, PA 17333 (717) 637-6000

Hardwick see Mavcor

Mr. Jım Wılde, Vice President Advertising **Hartmarx Corporation** 101 North Wacker Drive, 20th Floor Chicago, IL 60696 (312) 372-6300

Ms. Betty Leonard Consumer Relations Manager Hartz Mountain Corporation 700 South Fourth Street Harrison, NJ 07029 (201) 481-4800 (collect calls accepted)

Mrs. Angela Kayata Hasbro, Inc. 1027 Newport Avenue Pawtucket, RI 02861 (401) 727-5000 1 (800) 237-0063 (toll free)

Hathaway Shirts see Warnaco Men's Apparel

Ms. Ginger Crowl, Coordinator **Customer Relations Hawaiian Airlines** Honolulu International Airport Honolulu, HI 96820 (808) 836-7230

Mr. Jerry Van Vleet, Director **Customer Service Heath Company** Benton Harbor, MI 49022 (616) 982-3524

Ms. Beverly Strom, Manager Consumer Affairs Department Consumer Products Division Helene Curtis Industries 325 North Wells Street Chicago, IL 60610 (312) 661-0222

Ms. Natalie D. Bailey, Manager Consumer Relations **Hershey Foods Corporation** P.O. Box 815 Hershey, PA 17033 1 (800) 468- 1714 (toll free)

Ms. Marilyn Wells, Manager **Executive Customer Relations Hertz Corporation** 660 Madison Avenue New York, NY 10021 (212) 980-2979 1 (800) 654-3131 (toll free)

Ms. Doria Taylor, Director **Guest Relations** Hilton Hotels Corporation 9336 Civic Center Drive Beverly Hills, CA 90210 (213) 278 - 4321

Ms. Lesley Berkovitz, Vice President Human Resources **Hit or Miss** 100 Campanelli Parkway Stoughton, MA 02072 (617) 344-0800

Mr. Ned Cardenas, Manager Advertising and Sales Promotion Hitachi, Ltd.
Hitachi Sales Corporatic of America 401 West Artesia Boulevard Compton, CA 90220 (213) 537-8383

Mr. Larry Biggert, Manager **Guest Assistance** Holiday lans 3781 Lamar Avenue Memphis, TN 38195 (901) 362-4827

Dr. Phil Hudspeth, Vice President Research Quality Assurance Holly Farms PO. Box 89 Wilkesboro, NC 28697 (919) 838-2171

Ms. M.J. Brenne, Public Affairs Manager **Home Owners Warranty Corporation (HOW)**

2000 L Street, N.W. Washington, DC 20036 (202) 463-4600 **1 (800) 222-3380** (toll free in Pennsylvania) 1 (800) CALL-HOW (toll free outside Pennsylvania and DC)

Mr. Ray Gwin, Manager Consumer Affairs Residential Division

Honeywell, Inc. 1885 Douglas Drive Golden Valley, MN 55422 (612) 542-7354 1 (800) 328-8194 (toll free) Mr. Robert N. Cowie Director of Consumer Affairs **Hoover Company** 101 East Maple North Canton, OH 44720 (216) 499–9200, ext. 2294

Customer Service Division
The Horchow Collection
13800 Dipiomat Drive
Dallas, TX 75265
(214) 484-6600

Hormel see George A. Hormel and Co.

Hostess see Continental Baking Co.

Mrs. Joyce Bryant, Vice President Consumer Affairs Household Financial Services 2700 Sanders Road Prospect Heights, IL 60070 (312) 564-5000

Ms. Sue Politica, National Manager Guest Services Howard Johnson Lodging 710 Route 46 East Fairfield, NJ 07007 (201) 882–1880

Ms. Dala Via, Consumer Relations **Huffy Corporation** 7701 Byers Road Miamisburg, OH 45342 (513) 866–6251

Customer Relations Humana Inc. P.O. Box 1438 Louisville, KY 40201 (502) 580-1200

Ms. Karla Novak, Manager Consumer Affairs **Hyatt Hotels & Resorts** 3424 North 90th Street Omaha, NE 68134 1 (800) 228-3336 (toll free)

Mr. John F. Akers, Chairman of the воаго **IBI'f Corporation**Cld Orchard Road
Armonk, NY 10504
(914) 765-5546

Manager, Consumer Affairs
Illinois Bell
225 West Randolph Street, Room 10D
Chicago, IL 60606
(312)727-3386
1 (800) 972-9002 (toll free)

Mr. Frank Thomas Consumer Affairs Director Indiana Bell 220 North Meridian Street, Room 1925 Indianapolis, IN 46204 (317) 265-5339 1 (800) 562-2612 (toll free) Communications Department International Dairy Queen, Inc. 5701 Green Valley Drive Minneapolis, MN 55435 (612) 836-0200

Mr George Stasick
J.C. Perney Company
1301 Avenue of the Americas
New York, NY 10019
(212) 957-7282

Mr. James Bennett Customer Relations Manager JVC Company of America 41 Slater Drive Elmwood Park, NJ 07407 (201) 794–3900

Mr Murray Taylor, Manager Customer Service Jackson & Perkins Nursery Stock 2518 South Pacific Highway Medford, OR 97501 (503) 776–2362

Ms. Eileen Guernsey Consumer Affairs Manager James River Corporation Dixie Products PO. Box 6000 Norwalk, CT 06856 (203) 854-2469

Ms. Ophelia Millon Consumer Affairs Manager James River Corporation Towel and Tissue PO. Box 6000 Norwalk, CT 06856 1 (800) 243-5384 (toll free)

Jenn-Air Company see Maycor

Mr. Norman Chambers, Vice President Passenger Service Jet America Airlines 3521 East Spring Street Long Beach, CA 90806 (213) 492-6046

Jhirmack see Playtex, Inc.

Ms. Charlotte Kelts Customer Service Manager **Jockey International, Inc.** 2300 60th Street Kenosha, WI 53140 (414) 658–8111

John Deere Company John Dee e Road Moline, IL 61265 (309) 752-8000

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Ms Sandra L Willett Second Vice President. Consumer Affairs John Hancock Financial Services P.O Box 111 Boston, MA 02117 (617) 572-6272

Johnny Appleseed's, Inc. 50 Dodge Street Beverly, MA 01915 1 (800) 225-5051 (toll free)

Ms. Dorothy D. Matsu, Director Consumer and Professional Services Johnson & Johnson Baby Products Company Grandview Road Skillman, NJ 08558 1 (800) 526-3967 (toll free)

Ms. Jane Yates, Vice President Consumer Affairs and Public Relations Johnson & Johnson Products, Inc. 501 George Street New Brunswick, NJ 08903 1 (800) 526-2433 (toll free)

Complaint Department Johnson Publishing Company 820 South Michigan Avenue Chicago, IL 60605 (written complaints only)

Mr. Jerry Taylor, Vice President Advertising and Marketing **Jordache Enterprises, Inc.** 498 7th Avenue New York, NY 10018 (212) 279-7343

Mr James McNerney, Director Customer Relations K Mart Corporation 3100 West Big Beaver Road Troy, MI 48084 (313) 643–1643

K.

Ms. Annette Watkins, Manager Consumer Relations Rug and Carpet Division Karastan Mills P.O. Box 130 Eden, NC 27288 (919) 627–3400 1 (800) 334–1181 (toll free)

Consumer Services Kawasaki Motorcycles P.O. Box 25252 Santa Ana, CA 92799 (714) 770-0400

Ms. Andra L. Evans Consumer Relations Manager Kayser-Roth Hosiery, Inc. 2306 West Meadowview Road Greensboro, NC 27407 (919) 852-6300



Ms. Judy Peters, Supervisor Customer Relations **Keebler Company, Inc.** One Hollow Tree Lane Elmhurst, IL 60126 (312) 833–2900

Ms. Muriel N. Cleary, Manager Consumer Affairs **Kellogg Company** P.O. Box 3599 Battle Creek, MI 49016 (616) 961–2277

Kelvinator Appliance Company see White Consolidated Industries

Mr. Gary Bolden, Manager Product Service The Kelly Springfield Tire Company

Willowbrook Road Cumberland, MD 21502 (301) 777-6016

Ms. Dee Atkinson Consumer Relations Manager **Kemper Group** Corporate Relations F-6 Long Grove, IL 60049 (312) 540-2122

Consumer Affairs Kenner Products 1014 Vine Street Cincinnati, OH 45202 (513) 579-4041

Ms. Cindy Van Grinsven, Director Consumer Services **Kimberly-Clark Corporation** P.O. Box 2020 Neenah, WI 54956 (414) 721-5604

Kingsford Products Company see Clorox Company

Ms. Kathleen Runge Manager of Consumer Services **Kitchens of Sara Lee** 500 Waukegan Road Deerfield, IL 60015 (312) 948-6138

Mr. T. H. Combs, Product Manager **Kodiak Smokeless Tobacco** 813 Ridge Lake Boulevard Memphis, TN 38119 (901) 761–2050

Mr. Paul Scholten, Manager Service for Engines Kohler Company Kohler, WI 53044 (414) 457-4441

Mr. Allen Wilson, Manager Services for Generators Kohler Company Kohler, WI 53044 (414) 457-4441 Mr. Mark Grunow, Manager Consumer Affairs Plumbing Products Kohler Company Kohler, WI 53044 (414) 457-4441

Consumer Service Department Kraft, Inc. Kraftcourt Glenview, IL 60025 1 (800) 323-0768 (toll free)

Ms. Judy Ball
Customer Relations Manager
Kroger Company
1014 Vine Street
Cincinnati, OH 45201
(513) 762–1532
1 (800) 632–6900
(toll free—meat and seafood)

Mr. Ray Serina, Vice President Operations **Krystal Company** One Union Square Chattanooga, TN 37402 (615) 757-1550

Mr. Stephen L. Markos Manager of Consumer Services **La-Z-Boy Chair Company** 1284 North Telegraph Road Monroe, MI 48161 (313) 242–1444

Mr David Drum, Vice President Marketing **Larnaur, Inc.** 5601 East River Road Minneapolis, MN 55432 (612) 571–1234

Ms. Arlene Stansfield, Director Consumer Affairs **Land O'Lakes, inc.** P.O. Box 116 Minneapolis, MN 55440 1 (800) 328-4155 (toll free)

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

Mr. Donald Tucker, Manager Customer Service Lane Furniture

P.O. Box 151 Altavista, VA 24170 (804) 369-5641

Mr. John Gray, Director Customer Services **Lechmere** 275 Wildwood Woburn, MA 01801 (617) 935-8320

Ms. Christine Anderson, Customer Service Lee Apparel Company, Inc. P.O. Box 2940 Shawnee Mission, KS 66201 (913) 384-4090

Ms. Julie Jenkins Customer Service Manager L'Eggs Brands, Inc. P.O. Box 748 Rural Hall, NC 27098 (919) 744–4213

Ms. Jane Krupa, Manager Consumer Relations **Lehn & Fink Products Group** 225 Summit Avenue Montvale, NJ 07645 (201) 573–5673, 5700

Leichtung, Inc. 4944 Commerce Parkway Cleveland, OH 44128 (216) 831-7645 1 (800) 654-7817 (toll free)

Leichtung, Inc./D.R.I. P.O. Box 28114 Warrensville, OH 44128 1 (800) 237-5907 (toll free)

Lennox Industries PO. Box 809000 Dallas, TX 75380 (214) '980-6000

Consumer Service Manager Lever Brothers Corporation 390 Park Avenue New York, NY 10022 (800) 451-6679 (toll free)

Ms. Carol Yenne, Manager Consumer Services **Levi Strauss & Co.** 1155 Battery Street San Francisco, CA 94111 1 (800) 227-5600 (toll free)

Ms Eleanor Eckardt, Vice President Consumer Relations Levitz Furniture Corporation 611 Broken Sound Parkway, N.W. Boca Raton, FL 33431 1 (800) 523-2572 (toll free in Florida) 1 (800) 631-4601 (to!l free outside Florida)

Ms. Carol Tucker Customer Service Manager **Levolor-Lorentzen, Inc.** 720 Monroe Street Hoboken, NJ 07030 1 **(800) 225-1988** (toll free)

Ms. Jeannine Collins, Supervisor
Consumer Service Department
Lewis Galoob, Inc.
500 Forbes Boulevard
San Francisco, CA 94080
(415) 952-1678
1 (800) 2-GALOOB (toll free in California)
1 (800) 4-GALOOB
(toll free outside California)

Mr. Edward T. Frackiewicz Administrative Assistant **Liberty Mutual Insurance Group** 175 Berkeley Street Boston, MA 02117 (617) 357–9500



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

Lillian Vernon Corporation 510 South Fulton Avenue Mount Vernon, NY 10550

(914) 633-6400

Mr. Alfred Dietzel, Vice President Financial and Public Relations

The Limited, Inc. Two Limited Parkway P.O. Box 16000 Columbus, OH 43216 (614) 475-4000

Mr. Arthur Bruns, Manager Customer Relations Litton Microwave Cocking Products

P.O. Box 1976 Memphis, TN 38101 (901) 366-3300

L.L. Bean, Inc. Casco Street Freeport, ME 04033 1 (800) 341-4341 (toll free) (207) 865-9407 (TDD)

Lone Star Brewing Company see G. Heileman Brewing Company

Ms. Linda Kresel Special Assistant to the President Long John Silver's 101 Jerrico Drive P.O. Box 11988 Lexington, KY 40579 (606) 268-5211

L'Oreal see Cosmair, Inc.

M. Charles Meadows, Customer Relations **Lorillard, Ltd.** 2525 East Market Street

Greensboro, NC 27420 (919) 373-6669

Ms. Laura Morgan
Public Relations Department
Los Angeles Times

Times Mirror Square Los Angeles, CA 90053 (213) 237-6999

Ms. Judy Decker Communications Coordinator Lucky Stores, Inc.

P.O. Box BB Dublin, CA 94568 (415) 833-6000

Μ.

Consumer Affairs Department **M&M/Mars**, Inc. High Street Hackettstown, NJ 07840 (201) 852-1000 Ms. Marie A. Lentz, Director Customer Services

MAACO Enterprises, Inc.

381 Brooks Road King of Prussia, PA 19406 1 (800) 523-1180 (toll free outside Pennsylvania)

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

MTV Networks, Inc. see \ 'acom International, Inc.

Mr. Michael McPherson, Vice President Customer Service Macy's New York 151 West 34th Street New York, NY 10001 (212) 560-4277

Magic Chef see Maycor

Magnavox see NAP Consumer Electronics Corporation

Mr. Ross DeMaris Consumer Relations Manager **Mannington Mills, Inc.** PO. Box 30 Salem, NJ 08079 (609) 935-3000

Ms. Jane Brady

Manufacturers Hanover Trust Company

270 Park Avenue New York, NY 10017 (216) 286-7370

Professional Services Department Manor Care Healthcare 10770 Columbia Pike Silver Spring, MD 20901 (301) 681–9400 1 (800) 637–1400

(toll free outside Maryland)

Manville Corporation

P.O. Box 5108 Denver, CO 80217 (303) 978-2000

Mr. William Guinty, Manager Regulatory Affairs Marion: Labs Consumer Products Division Marion Park Drive Kansas City, MO 64134 (816) 966-5000

Mr. Ray Stone Director of Consumer Affairs **Marriott Corporation** One Marriott Drive Washington, DC 20058 (301) 294-3601 Ms Norma Vinick Customer Service Center Massachusetts Mutual Life Insurance Company 1295 State Street Springfield, MA 01111 (413) 788-8411

MasterCard International (contact issuing bank)

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

Ms. Tammy Longworth, Director Consumer Affairs Mattel Toys, Inc. 5150 Rosecrans Hawthorne, CA 90250 (213) 978-6127 1 (800) 421-2887 (toll free outside California)

Max Factor see Revion

Consumer Affairs

Maxicare Health Plans, Inc.
5200 West Century Boulevard
Los Angeles, CA 90045
(213) 568-9000 (after 12 noon EST)

Maxwell House see General Foods

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

Maybelline see Plough, Inc.

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

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

Maytag see Maycor

Ms. Mary Randisi, Director Consumer Affairs McCormick & Company, Inc. 414 Light Street Baltimore, MD 21202 (301) 547-6273



Ms. Debra Wiles, Manager Communications and Public Relations McCrory Stores

29.5 East Market Street York, PA 17402 (717) 757-8181

Ms. Nancy Gardner, Supervisor Customer & Community Relations McDonald's Corporation

McDonald's Plaza Oak Brook, IL 60521 (312) 575-6198

Mr. Tom Mershon, Customer Service McGraw-Hill, inc. Princeton Road Highstown, NJ 08520 (609) 426-7600

Consumer Services

McKee Baking Company P.O. Box 750 Collegedale, TN 37315 (615) 238-7111

Vice President Marketing
McKesson Water Division
4500 York Boulevard
Los Angeles, CA 90041
(213) 259-2000

Ms. Aleya C. Berret, Supervisor Consumer Affairs

McNeil Consumer Products Company

Camp Hill Road Fort Washington, PA 19034 (215) 233-7000

(804) 649-6000

Mr. James Linen, Executive Vice President **Media General, Inc.** 333 East Grace Street Richmond, VA 23219

Mr. Richard Hooker Customer Service Representative **Meineke Discount Muffler** 128 South Tryon Street, Suite 900 Charlotte, NC 28202 (704) 377-8855 1 (800) 231-9877 (toll free outside of North Carolina)

Customer Service Department **Melitta, Inc.** 1401 Berlin Road Cherry Hill, NJ 08003 (609) 428-7202

Ms. Sandra J. McLaughlin Group Head Corporate Affairs Group Mellon Bank Corporation One Mellon Center, Room 539 Pittsburgh, PA 15258 (412) 234-4003

Mr. Bruce Stanley Head of Consumer Relations **Mem Company, Inc.** Union Street P.O. Box 928 Northvale, NJ 07647 (201) 767-0100 Ms Mary Ann Molnar Consumer Relations Administrator **Mennen Company** Morristown, NJ 07960 (201) 631-9000

Ms. Stacy Fitzgerald, Product Manager Mentholatum Company 1360 Niagara Street Buffalo, NY 14213 (716) 882-7660

Director, Customer Relations **Mercury Marine** P.O. Box 1939 Fond Du Lac, WI 54935 (414) 929-5000

Mr. Dave Smith, Manager

Customer Service **Merillat** 5353 West U.S. 223 Adrian, MI 49221 (517) 263-0771

Mr. Dennis J. Skorewicz Manager of Customer Service Merrill Lynch, Pierce, Fenner & Smith, Inc. 165 Broadway New York, NY 10080 (212) 637-0891

Ms. Linda Evans, Manager Consumer Affairs **Mervyn's** 25001 Industrial Boulevard Hayward, CA 94545 (415) 786-8337

Mr. Bruce C Hemer, Director Consumer Affairs **Metropolitan Life and Affiliated Companies** One Madison Avenue New York, NY 10010 (212) 578-2544

Mr. Martin J. Wertheim, Manager Consumer Relations Michelin Tire Corporation Patewood Executive Plaza Two Patewood Court Greenville, SC 29602 (803) 234-5000

Ms. Carol Arold, Division Manager Community Relations Michigan Beli Telephone Co. 1365 Cass Avenue, Room 1800 Detroit, MI 48226 (313) 223-7224 1 (800) 482-3141 (toll free TDD)

Ms. Valerie A. Beyer Customer Service Manager **Michigan Bulb Company** 1950 Waldorf, N.W. Grand Rapids, MI 49550 (616) 453–8793

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Mr Ray Anderson, Owner Mid-Michigan Surgical Supply 360 Capitol, N.E Battlecreek, MI 49017 (616) 962–9541

Ms. Sara Mason, Manager Consumer Relations Midas International 225 North Michigan Avenue Chicago, IL 60601 (312) 565-7500 1 (800) 821-8545 (toll free outside Illinois)

Mr. Bob Ogle, Manager Consumer Affairs **Midway Airlines** 5700 South Cicero Chicago, IL 60638 (312) 838-4494

Customer Service Miles Kimball 41 West 8th Avenue Oshkosh, WI 54906 (written inquiries only)

Ms. Debra K. Wood Consumer Service Representative Milton Bradley Company 443 Shaker Road East Long Meadow, MA 01028 (413) 525-6411

Ms Nancy Lund
Director of Product Evaluation
Minnetonka Corporation
Jonathan Industrial Park
Chaska, MN 55318
(612) 448-4181
1 (800) 247-8428
(toll free outside Minnesola)

Mr. George Manning, National Manager Consumer Relations Minolta Corporation 101 Williams Drive Ramsey, NJ 07446 (201) 825-4000

Technical Services
Minwax Wood Products
102 Chestnut Ridge Plaza
Montvale, NJ 07645
1 (800) 526-0495 (toll free)

Miracle Gro Products, Inc. P.O. Box 888 Port Washington, NY 11050 (516) 883-6550

Mr. Gordon Remala, Manager Consumer Relations Mitsubishi Electric Sales of America, Inc. 5757 Plaza Drive PO. Box 6007 Cypress, CA 90630 (714) 220-2500 1 (800) 262-1299 (toll free in California) 1 (800) 421-1140 (toll free outside California) Mr. C.F. Helvie, Manager Customer Relations **Mobil Oil Corporation** 3225 Gallows Road Fai:fax, VA 22037 (703) 849–3986

Mr. Thomas J. Slocum, Director News Bureau **Monsanto Company** 800 North Lindbergh Boulevard St. Louis, MO 63167 (314) 694–2883

Customer Service Monet Jewelers Number Two Lonsdale Avenue Pawtucket, RI 02860 (401) 728–9800 (401) 212–7254

Mr. Kenneth Darre Consumer Affairs Manager **Montgomery Ward** One Montgomery Ward Plaza Chicago, IL 60671 (312) 467-2628

Mr. Kenneth C. Cummins, Vice President Secretary and General Counsel Morse Shoe Company

555 Turripike Street Canton, MA 02021 (61 828-9300

Ms. Jane Dudley
Consumer Affairs Administrator
Morton Salt
110 North Wacker Drive
Chicago II, 60606

Chicago, IL 60606 (312) 807-2694

Director of Marketing **Motorola, Inc.** 1303 East Algonquin Road Schaumburg, IL 60196 (312) 397–5000

Mr. Paul Murphy Murphy-Phoenix Co. 23811 Chagrin Boulevard Beachwood, OH 44122 (216) 831-0404

(201) 907-6651

Ms. Virginia Callahan, Manager Customer Complaint Department Mutual Life Insurance Company of New York (MONY) Glenpoint Center 500 Frank W. Burr Boulevard Mail Drop 71-7 Teaneck, NJ 07668 Mi. Len Tondl, Executive Vice President Director of Public Relations Mutual of Omaha Insurance Co. Mutual of Omaha Plaza Omaha, NE 68175 (402) 342-7600

Mr. R.M. Hellman, Manager Consumer Affairs

NAP Consumer Electronics Corporation

P. Box 555 June son City, TN 37760 (615) 475-3801

Audience Services NBC, Inc. 30 Rockefeller Plaza New York, NY 10112 (212) 664-2333

Mr. Greg VanZandt Consumer Affairs Manager NEC Home Electronics USA 1255 Michael Drive Wood Dale, IL 60191 (312) 860-9500 1 (800) 323-1728 (toll free outside Illinois)

Ms. Marguerite A. Leahy, Senior Manager Consumer Information Nabisco Brands, Inc. East Hanover, NJ 07936 (201) 884-4000

Ms. Jean M. Otte, Vice Pres Je t Consumer and Sales Services National Car Rental System, Inc. 7700 France Avenue, South Minneapolis, MN 55435 (612) 830-2121 1 (800) 367-6767 (toll free outside Minnesota)

Mr. Bob Dowdell
Director of Educational Centers
National Education Corporation
1732 Reynolds Street
Irvine, CA 92714
(714) 261-7606

Mr. Bill Campbell, Vice President National Paragon Corporation 4360 Main Street Philadelphia, PA 19127 (215) 492-9800

Mr. Vern Lange, Service Department National Presto Industries, Inc. 3925 North Hastings Way Eau Claire, WI 54703 (715) 839-2121

Mr. John T. Doulin Customer Relations Officer Nationwide Insurance Company One Nationwide Plaza, 34th Floor Columbus, OH 43216 (614) 249-6334 Customer Service Department
Neiman-Marcus
2620 North Haskell Avenue
PO Box 2142
Dallas, TX 75262
(214) 821-4000
1 (800) 442-2274 (toll f.ee in Texas)
1 (800) 527-1767 (toll free outside Texas)

Ms. Karen F Stanmyre Manager Consumer Affairs Nestle Foods Corporation 100 Manhattanville Road Purchase, NY 10577 (914) 251–3000

Ms. Alene Lain, Consumer Relations **Neutrogena Corporation**5755 West 96th Street
Los Angeles, CA 90045
(213) 642–1150
1 (800) 421–6857
(toll free outside California)

New York Air see Continental Airlines

Mr. Charles C Smith Corporate Vice President New York Life Insurance Company 51 Madison Avenue New York, NY 10010 (212) 576-5081

Mr. Robert F' Smith, Manager Advertising A ceptibility Department New York A imes Company 229 West 43rd Street New York, NY 10036 (212) 556-7171

Customer Service Representative Newsweek, Inc. PO Box 404 Livingston, NJ 07039 (212) 350-4000 1 (800) 631-1040 (toll free subscriber service only)

Customer Service Nexxus Products PO. Box 1274 Santa Barbara, CA 93116 (805) 968-6900

Ms. Nancy L. Testani, Director System Consumer Affairs Niagara Mohawk Power Corporation 300 Erie Boulevard West Syracuse, NY 13202

Ms. Jackie Evey, Supervisor Consumer Services Nike, Inc. 9300 Nimbus Road Beaverton, OR 97005 (503) 644-9000 1 (800) 344-6453 (tol! free outside Oregon)



Ms. Kimberly Nicolia, Customer Relations Nikkal Industries

562 Lynnhaven Parkvay Virginia Beach, VA 23452 (804) 431-2818 1 (800) 334-4559 (toll free outside Virginia)

No Nonsense see Kayser-Roth Hosiery, Inc.

Ms. Patricia Peters, Vice President Investor Relations NordicTrack Exerciser 524 Main Street Acton, MA 01720 (617) 264-4155

Norge see Maycor

Mr. Terry Leitz, Manager Consumer Affairs/Field Service North American Philips Consumer Electronics Division P.O. Box 555 Jefferson City, TN 37760 (615) 475–3801

Ms. Amy Grant
Marketing Servicing Manager
North American Watch
Corporation

650 Fifth Avenue New York, NY 10019 (212) 397-7800

Mr. John Rantz, Director Product Performance

Northern Electric Company 1621 Highway 15 North P.O. Box 247

Laurel, MS 39441 (601) 649-6170

Ms. Hedy Hughes, Director Customer Relations Northwest Airlines

M/S A5100 Minneapolis/St. Paul International Airport St. Paul, MN 55111 (612) 726-2046

Mr. Thomas W. Towers, Manager Public Relations

Northwestern Mutual Life Insurance Company

720 East Wisconsin Avenue Milwaukee, WI 53202 (414) 271-1444

Ms. Anita Davis, Director Customer Relations

Norwegian Caribbean Lines One Biscayne Tower Miami, FL 33131 (305) 358-6670 1 (800) 327-9020

1 (800) 327-9020 (toll free outside Florida)

Ms. Peggy Hill, Product Manager Nostrilla Boehringer Ingelheim 90 East Ridge PO. Box 368 Ridgefield, CT 06877 (203) 798-9988 Ms. Belty Ridgely, Director Consumer Services Noxell Corporation 11050 York Road Hunt Valley, MD 21030

Nu Tone see Scoville, Inc.

(301) 785-4411

0

Ms. Linda Compton, Consumer Affairs Ocean Spray Cranberries Inc. 225 Water Street

Plymouth, MA 02360 (617) 747-7407

Mr. Jordan Henderson, District Manager Consumer Affairs

Ohio Bell Telephone Company 45 Erie View, Room 868 Cleveland, OH 44114 (216) 822-2209

O'Keefe & Merit Appliances see White Consolidated Industries

Ms. Gay F. Gandrow, Director Marketing Services Olan Mills, Inc. 4325 Amnicola Highway P.O. Box 23456 Chattanooga, TN 37422 (615) 622-5141

Mr. Ralph LePore, Manager Camera Service Olympus Optical Company, Ltd. 145 Crossways Park

145 Crossways Park Woodbury, NY 11797 (516) 364–3000 1 (800) 433–0880 (toll free – information)

Ms. Bridget Burke Consumer Relations Representative Oneida, Ltd. Kenwood Station Oneida, NY 13421 (315) 361–3000

Orkin see Rollins, Inc.

Ms. Clare B. LeBrun, Manager Consumer Affairs **Ortho Consumer Products** P.O. Box 7144 San Francisco, CA 94120 (415) 894–4500

Orville Reaunbacher see Beatrice Companies, Inc

OSCO Drugs see American Stores Company

Consumer Response
Oster Company
5055 North Lydell Avenue
Milwaukee, WI 53217
(414) 332–8300
1 (800) 356–7837 (toll free)

Mr. Bob Schroer, Manager Field and Customer Services Outboard Marine Corporation 100 Sea Horse Drive Waukegan, IL 60095

Ms Margie Meeks, Supervisor Inquiry Clerk Owens-Corning Fiberglas Corporation

Fiberglas Tower Toledo, OH 43659 (419) 248-8000

Ρ.

Executive Offices
Pacific Bell
140 Montgomery Street
San Francisco, CA 94105
1 (800) 592-6500 (toll free in California)

Mr. Larry Ash, Director of Communications
Pacific Lighting Corporation
810 South Flower Street
Los Angeles, CA 90017
(213) 689-4178

Ms. Linda McKnown, Supervisor Consumer Affairs **Pacific Southwest Airlines** P.O. Box 85385 San Diego, CA 92138 (619) 574-2314

Mr. James Stevens, Vice President Customer Services PaineWebber, Inc. 120 Broadway New York, NY 10271 (212) 437-2087

Ms. Dawn Fiss, Director

Consumer Affairs
Pan Americarı World Airways
200 Park Avenue
Pan Am Building
New York, NY 10166
(212) 880-6139

Panasonic see Matsushita Servicing Company

Paper Art Company see Mennen Company

Parke-Davis see Warner-Lambert Company

Mr. David H. Clark National Technical Service Manager **Pennzoil Products Company** P.O. Box 2967 Houston, TX 77252 (713) 546-4262

Mr. Joseph Pollard Corporate Vice President Public Relations **Peoples Drug Stores, Inc.**

6315 Bren Mar Drive Alexandria, VA 22312 1 (800) 572-0267 (toll free inside Virginia) 1 (800) 336-4990 (toll free outside Virginia)



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People Express see Continental Airlines

Ms. Ellen Woznica, Manager Consumer Services **Pepperidge Farm, Inc.** Westport Avenue Norwalk, CT 06856 (203) 846–7276

Ms. Christine Jones Manager, Consumer Affairs **Pepsi Cola Company** Route 35 and 100 Somers, NY 10589 (914) 767–7218

Ms. Connie Littleton Director of Advertising **Perdue Farms** P.O. Box 1537 Salisbury, MD 21801 (301) 543–3000 1 (800) 638–1150 (toll free outside Maryland)

Ms. Phyllis Wolfe, Manager Consumer Affairs **Personal Products Company** Van Liew Avenue Milltown, NJ 08850 1 (800) 631-5294 (toll free)

Ms. Jcyce Hofer Consumer Affairs Correspondent **Pet Incorporated** PO. Box 32? St. Louis, MO 63166 (314) 621-5400

Ms. Hazel Morris, Vice President Consumer Affairs **Pet Incorporated**

Frozen/Bakery Group P.O. Box 392 St. Louis, MO 63166 (314) 621-5400

Ms. Janet Tournbough, Director Consumer Affairs Pet Incorporated Grocery Group

P.O. Box 392 St. Louis, MO 63166 (314) 621-5400

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

Ms. Karen Vogl, Associate Director Consumer Response **Pillsbury Company** 2821 Pillsbury Center Minneapolis, MN 55402 (612) 330-4728

Philco see NAP Consumer Electronics Corporation

Ms. Lois Heywood, Manager Corporate Support Programs **Philip Morris, Inc.** 120 Park Avenue New York, NY 10017 (212) 880-3489

Public Relations
Phillips Petroleum Company
16 Phillips Building
Bartlesville, OK 74004
(918) 661–1215

Ms. Carolyn Kumle, Operations Support Photo Corporation of America Photo Service PCA International, Inc. 801 Crestdale Avenue Matthews, NC 28105 (704) 847–8011

Piaget see North American Watch Corporation

Mr. Atlen Johnson, Director

Baggage Services
Piedmont Airlines, Inc.
Charlotte Douglas International Airport
P.O. Box 19004
Charlotte, NC 28219
1 (800) 342–1709
(toll free in North Carolina)
1 (800) 826–2033
(toll free outside North Carolina)
(baggage complaints only)

Ms. Deborah Thompson, Director Customer Relations Piedmont Airlines, Inc. 1 Piedmont Plaza Winston-Salem, NC 27156 (919) 770-8206

Pierre Cardin see American Cyanamid Company

Mr. Sol Fields, Division Manager Customer Service Pionear Electronics Service, Inc. P.O. Box 1760 Long Beach, CA 90801 1 (800) 421-1404 (toll free)

Playskool see Hasbro, Inc.

Ms. Dawn Tedeschi, Manager Consumer Affairs Playtex, Inc. 215 College Road, P.O. Box 728 Paramus, NJ 07652 (201) 265-8000 1 (800) 624-0825 (toll free in New Jersey) 1 (800) 222-0453 (toll free outside New Jersey) Ms. Elizabeth Thomas, Director Consumer Relations **Plough, Inc.** 3030 Jackson Avenue Memphis, TN 38151 (901) 320 2386

Customer Service Department
Polaroid Corporation
784 Memorial Drive
Cambridge, MA 02139
(617) 577-2000
(collect calls within Massachusetts)
1 (800) 343-5000
(toll free outside Massachusetts)

Ms. Pieter Roeloff, Vice President Operations **Ponderosa, Inc.** P.O. Box 578 Dayton, OH 45401 (513) 454–2400

Mr. David Lundstedt, Product Manager **Prestone**39 Old Ridgebury Road
Danbury, CT 06817
(203) 794–3930

Princeton Pharmaceutical Products see Squibb Corporation

Ms. Dorothy Puccini, Manager Consumer Services **Procter & Gamble Co.** P.O. Box 599 Cincinnati, OH 45201 (513) 562–2200

Mr. James F. Sutor, Vice President Community Relations and Secretary **Provident Mutual Life Insurance** 1600 Market Street Philadelphia, PA 19101 (215) 636-5000

Ms. Pat Lucey, Associate Vice President Client Relations **Prudential Bache Securities, Inc.** 100 Gold Street New York, NY 10292 (212) 791-4175

Mr. Ethan I. Davis, CLU, FLMI
Vice President
Individual Insurance Services
Prudential Insurance Company
of America
One Washington Building
Newark, NJ 07101
(201) 877-7340

Ms Dorothy Light, Esq , Vice President Public Affairs **Prudential Property & Casualty Company** 23 Main Holmdel, NJ 07733 (201) 946-5228



Mr. Dave Sayer (sweepstakes) Ms. Judy Nogle (magazines) Advertising Manager

Publishers Clearing House

382 Channel Drive Port Washington, NY 11059 (516) 883-5432 1 (800) 645-9242 (toll free outside New York)

Mr Clayton Hollis, Director Public Relations

Public Helations

Publix Supermarkets

1936 George Jenkins Boulevard

P.O. Box 407

Lakeland, FL 33802

(813) 688-1188

1 (800) 282-4168 (toll free in Florida)

Mr. Frank Hixon, Manager Customer Relations

Purolator Courier Corporation

131 Marstown Road Basking Ridge, NJ 07920 1 (800) 653-3333 (toll free)

Q.

Ms. Beverly Kloehn Manager of Consumer Response **Quaker Oats Company** PO. Box 9003 Chicago, IL 60604

Mr. Benton H. Faulkner, Marager Public Relations

Quaker State Corporation

P.O. Box 989 Oil City, PA 16301 (814) 676-7676

(312) 222-7843

Mr. Robert Wayne, Manager Consumer Relations **Quasar Company** 1325 Pratt Boulevard Elk Grove Village, iL 60007

(312) 228-6366

R.

Radio Shack see Tandy Corporation

Ms. Doris Hewkin, Director Office of Consumer Affairs Raiston Purina Company

Checkerboard Square St. Louis, MO 63164 (314) 982-4566

Mr. David M. Thompson, Vice President Corporate Communications

Ramada, Inc. P.O. Box 29004 Phoenix, AZ 85038 (602) 273-4000

Ms. Pamela Gormley, Manager Customer Relations Reader's Digest Association, Inc. Pleasantville, NY 10570 1 (800) 262–2627 (toll free in New York) 1 (800) 431–1246 (toll free outside New York) Ms. Betty Tegen Mr. John Andreliunas Consumer Relations **Reebok**

150 Royall Street Canton, MA 02021 (617) 821-2800 1 (800) 843-4444

(toll free outside Massachusetts)

Ms. Claire Turkiewicz Customer Service Supervisor

The Regina Company 313 Regina Avenue Rahway, NJ 07065 (201) 381 – 1000 1 (800) 847–8336 (toll free outside New Jersey)

(ton free outside New Jersey)

Mr. Terry Washburn, Manager Consumer Affairs

Remco Enterprises, Inc. P.O. Box 720259

Houston, TX 77272 (713) 530-4900

Mr. John Fullerton, Manager World Wide Services Remington Products, Inc. 60 Main Street Bridgeport, CT 06602 (203) 367-4400

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

Ms. Natalie Korman **Revlon** 767 Fifth Avenue New York, NY 10153 (212) 326–5682

Ms. Susan B. Kerr Division Consumer Affairs Manager **Reynolds Metals Company** 6603 West Broad Street Richmond, VA 23230 (804) 281-4104

Ms. kathleen M. Fitzsimmons, Director Consumer Affairs

Richardson-Vicks, Inc. Healthcare & Personal Products Division

10 Westport Road Wilton, CT 06897 (203) 834-5000

Rockport see Reebok

(212) 758-7700

Mr. Brian Hernon Assistant Director of Fulfillment Services **Rodale Press, Inc.** 33 East Minor Street Emmaus, PA 18049 1 (800) 441–7761 (toll free)

Mr. William Roisen
`ssistant Vice President

Aolex Watch U.S.A., Inc.
665 Fifth Avenue
New York, NY 10022

Ms Jan Bell, Director Customer Services **Rollins, Inc.** 2170 Piedmont Road, N E Atlanta, GA 30324 (404) 888–2151

Mr. Leo VanVark, Manager Customer Service Rolscreen Company 100 Main Pella, IA 50219 (515) 628-1000

Mr. John Chiles, Quality Assurance Rorer Group Inc. 500 Virginia Drive Fort Washington, PA 19034 (215) 628-6416

Ms. Joanne Taddeo, Manager Consumer Services Ross Laboratories 625 Cleveland Avenue Columbus, OH 43215 (614) 227–3758

Mr. Wynelle Sanders, Marketing Secretary **Royal Oak Enterprises, Inc.** 35 Glenlake Parkway, Suite 500 Atlanta, GA 30328 (404) 393–1430

Ms. Victoria Trentacest, Manager Customer Service Royal Silk Ltd. 45 East Madison Avenue

45 East Madison Avenue Clifton, NJ 07011 1 (800) 451 - 7455 (toll free)

Ms. Ruth A Chambers, Supervisor Consumer Services **Rubbermaid, Inc.** 1147 Akron Road Wooster, OH 44691 (216) 264–6464

Rustler Jeans see Blue Bell, Inc.

Ms. Ann Salanty
Manager of Customer Service
Ryder Truck Rental
P.O. Box 020816
Miami, FL 33102
1 (800) 327-7777
(toll free outside Florida)

Ms. Lorraine Frost Administrative Assistant to the President **Ryland Homes** P.O Box 4000 Columbia, MD 21044 (301) 730–7222

S.

7-Eleven Food Stores see The Southland Corporation

SFS Corporation
Customer Information Center
1 (800) 421-5013 (toll free)



Mr. Paul Nigro, Marketing Manager STP Corperation 39 Old Ridgebury Road Danbury, CT 06817 (203) 794–3930

Ms. Felicia del Campo Public Affairs Department Manager **Safeway Stores, Inc.** Oakland, CA 94660 (415) 891–3267

Samsonite see Beatrice Companies, Inc.

Mr. Mike McGrame Sandoz Company Highway 56 and Interstate 80 P.O. Box 83288 Lincoln, NE 68501 (402) 464-6311

Sanyo Electric Inc. see SFS Corporation

Sara Lee see Kitchens of Sara Lee

Consumer Relations Department Schwirn Bicycle Company 217 North Jefferson Street Chicago, IL 60606 (312) 454-7400

Ms. Janet Jones, Manager Consumer Relations Operations Scott Paper Company Scott Plaza Two Philadelphia, PA 19113 (215) 522-6170 1 (800) 835-7268 (toll free outside Pennsy;vania)

Mr. Ralph Profitt
Director of Consumer Relations
Nu Tone Division
Scoville, Inc.
Madison and Red Bank Roads
Cincinnati, OH 45227
(513) 527-5100
1 (800) 582-2030 (toll free in Ohio)
1 (800) 543-8687 (toll free outside Ohio)

Shareholder Services Representative Scudder Funds Distributor 160 Federal Street Boston, MA 02110

1 (800) 225-2470 (toll free outside Massachusetts)

Mr. Clyde Allen, Community Affairs Joseph E. Seagram & Sons, Inc. 800 Third Avenue New York, NY 10022 (212) 572-7000

Customer Service Representative
Sealy Mattress Manufacturing
Company
1300 East Ninth Street
Cleveland, OH 44114
(216) 522-1310

Ms. Fran DiPalo, Manager Consumer Affairs **Seaman Furniture Store** 70 Charles Lindbergh Boulevard Uniondale, NY 11553 (516) 222-6011

Customer Service
G.D. Searle and Company
Consumer Products Division
P.O. Box 5110

Chicago, IL 60680 1 (800) 942-5686 (toll free in Illinois) 1 (800) 323-1157 (toll free outside Illinois)

Customer Service
G.D. Searle and Company
Nutrasweet

P.O. Box C-1115 Skokie, IL 60076 (312) 982-7972 1 (800) 321-7254 (toll free outside of Illinois)

Customer Service

G.D. Searle and Company Pharmaceuticals

P.O. Box 5110 Chicago, IL 60680 1 (800) 942-2566 (toll free in Illinois) 1 (800) 323-1603 (toll free outside Illinois)

Mr. Jerry Hauber, Director Consumer Relations **Sears, Roebuck and Co.** Department 731 A Sears Tower Chicago, IL 60684 (312) 875–5188

Sedgefield Jeans see Blue Beil, Inc.

Seiko Time Corporation 1111 MacGauther Boulevard Mahwah, NJ 07430 (201) 529–3311

Ms. Rosemarie Martinez Customer Relations Department Serta, Inc. 2800 North River Road

2800 North River Road Des Plaines, IL 60018 (312) 699-9300

(201) 529-9140

Ms. Florence Chasey-Cohen Corporate Communications **The Seven-Up Company** P.O. Box 655086 Dallas, TX 75265 (214) 824-0331

Seventeen Magazine see Triangle Publications, Inc.

Mr. Gene O. Jadwin, General Manager Customer Relations/Service Sharp Electronics Corporation Sharp Plaza P.O. Box 650 Mahwah, NJ 07430 Customer Service
The Sharper Image
650 Davis Street
San Francisco, CA 94111
1 (800) 344-4444 (toll free)

Mr Harold Cothern, Manager Dealer and Customer Inquiries **Shell Oil Company** P.O. Box. 2463 Houston, TX 77001 (713) 241–2281

Mr. John Kolb, Manager Customer Service **Sherwin-Williams Company** 101 Prospect Avenue, N.W. Cleveland, OH 44101 (216) 566–2068

Shoppers Department Shoney's Inc. 1727 Elm Hill Pike Nashville, TN 37210 (615) 366-9240

Ms. Mary Ellen Gowin, Manager Consumer and Public Affairs **Shop Rite Supermarket** 600 York Street Elizabeth, NJ 07207 (201) 527-3342

ShowBiz Pizza see Brock Hotel Corporation

Ms. Joyce Glover, National Director Consumer Relations Simmons U.S.A. P.O Box 95465 Atlanta, GA 30347 (404) 321–3030

Mr Paul Nigro, Marketing Manager Simonize 39 Old Ridgebury Road Danbury, CT 06817 (203) 794-3930

Ms. Lilian Crawford Consumer Affairs Department Sewing Products Division Singer Sewing Company 155 Raritan Center Parkway Edison, NJ 08837 (201) 527-6000

Mr. Mike Minchin Executive Vice President Marketing Sizzler Restaurants International 5400 Alla Road Los Angeles, CA 90066 (213) 827-2300

Skaggs Company see American Stores Company

Skoal Cnewing Tobacco see U.S. Tea



Law and Compliance Department Smith Barney, Harris Upham & Co., Inc.

330 West 34th Street New York, NY 10001 (212) 399-6000

Ms. Rosanne Tyson Consumer Affairs Administrator **SmithKline Consumer Products** One Franklin Plaza, P.O. Box 8082 Philadelphia, PA 19101 (215) 751–4324

Ms. Vickie Limbach Manager of Communications J.M. Smucker Co. Strawberry Lane Orrville, OH 44667 (216) 682–0015

Snapper Power Equipment McDonough, GA 30253 (404) 957-9141

Solar Nutritionals see Thompson Medical Company

Mr. Paul Sonnabend, President Sonesta International Hotels Corporation 200 Clarendon Street

Boston, MA 02116 (617) 421-5413 Ms. Kathryn M. O'Brien, Manager

Customer Relations
Sony Corporation of America
Sony Service Company
Sony Drive

Sony Drive Park Ridge, NJ 07656 (201) 930-7669

Southern Bell Corporation

32R77 Southern Bell Center 675 West Peachtree Street, N.E. Atlanta, GA 30375 (404) 529–3638 (information) (404) 529–3870 (complaints)

Mr. Jim Ruppel, Director Customer Relations Southwest Airlines Love Field

P.O. Box 37611 Dallas, TX 75235 (214) 353-6145

Ms. Shirley Brisbois, Manager Consumer Relations

Spalding & Evenflo, Inc. Meadow Street Chicopee, MA 01021 1 (800) 332-9662

(toll free in Massachusetts) 1 (800) 225-6601

1 (800) 225-6601 (toll free outside Massachusetts)

Mr. Pa. J Weiske Customer Service Manager **Speed Queen Company** P.O. Box 990 Ripon, WI 54971 (414) 748–3121 Mr. Don Currant, Supervisor Customer Service Department **Spencer Gifts**

1050 Black Horse Pike Pleasantville, NY 08232 (609) 645-5580

Ms. Trina Mohrbacher Customer Service Manager Mr. Robert Terry, Vice President **Spiegel, Inc.** Regency Towers 1515 West 22nd Street Oak Brook, IL 60522 (312) 954-2772

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

Ms. Linda Dickey Customer Relations Manager **The Southland Corporation** P.O. Box 719 Dallas, TX 75221 (214) 522-5591

Mr. Ralph Jones, Public Affairs **Squibb Corporation** P.O. Box 4000 Princeton, NJ 08540 (609) 921-4279

Mr. Jack Gauthier, Marketing Manager Stanley Hardware
Division Stanley Works
195 Lake Street
New Britain, CT 06050
(203) 225-5111

Mr. Jim Stahly, Director Public Relations

State Farm Mutual Automobile Insurance Company

One State Farm Plaza Bloomington, IL 61701 (309) 766-2714

Ms. Phyllis Buono Product Complaint Section Department of Regulatory Affairs **Sterling Drug Inc.** 90 Park Avenue New York, NY 10016 (212) 907–2000, 3149

Ms. Esther Rasmussen, Director Consumer Relations **Stokely USA, Inc.** 626 East Wisconsin Avenue Oconomowoc, WI 53066 (414) 567–1731

Ms. Christine Filardo, Director Consumer Affairs Stop & Shop Supermarkets

P.O. Box 1942 Boston, MA 02105 (617) 770-8895 Ms. Frances D Karpowicz Consumer Affairs Department Stouffer Foods Corporation 5750 Harper Road Solon, OH 44139 (216) 248-3600

President

Stouffer Restaurant Company 30050 Chagrin Boulevard Pepper Pike, OH 44124 (216) 464–6606

Ms. Maureen Durand Quaity Assurance Administration Coordinator

The Stroh Brewery Company 100 River Place Detroit, MI 48207 (313) 446–2000

Ms. Donna Samelson, Manager Consumer Relations Sun-Diamond Growers of California P.O. Box 1727

P.O. Box 1727 Stocklon, CA 95201 (209) 466-4851

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

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

Mr. Richard Wisniewski, Supervisor Customer Relations

Supermarkets General Corporation 301 Blair Road

301 Blair Road Woodbridge, NJ 07095 (201) 499-3500

Mr. Doug Williams Customer Service Swatch Watch USA 1704 Hempstead Lane Lancaster, PA 17601 1 (800) SWATCH-1 (toll free)

The Swiss Colony Customer Service 1112 Seventh Avenue

1112 Seventh Avenue Monroe, WI 53566 (608) 324-4000

The Swiss Colony Food Coliection 1112 Seventh Avenue Monroe, WI 53566

(608) 324-8080

Sylvania Television see NAP Consumer Electronics Corporation

T

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

Ms. Joy Colarullo **T.J. Maxx** One Mercer Road Natick, MA 01760 (617) 651–6624

T.V. Guide see Triangle Publications, Inc.

Customer Service **Talbots**175 Beal Street
Hingham, MA 02043
1 (800) 225-8200 (toll free)

Ms. Kerry Carliell, Manager Consumer Services

TAMBRANDS, Inc.

P.O. Box 271
Palmer, MA 01069
(413) 283-3431
1 (800) 523-0014
(toll free outside Massachusetts)

Ms. Lucille Frey, Director Customer Relations

Tandy Corporation/Radio Shack 1600 One Tandy Center Fort Worth, TX 76102 (817) 390-3218

Tappan Company, Inc. see White Consolidated Industries

Ms. Jane Brattain, Director Consumer Relations and Quality Assurance **Target Stores** 33 South 6th Street PO. Box 1392 Minneapolis, MN 55440 (612) 370-6006

Technics see Matsushita Servicing Company

Mr. Richard Keller, Director Consumer Affairs **Teledyne, Inc.** 1730 East Prospect Straet Fort Collins, CO 80525 (303) 484–1352 1 (800) 525–2774 (to!' free except Alaska & Hawaii)

Ms. Kathy Laffin, Supervisor Customer Service **Teleflora** 12233 West Olympic, Suite 140

12233 West Olympic, Suite 140 Los Angcles, CA 90064 (213) 826-5253 1 (800) 367-5576 (*oll free in California) 1 (800) 421-2815 (toll free outside California) Ms. M.A. Shute, Manager Public Affairs **Tenneco, Inc.** P.O. Box 2511

Houston, TX 77001 (713) 757–2777

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

Mr. W.D. Kistler, Staff Coordinator Credit Services **Texaco Refining and Marketing** P.O. Box 2000 Bellarie, TX 77401 (713) 432-2235, 2018

Mr. Carl Gundlach, Consumer Products **Texas Instruments, Inc.**PO. Box 53
Lubbock, TX 79408
(806) 741-2000
1 (800) 842-2737 (tol! free outside Texas)

Mr. Edward C. Hall, Senior Vice President **The New England** 501 Boylston Street

Boston, MA 02117 (617) 578–2000

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

Thompson & Formby, Inc. 825 Crossover Lane Memphis, TN 38117 1 (800) FORMBYS (toll free)

Mr. Dean Siegal, Director Corporate Communications **Thompson Medical Co., Inc.** 919 Third Avenue New York, NY 10022 (212) 688-4420

Mr. Donald Bell, Vice President Professional & Public Affairs Thrift Drug Company

615 Alpha Drive Pittsburgh, PA 15238 (412) 781-5373

Corporate Public Affairs **Time Inc.** Rockefeller Center New York, NY 10020 (212) 522–1212

Ms Letha Watkins Consumer Correspondent **Timex Corporation** PO. Box 2740 Little Rock, AR 72203 (501) 372-1111 Ms Mary O'Connell Sales Services Supervisor Tonka Corporation 6000 Clearwater Drive Minnetonka, MN 55343 (612) 936–3300

Ms. Mary Elliott, Director Public Affairs **The Toro Company** 8111 Lyndale Avenue South Minneapolis, MN 55420 (612) 887-8900

National Dealer and Consumer Service Manager **Toshiba Corporation** 82 Totowa Road Wayne, NJ 07470 (201) 628-8000 (consumer products)

Ms. Theresa Peard Administrative Assistant **Totes, Inc.** 10078 East Kemper Road Loveland, OH 45140 (513) 583-2300

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

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

Ms. R. Robins, Manager Control Center **Trak Auto** 3360 75th Avenue Landover, M.D 20785 (301) 731–1200

Trane/Cac, Inc. see American Standard, Inc.

Ms. Rosemary Aurichio, Director Customer Relations **Trans World Airlines** 605 Third Avenue New York, NY 10158

(212) 692-3311

Mr Patrick Edwards, Manager

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

Office Of Consumer Information
The Travelers Companies
One Tower Square
Hartford, CT 06183
(203) 277-6565
1 (800) 243-0191
(toll free outside Connecticut)



Customer Service Triangle Publications, Inc. Four Radnor Corporate Center Radnor, PA 19088 (215) 293-8500

True Value Hardware Stores see Cotter & Company

Ms. Ruth Kelly, Director Consumer Services Department Tupperware P.O. Box 2353 Orlando, FL 32802 (305) 847-3111 1 (800) 858-7221 (toll free outside Florida)

Direct Response Division of Sales **Turner Broadcasting** System, Inc. P.O. Box 7500 (WTBS) Atlanta, GA 30357 1 (800) 257-1234 (toll free outside of Georgia)

Ms. Meg Houser Consumer Correspondence Representative Turtle Wax, Inc. 5655 West 73rd Street Chicago, IL 60638 (312) 563-3600

Mr. Pete Hester Consumer Relations and Services Tyson Foods, Inc. 2210 West Oaklawn Drive P.O. Drawer E Springdale, AR 72764 (501) 756-4000

Ms. Elaine De Shong, Manager Customer Services **U-Haul International** 2727 North Central Avenue

Phoenix, AZ 85004 (602) 263-6771 1 (800) 528-0463 (toll free outside Arizona)

UNISYS Corporation

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

Mr. Harry Roth, Director **Consumer Affairs USAir**

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

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

Ms. Renee Ray, Supervisor **Executive Consumer Services** U.S. Sprint

8001 Stemmons Freeway Dallas, TX 75247 (214) 688-4642

1 (800) 531-4646 (toll free outside Texas)

Mr. Larry Allen, Manager Corporate Communications USTEA 100 West Putnam Avenue

Greenwich, CT 06830 (203) 661-1100

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

Union Fidelity Life Insurance Company see Aon Corporation

Mr. Paul M. Miller, Manager Consumer Affairs

Uniroyal Goodrich Company 600 South Main Street Akron, OH 44397

(216) 374-3796

1 (800) 521-9796 (toll free)

Mr. Paul Tinebra, Corporate Manager Consumer Affairs

United Airlines P.O. Box 66100

Chicago, IL 60666 (312) 952-5341

Mr. Bob Potter National Customer Complaint Coordinator

United Parcel Service of America, Incorporated 51 Weaver Street

Greenwich, T 16836 (203) 622-70.2

United States Fidelity & Guarantee Company

100 Light Street Baltimore, MD 21202 (301) 547-3000

Bette Malone Relocation Service **United Van Lines**

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

Ms. Jill Lory, Manager Customer Service and Consumer Correspondence **Universal Match Corporation**

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

Supervisor Customer Service **Unocal Corporation** Room 911-1321 A PO. Box 7600 Los Angeles, CA 90051 (213) 977-6956

Mr. Robert Raycraft Consumer Products Unit **Upjohn Company** 7000 Portage Road Kalamazoo, MI 49001 (616) 323-6004

Consumer Relations Department Valvoline Oil Company P.O. Box 12918 Lexington, KY 40512 (606) 268-7389

Ms. Adele Ball Manager of Marketing Services Van Heusen Company 281 Centennial Avenue Piscataway, NJ 08854 (201) 885-5000 1 (800) 631-5809 (toll free outside New Jersey)

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

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

Ms. Elizabeth Martin, Manager Corporate Communications Viacom International, Inc. 1211 Avenue of the Americas New York, NY 10036 (212) 719-7556

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

Customer Relations Visa USA, Inc. PO. Box 8399 San Francisco, CA 94128 (415) 570-3200

W.

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Customer Service Representative **Wagner Spray Tech Corporation** 1770 Fernbrook Lane Plymouth, MN 55441 (612) 553-7168 1 (800) 328-8251 (toll free outside Minnesota)

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

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

Customer Service Department Walter Drake & Sons
Drake Building
Colorado Springs, CO 80940

Ms. Rebecca Pierce Consumer Affairs Manager **Wamsutta Pacific** 111 West 40th Street, 16th Floor New York, NY 10018 (212) 930-5594

Customer Relations
Wang Laboratories Inc.
One Industrial Avenue
Lowell, MA 01851
(617) 967-4068

Mr. Alton G. Laliberte Executive Vice President Warnaco Men's Apparel 10 Water Street Waterville, ME 04901 (207) 873-4241

Ms. Mary Richardson, Director Consumer Affairs Division Warner-Lamhert Company 201 Tabor Road Morris Plains, NJ 07950 (201) 540-2458

Ms. Beverly Frago, Manager Customer Service Waterford Crystal, Ltd. P.O. Box 2298 Ocean, NJ 07712 (201) 493-2900 1 (800)221-1006 (toll free outside New Jersey)

Ms. Karen Wegmann
Executive Vice President
Customer Transactions
Wells Fargo & Company
201 Third Street
MAC 0137-020
San Francisco, CA 94163
(415) 477-5005

Ms. Susan Kosling Consumer Relations Specialist **Wendy's International, Inc.** P.O. Box 256 Dublin, OH 43017 (614) 764–6800

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

Ms. Caroline Lee Consumer Affairs Manager **West Point-Pepperell** 1221 Avenue of the Americas New York, NY 10020 (212) 382–5000 Mr. Carl Barkley, Director Office of Consumer Affairs Western Union Telegraph Company One Lake Street Upper Saddle River, NJ 07458

(201) 825-5937

Mr. Robert D. Stanley
Division Vice President, Consumer Affairs
Whirlpool Corporation
2000 M 63 North
Benton Harbor, MI 49022
(616) 926–5101
1 (800) 253–1301 (toll free)

Mr. Raymond E. Bacquet
Manager of Customer Relations and
Information Center
White Consolidated Industries
300 Phillipi Road
Columbus, OH 43288
(614) 272-4100
1 (800) 245-0600 (toll free outside Ohio)

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

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

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

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

Tappan Company, Inc. 1 (800) 537-5530 (toll free)

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

White Westinghouse see White Consolidated Industries

Ms. Kim Byron, Manager Community Relations **Wickes Companies, Inc.** 3340 Ocean Park Boulevard, Suite 2000 Santa Monica, CA 90405 (213) 452–9540

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

Mr. Steve Evenson Owner Relations Manager **Winnebago Industries** P.O. Box 152 Forest City, IA 50436 (515) 582–3535

Winthrop Consumer Products see Sterling Drug Inc.

Public Relations Wisconsin Bell 722 North Broadway ASC-13 Milwaukee, WI 53202 (414) 678-0681

Mr John Patrick Callahan Customer Service F.W. Woolworth Company 233 Broadway, Room 2638 New York, NY 10279 (212) 553-2202

Customer Service World Book, Inc. 510 Merchandise Mart Plaza Chicago, IL 60654 1 (800) 621-8202 (toli free)

Wrangler Jeans see Blue Bell, Inc.

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

Mr. Richard Reilly, Manager Customer Relations **Xerox Corporation** 100 Clinton Avenue South Rochester, NY 14644 (716) 423-5480

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Z.

Mr. Dan Caviness, Manager Customer Relations **Yamaha Motor Corporation** 6555 Katella Avenue Cypress, CA 90630 (714) 761–7439

Ms. Renee Hoke, Manager Communications **Zale Corporation** 901 West Walnut Hill Lane Irving, TX 75038 (214) 580-4980

Mr. Stanley Berkovitz, Vice President Consumer and Community Affairs **Zayre Corporation** Framingham, MA 01701 (617) 651–8704

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

Mr. John Pederson, Consumer Affairs **Zenith Electronics Corporation** 1000 Milwaukee Avenue Glenview, IL 60025 (312) 391–8100

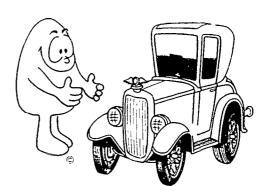


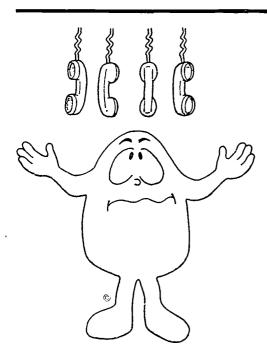
Used Cars

Before buying a used car from a dealer, there are certain steps you can

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

 Look for and read the "buyer's guide," which must be displayed in the window of all used cars sold by dealers. The buyer's guide explains who must pay for repairs after purchase. It will tell you if there is a warranty on the car, what the warranty covers, and whether a service contract is available. Be sure you get a copy of the buyer's guide when you purchase the car trom a dealer. from a dealer.
- Comparison shop for price, condition, warranty, and mileage for the model(s) you are interested in buying. Also compare available interest rates and other terms of finance agreements.
- To estimate the total cost, add in any interest rates for financing, the cost of a service contract (if any), and any service or repair expenses you will be likely to pay.
- Before buying, have a mechanic inspect the car for potential problems
- Check the reliability of the dealer with your state or local consumer protection agency. Also check the local Better Business Bureau to see if they have any complaints against the dealer.
- When purchasing a used car from someone other than a dealer, get a bill of sale, the proper title and registration, and copies of all financial transactions





Choosing Long Distance Telephone Service

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

 2. Not all carriers provide service to all areas. Make sure the one you
- 2. Not all carriers provide service to all aleas, make such the one of coose provides service to the areas you call most frequently.

 3. Each long distance carrier may have a different billing and usage measurement system. Some give credit for uncompleted calls, wrong numbers, or calls that are unanswered.
- Ask about one-time only and regular charges. Is there a subscription fee? Monthly service fee? Monthly minimum usage charge?
- Judge the quality of a carrier's performance (transmission capability, service, billing and crediting). A trial period may help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy, and the costs involved in switching to another carrier.

Automobile Manufacturers

If you have a problem with an automobile purchased from a dealer, first try to work it out with that dealer If an agreement cannot be reached, consider contacting the manufacturer's zone representative, many of whom are listed in this section. If the problem is still not resolved, try contacting one of the third-party dispute resolution programs. A listing of these programs begins on page 42.

American Honda Motor Company, Inc.

California, Nevada Customer Relations Department American Honda Motor Company, Inc Western Zone 700 Van Ness Avenue Torrance, CA 90509 (213) 781-4565

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

Maine, Vermont, New Hampshire, New York State, Connecticut, Massachusetts, Rhode Island
Customer Relations Department

Customer Relations Department American Honda Motor Company, 'nc. New England Zone 555 Old Country Road Windsor Locks, CT 06096 (203) 623-3310

Tennessee, Alabama, Georgia, Florida Customer Relations Department American Honda Motor Company, Inc. Southeast Zone 1500 Morrison Parkway Alpharetta, GA 30201 (404) 442–2045

Minnesota, Iowa, Missouri, Wisconsin, Illinois Customer Relations Department American Honda Motor Company, Inc. North Central Zone 139 West Central Road Schaumburg, IL 60195 (312) 991–9788

West Virginia, Maryland, Virginia, North Carolina, South Carolina, Estrict of Columbia
Customer Relations Dapartment American Henda Motor Company, Inc. Mid-Atlantic Zone
209 Perry Parkway, Suite 10
Gaithersburg, MD 20377
(301) 869-8982

Pennsylvania, New Jersey, Delaware, Long Island (New York) Customer Relations Department American Honda Motor Company, Inc. Northeast Zone 115 Gaither Drive Moorestown, NJ 08057 (609) 235–5533 Michigan, Indiana, Ohio, Kentucky Customer Relations Department American Honda Motor Company, Inc Central Zone 101 South Stanfield Road Troy, OH 45373 (513) 332-6250

Wyoming, North Dakota, South Dakota, Hawaii, Alaska Customer Relations Department American Honda Motor Company, Inc. Northwest Zone 12439 N.E. Airport Way Portland, OR 97220

(503) 256-0943

Washington, Oregon, Idaho, Montana,

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

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

American Isuzu Motors, Inc.

California
Regional Customer Relations Manager
American Isuzi Motors, Inc
One Autry Street
Irvine, CA 92718
(714) 770-2626

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

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

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

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

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

Headquarters: American Isuzu Motors, Inc 2300 Pellissier Place Whittier, California 9060 (213) 949-0611

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

Audi of America, Inc.

Arizona, Southern California, Colorado, Nevada, Wyoming,
Naw Mexico, South Dakota (Rapid City),
Texas (El Paso), Utah
Pegional Service Manager
Audi of America, Inc.
Pacific Region
11300 Playa Street
Culver City, CA 90231
1 (800) 822-AUDI (toil free)

Alaska, Northern California, Idaho, Montana, Oregon, Washington Regional Service Manager Audi of America, Inc. Western Region 7106 Johnson Drive Pleasanton, CA 94566 1 (800) 822-AUDI (toll free)



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

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

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

Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
Regional Service Manager
Audi of America, Inc.
Atlantic Region
9300 Martin Luther King, Jr. Highway
Lanham, MD 20706
1 (800) 822-AUDI (toll free)

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

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

Corporate Office:
Mr. Frank A. Pompa, Jr.
Consumer Services Manager
Audi of America, Inc.
888 West Big Beaver
Tr.y, Ml 48007
1 (800) 822-AUDI (toll free)

BMW of North America, Inc.

Arizona, Southern California, Southern Nevada (Las Vegas) Customer Relations Manager Western Region BMW of North America, Inc. 12541 Beatrice Street P.O. Box 66916 Los Angeles, CA 90066 (213) 305-2913 Northern California, Nevada, Utah, Idaho, Washington, Oregon, Montana Customer Relations Manager BMW of North America, Inc. Northwest Region 6606 Owens Drive Pleasanton, CA 94566 (415) 463-0690

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

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

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

Wyoming, Colorado, New Mexico, Texas, Oklahoma, Kansas, Nebraska, Missouri, Arkansas, Louisiana
Customer Relations Manager
BMW of North America, Inc.
Southwest Region
1730 Briercroft Court, P.O Box 819003
Dallas, TX 73581
(214) 323-7700

North Carolina (Charlotte), District of Columbia, Virginia, Pennsylvania, Maryland, Delaware
Customer Relations Manager
BMW of North America, Inc.
Mid-Altantic Region
21545 Ridge Top Circle
Sterling, VA 22170
(703) 450–7620

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

Chrysler Motors Corporation

Nevada, Utah, Arizona, New Mexico Customer Relations Manager Chrysler Motors Corporation Phoenix Zone Office 11225 North 28th Drive, Suite A100 Phoenix, AZ 85029 (602) 866-6060 Southern California, Hawaii Customer Relations Manager Chrysler Motors Corporation Los Angeles Zone Office P.O. Box 3019-C Anaheim, CA 92803 (714) 870-4000

California

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

Wyoming, Kansas, Colorado, Nebraska, Idaho, Montana
Customer Relations Manager
Chrysler Motors Corporation
Denver Zone Office
P.O. Box 39006
Denver, CO 80239
(303) 371 – 1330

Florida

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

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

Iowa, Northern Illinois, Indiana Customer Relations Manager Chrysler Motors Corporation Chicago Zone Office PO. Box 1102 Itasca, IL 60143 (312) 773-7780

Oklahoma, Missouri, Nebraska, Kansas Customer Relations Manager Chrysler Motors Corporation Kansas C.ty Zone Office PO. Box 25668 Overland Park, KS 66225 (913) 469–3090

Louisiana, Florida, Alabama, Missouri Customer Relations Manager Chrysler Motors Corporation New Orleans Zone Office PO. Box 73168 Metairie, LA 70033 (504) 455–1433

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

ERIC

Full flext Provided by ERIC

Maryland, Virginia, North Carolina, Delaware, District of Columbia Customer Relations Manager Chryster Motors Corporation Washington, DC Zone Office P.O Box 3130 Landover, MD 20784 (301) 464–40/

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

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

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

Noni: Carolina, South Carolina Customer Relations Manager Chrysler Motors Corporation Charlotte Zone Office 4944 Parkway Plaza Boulevard Suite 470 Charlotte, NC 28217 (764) 529-4165

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

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

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

Oregon, Alaska, Washington, Northern Idaho, Western Montana Customer Relations Manager Chrysler Motors Corporation Portland Zone Office PO. Box 744 Beaverton, OR 97075 (503) 841–4170 Pennsylvania, New Jersey, Delaware Customer Relations Manager Chrysler Motors Corporation Philadelphia Zone Office 3 Great Valley Parkway East, Suite 201 Great Valley Corporate Center Malvern, PA 19355 (215) 251-2990

Ohio, Pennsylvania, West Virginia Customer Relations Manager Chrysler Motors Corporation Pittsburgh Zone Office Penn Center West 3, Suite 420 Pittsburgh, PA 15276 (412) 788–7000

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

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

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

Illinois, Ohio, Missouri, Michigan, Minnesota, Wisconsin Customer Relations Manager Chrysler Motors Corporation Milwaukee Zone Office 445 South Moorland Road, Suite 470 Brookfield, WI 53005 (414) 797–3750

Corporate Office: Mr. E. F. Mahon National Owner Relations Manager Chrysler Motors Corporation PO. Box 1718 Detroit, MI 48288 (313) 956-5970

Jeep/Eagle Division of Chrysler Motors Corporation

Nevada, New Mexico, Arizona, California, Hawaii Owner Relations Department Western Regional Office

23046 Avenida DeLa Carlotta P.C. Box 30710 Laguna Hills, CA 92654 (714) 855-3533 Nebraska, Colorado, Utah, Wyoming, Montana, Idaho, Oregon, Southwestern South Dakota, Washington, Alaska Owner Relations Department Rocky Mountain Regiona! Office 5005 Lima Street Denver, CO 80239 (303) 373-5800

Tennessee, Mississippi, Alabama, Georgia, Florida Owner Relations Department Southeast Regional Office 1640 Stone Ridge Drive P.O. Box 718 Stone Mountain, GA 30083 (404) 491–3233

Wisconsin, Upper Michigan, Illinois, Northwest Indiana, Iowa, Minnesota, North Dakota, South Dakota Owner Relations Department Midwest Regional Office 1600 Busse Road Elk Grove Village, IL 60007 (312) 364-8601

Michigan, Western New York, Western Pennsylvania, West Virginia, Kentucky, Indiana, Ohio Owner Relations Department Great Lakes Regional Office 24100 Southfield Road, Suite 100 Southfield, MI 48075 (313) 827-7870

Rhode Island, Massachusetts, Maine, New Hampshire, Vermone, Eastern New York, Northern New Jersey Owner Relations Department Northeast Regional Office 444 Saw Mill River Road PO. Box 500 Elmsford, NY 10523 (914) 997-2823

Missouri, Arkansas, Louisiana, Texas, Oklahoma, Kansas Owner Relations Department Southwest Regional Office 5101 Statesman Drive Irving, TX 75063 (214) 570-3222

Eastern Pennsylvania,
Southern New Jersey, Delaware,
Maryland, District of Columbia,
Virginia North Carolina, South Carolina
Owner Eations Department
Mid-Atlantic Regional Office
Hallmark Building
13873 Park Center Road, Suite 77
Herndon, VA 22071
(703) 481-6438

Corporate Office: Ms. Marilyn Johnston Owner Relations Service 14250 Plymouth Road Detroit, MI 48232 (313) 493-2341



Fiat Auto U.S.A., Inc.

Corporate Office: Mr Manny Carvalho National Service Operations Manager Fiat Auto U.S.A., Inc. 777 Terrace Avenue Hasbrouck Heights, NJ 07604 (201) 393–4049, 4042

Ford Motor Company

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

Southern California, Southeastern Nevada Owner Relations Manager Ford Motor Company Los Angeles District Office 2200 West Sequoia PO. Box 4680-P Anaheim, CA 92803 (714) 520-8300

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

Colorado, Wyoming, Western Nebraska, Southern Idaho, Utah, Southwestern South Dakota, Northeastern Nevada, Montana, Southeastern Oregon Owner Relations Manager Ford Motor Company Denver District Office P.O. Box 5588 Terminal Annex Denver, CO 80217 (303) 893–3673

Florida, Southern Georgia Owner Relations Manager Ford Motor Company Jacksonville District Office P.O. Box Y Jacksonville, FL 32203 (904) 783-7777

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

Northeastern Illinols, Northwestern Indlana Owner Relations Manager Ford Motor Company Chicago District Office 2225 West North Avenue Melrose Park, IL 60160 (312) 681–6500 Central and Western Indiana, Southeastern Illinois Owner Relations Manager Ford Motor Company Indianapoiis District Office P.O. Box 19448 Indianapolis, IN 46219 (317) 353-6251

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

Western Kentucky, Central Tennessee, South Central Indiana Owner Relations Manager Ford Motor Company Louis ville District Office PO. Box 32080 Louisville, KY 40232 (502) 456–3700

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

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut Owner Relations Manager Ford Motor Company Boston District Office P.O. Box 587 Waltham, MA C2254 (617) 895–1000

Michigan (excluding Upper Peninsula)
Owner Relations Manager
Ford Motor Company
Detroit District Office
PO. Box 775
Wixom, Mi 48096
(313) 337–9900

Northwestern Wisconsin, Minnesota, North Dakota, Northern South Dakota Owner Relations Manager Ford Motor Company Twin Cities District Office PO. Box 9303 Minneapolis, MN 55440 (612) 887-4290

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

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

Western lowa, Central and Eastern Nebraska, Southeastern South Dakota Owner Relations Manager Ford Motor Company Omaha District Office PO. Box 37433 Millard Station Omaha, NE 68137 (402) 592-8850

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

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

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

Eastern and Northwestern Ohio, Northwestern Pennsylvania Owner Relations Manager Ford Motor Company Cleveland District Office P.O. Box 41035 Brecksville, OH 44141 (704) 554–4501

Southern Ohio, Southern West Virginia, Eastern Kentucky, Southeastern Indiana Owner Relations Manager Ford Motor Company Cincinnati District Office PO. Box 6308 Cincinnati, OH 45215 (513) 563-3120

Southwestern Pennsylvania, Northern West Virginia, Southeastern Ohio Owner Relations Manager Ford Motor Company Pittsburgh District Office Manor Oak Two, Suite 910 1910 Cochran Road Pittsburgh, PA 15220 (412) 928–2939

Arkansas, Western Tennessee, Northern Mississippi, Northwestern Alabama Owner Relations Manager Ford Motor Company Memphis District Office P.O. Box 8347 Hollywood Station Memphis, TN 38108 (901) 454-7270 Northern Texas, Oklahoma Owner Relations Manager Ford Motor Company Dellas District Office P.O. Box 110037 Carroliton, TX 75011 (214) 323-6299

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

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

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

Wisconsin (excluding Northwest corner), Michigan (Upper Peninsula) Owner Relatic.is Manager Ford Motor Company Milwaukee District Office P.O. Box 267 Brookfield. WI 5300⁻⁵ (414) 785-3100

National Office:
Owner Relations Manager
Ford Motor Company
Ford Parts and Service Division
3000 Schaefer Road
Dearborn, MI 4 2 1
(313) 337-6950
1 (800) 521-4140 (toll free - Lincolns)
1 (800) 551-5747
(toll free - Taurus/Mercury Sable)
1 (800) 437-8237 (toll free - Merkur)
1 (800) 282-0959
(towing and technical information)

Gene al Motors Corporation

Customer Assistance Center General Motors Corporation Buick Motor Division 902 " at Hamilton Avenue Flint, Mi 48550 1 (800) 521-7300 (to!! free)

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

Customer Assistance Department General Motors Corp ration Chevrolet Motor Division 5505 Corporate Drive Troy, MI 48098 1 (800) 222-1020 (toll free) Customer Service Department General Motors Corporation GMC Truck and Coach Operation 31 Judson Street Pontiac, MI 48058 (313) 456-4547

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

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

Handa Lee American Honda Motor Company, Inc.

Jaguar Cars, Inc.

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

Eastern Zone Customer Relations Manager Jaguar Cars, Inc 500 Willow Tree Road Leonia, NJ 07605 (201) 592-5200

Mazda Canada, Inc.

Customer Relations Manager Mazada Canada, Inc. 821 Brock Road South Pickering. Ontario Canada '-1W3L6 (416) 831-4222

Mazda Motors of America (Central), Inc.

Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming Mr. Matt Reiter Consumer Communications Manager Mazda Distributors West (Pacific Region) 9451 Toledo Way Irvine, CA 92714 (714) 380-7705

Illinois, Indian € Michigan, Chio, Wisconsin

M. Hal Paulsen
Consumer Communications Manager
Mazda Disti ·· utors Great Lakes
618 Kenmoor S.E.
Grand Rapids, MI 49506
(616) 949-9305

Arkansas, Iowa, Kansas, Kentucky, Lousiana, Mist. Jappi, Missouri, Nebraska, Oklahoma, Tennessee, Taxas Mr. Bill Cochrane
Consumer Communications Manager Mazda Distributors West (Gulf) 10445 Corporate Drive
Sugar Land, TX 77478
(713) 240-5800

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

Mazda Motors of America (East), Inc.

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

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

Mercedes-Benz of North America, Inc.

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

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



Western North Carolina, South Carolina, Tennessee, Mississippi, Alabama, Georgia, Florida

Owner Service Manager Mercedes-Benz of North America, Inc Jacksonville Zone 8813 Western Way P.O Box 17604 Jacksonville, FL 32245 (904) 731-4040

Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, Eastern South Dakota, Nebraska, Iowa, Missouri, Eastern Kansas

Owner Service Manager Mercedes-Benz of Nc rth America, Inc. Chicago Zone 3333 Charles Street Franklin Park, IL 60131 (312) 455-9131

Western New York, Prinsylvania, Eastern Ohio, West Virginia, Virginia, Maryland, Eastern North Carolina, Delaware, District of Columbia Owner Service Manager Mercedes-Benz of North America, Inc Washington, DC Zone Baltimore Commons Business Park 1300 Mercedes Drive Harmons, MD 21077 (301) 859-9160

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

Texas, Arkansas, Louisiana, Oklahoma, Western Kansas, New Mexico, Colorado, Eastern Wyo...ling
Owner Service Manager
Mercedes-Benz of North America, Inc
Houst one
9550 North Loop East
PO. Box 24396
Houston, TX 77229
(713) 575-61′3

Corporate Office: Owner Service Department Mercedes-Benz of North America, Inc One Mercedes Drive Montvale, NJ 07645 (201) 573-0600

Mitsubishi Motor Sales of America, Inc.

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

Alabama, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin Consumer Relations Manager Mitsubishi Motor Sales of America, Inc. Eastern Regional Office 516 Heron Drive Bridgeport, NJ 08014 1 (800) 222-0037 (toll free)

Corporate Office:

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

Nissan Motor Corporation in USA

Southern California, Arizona, Nevada (Las Vegas) Consumer Affairs Manager Nissan Motor Corporation in USA Los Angeles Regional Office 1683 Sunflower Avenue Costa Mesa, CA 92626 (714) 549-1277

Northern California, Nevada (except Las Vegas) Consumer Affairs Manager Nissan Motor Corporation in USA San Francisco Regional Office 355 North Wige: Lane, Suite 100 Walnut Creek, CA 947 (415) 932–0550

North Dakota, South Dakota, Wyoming, Nebraska, Utah, Colorado, Kansas, New Mexico, Texas (El Paso) Consumer Affairs Manager Nissa, Motor Corporation in USA Denver Regional Office 11000 East 45th Avenue Denver, CO 80239 (303) 371-4230 Sot arolina, Georgia, Florida Consumer Affairs Manager Nissan Motor Corporation in USA Jacksonville Regionat Office 8743 Western Way Jacksonville, FL 32217 (904) 737-7100

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

Maine, Vermont, New Hampshire, Massachusetts, Rh. de Island, Connecticut, parts of upstate New York Consumer Affairs Manager Nissan Motor Corporation in USA Boston Regional Office PO. Box 198 Mansfield, MA 02048 (617) 339–1000

New Jersey, Eastern Pennsylvania, Metropolitan New York Consumer Affairs Manager Nissan Motor Corporation in USA New York Regional Office No. 4 Corporate Place Piscataway, NJ 08855 (201) 981-0220

Michigan (Lower Peninsula), Indiana, Ohio, Western Pennsylvania Consumer Affairs Manager Nissan Motor Corporation in USA Columbus Regional Office 150 East Wilson Bridge Road, Suite 100 Worthington, OH 43085 (614) 846-6900

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

Texas, Okiahoma, Louislana Consumer Affairs Manager Nissan Motor Corporation in USA Dallas Regional Office 2405 North Stemmons Freeway armeis Branch, TX 75234 (214) 243-4311

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



Peugeot Motors of America, Inc.

Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington

Custr.mer Relations
Per geot Motors of America, Inc
Western Region
1020 East 230th Street
Carson, CA 90745
(213) 549-9880
1 (800) 345-5549 (toll free)

Connecticut, Florida, Maine,
Mascachusetts, New Hampshire, New
Jersey, New York, Pennsylvania, Rhode
Island, Vermont, Southern Georgia,
Puerto Rico
Customer Relations
Peugeot Motors of America, Inc
Eastern Region
45 U.S. Highway 46

Pine Brook, NJ 07058 (201) 882-1800 1 (800) 345-5549 (toll free)

Alabama, Arkansas, Colorado, Indiana, Illinois, Iowa, Kansas, Louisiana, Michigan, Minnesota, Missouri, Mississippi, Nebraska, New Mexico, North Dakota, Ohlo, Oklahoma, South Dakota, Texas, Wisconsin, Wyoming Customer Relations
Peugeot Motors of America, Inc. Central Region
9444 Old Katy Road
Houston, TX 77055
1 (800) 345-5549 (toll free)

Kentucky, Maryland, Northern Georgia, North Carolina, South Carolina, Tennessee, Virginia, District of Columbia, West Virginia, Delaware Customer Relations P_ugeot Motors of America, Inc. Eastern Auto Distributors Inc. 833 East Little Creek Road Norfolk, VA 23518 (804) 588-1334

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

Porsche Cars North America, Inc.

Customer Relations Manager Porsche Cars North America, Inc. 200 South Virginia Street P.O. Box 30911 Reno, NV 89520 (702) 348-3154

Saab-Scania of America, Inc. Maine, Vermont, New Hampshire.

Massachusetts, New Jersey, Rhode Island, Connecticut, New York, Delaware, Pennsylvania
Consumer Relations Representative
Saab-Scania of America, Inc
Eastern Region
PO Box 697
Orange, CT 06477
(203) 795-1326

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

Maryland, Virginia, District of Columbia, North Carolina, South Carolina, Tennessee, Alabama, Georgia, Florida Consumer Relations Representata € Saab-Scania of America, Inc. Southern, Region 425 Franklin Road, Suite 550 Mariett. GA 30067 (404) 42 150

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 Consumer Relations Representative Saab-Scania of America, Inc. Central Region 10415 United Parkway Schiller Park, IL 60176 (312) 671–4920

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

Subaru of America

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

Southern California, Nevada (Clark County only) Customer Relations Manager Subaru of Southern California 12 Whatney Drive Irvine, CA 92718 (714) 951-6592 Northern California, Nevada (except Clark County), Utah Customer Relations Manager Subaru of Northern California, Inc 2505 Port Street West Sacramento, CA 95691 (916) 371-7901

Nebraska, Kansas, Colorado, New Mexico, Arizona, Missouri (counties of Clay, Platte, and Jackson only) Customer Relations Manager Subaru Inter-Mountain 13000 East 39th Avenue Aurora, CO 80011 (303) 371–3820

Georgia, South Carolina, Florida Customer Relations Manager Southeast Subaru P.O. Box 3007 West Palm Beach, FL 33402 (305) 683-3066

Missouri (except counties of Clay, Platte, and Jackson) Indiania (Lake County only), North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois Customer Relations Manager Subaru Mid-America, Inc. 301 Mitchell Court Addison, IL 60101 (312) 953-1188

Maine, Vermont, New Hampshire,
Massachusetts, Rhode Island,
Connecticut
Customer Relations Manager
Subaru of New England, Inc
95 Morse Street
Norwood, MA 02062
(617) 76 5100

West Virginia, Virginia, Nurth Carolina, Maryland, District of Columbia Customer Relations Manager Subaru Atlantic, Inc. 8611 Larkin Road Savage, MD 20763 (301) 496-1700

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

New York, North New Jersey Customer Relations Manager Subaru Distributors Corporation 6 Ramland Road Orangeburg, NY 10962 (914) 359-2500

Kentucky, Ohio, Indiana (excert Lake County), Michigan Customer Relations Manager Great Lakes Subaru, Inc 401 North Hamilton Road P.O Box 16513 Columbus, OH 43216 (614) 864-6650



Washington, Oregon, Idaho, Montana, Wyoming, Alaska

Customer Relations Manager Northwest Subaru 8040 Northeast 33rd Drive P.O. Box 11293 Portland, OR 97211 (503) 287-4171

Texas, Oklahoma

Customer Relations Manager Southwest Subaru 126;5 San Pedro Avenue P.O. Box 32906 San Antonio, TX 782*6 (512) 496–1441

Curporate Office:

O vner Service Department Subaru of America P.O. Box 6000 Cherry Hill, NJ 08034 (609) 488-3278

Toyota Motor Sales, Inc.

Customer Assistance Center Toyota Motor Sales, Inc. Department A110 19001 South Western Avenue Torrance, CA 90509 1 (800) 331-4331 (toll frea)

Volkswagen United States, Inc.

Arizona (Yuma), Hawaii, Southern California (Zip Codes 90, 97, 92, 93) Regional Service Manager Volkswagen United States, Inc. Los Angeles Region 11300 Playa Sires Culver City, CA C (213) 390-801

Alaska, Oregon J (Reno),
Washington (2005, Jrokane). Northern
California (Zir Codes 94-99)
Regional Service Manager
Volkswagen United States, Inc.
San Franciscu Region
7106 Johnson Industrial Drive
Pleasanton, CA 94566
(415) 463-1080

Arizona (excluding Yuma), Mc South Dakota (Repid City), I' (except Reno), Colorado, Idalion, Washington (Spokane) Regional Service Manager Volkswagen United States, Inc. Denver Region 12847 East Peakview Avenue Englewood, CO 80112 (303) 790–0457

Alabama, Georgia, Florida, South Carolina, Tennessee Regional Service Manage Vc'kswagen United States, Inc. Southeast Region 1940 The Exchange Atlanta, GA 30339 (404) 955–3484 Hawali Liaison Office Volkswagen United States, Inc. 3345 Jalena Street, Suite 908 Honorulu, HI 96819 (908) 833-9091 (telephone inquiries only)

Illinois, Iowa, Minnesota, North Dakota, Wisconsin, South Dakota (excluding Rapid City)
Regional Service Manager
Volkswagen United States, Inc.
Chicago Region
420 Barclay Boulevard
Lincolnshire, IL 60069
(312) 634-6000

Maine, Massachusetts, New Hampshire, Rhode Island, Vermont Regional Services Manager Volkswagen United States, Inc. Boston Region 100 Fordham Road Wilmington, MA 01887 (61.1) 658-6700

Maryland, North Carolina, Virginia, District of Columbia, West Virginia Regional Service Manager Volkswagen United States, Inc. Washington Region 9300 Martin Luther King Highway Lanham, MD 20706 (301) 455-7000

Arkanaas, Kansas, Missouri, Nebraska Vice President for Service Volkswager, Mid-America, Inc. 8825 Page Boulevard St. Louis, MO 6311-4 (314) < 32-8100

Connecticut, New Jersey, New York Director of Corporate Service World-Wide Volkswagen, Inc. Greenbush Road Orangeburg, NY 10932 (914) 578-5000

Indiana, Kentucky, Michigan, Ohlo Regional Service Manager Volkswagen United States, Inc. Columbus Region 5000 Post Road Dublin, OH 43017 (614) 761–7100 Deiaware, Pennsylvania Regional Service Manager Volkswagen United States, Inc Valley Forge Region 1001 South Trooper Road P.O. Box 830 Valley Forge, PA 19482 (215) 666–0683

Louisiana, Mississippi, Oklahoma, Texas (excluding El Paso) Regional Service Manager Volkswagen United States, Inc San Antonio Region 10843 Gulfdale Drive P.O. Box 79195C San Antonio, TX 78279 (512) 341-8881

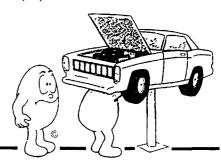
Corporate Office: Mr. Rainer Dumke Consumer Services Manager Volkswagen United States, Inc. 888 West Big Beaver Troy, MI 48007 (313) 362–6000

Voivo North America

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

Yugo America, Inc.

Mr. Vel Amica Director Customer Services Y. 20 America, Inc. 28 Park Way Upper Saddle River, NJ 07458 (201) 825-4600



Auto Repair

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



Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBs offer a variety of consumer education programs and materials, handle consumer inquires, mediate and arbitrate complaints, provide general information on companies, and maintain records of

consumer satisfaction or dissatisfaction with individual companies. Listed below are more than 170 local bureaus Addresses for offices in Canada and Israel can be obtained from the National Headquarters.

National Headquarters

Council of Better P 'siness Bureaus, Inc. 1515 Wilson Boulevard Suite 300 Arlington, VA 22209 (703) 276-0100

Local Bureaus

Alabama

1214 South 20th Street Birmingham, AL 35205 (205) 933-2893

P.O. Bo:: 383 Huntsville, AL 35804 (205) 533-1640

707 Van Antwerp Building **Mobile, AL 36602** (205) 433-5494, 5495

Union Bank Building Commerce Street, Suite 81) Montgomery, AL 36104 (205) 262-5606

Alaska

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

Arizona

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

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

Arkansas

1216 South University Little Rock, AR 72204 (501) (34-7274

California

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

290 North 10th Street Suite 206 Colton, CA 92324 (714) 825-7280

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

639 South New Hampshire Avenue, 3rd Floor Los Angeles, CA 90005 (213) 383-0992

508 16th Street, Room 1500 Oakland, CA 94612 (415) 839-5900

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

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

2740 Van Ness Avenue. #210 San Francisco, CA 94109 (415) 775-3300

F.O. Box 8110 San Jose, CA 95155 (408) 978-8700

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

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

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

17662 Irvine Boulevard Suite 15 Tustin, CA 92680 (714) 544-6942

Colorado

P.O. Box 7970 Colorado Springs, CO 80933 (303) 636-1155

1780 South Bellaire, Suite 700 Denver, CO 80222 (303) 758-8200

140 West Oak Street Fort Collins, CO 80524 (303) 484-1348

113 West 4th Street Pueblo, CO 81003 (303) 542-6464

Connecticut

Fairfield Woods Plaza 2345 Black Rock Turnpike Fairfield, CT 06430 (203) 374-6161

630 Oakwood Avenue Suite 223 West Hartford, CT 06110 (203) 247-8700

100 South Turnpike Road Wallingford, CT 06492 (203) 269-2700 (inquiries) (203) 269-4457 (complaints)

Delaware

20 South Walnut Street P.O. Box 300 Milford, DE 19963 (302) 856-6969 (Sussex) (302) 422-6300 (Kent)

2055 Limestone Road Suite 200 Wilmington, DE 19808 (302) 652-3833

District of Columbia

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

Florida

13770 58th Street North Suite 309 Clearwater, FL 34f20 (813) 535-5522

3089 Cleveland Avenue For Myers, FL 33901 (813) 334-7331 (813) 597-1322 (Naples)

16291 North West 57th Avenue Miami, FL 33014 (305) 625-1302 (c. nplaints)

608 Gulf Drive West, Suite 3 New Port Richev, FL 33552 (813) 842-5459 (904) 683-6060 (Hernando) (813) 782-4151 (E. Pasco)

132 East Colonia Drive Suite 213 Orlando, FL 32801 (305) 643-8873

210 Intendencia Street Pensacola, FL 32501 (904) 433-6111

3015 Exct.ange Court West Palm Beach, FL 33409 (305) 686-2200

Georgia

100 Edgewood Avenue Suite 1012 Atlanta, GA 30303 (404) 688-4910 (inquiries) (404) 588-2380 (complaints) PO Box 2085 Augusta, GA 30903 (404) 722-1574

8 13th Street Columbus, GA 31901 (404) 324-0712, 0713

PC. Box 13956 Savannah, GA 31416 (912) 354-7521

Hawaii

1600 Kapiolani Boulevard Suite 714 Honolulu, HI 96813 (808) 942-2355

Idaho

409 West Jefferson Bolse, ID 83702 (208) 342-4649

Illinois

211 West Wacker Drive Chicago, Il 30606 (312) 444-1168 (inquiries) (312) 346-3313 (complaints)

109 Southwest Jefferson Street Suite 305 Peoria, IL 61602 (309) 673-5194

Indiana

118 South Second Street Elkhart, IN 46516 (219) 293-5731

113 Southeast Fourth Street Evansville, IN 47708 (812) 422-6879

1203 Webster Street Fort Wayne, IN 46802 (219) 423-4433

4231 Cleveland Street Gary, IN 46408 (219) 980-1511

Victoria Centre 22 East Washington Street Suite 310 Indianapolis, IN 46204 (317) 637-0197

204 Iroquois Building Marion, IN 46952 (317) 668 8954

Ball State University BBB Whitinger Building, Room 160 Muncie. IN 47306 (317) 285-5668



50985 U.S. #33, North South Bend, IN 46637 (219) 277-9121

iowa

Alpine Centre 2435 Kimberly Road Suite 110 N Bettendorf, IA 52722 (319) 355-6344

1500 2nd Avenue, S.E. Suite 212 Cedar Rapids, IA 52403 (319) 366-5401

615 Insurance Exchange Building Des Moines, IA 50309 (515) 243-8137

318 Badgerow Building Sioux City, IA 51101 (712) 252-4501

Kansas

501 Jefferson, Suite 24 **Topeka**, KS 66607 (913) 232-0455

300 Kaufman Building Wichita, KS 67202 (316) 263-3146

Kentucky

629 North Broadway Lexington, KY 40508 (606) 252-4492

844 South Fourth Street **Louisville**, KY 40203 (502) 583-6546

Louisiana

1407 Murray Street, Suite 101 Alexandria, LA 71301 (318) 473-4494

2055 Wooddale Boulevard **Baton Rouge**, LA 70806 (504) 926~3010

300 Bond Street Houma, LA 70360 (504) 868-3456

800 Jefferson Street Lafayette, LA 70501 (318) 234-8341

1413 Ryan Street, Suite C P.O. Box 1681 **Lake Charles**, LA 70602 (318) 433-1633

141 De Siard Street, Suite 114 **Monroe**, LA 71201 (318) 387-4600

30! Camp Street, Suite 403 New Orleans, LA 70130 (504) 581-6222

1401 North Market Street Shreveport, LA 71107 (318) 221-8352

Maine

812 Stevens Avenue Portland, ME 04103 (207) 878-2715

Maryland

401 North Howard Street Baitimore, MD 21201 (301) 347-3990

11426 Rockville Pike Suite 301 Rockville, MD 20852 (301) 468-3405

Massachusetts

8 Winter Street, 6th Floor Boston, MA 02108 (617) 482–9151 (inquiries) (617) 482–9190 (complaints)

106 State Road, Suite 4 **Dartmouth**, MA 02/47 (617) 999-6060

1 Kendall Street, Suite 307 Framingham, MA 01701 (617) 872-5585

The Federal Building, Suite 1 78 North Street Hyannis, MA 02601 (617) 771-3022

316 Essex Street Lawrence, MA 01840 (617) 687-7666

293 Bridge Street, Suite 324 **Springf'aid**, MA 01103 (413) 734-3114

32 Franklin Street Worcester, MA 01608 (617) 755-2548

Michigan

150 Michigan Avenue **Detroit**, MI 48226 (313) 962-7566

620 Trust Building Grand Rapids, MI 49503 (616) 774-8236

Minnesota

1745 University Avenue St. Paul, MN 55104 (612) 646-7700 (inquiries) (612) 646-4631 (complaints)

Mississippi

2917 West Beach Boulevard Suite 103 Biloxi, MS 39531 (601) 374-2222

105 Fif.h Avenue Columbus, MS 39701 (601) 327-8594

1201 Wast Pine Street #4 Hattiesburg, MS 39401 (601) 582-3116 P.O. Box 2090 Jackson, MS 39225 (601) 948-8222

601 22nd Avenue, Suite 313 **Meridia**n, MS 39301 (601) 482-8752

Missouri

306 East 12th Street Suite 1024 Kansas City, MO 64106 (816) 421-7800

5100 Oakland, Suite 200 St. Louis, MO 63110 (314) 531-3300 (inquiries)

205 Park Central East Room 312 Springfield, MO 65806 (417) 862-9231

Nebraska

719 North 48th Street Lincoln, NE 68504 (402) 467-5261

417 Farnam Building 1613 Farnam Street Omaha, NE 68102 (402) 346-3033

Nevada

1829 East Charleston Boulevard, Suite 103 Las Vegas, NV 89:104 (702) 382-7141

372-A Casazza Drive Reno, NV 89502 (702) 322-0657

New Hampshire

One Pillsbury Street Concord, NH 03301 (603) 224-1991

New Jersey

690 Whitehead Road Lawrenceville, NJ 08648 (609) 396-1199 (Mercer County) (201) 536-6306 (Monmouth County) (201) 329-6855 (Middlesex, Somerset and Hunderton counties)

34 Park Place Newark, NJ 07102 (201) 643-3025

2 Forest Avenue Paramus, NJ 07652 (201) 845-4044

1721 Route 37 East Toms River, NJ 08753 (201) 270-5577

16 Maple Avenue, Box 303 **Westmont**, NJ 08108 (609) 854-8467

New Mexico

4600-A Montgomery, N E Suite 200 Albuquerque, NM 87109 (505) 884 0500

308 North Locke Farmington, NM 87401 (505) 326-6501

1210 Luisa Street, Suite 5 Santa Fe, NM 87502 (505) 988-3648

New York

775 Main Street, Suite 401 **Buffalo**, NY 14203 (716) 856-7180

266 Main Street Farmingdale, NY 11735 (516) 420-0500

257 Park Avenue, South New Y. *k, NY 10010 (212) 533-6200

1122 Sibley Tower Rochester, NY 14604 (716) 546-6776

200 University Building Syracuse, NY 13202 (315) 479-6635

258 Genesee Street **Utica**, NY 13502 (315) 724-3129

120 East Main Wappinger Falls, NY 12590 (914) 297-6550

One Brockway Place White Plains, NY 10601 (914) 428-1230

North Carolina

29 1/2 Page Avenue Ashville, NC 28801 (704) 253-2392

1130 East 3rd Street Suite 400 Charlotte, NC 28204 (704) 332-7151

3608 West Friendly Avenue Greensboro, NC 27410 (919) 852-4240 (919) 889-4297 (High Point)

P.O. Box 425 Newton, NC 28658 (704) 464-0372

3120 Poplarwood Drive Suite G-1 Raleigh, NC 27604 (919) ₹72-9246

2110 Cloverdale Avenue Suite 2-B Winston-Saiem, NC 27103 (919) 725-8348

Ohio

P.O. Box 596 Akron, OH 44308 (216) 253-4590

1434 Cleveland Avenue, North Canton, OH 44703 (216) 454-9401

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

2217 East 9th Street Cieveland, OH 44115 (216) 241-7678

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

40 West Fourth Street Suite 280 Dayton, OH 45402 (513) 222-5825

P.O. Box 1706 Mansfield, CH 44901 (419) 522-1700

425 Jefferson Avenue Suite 909 Toledo, OH 43604 (419) 241-6276

311 Mahuning Bank Building P.O. Box 1495 Youngstown, OH 44501 (216) 744-3111

Oklahoma

17 South Dewey Oklehoma City, OK 73102 (405, 239-6081 (405) 239-6083 (complaints)

4833 South Sheridan Suite 412 Tuisa, OK 74145 (918) 664-1266

Oregon

520 South West 6th Avenue Suite 600 Portland, OR 97204 (503) 226-3981

Pennsylvania

528 North New Street Bethlehern, PA 18018 (215) 366-8780

53 North Duke Street Lancaster, PA 17602 (717) 291-1151 (717) 232-2800 (Harrisburg) (717) 846-2700 (York County)

511 North Broad Street Philadelphia, PA 19123 (215) 574-3600

610 Smithfield Street Pittsburgh, PA 15222 (412) $\rightarrow 6-2700$

601 Connell Building 6th Floor Scranton, PA 18503 (717) 342-9129

Puerto Rico **GPO Box 70212** San Juan, PR 00936

Rhode Island

(809) 756-5400

270 Weybosset Street Providence, RI 02903 (401) 272-9800 (inquires) (401) 272-9802 (complaints)

South Carolina

1338 Main Street, Suite 500 Columbia, SC 29201 (803) 254-2525

311 Pettigru Street Greenville, SC 29601 (803) 242-5052

Tennessee

1010 Market Street, Suite 200 Chattanooga, TN 37402 (615) 266-6144

P.O. 3608 Knoxville, TN 37927 (615) 522-1300

1835 Union, Suite 312 Memphis, TN 38104 (901) 272-9641

506 Nashville City Bank Building Nashville, TN 37201 (615) 254-5872

Texas

Bank of Commerce Building Suite 320 Abilene, TX 79605 (915) 691-1533

1008 West 10th Amarillo, TX 79101 (806) 374-3735

1005 M Bank Plaza Austin, TX 78701 (512) 476-6943

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

202 Varisco Building Bryan, TX 77803 (409) 823-8148, 8149 109 North Chapparal Suite 101 Corpus Christi, TX 78401 (512) 888-5555

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

6024 Gateway East, Suite 1-C El Paso, TX 79905 (915) 778-7000

709 Sinclair Building 106 West 5th Street Fort Worth, TX 76102 (817) 332-7585

2707 North Loop West Suite 900 Houston, TX 77008 (713) 868-9500

1015 15th Street Lubbock TX 97408 (806) 763-0459

Airport 20 Road PO. Box 6006 Midland, TX 79711 (915) 563-1880 (915) 563-1881 (complaints)

115 South Randolph San Angelo, TX 76903 (915) 653-2318

1800 Northeast Loop 410 Suite 400 San Antonio, TX 78217 (512) 828-9441

6801 Sanger, Suite 125 Waco, TX 76710 (817) 772-7530

PO. Box 69 Weslaco, TX 78596 (512) 968-3678

1106 Brook Avenue Wichita Falls, TX 76301 (817) 723-5526

Utah

385 24th Street, Suite 717 Ogden, UT 84401 (801) 399-4701

1588 South Main Street Salt Lake City, UT 84115 (801) 487-4656

Virginia 105 East Annandale Road Suite 210

Falls Church, VA 22046 (703) 533-1900

2019 Llewellyn Avenue P.O Box 11133 Norfolk, VA 23517 (804) 627-5651 (804) 851-9101 (Peninsula area)

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

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

Washington 127 West Canal Drive Kennewick, WA 99336 (509) 582-0222

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

South 176 Stevens Spokane, WA 99204 (509) 747-1155

1101 Fawcett Avenue, #222 Tacoma, WA 98402 (206) 383-5561

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

Wisconsin

740 North Plankinton Avenue Milwaukee, WI 53203 (414) 273-1500



Health Fraud

If claims sound too good to be true, they probably are. Be cautious of claims offering "miracle or secret cures," or "scientific breakthroughs."
 Check with your doctor, pharmacist, or other health professional before buying health care products or programs. For instance, medical science has not yet found a cure for arthritis, so products that promise to cure you of the disease are extremely suspect.

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

to delay appropriate health care.



Trade Associations and Third-Party Dispute Resolution Programs

Many industry associations help resolve problems between their member companies and consumers. Depending on the industry, responsibility for dispute resolution may rest with a trade association, service council, or a consumer action program.

The entries that follow are trade associations and thirdparty dispute resolution programs that handle consumer complaints on behalf of their respective members. Before contacting the industry-sponsored dispute resolution prograin, try to resolve the problem with the company.

Ms. Suzanne Comer Public Relations

American Ambulance Association

1800 K Street N.W. Suite 1105 Washington, DC 20066 (202) 887-5144 Membership: Private providers of pre-hospital medical care and medical transportation.

Ms. Ann Lawrence, Director Education and Conventions

American Apparel Manufacturers Association

2500 Wilson Boulevard, Suite 301 Arlington, VA 22201 (703) 524–1864 Membership: Manufacturers of wearing apparel.

Public Relations Director

American Arbitretion Association

140 West 51st Street New York, NY 10020 (212) 484-4006 Membership: Arbitrators

American Automobile Association

8111 Gatehouse Road, Room 535 Falls Church, VA 22047 (703) 222–6446 Membership: Federation of automobile clubs

Mr. David Peterson Director of Public Relations

American Collectors Association

4040 West 70th Street
P.O. Box 35106
Minneapolis, MN 55435
(612) 926-6547
Membership: Collection services handling overdue accounts for retail, professional, and commercial credit grantors.

Information Department

American Council of Life Insurance/Health Ir.surance Association of America

1001 Pennsylvania Avenue, N.W. Washington, DC 20004 (written inquiries only) Membership: Life, accident, and health insurance companies authorized to do business in the United States

Ms. Jane Marden, Director Consumer Affairs Ms. Lisa Hill Williams, Director Community Affairs

American Gas Association

1515 Wilson Boulevard Arlıngton, VA 22209 (703) 841–8583 Membership: Distribute

Membership: Distributors and transporters of natural, manufactured, and liquified gas.

American Health Care Association

1200 15th Street, N.W. Washington, DC 20005 (202) 833–2050 Memt ership: Federation of state associations of long-term health care facilities.

American Hotel and Motel Association

888 Seventh Avenue New York, NY 10106 (v.ritten inquiries only) Membership: Federation of state and regional hotel associations

Mr. Herb Finkston, Director Professional Ethics

American Institute of Certified Fublic Accountants

1211 Avenue of the Americas Hew York, NY 10036 (212) 575-6209 Membership: Professional society of accountants certified by the states and territories.

Mr. Ray Greenly, Director Consumer Affairs

American Society of Travel Agents, Inc.

PO. Box 23992 Washington, DC 20026 (703) 739-2782 Membership: Travel agents.

Mr. James A. Morrissey, Director Communications Division

American Textile Manufacturers Institute

1101 Connecticut Avenue, N.W.
Suite 300
Washington, DC 20036
(202) 862-0552
Membership: Textile mills operating machinery for the manufacturing and processing of cotton, man-made, wool, and silk textile products.

National Administrator

Automotive Consumer Action Program (AUTOCAP)

8400 Westpark Drive
McLean, VA 22102
(703) 821-7000
Third-party dispute r colution program administered through the National Automotive Dealers Association

BBB AUTO LINE

Council of Better Business Bureaus 1515 Wilson Boulevard Arlington, VA 22209 (703) 276–0100 Third-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot Porsche, Renault, SAAB, and Volkswage.

BBB National Consumer Arbitration Program

Council of Better Business Bureaus 1515 Wiison Boulevard Arlington, VA 22209 (703) 276-0100 Third-party dispute resolution.

Better Hearing Institute

P.O. Box 1840
Washington, DC 20013
(703) 642-0580
1 (800) EAR-WELL (toll free)
Membership: Professionals and others
dedicated to helping persons with
imtaired hearing

Consumer Affairs

Blue Cross and Blue Shield Association

1709 New York Avenue, NW Suite 303 Washington, DC 20006 (202) 783-6222 Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamai a.

M Richard N. Hopper Lirector of Governmental Affairs

Carpet and Rug Institute

1100 17th Street, N W.
Washington, DC 20036
(written inquiries only)
Membership: Manufacturers of carpets,
rugs, bath mats, and bedspreads; suppliers
of raw materials and services to the
industry

Mr. Robert M. Fells, Assistant Secretary **Cemetery Consumer Service** Council

P.O. Box 3574 Washington, DC 20007 (703) 379-6426 Council members: The American Cemetery Association, Cremation Association of North America, and the Pre-Arrangement of Interment Association of America.

Chrysler Customer Arbitration Board

P.O. Box 1718 Detroit, MI 48288 (313) 956-5970

Ms. Lerna Christie, Director Ethics and Consumer Affairs

Direct Marketing Association

6 East 43rd Street New York, NY 10017 (written complaints only) Membership: Members who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast advertising.

Mr. William Rogal Code Administrator

Direct Selling Association 1776 K Street, N.W., Suite 600 Washington, DC 20006 (202) 293-5760 Membership: Manufacturers and distributors selling consumer products door-' ~door and through home-party plans.

Ms. Mary Ann Bernald, Manager Consumer Affairs

Edison Electric Institute

1111 19th Street, N.W Washington, DC 20036 (202) 778-6560

Membership: Investor-owned electric utility companies operating in the United States.

Ms. Sally Browne, Executive Director Consumer Affairs

Electronic Industries **Association**

Consumer Electronics Group 2001 Eye Street, N.W. Washington, DC 20006 (202) 457-4977 Membership: Manufacturers of electronic parts, tubes, and solid stitle components; radio, television and video systems; audio equipment; and communications electronic products.

Feid Consumer Appeals Board

P.O. Box 1805 Dearborn, MI 48126 (313) 337-6950 1 (800) 241-8450 (toll free outside Michigan)

Funeral Service Consumer Action Program (ThanaCAP)

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

Ms. Nancy High, Executive Director **Furniture Industry Consumer Action Panel (FICAP)**

HP-7 High Point, NC 27261 (written inquiries only) Third-party dispute resolution program affiliated with the American Furniture Manufacturers Association.

Ms. Carole M. Rogin, Director Market Development

Hearing Industries Association 1255 23rd Street, N.W.

Washington, DC 20037 (202) 833-1411 Membership. Companies engaged in the manufacture and or sale of electronic hearing aids, their components, parts, and related products and services on a national

Home Owners Warranty Program (HOW) 2000 L Street, N.W.

Washington, DC 20036 1 (800) 241-9260 (toll free) (Eastern zone) 1 (800) 433-7657 (toll free) (Western zone) Third-party dispute resolution program for new homes built by HOW-member home builders.

Director, Consumer Affairs

Insurance Information Institute

110 William Street New York, NY 10038 (212) 669-9200 (call collect in New York) 1 (800) 221-4954 (toll free outside New York) Membership: Property and liability insurance companies

Consumer Affairs Department

International Airline Passengers **Association**

P.O. Box 660074 Dallas, TX 75266 (214) 520 - 1070 Membership: Persons who are frequent users of airlines.

National Headquarters

International Association for Financial Planning

2 Concourse Parkway, Suite 800 A!tanta, GA 30328 1 (800) 241-2148 (toll free) Membership: Individuals involved in financial planning.

Mr. Jack C. Thompson, Director Subscription Inquiry Service

Magazine Publishers **Association**

575 Lexington Avenue New York, NY 10022 (212) 752-0055 (written complaints only) Membership: Publishers of 1,000 consumer and other magazines issued not less than 4 times a year.

Major Appliance Consumer Action Panel (MACAP)

20 North Nacker Drive Chicago, IL 60606 (312) 984-5858 1 (800) 621-0477 (toll free outside Illinois) Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis **Executive Vice President Monument Builders** of North America

1612 Central Street Evanston, IL 60201 (312) 869-2031 Membership: Monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers.

Mr. Scott F. McCleary Consumer Affairs Coordinator

Mortgage Bankers Association of America

1125 15th Street, N.W. 7th Floor Washington, DC 20005 (202) 861-6583 Membership: Principal lending and investor interests in the mortgage finance field. including mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

Multi-Door Dispute Resolution Program

District of Columbia Courthouse Room C-500 500 Indiana Avenue, N.W. Washington, DC 20001 (202) 879-1549 (DC residents only)

National Advertising Division (NAD)

Council of Better Business Bureaus 845 Third Avenue New York, NY 10022 (212) 754-1320 Program: Handles complaints about fraudulent and deceptive advertising



Mr. William Young, Director Consumer Affairs/Public Liaison

National Association of Home Builders

15th and M Streets, N.W. Washington, DC 20005 (202) 822-0409 1 (800) 368-5242

(toll free outside District of Columbia) Membership: Single and multi-family home builders, commercial builders, and others associated with the building industry.

National Association of Personnel Consultants

1432 Duke Street Alexandria, VA 22314 (703) 684-0180 Membership: Private employment agencies.

Consumer Arbitration Center National Association of Securities Dealers, Inc.

Two World Trade Center South Tower 98th Floor New York City, NY 10048 (212) 839-6251 Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

Accrediting Commission

National Association of Trade & Technical Schools

2251 Wisconsin Avenue, N.W. Washington, DC 20007 (202) 333-1021 (written inquiries only) Membership: Private school; providing occupational training.

Mr. Lawrence Graham Consumer Affairs

National Food Processors Association

1401 New York Avenue, N.W. Washington, DC 20005 (202) 639-5939 Membership: Commercial packers of food products, such as fruit, vegetables, meats, seafood, and canned, frozen, cehydrated. pickled, and other preserved foo, 'items

Ms Deb Deutsch, Manager Compliance

National Futures Association

200 West Madison Street Chicago, IL 60606 (312)781 - 14101 (800) 621-3570 (toll free outside Illinois) Membership: Futures commission merchants; commodity trading advisors; commodity pool operators; brokers and associated individuals.

Ms. Paula Smith Assistant to Executive Director National Home Study Council 1601 18th Street, N.W. Washington, DC 20009 (written inquiries only) Membership: Home study (correspondence) schools.

National Tire Dealers and **Retreaders Association**

1250 Eye Street, N.W. Suite 400 Washington, DC 20005 (202) 789-2300 Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs **National Turkey Federation**

11319 Sunset Hills Road Reston, VA 22090 (written inquiries only) Membership: Turkey growers, turkey hatcheries, turkey breeders, processors, marketers, and allied industry firms and pcultry distributors.

Mr. Craig Halverson Assistant Executive Director of Industry Services and Communications

Photo Marketing Association

3000 Picture Place Jackson, MI 42901 (written complaints only) Membership: Retailors of photo equipment, film, and supplies; firms developing and printing film.

Ms Mildred Gallik **Director of Consumer Affairs** The Soap and Detergent Association

475 Park Avenue South New York, NY 10016 (212) 725-1262 Membership: Manufacturers of soap, detergents, fatty acids, and glycerine, raw materials suppliers.

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

Mr. Robert E. Whitley, President U.S. Tour Operators Association (USTOA)

211 East 51st Street Suite 12-B New York, NY 10022 (212) 944-5727 Membership: Wholesale tour operators, common carriers, suppliers, and purveyors of travel services.

Airline Passenger Tips

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

If a flight is canceled, ask the airline representative to seat you on the next available flight. Always check the ticket options available on the flight you choose, as well as the options available on alternate flights.

Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, in addition to the airline's

liability for overbooking seats and for losing or damaging luggage.

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

rangements in writing.

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

The complete rules for compensation are available at all airport ticket counters and boarding locations.

6. If your luggage is lost or damaged in flight, you are entitled to the fa market value of your belongings—up to \$1,250 per passenger for checked and \$400 for unchecked baggage.

7. Many airlines offer "excess value" insurance for luggage valued over and above the \$1,250 limit. Read the contract terms carefully to determine except what is accorded and under what circumstances you are elimble for actly what is covered and under what circumstances you are eligible for compensation.



State, County, and City Government Consumer Protection Offices

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

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

Alabama

Mr. Michael A. Bownes, Acting Director Consumer Protection Division Office of Attorney General 11 South Union Street Montgomery, AL 36130 (205) 261-7334 1 (800) 392-5658 (toll free in Alabama)

Alaska State Offices

Mr. Robert E. Mintz, Acting Chief Consumer Protection Section Office of Attorney Genera! 1031 West Fourth Avenue, Suite 110 Anchorage, AK 99501 (907) 279-0428

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

American Samoa

Mr. Donald A. Griesman, Director Consumer Protection Bureau P.O. Box 7 Pago Pago, AQ 96799 (684) 633-1786 (on island) (684) 663-4163

Arizona State Offices

Mr. Patrick Murphy, Chief Counsel Financial Finaux Tivision Cffice of Attorney General 1275 West Washington Street Phoenix, AZ 85007 (602) 255–3702 (fraud only) 1 (800) 352–8431 (toll free in Arizona)

Mr. John F. Kelly Assistant Attorney General Financial Fraud Division Office of Attorney General 402 West Congress Street, Suite 315 Tucson, AZ 85701 (602) 628-5501

County Offices

Mr. Stephen Udall, County Attorney Apache County Attorney's Office P.O. Box 637 St. Johns, AZ 85936 (602) 337-4364

Mr. Alan Polley, County Attorney Cochise County Attorney's Office P.O. Drawer CA Bisbee, AZ 85(J3 (602) 432-5703 Mr. John Verkamp, County Attorney Coconino County Attorney's Office Coconino County Courthouse Flagstaff, AZ 86001 (602) 779-6518

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

Mr. Jack Williams, County Attorney Graham County Attorney's Office Graham County Courthouse Safford, AZ 85546 (£ 428–3620

Mr. William A. Coffeen, County Attorney Greenlee County Attorney's Office P.O. Box 727 Clifton, AZ 85533 (602) 865–3842

Mr. Steven P. Suskin, County Attorney La Paz County Attorney's Office 1200 Arizona Avenue P.O. Box 709 Parker, AZ 85344 (602) 669–6118

Mr. The mas Collins, County Attorney Maricopa County Attorney's Office 101 West Jefferson, Suite 400 Phoenix, AZ 85003 (602) 262-3411

Mr. Wi:liam Ekstrom, County Attorney Mohave County Attorney's Office 315 North 4th Street Kingman, AZ 86401 (602) 757-0719

Mr. Dale K. Pa⁺⁺on, Jr., County Attorney Navajo County Attorney's Office Governmental Complex Holbrook, AZ 86025 (602) 524-6161

Mr. Stephen D. Neely, County Attorney Pima County Attorney's Office 131 West Cungress Tucson, AZ 85701 (602) 792-8411

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

Mr. Jose L Machac Jounty Attorney Santa Cruz County Attorney's Office Chenowith and Loma Streets
Nogales, AZ 85621
(602) 287-9158

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

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

City Office

Mr. Ror.ald M. Detrick, Supervising Attorney Consumer Affairs Division Tucson City Attorney's Office 2500 North Tucson Boulevard, Suite 102 PO. Box 27210 Tucson, AZ 85726 (602) 791–4886

Arkansas

Mr. Tom J. Hicks, Director Consumer Protection Division Office of Attorney General 201 East Markham Street Little Rock, AR 72201 (501) 371-2341 (voice/TDD) 1 (800) 492-8982 (toll free voice/TDD in Arkansas)

California State Offices

Public Inquiry Unit
Office of Attorney General
1515 K Street, Suite 511
P.O. Box 944255
Sacramanto, CA 94244
(916) 322-3360
1 (800) 952-5225 (toll free in California)
1 (800) 952-5548
(toll free TDD in California)

Bureau of Automotive Repair California Department of Consumer Affairs 10240 Systems Parkway Sacramento, CA 95827 (916) 366-5055 1 (800) 952-5210 (toll free in California—auto repair only)

California Department of Consumer Affairs 107 South Broadway, Room 8020 Los Angeles, CA 90012 (213) 620-4360 (213) 620-2179 (TDD)



County Offices
Ms. Lorraine K. Provost, Coordinator
Alameda County
Consumer Affairs Commission
10910 East 14th Street
Oakland, CA 94603
(415) 639–4812

Mr. Gary Yancey, District Attorney Special Operations Division Contra Costa County District Attorney's Office 725 Court Street, 4th Floor P.O. Box 670 Martinez, CA 94553 (415) 372-4500, ext. 4620

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

Mr. Edward R. Jagels, District Attorney Consumer and Major Business Fraud Section Kern County District Attorney's Office 1215 Truxton Avenue Ba'cersfield, CA 93301 (805) 861–2421

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

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

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

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

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

Ms. Candice Chin, Coordinator Monterey County Office of Jonsumer Affairs P.O. Box 1369 Salinas, CA 93902 (408) 758-4626 Mr. Mark Pollock, Deputy District Attorney Consumer Affairs Division Napa County District Attorney's Office 1125 Third Street P.O. Box 720 Napa, CA 94559 (707) 253-4211

Mr Patrick Geary, Deputy District Attorney Major Fraud/Consumer P. otection Unit Orange County District Attorney's Office 700 Civic Center Drive West PO. Box 808 Santa Ana, CA 92702 (714) 834–3600

Mr. Randy Tagami, Deputy District Attorney Economic Crime Division Riverside County District Attorney's Office 4080 Lemon Street Riverside, CA 92501 (714) 787-6372

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

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

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

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

Ms. Leigh Lawrence Small Claims Adviser Consumer Fraud Department County Government Center 1050 Monterey Street, Room 450 San Luis Obispo, CA 93408 (805) 541-5856

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

. .

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

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

Mr. Lawrence R. Sheahan, Director Santa Clara County Department of Consumer Affairs 2175 The Alameda San Jose, CA 9512C (408) 299-4211

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

Mr. Thomas Quirnan
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
Modesto, CA 95353
(209) 571–5550

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

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

Mr. David D'Arco, Deputy District Attorney Consumer Fraud Division Yolo County District Attorney's Office P.O. Box 1247 Woodland, CA 95695 (916) 666-8180

City Offices
Ms. Sue Frauens
Supervising Deputy City Attorney
Consumer Protection Division
Los Angeles City Attorney's Office
200 North Main Street
1600 City Hall East
Los Angeles, CA 90012
(213) 485–4515



Mr. William R. Newsome III Deputy City Attorney San Diego City Attorney's Office Consumer Fraud Unit 525 B Street, Suite 2100 San Diego, CA 92101 (619) 236-6007

Ms. Teresa Bransfield Consumer Affairs Specialist Consumer Division Santa Monica City Attorney's Office 1685 Main Street. Room 310 Santa Monica, CA 90401 (213) 458-8336

Colorado State Offices

Mr. Garth C. Lucero, Chief Consumer Protection Unit Office of Attorney General 1525 Sherman Street, 3rd Floor Denver, CO 80203 (303) 866-5167

Ms. Helen Davis Consumer and Food Specialist Department of Agriculture 1525 Sherman Street, 4th Floor Denver, CO 80203 (303) 866-3561

County Offices

Mr. Victor Reichman, District Attorney Archuleta, LaPlata and San Juan Counties District Attorney's Office, P.O. Drawer 3455 Durango, CO 81302 (303) 247-8850

Mr. Alex Hunter, District / ttorney Boulder County District Attorney's Office PO. Box 471 Boulder, CO 80306 (303) 441-3700

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

Mr. David Zook
Chief Deputy District Attorney
Economic Crime Division
El Paso and Teller Counties District
Attorney's Office
326 South Tejon
Colorado Springs, CO 80903
(303) 520-6002

Mr. Al Bloom, Investigator Larimer County District Attorney's Office Rocky Mountain Bank Building P.O. Box 1489 Fort Collins, CO 80522 (303) 221-7200

Mr. Gus Sandstrom, District Attorney Pueblo County District Attorney's Office Courthouse Tenth and Main Streets Pueblo, CO 81003 (303) 544-0075 Mr. Stanley C. Peak, District Attorney Weld County District Attorney's Consumer Office P.O. Box 1167 Greeley, CO 80632 (303) 356-4734

Connecticut State Offices

Ms. Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, CT 06106
(203) 566-4999
1 (800) 842-2649 (toll free in Connecticut)

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

City Office
Mr. Guy Tomması, Director
Middleio. 'n Office of Consumer Protection
City Hall
Middletown, CT 06457

Middletown, CT 06457 (203) 344-3491

Delaware State Offices

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

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

District of Columbia

Mr. Donald G Murray, Director Department of Consumer and Regulatory Affairs 614 H Street, N.W. Washington, DC 20001 (202) 727-7000

Florida State Offices

Ms. Holen S. Webb. Assistant Director Department of Agriculture and Consumer Services
Division of Consumer Services
508 Mayo Building
Tallahassee, FL 32399
(904) 488-2226
1 (800) 342-2176 (toll free TDD in Florida)
1 (800) 327-338.7
(toll free information and education)

Mr. Sheldon Zipkin, Chief Consumer Litigation Section Consumer Protection Division Office of Attorney General 401 N.W. Second Avenue, Suite 450 Miami, FL 33128 (305) 377-5619 County Offices
Mr. Phillip Archer, Assistant State Attorney
Brevard County Consumer Fraud Division
Office of State Attorney

County Courthouse Titusville, FL 32780 (305) 269-8112

Mr Stanley A. Kaufman, Director Broward County, Consumer Affairs Division 115 South Andrews Avenue, Room 119 Fort Lauderdale, FL 33301 (305) 357-6030

Mr Arthur Hershbein, Director Metropolitan Dade County Consumer Protection Division 140 West Flagler Street, Suite 1605 Miami, FL 33130 (305) 375-4222

Mr. Leonard Elias, Consumer Advocate Metropolitan Dade County 140 Wes Flagler Street, Suite 1606 Miami, FL 33130 (305) 375-4206

Mr Fredric A Kerstein, Chief Dade County Economic Crime Unit Office of State Attorney 1351 N.W. 12th Street, Room 908 Miami, FL 33125 (305) 547-7041

Mr. Thatcher Walt
Consumer Affairs Officer
Duval County Division of Consumer Affairs
Department of Human Resources
City Hall, Room 614
220 East Bay Street
Jacksonville, FL 32202
(904) 630-1280

Mr. Sam Uccello, Director Hillsborough County Department of Consumer Affairs 412 East Madison Street, Room 1001 Tampa, FL 33602 (813) 272-6750

Mr. Larry F Blalock, Chief Orange County Consumer Fraud Unit 250 North Orange Avenue PO Box 1673 Orlando, FL 32802 (305) 420-4190

Citizens Intake
Palm Beach County Consumer Fraud Unit
Office of State Attorney
P.O Drawer 2905
West Palm Beach, FL 33402
(305) 820-3560

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

Mr. Alfred J Cortis. Administrator Pasco County Consumer Afrairs Division 7530 Little Road New Port Richey, FL 33553 (813) 847-8110



Mr. William H. Richards, Director Pinellas County Office of Consumer Affairs P.O. Box 5145 Largo, FL 34294 (813) 586-5402

Ms. Tina Hill, Coordinator Seminole County Fraud Division Office of State Attorney 100 East First Streat Sanford, FL 32771 (305) 322-7534

City Offices

Mr. Al Dezure, Chairman Lauderhill Consumer Protection Board 1176 N.W. 42nd Way Lauderhill, FL 33313 (305) 583-1045

Mr. Irving Lopatey, Chairman Tamarac Board of Consumer Affairs 5811 N.W. 88th Avenue Tamarac, FL 33321 (305) 722-5900, ext. 389 (Tuesday, Wednesday, and Thursday) (10 a.m. - 12 noon)

Georgia

Mr. Barry Reid, Administrator Governor's Office of Consumer Affairs 2 Martin Luthe: King, Jr., Drive, S.E. Plaza Level — East Tower Atlanta, GA 30334 (404) 656-7000 1 (800) 282-5808 (toll free in Georgia)

Hawaii State Offices

Mr. Philip Doi, Director
Office of Consumer Frotection
Department of Commerce
and Consumer Affairs
250 South Kir.g Street, Room 520
P.O. Box 3767
Honolulu, HI 96812
(808) 548-2560
(administration and legal—Hawaii only)
(808) 548-2540
(complaints and investigations—Hawaii only)

Mr. Gene Murayama, Investigator Office of Consumer Protection Department of Commerce and Consumer Affairs 75 Aupuni Street Hilo, HI 96720 (808) 961-7433

Mr. Glenn Ikemoto, Investigator Office of Consumer Protection Department of Commerce and Consumer Affairs 3060 Eiwa Street \(\).Ihue, HI 96766 (\)\(\)\(\)08) 245-4365

Mr. Herbert Ohigashi, Investigator Office of Consumer Protection Department of Commerce and Consumer Affairs 54 High Street, P.O. Box 1098 Walluku, HI 96793 (808) 244-4387

Illinois

State Offices
Ms. Drinda L O'Connor, Director
Governor's Office of Citizens Assistance
201 West Monroe Street
Springfield, IL 62706
(217) 782-0244
1 (800) 642-3112 (toll free in Illinois)

Mr. William Sullivan, Chief Consumer Protection Division Office of Attorney General 100 West Randolph, 12th Floor Chicago, IL 60601 (312) 917-3580 (312) 793-2852 (TDD)

Ms. Elaine Hirsch, Director Department of Citizen Rights 100 West Randolph, 12th Floor Chicago, IL 60601 (312) 917-3289 (312) 793-2852 (TDD)

Regional Offices

Mr Howard L. Hood Assistant Attorney General and Chief Consumer Protection Division Office of Attomey General 500 South Second Street Springfield, IL 62706 (217) 782-9011 1 (800) 252-8666 (toll free in Illinois)

Ms. Kimberly L. Dahlen Assistant Attorney General Carbondale Regional Office Office of Attorney General 626A East Walnut Street Carbondale, IL 62901 (618) 457-3505 (618) 157-4421 (TDD)

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

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

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

Mr. Charles Smith Assistant Attorney General Kankakee Regional Office Office of Attorney General 270 East Court Street Kankakee, IL 60901 (815) 935-8500 Mr. Jerry Sisul, Assistant Attorney General LaSalle Regional Office Office of Attorney General 143 Gooding LaSalle, IL 61301 (815) 224-4861 (815) 224-4864 (TDD)

Mr. Gary Duncan Assistant Attorney General Mt. Vernon Regional Office Office of Attorney General 718 East Main Mt. Vernon, IL 62864 (618) 242-8200 (voice/TDD)

Ms Diane Zimmerman Assistant Attorney General Peoria Regional Office Office of Attorney General 323 Main Street Peorla, IL 61602 (309) 671-3191 (309) 671-3089 (TDD)

Mr. Charles Scholz Assistant Attorney General Quincy Regional Office Office of Attorney General 523 Main Street Quincy, IL 62301 (217) 223-2221 (voice/TDD)

Mr. Dan M. Slack Assistant Attorney General Rock Island Regional Office Crince of Attorney General 310 20th Street Rock Island, IL €1201 (309) 793-0950 (309) 793-095€ (TDD)

Mr. L. Joseph Howard Assistant Attorney General Rockford Regional Office Office of Attorney General 119 North Church Street Rockford, IL 61101 (815) 987-7580 (815) 987-7579 (TDD)

Ms. Elizabeth Foran Assistant Attorney General Waukegan Regional Office Office of Attorney General 32 North Utica Waukegan, IL 60085 (312) 336-2207 (312) 336-2374 (TDD)

Ms. Colleen McLaughlin Assistant Attorney General West Chicago Regional Office 163 West Roosevelt Road West Chicago, IL 60185 (312) 293-0200 (voice/TDD)

Mr. Michael Pasko Assistant Attorney General West Frankfort Regional Office Office of Attorney General 222 East Main Street West Frankfort, IL 62896 (618) 937-6453 **County Offices**

Ms Caroline Shoenberger, Supervisor Consumer Fraud Division Cook County Office of State Attorney 303 Daley Center Chicago, IL 60602 (312) 443-4000

Mr. Dick Allen, State's Attorney Madison County Office of State Attorney 103 Purcell Street, 3rd Floor Edwardsville, IL 62025 (618) 692-5280

Mr Floyd Atkinson, Director Consumer Protection Division Rock Island County Office of State Attorney County Courthouse Rock island, i, 31 01 (309) 786-4451, 229

City O_{1 11 3} Ms. Many Runion, Consumer Fraud Wheeling Township 1616 North Arlington Heights Road Arlington Heights, IL F2004 (312) 259-7730 (Wednesdays only)

Ms. Brenetta Howell Barrett, Commissioner Chicago Department of Consumer Services 121 North LaSalle Street, Room 808 Chicago, IL 60602 (312) 744-4030 (312) 744-4000 (TDD)

Mr. Robert E Hinde, Administrator Des Plaines **Consumer Protection Commission** 1420 Miner Street Des Plaines, IL 60016 (312) 391-5363

Indiana State Office

Mr. David A. .filler Chief Counsel and Director Consumer Protection Division Office of Attorney General 219 State House Lidianapolis, IN 46204 (317) 232-6330 1 (800) 382-5516 (toll free 1 Indiana)

County Offices

Ms. Gail Barus, Director **Consumer Protection Division** Lake County Prosecutor's Office 2293 North Main Street Crown Point, IN 46307 (219) 738-9055

Mr. Stephen Goldsmith Marion County Prosecuting Attorney 560 City-County Building Indianapolis, IN 46204 (317) 236-3522

Mr. Robert Pig an Vanderburgh Count, Prosecuting Attorney Room 220, Courts Building Civic Center Complex Evansville, IN 47708 (812) 426-5150

City Offices

Mr. Robert McCrady, Director Gary Office of Consumer Affairs **Annex East** 1100 Massachusetts Street Gary, IN 46407 (219) 886-0145

lowa

State Offices

Mr. William P. Angrick I! Iowa Citizens' Aide/Ombudsman 515 East 12th Street Des Moines, IA 50319 (515) 281-3592 1 (800) 358-5510 (toll free in lowa)

Mr. Richard Cleland Assistant Attorney General
Consumer Protection Division Office of Attorney General 1300 East Walnut Street, 2nd Floor Des Moines, IA 50319 (515) 281-5926

Kansas

State Off' Mr. Arthy C Weiss, Chief Concar ar Protection Division Office of Attorney General Kansas Judic:al Center, 2nd Floor Topeka, KS 66612 (913) 296-3751

1 (800) 432-2310 (toll free in Kansas)

County Offices

Mr. Steven Obermeier, Head Consumer Fraud Division Johnson County District Attorney's Office Johnson County Courthouse, P.O. Box 728 Olathe, KS 66061 (913) 782-5000, ext. 5318 (voice/TDD)

Mr. David Moses, Director Consumer Fraud and **Economic Crime Division** Sedgwick County District Attorney's Office Sedgwick County Courthouse Wichita, KS 67203 (316) 268-7921

Mr. James J. Welch Assistant District Attorney Shawnee County District Attorney's Office Shawnee County Courthouse, Room 212 Topeka, KS 666u3 (913) 295-4330

City Office

Mr. Brian Vazquez Assistant City Attorney Topeka Consumer Protection Division City Attorney's Office 215 East Seventh Street Topeka, KS 66603 (913) 295-3883

Kentucky State Offices

Mr. Robert V. Bullock, Director Consumer Protection Division Office of Attorney General 209 Saint Clair Street Frankfort, KY 40601 (502) 564-2200 1 (800) 432-9257 (toll free in Kentucky)

Mr Robert L. Winlock, Administrator Consumer Protection Division Office of Attorney General 514 West Liberty Street, Suite 139 Louisville, KY 40202 (502) 588-3262

Louisiana State Offices

Ms Jean Ray, Chief Consumer Protection Section
Office of Attorney General State Capitol Building P.O. Box 94005 Baton Rouge, LA 70804 (504) 342-7013

Ms Linda Morrison, Assistant Commissioner Office of Agro-Consumer Services Department of Agriculture 325 Loyola Avenue, Room 317 New Orleans, LA 70112 (504) 568-5472

County Office

Sgt. Albert Fr. Olsen, Chief Consumer Protection Division Jefferson Parish District Attorney's Office 200 Huey P. Long Avenue Gretna, LA 70053 (504) 364-3644

Main^

State Offices

Mr. Harry W. Giddinge Acting Superintendent Bureau of Consumer Credit Protection State House Station No. 35 Augusta, ME 04333 (207) 289-3731

Mr. Stephen Wessler, Chief Consumer and Antitrust Division Office of Attorney General State House Station No 6 Augusta, ME 04333 (207) 289-3716 (9 a.m.-1 p.m.)

Southern Maine **Mediation Consumer Service** Office of Attorney General 991 Forest Avenue Portland, ME 04104 (207) 797-8978 (1 p m.-4 p.m.)

Maryland State Offices

Mr. Steven J. Cole, Chief Consumer Protection Division Office of Attorney General Seven Nor **alvert Street** Baltimor 21202 (301) 52, (9 a r - . - 1 p.m.) (301) 576-6. (TDD in Baltimore area) (301) 565-0451 (TDD in Washington metropolitan area)

Mr. Ronald E. Forbes, Director Licensing & Consumer Services Motor Vehicle Administration 6601 Ritchie Highway, N.E. Glen Burnie, MD 21062 (30 768-7420



Ms. Emalu Myer Twilley Consumer Specialist Eastern Shore Branch Office Consumer Protectic n Division Office of Attorney General State Office Complex Route 50 and Cypress Street Salisbury, MD 21801 (301) 543–6620

Mr. Larry Munson, Director Western Maryland Branch Office Consumer Protection Division Office of Attorney General 138 East Antiatam Street, Suite 210 Hagerstown, MD 21740 (301) 791-4780

County Offices
Mr. Manus O'Donnell, Administrator
Howard County Office of Consumer Affairs
3450 Courthouse Orive
Ellicott City, MD 21043
(301) 992-2176
(301) 992-2052 (TDD)

Ms. Barbara B. Gregg, Executive Director Montgomery County Office of Consumer Affairs 100 Maryland Avenue, 3rd Floor Rockville, MD 20850 (301) 251-7373

Ms. Donna Crocker, Executive Director Prince George's County Consumer Protectic 1 Commission 1142 County Administration Building Upper Marlboro, MD 20772 (301) 952-4700 (301) 627-3352 (TDD)

Massachusetts State Offices

Mr. Mark Covan, Chief Consumer Protection Division Department of Attorney General One Ashburton Place, 19th Floor Boston, MA 02108 (617) 727-8400 (information and referral only)

Ms. Paula W. Gold, Secretary
Executive Office of
Consumer Affairs and Business Regular on
One Ashburton Place, Room 1411
Boston, MA 02108
(617) 727-7780
(information and referral only)

Mr. Richard Dalton Assistant Attorney General Consumer Protection Division Department of Attorney General 436 Dwight Street Springfield, MA 01103 (413) 785-1951

County Offices
Mr. Richard Steward, Office Supervisor
Consumer Protection Division
Franklin County District Atterney's Office
55 Federal Street
Greenfield, MA 01301
(413) 774-5102

Project Coordinator Worcester County Consumer Rights Project 332 Main Street, Suite 320 Worcester, MA 01608 (617) 752-3410 (1 p.m.-4 p.m.)

City Offices

Ms. Diane J. Modica, Commissioner Boston Mayor's Office of Consumer Affairs One City Hall Plaza, Room 613 Boston, MA 02201 (617) 725-3320

Ms Elizabeth Cannon, Director Consumer Division Lowell Community Team Work, Inc. 167 Dutton Street Lowell, MA 01852 (617) 452-0908

Michigan State Offices

Mr. Frederick H. Hoffecker Assistant Attorney General Consumer Protection Division Office of Attorney General 670 Law Building Lansing, MI 48913 (517) 373-1140

Mr. Kent Wilcox, Executive Director Michigan Consumers Council 414 Hollister Building 106 West Allegan Street Lansing, MI 48933 (517) 373-0947 (517) 737-0701 (TDD)

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

County Offices
Mr. George Mullison, Prosecuting Attorney
Bay County Consumer Protection Unit
Bay County Building

Bay County Building
Bay City, MI 48708
(517) 893–3594

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

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

City Office
Ms. Esther K. Shapiro, Direct or
City of Detroit
Department of Consumer Affairs
1600 Cadillac Tower
Detroit, Mi 48226
(313) 224-3508

Minnesota State Offices

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

Mr Gary Simonson, Complaint Mediator Consumer Services Division Office of Altorney General 320 West Second Street Duluth, MN 55802 (218) 723-4891

County Office

Ms Eleanor Tearle, Legal Services Advisor Citizen Protection Unit Hennepin County Attorney's Office C2000 County Government Center Minneapolis, MN 55487 (612) 348-4528

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

Mississippi
State Offices
Ms. Joan McLeod
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
PO. Box 220
Jackson, MS 39205
(601) 354-6018
(601) 359-3680

Mr. Joe B. Hardy, Director Regulatory Services Department Agriculture and Commerce High and Presidents Streets P.O. Box 1609 Jackson, MS 39215 (601) 359-3648

Missouri
State Offices
Mr Carl M. Koupal, Jr, Director
Department of Econon Development
P.O. Box 1157
Jefferson City, MO 65102
(314) 751-4962

Mr. Richard Thurman, Chief Counsel Trade Offense Division Office of Attorney General P.O. Box 899 Jefferson City, MO 65102 (314) 751-2616 1 (800) ^92-8222 (toll free in Misso

Montana

Mr. Brinton Markle, Attorney Consumer Affairs Unit Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406) 444–1312

Nebraska State Office

Mr. Mark D. Starr
Assistant Attorney General
Consumer Protection Division
Department of Justice
2115 State Capitol
P.O. Box 94906
Lincoln, NE 68509
(402) 471-2682

County Office

Mr. Ronald L. Staskiewicz Douglas County Attorney County Attorney's Office 428 Hall of Justice Omaha, NE 68183 (402) 444-7040

Nevada State Offices

ms. Shari B. Compton
Commissioner of Consumer Affairs
Department of Commerce
State Mail Room Complex
Las Vegas, NV 89158
(702) 486-4150

Mr. Ray Trease, Consumer Services Officer Consumer Affairs Division Department of Commerce 201 Nye Building, Capitol Complex Carson City, NV 86710 (702) 885–4340

County Office

Mr. John Long, Investigator Washoe County District Attorney's Office P.C Box 11130 Reno, NV 89520 (702) 328-3456

New Hampshire

Ms. Amy Ignatius, Chief Consumer Protection and Antitrust Division Office of Attorney General State House Annex Concord, NH 03301 (603) 271–3641

New Jersey State Offices

Mr. James J. Barry, Jr., Director Division of Consumer Affairs 1100 Raymond Boulevard, Room 504 Newark, NJ 07:02 (201) 648-4010 Mr. Alfred A. Slocum, Commissioner Department of the Public Advocate CN 850, Justice Complex Trenton, NJ 08625 (609) 292-7087 1 (800) 792-8600 (toll free in New Jersey)

Ms. Andrea Filkowitz
Deputy Attorney General
Division of Law
Office of Attorney General
:100 Raymond Boulevard, Room 316
Newark, NJ 07102
(201) 648-4730

County Offices

Mr. William H. Ross III, Director Atlantic County Consumer Affairs 133? Atlantic Avenue, 3th Floor Atlantic City, NJ 08401 (609) 345-6700

Ms. Mary E. Courtney, Director Bergen County Consumer Affairs 355 Main Street Hackensack, NJ 07601 (201) 646-2650

Ms. Renee L. Borstad, Director Burlington County Office of Consumer Affairs 49 Rancocas Road Mount Holly, NJ 08060 (6J9) 265-5054

Ms Patricia Tuck, Director Camden County Consumer Affairs City Hall, Room 205 Ca...uen, NJ 08101 (609) 757 -8387

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

Mr. George S. Franks, Director Cumberland County Department of Weights Measures and Consumer Protection 788 East Commerce Street Bridgeton, NJ 08302 (609) 451–8000, ext. 369, 370

Director
Essex County Consumer Services
900 Bloomfield Avenue
Verona, NJ 07044
(201) 226-1571

Mr. Edward McGoldrick, Director Gloucester County Consumer Affairs 152 North Broad Street Woodbury, NJ 08096 (609) 853-3349

Mr. Joseph Kealy, Jr., Counsel Hudson County Consumer Affairs County Administration Building 595 Newark Avenue Jersey City, NJ 07306 (201) 795- 462, 6295 Donna Gionannetti, Division Chief Mercer County Consumer Affairs 640 South Broad Street Trenton, NJ 08650 (609) 989-6671

Mr. Lawrence Cimmino, Director Middlasex County Consumer Affairs 841 Georges Road North Brunswick, NJ 08902 (201) 745-4242

Ms Dorothy H. Avallone, Director Monmouth County Consumer Affairs Hall of Records Annex P.O. Box 1255 Freehold, NJ 07'28 (201) 431-7900

Ms. Janet Opiekun, Director Morris County Consumer Affairs 32 Washington Street Morristown, NJ 07960 (201) 829-8123 (201) 584-9189 (TDD)

Mr. Kenneth Leake, Director Ocean County Consumer Affairs CN 2191, County Administration Building Room 203-2 Toms River, NJ 08754 (201) 929-2105

Ms. Mary Ann Maloney, Director Passaic County Consumer Affairs County Administration Building 309 Pennsylvania Avenue Paterson, NJ 07503 (201) 881-4549, 4499

Ms. Ruth A. Hotz Somerset County Consumer Affairs County Administration Building PO. Box 3000 Somerville, NJ 08876 (201) 231–7000, ext. 7400

Mr William J. Gehrke, Director Union County Consumer Affairs 300 North Avenue East P.O. Box 186 Westfield, NJ 07091 (201) 233-0502

Ms. Barbara McHenry, Director Warren Consumer Affairs Di mont Administration Building, Route 519 Belvidere, NJ 07823 (201) 475-8000

Mr. Froger Quintina, Director Weehawken Consumer Affairs 400 Park Avenue Weenawken, NJ 07087 (201) 867-1715

City Offices

Mr. Ed Leonard, Director Belleville Consumer Affairs Municipal Building Belleville, NJ 07109 (201) 450-3399



Ms. Lorraine Sudia, Director Brick Consumer Affairs Municipal Building 401 Chambers Bridge Road Brick, NJ 08723 (201) 477-3000, ex., 403

Ms. Rosetta Franko, Director Connaminson Consumer Affairs Municipal Building 1621 Riverton Roa: Cinnaminson, NJ 08077 (609) 829 J00

Ms. Theresa Ward, Director Clark Consumer Affairs 430 Westfield Avenue Clark, NJ 07066 (201) 388-3600

Mr. William J. Adelhelm, Director Clifton Consumer Affairs 900 Clifton Avenue Clifton, NJ 07011 (201) 470-5813

Ms. Adrienne Eisner, Director East Brunswick Consumer Ailairs Jean Walling Civic Center, P.O. Box 218 East Brunswick, NJ 08816 (201) 390-6954

Ms. Molly Allen, Assistant Director East Orange Community Development Corpor ion 490 Main Street East Orange, NJ 07017 (201) 266-5315

Ms. Deborah Liss, Director Edison Consumer Affairs Municipal Building 100 Municipal Boulevard Edison, NJ 08817 (201) 278-0900, ext 234

Ms. Carmine Liotta, Director Elizabeth Consumer Affairs 60 Winfield Scott Plaza Elizabeth, NJ 07201 (201) 820-4183

Mr. Frank Shain, Director Fort Lee Consumer Protection Board 309 Main Street Fort Lee, NJ 07024 (201) 592-3579

Ms. Jean Moriarty, Director Freehold Township Consumer Affairs Schanck Road and Stillwells Corner Road Freehold Township, NJ 07728 (201) 431–7900

Ms. Donna Tkacz, Director Glen Rock Consumer Affairs 366 Dunham Place Glen Rock, NJ 07452 (201) 670-3956

Ms. Audrey Borg, Director Hoboken Consumer Affairs Washington Street Hoboken, NJ 07030 (201) 420-2038 Mr. John Car Jwell, Director Jersey City Consumer Affairs 5839 City Hall 280 Grove Street Jers City, NJ 07302 (201) 547-5839

Ms. Ruth Dangren, Director Kearny Consumer Affairs 26 North Midland Avenue **Kearny**, NJ 07032 (201) 991–9282

Ms. Eileen Wolf, Director Livingston Consumer Affairs Township Hall 357 South Livingston Avenue Livingston, NJ 07039 (201) 992-2244

Ms. Genevieve Ross, Director Middlesex Borough Consumer Affairs Middlesex, NJ 08846 (201) 356-8090

Mr. Paul Yates, Director Montclair Neighborhood Development Corporation 228 Bloomfield Avenue Montclair, NJ 07042 (201) 744–9094

Ms. Mildred Pastore, Director Mountainside Consumer Affairs 1455 Coles Avenue Mountainside, NJ 07092 (201) 232-6600

Ms. Ina Friedman New Milford Consumer Affairs Borough Hali 930 River Road New Milford, NJ 07640 (201) 262-6100

Ms. Mary Callanan, Director Nutley Consumer Affairs Public Safety Building 228 Chestnut Street Nutley, NJ 07110 (201) 284-4936

Mr. Jacob Perzley, Director Old Bridge Township Consumer Affairs 1 Old Bridge Plaza Old Bridge, NJ 08857 (201) 721–5600, ext. 202

Ms. Jeanne O'Brien, Director Parsippany Consumer Affairs Municipal Building 1001 Parsippany Boulevard Parsippany, NJ 07054 (201) 263-7152

Ms. Mar a Jiminez, Director Perth Amboy Consumer Affairs 44 Market Street Perth Amboy, NJ 08861 (201) 826-0250, 11. 61

Ms. Priscilla Castles, Director Plainfield Community Relations and Social Services 510 Watchtung Avenue Flainfield, NJ 07060 (201) 753-3519 Mr. Michael B. Dukatman, Director Secaucus Department of Consumer Affairs 1203 Paterson Plank Road Secaucus, NJ 07094 (201) 330-2019

CALA Officer Summit Consumer Affairs 512 Springfield Avenue Summit, NJ 07901 (201) 273-6474

Ms. Helene Vaccaro, Direc Teaneck Consumer Affairs 818 Teaneck Road Teaneck, NJ 07666 (201) 837-4810

Ms. Irma Africano, Director Union City Consumer Affairs 507 26th Street Union City, NJ 07087 (201) 330-3816

Ms. Marian Cramer, Director Union Township Consumer Affairs 1976 Morris Avenue Union, NJ 07083 (201) 688-2800, ext. 13

Mr. Charles A. Stern, Director Wayne Township Consumer Affairs 475 Valley Road Wayne, NJ 07470 (201) 694-1800, ext. 290, 292

Mr. Joseph yton, Director West New York Consumer Affairs 428 60th Street West New York, NJ 07093 (201) 861-7000, ext. 230

Ms. Mildred Recchia, Director West Orange Consumer Affairs 66 Main Street West Orar ge, NJ 07052 (201) 325-4121

Ms. Theresa Mimm, Director Willingboro Consumer Affairs Municipal Complex Salem Road Willingboro, NJ 08046 (609) 87.7–2200, ext. 220

Ms. Evelyn Mackenzie, Director Woodbridge Township Consumer Affai J Municipal Building One Main Street Woodbridge, NJ 07095 (201) 634–4500, ext. 231

New Mexico

Mr. Randy Childress, Director Consumer and Economic Crime Division Office of Attorney General PO Drawer 1508 Santa Fe, NM 87504 (505) 872-6910 1 (800) 432-2070 (toll free in New Mexico)



New York State Offices

Mr Richard M. Kessel Chairperson and Executive Director New York State Consumer Protection Board 99 Washington Avenue Albany, N^V 12210 (518) 474-8583

Ms. Rachael Kretser Assistant Attorney General Bureau of Consumer Frauds and Protection Office of Attorney General State Capitol Albany, NY 12224 (518) 474 -5481

Mr. Richard Kessel
Chairperson and Executive Director
New 'k State Consumer Protection Board
250 Broadway, 17th Floor
New York, NY 10007
(212)! 37-4482

Mr. Peter Bienstock
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorne, Jeneral
120 Broadway
New York, NY 1027*
(212) 341-2300

Regional Offices

Mr. John R. Marshall, Jr.
Assistant Attorney General in Charge
Binghamton Regional Office
Office of Attorney General
59-61 Court Street
Binghamton, NY 13905
(607) 773-7877

Mr. Peter B. Sullivan Assistant Attorney General in Charge Buffalo Regional Office Office of Attorney General 65 Court Street Buhalo, NY 14202 (716) 847-7184

Mr. Alan J. Burczak Assistant Attorney General in Charge Platisburgh Regional Office Office of Attorney General 70 Clinton Street Plattsburgh, NY 12901 (518) 563-8012

Mr. Kent L. Mardon
Assistant Attorney General in Charge
Poughkeepsie Regional Office
Office of Attorney General
235 Main Street
Poughkeepsie, NY 12601
(914) 485-3920

Mr. Eugene Welch Assistant Attorney General in Charge Rochester Regional Office Office of Attorney General 144 Exchange Boulevard Rochester, NY 14614 (716) 546-7430 Ms. Carolyn A. Cairns
Assistant Attorney General in Charge
Suffolk Regional Office
Office of Attorney General
State Office Building
Veterans Memorial Highway
Hauppauge, NY 11788
(516) 360-6196

Mr. Lawrence Zimmerman Assistant Attorney General in Charge Syracuse Regional Office Office of Attorney General 333 East Washington Street Syracuse, NY 13202 (315) 428-4282

Ms. Aniela J. Carl Assistant Attorney General in Ch. .ge Utica Regional Office Office of Attorney General 207 Genesee Street Utica, NY 13501 (315) 793-2225

County Offices

Mr. Thomas M. Jablonowski Coordinator of Consumer Affairs Broome County Bureau of Consumer Services Governmental Plaza, PO. Boy 1766 Binghamton, NY 13902 (607) 772–2168

Mr. Roderick Quebral Assistant District Attorney Consumer Fraud Bureau Erie County District Attorney's Office 25 Delaware Avenue Buffalo, NY 14202 (716) 855-2424

Mr James E. Picken, Commissioner Nassau County Office of Consumer Affairs 160 Old Country Road Mineola, NY 11501 (516) 535-2600

Mr. Steven A. Irace, Chief Nassau County Commercial Frauds and Environmental Investigation Bureau 310 Cld Country Road Garden City, NY 11530 (516) 53. . . 64

Mr. Erik Dressler, Director Onondaga County Office of Consumer Affairs County Civic Center 421 Montgomery Street **Syracuse**, NY 13202 (315) 425–3479

Mr. James Vanzetta, Director Orange County Department of Weights, Measures and Consumer Affairs 99 Main Street Goshen, NY 10924 (914) 294-5151, ext. 1762

Mr. Francis D. Phillips II, District Attorney Orange County District Attorney's Office of Consumer Affairs County Government Center Goshen, NY 10924 (914) 294–5471 Ms. Jean Hall, Director Putnam County Department of Consumer Affairs Two County Center Carmei, NY 10512 (914) 225-3641, ext. 275

Mr. James Farkas, Director Rockland County Office of Consumer Affairs County Cffice Building 18 New Hempstead Road New City, NY 10956 (914) 638-5282

Mr. Den. J. Abbey, Director Steuben County Department of Weights, Measures and Consumer Affairs 3 East Pulteney Squale Bath, NY 14810 (607) 776-9631

Mr. Harold J. Withers, Commissioner Suffolk County Department of Consumer Affairs Suffolk County Center Hauppauge, NY 11788 (516) 360-4618

Mr. Jon Van Vlack, Director Ulster County Consumer Fraud Bureau 285 Wall Street Kingston, NY 12401 (914) 339-5680, ext. 240

Mr. Frank D. Castaldi, Jr., Chief Frauds Bureau Westchester County District Attorney's Office 111 Grove Street White Plains, NY 10601 (914) 285–3303

Mr. Kenneth W. Hale, Director W stchester County Department of Consumer Affairs Room 104, Michaelian Office Building White Plains, NY 10601 (914) 285-2155

City Offices
Mr. Edward M. Capalbo, Chairman
Babylon Consumer Protection Board
Town Hall Office Annex
281 Phelps Lane
North Babylon, NY 11703
(516) 422-7636

Town of Colonie Consumer Protection Board Memorial Town Hall Newtonville, NY 12128 (518) 783-2790

Ms Catherine G. Reilly, Director Huntington Consumer Protection Board 100 Main Street Huntington, Nr 11743 (516) 351-3007

Ms. Gloria Davids, Ombudsman Town of Islip 401 Main Street Islip, NY 11751 (516) 224-5374



Mr. Stephen Pedone, Commissioner Mt. Vernon Office of Consumer Affairs City Hall Mt. Vernon, NY 10550 (914) 668-6000, ext. 231

Mr. Angelo J. Aponte, Commissioner New York City Department of Consumer Affairs 80 Lafayette Street New York, NY 10013 (212) 577-0111

Bronx Neighborhood Office New 'ork City Department of Consumer Affairs 1932 Arthur Avenue Bronx, NY 10457 (212) 579-6766

Brooklyn Neighborhood Office New York City Department of Consumer Affairs 1360 Fulton Street Brooklyn, NY 11206 (718) 636-7092

Director
Harlem Neighborhood Office
New York City
Department of Consumer Affairs
227 East 116th Street
New York, NY 10029
(212) 348-0600

Ms. Lucy Coronel, Director Queens Neighborhood Office New York City Department of Consumer Affairs 120-55 Queen 3 Boulevard, Room 301A Kew Gardens, NY 11424 (718) 261-2922

Ms. Johanna Kepley, Director Staten !sland Neighborhood Office New York City Department of Consumer Affairs Staten Island Borough Hall, Room 422 Staten Island, NY 10301 (718) 390-5154

Mr. Ernest Adams, Director Oswego Office of Consumer Affairs, Weights and Measures City Hall Oswego, NY 13126 (315) 342–5600, ext. 66

Ms. Carol Cronin, Chairwoman Ramapo Consumer Protection Board Ramapo Town Hall 237 Rout 59 Suffern, NY 10901 (914) 357-5100, ext 325

Mr. Dante Massaroni, Administrative Officer Schenectady Bureau of Consumer P: Stection City Hall, Room 22 Jay Street Schenectady, NY 12305 (518) 382-5061 Ms. Charlotte Cohen, Director Syracuse Consumer Affairs Office 422 City Hall 233 East Washington Street Syracuse. NY 13202 (315) 473–3240

Mr. Eugene Stevens, Director White Plains Department of Weights and Measures 279 Hamilton Avenue White Plains, NY 10601 (914) 582-4459 (8 a.m.-12 noon)

Mr. Ralph A. Capozzi, Director Yonkers Office of Consumer Protection, Weights and Measures 201 Palisade Avenue Yonkers, NY 10703 (914) 964-3563, 3564

North Carolina
Mr. James C. Gulick
Special Deputy Attorney General
Consumer Protection Section
Office of Attorney General
Department of Justice Building

P.O. Box 629 **Raleigh**, NC 27602 (919) 733-7741

North Dakota State Offices

Mr Nicholas J. Spaeth Office of Attorney General State Capito! Building Bismarck, ND 58505 (701) 224-2210

Mr. Thomas Engelhardt, Director Consumer Fraud Division Office of Attorney General State Capitol Building Bismarck, ND 58505 (701) 224-3404 1 (800) 472-2600 (toll free in North Dakota)

County Office

Mr. Eliot Glassheim, Executive Director Quad County Community Action Agency 27 1/2 South Third Street Grand Forks, ND 58222 (701) 746-5431

Ohio State Offices

Mr. Ric Sheffield, Chief Consumer Frauds and Crimes Section Office of Attorney General 30 East Broad Street State Office Tower, 15th Floor Columbus, OH 43266 (614) 466-8831, 4986 1 (800) 282-0515 (toll free in Ohio) (614) 466-1393 (TDD)

Mr. William A. Spratley, Consumers' Counsel 137 East State Street Columbus, OH 43215 (614) 466-9605 (voice TDD) 1 (800) 282-9448 (toll free in Ohio) County Offices
Mr Gary M. Rosen, Chief City Prosecutor
Akron Divison of Consumer Protection
206 Ocasek Government Building
161 South High Street
Akron, OH 44308
(216) 375-2730

Mr Robert Smith, Director Economic Crime Division Franklin County Office of Prosecuting Attorney 369 South High Street Columbus, OH 43215 (614) 462-3248

Mr. John Shoop, County Prosecutor Consumer Protection Division Lake County Office of Prosecuting Attorney Lake County Count House Painesville, OF, 44077 (216) 357-2683

Mr. Robert A Skinner
Assistant Prosecuting Attorney
Montgomery County Fraud Section
County Courts Building
41 North Perry
Dayton, OH 45402
(513) 225-5757

Mr. John Plough, Prosecuting Attorney Portage County Office of Prosecuting Attorney 466 South Chestnut Street Ravenna, OH 44266 (216) 296-4593

Mr. Lynn C. Slaby, Prosecuting Attorney Summit County Office of Prosecuting Attorney 53 East Center Street Akron, OH 44308 (216) 379–2800

City Offices

Mr. Steven Kurtz, Chief
Cincinnati Office of Consumer Protection
Division of Human Scrvices
City Hall, F m 126
Cincinnati, OH 45202
(513) 352-3971

Ms. Yolanda M. Bell, Director Office of summer Affairs 218 Cleve id Avenue, S.W. 6th Floor, Room 605B Canton, OH 44702 (216) 489-3268

Ms. Debra Gnann, Director Cleveland Office of Consumer Affairs 601 Lakeside Cleveland, OH 44114 (216) 664-3200

Mr. William A. Craig Consumer Affairs Investigator Columbus Department of Human Services 50 West Gay Street Columbus, OH 43215 (614) 222-7144

Mr. Anthony H. Julian, Director Youngstown Division of Consumer Affairs 26 South Phelps Street Youngstown, OH 44503 (216) 742-8884



Oklahoma

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

Mr. Prescott H Cowley, Administrator Department of Consumer Credit B82 Jim Thorpe Building Oklahoms City, OK 73105 (405) 521-3653

Oregon

Mr. Timothy Wood, Attorney in Charge Financial Fraud Section Department of Justice Justice Building Salem, DR 97310 (503) 378-4320

Pennsylvania State Offices

Mr. Douglas Yauger, Director Bureau of Consumer Protection Office of Attorney General Strawberry Square, 14th Floor Harrisburg, PA 17120 (717) 787-9707 1 (800) 441-2555 (toll free in Pennylsvania)

Mr. David Barasch, Consumer Advocate Office of Consumer Advocate-Utilities Office of Attorney General Strawberry Square, 14th Floor Harrisburg, PA 17120 (17) 783-5048 (utilities only)

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

Mr. Daniel R. Goodemote Deputy Attorney General Bureau of Consumer Protection Office of Attorney General 919 State Street, Room 203 Erie, PA 16501 (814) 871-4371

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

Mr. John E. Kelly, Deputy Attorney General **Bureau of Consumer Protection** Office of Attorney General 1009 State Office Building 1400 West Spring Garden Street Philadelphia, PA 19130 (215) 560-2414

Ms. Caren L. Mariani Deputy Attorney General Bureau of Consumer Protection Office of Attorney General Manor Building, 4th Floor 564 Forbes Avenue Pittsburgh, PA 15219 (412) 565-5135

Mr. J.P McGowan, Deputy Attorney General Bureau of Consumer Protection Office of Attorney General State Office Building, Room C58 100 Lackawanna Avenue Scranton, PA 18503 (717) 963-4913

County Offices Mr. Sidney Elkin, Chairperson Beaver County Alliance for Consumer Protection **Allencrest Detention Center** Western Avenue Beaver, PA 15009 (412) 728-7267

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

Ms. Margaret P. O'Donnell, Director **Cumberland County** Bureau of Consumer Affairs Courthouse Carlisle, PA 17013 (717) 249-5802

Ms Peggy Adams, Director/Chief Seater **Bucks County Bureau of Consumer** Protection, Weights and Measures Courthouse Annex **Broad and Union Street** Dovlestown, PA 18901 (215) 348-7442

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

Ms. Mary M. Saylor, Director Montgomery County Consumer Affairs Department **County Courthouse** Norristown, PA 19404 (215) 278-3565

City Offices

Mr. Jeremiah W. Cousins, Jr., Division Chief Action Center-Consumer Services 121 City Hall Philadelphia, PA 19107 (215) 686-7595

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

Puerto Rico

Mr. Pedro Ortiz Alvarez, Secretary Department Consumer Affairs Minillas Station, PO. Eox 41059 Santurce. PR 00940 (809) 722-7555

Mr. Hector Pivera Cruz, Secretary Department of Justice, P.O. Box 192 Old San Juan, PR 00902 (809) 721-2900

Rhode Island

State Offices

Ms. Lee Baker, Director **Consumer Protection Division** Department of Attorney General 72 Pine Street Providence, RI 02903 (401) 277-2104

Mr Edwin P. Palumbo, Executive Director Rhode Island Consumers' Council 365 Broadway Providence, RI 02909 (401) 277-2764

South Carolina

State Offices

Mr Ken Moore, Assistant Attorney General Consumer Fraud and Antitrust Section Office of Attorney General P.O. Box 11549 Columbia, SC 29211 (803) 734-1370

Mr. Steve Hamm, Administrator **Department of Consumer Affairs** P.O. Box 5757 Columbi 1, SC 29250 (803) 734-9452 1 (800) 922-1594 (toll free in South Carolina)

Mr W. Jefferson Bryson, Jr. State Ombudsman Office of Executive Policy and Program 1205 Pendleton Street, Room 412 Columbia, SC 29201 (803) 734-0457, 0467

South Dakota

Mr Jeff Hallem, Assistant Attorney General **Division of Consumer Affairs** Office of Attorney General Anderson Building Pierre, SD 57501 (605) 773-4400

Tennessee

State Offices

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

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



Texas

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

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

Ms. Esther Chavez Assistant Attorney General Consumer Protection Division Office of Attorney General 4824 Alberta Street, Suite 160 El Paso, TX 79905 (915) 533-3484

Mr. Richard Tom'inson **Assistant Attorney General** Consumer Protection Division Office of Attorn 3y General 1001 Te.:as Avenue, Suite 700 Houston, TX 77002 (713) 223-5886

Ms. Maria Luisa Mercado Assistant Attorney General Consumer Protection Divis:on Office of Attorney General 806 Broadway, Suite 312 Lubbock, TX 79401 (806) 747-5238

Mr. LaMonte Freerks **Assistant Attorney General Consumer Protection Division** Office of Attorney General 4309 North Tenth, Suite B M. :Allen, TX 78501 (512) 682-4547

Mr. Aaron Valenzuela Assistant Attorney Ceneral Consumer Protection Division Office of Attorney General 200 Main Plaza, Suite 400 San Antonio, TX 78205 (512) 225-4191

County Offices Mr. Ted Steinke Assistant District Attorney and Chief **Dallas County Consumer** Fraud Division, Office of District Attorney 2720 Stemmons Towers South

Dallas, TX 75207 (214) 630-6300

Mr. Russel Turbeville Assistant District Attorney and Chief Harris County Consumer Fraud Division Office of District Attorney 201 Fannin, Suite 200 Houston, TX 77002 (713) 221-5836

City Offices

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

Mr. David Watson, Director Fort Worth Office of Consumer Affairs Weights and Measures 1800 University Drive, Room 208 Fort Worth, TX 76107 (817) 870-7570

Utah

State Offices Ms. Dixie L. Minson, Director Division of Consumer Protection Department of Business Regulation 160 East 300 South, F.O. Box 45802 Salt Lake City, UT 84145 (801) 530-6601

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

Vermont **State Offices**

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

Mr. Trafford Brink, Director Weights and Measures Division Department of Agriculture 116 State Street Montpelier, VT 05602 (802) 828-2436

Virgin Islands

Mr. Kenneth E. Mapp, Director **Consumer Services Administration** Golden Rock Christiansted St. Croix, VI 00820 (809) 774-3130

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

Mr. Betty Blakemore, Director Office of Consumer Affairs Department of Agriculture and Consumer Services Room 101, Washington Building 1100 Bank Street Richmond, VA 23219 (804) 786-2042 1 (800) 552-9963 (toll free in Virginia) Mr. Fred Albrech', Coordinator Northern Virginia Branch Office of Consume, Affairs Department of Agriculture and Consumer Services 100 North Washington Street, Suite 412 Falls Church, VA 22046 (703) 532-1613

County Offices

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

Mr. Ron Mallard, Director Fairfax County Department of Consumer Affairs 3959 Pender Drive Fairiax, VA 22030 (703) 691-3214

Mr. Hubert King, Administrator Prince William County Office of Consumer Affairs 15960 Cardinal Drive Woodbridge, VA 2219; (703) 335 - 7370

City Offices Ms. Rose Boyd, Director Alexandria Office of Citizens Assistance City Hall P.O. Box 178 Alexandria, VA 22313 (703) 838-4350

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

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

Mr. J.N. McClanan **Consumer Protection Officer** Virginia Beach **Division of Consumer Protection** City Hall Virginia Beach, VA 23456 (804) 427-8983

Washington State Offices

Ms. Renee Olbricht, Investigator Consumer and Business Fair Practices Division Office of Attorney General North 121 Capitol Way Olympia, WA 98501 (206) 753-6210



Mr. John R. Ellis Assistant Attorney General and Chief Consumer and Business Fair Practices Division Office of Attorney General 1366 Dexter Horton Building Seattle, WA 98104 (206) 464-7744 1 (800) 551-4636 (toll free in Washington)

Mr. Owen Clarke, Chief Consumer and Business Fair Practices Division Office of Attorney General West 1116 Riverside Avenue Spokane, WA 99201 (509) 456-3123

Ms. Sally Sterling, Office Manager Consumer and Business Fair Practice Division Office of Attorney General 949 Market Street, Suite 380 Tacoma, WA 98402 (206) 593-2904

County Offices

Ms. Kristie Anderson, Director Department of Weights and Measures 3200 Cedar Street Everett, WA 98201 (206) 259-8800

Mr. C. Patrick Sainsbury **Chief Deputy Prosecuting Attorney** Fraud Division 516 3rd Avenue, Room E531 Seattle, WA 98104 (206) 583-4513

Mr. Andrew J Lofton, Di ..or Seattle Department of Licenses and Consumer Affairs 102 Municipal Building Seattle, WA 98104 (206) 684-8484

West Virginia State Offices

Mr. Thomas L. Hindes, Director **Consumer Protection Division** Office of Attorney General 812 Quarrier Street, 6th Floor Charleston, WV 25301 (304) 348-8986 1 (800) 368-8808 (toll free in West Virginia)

Mr. James P. Rardin, Director Weights and Measures Department of Labor 570 McCorkla Avenue, S.W. St. Albans, WV 25177 (304) 727-5781

City Office Ms. Polly Diller, Director Charleston **Department of Consumer Protection** P.O. Box 2749 Charleston, WV 25330 (304) 348-8172

Wisconsin

State Offices

Mr. Donald Soberg, Administrator Division of Trade and Consumer Protection Department of Agriculture Trade and Consumer Prot 801 West Badger Road P.O. Box 8911 Madison, WI 53708 (608) 266-9836 1 (800) 362-3020 (toll free in Wisconsin)

Mr. Kevin O'Connor Assistant Attorney General
Office of Consumer Protection De∟ ritment of Justice P.O. Box 7856 Madison, WI 53707 (608) 266-1852 1 (800) 362-8189 (toll free in Wisconsin)

Ms. Margaret Quaid, Regional Supervisor **Division of Trade and Consumer Protection** Department of Agriculture Trade and Consumer Protection 927 Loring Street Altoona, V/I 54720 (715) 839-3848

Mr. Eugene E. Lindauer, Regional Supervisor Division of Trade and Consumer Protection Department of Agriculture, Trade and Consumer Protection 200 North Jefferson Street, Suite 146A Green Bay, WI 54301 -14) 436-4087

Mr. Patricia Suschil, Regional Supervisor Division of Trade and Consumer Protection Department of Agriculture Trade and Consumer Protection 10320 West Silver Spring Drive Milwaukee, WI 53225 (414) 438-4844

Ms. Pamela Magee-Heilprin Assistant Attorney General Office of Consumer Protection Department of Justice Milwaukee State Office Building 819 North 6th Street, Room 520 Milwaukee, WI 53203 (414) 227-4948

County Offices

Mr. Michael R. You: glove Criminal Investigator Kenosha County District Attorney's Office 912 56th Street Kenosha, WI 53140 (414) 656-6480

Mr. Rand L. Kruger, District Attorney Marathon County District Attorney's Office Consumer Fraud Unit Marathon County Courthouse Wausau, WI 54401 (715) 847-5555

Ms. Cynthia Brown Assistant District Attorney Milwaukee County District Attorney's Office Consumer Fraud Unit 821 West State Street, Room 412 Milwauken, WI 53233 (414) 278-4 '92

Mr. John Runde, District Attorney Portage County District Attorney's Office Consumer Fraud Unit Portage County Courthouse Stevens Point, WI 54481 (715) 346-1300

Mr. Eric M. Johnson Consumer Fraud Investigator Racine County Sheriff's Department 717 Wisconsin Avenue **Racine**, WI 53403 (414) 636-3125

Wvomina

Ms Laura Beard, Assistant Attorney General Office of Attorney General 123 State Capitol Building Cheyenne, WY 82002 (307) 777-7841, 6283



Warranties/Guarantees

- Do not wait until the product fails or needs repair to find out what is covered in the warranty. Compare the terms and conditions of warrantie (or guarantees) on products or services before you buy. Look for the warranty that best satisfies your needs.
- Get all warranties in writing. Make sure the warranty explains all terms and conditions. Consider:
- - -How long is the warranty and when does it start and end?

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

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

 -- What do you have to do? And when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?
 - -Who offers the warranty? Manufacturer or retailer? How reliable are
- 4 Keep sales receipts and warranties in a safe place





Home Improvements

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

State Agencies on Aging

The offices listed in this section are responsible for coordinating services for older Americans. They provide

information on services, programs, and opportunities for the aging.

Alabama

Mr Oscar D. Tucker Executive Director Commission on Aging 502 Washington Avenue Montgomery, AL 36130 (205) 261-5743

Alaska

Mr. Jon B. Wolfe Executive Director Older Alaskans Commission PO. Box C, MS-0209 Juneau, AK 99811 (907) 465-3250

American Samoa

Mr. Sunuitao T. Tupai Director Territorial Administration on Aging Government of American Samoa Pago Pago, AQ 96799 (written inquiries only)

Arizona

Mr. Michael Slattery Administrator Aging and Adult Administration 1400 West Washington, 950A Fhoenix, AZ 85007 (602) 255-4446

Arkansas

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

California

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

Colorado

Mr. William J. Hanna Director Aging and Adult Services Division Department of Social Services 717 Seventeenth Street 11th Floor Denver, CO 80218 (303) 294-5912

Connecticut

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

Delaware

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

District of Columbia

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

Florida

Ms. Margaret L Duggar Director Aging and Adult Services 1321 Winewood Boulevard Room 323 Tallahassee, FL 32301 (904) 488-2650

Georgia

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

Guam

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

Hawaii

Ms. Jeanette Takamura Director Exocutive Office on Aging 335 Merchant Street Room 241 Honolulu, № 96813 (808) 548–2593

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Idaho

Ms. Charlene W. Martindale Director Idaho Office on Aging Statehouse, Room 114 Boise, ID 83720 (208) 334–3833

Illinois

Ms. Janet S. Otwell Director Department on Aging 421 East Capitol Avenue Springfield, IL 62701 (217) 785-2870 1 (800) 252-8966 (toll free in Illinois)

Indiana

Ms. Joyce A. Smidley Director Aging Division Department of Human Services PO Box 7083 Indianapolis, IN 46204 (317) 232-7020

Iowa

Ms. Betty Grandquist Executive Director Department of Elder Affairs 914 Grand Avenue, Suite 236 Des Moines, IA 50319 (515) 281-5187

Kansas

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

Kentucky

Ms. Prudence Moore Director Division for Aging Services Department for Social Services 275 East Main Street 6th Floor West Frankfort, KY 40621 (502) 564-6930

Louisiana

Ms. Sandra Adams Director Governor's Office of Elder Affairs P.O. Box 80374 Baton Rouge, LA 70898 (504) 925-1700

Maine

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

Maryland

Ms Rosalie S Abrams Director Office on Aging 301 West Preston Street 10th Fioor Baltimore, MD 21201 (301) 225-1100 1 (800) 338-0153 (toll free in Maryland) (301) 383-7555 (TDD)

Massachusetts

Mr. Paul J. Lanzikos
Secretary
Executive Office of
Elder Affairs
38 Chauncy Street, 2nd Floor
Boston, MA 02111
(617) 727-7750
1 (800) 882-2003
(toll free in Massachusetts)
1 (800) 872-0165
(toll free TDD in Massachusetts)

Michigan

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

Minnesota

Mr. Gerald Blodow Executive Secretary Minnesota Board on Aging 7th and Roberts Street St. Paul, MN 55101 (612) 2°3- 2544

Mississippi

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

Missouri

Mr. K. Gary Sherman Director Division of Aging PO Box 1337 Jefferson C.ty, MO 65102 (314) 751-3082 1 (800) 392-0210 (toll free in Missouri)



Montana

Mr. Rubert Bartholomew Supervisor Aging Services Bureau Department of Family Services P.O. Box 8005 Helena, MT 59604 (406) 444–5650

Nebraska

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

Nevada

Ms. Myla C. Florence Administrator Division for Aging Services Department of Human Resources 505 East King Street, Room 101 Carson City, NV 89719 (702) 885-4210 (voice/TDD)

New Hampshire

Mr. Richard Å. Chevrefils Director Division of Elderly and Adult Services 6 Hazen Drive Concord, NH 03301 (603) 271-2751 1 (800) 251-1888 (toll free in New Hampshire)

New Jersey

Ms. Ann Zahora Director Division on Aging Department of Community Affairs 363 West State Street CN 807 Trenton, NJ 08625 (609) 292-4833

New Mexico

Ms. Stephanie FallCreek Director State Agency on Aging 224 East Palace Avenue 4th Floor Santa Fe, NM 87501 (505) 827-7340 (voice/TDD)

New York

Mr. Eugene S. Callender Director New York State Office for the Aging Agency Building 2, ESP Albany, NY 12223 (518) 474-5731

North Carolina

Ms. Elaine Stoops Assistant Secretary Division of Aging Department of Human Resources 1985 Umstead Drive Raleigh, NC 27603 (919) 733-3983

North Dakota

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

Ohio

Ms. Joyce F Chapple
Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43215
(614) 466-5500
1 (800) 282-1206
(toll free in Ohio)
(514) 466-6191 (TDD)

Okla'noma

Mr. Pay R. Keen Programs Administrator Special Linit on Aging PO. Box 25352 Oklahoma City, OK 73125 (405) 521–2281 (405) 521–2327 (TDD)

Oregon

Mr. Richard Ladd
Administrator
Senior Services Division
Department of
Human Resources
State of Oregon
313 Public Service Building
Salem, OR 97310
(503) 378-4728 (voice/TDD)
1 (800) 232-3020
(toll free voice/TDD in Oregon)

Pennsylvania

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

Puerto Rico

Ms. Maribel Torregrosa Executive Director Gericulture Commission GPO 11398 Santurce, PR 00910 (written inquiries only)

Rhode Island

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

South Carolina

Ms. Ruth Q. Seigler Executive Director Commission on Aging 915 Main Street Columbia, SC 29201 (833) 734–3203

South Dakota

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

Tennessee

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

Texas

Mr. O. P. (Bob) Bobbitt
Executive Director
Texas Department on Aging
P.O. Box 12786, Capitol Station
Austin, TX 78711
(512) 444-2727 (voice/TDD)
1 (800) 252-9240
(toll free in Teras)

Utah

or
Livision of Aging and
Adult Services
P.O. Box 45500
Salt Lake City, UT 84145
(801) 538–3910

Vermont

Mr Joel Cook Director Office on Aging 103 South Main Street Waterbury, VT 05676 (5u2) 241-2400

Virgin Islands

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

Virginia

Ms. Wilda M. Ferguson Commissioner Department for the Aging 101 N. 14th St., 18th Γ'cor Richmond, VA 23219 (804) 225–2271 (voice/TDD)

Washir.gton

Mr. Charles Reed Assistant Secretary Aging and Adult Services Administration OB-44A Olympia, WA 98504 (206) 753-2502 (206) 753-4927 (TDD)

West Virginia

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

Wisconsin

Ms. Donna McDowell Director Bureau on Aging P.O. Box 7851 Madison, WI 53707 (608) 266-2536 (608) 266-8083 (TDD)

Wyoming

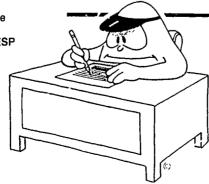
Mr E. Scott Sessions Director Commission on Aging Hathaway Building Cheyenne, WY 82002 (307) 777-7986

Contracts

- Never sign anything you do not fully understand.
 If you can't understand the contract, have your
 own expert review it.
- Never sign a contract if a promoter or retailer will not let you have another person review it first.
- 3 Be sure that all verbal promises are included in the written contract.
- Never sign a contract that has blank spaces. Draw lines through their first

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5. Be sure to keep a copy of any contract you sign.



State Banking Authorities

The officials listed below regulate and supervise state chartered banks. Many of them handle or refer problems and complaints concerning other types of financial insti-

tutions as well as answer general questions about banking and consumer credit.

Alabama

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

Alaska

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

Arizona

Ms. Mary C. Short Superintendent of Banks 3225 North Central, Suite 815 Phoenix, AZ 85012 (602) 255-4421

Arkansas

Mr. Marlın D. Jackson Bank Commissioner Tower Building 323 Center Street, Suite 500 Little Rock, AR 72201 (501) 371 – 1117

California

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

Colorado

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

Connecticut

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

Delaware

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

District of Columbia

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

Florida

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

Georgia

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

Guam

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

Hawaii

Ms. Donna Tanoue Bank Examiner P.O. Box 541 Honolulu, HI 96809 (808) 548-7505

Idaho

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

Illinois

Mr. William C. Harris Commissioner of Banks and Trust Companies 119 South Fifth Street Room 400 Springfield, IL 62701 (217) 785–2837

Indiana

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

Iowa

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

Kansas

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

Lentucky

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

Louisiana

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

Maine

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

Maryland

Ms. Margie H. Muller Bank Commissioner 34 Market Place Baltimore, MD 21202 (301) 333-6262

Massachusetts

Mr. Paul E. Bulman Commissioner of Banks 100 Cambridge Street Boston, MA 02202 (617) 727-3120

Michigan

Mr. Eurene W. Kuthy Commissioner Financial Institutions Bureau P.O. Box 30224 Lansing, MI 48909 (517) 373-3460

Minnesota

Mr. James G. Miller Deputy Commissioner of Commerce 500 Metro Square Building 5th Floor St. Paul, MN 55101 (612) 296-2135

Mississippi

Ms Jean S. Porter Commissioner Department of Banking and Consumer Finance P.O. Box 731 Jackson, MS 39205 (601) 359-1021

Missouri

Mr. Thomas B Fitzsimmons Commissioner of Finance P.O. Box 716 Jefferson City, MO 65102 (314) 751-3397

Montana

Mr Fred J. Flanders Commissioner of Financial Institutions 1424 Ninth Avenue Helena, MT 59622 (406) 444-2091

Nebraska

Ms. Cynthia H Milligan Director of Banking and Finance 301 Centennial Mall, South Lincoln, NE 68509 (402) 471-2171

Nevada

Mr. L. Scott Walshaw Commissioner of Financial Institutions 406 East Second Street Carson City, NV 89710 (702) 885-4260

New Hampchire

Mr. A. Roland Roberge Bank Commissioner 45 South Main Street Cencord, NH 03301 (603) 271-3561

New Jersey

Ms. Mary Little Parell Commissioner of Banking 36 West State Street Trenton, NJ 08625 (609) 292-3420

New Mexico

Mr. James W. Stretz Director Financial Institutions Division Bataan Memorial Building Room 137 Santa Fe, NM 87503 (505) 827-7740

New York

Ms. Jill M. Considine Superintendent of Banks Two Rector Street New York, NY 10006 (212) 618-6642



North Carolina

Mr. William T. Graham Commissioner of Banks P.O. Box 29512 Raleigh, NC 27626 (919) 733-3(16

North Dakota

Mr. Gary D. Preszle Commissioner of Banking and Financial Institutions State Capitol, Room 1301 Bismarck, ND 58505 (701) 224-2256

Ohio

Ms. Linda K. Page Superintendent of Banks Two Nationwide Plaza Columbus, OH 43215 (614) 466-2932

Oklahoma

Mr. Robert Y. Emple Bank Commissioner Maico Building 4100 North Lincoln Boulevard Oklahoma City, Ok 73105 (405) 521-2783

Oregon

Mr. Cecil R Monroe Deputy Administrator Financial Institution 3 Division 280 Court Street, N E. Salem, OR 97310 (503) 378-4140

Pennsylvania

Ms Sarah W Hargrove Secretary of Banking 333 Market Street, 16th Floor Harrisburg, PA 17101 (717) 787-6991

Puerto Rico

Ms. Angel L. Rosas Commissioner of Banking P.O. Box \$4515 San Juan, PR 00905 (809) 721-5242

Rhode Island

Ms. Susan D. Hayes **Assistant Director** Banking and Securities 100 North Main Street Providence, RI 02903 (401) 277-2405

South Carolina

Mr. Robert C Cleveland Commissioner of Banking 1026 Sumter Street, Room 217 Columbia, SC 29201 (803) 734-1050

South Dakota

Mr. Richard A Duncan Director of Banking and Finance State Capitol Building Pierre, SD 57501 (605) 773-2236

Tennessee

Mr. Dennis R. Phillips Commissioner of Financial Institutions John Sevier Building 4th Floor Nashville, TN 37219 (615) 741-2236

Texas

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

Utah

Mr. George Sutton Commissioner of Financial Institutions PO. Box 89 Salt Lake City, UT 84110 (801) 530-6502

Vermont

Mr. Thomas P. Menson Commissioner of Banking and Insurance State Office Building Montpolier, VT 05602 (802) 828-3301

Virgin Islands

Mr Julio A. Brady Lieutenant Governor Chairman of the Banking Board Kongens Gardens #18 P.O Box 450 St. Thomas, VI 00801 (809) 774-2991

Virginia

Mr. Sidney A Bailey Commissioner of Financial Institutions PO Box 2-AE Richmond, VA 23205 (804) 786-3657

Washington

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

West Virginia

Mr. David F Mudie **Deputy Commissioner** of Banking State Office Building 3 Suite 311 Charleston, WV 25305 (304) 348-2294

onsin, کا Wi

Mr. Richard E. Galecki Commissioner of Banking PO. Box 7876 Madison, WI 53707 (608) 266-1621

Wyoming

Mr Stanley R. Hunt State Examiner Herschler Building, 4th Floor Chevenne, WY 82002 (307) 777-6600



Credit Cards

- Keep a list of your credit card numbers, expiration dates, and the phone number of each card issuer in a secure place
- Credit card issuers offer a wide variety of terms (annual percentage rate. methods of calculating the balance subject to the finance charge, minimum monthly payments, and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs
- 3. Watch your card after giving it to a clerk Take your card back promptly after the clerk is finished with it and make sure it's yours
- Tear up the carbons when you take your credit card receipt Void or distroy any incorrect receipts.

- stroy any incorrect receipts.

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

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

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

 Check the billing electroment for the correct address to send any written in Check the billing statement for the correct address to send any written in-quiries. The inquiry must be in writing to guarantee your rights
- Never give out your credit card number over the telephone unless you have initiated the call.
- 9. Never put jour card number on a post card or on the outside of an envelope
- Sign new cards as soon as they arrive. Cut up expired cards and dispose of them promptly. Cut up and return unwanted cards to the issuer Leave infrequently used cards in a secure place.
- 12. If any of your credit cards are missing or stolen, report the loss as soon as possible to your card issuers. Some companies have 24-hour service and toll free numbers printed on their statements for this purpose. For your own protection, follow up your phone calls with a letter to each issuer. The letter should contain your card number, the date the card was missing, and the date you called in the loss.
- If you report the loss before a credit card is used, the issuer cannot hold you responsible for any subsequent unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges on each card is \$50.



State Insurance Regulators

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

that can be helpful when comparing insurance companies prior to making a purchase.

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

Alabama

Mr. John S. Greeno Insurance Commissioner 135 South Union Street #181 Montgomery, AL 36130 (205) 269-3550

Alaska

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

American Samoa

Mr. Afa Roberts Insurance Commissioner Office of the Governor Pago Pago, AQ 96797 011 (684) 633-4116

Arizona

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

Arkansas

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

California

Ms. Roxanı Gillespie Commissioner of Insurance 100 Van Ness Avenue San Francisco, CA 94102 (415) 557-3245 (San Francisco) (213) 736-2551 (Los Angeles) 1 (800) 233-9045 (toll free in California complaints)

Colorado

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

Connecticut

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

Delaware

Mr. David N. Levinson Insurance Commissioner 841 Silver Lake Boulevard Dover, E 19901 (302) 70-4251

District of Columbia

Ms. Margurite C Stokes Superintendent of Insurance 614 H Street, N.W. North Potomac Building Suite 516 Washingto: , DC 20001 (202) 727-7419

Florida

Mr. Bill Gunter Insurance Commissioner Plaza Level Eleven Tallahassee, FL 32391 (904) 488-3440

Georgia

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

Guam

Mr Carr Bettis ing Insurance Commissioner P.O. L: 796 Agana, GU 96910 011 (671) 477-1040

Hawaii

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

Idaho

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

Illinois

Mr. John E. Washburn Director of Insurance 320 West Washington Street 4th Floor Springfield, IL 62767 (217) 782-4515

Indiana

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

Mr. William D Hager Insurance Commissioner Lucas State Office Building Des Moines, IA 50319 (515) 2" -5705

Kansas

Mr. Fletcher Bell Commissioner of Insurance 420 S.W. 9th Street Topeka, KS 66612 (913) 296-7801

Kentucky

Mr. Gil McCarty Insurance Commissioner 229 West Main Street PO. Box 517 Frankfort, KY 40602 (502) 564-3630

Louisiana

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

Maine

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

Maryland

Mr. Edward J. Muhl Insurance Commissioner 50l St. Paul Place 7th Floor South Baltimore, MD 21202 (301) 333-2520

Massachusetts

Mr Peter Hiam Comp. ssioner of Insurance 100 Cambridge Street ston MA 02202 -3333

Mic gan Mr. Herman W Coleman Commissioner of Insurance Insurance Bureau PO. Box 30220 Lansing, MI 48909 (517) ^ 3-9273

Minnecota

Mr Michael A Hatch Comm. 3sioner of Commerce 500 Metro Square Building h Floor .. Paul, MN 55101 (612) 296-6907

Mississippi

Mr. George Date Commissioner of Insurance 1804 Watter Sille Building PO. Box 79 Jackson, MS 39205 (601) 359-3569

Missouri

Mr Lewis R. Cr.st Director of Insurance 301 West High Street **Room 630** PO. Box 690 Jefferson City, MO 65102 (314) 751-2451

Montana

Ms Andy Bennett Commissioner of Insurance 126 North Sanders **Room 270** PO Box 4009 Helena, MT 59601 (406) 444-2040

Nebraska

Mr. William H. McCartney Director of Insurance 301 Centennial Mall South P.O Box 94699 Lincoln, NE €8509 (402) 471-2201

Nevada

Mr David A. Gates Commissioner of !nsurance Nye Building 201 South Fall Street Carson City, NV 89701 (702) 885-4270

New Hampshire

Mr Louis E. Bergeron Insurance Com.nissioner 169 Manchester Street Cor., 3rd, NH 03301 (503) 271-2261



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bs

New Jersey

Mr. Kenneth D. Merin Commissioner Department of Insurance CN325-201 East State Street Trenton, NJ 08625 (609) 292-5363

New Mexico

Mr. Vicente B Jasso Superintendent of Insurance PERA Building, Room 428 P.O. Drawer 1269 Santa Fe, N*1 87504 (505) 827-4500

Ner York Mr. - nes P. Corcoran Superintendent of Insurance 160 West Broadway New York, NY 10013 (212) 602-0429

North Carolina

Mr. James 'L. Long Commissioner of Insurance Dobbs Building P.O. Box 26387 Raleigh, NC 27611 (919) 733-7343

North, Dakota

Mr. Earl R. Pomeroy Commissioner of Insurance Capitol Building, 5th Floor Bismarck, ND 58505 (701) 224-2440

Ohio

Mr. George Fabe Director of Insurance 2100 Stella Court Columbus, OH 43266 (614) 481-5735

Oklahoma

Mr. Gerald Grimes Insurance Commissioner P.O. Box 53408 Oklahoma City, OK 73152 (405) 521 - 2828

Oregon

Mr. Theodore R Kulongoski Insurance Commissioner 21 Labor and Insurance Building Sr'em, OR ^7310 (503) 378-4271

Pennsylvania

Ms Constance B. Foster Insura[,] e Commissioner Strawberry Square 13th Floor Harrisburg, PA 17120 (717) 787-5173

Puerto Rico

Mr. Juan Antonio Garcia Commissioner of Insurance Fernandez Juncos Station P.O. Box 8330 Santurce, PR 00910 (809) 722-8686

Rhode Island

Mr. Mark A. Pfeiffer Insurance Commissioner 100 North Main Street Providence, RI 02903 (401) 277-2246

South Carolina

Mr John G. Richards V Chief Insurance Commissioner 1612 Marion Street P.O. Box 100105 Columbia, SC 29202 (803) 737-6117

South Dakota

Ms Mary Jane Cleary Director of Insurance Insurance Building 910 East Sioux Ave Pierre, SD 57501 (605) 773-3563

Tennessee

Ms. Elaine A. McReynolds Commissioner of Insurance 1808 West End Avenue 14th Floor Nashville, TN 37219 (615) 741-2241

Texas

Mr. Ray Marek Manager of Business Practices and Enforcement State Board of Insurance 1110 San Jacinto Boulevard Austin, TX 78701 (512) 463-6501 1 (800) 252-3439 (toll free in Texas) (claim complaints only)

Utah

Mr. Harold C Yancey Commissioner of Insurance PO. Box 45803 Salt Lake City, UT 84145 (801) 530-6400

Vermont

Ms. Gretchen Babcock Commissioner of Insurance State Office Building Monipelier, VT 05602 (802) 828-3301

¹slands

ır. Derek M. Hodge Com, assigner of Insurance Kongens Garde 18 St. Thomas, V: 00801 (809) 774-2991

Virginia

Mr Steven T. Foster Commissioner of Insurance 700 Jefferson Building PO Box 1157 Richmond, VA 23209 (804) 786-3741

Washington

Mr. Richard G. Marquardt Insurance Commissioner Insurance Building AQ21 Olympia, WA 98504 (206) 753-7301

West Virginia

Mr. Fred E. Wright Insurance Commissione, 2100 Was ngton Street, East Charleston, WV 25305 (304) 348-3394

Wisconsin

Mr. Robert D. Haase Commissioner of Insurance P.O. Box 7873 Madison, WI 53707 (608) 266-0102

Wyoming

Mr Gordon W. Taylor Commissioner of Insurance Herschler Building 122 West 25th Street Cheyenne, WY 82002 (307) 777-7461

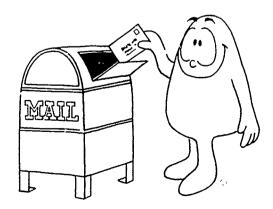
Mail Order

- 1. Be suspicious of exaggerated product claims or very log prices, and read product descriptions very carefully—sometimes pictures of products are
- If you have any doubts about the company, check with the U.S Posta' Service, your state or local consumer protection agency or Better Bus Bureau before ordering.
- Look for the firm's return policy. If it is not stated, ask before you order. For
- example, does the company pay charges for shipping and return?

 Complete the order form as directed. If you leave out information (such as full address or item details), your order may be delayed or canceled. Keep a complete record of your order; including the company's name, address and telephone number, the price of the items ordered, any handling to their charges, the data your model (or telephone) and the order order.
- or other charges, the date you mailed (or telephoned) in the order and your method of payment. Keep copies of canceled checks and/or statements.
- statements.

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

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



State Utility Commissions

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

Some states have offices which investigate consumer utility complaints, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an office, check the listing below

Aiabama

Mr. James Sullivan President Alabarna Public Service Commission PO. Box 991 Montgomery, AL 36130 (205) 261–5207 1 (800) 392–8052 (toll free in Alaska)

Alaska

Ms. Carolyn Guess Acting Chairman Alaska Public Utilities Commission 420 L Street, Suite 100 Anchorage, AK 99501 (907) 276-6222

Arizona

Ms. Marcia G. Weeks
Chairman
Arizona Corporation
Commission
1200 West Washington Street
Phoenix, AZ 85007
(602) 255-4143
(602) 255-2105 (TDD)

Arkansas

Robert E. Johnston, Ph.D Chairman Arkansas Public Service Commission 1000 Center Street Littie Rock, AR 72202 (501) 371–1453 1 (800) 482–1164 (toll free in Arkansas)

California

Mr. Stanley W. Hulett President California Public Utilities Commission 505 Van Ness Avenue Room 5207 San Francisco, CA 94102 (415) 557-3703 (415) 557-0798 (TDD)

Colorado

Mr. Arnold H. Cook Chairman Colorado Public Utilities Commission 1580 Logan Street Logan Tower — Office Level 2 Denver, CO 80203 (303) 866-3197

Connecticut

Mr. John T Downey Chairperson Connecticut Department of Public Utility Control 1 Central Park Plaza New Britain, CT 06051 (203) 827-1553 1 (800) 382-4586 (toll free in Connectic 't)

Delaware

Ms. Nancy M. Norling Chairman Delaware Pub'ic Service Commission 1560 South DuPont Highway Dover, DE 19901 (302) 736-4247 1 (300) 282-8574 (toll free in Delaware)

District of Columbia

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

Florida

Ms. Katie Nichols Chairman Florida Public Service Commission 101 East Gaines Street Tallahassee, FL 32301 (904) 488-2445 1 (800) 342-3552 (toll free in Florida)

Georgia

Mr. Robert C. Pafford Chairman Georgia Public Service Commission 244 Washington Street, SW Atlanta, GA 30334 (404) 656-4556 1 (800) 282-5813 (toll free in Georgia)

Hawaii

Mr. Hideto Kono Chairman Hawaii Public Utilities Commission 465 South King Street, 1st Floor Honolulu, HI 96813 (808) 548-2390

Idaho

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

Illinois

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

Indiana

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

Iowa

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

Kansas

Mr. Keith R. Henley Chairman Kansas State Corporation Commission State Office Building Topeka, FS 66612 (913) 296-3324

Kentucky

Mr. Richard D Heman, Jr. Chairm.

Kentucky Public Service Commission
730 Schenik ane
P.O. Box 615

Frankfort, KY 40602
(502) 564-7071

Louisiana

Mr. John F. Schwegmann Chairman Louisiana Public Service Commission One American Place Suite 1630 Baton Rouge, I.A 70825 (504) 838-5250 1 (800) 228-9368 (toll free in Louisiana)

Maine

Chairman Maine Public Utilities Commission State House Station 18 Augusta, ME 04333 (207) 289-3831

Maryland

Mr. Frank O. Heintz
Chairman
Maryland Public Serv.ce
Commission
231 East Baltimore Street
Baltimore, MD 21202
(301) 333-6000
1 (800) 492-0474
(toll free in Maryland)
1 (800) 345-6934
(toll free TDD in Maryland)

Massachusetts

Mr Paul F. Levy C airman Massachusetts Department of Pub'ic Utilities 100 Cambridge Street Boston, MA 02202 (617) 727-3500

Michigan

Mr. William E. Long Chairperson Michigan Public Service Commission 6545 Mercantile Way PO Box 30221 Lansing, MI 48909 (517) 334-6445 1 (800) 292-9555 (toll free in Michigan) 1 (800) 443-8926 (toll free TDD in Michigan)

Minnesota

Ms. Barbara Beerhalter Chair Minnesota Public Utilities Commission 780 American Center Building 160 East Kellogg Boulevard St. Faul, MN 55101 (612) 296-7124 1 (800) 652-9747 (toll free in Minnesota) (612) 297-1200 (TDD)



Mississippi

Mr. Nielsen Cochran Chairman Mississippi Public Service Commission PO. Box 1174 Jackson, MS 39215 (601) 961–5400

Missouri

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

Montana

Mr. Clyde Jarvis Chairman Montana Public Service Commission 2701 Prospect Avenue Helena, MT 59620 (406) 444-6150

Nebraska

Mr. Eric Rasmussen Chairman Nebraska Public Service Commission 301 Cantennial Mall South P.O. Box 94927 Lincoln, NE 68509 (402) 471–3101

Nevada

Mr. Scott M. Craigie Chairman Nevada Public Service Commission 505 East Kinn Street Carson Sity, NV 89710 (702) 885–4180

New Hampshire

Mr. Vincent J. Iacobino
Chairman
New Hampshire Public Utilities
Commission
8 Old Suncook Road
Building No.1
Concord, NH 03301
(603) 271-2431
1 (800) 852-3793
(toll free in New Hampshire)

New Jersey

Ms. Barbara A. Curran President New Jers Board of Public Utilities Two Gateway Center Newark, NJ 07102 (201) 648-2026 1 (500' 624-0241 (toll free in New Jersey) **New Mexico**

Mr. Joseph E. Samora, Jr Chairman New Mexico Public Service Commission P.O. Box 2205 Santa Fe, NM 87504 (505) 827-6940

New York

Mr. Peter A. Bradford
Chairman
New York Public Service
Commission
3 Empire State Plaza
Albany, NY 12223
(513) 474-7080
1 (800) 342-3377 (toll free in
New York—complaints)
1 (800) 342-3355 (toll free in
New York—emergency service
cutoff 7:30 a.m.-7:30 p.m.
Monday-Friday)

North Carolina

Mr. Robert O. Wells Chairman North Carolina Utilities Commission PO. Box 29510 Raleigh, NC 27626 (919) 733-4249

North Dakota

Mr. Dale V. Sandstrom
President
North Dakota Public Service
Commission
State Capitol Building
Bismarck, ND 58505
(701) 224-2400
1 (800) 932-2400
(toll free in North Dakota)

Ohio

Mr. Thomas V. Chema Chairman Ohio Public Utilities Commission 180 East Broad Street Columbus, OH 43215 (614) 466–3016 (614) 466–8180 (TDD)

Oklahoma

Mr. James B. Townsend Chairman Oklahoma Corporation Commission Jim Thorpe Office Building Oklahoma C'ty, OK 73105 (405) 521–2264

Oregon

Mr. Charles Davis Chairman Oregon Public Utility Commission 300 Labor and Industries Building Salem, OR 97310 (503) 378-6666 1 (800) 522-2104 (toll free in Oregon) Pennsylvania

Mr. William Shane Chairman Perinsylvania Public Utility Commission PO. Box 326% Harrisburg, PA 17120 (717) 78%-1740

Puerto Rico

Mr. Amjel M. Almodovar Chairman Puerto Rico Public Service Commission Call Box CP Hato Rey, PR 00919 (809) 751-5c 50

Rhode Island

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

South Carolina

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

South Dakota

Mr. Dennis Eisnach Chairman South Dakota Public Utilities 500 East Cc itol Av Pierre, SD 57501 (605) 773-3201

Tennessee

Mr. Frank D. Cochran Chairman Tennessee Public Service Commission 460 James Robertson Parkway Nashville, TN 37219 (615) 741–2904 1 (800) 342–3359 (toll free in Tennessee)

Texas

Mr Dennis Thomas Chairman Texas Public Utility Com... sion 7800 Shoal Creek Boulevard Suite 400N Austin, TX 78757 (512) 458-0100

Utah

Mr. Brian T. Stewart Chairm: n Utah Public Service Commission 160 East 300 South Salt Lake City, UT 84111 (801) 530-6716 Vermont

Ms V Louise V McCarren Chairma. Verment Fublic Service Board 126 State Street State Office Building Montpelier, VT 05602 (802) 828-2319 1 (800) 622-4496 (toll free in Vermont)

Virgin Islands

Mr. Alphonse Adams
Chairman
Virgin Islands Public Services
Commission
Charlotte Amalie
P.O. Box 40
St. Thomas, VI 00801
(809) 776-1291

Virginia

Ms. Elizabeth B. Lacy Chairman Virginia State Corporation Commission P.O. Box 1197 Richmond, VA 23209 (804) 786-3608

Washington

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

West Virginia

Mr. Michael D Greer Chairman West Virginia Public Service Commission P.O. Box 812 Cherleston, WV 25323 (304) 340-0374 1 (800) 344-5113 (toll free in West Virginia)

Wisconsin

Mr. Charles H. Thompson Chairmar Wisconsin Publ Gervice Commission 4802 Sheboygan Avenue P.O. Rox 7854 Macison, WI 53707 (608) 266-2001

Wyoming

Mr. John R. Smyth Chairman Wyoming Public Service Commission 122 West 25th Cheyenne, WY 82002 (307) 777-7427



State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies are responsible for coordinating and providing employment and job referral services for eligible handicapped individuals. Included among these services are counseling, evaluation, training, and job

placement. Orientation and mobility services for the sight impaired as well as speech and hearing therapy for the hearing impaired are also available.

A. Jama

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

Alaska

Mr. Michael C. Morgan Cirector Division of Vocational Rehabilitation Box F, M.S. 0581 Juneau, AK 99811 (907) 465-2814

American Samoa

Mr. John J. Banks Director Vocational Rehabilitation Department of Manpower Resources American Samoa Government P.O. Box 3492 Pago Pago, AQ 96799 (011) (684) 633-4803

Arizona

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

Arkansas

Mr. Russell Baxter Commissioner Rehabilitation Services Division Department of Human Services P.O. Box 3781 Little Rock, AR 72203 (501) 371 - 2571

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

California

Cecilio Fontanoza, Ph.D. Director Department c Rehabilitation 830 K Street Mall Sacramento, CA 95814 (\$16) 445-3971

Colorado

Mark E. Litvin, Ph.D.
Bureau Chief
Bureau of Rehabilitation and Work
Programs
Department of Social Services
1575 She man Street
Denver, CO 80203
(303) 294–2803

Connecticut

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

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

Delaware

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

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

District of Columbia

Ms. Katherine Williams
Acting Arlministrator
D.C. Rehabilitation Services
Administration
Department of Human Services
605 G Street N.W., Room 1111
Washington, DC 20001
(202) 727-3227
(202) 727-0981 (TDD)

Florida

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

Mr. Donald H. Wedewer Director Division of Blir.d Services Department of Education 2540 Executive Center Circle Douglas Building Tallahasee, FL 32399 (904) 488-1330

Georgia

Mr. Thomas R. Gaines
Director
Division of Rehabilitation Services
Department of Human Services
878 Peachtree Street, N E
Room 706
Atlanta, GA 30309
(4^4) 894-6670

Guam

Ms. Rosa Salas Director Department of Vocational Rehabilitation Government of Guam P.O. Box 2113 Agana, GU 96910 (011) (671) 646-9468

Hawaii

Mr. Toshio Nishioka Administrator Division of Vocational Rehabilitation and Services for the Blind Department of Social Services P.O. Box 339 Honolulu, '4I 96809 (808) 548-4769

Idaho

Mr. George Pelletier Administrator Division of Vocational Rehabilitation Len B. Jordan Building Room 150 650 West State Boise, ID 83720 (208) 334-3390

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

Illinois

Ms. Susan S. Suter Director Illinois Department of Rehabilitation Services 623 East Adams Street Springfield, IL 62705 (217) 785-0218

Indiana

Ms. Jean Merritt Commissioner Idiana Department of Human Services 251 North Illinois Street F.O. Box 7083 Indianapolis, IN 46207 (317) 232-6500



lowa

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

N⁴ R Creig Slayton A ministrator Commission for the Blind 524 4th Street **Des Moines**, IA 50309 (515) 281-7999

Kansas

Ms. Joan E. Watson Commissioner Rehabilitation Services Department of Social and Rehabilitation Services 2700 West 6th Biddle Building 2nd Floor Topeka, KS 66606 (913) 296-3911

Kentucky

Mr. Don Fightmaster
Assistant Superintendent of Rehabilitation
Bureau of Rehabilitative Services
Department of Education
Capital Plaza Office Tower
9th Floor
Frankfort, KY 40601
1 (800) 372-7172
(toll free in Kentucky)

Mr. Charles W. McDowell Director Department for the Blind Education and Humanities Cabinet 427 Versailles Road Frankfort, KY 40601 (502) 564-4754

Louisiana

Ms. May Nelson Director Division of Vocational Rehabilitation Department of Health and Human Resources P.O. Box 94371 Baton Rouge. LA 70804 (504) 342-^285

Mr. Jerry Swearingen
Director
Division of Blind Services
Office of Human Development
Department of Health and Human
Resources
1755 Florida Street
Baton Rouge, LA 70802
(504) 342–5284

Maine

Mr. Robert B McKeagney Director Bureau of Rehabilitation Services Department of Human Services 32 Winthrop Street Augusta, ME 04330 (207) 289-2266

Mariana Islands

Mr Manny Villagomez Chief Vocational Rehabilitation Division Commonwealth of Northern Mariana Island Salpan, Mariana Island 96950 (011) (670) 234-6538

Maryland

Mr. Richard A. Batterton Assistant State Superintendent Division of Vocational Rehabilitation State Department of Education 200 West Baltimore Street Baltimore, MD 21201 (301) 333-2294

Massachusetts

Mi. Charles Crawford Commissioner Commission for the Blind 110 Tremont Street, 6th Floor Boston, MA 02108 (61'.) 727-5550 1 (800) 392-6556 (toll free in Massachusetts)

Mr. Elmer C. Bartels Commissioner Rehabilitation Commission 11th Floor Statler Office Building 20 Park Plaza Boston, MA 02116 (617) 727-2172 (617) 727-2170 (TDD)

Michigan

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

Mr. Philip E. Peterson Director Commission for the Blind Department of Labor 309 North Washington Square Lansing, MI 48909 (517) 373-2062

Mr. Peter Griswold State Director Michigan Rehabilitation Services Department of Education P.O. Box 30010 Lansing, MI 48909 (517) 373–3391 (517) 373–3980 (TDD)

Mr. Charles Jones State Director Disability Determination Service Department of Education P.O. Box 30011 Lansing, MI 48509 (517) 373-7830

Minnesota

Mr. William Niederloh Assistant Commissioner Division of Rehabilitation Services Department of Jobs and Training 390 North Robert Street 5th Floor St. Paul, MN 55101 (612) 296–1822 (612) 296–5622 (TDD)

Mr. Rick Hokanson Director Services for the Blind 1745 University Avenue West St. Paul, MN 55104 (612) 642-0500 (612) 642-0506 (TDD)

Mississippi

J Elton Moore, Ph.D Director Vocational Rehabilitation for tile Blind PO. Box 4872 Jackson, MS 39216 (601) 354-6411

Mr. Morris Seiby Director Vocational Rehabilitation Division Department of Rehabilitation Services P.O. Box 1698 Jackson, MS 39215 (601) 354-6825

Missouri

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

Mr. David S. Vogel
Deputy Director
Bureau for the Blind
Division of Family Services
619 East Capitol
Jefferson City, MO 65101
(314) 751-4249

Montana

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

Nebraska

Jason D. Andrew, Ph D.
Associate Commissioner
Division of Rehabilitation Services
State Department of Education
301 Scuth Centennial Mall
6th Floor
Lincoln, NE 68509
(402) 471-2961
(402) 471-3659 (TDD)



James S. Nyman, Ph.D. Director Services for the Visually Impaired Department of Public Institutions 4600 Valley Road Lincoln, NE 68510 (402) 471–2891

Nevada

Mr. Delbert E. Frost Administrator Rehabilitation Division Department of Human Services Kinkead Building, 5th Floor 505 East King Street Carson City, NV 89710 (702) 885-4440 (702) TTY-4722 (TDD)

New Hampshire

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

New Jersey

Ms. Norma Farrar Krajczar Executive Director Commission for the Blind and Visually Impaired 1100 Raymond Boulevard Newark, NJ 07102 (201) 648-2024

Mr George R Chizmadia
Director
Division of Vocational Rehabilitation
Services
Labor and Industry Building Room 1005
John Fitch Plaza
Trenton, NJ 08625
(609) 292–5987
(609) 292–2919 (TDD)

New Mexico

Mr. Ross Sweat
Director
Division of Vocational Rehabilitation
Department of Education
604 West San Mateo
Santa Fe, NM 87503
(505) 827-3500
(505) 827-3510 (TDD)

New York

Mr. Richard M. Switzer
Deputy Commissioner for Vocational
Rehabilitation
New York State Education Department
Office of Vocational Rehabilitation
One Commerce Plaza
Room 1907
Albany, NY 12234
(518) 474–2714
(518) 474–1729 (TDD)
1 (800) 7-2-JOBS
(employment hotline)

Mr Jack L. Ryan, Jr Director State Department of Social Services Commission for the Blind and Visually Handicapped 10 Eyck Office Building 40 North Pearl Street Albany, NY 12243 (518) 473–1801

North Carolina

Mr Claude A Myer
Director
Division of Vocational Rehabilitation
Services
Department of "uman Resources
State Office
P.O. Box 26053
Raleigh, NC 27611
(919) 733-3364
(919) 733-5920 (TDD)

Mr. Herman O Gruber Director Division of Services for the Blind Department of Human Resources 309 Ashe Avenue Raleigh, NC 27606 (919) 733-9822

North Dakota

Mr. James O Fine Division Director Division of Vocational Rehabilitation Department of Human Services State Capitol Building Bismarck, ND 58505 (701) 224-2907 (701) 224-2699 (° DD)

Ohio

Mr. Robert L. Rabe Administrator Rehabilitation Services Commission 4656 Heaton Road Columbus, OH 43229 (614) 438-1210 (voice/FDD)

Oklahoma

Mr. Jerry Dunlap Assistant Director Oklahoma Department of Human Services Division of Rehabilitation Services P.O. Box 25352 Oklahoma City, OK 73125 (405) 424-4311, ext. 2840 (405) 424-2794 (TDD)

Oregon

Mr. Charles Young Administrator Commission for the Blind 535 S.E. 12th Avenue Portland, OP. 97214 (503) 238–8380

Mr. Joil Southwell
Administrator
Division of Vocational Rehabilitation
Department of Human Resources
2045 Silverton Road Northeast
Salem, OR 97310
(503) 378-3850 (voice/TDD)

Pennsylvania

Mr. Joseph A Snyder Executive Director Office of Vocational Rehabilitation Lubor and Industi Building 7th and Forster E. eets Harrisburg, PA 17120 (717) 787-5244 (717) 787-4752 (TDD)

Commissioner Bureau of Blindness and Visual Services Department of Public Welfare PO. Box 2675 Harrisburg, PA 17105 (717) 787-6176

Puerto Rico

Mr Angel L. Jimerez Assistant Secretary for Vocational Rehabilitation Department of Social Services PO Box 1118, Building 10 Hato Rey, PR 00919 (809) 725–1792 (809) 763–5237 (TDD)

Rhode Island

Ms Sherry J Campanelli Administrator Vocational Renabilitation Services Department of Human Services 40 Fountain Street Providence, RI 02903 (401) 421-7005 (401) 421-7016 (TDD)

Mr John D. Bamford
Administrator
Rhode Island Serrices for the Blirid and
Visua. y Impaired
Department of Social and Rehabilitation
Services
46 Aborn Street
Providence, RI 02303
(401) 277-2300
(401) 277-3010 (TDD)

South Carolina

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

Mr. Joseph S Dusenbury Commissioner Vocational Rehabilitation Department 1410 Boston Avenue PO Box 13 West Co.umbia, SC 29171 (803) 734-4300 (803) 734-4313 (TDD)

South Dakota

Mr. John E. Madigan Secretary Department of Vocational Rehabilitation 700 East Illinois Street Pierre, SD 57501 (605) 773-3195 (605) 773-4544 (TDD)

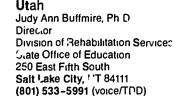


Tennessee

Ms. Patsy Mathews Assistant Commissioner Rehabilitation Department of Human Services Citizens Plaza Building 15th Floor 400 Deaderick Street Nashville, TN 37219 (615) 741-2019 (615) 741-5645 (TDD)

ar. Vernon M. Arrell Commissioner Texas Rehabilitation Commission 118 East Riverside Drive Austin, TX 78704 (5 1) 445-8100

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



Mr. J. Wayne Nobel Administra.or Services for the Visuall. Handicapped State Office of Education 309 East First South Salt Lake City, UT 84111 (801) 533-9393

Vermont

Mr. Richard C. Douglas Director Vocational Rehabilitation Jivision Osgood Building Waterbury Complex 103 South Main Scet Waterbury, VT 05676 (802) 241-2189 (voice/TDD)

Mr. David Mentasti Director Division for the Blind and Visually Impaired Osgood Building Waterbury Complex 103 South Main Street Waterbury, VT 05676 (801) 241-2211



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

Washington

Ms Sharon Stewart Johnson Director Division of Vocational Rehabilitation Department of Social and Health Services OB 21-C Olympia, WA 98504 (206) 753-0293 (206) 753-5473 (TDD)

Mr. Paul Dziedzic Director Department of Services for the Blind 521 East Legion O!ympia, WA 98501 (206) 586-1224 (206) 721-4056 (TDD)

West Virginia

Mr. Earl W. Wolfe Director Division of Rehabilitation Services State Board of Rehabilitation State Capitol Charleston, WV 25305 (304) 766-4600 (304) 766-4969 (TDD)

Wisconsin

Judy R. Norman-Nunnery, Ph D Administrator Division of Vocational Rehabilitation Department of Health and Social Services 1 West Wilson, 8th Floor Madison, WI 53702 (608) 266-5466 (608) 266-9599 (TDD)

Wyoming

Mr. Robert Nantkes **Acting Administrator** Division of Vocational Renabilitation Department of Health and Social Services 326 Hathaway Building Cheyenne, WY 82002 (307) 777-7385 (307) 777 - 7389 (TDD)



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

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Mr. Aves D. Thompson Chief Inspector Weights and Measures Department of Commerce and Economic Development P.O. Box 111686 Anchorage, AK 99511 (907) 345-7750

Arizona

Mr. Raymond Helmick Weights and Measures Division Department of Administratior. 3035 West Indian School Road Phoenix, AZ 85017 (602) 255-5211

Arkansas

Mr. Sam F. Hindsman Director Arkansas Bureau of Standards Department of Commerce 4608 West 61st Street Little Rock, AR 72209 (501) 371-1736

California

Mr Darrell A. Guenster Assistant Director Division of Measurement Standards Department of Food and Agriculture 8500 Fruitridge Road Sacramento, CA 95826 (916) 366-5119

Colorado

Mr. David Wallace Chief Measurements Standards Section Department of Agriculture 3125 Wyandot Denver, CO 90211 (303) 866-2845

Connecticut

Mr Allan M. Nelson Chief Weights and Measures Division Department of Consumer Protection State Office Building Room G-17 165 Capitol Avenue Hartford, CT 06106 (203) 566-5230

Delaware

Mr. Eugene Keeley Supervisor Office of Weights and Measures Department of Agriculture 2320 South DuPont Highway Dove 7. LE 19903 (302) /36-4811

District of Columbia

Mr. Earl E. Maxwell Weights and Measures Branch Department of Consumer and Regulatory Affairs 1110 U Street, S. E. Washington, DC 20020 (202) 767-7923

Florida

Mr. Wayne Ball Chief Bureau of Weights and Measures Department of Agriculture and Consumer Services 3125 Conner Boulevard Lab Complex Tallahassee, FL 32399 (904) 488-9140

Georgia

Mr. Martin Coile Director Division of Weights and Measures Georgia Department of Agriculture Atlanta Farmers Market Forest Park, GA 30050 (404) 363-7611

Mr. George E Mattimce Administrator Measurement Department of Agriculture 725 Ilalo Street Honolulu, HI 96813 (808) 548-7152

1,

Idaho

Mr Dale Hurd Chief Bureau of Weights and Measures Department of Agriculture 2216 Kellogg Lane Boise, ID 83702 (278) 334-2345

lilinois

Mr. Sidney A. Colbrook Manager Weights and Measures Program Department of Agriculture 801 East Fangamon Avenue Springfield, IL 62706 (217) 782-3917

Indiana

Mr. Robert W. Walker Director Weights and Measures State Board of Healtl. 1330 West Michigan Street Indianapolis, IN 46206 (317) 633-0350

lowa

Mr. James O'Connor Supervisor Weights and Measures Division Department of Agriculture and Land Stewardship Henry Wallace Building Des Moines, IA 50319 (515) 281-5716

Kansas

Mr. Archie Hurst Acting State Sealer Weights and Measures Division Kansas State Board of Agriculture 2016 South West 37th Street Topeka, KS 66611 (913) 267-4641

Kentucky Charles L. Prebble Director Division of We' hts and Measures Department of Agriculture 106 West Second Street Frankfort, KY 40601 (5.2) 564-4870

Louisiana

Mr. Ronald Harrell Director Louisiana Weights and Measures Department of Agriculture P.O. Box 44456, Capitol Station Baton Rouge, LA 70804 (504) 925-3780

Maine

Mr Clayton F. Davis Director Agriculture Inspections Division State Office Building Station 28 Augusta, ME 04333 (207) 289-3841

Maryland

Mr. Richard L. Thompson Chief Weights and Measures Section Department of Agriculture 50 Harry S Truman Parkway Annapolis, MD 21401 (301) 841 - 5790

Massachusetts

Mr. Charles H. Carroll Assistant Director of Standards Massachusetts Division of Standards One Ashburton Place McCormick Building Boston, MA 02108 (617) 727-3480

Michigan

Mr. Edward Heffron Chief Food Division Department of Agriculture Ottawa Building North 4th Floor P.O Box 30017 Lansing, MI 48909 (517) 373-1060

Minnesota

Mr. Edward Skluzacek Director **Division of Weights** and Measures Department of Public Service 2277 Highway 36 St. Paul, MN 55113 (612) 341-7200



Mississippi

Mr. William P. Eldridge
Director
Weights and Measures Division
Mississippi Department
of Agriculture
1601 Walter Sillers Building
P.O. Box 1609
Jackson, MS 39215
(601) 359-3670

Missouri

Mr. Lester Barrows Prector vveights and Measures Division Department of Agriculture PO. Box 630 Jefferson City, MO 65102 (314) 751–42

Montana

Mr. Steven H Meloy Bureau Chief Bureau of Weights and Measures Department of Commerce 1424 9th Avenue Helena, MT 59620 (406) 444–3164

N braska

MI even A. Malone
Director
Division of Weights
and Measures
Department of Agriculture
301 Centennial Mail South
4th Floor
PO. Box 94757
ncoln, NE 68509
(402) 471-4292

Nevada

Mr. Knute D, Pennington Supervisor Weights and Measures Department of Agriculture P.O. Box 11100 Reno, NV 89510 (702) 789-0166

New Hampshire

Mr. Roy Howard
Director
Bureau of Weights
and Measures
Department of Agriculture
Call Bex 2042
Concord Center
10 Ferry Street
Concord, NH 03301
(603) 271-3700

New Jersey

Mr. Thomas W. Kelly State Superintendent State Office of Weights and Measures 187 West Hanover Street Trenton NJ 08625 (609) 292-4615

New Mexico

Mr. Fred A Gerk
Director
Division of Standards and
Consumer Services
Department of Agriculture
P.O. P · 3170
Las Ciuces, NM 88003
(505) 646-1616

New York

Mr John J. Bartfal Director Bureau of Weights and Measures Department of Agriculture Building 7-A 1220 Washington Avenue Albany, NY 12235 (518) 457-3452

North Carolina

Mr. N. David Smith Director Consumer Standards Division Department of Agriculture P.O. Box 26056 Raleigh, NC 27611 (919) 733-3313

North Dakota

Mr. Bruce Niebergall Director Department of Weights and Measures State Capitol Bismarck, ND 58505 (701) 224-2400

Ohio

Mr Bruce Litzenberg Chief Division of Weights and Measures Department of Agriculture 8995 East Main Street Reynoldsburg, OH 43068 (614) 866-6361

Oklahoma

Mr. O. Ray Elliott
Director
Marketing Industry Division
Oklahoma Department
of Agriculture
2800 North Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-3864, ext, 301

Cregon

M.. Kendrick J Simila Administrator Weights and Measures Division Department of Agriculture 635 Capitol Street, N E. Salem, OR 97310 (503) 378-3792

Pennsylvania

Mr. Fred A. Thomas Director Bureau of Weights and Measures Department of Agriculture 2301 North Cameron Street Harrisburg, PA 17110 (717) 787-6772

Puerto Rico

Ms. Ibone Kwilan
Assistant Secretary
Bureau of Enforcement
Department of
Consumer Affairs
P.O. Box 41059
Minillas Station
Santruce, PR 00940
(809) 726-7585

Rhode Island

Mr. James T. Allen Chief Administrator Division of Professional Regulations Department of Labor 220 Elmwood Avenue Providence, RI 02907 (401) 457-1860

South Carolina

Mr. Caro P. Fullmer Acting Director Consumer Services Division Department of Agr Aulture PO. Box 11280 Columbia, SC 29211 (803) 737-2080

South Dakota

Mr. James Melgaad Director Division of Fire Safety and Regulation 118 West Capitol Pierre, SD 57501 (605) 773-3697

Tennessee

Mr. Jce R. Gaines Director Weights and Measures Department of Agriculture P.O. Box 40627 Melrose Station Nashville, TN 37204 (615) 360-0160

Texas

Mr. Ed Price
Supervisor
Texas Weights and Measures
Department of Agriculture
PO Box 12847
Austin, TX 78711
(512) 463-7610

Utah

Mr. Robert Smoot
Acting Director
Division of Weights
and Measures
State Department of Agriculture
350 North Redwood Road
Salt Lake City, UT 84116
(801) 533-5459

Vermont

Mr Trafford F. Brink Director Division of Weights and Measures and Retail Inspection Department of Agriculture 116 State Street Montpelier, VT 05602 (802) 828-2436

Virgin Islands

Mr Louis Penn
Acting Director
Consumer Services Division
Golden Rock Shopping Center
Christiansted
St. Croix, Vi 00820
(809) 774-3130

Virginia

Mr James F Lyles Chief Weights and Measures Department of Agriculture and Consumer Services PO Box 1163 Richmond, VA 23209 (804) 786-2476

Washington

Mr. Stuart Delaney
Chief
Section of Weights
and Measures
Department of Agriculture
406 General Administration
Building
Olympia, WA 98504
(206) 753-5042

West Virginia

Mr. James P. Rardin Director Division of Weights and Measures Department of Labor 570 West MacCorkle Avenue St. Albans, WV 25177 (304) 727-5781

Wisconsin

Ms. Jane Jansen
Acting Supervisor
Bureau of Weights
and Measures
Wisconsin Department of
Agriculture Trade and
Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-7241

Wyoming

Mr. William W Hovey
Manager
Consumer/Conipliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne. WY 82002
(307) 777-6591



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Director, USATSA Northeast Commissary Region Attn: DALO-TAN-Z Fort Meade, MD 20755 (301) 677-4932

Director, USATSA Midwest Commissary Region Attn· DALO-TAM-Z Fort Sam Houston, TX 78234 (512) 221–5684

U.S. Headquarters
U.S Army Troop
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Directorate of Commissary
Operations
Fort Lee, VA 23801
(80^\ 737-3600

Marine Corps Commissary Service

Headquarters
U.S. Marine Corps
Directorate
Facilities and Services
Commissary Operations
Washington, DC 20380
(written inquiries only)

Navy Commissary Service

Regional Headquarters Executive Officer NAVRESSO Field Support Office 2801 "C" Street S.W. Auburn, WA 98001 (206) 931-7665

Executive Officer NAVRESSO Field Support Office Juilding S26 Davisville North Kingstown, RI 02852 (401) 294-9541

Executive Officer NAVRESSO Field Support Office Jacksonville Naval Air Station PO. Box 42 Jacksonville. FL 32212 (904) 777-7217 Executive Officer NAVRESSO Field Support Office Building 3345 Naval Amphibious Base Little Creek Norfolk, VA 23521 (804) 460-3770

Executive Officer NAVRESSO Field Support Office Building 502 Naval Supply Center Oakland, CA 94625 (415) 452-2283

Executive Officer NAVRESSO Field Support Office Building 27 Pensacola, FL 3208 (904) 452-4243

Executive Officer NAVRESSO Field Support Office P.O. Box 150 San Diego, CA 92136 (619) 696-6091

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Fort Wadsworth
Staten Island, NY 10305
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Army and Air Force Exchange
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Customer Relations (PA-R)
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Dallas, TX 75266
(214) 780-2011

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Marine Corps Exchange Marine Corps Base Camp Pendleton, CA 92055 (\$19) 725 -6233

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Marine Corps Exchange Marine Corps Air Station Kaneohe Bay, HI C6863 (808) 257-2111

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Marine Corps Exchange Marine Corps Recruit Depot San Diego, CA 92140 (619) 297-2500

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Marine Corps Exchange Marine Corps Air/Ground Combat Center Building 1533 Twentynine Palms, CA 92278 (619) 368- 6163

Marin Corps Exchange Marin Corps Development and Education Command Quantico, VA 22134 (703) 640-7171

Marine Corps Exchange Marine Corps Air Station Yuma 4Z 85364 (602) /26-2363 U.S. Headquarters Head Marine Corps Exchange Service Blanch PO. Box 1834 Quantico, VA 22134 (703) 640-6156

Navy Exchange Service

Regional Headquarters Executive Officer NAVRESSO Field Support Office 2801 "C" Street, S.W Naval Supply Center Auburn, WA 98001 (201) 931-7665

Executive Office.
NAVRESSO
Field Support Office
PO. Box 13 – Naval Air Station
Jacksonville, FL 32212
(904) 777-7075

Executive Officer NAVRESSO Field Support Office P.O Box 2050 Mechanicsburg, PA 17055 (717) 790-5863

Executive Officer NAVRESSO Field Support Office P.O. Box 15037 Norfolk, VA 23511 (304) 4 J-2399

Executive Officer NAVRESSO Field Support Office Davisville North Kingstown, RI 02852 (4C1) 295-8882 Executive Officer NAVRESSO Field Support Office Building 310-5E Naval Supply Center Oakland, CA 94525 (415) 436-7020

Officer in Charge Navy Resale Activity Naval Base Pearl Harbor, HI 96860 (808) 471-0263

Executive Officer NAVRESSC Field Support Office P.O. Box 150 – Naval Station San Diego, CA 92136 (619) 237–5601

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Fort Wadsworth
Staten Island, NY 10305
1 (800) 221-6155 (toll free)



- Be wary of "free" vacation offers or travel clubs that sound "too good to be true," demand an immediate decision or include "valuable" coupons for free meals, transportation, accommodations or resort attractions.
- Until you have written information and are certain you wish to use the offer, do not pay any company or give your credit card number.
 Check with your state or local consumer protection office or Better Busi-
- Check with your state or local consumer protection office or Better Business Bureau for a reliability report, including complaints lodged against the common.
- Before accepting any travel offer, get specific information, in writing, about any additional costs for transportation, hotel, meals, booking fees, single supplement charges for individuals traveling alone, and peak season surcharges. Before buying any travel package, wheck with travel agents or airlines to see if rates are competitive.

 5. Get a... the details in writing before agreeing to a vacation offer, including
- 5. Get a.. the details in writing before agreeing to a vacation offer, including cancellation policies. Determine in advance what your options are if the arrangements are not available at your preferred time.
- 6 Before traveling, confirm all arrangements directly with the airlines, hotels, cruise lines, tour companies, etc.
- 7. If a deposit is required, ask when and if you get it back. Find out what alternative arrangements can be made if the company can't meet your travel needs and if you get a full refund.
- 8 To receive a vacition certificate, you may be required to make a purchase or attend a sales presentation. Many certificates have restrictions on age, income, and marital status. Make sure you meet all requirements before you make the trip.
- 9 Two things to remember if you pay for membership in a travel club by credit card; check your monthly statement for correct charges and be advised that you must write the credit card issuer within 60 days of receiving your statement to receive credit for errors.
- Complaints related to travel clubs should be sent to the Federal Trade Commission, Division of Marketing Practices, 6th Street and Pennsylvania Avenue, N.W., Washington, DC 20580.



Federal Information Centers

Federal Information Centers (FICs) help consumers find information about Federal services, programs, and regu-

lations. FICs also direct individuals to the correct Federal agency for help with problems.

Alabama

Birmingham (205) 322-8591 Mobile (205) 438-1421

Alaska

Anchorage (907) 271-3650

Arizona

Phoenix (602) 261-33-3

Arkansas

Little Rock (501) 378-6177

California

Los Angeles (213) 894-3800 Sacramento (916) 551-2380 San Diegu (619) 557-6030 San Francisco (415) 556-6600 Santa Ana (714) 836-2386

Colorado

Colorado Springs (303) 471-9491 Denver (503) 844-6575 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) 536-4155 Orlando (305) 422-1800 St. Petersburg (813) 893-3495 Tampa (813) 229-7911 West Palm Beach (305) 833-7566

Georgia

Atlanta (404) 331-6891

Hawaii

Honolulu (808) 551-1365

Illinois

Chicago (312) 353-4242

Indiana

Gary (219) 883-4110 Indianapolis (317) 269-7373

Iowa

From a! points in lowa 1 (800) 532-1556 (toll free)

Kansas

From all points in Kansas 1 (800) 432-2934 (toll free)

Kentucky

Louisville (502) 582-6261

Louisiana

New Orleans (504) 589-6696

Maryland

Baltimore (301) 962-4980

Massachusetts

Boston (617) 565-8121

Michigan

Detroit (313) 226-7016 Grand Rapids (616) 451-2628

Minnesota

Minneapolis (612) 370-3333

Missouri

St Louis (314) 425-4106 From elsewhere in Missouri 1 (800) 392-7711 (toll free)

Nebraska

Omaha (402) 221-3353 From elsewhere in Nebraska 1 (800) 642-8383 (toll free)

New Jersey

Newark (201) 645-3600 Trenton (609) 396-4400

New Mexico

Albuquerque (505) 766-3091

New York

Albany (518) 463-4421 Buffalo (716) 846-4010 New York (212) 264-4464 Rochester (716) 546-5075 Syracuse (315) 476-8545

North Carolina

Charlotte (704) 376-3600

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 lacoma (206) 383-5230

Wisconsin

Milwaukee (414) 271-2273

Telephone Solicitations

wat

- 1 For your protection, don't buy anything over the telephone unless you initiate the call, you know who you have reached, and you believe the seller is reputable. To check on a company's reputation, call the Better Business Bureau or consumer protection office where the company is located
- Be wary of any caller who insists on an immediate purchase decision.
 Ask for the name, address, and phone number where you can reach the caller after considering the solicitation.
- 4 Don't be lured into buying otherwise unwanted merchandise by offers of promotional gifts or prizes.
- 5 Get the offer in writing before you buy. Look to see if there are conditions or restrictions that you were not told about on the phone
- 6. Never give your credit card or social security number over the telephone as a verification of your identity. Don't use your credit card number to purchase anything unless you initiated the call or you know exactly with whom you are talking.
- New postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (CO.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the Postal Inspector's Office.
- 8 Credit card regulations allow you to have a charge removed from your bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill

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Selected Federal Agencies

The Federal agencies listed in this section have jurisdiction over major areas of consumer complaints and inquiries.

Some of these agencies work primarily through regional, district or local offices. If you are unsure about which Federal

agency to contact, look in the Index for a topic listing describing your problem or concern. If the reference is not in the Index, call your nearest Federal Information Center (FIC), listed on page 75.

Commission on Civil Rights

Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the FIC nearest you (see page 75), or contact. Commission on Civil Rights
1121 Vermont Avenue, N.W Washington, DC 20425 (202) 376–8177 (202) 376–8376 (complaint referral) (202) 376–8105

Commodity Futures Trading Commission

(information and publications)

2033 K Street, N.W. Washington, DC 20581 (202) 254-3067 (complaints only) (202) 254-8630 (information)

Consumer Information Center

Pueblo, CO 81009

Consumer Product Safety Commission

To report a hazardous product or a product-related injury, or to inquire about product recalis, cu or write:

Product Safety Hotline Consumer Product Safety Commission Washington, DC 20207 1 (800) 638-CPSC (toll free) 1 (800) 638-8270 (toll free TDD) 1 (800) 492-8104 (toll free TDD in Maryland)

Department of Agriculture

Agricultural Marketing Service Department of Agriculture Washington, DC 20250 (202) 447-8998

Animal Care Staff Veterinary Services, APHIS Department of Agriculture Federal Building, Room 700 6505 Belcrest Road Hyattsville, MD 20782 (301) 436-7.799

Cooperative Extension Service

Consul county or city government listings in your tocal telephone directory for the number of your local Cooperative Extension Service office

Farmers Home Administration Department of Agriculture Washington, DC 20250 (202) 447-4323

Food and Nutrition Service Department of Agriculture 3101 Park Center Drive Alexandria, VA 22302 (703) 756-3276

Human Nutrition Information Se vice Department of Agriculture Federal Building Rooms 360 and 364 6505 Belcrest Road Hyattsville, MD 20782 (301) 436–8617, 7725

Inspector General's Hotiine
Office of the Inspector General
Department of Agriculture
PO. Box 23399
Washington, DC 20026
(202) 472-1388
1 (800) 424-9121 (toll free)

Meat and Poultry Hotline Food Safety and Inspection Service Department of Agriculture Washington, DC 20250 (202) 447–3333 (voice/TDD) 1 (800) 535–4555 (toll free TDD)

Office of the Consumer Advisor Department of Agriculture Washington, DC 20250 (202) 382–9681

Office of Information
Victor Information Center
Department of Agriculture
V shington, DC 20250
(202) 447-2791

Department of Commerce

Bureau of the Census Customer Services Data User Services Division Department of Commerce Washington, DC 20233 (301) 763-4100 Office of Consumer Affairs Department of Commerce Room 5725 Washington, DC 20230 (202) 377-5001

National Bureau of Standards Office of Weights and Measures Department of Commerce Washington, DC 20234 (301) 975-4004

National Marine
Fisheries Service
Office of Utilization Research
Department of Commerce
Washington, DC 20235
(202) 673–5374
(inspection and safety)
(202) 673–5362
(nutrition information)

Constituent Affairs National Weather Service Department of Commerce Washington, DC 20901 (301) 427-7258

Office of Metric Programs Department of Commerce Room H4082 Washington, DC 20230 (202) 377-0944

Patent and Trademark Office Department of Commerce Washington, DC 20231 (703) 557-3341

Department of Education

Clearinghouse on the Handicapped Department of Education Mail Stop 2319 Washington, DC 20202 (202) 732-1250

Constraint Staff Department of Education Washington, DC 20202 (202) 732-3679

Federal Student Financial Aid Program Department of Education Department CY 86 Pueblo, CO 81009 (301) 984-4070 National Clearinghouse on Bilingual Education Hotline Department of Education 11501 Georgia Avenue Wheaton, MD 20902 (301) 933-9448 1 (800) 647-0123 (toll free)

Office of Public Affairs Department of Education Washington, DC 20202 (202) 732-4576

Department of Energy

For tailored information on conservation and renewable energy:
National Appropriate
Technology Assistance
Service
Department of Energy
PO. Box 2525
Butte, MT 59702
1 (800) 428-1718
(toll free in Montana)
1 (800) 428-2525
(toll free outside Montana)

Conservation and Renewable Energy Inquiry and Referral Service
Department of Energy
1 (800) 462-4983
(toll free in Pennsylvania)
1 (800) 523-2929
(toll free outside Pennsylvania)
1 (800) 233-3071
(toll free in Alaska and Hawaii)
(telephone inquiries only)

Office of Scientific and Technical Information Department of Energy PO. Box 62 Oak Ridge, TN 37831 (written inquiries only)

Division of Consumer Affairs Department of Energy Washington, DC 20585 (202) 586-5373

Office of Conservation and Renewable Energy Weatherization Assistance Inquiries: Department of Energy Washington, DC 20585 (202) 586–2204



Department of Health and Human Services

AIDS HotlinAcquired Immune
Deficier.cy Syndrome
1 (800) 342-AIDS (toll free)

Cather Hotline
1 (800) 4-CANCER
(coll free in continental US)
1 (800) 638-6070
(toll free in Alaska)
1 (806) 524-1234 (Hawaii)

Food and Drug

Adm distration

Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, call the FIC nearest you (see page 75) or contact: Consumer Affairs and Information Staff Food and Drug Administration (- C-110) Department of Health and Human Services 5600 Fishers Lane Room 13-86 Rockville, MD 20857 (301) 443-4166

Health Care Financing
Administration
Department of Health
and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(CJ1) 594-9986

Health Standards and Quality Bureau Health Care Financing Ac ninistration Department of Health and Human Services 6025 Security Boulevard Baltimore, MD 21207 (301) 594-7940

Hill Burton Free Hospital Care Hotline 1 (600) 492-0359 (toli free in Maryland) 1 (800) 638-0742 (toil free outside Maryland)

Inspector General's Hotline 1 (800) 638-3986 (toll free in Maryland) 1 (800) 368-5779 (toll free outside Maryland)

National Center on Child Abuse and Neglect Department of Health and Human Services P.D. Box 1182 Washington, DC 20013 (202) 245–2856 National Health Information Center Department of Health and Human Services P.O. Box 1133 Washington, DC 20013 (302) 429–9091 1 (800) 336–4797 (toll free)

National Rumaway Switchboard 1 (800) 621-4000 (toll free)

Office of Child Support Enforcement Department of Health and Human Service Washington, DC 2n201 (202) 245-1903

Office for Civil Rights Department of Health and Human Services Washington, DC 20201 (202) 245-6671 (202) 472-2916 (TDD)

O⁴" a of Prepaid Health Care Department of Health and Human Service Washington CC 20201 (202) 245-8036

President's Council on Physical Fitness and Sports Department of Health and Human Services 450 5th Street, N.W. Washington, DC 20001 (202) 272-3430

Second Surgical
Opinion Program
Department of Health
and Human Services
Washington, DC 20201
1 (800) 492-6603
(toll free in Maryland)
1 (800) 638-6833
(toll free outside Maryland)

Social Security
Administration
Look in your telephone
directory uncer "U.S.
Government, health and
Human Services Department,
Social Security Administration."

Department of Housing and Urban Dev€ topment

Interstate Land Sales
Registration Division
Department of Hous g
and Urban Development
Roon: 6278
Washington, DC 20410
(202) 755-0502

Manufactured Housing and Construction Standards Division Department of Housing and Urban Development Room 9156 Wachington, DC 20410 (202) 755-6920

Office of Fair Housing and Equal Opportunity Department of Housing and Urban Development Room 5100 Washington, DC 20410 (202) 755-7252 1 (800) 424-8590 (toll free)

Off' > 2f Single Fa. 'Marising Department of Housing and Urban Development Room 9266 Washington, DC 20410 (202) 755-3046

Office of Urban Rehabilitation Department of Housing and Urban Development Room 7168 Washingto 1, DC 20 10 (202) 755- 5685

Title I Insurance Division Department of Housing and Urban Development Room 9160 Washington, DC 20410 (202) 755-6690

Department of the Interior

Bureau of Indian Affairs Department of the Interic-Washington, DC 20240 (202) 343-5116

Bureau of Land Management Department of the Interior Washington, DC 20240 (202) 343–4820

Consumer Affairs Administrator Office of the Secretary Department of the Interior Washington, DC 20240 (202) 343-5521

ational Park Service Department of the Interior Washington, DC 20240 (202) 343-4917

United States Fish and Wildlife Service Denartment of the Interior Washington, DC 20240 (202) 343-5634 United States Geological Survey Department of the Interior 12201 Sunrise Valley Drive Reston, VA 22JB2 (703) 648-4427

Lupartment of Justice

Antitrust Civision Department of Justice Washington, CC 20530 (202) 633-3543

Civil Rights Division
Look in your telephone
directory under "U S
Government, Justice
Department, Civil Rights
Division." If it does not appear,
call the FIC nearest you (see
page 75) or contact:
Civil Rights Division
Department of Justice
V'ashington, DC 20530
(202) 633-3847

Drug Enforcement
Administration
Look in your telephone
directory under "U.S.
Government, Justice
Department, Drug Enforcement
Administration." If it does not
appeal, call the FIC nearest you
(see page 75)or contact:
Drug Enforcement
Administration
Department of Justice
1405 Eye Street, N.W.
Washington, DC 20537
(202) 633-1000

Federal Bureau of Investigation
Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under "U.S. Government, Justice Department, Federal Bureau of Investigation." You may also contact:
Federal Bureau of Investigation
Department of Justice
Washington, DC 20535
(202) 324-3000

Immigration and Naturaliza..on Service Look in your telephone directory under "U.S. Government, Justice Department, Immigration and Naturalization Service." If it does not appear, call the FIC nearest you (see page 75) or coriaci. immigration and Naturalization Service Department of Justice 4420 North Fairfax Drive Arlington, VA 22203 (703) 235-4055



Department of Labor

Bureau of Labor-Management Relations and Cooperative Programs

Department of Labor Washington, DC 20210 (202) 523-6098

Coordinator of Consumer Affairs Department of Labor Washington, DC 20210 (202) 523-6060 (general inquiries)

Employment and
Training Administration
Look in your telephone
directory under "U.S.
Government, Labor
Department, Employment and
Training Administrati n." If it
does not appear, call the FIC
nearest you see page 75 r
contact:

Employment and Training Administration Director, Office of Public Affairs Department of Labor Washington, DC 20210 (202) 523-6871

Employs. ant Standards Administration Office of Information and Consumer Affairs Department of Labor Washington, DC 2021: (202) 523-8743

Mine Safety and Health Administration Office of Information and Public Affairs Department of Labor Ballston Towers #3 Arlington, VA 22203 (703) 235-1452

Occupatio al Safety and Health # Iministration Look in your telephone directory under "U.S. Government, Labor Department, Occupational Safety and Health Administration." If it does not appear, call the FIC nearest (see page 75) or contact: Occupational Safety and Health Administration Office of Information and Consumer Affairs Department of Labor Washington, DC 20213 (202) 523-8151

Office of the Assistant Secret ייי for Veterans' Employment and Training Department of Labor Washington, DC 20210 (202) 523-9116

Office of Labo:-Management Standards Department of Labor Washington, DC 20210 (202) 523-7343

Pension an ? Welfare Benefits Administration Office of Program Services Department of Labor Washington. DC 20210 (202) 523-8921

Department of State

Overseas Citizen Services Department of State Washington, DC 20520 (202) 647-3666 (non-emergencies) (202) 647-5225 (emergencies)

Passport Services Department of State 1425 K Street, N.W. Washington, DC 20524 (202) 523-1355

Visa Services
Department of State
Washington, DC 20520
(202) 663-1972

Department of Transportation

Air Safety:
Federal Aviation
Administration
Community and Consumer
Liaison Division, FAA
(APA-200)
Denarment of Transportation
Washington, DC 20591
(202) 267-3479, 8592
1 (800) FAA-SURE
(toll free except in
District of Columbia)

Airline Passenger Complaints.
Office of Intergovernmental and Consumer Affairs (I-25)
Department of Transportation Washington, DC 20590 (202) 366-2220 (202) 366-2850 (FDD)

Auto Safety Hotline:
National Highway Traffic
Safety Administration
(NEF-10)
Department of Transportation
Washington, DC 20690
(2J2) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393 (toll ' -1'
1 (800) 424-9153
(toll free TDD)

Boating Safety Classes: United States Coast Guard Office of Boating, Public, and Consumer Affairs (G-BC) Department of Transportation Washington, DC 20593 (202) 267-0972

Boating Safety Hotline United States Coast Guard Department of Transportation Washington, DC 20593 (202) 267-0780 1 (800) 368- 5647 (toll free)

Oil and Chemcial Spills: National Re-ponse Center United States Coast Guard Headquarters, G-TGC-2 Department of Transportation Washington, DC 20593 (202) 267-2675 1 (800) 424-8802 (toll free)

Railway Safety: Federal Railroad Administration Office of Safety (RPS-20) Department of Transportation Washington, DC 20590 (202) 366- 0522

Dapartment of the Treasury

Bureau of Alcohol.
Tobacco and Firearms
Look in your telephone
directory under "U.S.
Government, Treasury
Department, Bureau of Alcohol,
Tobacco and Firearms." If it
does not appear, call the FIC
neares' you (see page 75) or
contact.

Bureau of Alcohol, Tobacco and Firearms Department of the Treasury Room 62. 2A 1200 Pennsylvania Avenue, N.W. Washington, DC 20226 (202) 535-4703

To report lost or stolen explosives, or to report explosive incidents or bombings, call: 1 (800) 424-9555 (1 1) free)

Bureau of Engraving and Printing Program Analysis and External Affairs Department of the Treasury Room 533M 14th and C Streets, S.W. Washington, DC 20228 (202) 447-0193 Bureau of the Public Lept Consumer Affairs Office of the Commissioner Department of the Treasury E Street Building Washington, DC 20239 (202) 376-4300

Comptroller of the Currency The Comptroller of the Currency handle's complaints about national banks, i.e., banks that have the word "National" in their names or the initials "f." A." after their names. For assistance, look in your telephone directory under "U.S. Government Treasury Department Comptroller of the Currency." If it does not appear, call the FIC nearest you (see page 75) or contact Comptroller of the Currency Director, Consumer Activities Department of the Treasury 490 L'Enfant Plaza, S.W. Washington, DC 20219 (202) 287-4265

Financial Management Service Office of External Affairs Department of the Treasury Washington, DC 20226 (202) 536–2780

Internal Revenue Service
Look in your telephone
directory under
"U.S. Government
Treasury Department
Internal Revenue Service"
If it does not appear, call the
FIC nearest you (see page 75).

United States
Customs Service
Department of the Treasury
1301 Constitution Avenue, N.W.
Washington, DC 20229
(202) 566-8157
(202) 287-4097 (TDD)

Counterfelt Goods Hotline (212) 466-5784 1 (800) USA-FAKE (toll free in New York, New Jersey, Connecticut, Pennsylvania)

Narcotics/Drug Smugglino Hotline 1 (800) BE-ALERT (toll free)

United States Mint Consumer Affairs Division Department of the Treasury 10001 Aerospace Road Lanham, MD 20706 (301) 436-7400 United States
Savings Bonds Division
Office of Public Affairs
Department of the Treasury
1111 20th Street, N W.
Room 302
Washington, DC 20036
(202) 634-5389
1 (800) US-BONDS (toll free)
USA-8888 (DC metro area)

Environmental Protection Agency

Asbestos Hotline 1 (800) 334-8571, ext. 6741 (toll free)

Chemical Emergency
Preparedness Program
(CEPP) Hotline
Environmental
Protec'.on Agency
Washington, DC 20460
(202) 479–2449
1 (800) 535–9202
(toll free except in Alaska and District of Columbia)

Inspector General's Whistle Blower Hotline (202) 382-4977 1 (800) 42 -4000 (toll free)

National Pesticides Telecommunications Network (NPTN) (806) 743-3091 1 (800) 858-PEST (toli free outside Texas)

Office of Public Affairs Environmental Protection Agency Wasnington, DC 20460 (202) 382-4361

Public Information Center PIC (PM-211B) Environmental Protection Agency Washington, DC 20460 (202) 382-2080 (general information)

Resource Conservation and Recovery Act (RCRA) Superfund Hotline Environmenta' Protection Agency Washington, DC 20460 (202) 382-3000 1 (800) 424-9346 (toll free)

Sate Drinking Water Hotline (202) 382-5533 1 (800) 426-4791 (tcll free)

Toxic Substances Control Act Assistance Information Service

Environmental Protection Agency Washington, DC 20024 (202) 554-1404

Equal Employment Opportunity Commission

Look in your telephone directory under "U.S Government, Equal Employment Opportunity Commission." If it does not appear, call the FIC nearest you (see page 75) or contact: Office of Program Operations Equal Employment Opportunity Commission 2401 E Street, N.W.
Vinhington, DC 20507 (202) 634-6831

Federal Communications Commission

Complaints about telephone systems:
Common Carrier Bureau Informal Complaints L ranch Federal Communications
Commission
2025 M Street, N W.
Room 6202
Washington, DC 20554
(202) 632-7553
(202) 2-6999 (TDD)

General information: Consumer Assistance and Small Business Office Federal Communications Commission 1919 M Street, N.W. Room 254 Washington, DC 20554 (202) 632-6999(TDD)

Complaints about radio

or television:
Mass Media Bureau
Complaints and Investigations
Federal Communications
Commission
2025 M Street, N.W.
Room 8210
Washingtor, DC 20554
(202) 632-7048
(202) 632-6999 (TDD)

Federal Deposit Insurance Corporation

FDIC handles complaints about FDIC-insured banks which are not men pers of the Foderal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Foderal Deposit Insurance Corporation." if it does not appear, call the FIC nearest you (see page 75) or contact:

Office of Consumer Affairs Federal Deposit Insurance Corporation 550 17th Street, N.W. (F:30) Washington, JC 20429 (202) 898–3536 (202) 898–3535 (TDD) 1 (800) 424–5488 (toll tree) Federal Emergency Management Agency

Look in your te.epho.
directory under "U.S.
Government, Federal
Emergency Management
Agency." If it does not appear,
call the FIC nearest you (see
page 75) or contact:
Emergency Preparedness
and Response
Orfice of the External
Affairs Directorate
Federal Emergency
Management Agency
Washington, DC 20472
(202) 646-4000

Federal Insurance Admin' stration Federal Emergency Management Agency Washington, DC 20472 (202) 646-2781 1 (800) 638-6620 Sill free)

Office of Disaster Assistance Programs Federal Emergency Management Agency Washington, DC 20472 (202) 646–3615

U.S. Fire Administration Federal Emergency Management Agency NETC 16825 South Seton Avenue Emmitsburg, MD 21727 (301) 447–1080 (202) 646–2449

Federal Home Loan Bank Board

The Federal Home Loan Bank Board handles complaints about Savings and Loan associations. For assistance, look in your telephone directory under "U.S. Government, Federal Home Loan Bank Board." If it does not appear, call the FIC mearest you (see page 75) or intact:
Federal Home Loan
Hand Board.

Banl. Boerd Office of Community Investment 1700 G Street, N.W. Washington, DC 20552 (202) 653-2679

Federal Maritime Commission Office of Informal Inquiries and Complaints 1000 L Street, N.W Washington, DC 20573 (202) 523-5807 Federal Reserve System

The Board of Governors handles consumer complaints about state banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank" If neither appears, call the FIC nearest you (see page 75) or contact:

Board of Governors of the Federal Reserve System Division of Consumer and Community Affairs Washingtor DC 20551 (202) 452-3946

Federal Trade Commission

Look in your telephone directory under "U.S. Government, Federal Trade Commission" If it does not appear, call the FIC rearest you (see page 75) or contact: Correspondence Branch Federal Trade Commission Washington, DC 20580 (written complaints only)

Public Reference caranch Federal Trade Commission Washington, DC 20580 (202) 326-2222 (publications)

General Services Administration Surplus Federal property sales

Look in your telephone directory under "U.S. Government, General Services Admini" on." If it does not appear, call the FIC nearest you (see page 75)

Government Printing Office

Government publications: **Publications Service Section** Governmer t Printing Office Washington, DC 20402 (202) 275-3050

Subscriptions to Government Periodicals: Subscription Research Section Government Printing Office Washington, DC 20402 (202) 275-3054



Interstate Commerce Commission

Office of Compliance and Consumer Assistance Washington, DC 20423 (202) 275-7148

National Archives and Records Administration

Central Reference Branch National Archives and Records Administrat on Washington, DC 20408 (202) 523-3220 (202) 523-9774 (TDD)

Federal Register National Archives and Records Administration Washington, DC 20408 (202) 523-5240 (202) 523-57.29 (TDD)

Publications Services National Archives and **Records Administration** Washington, DC 20408 (202) 523-3181 (202) 523-0: 74 (TDD)

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear call the FIC nearest you (see page 75) or contact: **National Credit** Union Administration 1776 G Street, N.W. Washington, DC 20456 (2'.) 357-1000

National Labor Relations Board Office of the Executive Secretary 1717 Pennsylvania Ave, N.W. Room 701 C 20570 ن Washington (202) 254-9430

Nuclear Regulatory Commission Office of Governmental and Public Affairs Washington, DC 20555 (301) 492-7715

Pension Benefit **Guaranty Corporation** 2020 K Street, NW. Washington, DC 20006 (202) 778-8800 (202) 778-8859 (TDD)

Postal Rate Commission

Office of the Consumer Advocate Postal Rate Commission Washington, DC 20268 (202) 789-6830

President's Committee on Employment of the Handicapped

1111 20th Street, N.W. Suite 636 Washington, DC 20036 (202) 653-5044 (202) 653-5050 (TDD)

Railroad Retirement **Board**

844 Rush Street Chicago IL 60611 (312) 751-4500

Securities and **Exchange Commission** Office of Consumer Affairs and Information Services 450 5th Street, N.W. Washington, DC 20549

(202) 272-7440 (investor cor.:plaints) (202)272-7450(public filings)

Small Business Administration Office of Consumer Affairs

1441 L Street, N.W., Room 503-D Washington, DC 20416 (202) 653-6170



Tennessee Valley **Authority**

Citizen Action Office 400 West Summit Hill Drive Knoxville, TN 37902 (615) 632-4402 1 (800) 362-9250 (tol: free in Tennessee) 1 (800) 251-9242 (toll free in Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Virginia)

United States Postal Service

If you expensage difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your Postmaster or local Postal Inspector Look in your telephone directory under "U.S Government, Postal Service U.S." for these local listings. If they do not appear, cuntact:

Chie! Postal Inspector United States Postal Service Washington, DC 20260-2100 (202) 268-4267

For consumer convenience, all Post Offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local Post Office, .rite or call Consumer Advocate United States Postal Service Washington, DC 20260-6720 (202) 268-2284

Veterans Administration

For information about VA medical care or benefits contact your nearest VA fauility Look in your telephone directory under "U.S. Government, Veterans Administration" for the VA Regional Office or VA Medical Center serving your area If it does not appear, call the FIC nearest you (see page 75) or contact.

Department of Medicine and Surgery Veterans Administration Office of Executive Communications (101B) Washington, DC 20420 (202) 233-5081

Department of **Memorial Affairs** Veterans Administration **Public and Consumer** Affairs Staff (40H) Washington, DC 20420 (202) 233-5386

Department of Veterans Benefits Veterans Administration Veteranc Assistance Service (27) Washington, DC 20420 (202) 233-2567

Office of Public Affairs Veterans Administration Consumer Affairs and Internal Communications Service (003D) Washington, DC 20420 (202) 233-2843

Counterfeit Products

- Counterfeit products include any product bearing an unauthorized representation of a manufacturer's trademark or trade name.
- Examples of products which have been counterfeited include prescription and over-the-counter drugs, clothing, credit cards, watches, pacemakers, and machine and automobile replacement parts.
- Because counterfeit products are often of sub-standard quality, there are potential safety risks which may cause personal injury as well as economic loss
- A hiding counterfeit products takes practice. The following are usually associated with counterfeit products:
 - -incurrect smeared or blurred product packaging
 - -incorrect spelling of brand name

فرد

-no warranty or guarantee available
-"tinbelievably" low prices
The United States can take criminal action, under the stiff penalties of the 1984 Anti-Counterfeit Law, against counterfeiters and those who distribute these products. If you think you have purchased a counterfeit product, call the US States Service Counterfeit Goods Hotline, (212)466-5784, or e Federa, Buroau of Investigation, (202)324-3000



Federal TDD Directory

This section lists Federal offices that are equipped to handle inquiries and complaints from persons with hearing and speech impairments.

Architectural and Transportation Barriers Compliance Board

330 C Street, S.W. Room 1010 Washington, DC 20202 (202) 245-1801 (voice/TDD) (202) 245-1591 (voice/TDD) (202) 472-2700 (voice/TDD)

Central Intelligence Agency

Handicapped Program Office Washington, DC 20505 (202) 351-2316 (voice/TDD)

Commission on Civi! Rights

1121 Vermont Avenue, N.W. Washington, DC 20425 (202) 376-8117 (voice/TDD)

Department of Agriculture

14tn Street and Independence Avenue, SW. W. shington, D. 20250

Central Employment and Selective Placement Office (202) 447-2436 (voice/TDD)

Meat and Foultry Hotline (202) 447–3333 (voice/TDD) 1 (800) 535–4555 (toll free voice/TDD)

Department of the Army

Civillan Personnel Office Arlington, VA 22212 (202) 692-6775 (voice/TDD)

Department of Commerce

14th Street and Constitution Avenue, N.W. Washington, DC 20230

Bureau of the insus
Population Division
Statistical Information Stati
Suitland and Silver Hil! Roads
Federal Building, Room 2039
Suitland, MD 20233
(301) 76*-5020 (voice/TDD)

Demographic Surveys Division

Consumer Expenditures Surveys Programming Branch (301) 763-4113, 4389 (TDD)

International Trade Administration Automated Information Management Division Quality Control Branch Herbert C. Hoover Building

Room 1848 Washington, DC 20230 (202) 377-0459 (TDD)

Law Library 14th Street and Constitution Avenue, N.W. Room 1894 Washington, DC 20230 (202) 377-5588 (TDD)

National Bureau of Standards Office of Personnel Administration Building Room A123

Gaithersburg, MD 20899 (301) 975-3014 (TDD)

National Weather Service National Meteorological Center World Weather L. ilding Room 307 Su and, MD 20233 (301) 427-4409 (voice/TDD) (official business—no forecasts)

Office of the Secretary
Office of Civil Rights
Equal Employment Opportunity
Programs Division
Herbert C. Hoover Building
Room 6012
Washington, DC 20230
(202) 377-5691 (voice/TDD)

Department of Education

330 C Street, S.W. Washington, DC 20202

Captioning and Media Services 330 C Street, S.W. Washington, DC 20202 (202) 732-1177 (voice/TDD) (202) 732-1169 (TDD)

National Institute on Disability and Rehabilitation Research 330 C Street, S.W. Washington, DC 20202 (202) 732-1198 (TDD)

Office of Civil Rights 330 C Street, S.W. Washington, DC 2020∠ (202) 732-1467 (voice/TDD) (202) 732-1686 (TDD)

Office of Deafness and Communicative Disorders 330 C Street, S.W. Washington, DC 20202 (202) 732~1398 (voice/TDD) Rehabilitation Services Administration 330 C Street, S.W. Washington, DC 20202 (202) 732-1293, 2848 (TDD)

Department of Health and Human Services

Handicapped Empl , ment Program 2ω Independence Ave., S.W. Washington, DC 20201 (202) 475-0071, 0073 (voice/TDD)

Food and Drug
Administration
5600 Fishers Lane
Parkiawn Building
Rockville, MD 20857
Personnel
(301) 443-1970 (TDD)
Equal Employment
Opportun Office
(301) 443-1818 (TDD)

National Library of Medicine NIH 34 8600 Rockville Pike Rockville, MD 20857 (301) 496-5511 (TDD)

Office of Civil Rights 200 Independence Ave., S.W. Washington, D'; 20201 (202) 472-2916 (TDD)

Social Security

Administration 6401 Security Bordevard Baltimore, MD 21235 1 (800) 392-0812 (ic!! free TDD in Missouri) 1 (800) 325-0778 (toll free TDD outside Missouri) Department of Housing and Urban Dev. lopment 451 Seventh Street, S.W Washington, DC 20410

Office of Intergovernmental Relations (202) 426-6030 (TDD)

Fair Housing and Equal Opportunity Office (202) 426-0615 (voice/TDD)

Department of the Interior 18th and C Streets, N.W. Washington, DC 20240

Personnel Office (202) 340-4817 (TDD)

National Park Service (202) 343-3679 (TDD)

Special Programs Branch (202) 426-2364 (TDD)

Department of Justice 10th Street and Constitution Avenue, N.W.

Washington, DC 20530 Personnel (202) 272-6098 (TDD)

Civil Rights Division (202) 786-4463 (TDD)

FBI Tours (202) 324-3553 (TDD)

FBI Identification Division (202) 324-2334 (TDD)

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) may get assistance with calls made to and from a telecomminications device by calling:

TDD/TTY Operator Services
1 (800) 855-1155 (toll free)

If you need assistance and you have TDD equipment, the TDD Operator can he!p you to make any of the following:

- Credit card calls (with valid telephone c ing card)
- · Collect calls (paid for by the person you are calling)
- Person-to-person calls (to a specific person)
- Third party calls (calls billed to a number other than the one you are calling to or from)
- · Calls from a hotel or otel
- Calls from a pay phone only credit card, cellect or third party calls)



Department of Labor

200 Constitution Evenue, N.W. Washington, DC 20210

Office of Civil Rights (202) 523-7090 (voice/TDD)

Department of the Navy

Civilian Personnel Office Washington, DC 20376 (202) 692-2658 (TDD)

Department of State 2201 C Street N.W. Washington, ' C 26520

Personnel Office (202) 647-7256 (TDD)

Department of Transportation

National Highway Traffic Safety Administration 400 7th Street, S.W. Washington, DC 20590 (202) 366-2613 (voine/TDD)

Department of the Treasury

Telecommunications Center 15th Street and Pennsylvania Avenue, N.W. Washington, DC 20220 (202) 566-2673 (TDD)

Bureau of the Public Debt 13th and C Streets, S.W Washington, DC 20590 (202) 287-4097 (TDD)

Internal Revenue Service 1111 Constitution Avenue, N.N. 'Vashington, DC 20224 1 (800) 382-4059 (toll free TDD in Indiana) 1 (800) 428-4732 (toll free TDD outside Indiana)

Environmental Protection Agency 401 M Street, S.W. Washington, DC 20460 (202) 382-4565 (voice/TDD)

Equal Employment Opportunity Commission

2401 E Street, N.W. Washington, DC 20507 (202) 634--- 585, 7057, (TDD)

Executive Office of the Presiden.

The White House 1600 Pennsylvania Ave., N.W. Washington, DC 20500 (202) 456-6213 (voice/TDD) Federal
Communications
Commission

1919 M Street, N.W. Washington, DC 20554 (202) 632-6995 (voice/TDD)

Federal Deposit Insurance Corporation

1776 F Street, N.W Washington, DC 20429 (202) 898-3537 (voic. TDD) 1 (800) 424-5498 /toll free voice/TDD)

Federal Reserve Board 20th and C Streets, N.W. Washington, DC 20551 (202) 452-3544 (TDD)

Federal Trade Commission

6th and Pennsylvania Ave., N.W. Washington, DC 20580 (207; 523-3638 (voice/TDD)

Interstate Commerce Commission

Constitution Avenue and 12th Street, N.W. Washington, DC 20011 (202) 275-1721 (TDD)

Library of Congress

1st Street and Independence Avenue, S.E. Washington, DC 20540 (202) 287-6200 (TDD)

Merit Systems Protection Board

1120 Vermont Avenue, N.W. Washington, DC 20419 (202) 653-8 96 (voice/TDD);

National Aeronautics and Space Administration

400 Maryland Avenue, S.W. Washington, DC 20546

Personnel Office (202) 426-1436 (TDD)

Greenbelt Personne! Office (301) 286-7918 (voice/TDD)

lational Archives and Records Service

8th and Pennsylvania Ave., N.W. Washington, DC 20408 (202) 523-0774 (TDL,

National Council on the Handicapped 800 Independence Ave., S.W

Suite 814 Washington, DC 20591 (202) 267-3232 (TDD) Nuclear Ragulatory Commission

Washington, DC 20555 (202) 492-4626 (voice/TDD)

Office of Personnel Management 1900 E Street, N.W.

Washington, DC 20415

Personnel (202) 632-5513 (voice/TDD)

Equal Employment
Opportunity Division
(20?) 632-6272 (voice/TDD)

Job !rformation Center (202) 653-9260 (voice/TDD)

President's Committee on Employment of the Handicapped

1111 20th Street, N.W. Washington, DC 20036 (202) 653-5050 (TDD)

Securities and Exchange Commission

450 Fifth Street, N.W. Washington, DC 20549 (202) 272-2552 (voice/TDD)

Small B. siness Administration

1725 Eye Street, N.W. Washington, DC 20416 (202) 653-7562 (voice/TDD)

Smithsonian Institution

Special Education Program Washington, DC 20560 (202) 357-1696 (TDD) Tennessee Valley Authority

400 West Summit Hill Drive Knoxville, TN 37902 1 (800) 362~9250 (toll free TDD in Tennessee) 1 (800) 251-9342 (toll free TDD outside Terinessee)

United States House of Representatives
Washington, DC 20215

Washington, DC 20215 (202) 225-1904 (TDD)

United States Information Agency 301 4th Street, S.W.

301 4th Street, S.W. Washington, DC 20547 (202) 485-7157 (voice DD)

United States Postal Service

475 L'Enfant Plaza West, S.W. Washington, DC 20260 (202) 268-2310 (TDD)

United States Senate Washington, DC 20510 (202) 224-4049, 4075 (TDD)

Veterans Administration 810 Vermont Avenue, N.W.

Washington, DC 20420
Personnel Office
(202) 233-3319 (voice/TDD)

Architectural and Transportation Barriers Compliance Board (202) 233-3248 (voic TDD)

Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals Books, magazines, and other publications are available in Braille and/or audio recordings to persons who cannot hold a look or see to read regular print.

Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from about 160 cooperating libraries. Anyone who is medically certified as unable to hold a book, who is unable to or read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the Blind and Physically Handicapped The Library of Congress Veshington, DC 20512

Recorc for the Blind (RFB) is a national, non-profit service orgicuzation that provides free cassettes of educational textbooks to persons with medically certified sight impairments. The RFB also offers a collection of cassettes featuring consumer publications provided by the Federal government. For mure information and an application, contact:

Student Service: -CI

Recording for the Blind, Inc. 20 Roszel Road Princeton, NJ 08540 (609) 452-0606 1 (300) 221-4792 (tol/ free outside New Jersey)

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This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic – such as Automobiles. Under this topic heading will be one or more unneated followed by the Handbook page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to SEE another entry for a list of contacts. SEE ALSO references direct you to other topics that may be related to your problem and help you locate the right contact. This index also lists all sections in the Handbook.

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The Federal Consumer Affairs Council was established by Presidential Executive Order 12160 in 1979. In 1981, President Reagan appointed Virginia H. Knauer, his Special Adviser for Consumer Affairs, Chairperson of the Council. The Council consists of the consumer affairs directors of some 41 Federal entities, i. cluding the executive branch as well as independent regulatory agencies.

Members meet quarterly for policy coordination briefings and discussions of administrative developments and concerns relating to Federal consumer activities. The Council addresses the information needs of Federal consumer affairs specialists through formal training programs.

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