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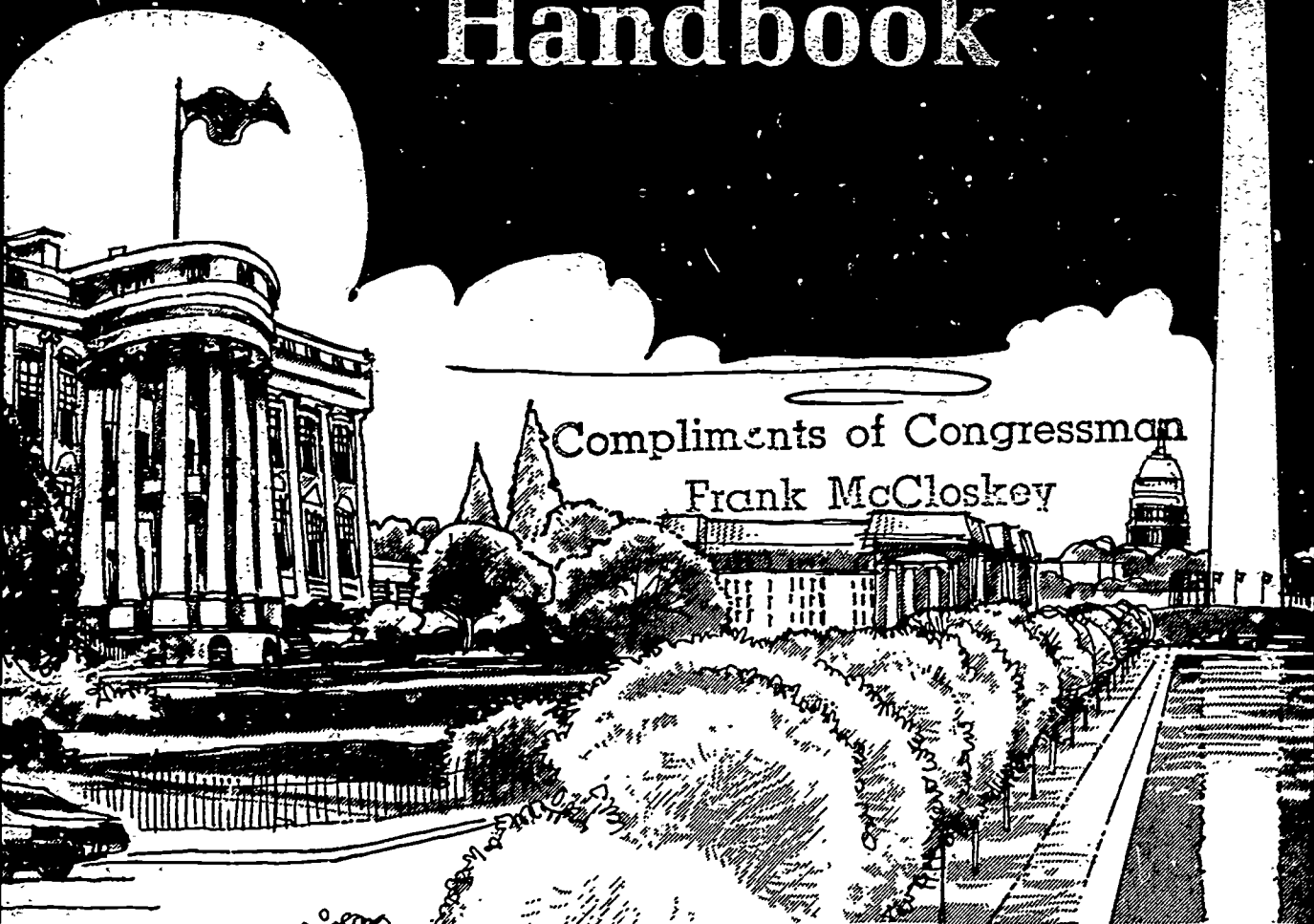
ABSTRACT

This handbook is intended to help consumers exercise their rights in the marketplace in three ways. It shows how to communicate more effectively with manufacturers, retailers, and service providers; it is a self-help manual for resolving individual consumer complaints; and 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. The handbook is a handy reference tool for consumers; additional users include educators (as a source of information and ideas for developing and teaching innovative consumer education courses) and consumer leaders in business and government (as a resource for locating others who share consumer program objectives and who can help resolve consumer complaints). (YLB)

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Consumer's Resource Handbook



Compliments of Congressman
Frank McCloskey

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"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 helps maintain the vigor of our economic system—creating positive pressure for better products, services, and warranties . . ."

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

Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

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

**THE WHITE HOUSE
WASHINGTON**

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.

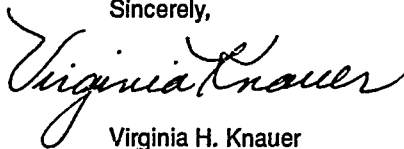
The **Handbook** has two sections. Part I, *How to be a Smart Consumer*, features tips on avoiding purchasing problems and getting the most for your money. It gives steps for handling your own complaint and writing an effective complaint letter. Part II, the *Consumer Assistance Directory*, lists consumer 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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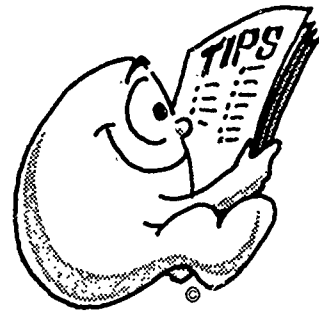
Part I

How to be a Smart Consumer

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

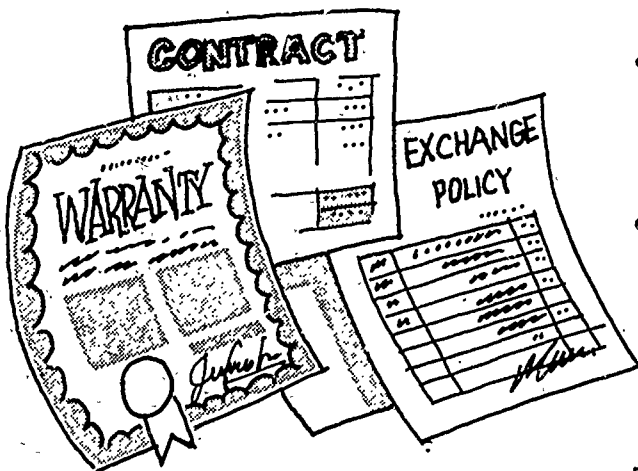
Before making a purchase:

- 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 as 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 bargain just because it is advertised as one.

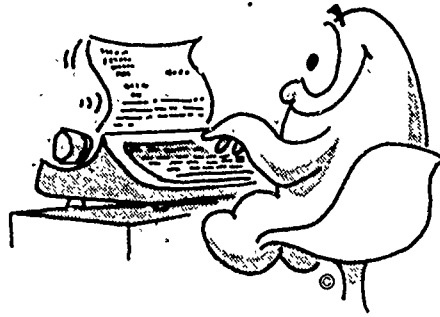


After your purchase:

- 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 cancel the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation.
- Use the complaint procedures and Consumer Assistance Directory in this Handbook to find out how and where to get your problem resolved.



Eubie Smart is a copyright of The Advertising Council, Inc.



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 you 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, warranties, 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 "800" 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. Be sure to send COPIES, not originals.
- Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Keep a copy of all correspondence to and from the company.
- The sample letter on the next page is a guide to help you write a complaint letter. Remember, if you write a letter to a Better Business Bureau, government agency, trade association, or other source of 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)

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

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).

- state the problem
- give the history

- ask for specific action
- enclose copies of documents

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).

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

Sincerely,

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

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 and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice. However, many bureaus do offer binding arbitration, a form of dispute resolution, to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations.

The address for the Council and a list of BBBs operating in the United States begins on page 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 complaints not resolved 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 & Professional Associations of the United States*. Check your local library for this book and other related sources of help.

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

Federal 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 Federal 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.

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 handle consumer complaints.

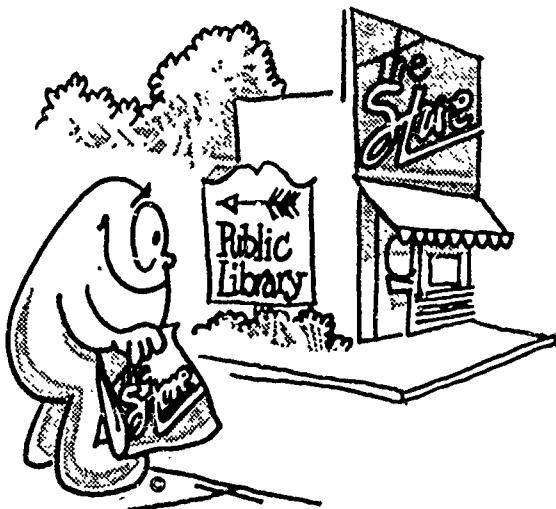
Many boards have referral services or consumer education materials to help you select a professional. If you have a complaint and contact a licensing agency, the agency will contact the professional on your behalf. If necessary, they may conduct an investigation and take disciplinary action against the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

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

Legal 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.

Remember:



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

Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. Court fees are 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 sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

Check your local telephone book under your municipal, county or state government headings for small claims court 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 help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals, and law students. All offer free legal services to those who qualify.

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

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

Private Lawyers

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

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

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 sending 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.

Consumer Assistance Directory

Corporate Consumer Contacts

The first step in resolving a complaint is to return to the place of purchase and talk with the salesperson 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 Wrangler 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.

A

Ms. Mary Stevenson
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
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Bala Cynwyd, PA 19004
(215) 668-2900
1 (800) 523-0401 (toll free)

Audience Information
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(toll free TDD outside Pennsylvania)

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Admiral
see **Maycor**

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 see **SFS Corporation**

Fisher Price
 see **Quaker Oats Company**

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see **Thompson & Formby Inc.**

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(309) 691-3633
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see **General Host Corporation**

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Customer Service Department

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see **White Consolidated Industries**

Frontier Airlines
see **Continental Airlines**

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1 (800) 431-1002 (toll free—beverages)
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(toll free—main meals and beverages)
1 (800) 431-1004
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Sara Lee
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 (617) 651-8704

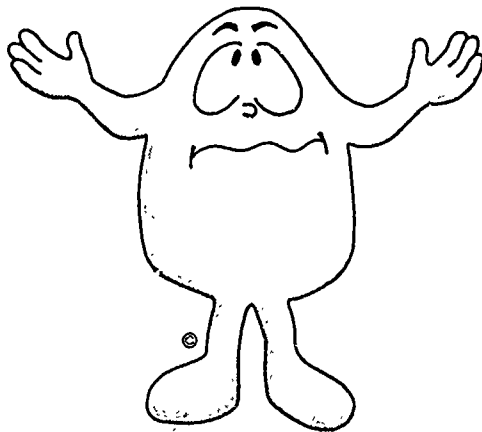
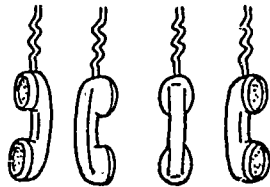
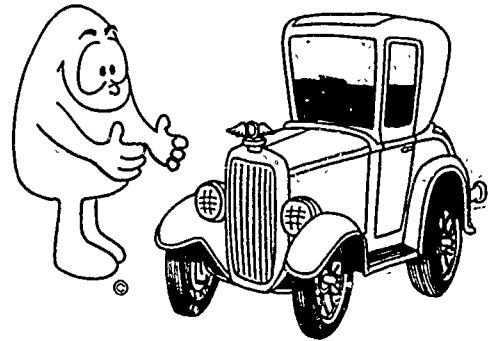
Mr. Larry Liddle, Manager
 Customer Service
Zenith Data Systems
 1900 North Austin Avenue
 Chicago, IL 60639
 (312) 745-2464

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 take to ensure you are getting a good value for your money.

1. Look for and read the "buyer's guide," which must be displayed in the window of all used cars sold by dealers. The buyer's guide explains who must pay for repairs after purchase. It will tell you if there is a warranty on the car, what the warranty covers, and whether a service contract is available. Be sure you get a copy of the buyer's guide when you purchase the car from a dealer.
2. Comparison shop for price, condition, warranty, and mileage for the model(s) you are interested in buying. Also compare available interest rates and other terms of finance agreements.
3. 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.
4. Before buying, have a mechanic inspect the car for potential problems.
5. Check the reliability of the dealer with your state or local consumer protection agency. Also check the local Better Business Bureau to see if they have any complaints against the dealer.
6. When purchasing a used car from someone other than a dealer, get a bill of sale, the proper title and registration, and copies of all financial transactions.



Choosing Long Distance Telephone Service

1. 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 choose 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.
4. Ask about one-time only and regular charges. Is there a subscription fee? Monthly service fee? Monthly minimum usage charge?
5. Judge the quality of a carrier's performance (transmission capability, service, billing and crediting). A trial period may help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy, and the costs involved in switching to another carrier.

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, Oklahoma
Customer Relations Department
American Honda 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
American Honda Motor Company, Inc.
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, District of Columbia
Customer Relations Department
American Honda Motor Company, Inc.
Mid-Atlantic Zone
209 Perry Parkway, Suite 10
Galthersburg, MD 20877
(301) 869-8982

Pennsylvania, New Jersey, Delaware, Long Island (New York)
Customer Relations Department
American Honda Motor Company, Inc.
Northeast Zone
115 Galther 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

Washington, Oregon, Idaho, Montana, 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

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 Isuzu 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 City 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, Vermont, 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, Nevada (Southern), New Mexico, Oklahoma, 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, Hawaii, 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 Pellisier Place
Whittier, California 90601
(213) 949-0611

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

Audi of America, Inc.

Arizona, Southern California, Colorado, Nevada, Wyoming, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah
Regional Service Manager
Audi of America, Inc.
Pacific Region
11300 Playa Street
Culver City, CA 90231
1 (800) 822-AUDI (toll 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)

AUTOMOBILE MANUFACTURERS

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, 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 Region
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. Louis, 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.
868 West Big Beaver
Troy, MI 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 75381
(214) 323-7700

North Carolina (Charlotte), District of Columbia, Virginia, Pennsylvania, Maryland, Delaware
Customer Relations Manager
BMW of North America, Inc.
Mid-Atlantic 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
Anahelm, 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
P.O. Box 1102
Itasca, IL 60143
(312) 773-7780

Oklahoma, Missouri, Nebraska, Kansas
Customer Relations Manager
Chrysler Motors Corporation
Kansas City Zone Office
P.O. Box 25668
Overland Park, KS 66225
(913) 469-3090

Louisiana, Florida, Alabama, Missouri
Customer Relations Manager
Chrysler Motors Corporation
New Orleans Zone Office
P.O. 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
P.O. Box 50
Natick, MA 01760
(617) 655-2810

Maryland, Virginia, North Carolina, Delaware, District of Columbia
 Customer Relations Manager
 Chrysler Motors Corporation
 Washington, DC Zone Office
 P.O. Box 3130
 Landover, MD 20784
 (301) 464-4040

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

North Carolina, South Carolina
 Customer Relations Manager
 Chrysler Motors Corporation
 Charlotte Zone Office
 4944 Parkway Plaza Boulevard
 Suite 470
 Charlotte, NC 28217
 (704) 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
 P.O. Box 41902
 Cincinnati, OH 45241
 (513) 530-1500

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

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
 P.O. Box 110162
 Carrollton, TX 75011
 (214) 242-8462

Texas (South)
 Customer Relations Manager
 Chrysler Motors Corporation
 Houston Zone Office
 363 East North Belt, Suite 590
 Houston, TX 77060
 (713) 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
 P.O. 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.O. 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 Regional 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, Vermont, Eastern New York, Northern New Jersey
 Owner Relations Department
 Northeast Regional Office
 444 Saw Mill River Road
 P.O. 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 Relations 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

AUTOMOBILE MANUFACTURERS

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
P.O. 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 105063
Atlanta, GA 30348
(404) 783-6440

Northeastern Illinois, Northwestern Indiana
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
Indianapolis District Office
P.O. Box 19448
Indianapolis, IN 46219
(317) 353-8251

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

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

Southern Mississippi, Louisiana, Southwestern Alabama
Owner Relations Manager
Ford Motor Company
New Orleans District Office
P.O. 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 02254
(617) 895-1000

Michigan (excluding Upper Peninsula)
Owner Relations Manager
Ford Motor Company
Detroit District Office
P.O. 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
P.O. 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 Iowa, Central and Eastern Nebraska, Southeastern South Dakota
Owner Relations Manager
Ford Motor Company
Omaha District Office
P.O. 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
P.O. 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
P.O. 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
 Dallas District Office
 P.O. Box 110037
 Carrollton, TX 75011
 (214) 323-6299

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

Maryland, Virginia, Eastern West Virginia
 Owners Relations Manager
 Ford Motor Company
 Washington District Office
 8051 Gatehouse Road
 Falls Church, VA 22046
 (703) 698-2069

**Alaska, 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 Relations Manager
 Ford Motor Company
 Milwaukee District Office
 P.O. Box 267
 Brookfield, WI 53005
 (414) 785-3100

National Office:
 Owner Relations Manager
 Ford Motor Company
 Ford Parts and Service Division
 3000 Schaefer Road
 Dearborn, MI 48121
 (313) 337-6950
 1 (800) 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)

General Motors Corporation

Customer Assistance Center
 General Motors Corporation
 Buick Motor Division
 902 East Hamilton Avenue
 Flint, MI 48550
 1 (800) 521-7300 (toll free)

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

Customer Assistance Department
 General Motors Corporation
 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
 P.O. 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 (toll free)

Honda
 see 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.
 600 Willow Tree Road
 Leonia, NJ 07605
 (201) 592-5200

Mazda Canada, Inc.

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

Mazda Motors of America (Central), Inc.

Arizona, California, Colorado, 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, Indiana, Michigan, Ohio,
 Wisconsin
 Mr. Hal Paulsen
 Consumer Communications Manager
 Mazda Distributors Great Lakes
 618 Kenmoor S.E.
 Grand Rapids, MI 49506
 (616) 949-9305

Arkansas, Iowa, Kansas, Kentucky,
 Louisiana, Mississippi, Missouri,
 Nebraska, Oklahoma, Tennessee, Texas
 Mr. Bill Cochran
 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,
 District of Columbia, West Virginia
 Customer Relations Manager
 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 Watsoncenter
 P.O. Box 4625
 Carson, CA 90745
 (213) 835-8315

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

AUTOMOBILE MANUFACTURERS

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 North America, Inc.
Chicago Zone
3333 Charles Street
Franklin Park, IL 60131
(312) 455-9131

Western New York, Pennsylvania, Eastern Ohio, West Virginia, Virginia, Maryland, Eastern North Carolina, Delaware, District of Columbia
Owner Service Manager
Mercedes-Benz of North America, Inc.
Washington, DC Zone
Baltimore Commons Business Park
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
Mercedes-Benz of North America, Inc.
New York Zone
One Glenview Road
P.O. Box 277
Montvale, NJ 07645
(201) 573-2501

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

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, Utah, Washington, Wyoming
Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
Western Regional Office
6450 West Katella Avenue
Cypress, CA 92630
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 Wiget Lane, Suite 100
Walnut Creek, CA 94598
(415) 932-0550

North Dakota, South Dakota, Wyoming, Nebraska, Utah, Colorado, Kansas, New Mexico, Texas (El Paso)
Consumer Affairs Manager
Nissan Motor Corporation in USA
Denver Regional Office
11000 East 45th Avenue
Denver, CO 80239
(303) 371-4230

South Carolina, Georgia, Florida
Consumer Affairs Manager
Nissan Motor Corporation in USA
Jacksonville Regional 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, Rhode Island, Connecticut, parts of upstate New York
Consumer Affairs Manager
Nissan Motor Corporation in USA
Boston Regional Office
P.O. 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
Consumer Affairs Manager
Nissan Motor Corporation in USA
Memphis Regional Office
5775 Sumner Trees Drive
Memphis, TN 38134
(901) 372-5700

Texas, Oklahoma, Louisiana
Consumer Affairs Manager
Nissan Motor Corporation in USA
Dallas Regional Office
10405 North Stemmons Freeway
Farmers Branch, TX 75234
(214) 243-4311

Maryland, Delaware, West 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
 Customer Relations
 Peugeot 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, Massachusetts, 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 07053
 (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, Ohio, 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
 Peugeot 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 89518
 (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
 P.O. 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 Representative
 Saab-Scania of America, Inc.
 Southern Region
 425 Franklin Road, Suite 550
 Marietta, GA 30067
 (404) 423-0150

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 72208
 (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, Fette, and Jackson only)
 Customer Relations Manager
 Subaru Inter-Mountain
 15000 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) Indiana (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) 769-5100

West Virginia, Virginia, North Carolina, Maryland, District of Columbia
 Customer Relations Manager
 Subaru Atlantic, Inc.
 8611 Larkin Road
 Savage, MD 20763
 (301) 498-1700

Southern New Jersey, Pennsylvania, Delaware
 Customer Relations Manager
 Penn Jersey Subaru, Inc.
 Glen Avenue and Foster 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 (except Lake County), Michigan
 Customer Relations Manager
 Great Lakes Subaru, Inc.
 401 North Hamilton Road
 P.O. Box 16513
 Columbus, OH 43216
 (614) 864-6650

AUTOMOBILE MANUFACTURERS

Washington, Oregon, Idaho, Montana, Wyoming, Alaska
Customer Relations Manager
Northwest
8040 North... Drive
P.O. Box 11295
Portland, OR 97211
(503) 287-4171

Texas, Oklahoma
Customer Relations Manager
Southwest Subaru
12615 San Pedro Avenue
P.O. Box 32906
San Antonio, TX 78216
(512) 496-1441

Corporate Office:
Owner 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 free)

Volkswagen United States, Inc.

Arizona (Yuma), Hawaii, Southern California (Zip Codes 90, 91, 92, 93)
Regional Service Manager
Volkswagen United States, Inc.
Los Angeles Region
11300 Playa Street
Culver City, CA 90230
(213) 390-8011

Alaska, Oregon, Nevada (Reno), Washington (except Spokane), Northern California (Zip Codes 94-99)
Regional Service Manager
Volkswagen United States, Inc.
San Francisco Region
7106 Johnson Industrial Drive
Pleasanton, CA 94566
(415) 463-1080

Arizona (excluding Yuma), Montana, South Dakota (Rapid City), Nevada (except Reno), Colorado, Idaho, Washington (Spokane)
Regional Service Manager
Volkswagen United States, Inc.
Denver Region
12047 East Peakview Avenue
Englewood, CO 80112
(303) 790-0457

Alabama, Georgia, Florida, South Carolina, Tennessee
Regional Service Manager
Volkswagen United States, Inc.
Southeast Region
1940 The Exchange
Atlanta, GA 30339
(404) 955-3484

Hawaii Liaison Office

Volkswagen United States, Inc.
3049 Ualena Street, Suite 908
Honolulu, HI 96819
(808) 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 01807
(617) 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) 458-7000

Arkansas, Kansas, Missouri, Nebraska

Vice President for Service
Volkswagen Mid-America, Inc.
8825 Page Boulevard
St. Louis, MO 63114
(314) 429-8100

Connecticut, New Jersey, New York

Director of Corporate Service
World-Wide Volkswagen, Inc.
Greenbush Road
Orangetown, NY 10962
(914) 578-5000

Indiana, Kentucky, Michigan, Ohio

Regional Service Manager
Volkswagen United States, Inc.
Columbus Region
5000 Post Road
Dublin, OH 43017
(614) 761-7100

Delaware, 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 791950
San Antonio, TX 78279
(512) 341-8881

Corporate Office:

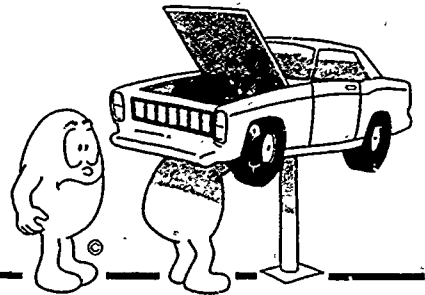
Mr. Rainer Dünke
Consumer Services Manager
Volkswagen United States, Inc.
888 West Big Beaver
Troy, MI 48007
(313) 362-6000

Volvo North America

Corporate Office:
Operations Manager
Volvo North America
P.O. Box 913
Rockleigh, NJ 07647
(201) 767-4737

Yugo America, Inc.

Mr. Vel Antic
Director Customer Services
Yugo America, Inc.
28 Park Way
Upper Saddle River, NJ 07458
(201) 825-4600



Auto Repair

1. 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.
2. Be specific about what you want done or the problems you are experiencing.
3. Ask for either a written estimate or that you be called before any major repair work is done. Be sure it's understood that your permission must be obtained before the mechanic does work beyond that which you originally requested.
4. Before you leave the car, make sure the work order reflects what you want done.
5. 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.
7. 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 inquiries, 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 Business 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. Box 383
Huntsville, AL 35804
(205) 533-1640

707 Van Antwerp Building
Mobile, AL 36602
(205) 433-5494; 5495

Union Bank Building
Commerce Street, Suite 810
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
Tucson, AZ 85705
(602) 622-7651 (inquiries)
(602) 622-7654 (complaints)

Arkansas

1216 South University
Little Rock, AR 72204
(501) 664-7274

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

P.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
Wallington, CT 06492
(203) 269-2700 (inquiries)
(203) 269-4457 (complaints)

Delaware

20 South Walnut Street
P.O. Box 300
Milford, DE 19963
(302) 356-6969 (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 34620
(813) 535-5522

3089 Cleveland Avenue
Fort Myers, FL 33901
(813) 334-7331
(813) 597-1322 (Naples)

16291 North West 57th Avenue
Miami, FL 33014
(305) 625-1302 (complaints)

608 Gulf Drive West, Suite 3
New Port Richey, FL 33552
(813) 842-5459
(904) 683-6060 (Hernando)
(813) 782-4151 (E. Pasco)

132 East Colonial Drive
Suite 213
Orlando, FL 32801
(305) 843-8873

210 Intendencia Street
Pensacola, FL 32501
(904) 433-6111

3015 Exchange Court
West Palm Beach, FL 33409
(305) 686-2200

Georgia

100 Edgewood Avenue
Suite 1012
Atlanta, GA 30303
(404) 688-4910 (inquiries)
(404) 688-2380 (complaints)

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

8 13th Street
Columbus, GA 31901
(404) 324-0712, 0713

P.O. Box 13956
Savannah, GA 31416
(912) 354-7521

Hawaii

1600 Kapiolani Boulevard
Suite 714
Honolulu, HI 96813
(808) 942-2355

Idaho

409 West Jefferson
Boise, ID 83702
(208) 342-4648

Illinois

211 West Wacker Drive
Chicago, IL 60606
(312) 444-1188 (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

301 Camp Street, Suite 403
New Orleans, LA 70130
(504) 581-8222

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
Baltimore, 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 02747
(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
Springfield, 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 Fifth Avenue
Columbus, MS 39701
(601) 327-8594

1201 West Pine Street #4
Hattiesburg, MS 39401
(601) 582-0116

P.O. Box 2090
Jackson, MS 39225
(601) 948-8222

601 22nd Avenue, Suite 313
Meridian, 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 68104
(402) 346-3033

Nevada

1829 East Charleston
Boulevard, Suite 103
Las Vegas, NV 89104
(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 York, 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) 880-4287 (High Point)

P.O. Box 425
Newton, NC 28658
(704) 464-0372

3120 Poplarwood Drive
Suite G-1
Raleigh, NC 27604
(919) 872-9240

2110 Cloverdale Avenue
Suite 2-B
Winston-Salem, NC 27103
(919) 725-3348

Ohio

PO. 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
Cleveland, 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

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

425 Jefferson Avenue
Suite 909
Toledo, OH 43604
(419) 241-6276

311 Mahoning Bank Building
PO. Box 1495
Youngstown, OH 44501
(216) 744-3111

Oklahoma
17 South Dewey
Oklahoma City, OK 73102
(405) 239-6081
(405) 239-6083 (complaints)

4833 South Sheridan
Suite 412
Tulsa, OK 74145
(918) 664-1266

Oregon
520 South West 6th Avenue
Suite 600
Portland, OR 97204
(503) 226-3981

Pennsylvania
528 North New Street
Bethlehem, PA 18018
(215) 868-8780

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) 456-2700

601 Connell Building
6th Floor
Scranton, PA 16503
(717) 342-9129

Puerto Rico
GPO Box 70212
San Juan, PR 00936
(809) 756-5400

Rhode Island
270 Weybosset Street
Providence, RI 02903
(401) 272-9800 (inquiries)
(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

PO. 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
Arlene, TX 79605
(915) 691-1533

1008 West 10th
Amarillo, TX 79101
(806) 374-3735

1005 M Bank Plaza
Austin, TX 78701
(512) 476-6943

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

202 Varisco Building
Bryan, TX 77803
(409) 823-8148, 8149

109 North Chapparral
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 79408
(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
PO. 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 99936
(509) 582-0222

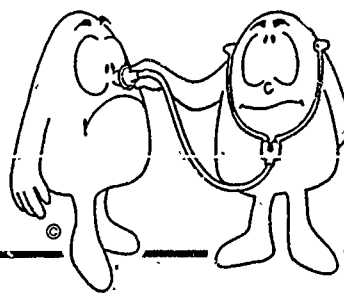
2200 Sixth Avenue
Seattle, WA 98121
(206) 448-8888

South 176 Stevens
Spokane, WA 99204
(509) 747-1155

1101 Fawcett Avenue, #222
Tacoma, WA 98402
(206) 383-5561

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

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

**Health Fraud**

1. If claims sound too good to be true, they probably are. Be cautious of claims offering "miracle or secret cures," or "scientific breakthroughs."
2. Check with your doctor, pharmacist, or other health professional before buying health-care products or programs. For instance, medical science has not yet found a cure for arthritis, so products that promise to cure you of the disease are extremely suspect.
3. Be aware that fraudulent health-care products can rob you of more than your money. They can steal your health and even your life by causing you to delay appropriate health care.

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 third-party dispute resolution programs that handle consumer complaints on behalf of their respective members. Before contacting the industry-sponsored dispute resolution program, 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 20006
(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 Arbitration 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 Insurance 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
Arlington, VA 22209
(703) 841-9583
Membership: Distributors and transporters of natural, manufactured, and liquefied gas.

American Health Care Association

1200 15th Street, N.W.
Washington, DC 20005
(202) 833-2050
Membership: Federation of state associations of long-term health care facilities.

American Hotel and Motel Association

888 Seventh Avenue
New York, NY 10106
(written inquiries only)
Membership: Federation of state and regional hotel associations.

Mr. Herb Finkston, Director
Professional Ethics
American Institute of Certified Public Accountants

1211 Avenue of the Americas
New 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.

P.O. 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 resolution 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 Volkswagen.

BBB National Consumer Arbitration Program

Council of Better Business Bureaus
1515 Wilson 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 impaired hearing.

Consumer Affairs
Blue Cross and Blue Shield Association

1709 New York Avenue, N.W.
Suite 303
Washington, DC 20006
(202) 783-6222
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.

Mr. Richard N. Hopper
Director 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) 379-8426

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. Lorna 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-to-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) 778-6580

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 state components; radio, television and video systems; audio equipment; and communications electronic products.

Ford 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 basis.

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) 689-9200 (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.

Consumer Affairs Department

**National Headquarters
International Association
for Financial Planning**

2 Concourse Parkway, Suite 800

Atlanta, 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 Wacker 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

Evanson, IL 60201

(312) 869-2031

Membership: Monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers.

Mr. Scott H. McCleary

Consumer Affairs Coordinator

Mortgage Bankers Association of America

1125 15th Street, N.W.

7th Floor

Washington, DC 20005

(202) 861-6583

Membership: Principals, 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) 822-0403
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 schools 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, dehydrated, pickled, and other preserved food items.

Ms. Deb Deutsch, Manager
Compliance
National Futures Association
200 West Madison Street
Chicago, IL 60606
(312) 781-1410
1 (800) 621-3570 (toll free outside 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 retreader.

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 poultry 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: Retailer of photo equipment, film, and supplies; firms developing and printing film.

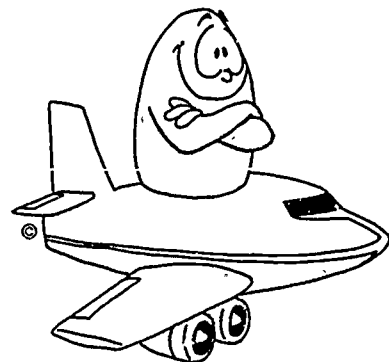
Ms. Mildred Gallik
Director of Consumer Affairs
The Soap and Detergent Association
475 Park Avenue South
New York, NY 10016
(212) 725-1262
Membership: Manufacturers of soap, detergents, fatty acids, and glycerine; raw materials suppliers.

Ms. Diane Cardinale
Assistant Communications Director
Toy Manufacturers of America
209 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.
2. 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.
3. 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.
4. When flights are overbooked, airline representatives are required to ask for volunteers to give up their reservations in exchange for a payment of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.
5. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.
6. If your luggage is lost or damaged in flight, you are entitled to the fair 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 exactly 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 General
1031 West Fourth Avenue, Suite 110
Anchorage, AK 99501
(907) 279-0428

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

American Samoa

Mr. 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 Fraud Division
Office 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
Blaine, AZ 85603
(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, Jr., 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
(602) 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. Thomas Collins, County Attorney
Maricopa County Attorney's Office
101 West Jefferson, Suite 400
Phoenix, AZ 85003
(602) 262-3411

Mr. William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
Kingman, AZ 86401
(602) 757-0719

Mr. Dale K. Patton, 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 Congress
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. Machado, County Attorney
Santa Cruz County Attorney's Office
Chenoweth 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. Ronald M. Detrick, Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
2500 North Tucson Boulevard, Suite 102
P.O. 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) 482-8982
(toll free voice/TDD in Arkansas)

California

State Offices

Mr. Michael A. Kelley, Director
California Department of Consumer Affairs
1020 N Street
Sacramento, CA 95814
(916) 445-0660 (complaint assistance)
(916) 445-1254 (consumer information)
(916) 322-1700 (TDD)

Public Inquiry Unit
Office of Attorney General
1515 K Street, Suite 511
P.O. Box 944255
Sacramento, 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)

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

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
Bakersfield, CA 93301
(805) 861-2421

Ms. Shirley Goldinger, Director
Los Angeles County
Department of Consumer Affairs
500 West Temple Street, Room 3-96
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 Consumer 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 Protection Unit
Orange County District Attorney's Office
700 Civic Center Drive West
P.O. 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
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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. McClanahan
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. Eille
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. Kistie 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, Director
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 McCorkle 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 Protection
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
Department 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, WI 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
(414) 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. Younglove
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) 847-3555

Ms. Cynthia Brown
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street, Room 412
Milwaukee, WI 53233
(414) 278-4792

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

Wyoming

Ms. Laura Beard, Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, WY 82002
(307) 777-7841, 6286



Warranties/Guarantees

1. Do not wait until the product fails or needs repair to find out what is covered in the warranty. Compare the terms and conditions of warranties (or guarantees) on products or services before you buy. Look for the warranty that best satisfies your needs.
2. Get all warranties in writing. Make sure the warranty explains all terms and conditions.
3. Consider:
 - How long is the warranty and when does it start and end?
 - What is covered? Which parts? What kinds of problems?
 - Will the warranty pay 100 percent of repair costs? Pay for parts, but not labor? Pay for shipping? Pay for a loaner?
 - What do you have to do? And when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?
 - Who offers the warranty? Manufacturer or retailer? How reliable are they?
4. Keep sales receipts and warranties in a safe place.



Home improvements

1. Compare costs by getting more than one estimate, each based on the same building specifications, materials and time frame.
2. Before choosing a contractor, check with state, county, or local consumer protection agencies to see if any complaints have been filed against the contractor.
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.
4. Be sure the written contract includes the contractor's full name, address, phone number and professional license number (where required). The contract should also include a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract.
5. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.
6. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.
7. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that notice of cancellation be sent by telegram or certified mail, return receipt requested.
8. For a large remodeling job that involves many subcontractors and a substantial financial 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
P.O. Box C, MS-0209
Juneau, AK 99811
(907) 465-3250

American Samoa

Mr. Sunultao 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
Phoenix, AZ 85007
(602) 255-4446

Arkansas

Mr. Herb Sanderson
Director
Office of Aging and
Adult Services
Department of
Human Services
P.O. 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 Kilnck
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 Highway
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 McGinnis
Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-5333

Guam

Ms. Leticia Estalton
Director
Office of Aging
Government of Guam
P.O. Box 2816
Agana, GU 96910
(written inquiries only)

Hawaii

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

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
P.O. 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. Wolf
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. Rosalié S. Abrams
Director
Office on Aging
301 West Preston Street
10th Floor
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) 872-0166
(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) 296-2544

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
P.O. Box 1337
Jefferson City, MO 65102
(314) 751-3082
1 (800) 392-0210
(toll free in Missouri)

STATE AGENCIES ON AGING

Montana

Mr. Robert Bartholomew
Supervisor
Aging Services Bureau
Department of Family Services
P.O. Box 8005
Helena, MT 59604
(406) 444-5650

Nebraska

Ms. Setsy 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 89710
(702) 885-4210 (voice/TDD)

New Hampshire

Mr. Richard A. Chevrefils
Director
Division of Elderly and
Adult Services
6 Hazen Drive
Concord, NH 03301
(603) 271-2751
1 (800) 351-1888
(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) 827-7640 (voice/TDD)

New York

Mr. Eugene S. Callender
Director
New York State Office
for the Aging
Agency Building 2 - ESP
Albany, NY
(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)
(614) 466-6191 (TDD)

Oklahoma

Mr. Roy R. Keen
Programs Administrator
Special Unit on Aging
P.O. 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) 371-4728 (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) 723-1550

Puerto Rico

Ms. Maribel Torregrosa
Executive Director
Gericulture Commission
GPO 11398
Sanjurjo, 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. Selgler
Executive Director
Commission on Aging
915 Main Street
Columbia, SC 29201
(803) 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 Texas)

Utah

Mr. Bob Ward
Director
Division 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
(802) 241-2400

Virgin Islands

Ms. Bernice Hall
Acting Commissioner
Commission on Aging
6F Habersights Mall
Charlotte Amalie
St. Thomas, VI 00807
(written inquiries only)

Virginia

Mrs. Wilda M. Ferguson
Commissioner
Department for the Aging
101 N. 14th St., 18th Floor
Richmond, VA 23219
(804) 225-2271 (voice/TDD)

Washington

Mr. Charles Reed
Assistant Secretary
Aging and Adult Services
Administration
OB-44A
Olympia, WA 98504
(206) 753-2502
(206) 753-4927 (TDD)

West Virginia

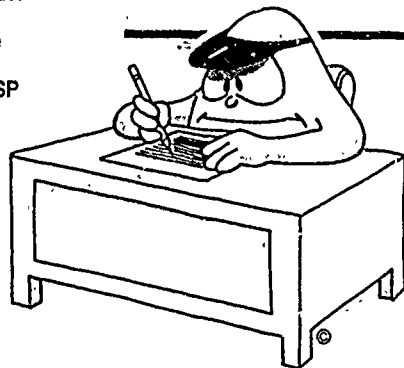
Ms. Susan M. Harman
Executive Director
Commission on Aging
State Capitol
Charleston, WV 25305
(304) 348-3317

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

1. Never sign anything you do not fully understand. If you can't understand the contract, have your own expert review it.
2. 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.
4. Never sign a contract that has blank spaces. Draw lines through them first.
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. Marlin 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
H.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
Boise, 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

Kentucky

Mr. Thomas B. Miller
Commissioner of
Banking and Securities
911 Leewood Drive
Frankfort, KY 40601
(502) 564-3390

Louisiana

Mr. Fred C. Dent, Jr.
Commissioner of
Financial Institutions
P.O. Box 94095
Baton Rouge, LA 70804
(504) 925-4660

Maine

Mr. H. Donald DeMattets
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
Mr. Paul E. Bulman
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

Michigan

Mr. Eugene 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) 359-1031

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 59620
(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 Hampshire

Mr. A. Roland Roberge
Bank Commissioner
45 South Main Street
Concord, 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

STATE BANKING AUTHORITIES

North Carolina

Mr. William T. Graham
Commissioner of Banks
P.O. Box 29512
Raleigh, NC 27626
(919) 733-3016

North Dakota

Mr. Gary D. Prieszler
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. Ernie
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-2783

Oregon

Mr. Cecil R. Monree
Deputy Administrator
Financial Institutions 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 S4515
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
1028 Sumter Street, Room 217
Columbia, SC 29201
(803) 734-1050

South Dakota

Mr. Richard A. Duncan
Director of Banking
and Finance
State Capitol Building
Pierre, SD 57501
(605) 773-2236

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
P.O. Box 89
Salt Lake City, UT 84110
(801) 530-6502

Vermont

Mr. Thomas P. Menson
Commissioner of
Banking and Insurance
State Office Building
Montpelier, VT 05602
(802) 828-3301

Virgin Islands

Mr. Julio A. Brady
Lieutenant Governor
Chairman of the
Banking Board
Kongens Gardens #12
P.O. Box 450
St. Thomas, VI 00801
(809) 774-2991

Virginia

Mr. Sidney A. Bailey
Commissioner of
Financial Institutions
P.O. Box 2-AE
Richmond, VA 23205
(804) 786-3657

Washington

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

West Virginia

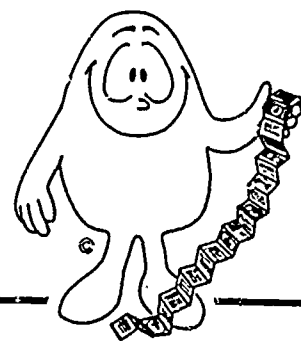
Mr. David F. Mudie
Deputy Commissioner
of Banking
State Office Building 3
Suite 311
Charleston, WV 25305
(304) 348-2294

Wisconsin

Mr. Richard E. Galecki
Commissioner of Banking
P.O. Box 7876
Madison, WI 53707
(608) 266-1621

Wyoming

Mr. Stanley P. Hunt
State Examiner
Herschler Building, 4th Floor
Cheyenne, WY 82002
(307) 777-6600



Credit Cards

1. Keep a list of your credit card numbers, expiration dates, and the phone number of each card issuer in a secure place.
2. Credit card issuers offer a wide variety of terms (annual percentage rate, methods of calculating the balance subject to the finance charge, minimum monthly payments, and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.
3. Watch your card after giving it to a clerk. Take your card back promptly after the clerk is finished with it and make sure it's yours.
4. Tear up any receipts when you take your credit card receipt. Void or destroy 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 questionable charges. Written inquiries should not be included with your payment. Check the billing statement for the correct address to send any written inquiries. The inquiry must be in writing to guarantee your rights.
8. Never give out your credit card number over the telephone unless you have initiated the call.
9. Never put your card number on a post card or on the outside of an envelope.
10. 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.
11. 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.
13. 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 D
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. Roxani 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, DE 19901
(302) 736-4251

District of Columbia

Ms. Margurite C. Stokes
Superintendent of Insurance
614 H Street, N.W.
North Potomac Building
Suite 516
Washington, DC 20001
(202) 727-7419

Florida

Mr. Bill Gunter
Insurance Commissioner
Plaza Level, Eleven
Tallahassee, FL 32399
(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
Acting Insurance
Commissioner
P.O. Box 2796
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 Fagiano
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

Iowa

Mr. William D. Hagar
Insurance Commissioner
Lucas State Office Building
6th Floor
Des Moines, IA 50319
(515) 281-5705

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
P.O. Box 517
Frankfort, KY 40602
(502) 564-3630

Louisiana

Mr. Sherman A. Bernard
Commissioner of Insurance
P.O. 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
501 St. Paul Place
7th Floor South
Baltimore, MD 21202
(301) 333-2520

Massachusetts

Mr. Peter Hiam
Commissioner of Insurance
100 Cambridge Street
Boston, MA 02202
(617) 727-3333

Michigan

Mr. Herman W. Coleman
Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909
(517) 373-9273

Minnesota

Mr. Michael A. Hatch
Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, MN 55101
(612) 296-5907

Mississippi

Mr. George Dale
Commissioner of Insurance
1804 Walter Sillers Building
P.O. Box 79
Jackson, MS 39205
(601) 359-3569

Missouri

Mr. Lewis R. Crist
Director of Insurance
301 West High Street
Room 630
P.O. Box 690
Jefferson City, MO 65102
(314) 751-2451

Montana

Ms. Andy Bennett
Commissioner of Insurance
126 North Sanders
Room 270
P.O. 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 68509
(402) 471-2201

Nevada

Mr. David A. Gatas
Commissioner of Insurance
Nye Building
201 South Fall Street
Carson City, NV 89701
(702) 885-4270

New Hampshire

Mr. Louis E. Bergeron
Insurance Commissioner
169 Manchester Street
Concord, NH 03301
(603) 271-2261

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, NM 87504
(505) 827-4500

New York

Mr. James P. Corcoran
Superintendent of Insurance
160 West Broadway
New York, NY 10013
(212) 602-0429

North Carolina

Mr. James E. 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
Salem, OR 97310
(503) 378-4271

Pennsylvania

Ms. Constance B. Foster
Insurance Commissioner
Strawberry Square
13th Floor
Harrisburg, PA 17120
(717) 767-5173

Puerto Rico

Mr. Juan Antonio Garcia
Commissioner of Insurance
Fernandez Juncos Station
P.O. Box 8330
Sanjurjo, 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 Avenue
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
P.O. Box 45803
Salt Lake City, UT 84145
(801) 530-6400

Vermont

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

Virgin Islands

Mr. Derek M. Hodge
Commissioner of Insurance
Kongens Garde 18
St. Thomas, VI 00801
(809) 774-2991

Virginia

Mr. Steven T. Foster
Commissioner of Insurance
700 Jefferson Building
P.O. 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 Commissioner
2100 Washington Street, East
Charleston, WV 25305
(304) 348-3394

Wisconsin

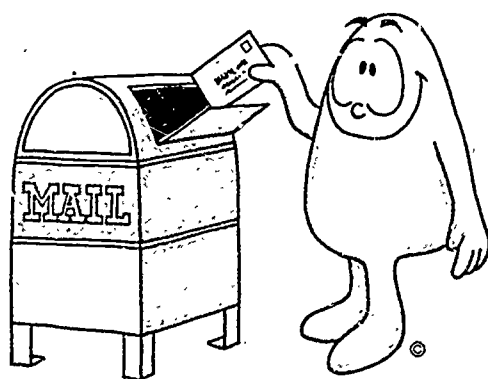
Mr. Robert D. Haase
Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707
(608) 266-0102

Wyoming

Mr. Gordon W. Taylor
Commissioner of Insurance
Herschler Building
122 West 25th Street
Cheyenne, WY 82002
(307) 777-7401

Mail Order

1. Be suspicious of exaggerated product claims or very low prices, and read product descriptions very carefully—sometimes pictures of products are misleading.
2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency or Better Business Bureau before ordering.
3. 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?
4. 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.
5. Keep a complete record of your order, including the company's name, address and telephone number, the price of the items ordered, any handling or other charges, the date you mailed (or telephoned) in the order, and your method of payment. Keep copies of canceled checks and/or statements.
6. 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 is delayed, a notice of delay should be sent to you within the promised shipping period along with an option to cancel the order.
7. 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 consumer 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 sometimes 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.

Alabama

Mr. James Sullivan
President
Alabama Public Service
Commission
P.O. 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
Little 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) 557-3700
(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 Connecticut)

Delaware

Ms. Nancy M. Norling
Chairman
Delaware Public Service
Commission
1550 South DuPont Highway
Dover, DE 19901
(302) 736-4247
1 (800) 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, S.W.
Atlanta, GA 30334
(404) 656-4558
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) 548-3990

Idaho

Mr. Perry Swisher
President
Idaho Public Utilities
Commission
State House
Boise, ID 83720
(208) 334-3912

Illinois

Ms. Mary B. Bushnell
Chairman
Illinois Commerce Commission
527 East Capitol Avenue
P.O. Box 19280
Springfield, IL 62794
(217) 782-7295
(217) 782-7434 (TDD)

Indiana

Mr. Leslie 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, KS 66612
(913) 296-3324

Kentucky

Mr. Richard D. Heman, Jr.
Chairman
Kentucky Public Service
Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602
(502) 564-7071

Louisiana

Mr. John F. Schwegmann
Chairman
Louisiana Public Service
Commission
One American Place
Suite 1830
Baton Rouge, LA 70825
(504) 838-5250
1 (800) 228-9388
(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 Service
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
Chairman
Massachusetts Department
of Public Utilities
100 Cambridge Street
Boston, MA 02202
(617) 727-3500

Michigan

Mr. William E. Long
Chairperson
Michigan Public Service
Commission
6545 Mercantile Way
P.O. 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
730 American Center Building
150 East Kellogg Boulevard
St. Paul, MN 55101
(612) 296-7124
1 (800) 652-9747
(toll free in Minnesota)
(612) 297-1200 (TDD)

STATE UTILITY COMMISSIONS:

Mississippi

Mr. Nielsen Cochran
Chairman
Mississippi Public Service
Commission
P.O. Box 1174
Jackson, MS 39215
(601) 961-5400

Missouri

Mr. William D. Steinmeier
Chairman
Missouri Public Service
Commission
P.O. 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 Centennial Mall South
P.O. Box 94927
Lincoln, NE 68509
(402) 471-3101

Nevada

Mr. Scott M. Craigie
Chairman
Nevada Public Service
Commission
505 East King Street
Carson City, NV 89710
(702) 885-4180

New Hampshire

Mr. Vincent J. Iacopino
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

Mr. Barbara A. Curran
President
New Jersey Board of
Public Utilities
Two Gateway Center
Newark, NJ 07102
(201) 648-2026
1 (609) 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
(518) 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
P.O. 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 City, 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) 522-2404
(toll free in Oregon)

Pennsylvania

Mr. William Shane
Chairman
Pennsylvania Public Utility
Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 783-1740

Puerto Rico

Mr. Amjel M. Almodovar
Chairman
Puerto Rico Public Service
Commission
Call Box CP
Hato Rey, PR 00919
(809) 751-5050

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
P.O. Drawer 11649
Columbia, SC 29211
(803) 737-5100

South Dakota

Mr. Dennis Ejsnach
Chairman
South Dakota Public Utilities
500 East Capitol Avenue
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) 342-8359
(toll free in Tennessee)

Texas

Mr. Dennis Thomas
Chairman
Texas Public Utility
Commission
7800 Shoal Creek Boulevard
Suite 400N
Austin, TX 78757
(512) 458-0100

Utah

Mr. Brian T. Stewart
Chairman
Utah Public Service
Commission
160 East 300 South
Salt Lake City, UT 84111
(801) 520-6716

Vermont

Ms. V. Louise V. McCarren
Chairman
Vermont Public Service Board
120 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
Transportation 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
Charleston, WV 25323
(304) 340-037
1 (800) 344-5113
(toll free in West Virginia)

Wisconsin

Mr. Charles H. Thompson
Chairman
Wisconsin Public Service
Commission
4802 Sheboygan Avenue
P.O. Box 7854
Madison, 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.

Alabama

Ms. Lamona H. Lucas
Director
Rehabilitation and Crippled Children
Service
P.O. Box 11586
Montgomery, AL 36111
(205) 261-8780

Alaska

Mr. Michael C. Morgan
Director
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 Blind
Department of Human Services
P.O. Box 3237
Little Rock, AR 72203
(501) 371-2587

California

Cecilio Fontanoza, Ph.D.
Director
Department of Rehabilitation
830 K Street Mall
Sacramento, CA 95814
(916) 445-3971

Colorado

Mark E. Litvin, Ph.D.
Bureau Chief
Bureau of Rehabilitation and Work
Programs
Department of Social Services
1575 Sherman 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 Asylum Avenue
Hartford, CT 06105
(203) 566-7153

Mr. William Patton, ACSW
Director
Board of Education and Services
for the Blind
170 Ridge Road
Wethersfield, CT 06109
(203) 566-5800

Delaware

Mr. Tony Sokolowski
Director
Division 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 Administrator
D.C. Rehabilitation Services
Administration
Department of Human Services
605 G Street N.W., Room 1111
Washington, DC 20001
(202) 727-3227
(202) 727-3981 (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 Blind Services
Department of Education
2540 Executive Center Circle
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Teleshopping

If you are thinking of making purchases through a television shopping program, first check:

1. The cost of the same item sold by other sources, including local stores, catalogs, etc.
2. How long it will take for you to receive the item after you've placed your order.
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Remember to keep a record of your order and the method and amount of payment, including any taxes, shipping and handling costs.

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State weights and measures offices enforce laws and regulations to ensure that commercial weight and measure transactions are uniform and accurate. These offices check the weights of packaged products and the accuracy of weighing and measuring devices, such as supermarket

scales, gasoline pumps, taxicab meters, and rental car odometers.

Contact the state weights and measures office if you believe you have purchased a short-weight package or think a weighing meter or measuring device is inaccurate.

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Patrons of military commissary and exchange facilities in need of assistance should first contact the facility manager where the purchase was made. If the problem cannot be resolved at this level, regional headquarters should be

contacted. The last level of assistance is the U.S. Headquarters for commissaries or exchanges. Listed below are addresses of military commissary and exchange services.

Air Force Commissary Service

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HQ AFCOMS
Southeast Region
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HQ AFCOMS
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Directorate of Operations
Kelly AFB, TX 78241
(512) 925-7344

Army Commissary Service

Regional Headquarters

Director, USATSA
Southeast Commissary Region
Attn: DALO-TAL-Z
Fort Lee, VA 23801
(804) 734-4666

Commander, USATSA
Western Commissary Region
Attn: DALO-TAW-Z
Fort Lewis, WA 98433
(206) 967-3364

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
Support Agency
Directorate of Commissary
Operations
Fort Lee, VA 23801
(804) 737-3600

Marine Corps Commissary Service

Headquarters
U.S. Marine Corps
Directorate
Facilities and Services
Commissary Operations
Washington, DC 20380
(written inquiries only)

Navy Commissary Service

Regional Headquarters
Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street S.W.
Auburn, WA 98001
(206) 931-7685

Executive Officer
NAVRESSO
Field Support Office
Building S26 Davisville
North Kingstown, RI 02852
(401) 294-9541

Executive Officer
NAVRESSO
Field Support Office
Jacksonville Naval Air Station
P.O. 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 32508
(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
1 (800) 221-6155 (toll free)

Army and Air Force Exchange Service

Regional Headquarters
Capitol Exchange Region
Building 6
Cameron Station
Alexandria, VA 22304
(202) 274-7001

Ohio Valley Exchange Region
Indiana Army Ammunition Plant
Building 2501
Charlestown, IN 47111
(812) 283-1801

Southeast Exchange Region
1280 Kershaw Street
Montgomery, AL 36196
(205) 264-7301

Alamo Exchange Region
5315 Summit Parkway
San Antonio, TX 78228
(512) 647-2801

Golden Gate Exchange Region
P.O. Box 3533
San Francisco, CA 94119
(415) 556-3400

U.S. Headquarters
Army and Air Force Exchange
Service Headquarters
Customer Relations (PA-R)
P.O. Box 660202
Dallas, TX 75266
(214) 780-2011

Marine Corps Exchange Service

Marine Corps Exchange
Marine Corps Logistics Support
Base, Atlantic
Albany, GA 31704
(912) 435-1471

Marine Corps Exchange
Headquarters Battalion, HQMC
Henderson Hall
Arlington, VA 22214
(703) 979-8420

Marine Corps Exchange
Marine Corps Logistics Base
Barstow, CA 92311
(619) 256-0212

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, NC 28542
(919) 451-2481

Marine Corps Exchange
Marine Corps Base
Camp Pendleton, CA 92055
(619) 725-6233

Marine Corps Exchange
Marine Corps Air Station
Cherry Point, NC 28533
(919) 447-7041

Marine Corps Exchange
Camp Elmore
U.S. Marine Corps
Norfolk, VA 23511
(804) 423-1187

Marine Corps Exchange
Marine Corps Air Station
Kaneohe Bay, HI 96863
(808) 257-2111

Marine Corps Exchange
Marine Corps Recruit Depot
Parris Island, SC 29905
(803) 525-3301

Marine Corps Exchange
Marine Corps Recruit Depot
San Diego, CA 92140
(619) 297-2500

MILITARY COMMISSARY AND EXCHANGE CONTACTS

Marine Corps Exchange
Marine Corps Air Station
El Toro
Santa Ana, CA 92709
(714) 651-6532

Marine Corps Exchange
Marine Corps Air/Ground
Combat Center
Building 1533
Twentynine Palms, CA 92278
(619) 368-6163

Marine Corps Exchange
Marine Corps Development
and Education Command
Quantico, VA 22134
(703) 640-7171

Marine Corps Exchange
Marine Corps Air Station
Yuma, AZ 85364
(602) 726-2363

U.S. Headquarters
Head
Marine Corps Exchange
Service Branch
P.O. 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 Officer
NAVRESSO
Field Support Office
P.O. 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
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
Davisville
North Kingstown, RI 02852
(401) 295-3882

Executive Officer
NAVRESSO
Field Support Office
Building 310-5E
Naval Supply Center
Oakland, CA 94625
(415) 466-7020

Officer in Charge
Navy Resale Activity
Naval Base
Pearl Harbor, HI 96860
(808) 471-0263

Executive Officer
NAVRESSO
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)



Vacation Certificates and Travel Clubs

1. 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.
2. 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.
3. Check with your state or local consumer protection office or Better Business Bureau for a reliability report, including complaints lodged against the company.
4. 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, check with travel agents or airlines to see if rates are competitive.
5. Get all 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 vacation 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.
10. 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) 261-3313

Arkansas

Little Rock (501) 378-6177

California

Los Angeles (213) 894-3800
Sacramento (916) 551-2380
San Diego (619) 557-6030
San Francisco (415) 556-6600
Santa Ana (714) 836-2386

Colorado

Colorado Springs
(303) 471-9491
Denver (303) 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) 331-6991

Hawaii

Honolulu (808) 551-1365

Illinois

Chicago (312) 353-4242

Indiana

Gary (219) 883-4110
Indianapolis (317) 269-7373

Iowa

From all points in Iowa
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) 574-5353

Virginia

Norfolk (804) 441-3101
Richmond (804) 643-4928
Roanoke (703) 982-8591

Washington

Seattle (206) 442-0570
Tacoma (206) 383-5230

Wisconsin

Milwaukee (414) 271-2273



Telephone Solicitations

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.
2. Be wary of any caller who insists on an immediate purchase decision.
3. 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.
7. New postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the 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 inquiry/disputes address, within 60 days after the charge first appeared on your bill.

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 Fe

agency to contact, look in the Index for a topic listing describing your problem or concern. If the reference is not in the 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
(information and publications)

Commodity Futures Trading Commission

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 recalls, call 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) 436-7799

Cooperative Extension Service

Consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

Farmers Home Administration
Department of Agriculture
Washington, DC 20250
(202) 447-4323

Food and Nutrition Service
Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 756-3276

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-8617, 7725

Inspector General's Hotline
Office of the Inspector General
Department of Agriculture
P.O. 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
Visitor Information Center
Department of Agriculture
Washington, 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) 732-7250

Consumer Affairs 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) 533-9448
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
P.O. 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
P.O. 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 Hotline
Acquired Immune Deficiency Syndrome
1 (800) 342-AIDS (toll free)

Cancer Hotline
1 (800) 4-CANCER
(toll free in continental U.S.)
1 (800) 638-6070
(toll free in Alaska)
1 (808) 524-1234 (Hawaii)

Food and Drug Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, call the FIC nearest you (see page 75) or contact:

Consumer Affairs and Information Staff
Food and Drug Administration (HFC-110)
Department of Health and Human Services
5600 Fishers Lane
Room 13-36
Rockville, MD 20857
(301) 443-4166

Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(301) 594-9086

Health Standards and Quality Bureau
Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(301) 594-7940

Hill-Burton Free Hospital Care Hotline
1 (800) 432-0359
(toll free in Maryland)
1 (800) 638-0742
(toll 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.O. 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
(202) 429-9091
1 (800) 336-4797 (toll free)

National Runaway Switchboard
1 (800) 621-4000 (toll free)

Office of Child Support Enforcement
Department of Health and Human Services
Washington, DC 20201
(202) 245-1903

Office for Civil Rights
Department of Health and Human Services
Washington, DC 20201
(202) 245-6671
(202) 472-2916 (TDD)

Office of Prepaid Health Care
Department of Health and Human Services
Washington, DC 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) 638-6633
(toll free outside Maryland)

Social Security Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Social Security Administration."

Department of Housing and Urban Development

Interstate Land Sales Registration Division
Department of Housing and Urban Development
Room 6278
Washington, DC 20410
(202) 755-0502

Manufactured Housing and Construction Standards Division
Department of Housing and Urban Development
Room 9156
Washington, 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)

Office of Single Family Housing
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
Washington, DC 20410
(202) 755-5685

Title Insurance Division
Department of Housing and Urban Development
Room 9160
Washington, DC 20410
(202) 755-6680

Department of the Interior

Bureau of Indian Affairs
Department of the Interior
Washington, DC 20240
(202) 343-5116

Bureau of Land Management
Department of the Interior
Washington, DC 20240
(202) 343-4820

Consumer Affairs Administration
Office of the Secretary
Department of the Interior
Washington, DC 20240
(202) 343-5521

National Park Service
Department of the Interior
Washington, DC 20240
(202) 343-4917

United States Fish and Wildlife Service
Department of the Interior
Washington, DC 20240
(202) 343-5634

United States Geological Survey
Department of the Interior
12201 Sunrise Valley Drive
Reston, VA 22092
(703) 648-4427

Department of Justice

Antitrust Division
Department of Justice
Washington, DC 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
Washington, 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 appear, 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 Naturalization 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 contact:
Immigration and Naturalization Service
Department of Justice
4420 North Fairfax Drive
Arlington, VA 22203
(703) 235-4055

SELECTED FEDERAL AGENCIES

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 Administration." If it does not appear, call the FIC nearest you (see page 75) or contact:
Employment and Training Administration
Director, Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 523-6871

Employment Standards Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(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

Occupational Safety and Health Administration
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 you (see page 75) or contact:
Occupational Safety and Health Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8151

Office of the Assistant Secretary for Veterans' Employment and Training
Department of Labor
Washington, DC 20210
(202) 523-9116

Office of Labor-Management Standards
Department of Labor
Washington, DC 20210
(202) 523-7343

Pension and 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)
Department 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 (TDD)

Auto Safety Hotline: National Highway Traffic Safety Administration (NEF-10)
Department of Transportation
Washington, DC 20690
(202) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393 (toll free)
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 Chemical Spills: National Response 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 (RRS-20)
Department of Transportation
Washington, DC 20590
(202) 366-0522

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Look in your telephone directory under "U.S. Government, Treasury Department, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, call the FIC nearest you (see page 75) or contact:

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 6202A
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
(toll 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 Debt 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 handles complaints about national banks, i.e., banks that have the word "National" in their names or the initials "N.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) 566-2780

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)

Counterfeit Goods Hotline
(212) 466-5784
1 (800) USA-FAKE
(toll free in New York, New Jersey, Connecticut, Pennsylvania)

Narcotics/Drug Smuggling Hotline
1 (800) BE-ALERT (toll free)

United States Mint Consumer Affairs Division
Department of the Treasury
10001 Aerospace Road
Bethesda, 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-8988 (DC metro area)

Environmental Protection Agency

Asbestos Hotline
1 (800) 334-8571, ext. 6741
(toll free)

Chemical Emergency Preparedness Program (CEPP) Hotline

Environmental Protection Agency
Washington, DC 20460
(202) 479-2449
1 (800) 535-0202
(toll free except in Alaska and District of Columbia)

Inspector General's Whistle Blower Hotline
(202) 382-4977
1 (800) 424-4000 (toll free)

National Pesticides Telecommunications Network (NPTN)
(806) 743-3091
1 (800) 858-PEST
(toll free outside Texas)

Office of Public Affairs
Environmental Protection Agency
Washington, 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
Environmental Protection Agency
Washington, DC 20460
(202) 382-3000
1 (800) 424-9346 (toll free)

Safe Drinking Water Hotline
(202) 382-5533
1 (800) 426-4791 (toll 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.
Washington, DC 20037
(202) 634-6831

Federal Communications Commission

Complaints about telephone systems:
Common Carrier Bureau
Informal Complaints Branch
Federal Communications Commission
2025 M Street, N.W.
Room 6202
Washington, DC 20554
(202) 632-7553
(202) 632-6999 (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
Washington, DC 20554
(202) 632-7048
(202) 632-6999 (TDD)

Federal Deposit Insurance Corporation
FDIC handles complaints about FDIC-insured banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the FIC nearest you (see page 75) or contact:
Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W. (F130)
Washington, DC 20429
(202) 898-3536
(202) 898-3535 (TDD)
1 (800) 424-5488 (toll free)

Federal Emergency Management Agency

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the FIC nearest you (see page 75) or contact:
Emergency Preparedness and Response
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-4000

Federal Insurance Administration
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-2781
1 (800) 638-6620 (toll 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 nearest you (see page 75) or contact:
Federal Home Loan Bank Board
Office of Community Investment
1700 G Street, N.W.
Washington, DC 20552
(202) 653-2679

Federal Maritime Commission

Office of Informal Inquiries and Complaints
1100 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
Washington, 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 nearest you (see page 75) or contact:
Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(write complaints only)

Public Reference Branch
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 Administration." If it does not appear, call the FIC nearest you (see page 75).

Government Printing Office

Government publications:
Publications Service Section
Government Printing Office
Washington, DC 20407
(202) 275-3050

Subscriptions to
Government Periodicals:
Subscription Research Section
Government Printing Office
Washington, DC 20402
(202) 275-3054

SELECTED FEDERAL AGENCIES

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 Administration
Washington, DC 20408
(202) 523-3220
(202) 523-0774 (TDD)

Federal Register
National Archives and Records Administration
Washington, DC 20408
(202) 523-5240
(202) 523-5229 (TDD)

Publications Services
National Archives and Records Administration
Washington, DC 20408
(202) 523-3181
(202) 523-0774 (TDD)

National Credit Union Administration
Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear call the FIC nearest you (see page 75) or contact:
National Credit Union Administrator
1776 G Street, N.W.
Washington, DC 20456
(202) 357-1000

National Labor Relations Board
Office of the Executive Secretary
1717 Pennsylvania Ave., N.W.
Room 701
Washington, DC 20570
(202) 254-9430

Nuclear Regulatory Commission
Office of Governmental and Public Affairs
Washington, DC 20555
(301) 492-7715

Pension Benefit Guaranty Corporation
2021 K Street, N.W.
Washington, DC 20006
(202) 778-8800
(202) 778-8859 (TDD)

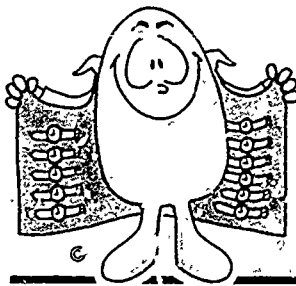
Postal Rate Commission
Office of the Consumer Advocate
Postal Rate Commission
Washington, DC 20268
(202) 789-6830

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) 751-4590

Securities and Exchange Commission
Office of Consumer Affairs and Information Services
450 5th Street, N.W.
Washington, DC 20549
(202) 272-7440
(investor complaints)
(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



Counterfeit Products

1. Counterfeit products include any product bearing an unauthorized representation of a manufacturer's trademark or trade name.
2. 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.
4. Because counterfeit products are often of sub-standard quality, there are potential safety risks which may cause personal injury as well as economic loss.
5. Avoiding counterfeit products takes practice. The following are usually associated with counterfeit products:
 - incorrect, smeared or blurred product packaging
 - incorrect spelling of brand name
 - no warranty or guarantee available
 - "unbelievably" low prices
6. 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 U.S. Customs Service Counterfeit Goods Hotline, (212) 466-5784; or the Federal Bureau of Investigation, (202) 324-3000.

Tennessee Valley Authority
Citizen Action Office
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-4402
1 (800) 362-9250
(toll free in Tennessee)
1 (800) 251-9242
(toll free in Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Virginia)

United States Postal Service
If you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your Postmaster or local Postal Inspector. Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact:
Chief Postal Inspector
United States Postal Service
Washington, DC 20260-2100
(202) 268-4267

For consumer convenience, all Post Offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local Post Office, write or call:
Consumer Advocate
United States Postal Service
Washington, DC 20260-6720
(202) 268-2284

Veterans Administration
For information about VA medical care or benefits contact your nearest VA facility. 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) 233-5385

Department of Veterans Benefits
Veterans Administration
Veterans Assistance Service (27)
Washington, DC 20420
(202) 233-2567

Office of Public Affairs
Veterans Administration
Consumer Affairs and Intercommunications Service (003D)
Washington, DC 20420
(202) 233-2843

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 Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
(202) 376-8117 (voice/TDD)

Department of Agriculture

14th Street and
Independence Avenue, S.W.
Washington, DC 20250

Central Employment and
Selective Placement Office
(202) 447-2436 (voice/TDD)

Meat and Poultry Hotline
(202) 447-3333 (voice/TDD)
1 (800) 535-4555
(toll free voice/TDD)

Department of the Army

Civilian 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 Census
Population Division
Statistical Information Staff
Suitland and Silver Hill Roads
Federal Building, Room 2030
Suitland, MD 20233
(301) 763-5020 (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 Building
Room 307
Suitland, 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 20202
(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) 732-1298, 2848 (TDD)

Department of Health and Human Services

Handicapped Employment
Program
200 Independence Ave., S.W.
Washington, DC 20201
(202) 475-0071, 0073
(voice/TDD)

Food and Drug
Administration
5600 Fishers Lane
Parklawn Building
Rockville, MD 20857
Personnel
(301) 443-1970 (TDD)
Equal Employment
Opportunity Office
(301) 443-1818 (TDD)

National Library of Medicine
NjH 34
8600 Rockville Pike
Rockville, MD 20857
(301) 496-5511 (TDD)

Office of Civil Rights
200 Independence Ave., S.W.
Washington, DC 20201
(202) 472-2916 (TDD)

Social Security
Administration
6401 Security Boulevard
Baltimore, MD 21235
1 (800) 392-0812
(toll free TDD in Missouri)
1 (800) 325-0778
(toll free TDD outside Missouri)

Department of Housing and Urban Development

451 Seventh Street, S.W.
Washington, DC 20410

Office of
Intergovernmental Relations
(202) 426-6030 (TDD)

Fair Housing and
Equal Opportunity Office
(202) 426-0015 (voice/TDD)

Department of the Interior

18th and C Streets, N.W.
Washington, DC 20240

Personnel Office
(202) 343-4817 (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 telecommunications device by calling:

TDD/TTY Operator Services
1 (800) 855-1155 (toll free)

If you need assistance and you have TDD equipment, the TDD Operator can help you to make any of the following:

- Credit card calls (with valid telephone calling card)
- Collect calls (paid for by the person you are calling)
- Person-to-person calls (to a specific person)
- Third party calls (calls billed to a number other than the one you are calling to or from)
- Calls from a hotel or motel
- Calls from a pay phone (only credit card, collect or third party calls)

Department of Labor
200 Constitution Avenue, 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, DC 20520

Personnel Office
(202) 647-7256 (TDD)

Department of Transportation

National Highway Traffic Safety Administration
400 7th Street, S.W.
Washington, DC 20590
(202) 386-2613 (voice/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.W.
Washington, 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) 634-8565, 7057, (TDD)

Executive Office of the President

The White House
1600 Pennsylvania Avenue, N.W.
Washington, DC 20500
(202) 456-6213 (voice/TDD)

Federal Communications Commission
1919 M Street, N.W.
Washington, DC 20554
(202) 632-6999 (voice/TDD)

Federal Deposit Insurance Corporation
1776 F Street, N.W.
Washington, DC 20429
(202) 898-3537 (voice/TDD)
1 (800) 424-5488
(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
(202) 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) 653-8896 (voice/TDD)

National Aeronautics and Space Administration
400 Maryland Avenue, S.W.
Washington, DC 20546

Personnel Office
(202) 426-1436 (TDD)

Greenbelt Personnel Office
(301) 286-7918 (voice/TDD)

National Archives and Records Service
8th and Pennsylvania Ave., N.W.
Washington, DC 20408
(202) 523-0774 (TDD)

National Council on the Handicapped
800 Independence Ave., S.W.
Suite 814
Washington, DC 20591
(202) 267-3232 (TDD)

Nuclear Regulatory Commission
Washington, DC 20555
(202) 492-4626 (voice/TDD)

Office of Personnel Management
1900 E Street, N.W.
Washington, DC 20415

Personnel
(202) 632-9513 (voice/TDD)

Equal Employment Opportunity Division
(202) 632-6272 (voice/TDD)

Job Information 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 Business 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 Tennessee)

United States House of Representatives
Washington, DC 20215
(202) 225-1904 (TDD)

United States Information Agency
3000 15th Street, S.W.
Washington, DC 20547
(202) 485-7157 (voice/TDD)

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 (voice/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 book or see to read regular print.

Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from about 160 cooperating libraries. Anyone who is medically certified as unable to hold a book, 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
Washington, DC 20542

Recordings for the Blind (RFB) is a national, non-profit service organization that provides free cassette of educational textbooks to persons with medically certified sight impairments. The RFB also offers a collection of cassettes featuring consumer publications provided by the Federal government. For more information and an application, contact:

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
1 (800) 221-4792 (toll 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 contacts followed by the Handbook page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to **SEE** another entry for a list of contacts. **SEE ALSO** references direct you to other topics that may be related to your problem and help you locate the right contact. This index also lists all sections in the Handbook.

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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, including 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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