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ABSTRACT

This handbook for consumers begins with information on its use, content, and other sources of help. The handbook is then divided into two sections. Part I, How to Be a Smart Consumer, lists tips on getting the most for your money, handling your own complaint, and writing a complaint letter. It provides information on the following consumer issues: airline travel; selecting child care; credit cards; environment; selecting a financial institution; health hoaxes, food fads, and dangerous diets; home improvements; home shopping; long distance telephone service; mail fraud; 900 numbers; protecting your credit rating and personal privacy; product safety warnings and recalls; choosing a school; smoke detectors; used cars/car repairs; and warranties and guarantees. Part II, which is updated every 2 years by the U.S. Office of Consumer Affairs, lists offices to contact for help with consumer problems or questions. It includes the following: corporate consumer contacts; car manufacturers; Better Business Bureaus; trade association and other resolution programs; state, county, and city government consumer protection offices; state agencies on aging; state banking authorities; state insurance regulators; state utility commissions; state vocational and rehabilitation agencies; state Weights and Measures offices; military commissary and exchange contacts; Federal Information Center; selected federal agencies; and Federal Telecommunications Devices for the Deaf directory. A subject index is provided. (YLB)

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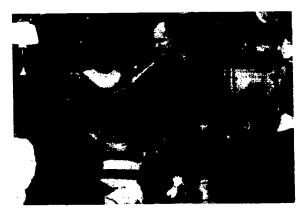
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"Two out of every three dollars spent in America's marketplace are spent by individual consumers. These dollars help create jobs and opportunity for men and women across the country. They also contribute to a strong national economy.

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

Excerpt from President Bush's 1990 Proclamation of National Consumers Week, April 22-28, 1990.



Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

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U.S. Office of Consumer Affairs Washington, D.C.



Dear Consumer:

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

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

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

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

I hope you find this Handbook useful.

hun Windham Wallace

Sincerely,

Ann Windham Wallace

Director



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How to Use this Handbook

The Consumer's Resource Handbook is divided into two sections. Part I, "How to be a Smart Consumer," lists tips on getting the most for your money, handling your own complaint and writing a complaint letter. Part I also provides tips on several consumer issues, including protecting personal privacy, finding child care and preventing credit card fraud.

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

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

What's in the Handbook

Corporate Consumer Contacts

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

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

Car Manufacturers

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

Better Business Bureaus

There are approximately 200 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private local businesses. They offer a variety of services. These services include general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint-handling performance.

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

Trade Association and Other Dispute Resolution Programs

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

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

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

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

State, County and City Government Consumer Offices

State and local consumer protection offices can help you with consumer questions or problems. They are a

good source of information because many of them enforce consumer protection and fraud laws. State and local consumer protection offices can help you resolve consumer complaints and often provide consumer education information.

If you want to file a complaint, call your local consumer protection office to learn what you need to do. A list of state, county and city government consumer protection offices begins on page 52.

Many states also have special commissions and agencies to handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately, beginning on page 65.

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

Selected Federal Agencies

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

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

Military Commissary and Exchange Contacts

Interested consumers will find a list of "Military Commissary and Exchange Contacts" on page 80. The list includes the regional offices and headquarters for all the Armed Forces Exchanges and Commissaries.



Other Sources of Help

Libraries

Local libraries can be a good source of help. Many of the publications mentioned in this *Handbook* can be found in public libraries. Some university and other private libraries also allow individuals to use their reference materials. Check your local telephone directory for the location of nearby libraries.

Media Programs

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

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

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television and radio repair shops.

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

Many boards have referral services or consumer education materials to help you select a professional. If you have a complaint and contact a licensing agency, the agency will contact the professional on your behalf. If necessary, they might conduct an investigation and take

disciplinary action against the professional. This action can include probation or license suspension or revocation.

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

Legal Help

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

Small Claims Courts

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

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

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

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

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

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

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

Legal Aid Offices

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country staffed by lawyers, paralegals and law students. All offer free legal services to those who qualify. Funding is provided by a variety of sources, including Federal, state and local governments and private donations. Many law schools nationwide conduct clinics in which law students, as part of their training, assist practicing lawyers with these cases.

Legal Aid offices generally offer legal assistance with such problems as landlord-tenant relations, credit, utilities, family issues (e.g., divorce and adoption), social security, welfare, unemployment and workmen's compensation. Each Legal Aid office has its own board of directors which determines the priorities of the office and the kinds of cases handled. If the



Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national organizations that can provide advice or help. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid or Legal Services office near you. If you would like a directory of Legal Aid offices around the country, contact the National Legal Aid and Defender Association, 1625 K Street, N.W., 8th Floor, Washington, D.C. 20006, (202) 452-0620.

Legal Services Corporation

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

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

Finding a Lawyer

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county

bar association listed in local telephone directories.

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

Other Consumer Information

Consumer Credit Counseling Services

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

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor, when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8611 Second Avenua, Suite 100, Silver Spring, MD 20910–3372, 1 (800) 388-CCCS (toll free).

Consumer Groups

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

Consumer Information Catalog

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



Part I How to Be a Smart Consumer

Getting the Most for Your Money and Avoiding Consumer Problems

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

Before you buy

- Think about what you really need and what product or service features are most important to you.
- Compare brands. Ask for word-ofmouth recommendations and look for expert product comparison reports. Check your local library for magazines and other publications that compare products and services.
- Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales.
- Check with your local Better Business Bureau (BBB) or consumer protection office to find out about the company's complaint record.
- Check for any extra charges, for example, delivery fees, installation charges and service costs.
- Read warranties to understand what you must do and what the manufacturer must do if you have a problem (see the consumer tip on warranties on page 15).
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign a contract.
- Ask the salesperson to explain the store's return or exchange policy.
- Do not assume an item is a bargain just because it is advertised as one.

After you buy

- Read and follow the instructions on how to use the product or service.
- For safety and to protect your warranties, use the product only for the purposes outlined by the manufacturer's instructions.
- Read and understand the warranty. Keep in mind that you might have additional warranty rights in your state. Check with your state or local consumer office for more information. A list of these offices begins on page 52.
- Keep all sales receipts, warranties, service contracts and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself might cancel your rights to service under the warranty.
- Keep a file of your efforts to resolve the problem, including the names of the individuals you speak with and the date, time and outcome of the conversation. Keep copies of the letters you send to the company and any replies it sends to you.

Handling Your Own Complaint

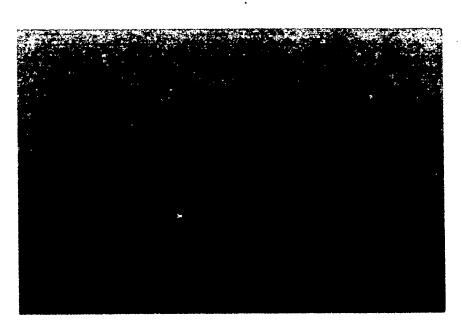
As a consumer, you have the right to expect quality products and services at fair prices. If something goes wrong, there are things you can do to resolve the problem. Here are some suggestions for handling your own complaint.

Save records

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

Describe the problem

When you complain, be sure to describe the problem, what (if anything) you have done already to try to resolve it and what you think is a fair solution. Do you want your money back? Would you like the product repaired? Do you want the product exchanged?





Go back to where you made the purchase

Contact the business that sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. Avoid displays of anger; they usually don't help. If a salesperson is not helpful, ask for the supervisor or manager and restate your case. Most consumer problems are resolved at this level. Chances are yours will be, too.

Allow each person you contact time to resolve your problem before contacting someone else for help.

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

Don't give up

If you are not satisfied with the response at the local level, don't give up. Call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll free telephone numbers. Often these toll free "800" numbers are printed on product packaging. Check your local library for a directory of toll free telephone numbers or call 1 (800) 555-1212 to learn whether a company has a toll free number. If you're writing a letter, send your letter to the consumer office or the president of the company.

How to Write a Complaint Letter

Where to write

If talking with a salesperson or higherlevel company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 16.

If there is no listing for the company, check the reference section of your local library. The following books might help you locate useful company and brand name information:

- Standard & Poor's Register of Corporations, Directors and Executives;
- Standard Directory of Advertisers;
- Thomas Register of Arnerican Manufacturers;
- Trade Names Dictionary; and
- Dun & Bradstreet Directory.

What to write

- The letter should include your name, address, home or work telephone numbers, and account number, if appropriate.
- Make your letter brief and to the point. List all the important facts about your purchase, including the date and place you made the purchase and any information you can give about the product, for example, the serial or model number.
- If you are writing to complain about a service you received, describe the service and who performed it.
- State exactly what you want done about the problem and how long you are willing to wait to resolve it. Be reasonable.

- Include copies of all documents regarding your problem; be sure to send COPIES, NOT ORIGINALS.
- Don't write an angry, sarcastic or threatening letter. The person reading your letter probably was not responsible for your problem, but might be very helpful in resolving it.
 Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Keep a copy of all letters to and from the company.
- The sample letter on page 6 is a guide to help you write a complaint letter. Remember, if you write a letter to a Better Business Bureau, government agency, trade association or other source of help, give information about what you have done so far to try to get your complaint resolved.

How to mail your letter

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



Sample Complaint Letter

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

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

(Dear Contact Person):

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

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

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

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

allow time for

action or response

state the problem

give the history

include how you can be reached

Sincerely,

(your name)
(your account number)

Keep copies of your letter and all related documents

- describe your
 purchase
- name of product, senal numbers
- include date and location of purchase
- ask for specific action
- enclose copies of documents



Consumer Tips

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

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

Airline Travel

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

- 1. Travel agents are sources of information about fares, schedules and baggage limits, as well as local businesses that can issue airline tickets and boarding passes. In addition, travel agencies sometimes purchase discount seats to popular destinations. So check with travel agents, even if the airlines are sold out. Remember, by being an informed consumer, you can help with your agent's search for bargain fares by sharing information your agent might not have seen yet.
- 2. When making your airline reservation, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There might be a variety of ticket prices, with varying penalties and conditions. Choose the one that best fits your needs. In general, the less expensive the fare, the more restrictions it is likely to include. So, if price is important to you, book early and make sure your plans will not change!

- 3. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, as well as the airline's liability for overbooking seats or for losing or damaging luggage. However, not all passenger rights are included on the back of an airline ticket; some are incorporated by reference. Travelers wanting more information should ask the airline for a copy of its "Conditions of Carriage." In addition, the U.S. Department of Transportation publishes a booklet called "Fly Rights," which is available from the Consumer Information Center (see the listing on page 82).
- 4. When flights are overbooked, airlines must ask for volunteers to give up their reservations in exchange for compensation of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.
- 5. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.

Selecting Child Care

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

1. What are the licensing laws for day care providers in your city, county or state? Your local consumer protection office is a good place to start checking for this information.

- 2. Do caregivers have references? What about special training in child development and education? How many children does each adult watch?
- 3. Is the home or center clean? Are such potential poisons as cleaning supplies out of reach and locked up? Are meals and snacks nutritious, adequate, and safely prepared and served? Is there enough space inside and outside in which the children can play? Is the playground fenced?
- 4. If the center is large, do visitors and children sign in and out? What are the safety precautions in case of fire or other emergencies?
- 5. What about sick children? Do they stay home? What if a child needs medical help? Is someone on staff trained in first aid, including cardiopulmonary resuscitation (CPR) and the Heimlich Maneuver?
- 6. What are the fees for half-days, overtime or sick children? Are you required to pay for days a child does not attend, for example, during a family vacation?
- 7. How does the staff discipline children? How much of each day is filled with planned activities? Are activities geared to the child's age and development?
- 8. Are the children's drawings or projects displayed and changed often? Is there a designated space for your child's belongings?
- 9. Do caregivers tell you what your child did that day? Do they discuss how your child is doing overal!?

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

- 1. Does your child talk happily about the program?
- 2. Do you meet new employees? Do they talk to your child?

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



Credit Cards

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

- Keep in a safe place a list of your credit card numbers, expiration dates and the phone number of each card issuer.
- 2. Credit card issuers offer a wide variety of terms (annual percentage rate, methods of calculating the balance subject to the finance charge, minimum monthly payments and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.
- 3. When you use your credit card, watch your card after giving it to a clerk. Promptly take back the card after the clerk is finished with it and make sure it's yours.
- Tear up the carbons when you take your credit card receipt.
- Never sign a blank receipt; draw a line through any blank spaces above the total when you sign receipts.
- 6. Save your purchase receipts until the credit card bill arrives. Then, open the bill promptly and compare it with your receipts to check for possible unauthorized charges and billing errors.
- 7. Write the card issuer promptly to report any questionable charges. Telephoning the card issuer to discuss the billing problem does not preserve your rights. Do not include written inquiries with your payment. Instead, check the billing statement for the correct address for billing questions. The inquiry must be in writing and must be sent within 60 days to guarantee your rights under the Fair Credit Billing Act.
- 8. Never give your credit card number over the telephone unless you made the call or have an account with the company calling you. Never put your card number on a post card or on the outside of an envelope.
- Sign new cards as soon as they arrive. Cut up and throw away expired cards.

- 10. If any of your credit cards are missing or stolen, report the loss as soon as possible to the card issuer. Check your credit card statement for a telephone number for reporting stolen credit cards. Follow up your phone calls with a letter to each card issuer. The letter should contain your card number, the date the card was missing and the date you called in the loss.
- 11. If you report the loss before a credit card is used, the issuer cannot hold you responsible for any future unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges is \$50 on each card. A special note of warning: If an automatic teller machine (ATM) card is lost or stolen, the consumer could lose as much as \$500 if the card issuer is not notified within two business days after learning of the loss or theft.
- 12. When writing checks for retail purchases and to protect yourself against fraud, you may refuse to allow a merchant to write your credit card number on your check. However, if you refuse, the merchant might legally retuse to sell you the product. There is probably no harm in allowing a merchant to verify that you hold a major credit card and to note the issuer and the expiration date on the check.
- 13. If a merchant indicates he or she is using credit cards as back-ups for bounced checks, or refuses your sale because you refuse to provide personal information (including your phone number) on the bankcard sales slip, report the store to the credit card company. The merchant might be violating his or her agreement with the credit card companies. In your letter to the credit card company, provide the name and location of the merchant.

Environmental Tips

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

- evaluate the environmental claims some companies are making about their products and packages.
- 1. The Environmental Protection Agency (EPA) has outlined a three-part solid waste management plan. It includes source reduction or reducing the amount of waste created in the first place, recycling and composting, waste-to-energy incineration and landfilling.
- 2. The EPA also has issued its suggestions on how individual consumers can help solve the solid waste problem. They are REDUCE the amount of waste that you throw away, REUSE products whenever possible, and RECYCLE as many products and packages as you possibly can.
- If you wish to use environmental claims to compare products, specific claims are usually more meaningful. Two examples of specific claims could be "50% less packaging than an earlier container" or "contains 25-30% recycled content." Claims about a product or package like "environmentally friendly" or "safe for the environment" can be misleading because they are so broad and vague. Environmental issues are very complex. If you have questions about a company's environmental claims, call or write the company. A list of corporate consumer contacts begins on page 16 of this Handbook.
- 4. The environmental benefits of a "degradable" product depend on how it is handled after disposal. A degradable product will break down if exposed to air, water, light and/or micro-organisms over time. Therefore, a degradable product might be appropriate for a composting system, if there is a composting system nearby that can safely and effectively compost the discarded product into a usable product. However, if the degradable product will end up in a landfill, and that is where more than 70% of waste ends up now, it might not degrade in any meaningful way because landfills are designed to keep out air, water and light. Additionally, if the product will be incinerated or recycled, the degradability of the product is not important. Check with your local solid waste management office to find out what waste disposal system is used in your community. If there is a composting facility in your area, be sure to ask what kinds of compostable materials it will accept. For example, some composting programs are limited to yard waste, leaves, etc.

- 5. It is technically possible to recycle many materials, for example, paper, metal, glass and plastic. The key question is whether these materials can be recycled in your community. Does your community ask you to separate one or more types of materials from the rest of your trash for curbside pick-up? Or, is there a dropoff recycling center that accepts that type of material? If a product labeled "recyclable" is not separated from the rest of your trash, it is not likely to be recycled. Check with your local solid waste management office to find out which products and packages are recyclable in your community.
- 6. Many products are being made from recycled materials. This helps "complete the loop" of recycling by using recycled materials to make new products. If you wish to buy a product made primarily from recycled material, check to see if the percentage of recycled material is listed on the product or package.

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

Selecting a Financial Institution

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

- What is your goal in establishing a banking relationship? Answers might include "to save money," "to have a checking account," "to get a loan" or all of the above.
- How much money can you keep on deposit each month and how many checks will you write? Knowing this will help you judge how complex or simple an account you need.

- 3. Will you be buying a home or car or making another large purchase in the near future? If so, you'll want to find out about the types of loans offered by the institutions you are considering.
- 4. If you hope to save for a big expense or toward your child's (or your own) future education, you'll also want to find out how many different savings programs are offered.
- 5. What time of day do you prefer to do your banking? Do you like the convenience of automated teller machines (ATMs) or do you prefer to deal with live tellers? Answering these two questions will help you determine if you'd be happier at a financial institution with regular, evening or weekend hours or one with a wide network of ATMs.
- 6. What does the financial institution charge for services like cashier's checks, safe deposit boxes and stop payment orders? Is there a charge for using an automated teller machine? Is there a monthly service charge, or must you maintain a minimum balance in your account to avoid a charge?

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

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

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

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

The official bank sign looks like this:



The official savings association sign looks like this:



The official credit union sign looks like this:



Health Hoaxes, Food Fads and Dangerous Diets

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

- 1. If a health claim sounds too good to be true, there's a good chance it is. Be skeptical about claims offering "miracle or secret cures" or "scientific breakthroughs." True cures or breakthroughs are always publicized widely in the media; there are no secret cures.
- 2. Check with a licensed health professional or credible health organization (for example, the American Cancer Society or the American Dietetics Association) before buying "cures" or "miracle diets." For example, science has not yet found a cure for arthritis, as the Arthritis Foundation could tell you, so products that promise to cure you of the disease are phony.
- Be aware that health frauds, food fads and fake diet products might rob you of more than your money. They might ruin your health or even take your life.



Home Improvements

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

- 1. Compare costs by getting more than one estimate or bid. Each estimate should be based on the same building specifications, materials and time frame.
- 2. Before choosing a contractor, check with state, county or local consumer protection agencies to see if any complaints have been filed against the contractor. Ask about information on unresolved cases and how long a contracting company has been in business under its current name.
- 3. Ask a potential contractor for a list of previous customers whom you could call to find out about work quality and if they would hire that contractor for future work.
- 4. Check with your local building inspections department to see if licensing and/or bonding are required of contractors in your area. If so, ask to see the contractor's license and bonding papers.
- 5. Before signing a-written contract, be sure it includes the contractor's full name, address, phone number and professional license number (where required), a thorough description of the work to be done, grade and quality of materials to be used, agreed upon starting and completion dates, total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract. Fill in or draw a line through any blank spaces.
- Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.

- 7. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.
- 8. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that you send a notice of cancellation by telegram or certified mail, return receipt requested.
- 9. For a remodeling job involving many subcontractors and a substantial amount of money, it is wise to protect yourself from liens against your home in case the contractor does not pay subcontractors or suppliers. If state law permits, add a release-of-lien clause to the contract or place your payments in an escrow account until the work is completed.
- 10. If you cannot pay for a project without a loan, add a clause to your contract stating it is valid only if financing is obtained.
- 11. When signing a contract, limit your first payment to not more than 30% of the contract price. The remaining payments should depend on the progress of the work. Ten percent of the contract amount should be held back until the job is complete, and all problems, if any, are corrected. Some states have home improvement laws that specify the amount of deposit and payment schedule. Check with your state and local consumer protection offices (see the list beginning on page 52) to see if there is such a law in your community.
- Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.

Home Shopping Tips

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

- Be suspicious of exaggerated product claims or very low prices and read product descriptions carefully. Sometimes, pictures of products are misleading.
- If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency, or Better Business Bureau before ordering.
- 3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?
- 4. If you buy by telephone, make clear exactly what you are ordering and how much it costs before you' give your credit card number; watch out for incidental charges.
- 5. Keep a complete record of your order, including the company's name, address and telephone number, price of the items ordered, any handling or other charges, date of your order, and your method of payment. Keep copies of canceled checks and/or statements. If you're ordering by telephone, get the names of any company representatives with whom you speak.
- 6. If you order by mail, your order should be shipped within 30 days after the company receives your completed order, unless another period is agreed upon when placing the order or is stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipping period, along with an option to cancel the order.

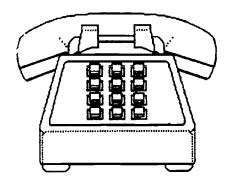
- 7. If you want to buy a product based on a telephone call from an unfamiliar company, ask for the name, address and phone number where you can reach the caller after considering the offer. It is best to request and read written information before deciding to buy.
- 8. Never give your credit card, bank account or social security number over the telephone as proof of your identity, unless you placed the call or have an account with the company you're calling.
- 9. 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 U.S. Postal Inspector's Office (see page 87 of this *Handbook* for the address).
- 10. You can have a charge removed from your credit card bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.

Long Distance Telephone Service

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

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

- 2. Check prices by asking the company to describe or provide written information on charges for different distances during its daytime, evening, night and weekend hours. Ask about one-time only and regular charges. Is there a subscription fee. monthly service fee or monthly minimum charge? Ask about the availability of calling plans. There are several types of calling plans. Which plan works best for you depends on where and when you call and how long you talk. Major long distance companies can analyze your bills and help you choose the plan best for you.
- 3. Consider services. Decide which services are important to you: 24-hour operator services and customer service for billing and other inquiries; immediate credit for misdialed and unanswered numbers; domestic and international services; calling cards; third-number billed directory assistance; and/or domestic and international directory assistance and person-to-person calling. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas you call most often.
- 4. Judge the quality of the carrier's performance. Are the calls clear? Do the calls connect quickly and on the first try? Are the bills accurate and easy to understand? A trial period might help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy and the costs involved in switching to another carrier.



- 5. Review the facts before making a decision. When you contact long distance carriers to gather information, make it clear that you are just asking for information and not signing up for service
- 6. If you have a complaint about long distance services, first try to resolve your complaint with the company providing the service. If you are unsuccessful in your efforts to resolve the complaint yourself, then file a complaint with the appropriate regulatory commission. If the calls were placed within your state, the complaint should be filed with your state public utilities commission (see the list on page 72). If the calls were placed to another state or another country, the complaint should be filed with the Federal Communications Commission (see the listing on page
- 7. If you are making long distance calls away from home, know your long distance company's access code and dial that code. Listen for the name of your long distance company. If you are not sure you have reached your long distance company, call the operator that serves the phone you are using and ask what company you have reached. If it is not the one you want, hang up and try the access code or use a different phone.

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

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

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



Mail Fraud

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

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

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

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

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

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

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

900 Numbers

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

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

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

- 1. There is a fee for every 900 number call, and the cost varies from call to call, so be sure you know what the fee is before you dial. Usually, there are two charges: 1) a connection fee to make the call; and 2) an additional fee based on the length of your call.
- 2. If you have a billing problem and cannot resolve it through your local phone company, complain directly to the long distance carrier involved. The following long distance companies have toll free numbers to handle 900 number complaints:

AT&T1	(800) 222-0300
MCI1	(800) 444-3333
Telesphere1	(800) 346-6329
US Sprint1	(800) 366-0707

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

- 3. If you have a billing or other problem, you should also complain to the information provider and service bureau. The long distance carrier can provide you with the name and address of the information provider and service bureau.
- 4. If your problem is not resolved by contacting your local phone company, long distance carrier, service bureau or information provider, you should contact the Federal Trade Commission, 6th and Pennsylvania Avenue, N.W., Washington, D.C. 20580, or the Federal Communications Commission, 1919 M Street, N.W., Washington, D.C. 20554. If you received the solicitation for the 900 number in the mail, contact the Chief Postal Inspector, U.S. Postal Service, Washington, D.C. 20260-2100, (202) 268-4267. You also can contact your state attorney general's office, local Better Business Bureau or Consumer Credit Counseling Services.
- 5. Arrangements can be made with the local phone company so that 900 numbers cannot be dialed from your phone. There might be a fee for this service. Call your local phone company for more information.

Protecting Your Credit Rating and Personal Privacy

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

Personal information

- 1. When you are filling out an application for credit, insurance or a job, ask how the information you give about yourself will be used. Who has access to it? Will the information be exchanged with other companies? How long is the information kept? How often is it updated?
- 2. The Direct Marketing Association (DMA) operates the Mail Preference Service and Telephone Preference Service. If you wish to have your name removed from the lists maintained by companies subscribing to these DMA services, write to the addresses listed on page 50 of this Handbook.

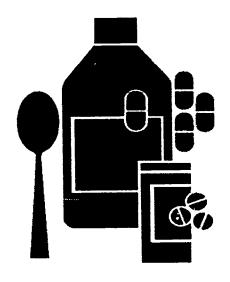


Medical and insurance records

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



- 1. Credit bureaus keep records about how you pay your bills and how much credit you have, among other things. For a small fee, you can find out what's in your credit record and the names of the companies that have asked for information about you. If you are denied credit based on information in your credit bureau file, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.
- Get a copy of your credit report at least once a year, or before major credit purchases, and check for inaccuracies.
- 3. If you find a mistake in your credit report, the credit bureau must check it and correct it for you. Any negative information that cannot be proven must be removed. However, correct information about late payments can stay on your record for seven years. More severe credit problems, bankruptcy, for example, can stay on your record for up to 10 years. You also can add to your file a 100-word statement of explanation for a credit problem. Remember, when you make a correction in your credit file, make sure the correction is made at all three credit bureaus.
- 4. All three major credit bureau companies (TRW, Equifax and Trans Union) will agree to not release your name for marketing purposes. Their addresses are listed in the "Corporate Consumer Contacts" section of this Handbook.



Product Safety Warnings and Recalls

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

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

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

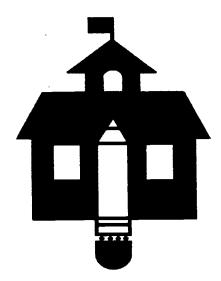
Recalls Item 634X Puebio, Colorado 81009

Choosing A School

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

Choosing a school for a child

- There are many types of schools, public schools, magnet schools and private schools.
- 2. Public schools are grouped into city, county or regional school districts. Check with your local consumer protection office or look in the telephone book to find the address of your local school district office. Ask about school options for your area.
- 3. Then, exercise your options to choose the school that best matches your child's unique learning style.
- 4. Become involved in your child's education and other needs both at home and at school.
- 5. The U.S. Department of Education has published a booklet, "Choosing a School for Your Child." Free copies of the booklet can be ordered by writing to Choosing a School, Consumer Information Center, Pueblo, Colorado 81009.





Choosing a job training program

- 1. If you are looking for a job training program, avoid scams by checking with your local consumer protection office or Better Business Bureau before you enroll.
- 2. Before going back to school, check to see if local employers or others, for example, your local community college or high school extension, offer the type of training you want. These programs are generally less expensive and you do not have to sign a contract for extended payments.
- 3. Be sure the skills the school teaches will be useful to you and are being used in the workplace.
- 4. When selecting a job training program, you should ask the following questions:
- If you must learn how to use equipment, does the school have enough equipment so every student can practice using it? Is the equipment up-to-date?
- How many recent students graduated? How many found jobs in their fields? Did the school help them find jobs, and how long did it take? How do current and past students feel about the school's program? Ask to talk with former students.
- Does the program include on-thejob training? Do teachers work with industry and update their skills regularly?
- Do you have to take out a loan to pay for the program in advance?
 How are refunds handled in case the school doesn't deliver on its promises, or if you have to drop out for other reasons?
- Find out what the student loan default rate is for the school you are considering. Call 1 (800) 4-FED-AID.
- Report cases of fraud to the U.S. Department of Education at 1 (800) MIS-USED.



Paying for job training or college

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

- 1. Check with your local library for information about financial aid and check with the school about its financial aid programs.
- 2. The Department of Education, which oversees Federal financial aid programs for job training or college, can answer your questions about how to apply for Federal financial aid, how to solve loan problems or how to report possible fraud. The department's addresses are on page 82 of this *Handbook*.
- 3. Remember, loans must be repaid. Because of the large number of students who do not pay back their loans, the Department of Education and other financial aid providers have stiff penalties for those who do not repay the loans.

Smoke Detectors

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

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

- 1. For minimum protection, install a smoke detector outside of each bedroom or sleeping area in your home and keep your bedroom doors closed while you are asleep. For greater protection, install smoke detectors on every floor of your home. Be sure to install the detectors away from air yents.
- 2. Keep your smoke detectors properly maintained. Test them at least once a month to ensure that the detectors are working properly. At least once a year, clean the detectors by dusting them with a vacuum cleaner. Batteries in battery-operated detectors should be changed annually. Use only the type of batteries recommended on the detector.
- 3. If your smoke detector sounds an alarm when no smoke is present, consult with the manufacturer or with your local fire department. If smoke from cooking causes the detector to sound an alarm, do not remove the batteries or disconnect the power source. Simply fan the smoke away from the detector until the alarm stops. It this happens frequently, it might be necessary to relocate the detector or install a different type.
- 4. Develop a fire escape plan and review the plan often with all members of the household. The plan should include:
- helping children and elderly people who might need special assistance;
- getting out of the house when fire occurs and using a neighbor's telephone, rather than your own, to notify the fire department; and
- picking a place outside the house where all members of the family will meet to ensure that everyone got out safely.

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

2 i

Used Cars/ Car Repair

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

Used Cars

- 1. Decide what kind of car you need and how much you can afford to spend. Talk to owners of similar cars.
- Decide whether you want to buy from a dealer or private owner. A car bought from a private owner usually has no warranty.
- 3. In a private sale, check to be sure the seller is the registered owner of the car. Make sure you get the car's title and registration, bill of sale and copies of all other financial transaction papers necessary to register the car in your name.
- 4. If you're buying from a dealer, read the contract carefully before you sign, take the time to ask questions about unclear items and keep a copy of the contract.
- 5. Look for and read the *Buyer's Guide* which must be displayed in the window of all used cars sold by dealers. The *Buyer's Guide* explains who must pay for repairs after purchase. It will tell you if there is a warranty on the car, what the warranty covers and whether a service contract is available.
- Comparison shop for price, condition, warranty and mileage for the model(s) you are interested in buying. Compare available interest rates and other terms of financial agreements.
- 7. To estimate the total cost of the car, add the cost of interest for financing, the cost of a service contract (it any), and service or repair expenses you are likely to pay.
- 8. Before buying the car, have a mechanic inspect it.
- Check the reliability of the dealer with your state or local consumer protection agency. Check the local Better Business Bureau to see if there are complaints against the dealer.

Car Repair

- 1. Check the terms of your car's warranty. The warranty might require the dealer to perform routine maintenance and any needed repairs.
- 2. Before having your car repaired, check the repair shop's complaint record with your state or local consumer protection office or local Better Business Bureau (see the lists on pages 52 and 45, respectively).
- 3. Some repair shops have mechanics certified by the National Institute for Automotive Service Excellence (ASE) to perform one or more types of services. Be aware, however, that repair shops can display the ASE sign even if they have just one mechanic certified in one tested specialty.
- 4. Don't tell the mecnanic what you think needs to be fixed or replaced, unless it's obvious. Instead, describe the problem and its symptoms. Let the mechanic determine what needs fixing.
- 5. For major repairs, think about getting a second opinion, even if the car must be towed to another shop.
- 6. Before you leave the car, make sure you have a written estimate and that the work order reflects what you want done. Ask the mechanic to contact you before making repairs not covered in the work order.
- If additional work is done without your permission, you don't have to pay for the unapproved work and you have the right to have your bill adjusted.
- 8. Ask to inspect and/or keep all replaced parts.
- Keep copies of all work orders and receipts and get all warranties in writing.
- 10. Many states have "lemon" laws for new cars with recurring problems. Contact your local or state consumer office for more details (see the list beginning on page 52).

Warranties and Guarantees

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

- 1. Do not wait until the product fails or needs repair to find out what is covered in the warranty.
- 2. If the product costs \$15 or more, the law says that the seller must let you examine any warranty before you buy, if you ask to see it. So use your rights to compare the terms and conditions of warranties (or guarantees) on products or services before you buy. Look for the warranty that best meets your needs.
- When purchasing a product or service, ask these questions:
- How long is the warranty, and when does it start and end?
- What is covered? Which parts?
 What kinds of problems?
- Will the warranty pay for 100% of repair costs, or will it pay for parts, but not the labor to do the repairs?
 Will it pay for testing the product before it is repaired? Will it pay for shipping and/or a loaner?
- What do you have to do and when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?
- Who offers the warranty, manufacturer or retailer? How reliable are they?
- 4. Keep sales receipts and warranties in a safe place.
- 5. Some states have additional warranty rights for consumers. Check with your state or local consumer protection office to find the laws in your state. Their phone numbers are listed beginning on page 52.



Part II Consumer Assistance Directory

Corporate Consumer Contacts

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

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

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

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section. For example: Admiral, see Maycor. This means questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles the complaints for the Admiral brand.

If you do not find the product name in this section, check the product label or warranty for the name and address of the manufacturer. Public libraries also have information that might be helpful. The Standard & Poor's Register of Corporations, Directors and Executives, Trade Names Dictionary, Standard Directory of Advertisers, and Dun & Bradstreet Directory are four sources that list information about most firms. If you cannot find the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products.

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

A

Ms. Anna Wright Agency Complaint Coordinator **AAMCO Transmissions, Inc.** One Presidential Boulevard Bala Cynwyd, PA 19004-9990 (215) 668-2900 1 (800) 523-0401 (toll free)

Audience Information **ABC Inc./Capitol Cities** New York, NY 10023 (212) 456-7777

Mrs. Susan Shaw
Consumer Affairs Assistant
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06156
(203) 273-2645
1 (800) 243-0185
(toll free outside CT)

AJAY Leisure Products 1501 East Wisconsin Street Delavan, WI 53115 (414) 728-5521

1 (800) 558-3276 (toll free)

Ms. Susan Mach Director of Consumer Affairs AT&T 295 North Maple Avenue Room 2334F2 Basking Ridge, NJ 07920 (201) 221-4003

Customer Service Ace Hardware 2200 Kensington Court Oak Brook, IL 60521 (708) 990-6600

Admiral see Maycor

Airwick Industries, Inc. see Reckitt & Colman Household Products

Ms. Patricia E. Arnold

Director, Consumer Affairs Alaska Airlines
P.O. Box 68900
Seattle, WA 98168
(206) 431–7286
(consumer affairs)
(206) 431–7197
(customer relations/baggage, air cargo and freight claims)
(206) 431–3753
(existing refunds and lost ticket applications file information)

Ms. Michelle Evans
Manager, Consumer Relations Department
Alberto Culver Company
2525 Armitage Avenue
Meirose Park, IL 60160

Meirose Park, IL 60160 (708) 450-3000 Mrs. Leah Reed

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

Mr. Michael Foort Customer Relations Manager **Alistate Insurance Company** Alistate Plaza—F4 Northbrook, IL 60062 (708) 402–6005 Ms. Lydia Morikawa Manager, Customer Relations Aloha Airlines P.O. Box 30028 Honolulu, HI 96820 (808) 836-4293

Mr. Tom Onushco and Ms. Gail Donnelly Consumer Representatives Consumer Services Alpo Pet Foods P.O. Box 2187 Allentown, PA 18001 (215) 395–3301 1 (800) 366–6033 (toll free)

Mrs. Kathy Ford Manager, Customer Relations **Amana Refrigeration, Inc.** Amana, IA 52204 1 (800) 843-0304 (toll free—product questions)

Ms. Susan M. Sampsell Manager, Consumer Affairs **America West Airlines** 4000 East Skyharbor Boulevard Phoenix, AZ 85034 (602) 894-0800

Ms. J.L. Ferguson
Manager, Consumer Relations
American Airlines, Inc.
P.O. Box 619612 MD 2400
DFW International Airport, TX 75261-9612
(817) 967-2000

Approved Auto Repair
American Automobile
Association
Mailspace 15
1000 AAA Drive
Heathrow, FL 32746-5063
(written complaints only)

American Cyanamid Company see Lederle Consumer Health Products Division

Mr. Martin J. Hummel, Vice President Corporate Customer Relations American Express Company American Express Tower World Financial Center New York, NY 10285 (212) 640-5619 1 (800) 528-4800 (toll free—green card inquiries) 1 (800) 327-2177 (toll free – gold card inquiries) 1 (800) 525-3355

Customer Service **American Family Publishers** P.O. Box 62000 Tampa, FL 33662 1 (800) AFP-2400 (toll free)

(toll free-platinum card inquiries)

Ms. Sue Holiday
Consumer Correspondent
American Greetings Corporation
10500 American Road
Cleveland, OH 44144
(216) 252-7300
1 (800) 321-3040 (toll free outside OH)

Ms. Linda Mulrenan Director, Consumer Affairs American Home Food Products, Inc. 685 Third Avenue New York, NY 10017 (212) 878-6323

American Learning Corporation see Encyclopedia Britannica

Mr. Ronald J. Fojtlin, Manager Customer and Product Services American Standard, Inc. P.O. Box 6820 Piscataway, NJ 08855-6820 1 (800) 223-0651 (toll free in NJ) 1 (800) 223-0068 (toll free outside NJ) (608) 787-2000 (Trane/CAC, Inc.)

Mr. Troy D'Ambrosio
Vice President, Corporate Communications
American Stores Company
P.O. Box 27447
Salt Lake City, UT 84127
(801) 539-0112
1 (800) 541-2863 (toll free)

Mr. Anthony L. Fera Manager, Consumer Relations **American Tourister, Inc.** 91 Main Street Warren, RI 02885 (401) 247–2100 1 (800) 635–5505 (toll free outside RI)

Mr. Peter Lincoln
Director of Corporate Communications
Ameritech
1050 Connecticut Avenue, N.W., Suite 730
Washington, D.C. 20036
(202) 955-3058

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

Mrs. Joanne Stevens, Manager Customer Relations and Consumer Affairs Amoco Oil Company 200 East Randolph Drive Chicago, IL 60601 (312) 856-4074

Mr. Alex T. Langston, Jr.
Director, Customer Relations
Amtrak
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 906-2121
1 (300) USA-RAIL
(toll free reservations and information)
1 (800) 356-5393
(toll free—credit card inquiries only)

Mr. John Brown, Manager and Senior Corporate Counsel Corporate Government Affairs Amway Corporation 7575 East Fulton Road Ada, MI 49355 (616) 676-6733 1 (800) 548-3878 (toll free TDD)

Mr. Jeff Solsbig, Supervisor Product Service and Repair **Andersen Corporation** 100 4th Avenue, North Bayport, MN 55003 (612) 439-5150

Mr. Craig Hetterscheidt Manager, Consumer Relations **Anheuser-Busch, Inc.** One Busch Place St. Louis, MO 63118–1852 (314) 577–3093

Corporate Relations
Aon Corporation
123 North Wacker Drive
Chicago, IL 60606
(312) 701-3000
1 (800) 621-2108 (toll free)

Customer Relations Department Apple Computer, Inc. 20525 Mariani Avenue Cupertino, CA 95014 1 (800) 776-2333 (toll free—complaints and questions) 1 (800) 538-9696 (toll free—dealer information)

Aramis, Inc. see Estee Lauder, Inc.

Customer Service Arizona Mail Order 3740 East 34th Street Tucson, AZ 85713 (602) 748-6600

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

Mr. Harry Robinson Consumer Relations Administrator **Armorali Products Corporation** 6 Liberty Aliso Vijo, CA 92656 (714) 362-0600 1 **(800) 747-4104** (toll free outside CA)

Consumer Services **Armour Food Company**9 Conagra Drive
Omaha, NE 68102-1679
(402) 595-7000

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

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

Mr. Lawrence Seigel
Atari Video Game Systems
330 North Eisenhower Lane
Lombard, IL 60148
(708) 629-6500

Ms. Alice Benzing Consumer Compliance Officer **Atlantic Financial** 2401 Walnut Street Philadelphia, PA 19103 (215) 972–4530 1 (800) 233–1198 (toll free)

Mr. Thomas C. Butler
Manager, Customer Relations
Atlantic Richfield Company
ARCO Products Company
1055 W. 7th Street
Los Angeles, CA 90051–0570
1 (800) 322-ARCO (toll free)

Mr. J.R. Patterson, Vice President Customer Service and Insurance Atlas Van Lines 1212 St. George Road P.O. Box 509 Evansville, IN 47703-0509 1 (800) 457-3705 (toll free)

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



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

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

B .

Mr. Frederick J. Wilson Assistant General Counsel **Bacardi Imports Inc.** 2100 Biscayne Boulevard Miami, FL 33137 (305) 573-8511

Bali Sara Lee Corporation

3330 Healy Drive P.O. Box 5100 Winston-Salem, NC 27103 (919) 768-8611 1 (800) 654-6122 (toll free)

Corporate Communications **Bally Manufacturing Corporation**8700 West Bryn Mawr

Chicago, IL 60631
(312) 399–1300

Customer Relations #3538 **Bank of America, NT & SA**Box 37000

San Francisco, CA 94137
(415) 241-7677

Mr. Michael Pascale, Vice President Public and Investor Relations **The Bank of New York Company** 48 Wall Street, 16th Floor New York, NY 10286 (212) 495–2066

Barnett Banks, Inc. P.O. Box 40789

Jacksonville, FL 32231 (904) 791-7720

Mr. Bill Pegram

Director of Quality Assurance **R.G. Barry Corporation** 8000 IH 10 West Suite 1500 San Antonio, TX 78230 (512) 366–1092

Bass Pro Shop
1935 South Campbell
Springfield, MO 65898
1 (800) BASS-PRO (toll free)

Customer Service Eddie Bauer 1330 5th Avenue & Union Street Seattle, WA 98101 (206) 622-2766 Ms. Karen Haase
Manager, Consumer Affairs
Contact Lens & General
Eye Care Products
Bausch and Lomb
Personal Products Division
1400 North Goodman Street
Rochester, NY 14692

1 (800) 553-5340 (toll free)

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

Ms. Ethel Killenbeck Manager, Consumer Affairs Sunglasses Division Bausch and Lomb P.O. Box 478 Rochester, NY 14692-0478 1 (800) 343-5594 (toll free)

Customer Service L.L. Bean, Inc. Casco Street Freeport, ME 04033-0001 (207) 865-9407 (TDD) 1 (800) 341-4341 (toll free)

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

Beatrice Cheese, Inc. Cheese Division 770 North Springdale Road Waukesha, WI 53186 (414) 782-2750

Mr. Charles F. Baer, President Consumer Products Division **Becton Dickinson and Company** One Becton Drive Franklin Lakes, NJ 07417

Franklin Lakes, NJ 07417 (201) 848-6800 1 (800) 627-1579 (toll free)

Beiersdorf, Inc. P.O. Box 5529 Norwalk, CT 06856-5529 (203) 853-8008 1 (800) 233-2340 (toll free outside CT)

Mr. Fred Cooke Assistant to the President **Bell Atlantic Corporation** 1133 20th Street, N.W. Washington, D.C. 20036 (202) 392-1358 BellSouth Telephone Operations (Southern Bell and South Central Bell) Consumer Affairs Manager 600 North 19th Street, 12th Floor Birmingham, AL 35203 (205) 321–2892 1 (800) 251–5325 (toll free TDD) 1 (800) 544–5000 (toll free voice line for disabled customers)

Mr. Keith Kard, Director Marketing and Public Relations Benihana of Tokyo 8685 Northwest 53rd Terrace Miami, FL 33166 (305) 593-0770 1 (800) 327-3369 (toll free)

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

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

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

Birds Eye see General Foods

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

Consumer Services
Black and Decker Power Tools
626 Hanover Pike
Hampstead, MD 21074
(301) 527-7100
1 (800) 762-6672 (toll free)

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

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

Bloomingdale's by Mail, Ltd.

475 Knotter Drive

P.O. Box 593

Cheshire, CT 06410-9933

(203) 271-1313 (mail order inquiries only)

Ms. Allison Rader Consumer Relations **Blue Bell, Inc.** P.O. Box 21488 Greensboro, NC 27420 (919) 373-3564, 4036

Consumer Affairs

Blue Cross and Blue Shield

Association

655 15th Street, N.W., Suite 350 Washington, DC 20005 (202) 626-4780

Ms. Karen Braswell Marketing Manager **Bojangles** P.O. Box 240239 Charlotte, NC 28224 (704) 527–2675, ext. 226

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

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

Ms. Stephanie Smith Manager, Consumer Affairs Bradlees Discount Department Stores One Bradlees Circle P.O. Box 9015 Braintree, MA 02184-9015 (617) 380-5468

Breck Hair Care Products see Lederle Consumer Health Products Division

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

Mr. Raymond Heimbuch Manager, Consumer Affairs **Bristol-Myers Products** 685 Routes 202/206 North Somerville, NJ 08876-1279 1 (800) 468-7746 (toll free)

Mr. John L. Skule, ill Vice President, Industry and Public Affairs Bristol-Myers Squibb Pharmaceutical Group P.O. Box 4000 Princeton, NJ 08543-4000 (609) 921~4000 1 (800) 332-2056 (toll free)

Brita, USA see Clorox Company

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

Ms. Deborah A. Volz Consumer Relations Manager Brown-Forman Beverage Company PO. Box 1080 Louisville, KY 40201 1 (800) 753-1177 (toll free)

Consumer Care Information **Brown Group, Inc.**P.O. Box 354
St. Louis, MO 63166
1 (800) 766-6465 (toll free)

Customer Relations **Budget Rent-A-Car Corporation**P.O. Box 111580

Carrollton, TX 75011-1580

1 (800) 621-2844 (toll free)

Investor Service Center
Bull & Bear Group, inc.
11 Hanover Square
New York, NY 10005
(212) 363-1100
1 (800) 847-4200 (toll free)

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

Mr. Monroe Milstein, President Burlington Coat Factory Warehouse Corporation 1830 Route 130 North Burlington, NJ 08016 (609) 387-7800

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

Mrs. Dorie Monroe Professional Services Manager **Burroughs Wellcome Company** 3030 Cornwallis Road Research Triangle Park, NC 27709 (919) 248–3000

Mr. Ray Faiola, Director CBS Broadcast Group Audience Services Program Information Office 524 West 57th Street New York, NY 10019 (212) 975-3166 CIBA-GEICY Corporation Agricultural Division 410 Swing Road Greensboro, NC 27409 (919) 632–6000 1 (800) 334–9481 (toll free)

CIBA-GEIGY Corporation Pharmaceuticals Division 556 Morris Avenue Summit, NJ 07901-1398 (908) 277-5000

CIBA Vision Corporation 2910 Amwiler Court Atlanta, GA 30360 1 (800) 241-5999 (toll free) 1 (800) 227-1524, ext. 4828 (toll free—consumer relations)

Customer Service CIE America 2515 McCave Way P.O. Box 19663 Irvine, CA 92713–9663 1 (800) 877–1421 (toll free)

CIE Terminals see CiE America

Mr. Mark A. Whiter Director, Customer Relations CIGNA Property and Casualty Companies 1600 Arch Street Philadelphia, PA 19103 (215) 523-2729

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

Mr. Paul Reisbord President and Chairman of the Board **C&R Clothiers** 8660 Hayden Place Culver City, CA 90232 (213) 559-8200

CVN see QVC Network

Customer Relations Department CVS One CVS Drive Woonsocket, RI 02895-0988 (401) 765-1500 1 (800) 444-1140 (toll free)

Cabela's, Inc. 812 13th Avenue Sidney, NE 69160-8888 1 (800) 237-8888 (toll free)



Ms. Dariene Stovall Consumer Affairs Analyst **Cadbury Schweppes**

Beverages Division High Ridge Park P.O. Box 3800 Stamford, CT 06905 (203) 968-7673 (203) 968-5895 (consumer affairs) 1 (800) 426-4891 (toll free)

Cadbury Schweppes Confections see Hershey

Ms. Kathleen Eilwood Manager, Consumer Relations Caloric Modern Maid Corporation 403 North Main Street

Topton, PA 19562-1499 (215) 682-4211

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

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

Corporate Consumer Affairs Canon U.S.A., Inc. One Canon Plaza Lake Success, NY 11042-9960 (516) 488-6700

Ms. Pat Biederman Passenger Service Manager **Carnival Cruise Lines** 3655 Northwest 87th Avenue Miami, FL 33178-2428 1 (800) 327-7373 (toil free)

Mr. James Witz Consumer Relations Manager Carrier Air Conditioning

P.O. Box 4808 Syracuse, NY 13221 1 (800) 227-7437 (toll free) Bryant Heating and Air Conditioning 1 (800) 428-4326 (toll free) Day & Night Heating and Air Conditioning 1 (800) 428-4326 (toll free) Payne Heating and Air Conditioning 1 (800) 428-4326 (toll free)

Carte Blanche see Diners Club

Company

Ms. Mary Mumolo Senior Manager, Consumer Relations **Carter Hawley Hale Stores** 388 North Mission Road Los Angeles, CA 90031 (213) 227-2423

Consumer Affairs Department Carter-Wallace Inc. 1345 Avanue of the Americas New York, NY 10105

Retail Operations

Carvel Corporation 201 Saw Mill River Road Yonkers, NY 10701

(212) 339-5000

(written inquiries only) Customer Service Department Casio, inc.

570 Mount Pleasant Avenue Dover, NJ 07801 (201) 361-5400

Mr. Bruce Wagner Customer Service Supervisor Champion Spark Plug Company P.O. Box 910 Toledo, OH 43661

(419) 535-2458 1 (800) 537-8984 (toll free outside OH) 1 (800) 537-9996 (toll free in OH)

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

Ms. Lila A. Lesley, Consumer Affairs **Consumer Products Division** Chattem, Inc. 1715 West 38th Street Chattanooga, TN 37409 (615) 821-4571, ext. 211 1 (800) 366-6833 (toll free outside TN)

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

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

ChemLawn Services Corporation 8275 North High Street

Columbus, OH 43235 (614) 888-3572 1 (800) 888-3572 (toll free)

Mr. W.P. Howell, Supervisor **Dealer and Consumer Affairs** Chevron U.S.A. Inc. P.O. Box H Concord, CA 94524 (415) 827-6412 1 (800) CHEVRON (toll free)

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

Chuck E. Cheese see Integra

Mrs. Cathy R. Marino, Manager Consumer Relations Church & Dwight Company, Inc. 469 North Harrison Street Princeton, NJ 08540-7648 (609) 683-5900 1 (800) 624-2889 (toll free in NJ) 1 (800) 524-1328 (toll free outside NJ)

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

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

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

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

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

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

Clinique Laboratories, Inc. see Estee Lauder, Inc.

Ms. Sandy Stewart Supervisor, Consumer Services Clopay Corporation 312 Walnut Street, Suite 1600 Cincinnati, OH 45202-4036 1 (800) 225-6729 (toll free)



Ms. C. Kay Whitehurst
Consumer Services Manager
Clorox Company
1221 Broadway
Oakland, CA 94612-1888
(415) 271-7283
1 (800) 292-2200
(toll free—laundry brands)
1 (800) 537-2823
(toll free—charcoal and food brands)
1 (800) 227-1860
(toll free—household surface cleaners)
1 (800) 426-6228
(toll free—insecticides)
1 (800) 242-7482
(toll free—water purification systems)

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

Mr. Roger Nunley, Director Industry and Consumer Affairs Coca-Cola Company P.O. Drawer 1734 Atlanta, GA 30301 1 (800) 438-2653 (toll free) 1 (800) 262-2653 (toll free TDD)

Coldwell Banker see Sears, Roebuck and Co.

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

Mr. Tom Kelly
Senior Vice President, Operations
Colonial Penn Group, Inc.
11 Penn Center Plaza
1818 Market Street, 26th Floor
Philadelphia, PA 19181
(215) 988-8531
1 (800) 523-1700 (toll free-auto and homeowner customer service)
1 (800) 523-4000 (toll free-health customer service)
1 (800) 523-9100 (toll free-life customer service)

Columbia House

A Division of SONY Music Entertainment, Inc. P.O. Box 4450 New York, NY 10101-4450 1 (800) 457-0500 (toll free—records and tapes) 1 (800) 457-0866 (toll free—videos)

Ms. Teresa C. Infantino Executive Vice President Combe Incorporated 1101 Westchester Avenue White Plains, NY 10604-3597 (914) 694-5454 1 (800) 431-2610 (toll free)

Combined Insurance Company of America see Aon Corporation

Commerce Drug Division see Del Laboratories, Inc.

Ms. M. Teresa Abreu
Manager, Customer Relations
Commodore Business
Machines, Inc.
1200 Wilson Drive
West Chester, PA 19380
(215) 431–9100

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

Comprehensive Care Corporation 1795 Clarkson Road Chesterfield, MO 63017

(314) 537–1288 1 (800) 678–2273 (toll free)

Ms. Janet M. Venditti
Manager, Consumer Affairs
Congoleum Corporation
Technical Operations Center
861 Sloan Avenue
Trenton, NJ 08619

(609) 584-3000 1 (800\ 274-3266 (toll free)

Consumers Products Group see Commodore Business Machines, Inc.

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

Ms. Ann R. Yanulavich Director, Customer Relations **Continental Airlines, Inc.** 3663 North Belt East, Suite 500 Houston, TX 77032 (713) 987-6500

Ms. Barbi Rose 2CR Manager, Consumer Affairs Continental Baking Company Checkerboard Square St. Louis, MO 63164 (314) 982-4953

Control Data Contact Center Control Data Corporation 8100 34th Avenue South P.O. Box 0 Minneapolis, MN 55440-4700 (612) 853-3400 1 (800) 232-1985 (toll free) Customer Service
Converse, Inc.
One Fordham Road
North Reading, MA 01864-2680
1 (800) 545-4323 (toll free)
1 (800) 533-8656 (toll free)

Conwood Company, L.P. 813 Ridge Lake Boulevard Memphis, TN 38120 (901) 761 -2050

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Coppertone see Schering-Plough HealthCare Products, Inc.

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Service Department
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Organization, Inc.
2500 Interplex Drive
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1 (800) 677-8200 (toil free)

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(203) 975-4600
1 (800) 726-0190 (toll free outside NJ)
(609) 426-1300 (in NJ)



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

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Corporation

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1450 Flatcreek Road Athens, TX 75751 (214) 675-6886

1 (800) 326-1920 (warranty processing) 1 (800) 736-1920 (technical services)

1 (800) 473-1920 (customer care)

1 (800) 326-1920 (parts administration)

D

d-Con see L&F Products

Ms. Joan Calkins Manager, Customer Service **DHL Corporation** 1820 Gateway Drive, Suite 300 San Mateo, CA 94404 1 (800) CALL-DHL (toll free)

Dairy Queen see International Dairy Queen

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

Dearfoam see R.G. Barry Corporation

Deere & Company

John Deere Road Moline, IL 61265-8098 (309) 765-8000

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Public Relations Delco Remy Division General Motors Corporation 2401 Columbus Avenue Mail Code 1-310 Anderson, IN 46018-9986 (317) 646-2000

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1 (800) 258-DIAL (toll free-personal care division)

Customer Relations Diet Center, Inc. 921 Penn Avenue Pittsburgh, PA 15222-3814 (412) 338-8700

1 (800) 333-2581 (toll free)

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

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Discover Credit Card see Sears, Roebuck and Co.

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Consumer Affairs Department
Duracell USA
Division of Duracell, Inc.
Berkshire Industrial Park
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Consumer Affairs
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205 North Michigan Avenue
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First Union National Bank
of Florida

P.O. Box 2870 Jacksonville, FL 32231-0010 (904) 361-6996 1 (800) 735-1012 (toll free)

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Florsheim Shoe Company 130 South Canal Street Chicago, IL 60606-3999 (312) 559-2500

Mr. Heeth Varnedoe, President Flowers Industries, Inc. P.O. Box 1338 Thomasville, GA 31799-1338 (912) 226-9110

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

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

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201 Prestige Park Road
East Hartford, CT 06108
(203) 291-0100
1 (800) 842-0001 (toll free in CT)
1 (800) 243-0003 (toll free outside CT)

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Frank's Nursery and Crafts, Inc. A Division of General Host Corporation 6501 East Nevada Detroit, MI 48234 (313) 366–8400

Customer Service Department
Freeman and French Shriner
Shoes
1 Freeman Lane

1 Freeman Lane Beloit, WI 53511-3989 1 (800) 456-9745 (toll free)

Customer Relations
Fretter Appliance Company
14985 Telegraph Road
Redford, MI 48239
(313) 537–3701
1 (800) 736–3430 (toll free)

Frigidaire Appliances see White Consolidated Industries

Frontier Airlines see Continental Airlines

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Ms. Marianne Salembene Associate Manager, Customer Service Department Fuji Photo Film U.S.A., Inc. 800 Central Boulevard Carlstadt, NJ 07072-3009 1 (800) 526-9030 (toll free)

Customer Resource Center Fuller Brush Company P.O. Box 729 Great Bend, KS 67530-0729 1 (800) 523-3794 (toll free)

GTE Corporation
One Stamford Forum
Stamford, CT 06904
(203) 965-2000

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1 (800) 4-GALOOB (toll free outside CA)

Ms. Sheila Gibbons Director, Public Affairs Gannett Company, Inc. 1100 Wilson Boulevard Arlington, VA 22234 (703) 284-6048

General Electric Company

For information on GE consumer products and services, call: GE ANSWER CENTER® service 1 (800) 626-2000 (toll free)

Mr. Donald L. Mayer **Director of Consumer Response** and Information Center

General Foods Corporation

250 North Street

White Plains, NY 10625

1 (800) 431-1001 (toll free-desserts)

(800) 431-1002 (toll free - beverages)

1 (800) 431-1003 (toll free-meals and

Post cereals)

1 (800) 431-1004 (toil free-Maxwell House and Bird's Eye)

1 (800) 424-BAKE (toll free - Entenmann's)

1 (800) 431-POST (toll free - Post cereals) 1 (800) FOR-WACKY (toll free - Kool Aid)

General Host Corporation

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

Ms. Sandy Weisenburger Assistant Manager, Consumer Services

General Milis, Inc. P.O. Box 1113

Minneapolis, MN 55440-1113 (612) 540-4295

1 (800) 328-6787

(toll free-bakery products)

1 (800) 231-0308 (toll free-cereals)

1 (800) 222-8848 (toll free-Gorton's)

1 (800) 231-0308 (toll free-snacks)

Customer Relations Department General Motors Acceptance Corporation (GMAC)

3044 West Grand Boulevard, Room AX348 Detroit, MI 48202

(313) 556-0510

1 (800) 441-9234 (toll free)

1 (800) TDD-GMAC (toll free TDD)

Customer Service General Tire Inc. One General Street Akron, OH 44329-0006 1 (800) 847-3349 (toli free) Ms. Lori Thies, Vice President **Customer Service**

Generra

278 Broad Street Seattle, WA 98121 (206) 728-6888

Sales Department

Genesee Brewing Company, inc.

445 St. Paul Street Rochester, NY 14605 (716) 546-1030

Ms. Denise Irish (paper products) Ms. Janet Folk (building products)

Georgia-Pacific Corp.

P.O. Box 105605

Atlanta, GA 30348-5605

(404) 521-4708 (building products)

(404) 527-0038 (paper products)

Mr. L. James Lovejoy, Director Corporate Communications

Gerber Products Company

445 State Street

Fremont, MI 49413-1056

(616) 928-2000

1 (800) 4-GERBER (toll free - 24 hours)

1 (800) 421-4221

(toll free, 24-hour breastfeeding advice) 1 (800) 828-9119 (toll free-baby formula)

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Vice President for Consumer Affairs

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P.O. Box 1804, Department 597

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(301) 341-4327 (TDD)

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Gibson Appliances see White Consolidated **Industries**

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1 (800) 321-2136 (toll free)

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Guess? Inc.

1444 South Alameda Street Los Angeles, CA 90021 (213) 231 - 2385

Guinness Import Company

Six Landmark Square Stamford, CT 06901-2704 (203) 323-3311

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HVR Company see Clorox Company

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Haiston see Revion

Hanes see L'eggs

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Hardwick see Maycor

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Hathaway Shirts see Warnaco Men's Apparel

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909 North Sheldon Road
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(313) 451-3200
1 (800) 755-4357 (toll free)
1 (800) 726-3492 (toll free TDD)

Hilton Hotels Corporation 9336 Civic Center Drive Beverly Hills, CA 90209-5567 (213) 278-4321

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Hostess see Continental Baking Co.

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Jenn-Air Company see Maycor

Jhirmack see Playtex Family Products Group

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Kelvinator Appliance Company see White Consolidated Industries

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Kingsford Products Company see Clorox Company

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Customer Service Leichtung, Inc. 4944 Commerce Parkway Cleveland, OH 44128 (216) 831–7845 1 (800) 654–7817 (toll free)

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Consumer Affairs
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1155 Battery Street
San Francisco, CA 94111
1 (800) USA-LEVI (toll free)

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6111 Broken Sound Parkway, N.W.
Boca Raton, FL 33487-2799
1 (800) 523-2572 (toll free in FL)
1 (800) 631-4601 (toll free outside FL)

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

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

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

Consumer Technical Services
Eli Lilly & Company
Lilly Corporate Center
Indianapolis, IN 46285
(317) 276-2339 (product information)
(For medical information, contact
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Lone Star Brewing Company see G. Helleman Brewing Company

Long John Silver's

101 Jerrico Drive P.O. Box 11988 Lexington, KY 40579 (606) 263-6000

L'Oreal see Cosmair, Inc.

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MTV Networks, Inc. see Viacom International, Inc.

Vice President
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Magic Chef

Magnavox see Philips Company

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Manville Corporation

P.O. Box 5108 Denver, CO 80217-5108 (303) 978-2000 1 (800) 654-3103 (toll free-product information)

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Max Factor

Consumer Affairs

Maxicare Health Plans, Inc.
1149 South Broadway
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(213) 742-0900

Maxwell House see General Foods

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15 Mercedes Drive
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5757 Plaza Drive
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Norge see Maycor

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1 (800) 323-5316 (toll free — Equal)

Customer Relations Nutri/System Inc. 380 Sentry Parkway Blue Bell, PA 19422-2332 (215) 940-3000

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Paper Art Company see Mennen Company

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Prescriptives, Inc. see Estee Lauder

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Public Affairs

Prudential Property & Casualty Company

23 Main Street P.O. Box 419 Holmdel, NJ 07733 (609) 653-3000

Client Relations

Prudential Securities Inc.

One Seaport Plaza New York, NY 10292 (212) 214-1000

Ms. Patricia Kaufman
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Publishers Clearing House
382 Channel Drive
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(516) 883-5432
1 (800) 645-9242 (toll free outside NY)

Ms. Mary Ann Jones Director of Customer Relations **Publix Super Markets** 1936 George Jenkins Boulevard PO. Box 407 Lakeland, FL 33802 (813) 688–1188

Q

QVC Network

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

Ms. Beverly Kloehn Director of Consumer Response **Quaker Oats Company** P.O. Box 9003 Chicago, IL 60604–9003 (312) 222–7843

Mr. Benton H. Faulkner Manager, Public Relations Quaker State Corporation 30. Box 989 Oil City, PA 16301 (814) 676-7676

Quasar see Matsushita Servicing Company

R

Radio Shack see Tandy Corporation

Ms. Doris Hewkin, Director Office of Consumer Affairs **Raiston Purina Company** Checkerboard Square St. Louis, MO 63164 (314) 982-4566 1 (800) 345-5678 (toll free)

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Ramada International Hotels
and Resorts
3838 East VanBuren
P.O. Box 29004
Phoenix, AZ 85038
(602) 273-4604

Mrs. Patricia Rosafort Supervisor, Customer Services **Reader's Digest Association, Inc.** Pleasantville, NY 10570-7000 1 (800) 431-1246 (toll free) 1 (800) 735-4327 (toll free TDD)

Consumer Affairs Department
Reckitt & Colman Household
Products
Division of Reckitt & Colman Inc.
P.O. Box 945
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Orville Redenbacher see Hunt-Wesson, Inc.

Consumer Relations
Reebok International, Ltd.
100 Technology Center Drive
Stoughton, MA 02072
1 (800) 843-4444 (toll free)

Mr. Richard Jones Customer Service Manager **The Regina Company** P.O. Box 638 Long Beach, MS 39560 1 (800) 847-8336 (toll free) 1 (800) 321-8293 (toll free—repair location hotline)

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Director of Consumer Relations
Reliance Insurance Company
Four Penn Center Plaza
Philadelphia, PA 19103
(215) 864-4445
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Remington Rifle see E.I. duPont de Nemours & Co.

Ms. Natalie Korman Director, Consumer Relations **Revion** 625 Madison Avenue New York, NY 10022 (212) 527–5644

Ms. Carol Owen, Director Consumer Services **Reynolds Metals Company** 6603 West Broad Street Richmond, VA 23230 (804) 281–4073 (collect calls accepted)

Rhone-Poulenc Rorer Pharmaceuticals inc.

Consumer Affairs Information Center 500 Virginia Drive Fort Washington, PA 19034 1 (800) 548-3708 (toll free 8:30-4:30 EST)

Ms. Kathleen M. Fitzsimmons Manager, Consumer Services **Richardson-Vicks, Inc.** One Far Mill Crossing Shelton, CT 06484-0925 (203) 925-6000



Mr. Marce Seim Coordinator, Consumer Relations A.H. Robins Company, Inc. 1405 Cummings Drive Richmond, VA 23261–6609 (804) 257–2000

Rockport see Reebok

Mrs. Jean Dorney Assistant Director of Fulfillment Services **Rodale Press, Inc.** 33 East Minor Street Emmaus, PA 18049 1 (800) 441-7761 (toll free)

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Mr. Leo VanVark, Manager Customer Service Rolscreen Company 102 Main Street Pella, IA 50219 (515) 628-1000

Ms. Joanne Taddeo, Manager Customer Relations Ross Laboratories 625 Cleveland Avenue Columbus, OH 43215 (614) 229-7900

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Roundup Lawn and Garden see Greensweep

Ms. Wynelle Sanders, Marketing Secretary **Royal Oak Enterprises, Inc.** 900 Ashwood Parkway, Suite 800 Atlanta, GA 30338 (404) 393–1430 1 (800) 241–3955 (toll free)

Mrs. Denice Kaack, Manager Customer Service Royal Silk Ltd. 45 East Madison Avenue Clifton, NJ 07011 1 (800) 451-7455 (toll free)

Royal Viking Cruise Line see Kloster Cruise Ltd.

Ms. Ruth A. Chambers Supervisor, Consumer Services **Rubbermaid, Inc.** 1147 Akron Road Wooster, OH 44691–0800 (216) 264–6464

Rustler Jeans see Blue Bell, Inc.

Mr. Donald Berryman Director, Customer Service **Ryder Truck Rental** PO. Box 020816 Miami, FL 33102-0816 1 **(800) 327-7777** (toll free)

Administrative Assistant to the President **Ryland Building Company** Ryland Group, Inc. P.O. Box 4000 Columbia, MD 21044 (301) 730–7222



7 Eleven Food Stores see The Southland Corporation

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

Mr. Brian Dowling Public Affairs Department Manager **Safeway Inc.** Oakland, CA 94660 (415) 891-3267

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Saks & Companies NY
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New York, NY 10011
(212) 940-5027

Sandoz Company Sandoz Pharmaceuticals 59 Route 10 East Hanover, NJ 07936 (201) 503-7500

Sanyo Electric Inc. see SFS Corporation

Sara Lee Corporation

Three First National Plaza 70 West Madison Street Chicago, IL 60602-4260 (312) 726-2600

Ms. Watson Brooks
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Schering-Plough HealthCare
Products, Inc.
3030 Jackson Avenue
Memphis, TN 38151-0001
(901) 320-2998

Scholl see Schering-Plough HealthCare Products, Inc.

Consumer Relations Department Schwinn Bicycle Company 217 North Jefferson Street Chicago, IL 60661-1111 1 (800) 633-0231 (toll free)

Ms. Penny Sass, Manager Consumer Relations Scott Paper Company Scott Plaza Two Philadelphia, PA 19113 (215) 522-6170 1 (800) 835-7268 (toll free)

Shareholder Services Representative Scudder Funds Distributor 160 Federal Street Boston, MA 02110 1 (800) 225-2470 (toll free)

Joseph E. Seagram & Sons, Inc. 375 Park Avenue New York, NY 10152 (212) 572-7147

Customer Service Representative Sealy Mattress Manufacturing Company 1228 Euclid Avenue, 10th Floor Cleveland, OH 44115 (216) 522–1310 (216) 522–1366 (TDD)

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Customer Service
G.D. Searle and Company
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Sedgefield Jeans see Blue Bell, Inc.

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



Ms. Rosemarie Martinez Customer Relations Department Serta, Inc. 2800 River Road Des Plaines, IL 60018 (708) 699-9300

Seventeen Magazine see News America Publishing, Inc.

Seven-Up see Dr. Pepper

Mr. Vernon Brisson, General Manager Customer Relations Sharp Electronics Corporation Sharp Plaza P.O. Box 650 Mahwah, NJ 07430-2135 (201) 529-9140 1 (800) 526-0264 (toll free)

Customer Relations
The Sharper Image
650 Davis Street
San Francisco, CA 94111
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Shoppers Department Shoney's Inc. 1727 Elm Hill Pike Nashville, TN 37210 (615) 391-5201

ShowBiz Pizza see Integra

Showtime Networks, Inc. see Viacom International, Inc.

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Consumer Affairs Department Sewing Products Division Singer Sewing Company F:O. Box 1909 Edison, NJ 08818-1909 (908) 287-0707 Mr. Mike Minchin Executive Vice President Sizzler International, inc. 12655 West Jefferson Boulevard Los Angeles, CA 90066 (213) 827-2300, ext. 3324

Skaggs Company see American Stores Company

Skoal Chewing Tobacco see UST

Consumer Services Department Slim • Fast Foods Company 919 Third Avenue New York, NY 10022-3898 1 (800) 862-4500 (toll free)

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Consumer/Public Affairs Department
SmithKline Beecham Consumer
Brands
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Snapper Power Equipment McDonough, GA 30253 (404) 957-9141 **1 (800) 933-9369** (toll free)

Solar Nutritionals see Thompson Medical Company

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(CA Consumer Information Center)
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South Central Bell see BellSouth Telephone Operations

Southern Bell Corporation see BellSouth Telephone Operations

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(toll free TDD—reservations)

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

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

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

Squibb see Bristoi-Myers Squibb Pharmaceutical Group

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Consumer Affairs Section Sterling Drug Inc. 90 Park Avenue, 8th Floor New York, NY 10016 (212) 907-2000 1 (800) 331-4536 (toll free—Glenbrook, Winthrop Consumer Products)

J.P. Stevens see WestPoint Pepperell

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Stop & Shop Supermarket
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President **Stouffer Restaurant Company** 30050 Chagrin Boulevard Cleveland, OH 44124 (216) 464–6606

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Sunbeam/Oster Housewares
8989 North Deerwood Drive
Brown Deer, WI 53223
(written inquiries only)

Ms. Donna Samelson, Manager Consumer Relations Sun-Diamond Growers of California P.O. Box 1727 Stockton, CA 95201 (209) 467-6000

Subscriber Service Sunset Magazine Box 2040 Harlan, IA 51593-0003 1 (800) 777-0117 (toll free)

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

Swift-Eckrich, inc. 2001 Butterfield Road Downers Grove, IL 60515 (708) 512-1000 1 (800) 325-7424 (toll free)

The Swiss Colony Customer Service 1112 Seventh Avenue Monroe, WI 53566 (608) 324-4000

Sylvania Television see Philips Company

Ms. Deedee Kindy, Supervisor Consumer Affairs 3M 3M Center, Building 225-5N-04 St. Paul, MN 55144-1000 (612) 733-1871

TJX Companies (T.J. Maxx) 770 Cochituate Rd. Framingham, MA 01701 (508) 390-1000 1 (800) 926-6299 (toll free) National Consumer Assistance Center TRW Information Services 12606 Greenville Avenue P.O. Box 749029 Dallas, TX 75374–9029 (214) 235–1200

T.V. Guide see News America Publishing, Inc.

Customer Service **Talbots**175 Beal Street
Hingham, MA 02043
1 (800) 992-9010 (toll free)
1 (800) 624-9179 (toll free TDD)

Ms. Cindy Nothe Manager, Consumer Services TAMBRANDS, Inc. P.O. Box 271 Palmer, MA 01069 (413) 283–3431 1 (800) 523–0014 (toll free)

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Tappan Company, Inc. see White Consolidated Industries

Consumer Relations and Quality Assurance Target Stores 33 South 6th Street P.O. Box 1392 Minneapolis, MN 55440-1392 (612) 370-6056

Technics see Matsushita Servicing Company

Mr. Richard C. Keller Director, Consumer Affairs **Teledyne Water Pik** 1730 East Prospect Street Fort Collins, CO 80553-0001 (303) 484-1352 1 (800) 525-2774 (toil free)

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Mr. W.D. Kistler Manager, Customer Relations **Texaco Refining and Marketing** P.O. Box 2000 Bellaire, TX 77401–2000 (713) 432–2235 1 (800) 552–7827 (toll free)

Mr. Tom Thomas, Consumer Products **Texas Instruments Incorporated**PO. Box 53
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(806) 741-2000
1 (800) 842-2737 (toll free)

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

Thompson & Formby, Inc. 825 Crossover Lane, Suite 240 Memphis, TN 38117 1 (800) FORMBYS (toll free)

Consumer Services Department Thompson Medical Company, Inc. 222 Lakeview Avenue West Palm Beach, FL 33401-6112 (407) 820-9900 1 (800) 521-7857 (toll free)

Ms. Janice Meikle, Vice President Professional & Public Affairs **Thrift Drug, Inc.** 615 Alpha Drive Pittsburgh, PA 15238 (412) 963–6600 1 (800) 2-THRIFT (toll free)

Customer Service **Time Inc.** 1 North Dale Mabry Tampa, FL 33609 (813) 878-6100 1 (800) 541-1000 (toil free)

Corporate Public Affairs Time Warner Inc. 75 Rockefeller Plaza New York, NY 10019 (212) 484–6630

Ms. Letha Watkins Consumer Correspondent **Timex Corporation** P.O. Box 2740 Little Rock, AR 72203-2740 (501) 372-1111 1 (800) 367-9282 (toll free) Mr. Jim Percherke and Mr. Jeff Cline Golf Division National Consumer Relations **Titleist** P.O. Box B 965 New Bedford, MA 02741 1 (800) 225-8500 (toll free)

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Mr. Dave Byrnes
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Consumer Products Business Sector 1420 Toshiba Drive Lebanon, TN 37087 (615) 449-2360

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

Trans Union Corporation

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North Eastern Region 1211 Chestnut Street Philadelphia, PA 19107

Midwest 212 S. Market Street Wichita, KS 67202

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

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One Tower Square
Hartford, CT 06183-1060
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True Value Hardware Stores see Cotter & Company

Ms. Chris Clark, Manager Customer Services Department Tupperware P.O. Box 2353 Orlando, FL 32802 (407) 847-3111 1 (800) 858-7221 (toll free)

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U

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United States Fidelity & Guarantee Corporation

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Bette Malone ® Relocation Service United Van Lines, Inc.
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Orchard Falls Building
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Englewood, CO 80111-2533
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1 (800) USW-HELP (toll free)
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(606) 264-7777

Van Heusen Company 281 Centennial Avenue Piscataway, NJ 08854 (908) 885–5000 1 (800) 631–5809 (toll free outside NJ)

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

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

W.

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Mr. Mitch Rosalsky, Director Consumer Affairs Division

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1 (800) 524-2624 (toll free - Parke Davis Products/over-the-counter)

1 (800) 742-8377 (toll free—Schick Razor)

1 (800) 562-0266 (toll free—EPT) 1 (800) 223-0182 (toll free— Warner-

Lambert products)
1 (800) 524–2854 (toll free—Trident)
1 (800) 343–7805 (toll free TDD)

Customer Service

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

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

Customer Relations
Xerox Corporation
100 Clinton Avenue South
Rochester, NY 14644
(716) 423–5480

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

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

Zayre Corporation see TJX Companies

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

Vice President, Consumer Affairs

Zenith Electronics Corporation
1000 Milwaukee Avenue
Glenview, IL 60025–2493
(708) 391–8100
1 (800) 488–8129 (toll free TDD)

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Car Manufacturers

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If an agreement cannot be reached, contact the manufacturer's regional or national office. Many of these offices are listed in this section. If the regional office cannot resolve the problem,

you might wish to contact one of the third-party dispute resolution programs. The list of these programs begins on page 49.

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

ACURA

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

Alfa-Romeo Distributors of North America, Inc.

Customer Service Manager Alfa-Romeo Distributors of North America, Inc. 8259 Exchange Drive P.O. Box 598026 Orlando, FL 32859--8026 (407) 856-5000

American Honda Motor Company, Inc.

California
Customer Relations Department
American Honda Motor Company, Inc.
Western Zone
700 Van Ness Boulevard
Torrance, CA 90509-2260
(213) 781-4565

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada, Texas (El Paso)
Customer Relations Department American Honda Motor Company, Inc. West Central Zone
1600 South Abilene Street, Suite D Aurora, CO 80012–5815
(303) 696–3935

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

Tennessee, Alabama, Georgia, Florida Customer Re'ations Department American Honda Motor Company, Inc. Scutheastern Zone 1500 Morrison Parkway Alpharetta, GA 30201-2199 (404) 442-2045 (collect calls accepted) Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan (Upper Peninsula)
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
601 Campus Drive, Suite A-9
Arlington Heights, IL 60004-1407
(708) 870-5600

West Virginia, Maryland, Virginia, North Carolina, South Carolina, District of Columbia Customer Relations Department American Honda Motor Company, Inc. Mid-Atlantic Zone Office 902 Wind River Lane, Suite 200 Gaithersburg, MD 20878–1974 (301) 990–2020

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

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

Washington, Oregon, Idaho, Montana, Jyoming, North Dakota, South Dakota, Hawaii, Alaska
Customer Relations Department
American Honda Motor Company, Inc.
Northwest Zone
12439 N.E. Airport Way
Portland, OR 97220-0186
(503) 256-0943

Texas (excluding El Paso), Arkansas (excluding Fayetteville, Bentonville, Fort Smith, Jonesboro), Oklahoma (Lawton, Ardmore), Louisiana, Mississippi Customer Relations Department American Honda Motor Company, Inc. South Central Zone 4529 Royal Lane Irving, TX 75063-2583 (214) 929-5481

Corporate Office:
American Honda Motor Company, Inc.
Consumer Affairs Department
1919 Torrance Boulevard
"forrance, CA 90501-2746
(213) 783-3260

American Isuzu Motors, Inc.

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

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

Illinois, Indiana, Iowa, Michigan,
Minnesota, Missouri, North Dakota, Ohio,
Wisconsin
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Central Region
1830 Jarvis Avenue
Elk Grove Village, IL 60007
(708) 952–8111

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

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

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



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

Headquarters: American isuzu Motors, inc. 13181 Crossroads Parkway North P.O. Box 2480 City of Industry, CA 91746-0480 (213) 699-0500 1 (800) 255-6727 (toll free)

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

American Suzuki Motor Corporation

3251 E. Imperial Highway Brea, CA 92321-6722 Attn: Customer Relations Department Automobiles 1 (600) 877-6900, axt. 445 (toll free) Motorcycles (714) 996-7040, ext. 380

Audi of America, Inc.

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

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

BMW of North America, Inc.

Arizona, California, Nevada, Oregon, Washington, Montana, Idaho, Arizona, Aiaska, Hawaii, Colorado, Utah, New Mexico, Wyoming, Texas (El Paso) Customer Relations Manager BMW of North America, inc. Western Region 12541 Beatrice Street P.O. Box 66916 Los Angeles, CA 90066 (213) 574–7300

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

North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Iilinois, Michigan, Indiana, Ohio, Kentucky, Kansas, Missouri, Nebraska Customer Relations Manager BMW of North America, Inc. Central Region 498 East Commerce Drive Schaumburg, IL 60173 (708) 310–2700

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

Corporate Office:
National Customer Relations Manager
BMW of North America, Inc.
P.O. Box 1227
Westwood, NJ 07675-1227
(201) 307-4000

Chrysier Motors Corporation

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

Los Angeles Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 14112 Orange, CA 92668–4600 (714) 565–5111

San Francisco Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 5009 Pleasanton, CA 94566-0509 (415) 463-1770

Deriver Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 39006 Deriver, CO 80239 (303) 373-8888 Orlando Zone Office Customer Relations Manager Chrysler Motors Corporation 8000 South Orange Blossom Trail Orlando, FL 32809 (407) 352-7402

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

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

Kansas City Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 25668 Overland Park, KS 66225–5668 (913) 489–3090

New Orleans Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 157 Metairie, LA 70004 (504) 830–3400

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

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

Detroit Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 3000 Troy, MI 48007–3000 (313) 952–1300

Minneapolis Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 1231 Minneapolis, MN 55440 (612) 553-2546

St. Louis Zone Office Customer Relations Manager Chrysier Motors Corporation P.O. Box 278 Hazelwood, MO 63042 (314) 895–0731



Syracuse Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 603 Dewitt, NY 13214–0603 (315) 445–6941

New York Zone Office Customer Relations Manager Chrysler Motors Corporation 500 Route 303 Tappan, NY 10983-1592 (914) 359-0110

Charlotte Zone Office
Customer Relations Manager
Chrysler Motors Corporation
4944 Parkway Plaza Boulevard
Suite 470
Charlotte, NC 28217
(704) 357–7065

Cincinnati Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 41902 Cincinnati, OH 45241 (513) 530-1500

Portland Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 744
Beaverton, OR 97075
(503) 526–5555

Philadelphia Zone Office Customer Relations Manager Chrysler Motors Corporation Valley Brook Corporate Center 101 Linden Wood Drive, Suite 320 Malvern, PA 19355 (215) 251–2990

Pittsburgh Zone Office Customer Relations Manager Chrysler Motors Corporation Penn Center West 3, Suite 420 Pittsburgh, PA 15276 (412) 788-6622

Memphis Zone Office Customer Relations Manager Chrysler Motors Corporation P.O. Box 18008 Memphis, TN 38181 –0008 (901) 797–3870

Dallas Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 110162
Carrollton, TX 75011-0162
(214) 242-8462

Houston Zone Office Customer Relations Manager Chrysler Motors Corporation 363 North Sam Houston Parkway East Suite 590 Houston, TX 77060-2405 (713) 820-7062 Milwaukee Zone Office
Customer Relations Manager
Chrysler Motors Corporation
445 South Moorland Road, Suite ATO
Brookfield, WI 53005
(414) 797–3750

Corporate Office:
Mr. R.T. Smith
National Owner Relations Manager
Chrysler Motors Corporation
P.O. Box 1086
Detroit, MI 48288-1086
1 (800) 992-1997 (toll free)

Ferrari North America, Inc.

Corporate Office: Mr. Kenneth McCay Director of Service and Parts Ferrari North America, Inc. 250 Sylvan Avenue Englewood Cliffs, NJ 07632 (201) 816–2650

Ford Motor Company

Customer Relations Manager
Ford Motor Company
300 Renaissance Center
P.O. Box 43360
Detroit, MI 48243
1 (800) 392–3673 (toll free—ail makes)
1 (800) 521–4140
(toll free—Lincoln and Merkur only)
1 (800) 241–3673
(toll free—towing and dealer location service)
1 (800) 232–5952 (toll free TDD)

General Motors Corporation

Customer Assistance Center Chevrolet/Geo Motor Division General Motors Corporation P.O. Box 7047 Troy, MI 48007-7047 1 (800) 222-1020 (toll free) 1 (800) TDD-CHEV (toll free TDD)

Customer Assistance Center
Pontiac Division
General Motors Corporation
One Pontiac Plaza
Pontiac, MI 48340-2952
1 (800) 782-2737 (toll free)
1 (800) TDD-PONT (toll free TDD)

Customer Assistance Network
Oldsmobile Division
General Motors Corporation
P.O. Box 30095
Lansing, MI 48909-7595
1 (800) 442-6537 (toll free)
1 (800) TDD-OLDS (toll free TDD)

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

Consumer Relations Center
Cadillac Motor Car Division
General Motors Corporation
2860 Clark Street
Detroit, MI 48232
1 (800) 458-8006 (toll free)
1 (800) TDD-CMCC (toll free TDD)

Customer Service Department GMC Truck Division General Motors Corporation Mail Code 1607-07 31 Judson Street Pontiac, MI 48342 (313) 456-4547 1 (800) TDD-TKTD (toll free TDD)

Saturn Assistance Center
Saturn Corporation
General Motors Corporation
100 Saturn Parkway
Spring Hill, TN 37174
1 (800) 553-6000 (toil free)
1 (800) TDD-6000 (toll free TDD)

Mr. Duane E. Poole Director, Public Relations GM Service Parts Operations 6060 West Bristol Road Flint, MI 48554-2110 (313) 635-5412

Honda see American Honda Motor Company, Inc.

Hyundai Motor America

Customer Service Hyundai Motor America 10550 Talbert Avenue P.O. Box 20850 Fountain Valley, CA 92728-0850 1 (800) 633-5151 (toll free)

isuzu see American isuzu

Jaguar Cars, inc.

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming, Texas (El Paso) Western Zone Customer Relations Manager Jaguar Cars, Inc. 422 Valley Drive Brisbane, CA 94005 (415) 467-9402



Eastern Zone (all other states)
Customer Relations Manager
Jaguar Cars, Inc.
555 MacArthur Boulevard
Mahwah, NJ 07430-2327
(201) 818-8500

Jeep/Eagle Division of Chrysler Motors Corporation see Chrysler Zone and National Offices

Mazda Motor of America, Inc.

Corporate Headquarters: Customer Relations Manager Mazda Motor of America, Inc. P.O. Box 19734 Irvine, CA 92718 1 (800) 222-5500 (toll free)

Mercedes-Benz of North America, Inc.

National Headquarters: Mercedes-Benz of North America 1 Mercedes Drive Montvale, NJ 07645-0350 (201) 573-0600 (Owner Service)

North Central Region Office 3333 Charles Street Franklin Park, IL 60131-1469

Northeast Region Office Baltimore Commons Business Park 1300 Mercedes Drive (2nd Floor) Hanover, MD 21076-0348

Southern Region Office 8813 Western Way Jacksonville, FL 32245--7604

Western Region Office 6357 Sunset Boulevard Hollywood, CA 90093-0637

Mitsubishi Motor Sales of America, Inc.

Corporate Office:
National Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
6400 West Katella Avenue
Cypress, CA 90630-0064
1 (800) 222-0037 (toll free)

Nissan Motor Corporation in USA

P.O. Box 191 Gardena, CA 90248-0191 1 (800) 647-7261 (toll free---all consumer inquiries)

Peugeot Motors of America, Inc.

Mr. William J. Atanasio National Customer Relations Manager Peugeot Motors of America, Inc. PO. Box 607 One Peugeot Plaza Lyndhurst, NJ 07071-3498 (201) 935-8400 1 (800) 345-5549 (toll free)

Porsche Cars North America, Inc.

Customer Relations Manager Porsche Cars North America, Inc. 100 West Liberty Street P.O. Box 30911 Reno, NV 89520–3911 (702) 348–3154

Saab Cars USA, Inc.

National Consumer Relations P.O. Box 697 Orange, CT 06477 (203) 795-5671 1 (800) 955-9007 (toll free)

Subaru of America

Arizona, California, Nevada
Owner Service Manager
Subaru of America, Western Region
12 Whatney Drive
Irvine, CA 92718-2895
(714) 951-6592

Alabama, Georgia, North Carolina, South Carolina, Florida, Tennessee, West Virginia, Virginia, Maryland, Washington, D.C. Owner Service Manager Southeast Region Subaru 220 The Bluffs Austell, GA 30001 (404) 732–3200

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Ohio, Wisconsin Owner Service Manager Subaru Mid-America Region 301 Mitchell Court Addison, IL 60101 (312) 953–1188

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

Southern New Jersey, Pennsylvania, Delaware Customer Relations Manager Penn Jersey Region 1504 Glen Avenue Moorestown, NJ 08057 (609) 234-7600

New York, Northern New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, NY 10962
(914) 359–2500

Hawaii Schuman-Carriage Co. Inc. 1234 South Beretania Street P.O. Box 2420 Honolulu, HI 96804 (808) 533-6211 Alaska, Idaho, Montana, Nebraska, Oregon, Utah, Washington, North Dakota, South Dakota, Wyoming Owner Service Manager Subaru of America Northwest Region 8040 East 33rd Drive Portland, OR 97211 1 (800) 878-6677 (toll free)

Arkansas, Colorado, Kansas, New Mexico, Mississippi, Oklahoma, Texas Owner Service Manager Subaru of America Southwest Region 1500 East 39th Avenue Aurora, CO 80011 (303) 373-8895

Corporate Office:
Owner Service Department
Suberu of America
P.O. Box 6000
Cherry Hill, NJ 08034-6000
(609) 488-3278

Toyota Motor Sales, inc.

Customer Assistance Center Toyota Motor Sales USA, Inc. Department A404 19001 South Western Avenue Torrance, CA 90509 1 (800) 331-4331 (toll free)

Volkswagen United States, Inc.

Connecticut, New Jersey, New York Director of Corporation Service World-Wido Volkswagen, Inc. Greenbush Road Orangeburg, NY 10962 (914) 578-5000 1 (800) 822-8987 (toli free)

For all other locations:
Consumer Relations
Volkewagen United States, Inc.
888 West Big Beaver
Troy, MI 48007
General assistance and customer relations
1 (800) 822-8987 (toll free)
Replacement and repurchase assistance
1 (800) 955-5100 (toll free)

Volvo Cars of North America

Corporate Office:
Operations Manager
Volvo Cars of North America
15 Volvo Drive, Building D
P.O. Box 914
Rockleigh, NJ 07647-0914
(201) 767-4737

Yugo America, inc.

Director, Customer Services Yugo America, Inc. 120 Pleasant Avenue P.O. Box 730 Upper Saddle River, NJ 07458-0730 (201) 825-4600 1 (800) 872-9848 (toll free)



Better Business Bureaus

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

Each BBB has its own policy about reporting information. It might or might not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. 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. If you need help with a consumer question or complaint, call your local BBB to ask about their services.

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

National Headquarters

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

Local Bureaus

Alabama

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

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

P.O. Box 383 Huntsville, AL 35801 (205) 533-1640

707 Van Antwerp Building **Mobile,** AL 36602 (205) 433–5494, 5495

Commerce Street, Suite 806 Montgomery, AL 36104 (205) 262-5606

Alaska

3380 C Street, Suite 103 **Anchorage,** AK 99503 (907) 562-0704

Arizona

4428 North 12th Street **Phoenix**, AZ 85014-4585 (602) 264-1721

50 West Drachman Street Suite 103 **Tucson,** AZ 85705 (602) 622-7651 (inquiries) (602) 622-7654 (complaints)

Arkansas

1415 S. University Little Rock, AR 72204 (501) 664-7274

California

705 Eighteenth Street **Bakersfield,** CA 93301-4882 (805) 322-2074 P.O. Box 970 Colton, CA 92324-0522 (714) 825-7280

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

1398 West Indianapolis Suite 102 Fresno, CA 93705 (209) 222-8111

494 Alvarado Street, Suite C Monterey, CA 93940 (408) 372-3149

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

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

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

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

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

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

P.O. Box 746 Santa Barbara, CA 93102 (805) 963-8657

300 B Street Santa Rosa, CA 95401 (707) 577-0300

1111 North Center Street **Stockton,** CA 95202-1383 (209) 948-4880, 4881

Colorado

P.O. Box 7970 **Colorado Springs,** CO 80933 (719) 636-1155 1780 South Bellaire, Suite 700 **Denver**, CO 80222 (303) 758-2100 (inquiries) (303) 758-2212 (complaints)

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

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

Connecticut

2345 Black Rock Turnpike **Fairfield,** CT 06430 (203) 374-6161

2080 Silas Deane Highway Rocky Hill, CT 06067-2311 (203) 529-3575

100 South Turnpike Road **Wallingford**, CT 06492-4395 (203) 269-2700 (inquiries) (203) 269-4457 (complaints)

Delaware

2055 Limestone Road Suite 200 **Wilmington,** DE 19808 (302) 996-9200

District of Columbia

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

Florida

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

Better Business Bureaus

P.O. Box 7950 Clearwater, FL 34618-7950 (813) 535-5522

2976-E Cleveland Avenue Fort Myers, FL 33901 (813) 334-7331 3100 University Blvd., South Suite 239 Jacksonville, FL 32216 (904) 721–2288

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

16291 Northwest 57th Avenue Miami, FL 33014-6709 (305) 625-0307 (inquiries for Dade County) (305) 625-1302 (complaints for Dade County) (305) 524-2803 (inquiries for Broward County) (305) 527-1643 (complaints for Broward County)

P.O. Box 1511 Pensacola, FL 32597-1511 (904) 433-6111

1950 SE Port St. Lucie Blvd. Suite 211 Port St. Lucie, FL 34952 (407) 878-2010 (407) 337-2083 (Martin County)

2247 Palm Beach Lakes Bivd. Suite 211 **West Palm Beach**, FL 33409 (407) 686-2200

Better Business Councils

P.O. Box 321 **Bradenton,** FL 34206-0321 (813) 748-1325 (Manatee County)

P.O. Box 3607 **Lakeland**, FL 33802-3607 (813) 680-1030 (Polk County)

P.O. Box 492426 Leesburg, FL 32749-2426 (904) 326-0770 (Lake County)

400 Fortenberry Road Merritt Island, FL 32952 (407) 452-8869 (Central Brevard County)

13000 South Tamiami Trail Suite 111 North Port, FL 34287 (813) 426-8744



4100 Dixie Highway, NE Palm Bay, FL 32905 (407) 984-8454 (South Brevard County)

1819 Main Street, Suite 240 Sarasota, FL 34236 (813) 366-3144

P.O. Drawer 2767 Titusville, FL 32781-2767 (407) 268-2822 (North Brevard County)

257 Tamiami Trail, North **Venice**, FL 34285-1534 (813) 485-3510

Georgia

1319-B Dawson Road **Albany,** GA 31707 (912) 883-0744 **1 (800)** 868-4222 (toli free)

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

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

P.O. Box 2587 Columbus, GA 31902 (404) 324-0712

1765 Shurling Drive **Macon**, GA 31211 (912) 742-7999

P.O. Box 13956 Savannah, GA 31416-0956 (912) 354-7521

Hawaii

1600 Kapiolani Boulevard Suite 714 Honolulu, HI 96814 (808) 942–2355

Idaho

1333 West Jefferson Boise, ID 83702 (208) 342-4649 (208) 467-5547 (Canyon County)

545 Shoup Avenue, Suite 210 **idaho Falls**, ID 83402 (208) 523-9754

Illinois

211 W. Wacker Drive Chicago, IL 60606 (312) 444–1188 (inquiries) (312) 346–3313 (complaints)

3024 West Lake **Peoria**, IL 61615 (309) 688-3741 810 East State Street, 3rd Floor **Rockford**, IL 61104 (815) 963-2222

Indiana

P.O. Box 405 Elkhart, IN 46515-0405 (219) 262-8996

4004 Morgan Avenue, Suite 201 Evansville, IN 47715 (812) 473-0202

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 200 Indianapolis, IN 46204 (317) 637-0197

Marion, IN 1 (800) 552-4631 (toll free in IN)

Consumer Education Council (non-BBB) Ball State Univ. WB 150 Muncie, IN 47306 (317) 747–8108

52303 Emmons Road, Suite 9 South Bend, IN 46637 (219) 277-9123

lowa

852 Middle Road, Suite 290 **Bettendorf, IA** 52722-4100 (319) 355-6344

615 Insurance Exchange Building Des Molnes, IA 50309 (515) 243-8137

318 Badgerow Building Sioux City, IA 51101 (712) 252-4501

Kansas

501 Jefferson, Suite 24 **Topeka**, KS 66607-1190 (913) 232-0454

300 Kaufman Building Wichita, KS 67202 (316) 263-3146

Kentucky

311 West Short Street Lexington, KY 40507 (606) 259-1008

844 South 4th Street Louisville, KY 40203-2186 (502) 583-6546

Louisiana

1605 Murray St., Suite 117 **Alexandria**, LA 71301 (318) 473-4494

2055 Wooddale Boulevard **Baton Rouge, LA** 70806-1519 (504) 926-3010

501 East Main Street Houma, LA 70360 (504) 868-3456

P.O. Box 30297 Lafayette, LA 70593-0297 (318) 981-3497

P.O. Box 1681 Lake Charles, LA 70602 (318) 433-1633

141 De Siard Street, Suite 808 **Monroe**, LA 71201-7380 (318) 387-4600, 8421

1539 Jackson Avenue New Orleans, LA 70130-3400 (504) 581-6222

1401 North Market Street Shreveport, LA 71107-6525 (318) 221-8352

Maine

812 Stevens Avenue **Portiand**, ME 04103 (207) 878-2715

Maryland

2100 Huntingdon Avenue Baltimore, MD 21211 – 3215 (301) 347 – 3990

Massachusetts

20 Park Plaza, Suite 820 **Boston,** MA 02116-4404 (617) 426-9000

Framingham, MA 1 (800) 422-2811 (toll free in MA)

78 North Street, Suite 1 **Hyannis,** MA 02601-3808 (508) 771-3022

Lawrence, MA 1 (800) 422-2811 (toll free in MA)

293 Bridge Street, Suite 320 **Springfield, MA** 01103 (413) 734-3114

P.O. Box 379 **Worcester, MA** 01601 (508) 755-2548

Michigan

620 Trust Building Grand Rapids, MI 49503 (616) 774-8236

30555 Southfield Road Suite 200 Southfield, MI 48076-7751 (313) 644-1012 (inquiries) (313) 644-9156 (complaints) (313) 644-9152 (Auto Line) 1 (800) 955-5100 (toll free nationwide auto line)

Minnesota

2706 Gannon Road St. Paul, MN 55116 (612) 699--1111

Mississippi

460 Briarwood Drive, Suite 340 Jackson, MS 39206-3088 (601) 956-8282 1 (800) 274-7222 (toll free in MS) (601) 957-2886 (automotive complaints only)

Missouri

306 East 12th Street, Suite 1024 **Kansas City**, MO 64106-2418 (816) 421-7800

5100 Oakland Avenue Suite 200 St. Louis, MO 63110 (314) 531-3300

205 Park Central East Suite 509 **Springfield,** MO 65806 (417) 862-9231

Nebraska

719 North 48th Street Lincoln, NE 68504-3491 (402) 467-5261

1613 Farnam Street, Room 417 **Omaha**, NE 68102-2158 (402) 346-3033

Nevada

1022 E. Sahara Avenue Las Vegas, NV 89104-1515 (702) 735-6900, 1969

P.O. Box 21269 **Reno,** NV 89515-1269 (702) 322-0657

New Hampshire

410 South Main Street Concord, NH 03301 (603) 224-1991



New Jersey

494 Broad Street Newark, NJ 07102 (201) 642-INFO

2 Forest Avenue Paramus, NJ 07652 (201) 845-4044

1721 Route 37, East Toms River, NJ 08753-8239 (201) 270-5577

1700 Whitehorse Hamilton Square, Suite D-5 Trenton, NJ 08690 (609) 588-0808 (Mercer County)

P.O. Box 303 **Westmont, NJ** 08108-0303 (609) 854-8467

New Mexico

4600-A Montgomery NE Suite 200 Albuquerque, NM 87109 (505) 884-0500 1 (800) 445-1461 (toll free in NM)

308 North Locke Farmington, NM 87401 (505) 326-6501

2407 W. Picacho, Suite B-2 Las Cruces, NM 88005 (505) 524-3130

New York

346 Delaware Avenue **Buffalo**, NY 14202 (716) 856-7180

266 Main Street Farmingdale, NY 11735 (516) 420-0500 1 (800) 955-5100 (toll free—Auto Line)

257 Park Avenue South New York, NY 10010 (900) 463-6222 (\$.85 per minute)

1122 Sibley Tower Rochester, NY 14604-1084 (716) 546-6776

847 James Street, Suite 200 **Syracuse**, NY 13203 (315) 479-6635

1211 Route 9 **Wappingers Falls**, NY 12590
(914) 297-6550 **1 (800) 955-5100**(toll free—Auto Line)

30 Glenn Street **White Plains,** NY 10603 (914) 428–1230, 1231 **1 (800) 955–5100** (toll free—Auto Line)

North Carolina

801 BB&T Building **Asheville**, NC 28801 (704) 253-2392 1130 East Third Street Suite 400 **Charlotte, NC** 28204–2626 (704) 332–7151

3608 West Friendly Avenue **Greensboro**, NC 27410 (919) 852-4240, 4241, 4242

P.O. Box 1882 **Hickory**, NC 28603 (704) 464-0372

3120 Foplarwood Court Suite 101 Raleigh, NC 27604-1080 (919) 872-9240

2110 Cloverdale Avenue Suite 2-B Winston-Salem, NC 27103 (919) 725-8348

Ohio

222 West Market Street **Akron**, OH 44303-2111 (216) 253-4590

1434 Cleveland Avenue, NW **Canton**, OH 44703 (216) 454-9401

898 Wainut Street Cincinnati, OH 45202 (513) 421-3015

2217 East 9th St., Suite 200 Cleveland, OH 44115-1299 (216) 241-7678

527 South High Street **Columbus**, OH 43215 (614) 221-6336

40 West Fourth Street Suite 1250 **Dayton,** OH 45402 (513) 222–5825 **1 (800) 521–835**7 (toll free in OH)

P.O. Box 269 Lima, OH 45802 (419) 223-7010

130 West 2nd Street **Mansfield**, OH 44902-1915 (419) 522-1700

425 Jefferson Avenue Suite 909 **Toledo**, OH 43604-1055 (419) 241-6276

345 N. Market, Suite 202 Wooster, OH 44691 (216) 263-6444

P.O. Box 1495 Youngstown, OH 44501-1495 (216) 744-3111

Oklahoma

17 South Dewey
Oklahoma City, OK 73102
(405) 239–6860 (inquiries)
(405) 239–6081 (inquiries)
(405) 239–6083 (complaints)
6711 S. Yale, Suite 230
Tulsa, OK 74136–3327
(918) 492–1266

Oregon

610 S.W. Alder St., Suite 615 **Portland**, OR 97205 (503) 226–3981 **1 (800) 488–4166** (toll free in OR)

Pennsylvania

528 North New Street **Bethlehem,** PA 18018 (215) 866-8780

6 Marion Court Lancaster, PA 17602 (717) 291-1151 (717) 232-2800 (Harrisburg) (717) 846-2700 (York County) (717) 394-9318 (Auto Line)

P.O. Box 2297 **Philadelphia**, PA 19103-0297 (215) 496-1000

610 Smithfield Street **Pittsburgh**, PA 15222 (412) 456-2700

P.O. Box 993 Scranton, PA 18501 (717) 342-9129, 655-0445

Puerto Rico

Condominium Olimpo Plaza Suite 208 1002 Munoz Rivera Avenue **Rio Piedras,** PR 00927 (809) 756-5400 (809) 767-0446

Rhode Island

Bureau Park P.O. Box 1300 **Warwick**, Ri 02887-1300 (401) 785-1212 (inquiries) (401) 785-1213 (complaints)

South Carolina

1830 Bull Street **Columbia,** SC 29201 (803) 254-2525

311 Pettigru Street Greenville, SC 29601 (803) 242-5052

1310-G Azalea Court **Myrtle Beach**, SC 29577 (803) 497-8667

Tennessee

P.O. Box 1178 TCAS Biountville, TN 37617 (615) 323-6311 1010 Market Street, Suite 200 Chattanoga, TN 37402-2614 (615) 266-6144 (also serves Whitfield and Murray counties in GA) (615) 479-6096 (Bradley County only)

900 East Hill Avenue, Suite 165 **Knoxville**, TN 37915-2525 (615) 522-2552

P.O. Box 750704 **Memphis,** TN 38175-0704 (901) 795-8771

Sovran Plaza, Suite 1830 Nashville, TN 37239 (615) 254-5872

Texas

3300 S. 14th St., Suite 307 **Abilene,** TX 79605 (915) 691–1533

P.O. Box 1905 **Amarillo,** TX 79105-1905 (806) 379-6222

708 Colorado, Suite 720 **Austin,** TX 78701-3028 (512) 476-1616

P.O. Box 2988 **Beaumont,** TX 77704-2988 (409) 835-5348

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

4535 S. Padre Island Drive Suite 28 Corpus Christi, TX 78411 (512) 854–2892

2001 Bryan Street, Suite 850 **Dallas**, TX 75201 (214) 220–2000 **1 (800) 442–1456** (toll free in TX)

5160 Montana, Lower Level El Paso, TX 79903 (915) 772-2727

512 Main Street, Suite 807 Fort Worth, TX 76102 (817) 332-7585

2707 North Loop West Suite 900 Houston, TX 77008 (713) 868-9500

P.O. Box 1178 Lubbock, TX 79408-1178 (806) 763-0459

P.O. Box 60206 **Midland,** TX 79711-0206 (915) 563-1880 **1 (800) 592-443**3 (toll free in 915 area code)



P.O. Box 3366 **San Angelo**, TX 76902-3366 (915) 949-2989

1800 Northeast Loop 410 Suite 400 San Antonio, TX 78217 (512) 828-9441

P.O. Box 6652 **Tyler**, TX 75711-6652 (903) 581-5704

P.O. Box 7203 **Waco**, TX 76714-7203 (817) 772-7530

P.O. Box 69 **Weslaco**, TX 78596-0069 (512) 968-3678

1106 Brook Street **Wichita Falls,** TX 76301-5079 (817) 723-5526

Utah

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

Virginia

4022B Plank Road Fredericksburg, VA 22407 (703) 786-8397

3608 Tidewater Drive **Norfolk,** VA 23509-1499 (804) 627-5651

701 East Franklin Street Suite 712 Richmond, VA 23219 (804) 648-0016

31 W. Campbell Avenue Roanoke, VA 24011--1301 (703) 342-3455

Washington

127 West Canal Drive Kennewick, WA 99336-3819 (509) 582-0222

2200 Sixth Avenue, Suite 828 **Seattle,** WA 98121-1857 (206) 448-8888 (206) 448-6222 (24-hour business reporting system)

South 176 Stevens **Spokane,** WA 99204-1393 (509) 747-1155

P.O. Box 1274 Tacoma, WA 98401~1274 (206) 383~5561

P.O. Box 1584 **Yakima, W**A 98907-1584 (509) 248-1326

Wisconsin

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

Wyoming

BBB/Idaho Falls (serves Teton, Park and Lincoln counties in Wyoming) 545 Shoup Avenue, Suite 210 Idaho Falls, ID 83402 (208) 523-9754

BBB/Fort Collins
(serves all other Wyoming
Counties)
1730 South College Avenue
Suite 303
Fort Collins, CO 80525
1 (800) 873-3222
(toll free in WY)

Trade Association and Other Resolution Programs

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

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

This list includes the names and addresses of the association and other dispute resolution programs that handle consumer complaints for their members. In some cases, the

national organizations listed here can refer you to dispute resolution programs near you.

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

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

Ms. Ann Lawrence, Director Education and Conventions

American Apparei Manufacturers Association

2500 Wilson Boulevard, Suite 301 Arlington, VA 22201 (703) 524-1864 Membership: Manufacturers of clothing.

Ms. Donna Silberberg Public Relations Director

American Arbitration

Association

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

American Automobile Association AUTOSOLVE®

1000 AAA Drive, Box 16
Heathrow, FL 32746-5064
1 (800) 477-6583 (toll free)
Nationwide third-party dispute resolution program for Toyota, Lexus, Porsche and Hyundai. AUTOSOLVE® resolves Subaru disputes in selected areas of the United States

American Bar Association

Standing Committee on Dispute
Resolution
1800 M Street, N.W., Suite 790
Washington, DC 20036
(202) 331–2258
Publishes a directory of state and local
alternative dispute resolution programs.
Provides consumer information on request.

Mr. John W. Johnson Executive Vice President

American Collectors

Association
4040 West 70th Street
P.O. Box 39106
Minneapolis, MN 55439-0106
(612) 926-6547
Membership: Collection services
handling overdue accounts for retail,
professional and commercial credit grantors.

Information Department

American Council of Life Insurance

1001 Pennsylvania Avenue, N.W. Washington, DC 20004-2599
1 (800) 942-4242 (toll free -- 8 a.m. -8 p.m. EST, M-F)
Membership: Life insurance companies authorized to do business in the United States

Ms. Jane Marden, Director Consumer Affairs Ms. Linda Wood, Associate Director Community Affairs

American Gas Association

1515 Wilson Boulevard Arlington, VA 22209 (703) 841-8583 Membership: Distributors and transporters of natural gas.

American Health Care Association

1201 L Street, N.W. Washington, DC 20005-4014 (202) 842-4444 1 (800) 321-0343 (toll free—publications only) Membership: State associations of longferm health care facilities.

American Hotel and Motel Association

1201 New York Avenue, N.W., Suite 600 Washington, DC 20005-3931 (written inquiries only) Membership: State and regional hotel associations.

Mr. Herbert A. Finkston, Director Professional Ethics Division

American Institute of Certified Public Accountants

1211 Avenue of the Americas New York, NY 10036-8775 (212) 575-6209 Membership: Professional society of accountants certified by the states and territories.

American Newspaper Publishers Assn. Credit Bureau Inc.

P.O. Box 17022
Dulles International Airport
Washington, D.C. 20041
(703) 648–1038
Investigates fraudulent advertising
published in newspapers.

American Orthotic and Prosthetic Association

1650 King Street, Suite 500
Alexandria, VA 22314–1885
(703) 836–7116
Represents member companies that custom fit or manufacture components for patients with prostheses or orthoses.

Mr. Ray Greenty, Vice President Consumer Affairs

American Society of Travel Agents, Inc.

PO. Box 23992 Washington, DC 20026-3992 (703) 739-2782 Membership: Travel agents.

Mr. James A. Morrissey, Director Communications Division American Textile Manufacturers Institute

1801 K Street, N.W., Suite 900
Washington, DC 20006
(202) 862-0552
Membership: Textile mills which produce
a variety of textile products, e.g., clothing

a variety of textile products, e.g., clothing, using natural and man-made fibers.

Manager, Consumer Affairs

Automotive Consumer Action Program (AUTOCAP)

8400 Westpark Drive
McLean, VA 22102
(703) 821-7444
Third-party dispute resolution program
administered through the National
Automobile Dealers Association.
Consumer information available on
request.

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BBB AUTO LINE

Council of Better Business Bureaus, Inc. 4200 Wilson Boulevard, Suite 800 Arlington, VA 22203-1804 (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.

Better Hearing Institute

PO. Box 1840
Washington, DC 20013
(703) 642-0580
1 (800) EAR-WELL (toll free)
Membership: Professionals and others who help persons with impaired hearing.
Provides voluntary mediation between consumers and hearing aid dispensers.

Consumer Affairs

Blue Cross and Blue Shield Association

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

Ms. Caroline C. Ortado Administrator, Consumer Protection Bureau

Boat Owners Association of the United States (BOAT/U.S.)

880 South Pickett Street
Alexandria, VA 22304-0730
(703) 823-9550
Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry. BOAT/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Mr. Richard N. "Ned" Hopper Director of Governmental Affairs

Carpet and Rug institute

1155 Connecticut Avenue, N.W., Suite 500 Washington, DC 20036 (written inquiries only) Membership: Manufacturers of carpets, rugs, bath mats and bedspreads; suppliers of raw materials and services to the industry.

Mr. Robert M. Fells, Assistant Secretary

Cemetery Consumer Service Council

P.O. Box 3574
Washington, DC 20007
(703) 379-6426
Industry-sponsored dispute resolution program. Other consumer information about cemetery practices and rules available on request.

Children's Advertising Review Unit (CARU) Council of Better Business Sureaus, Inc.

845 Third Avenue
New York, NY 10022
(212) 754-1354
Handles consumer complaints about
fraudulent and deceptive advertising
related to children.

Chrysler Motors Customer Relations

National Office 26311 Lawrence Avenue Center Line, MI 48288 1 (800) 992-1997 (toll free)

Department of Defense

Office of National Ombudsman
National Committee for Employer Support
of the Guard and Reserve
1555 Wilson Boulevard, Suite 200
Arlington, VA 22209–2405
(703) 696–1391
1 (800) 336–4590 (toll free outside DC)
Provides assistance with
employer/employee problems for members
of the Guard and Reserve and their
employers.

Ms. Lorna Christie, Director Ethics and Consumer Affairs

Direct Marketing Association (DMA)

6 East 43rd Street
New York, NY 10017-4646
(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.

DMA operates the Mail Order Actio: 'ine, Mail Preference Service and Telephone Preference Service.

For problems with a mail order company, write:

Mail Order Action Line

6 East 43rd Street New York, NY 10017

To remove your name from a direct mail list, write:

Mali Preference Service P.O. Box 3861

Grand Central Station New York, NY 10163

To remove your name from a telephone solicitation list, write: Telephone Preference Service

6 East 43rd Street New York, NY 10017 Mr. William Rogal Code Administrator

Direct Selling Association

1776 K Street, N.W., Suite 600
Washington, DC 20006–2387
(202) 293–5760
Membership: Manufacturers and distributors selling consumer products door-to-door and through home-party plans.

Ms. Sally Browne, Executive Director Consumer Affairs

Electronic Industries Association

2001 Pennsylvania Avenue, N.W.
10th Floor
Washington, DC 20006
(202) 457–4977
Complaint assistance program, consumer education, etc. concerning televisions, video cassette recorders and other video systems, audio products, personal computers and communication electronic products.

Ford Consumer Appeals Board

P.O. Box 5120 Southfield, MI 48086-5120 1 (800) 392-3673 (toli free)

Funeral Service Consumer Arbitration Program (FSCAP)

1614 Central Street
Evanston, IL 60201
1 (800) 662-7666 (toll free)
Third-party dispute resolution program sponsored by the National Funeral Directors Association.

Ms. Carole M. Rogin, President Market Development

Hearing Industries Association

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

Home Owners Warranty Corporation (HOW) Operation Center

P.O. Box 152087 Irving, TX 75015-2087 1 (800) 433-7657 (toll free) Third-party dispute resolution program for new homes built by HOW-member home builders.

Ms. Jill A. Wolper, Manager
Consumer Affairs and Education

Insurance Information Institute

110 William Street
New York, NY 10038
1 (800) 942-4242 (toll free)
National insurance Consumer Helpline is a resource for consumers with automobile and home insurance questions. The Helpline is open Monday through Friday from 8 am to 8 pm.

National Headquarters

International Association for Financial Planning

2 Concourse Parkway, Suite 800 Altanta, GA 30328 (404) 395-1605 Membership: Individuals involved in financial planning.

Major Appliance Consumer Action Panel (MACAP)

20 North Wacker Drive
Chicago, IL 60606
(312) 984-5858
1 (800) 621-0477 (toll free)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis Executive Vice President

Monument Builders of North America

1740 Ridge Avenue
Evanston, IL 60201
(708) 869-2031
Membership: Cemetery monument
retailers, manufacturers and wholesalers;
bronze manufacturers and suppliers.
Consumer brochures available on request.

Ms. Sharon McHale Media Relations Coordinator/Consumer Affairs

Mortgage Bankers Association of America

1125 15th Street, N.W., 7th Floor Washington, DC 20005 (202) 861-1929 Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

National Advertising Division (NAD)

A Division of the Council of Better Business Bureaus, Inc. 845 Third Avenue New York, NY 10022 (212) 754–1320 Program: Handles consumer complaints about the truth and accuracy of national advertising.

Mr. William Young, Director Consumer Affairs/Public Liaison

National Association of Home Builders

15th and M Streets, N.W.
Washington, DC 20005
(202) 822-0409
1 (800) 368-5242 (toll free outside D.C.)
Membership: Single and multi-family home builders, commercial builders and others associated with the building industry.

National Association of Personnel Consultants

3133 Mt. Vernon Avenue Alexandria, VA 22305 (703) 684-0180 Membership: Private employment agencies.

Consumer Arbitration Center National Association of Securities Dealers, Inc.

33 Whitehall Street, 10th Floor New York, NY 10004 (212) 858-4000 Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

Accrediting Commission

National Association of Trade and Technical Schools

2251 Wisconsin Avenue, N.W.
Washington, DC 20007-4181
(202) 333-1021
(written inquiries only)
Membership: Private schools providing job training.

Mrs. Juanita Duggan Government Affairs

National Food Processors Association

1401 New York Avenue, N.W. Washington, DC 20005 (202) 639–5939 Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, 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 60606-3447
(312) 781-1410
1 (800) 621-3570 (toll free outside IL)
Membership: Futures commission
merchants; commodity trading advisers;
commodity pool operators; introducing
brokers; and brokers and associated
individuals.

Ms. Cindy Donahue Assistant to Executive Director National Home Study Council 1601 18th Street, N.W.

1601 18th Street, N.W. Washington, DC 20009 (written inquiries only) Membership: Home study (correspondence) schools.

National Tire Dealers and Regreaders Association

1250 Eye Street, N.W., Suite 400
Washington, DC 20005
(202) 789-2300
1 (800) \$75-8372 (toll free)
Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs

National Turkey Federation

11319 Sunset Hills Road
Reston, VA 22090-5205
(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 Photo Marketing Association

3000 Picture Place
Jackson, MI 49201
(written complaints only)
Membership: Retailers of photo equipment,
film and supplies; firms developing and
printing film.

Mrs. Jane Meyer
Director of Consumer Affairs
The Soap and Detergent
Association

475 Park Avenue South
New York, NY 10016
(212) 725-1262
Membership: Manufacturers of soap,
detergents, fatty acids and glycerine; raw
materials suppliers.

Teie-Consumer Hotline

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

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

Mr. Robert E. Whitley, President U.S. Tour Operators Association (USTOA)

Membership: American toy manufacturers

211 East 5 st Street, Suite 12-B
New York, NY 10022
(212) 944-5727
Membership: Wholesale tour operators,
common carriers, suppliers and providers
of travel services.



State, County and City Government Consumer Protection Offices

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

If you have a consumer problem with a business outside the state where you live, you should contact the consumer office in the state where you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents and all correspondence with the company.

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

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

Alabama

State Office

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

Alaska

The Consumer Protection Section in the Office of the Attorney General has been closed. Consumers with complaints are being referred to the Better Business Bureau (see page 45), small claims court and private attorneys.

American Samoa

Mr. Tauivi Tuinei Assistant Attorney General Consumer Protection Bureau P.O. Box 7 Pago Pago, AS 96799 011 (684) 633-4163 011 (684) 633-4164

Arizona

State Offices

Ms. H. Leslie Hall, Chief Counsel Consumer Protection Office of the Attorney General 1275 West Washington Street, Room 259 Phoenix, AZ 85007 (602) 542–3702 (602) 542–5763 (consumer information and complaints) 1 (809) 352–8431 (toll free in AZ)

Ms. Noreen Matts
Assistant Attorney General
Consumer Protection
Office of the Attorney General
402 West Congress Street, Suite 315
Tucson, AZ 85701
(602) 628-6504

County Offices
Mr. Stephen Udali, County Attorney
Apache County Attorney's Office
P.O. Box 637
St. Johns, AZ 85936
(602) 337-4364, ext. 240

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

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

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

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

Mr. Charles E. Fletcher, County Attorney Greenlee County Attorney's Office P.O. Box 1387 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. William Ekstrom, County Attorney Mohave County Attorney's Office 315 North ∜n Street Kingman, AZ 86401 (602) 753-0719

Mr. Melvin Bowers, 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
1400 Great American Tower
32 North Stone
Tucson, AZ 85701
(602) 740-5733
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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 2100 N. Congress Drive, Suite 201 Nogales, AZ 85621 (602) 281-4966

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

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

City Office

Mr. Ronald M. Detrick
Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
110 East Pennington Street, 2nd Floor
P.O. Box 27210
Tucson, AZ 85726-7210
(602) 791-4886

Arkansas

State Office

Mr. Royce Griffin, Director Consumer Protection Division Office of Attorney General 200 Tower Building 323 Center Street Little Rock, AR 72201 (501) 682-2341 (voice/TDD) 1 (300) 482-8962 (toll free voice/TDD in AR)

California

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Ms. Janet Opiekun, Director Morris County Consumer Affairs P.O. Box 900 Morristown, NJ 07963-0900 (201) 285-6070 (201) 584-9189 (TDD)

Mr. Kenneth J. Leake, Director Ocean County Consumer Affairs P.O. Box 2191 County Administration Building Room 130–1 Toma River, NJ 08754–2191 (908) 929–2105

Ms. Mary Ann Maloney, Director Passaic County Consumer Affairs County Administration Building 309 Pennsylvania Avenue Paterson, NJ 07503 (201) 881-4547, 4499 Ms. Ruth A. Hotz Somerset County Consumer Affairs County Administration Building P.O. Box 3000 Somerville, NJ 08876 (908) 231–7000, ext. 7400

Mrs. Ollie Jones, Office Manager Union County Consumer Affairs 300 North Avenue East P.O. Box 186 Westfield, NJ 07091 (201) 654-9840

Ms. Barbara McHenry, Director Warren County Consumer Affairs Dumont Administration Bldg., Route 519 Belvedere, NJ 07823 (908) 475-6500

City Offices
Ms. Lorraine Sudia, Director
Brick Consumer Affairs
Municipal Building
401 Chambers Bridge Road
Brick, NJ 08723
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Mr. Lawrence A. Eleuteri, Director Cinnaminson Consumer Affairs Municipal Building 1621 Riverton Road Cinnaminson, NJ 08077 (609) 829-6000

Ms. Theresa Ward, Director Clark Consumer Affairs 430 Westfield Avenue Clark, NJ 07066 (908) 388-3600

Ms. Mary Ann Pizzello, Director Elizabeth Consumer Affairs City Hail 60 West Scott Plaza Elizabeth, NJ 07203 (908) 820-4183

Mr. H. Gerald Niemira, Director Fort Lee Consumer Protection Board Borough Hall 309 Main Street Fort Lee, NJ 07024 (201) 592-3579

Ms. Libby Saltzman, Director Glen Rock Consumer Affairs Municipal Building, Harding Plaza Glen Rock, NJ 07452-2100 (201) 670-3956

Mr. Robert King Consumer Advocate City Hall 94 Washington Street Hoboken, NJ 07030 (201) 420-2038

Ms. Bernadine Jacobs, Director Livingston Consumer Affairs 357 South Livingston Avenue Livingston, NJ 07039 (201) 535–7976 Ms. Genevieve Ross, Director Middlesex Borough Consumer Affairs 1200 Mountain Avenue Middlesex, NJ 08846 (908) 356-8090

Ms. Mildred Pastore, Director Mountainside Consumer Affairs 1455 Coles Avenue Mountainside, NJ 07092 (908) 232-6600

Mr. Max Moses Department of Community Services Municipal Building North Bergen, NJ 07047 (201) 330-7292; 91

Ms. Annmarie Nicolette, Director Nutley Consumer Affairs City Hall 228 Chestnut Street Nutley, NJ 07110 (201) 284-4936

Ms. Beth Jenkins, Director Parsippany Consumer Affairs Municipal Building, Room 101 1001 Parsippany Boulevard Parsippany, NJ 07054 (201) 263-7011

Ms. Maria Jimenez, Director Perth Amboy Consumer Affairs City Hall 260 High Street Perth Amboy, NJ 08861 (908) 826-0290, ext. 61, 62

Ms. Priscilla Castles, Director Plainfield Action Services 510 Watchung Avenue Plainfield, NJ 07060 (908) 753-3519

Michael B. Bukatman, Director Secaucus Department of Consumer Affairs Municipal Government Center Secaucus, NJ 07094 (201) 330–2019

Ms. Marion Cramer, Director Union Township Consumer Affairs Municipal Building 1976 Morris Avenue Union, NJ 07083 (908) 688-6763

Mr. Charles A. Stern, Director Wayne Township Consumer Affairs 475 Valley Road Wayne, NJ 07470 (201) 694-1800, ext. 290

Mr. John Weitzel, Director Weehawken Consumer Affairs 400 Park Avenue Weehawken, NJ 07087 (201) 319-8005

Mr. John Busuttil, Director West New York Consumer Affairs 428 60th Street West New York, NJ 07093 (201) 861-2522



New Mexico

State Office Consumer Protection Division Office of Attorney General P.O. Drawer 1508 Santa Fe, NM 87504 (505) 827-6060 1 (800) 432-2070 (toli free in NM)

New York State Offices

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Chairperson and Executive Director
New York State Consumer
Protection Board
99 Washington Avenue
Albany, NY 12210-2891
(518) 474-8583

Ms. Rachael Kretser
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
State Capitol
Albany, NY 12224
(518) 474-5481

Mr. Richard M. Kessel Chairperson and Executive Director New York State Consumer Protection Board 250 Broadway, 17th Floor New York, NY 10007-2593 (212) 417-4908 (complaints) (212) 417-4482 (main office)

Mr. John Corwin
Assistant Attorney General
Bureau of Consumer Frauds
and Protection
Office of Attorney General
120 Broadway
New York, NY 10271
(212) 341-2345

Regional Offices

Mr. John R. Marshall, Jr.
Assistant Attorney General in Charge
Binghamton Regional Office
Office of Attorney General
59-61 Court Street, 7th Floor
Binghamton, NY 13901
(607) 773-7877

Mr. Peter B. Sullivan
Assistant Attorney General in Charge
Buffalo Regional Office
Office of Attorney General
65 Court Street
Suffalo, NY 14202
(716) 847-7184

Mr. Alan J. Burczak
Assistant Attorney General in Charge
Plattsburgh Regional Office
Office of Attorney General
70 Clinton Street
Plattsburgh, NY 12901
(518) 563-8012

Mr. Kent L. Mardon Assistant Attorney General in Charge Poughkeepsie Regional Office Office of Attorney General 235 Main Street Poughkeepsie, NY 12601 (914) 485–3920

Mr. Eugene Welch Assistant Attorney General in Charge Rochester Regional Office Office of Attorney General 144 Exchange Boulevard Rochester, NY 14614 (716) 546–7430

Ms. Susan B. Blum Assistant Attorney General in Charge Suffolk Regional Offi..e Office of Attorney General 300 Motor Parkway Hauppauge, NY 11788 (516) 231-2400

Mr. John R. Voninski Assistant Attorney General in Charge Syracuse Regional Office Office of Attorney General 615 Erie Boulevard West Syracuse, NY 13204-2465 (315) 448-4848

Ms. Aniela J. Carl Assistant Attorney General in Charge Utica Regional Office Office of Attorney General 207 Genesee Street Utica, NY 13501 (315) 793-2225

County Offices

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Ms. Candace K. Vogel
Assistant District Attorney
Consumer Fraud Bureau
Erie County District Attorney's Office
25 Delaware Avenue
Buffelo, NY 14202
(716) 858-2424

Mr. James E. Picken, Commissioner Nassau County Office of Consumer Affairs 160 Old Country Road Mineola, NY 11501 (516) 535-2600 Mr. John McCullough, Executive Director New Justice Conflict Resolution Services Inc. 210 East Fayette Street, Suite 700 Syracuse, NY 13202 (315) 471--4676

Mr. Edward J. Brown, Commissioner Orange County Department of Consumer Affairs and Weights and Measures 99 Main Street Goshen, NY 10924 (914) 294-5151, ext. 1762

Mr. Francis D. Phillips II, District Attorney Orange County District Attorney's Office 255 Main Street County Government Center Goshen, NY 10924 (914) 294-5471

Mr. Joseph LaBarbera
Putnam County Office Facility
Department of Consumer Affairs
Myrtle Avanue
Mahopac Falls, NY 10542-0368
(914) 621-2317

Mr. Alfred J. Stelzl, Director/Coordinator Rockland County Office of Consumer Protection County Office Building 18 New Hempstead Road New City, NY 10956 (914) 638-5282

Mr. Dennis S. Abbey, Director Steuben County Department of Weights, Measures and Consumer Affairs 3 East Pulteney Square Bath, NY 14810 (607) 776–9631 (607) 776–9631 ext. 2101 (voice/TDD)

Ms. Jane Devine, Commissioner Suffolk County Department of Consumer Affairs Suffolk County Center Hauppauge, NY 11788 (516) 360-4600

Mr. Jon Van Vlack, Director Ulster County Consumer Fraud Bureau 285 Wall Street Kingston, NY 12401 (914) 339-5680, ext. 240

Mr. Frank D. Castaldi, Jr. Chief, Frauds Bureau Westchester County District Attorney's Office 111 Grove Street White Plaine, NY 10601 (914) 285-3303

Mr. Jeffrey A. Conte, Acting Director Westchester County Department of Consumer Affairs Room 104, Michaelian Office Building White Plains, NY 10601 (914) 285-2155 City Offices

Mr. Steven M. Nagel, Director Babylon Consumer Protection Board Town Hall Office Annex 281 Phelps Lane North Babylon, NY 11703 (516) 422–7636

Town of Colonie Consumer Protection Memorial Town Hall Newtonville, NY 12128 (518) 783–2790

Mr. Stephen Pedone, Commissioner Mt. Vernon Office of Consumer Affairs City Hall Mt. Vernon, NY 10550 (914) 665-2433

Mr. Islank Green, Commissioner New York City Department of Consumer Affairs 42 Broadway New York, NY 10004 (212) 487-4444

Bronx Neighborhood Office New York City Department of Consumer Affairs 1932 Arthur Avenue, Room 104-A Bronx, NY 10457 (212) 579-6766

Brooklyn Neighborhood Office New York City Department of Consumer Affairs 1360 Fulton Street, Room 320 Brooklyn, NY 11216 (718) 636-7092

Ms. Isabel Butler, Director Queens Neighborhood Office New York City Department of Consumer Affairs 120-55 Queens Boulevard, Room 301A Kew Gardens, NY 11424 (718) 261-2922

Ms. Johanna Kepley, Director Staten Island Neighborhood Office New York City Department of Consumer Affairs Staten Island Borough Hall, Room 422 Staten Island, NY 10301 (718) 390-5154

Mr. Joseph Kapuscinski, Director City of Oswego Office of Consumer Affairs City Hall West Oneida Street Oswego, NY 13126 (315) 342-8150

Ms. Cathie Dworkin, Chairwoman Ramapo Consumer Protection Board Ramapo Town Hall 237 Route 59 Suffern, NY 10901-5399 (914) 357-5100 Schenectady Bureau of Consumer Protection City Hall, Room 22 Jay Street Schenectady, NY 12305 (518) 382-5061

Mr. Jack Casey, Director White Plains Department of Weights and Measures 77 South Lexington Avenue White Plains, NY 10601-2512 (914) 422-6359

Mr. Ralph A. Capozzi, Director Yonkers Office of Consumer Protection, Weights and Measures 201 Palisade Avenue Yonkers, NY 10703 (914) 377-6807

North Carolina

State Office

Mr. James C. Gulick Special Deputy Attorney General Consumer Protection Section Office of Attorney General Raney Building P.O. Box 629 Raleigh, NC 27602 (919) 733-7741

North Dakota

State Offices

Mr. Nicholas J. Spaeth Office of Attorney General 600 East Boulevard Biemarck, ND 58505 (701) 224–2210 1 (800) 472–2600 (toll free in ND)

Mr. Tom Engelhardt, Director Consumer Fraud Section Office of Attorney General 600 East Boulevard Biamarck, ND 58505 (701) 224-3404 1 (800) 472-2600 (toll free in ND)

County Office
Mr. Kent Keys, Executive Director
Quad County Community Action Agency
27 1/2 South Third Street
Grand Forks, ND 58201

Ohio

State Offices

(701) 746-5431

Ms. Dianne Goss Paynter
Consumer Frauds and Crimes Section
Office of Attorney General
30 East Broad Street
State Office Tower, 25th Floor
Columbus, OH 43266-0410
(614) 466-4986 (complaints)
(614) 466-1393 (TDD)
1 (800) 282-0515 (toll free in OH)

Mr. William A. Spratley Office of Consumers' Counsel 77 South High Street, 15th Floor Columbus, OH 43266-0550 (614) 486-9805 (voice/TDD) 1 (800) 282-9448 (toll free in OH) **County Offices**

Mr. Richard Whitehouse, Director Economic Crime Division Franklin County Office of Prosecuting Attorney 369 South High Street Columbus, OH 43215 (614) 462–3555

Mr. Steven C. LaTourette
County Prosecutor
Consumer Protection Division
Lake County Office of Prosecuting Attorney
Lake County Court House
Palnesville, OH 44077
(216) 357–2683
1 (800) 899–5253 (toll free in OH)

Mr. Robert A. Skinner Assistant Prosecuting Attorney Montgomery County Fraud Section 301 West 3rd Street Dayton Montgomery County Courts Building Dayton, OH 45402 (513) 225-5757

Mr. David Norris, Prosecuting Attorney Portage County Office of Prosecuting Attorney 466 South Chestnut Street Ravenna, OH 44266-0671 (216) 296-4593

Mr. Lynn C. Slaby, Prosecuting Attorney Summit County Office of Prosecuting Attorney 53 University Avenue Akron, OH 44308-1680 (216) 379-2800

City Offices

Mr. Staven Kurtz, Chief Cincinnati Office of Consumer Services Division of Human Services City Hall, Room 126 Cincinnati, OH 45202 (513) 352-3971

Mr. Anthony C. Julian, Director Youngstown Office of Consumer Affairs and Weights and Measures 26 South Phelps Street City Hall Youngstown, OH 44503-1318 (216) 742-8884

Oklahoma

State Offices

Ms. Jane Wheeler Assistant Attorney General Office of Attorney General 420 West Main, Suite 550 Oklahoma City, OK 73102 (405) 521-4274

Mr. Prescott H. Cowley, Administrator Department of Consumer Credit 4545 Lincoln Boulevard, Suite 104 Oklahoma City, OK 73105-3408 (405) 521-3653



Oregon

State Office

Mr. Timothy Wood, Attorney in Charge Financial Fraud Section Department of Justice Justice Building Salem, OR 97310 (503) 378-4320

Pennsylvania

State Offices

Mr. Renardo Hicks, Director Bureau of Consumer Protection Office of Attorney General Strawberry Square, 14th Floor Harrisburg, PA 17120 (717) 787–9707 1 (800) 441–2555 (toll free in PA)

Mr. Irwin A. Popowsky, Consumer Advocate Office of Consumer Advocate-Utilities Office of Attorney General 1425 Strawberry Square Harrisburg, PA 17120 (717) 783-5048 (utilities only)

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27 North Seventh Street
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Mr. Joseph Farrell, Director Bureau of Consumer Services Pennsylvania Public Utility Commission 203 North Office Building Harrisburg, PA 17120 (717) 787-4970 (out-of-state calls only) 1 (800) 782-1110 (toll free in PA)

Mr. Daniel R. Goodemote Deputy Attorney General Bureau of Consumer Protection Office of Attorney General 919 State Street, Room 203 Erle, PA 16501 (814) 871–4371

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Mr. J.P. McGowan Deputy Attorney General Bureau of Consumer Protection Office of Attorney General State Office Building, Room 358 100 Lackawanna Avenue Scranton, PA 18503 (717) 963-4913

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Consumer Protection
699 Fifth Street
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Mr. Robert Taylor, Director Chester County Bureau of Consumer Protection, Weights and Measures Courthouse, 5th Floor, North Wing High and Market Streets West Chester, PA 19380 (215) 344-6150

Ms. Karen A. Koblish, Consumer Mediator Cumberland County Consumer Affairs One Courthouse Square Carilsle, PA 17013-3387 (717) 240-6180

Ms. Evelyn Yancoskie, Director Delaware County Office of Consumer Affairs, Weights and Measures Government Center Building Second and Olive Streets Media, PA 19063 (215) 891-4865

Mrs. Helen Dunigan, Director Montgomery Courty Consumer Affairs Department County Courthouse Norristown, PA 19404 (215) 278-3565

City Office

Mr. James Fitzpatrick, Chief Economic Crime Unit Philadelphia District Attorney's Office 1421 Arch Street Philadelphia, PA 19102 (215) 686–8750

Puerto Rico

Mr. Luis Roberto Pinero, Secretary Department of Consumer Affairs (DACO) Minillas Station, P.O. Box 41059 Santurce, PR 00940 (809) 721-0940

Mr. Hector Rivera Cruz, Secretary Department of Justice P.O. Box 192 San Juan, PR 00902 (809) 721–2900

Rhode Island

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(401) 274-4490 ext. 354 (voice/TDD)
1 (800) 852-7776 (toil free in RI)

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Mr. Steve Hamm, Administrator Department of Consumer Affairs P.O. Box 5757 Columbia, SC 29250-5757 (803) 734-9452 (803) 734-9455 (TDD) 1 (800) 922-1594 (toll free in SC)

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Tennessee

State Offices

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Ms. Elizabeth Owen, Director Division of Consumer Affairs Department of Commerce and Insurance 500 James Robertson Parkway, 5th Floor Nashville, TN 37243-0600 (615) 741-4737 1 (800) 342-8385 (toll free in TN) 1 (800) 422-CLUB (toll free health club hotline in TN)

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Specialized Crime Division
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Mr. Russel Turbeville
Assistant District Attorney and Chief
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
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(713) 221-5836

City Office

Ms. Adela Gonzalez, Director
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(214) 948-4400

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State Offices

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State Offices

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Mr. Bruce Martell, Supervisor Consumer Assurance Section Department of Agriculture, Food and Market 120 State Street Montpeller, VT 05620-2901 (802) 828-2436

Virgin Islands

Mr. Clement Magras, Commissioner Department of Licensing and Consumer Affairs Property and Procurement Building Subbase #1, Room 205 St. Thomas, VI 00802 (809) 774-3130

Virginia

State Offices

Mr. Frank Seales, Jr., Chief Antitrust and Consumer Litigation Section Office of Attorney General Supreme Court Building 101 North Eighth Street Richmond, VA 23219 (804) 786-2116 1 (800) 451-1525 (toll free in VA)

Ms. Betty Blakemore, Director Division of Consumer Affairs Department of Agriculture and Consumer Services Room 101, Washington Building 1100 Bank Street P.O. Box 1163 Richmond, VA 23219 (804) 786–2042

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Ms. Diane Jemmott, Section Chief Office of Citizen and Consumer Affairs #1 Court House Plaza, Suite 314 2100 Clarendon Boulevard Arlington, VA 22201 (703) 358-3260

Mr. Ronald B. Mallard, Director Fairfax County Department of Consumer Affairs 12000 Government Center Parkway, Suite 433 Fairfax, VA 22030-6093 (Mail Complaints Only)

Mr. Hubert King, Administrator Prince William County Citizen and Consumer Assistance 15941 Cardinal Drive Suite FE850 Prince William, VA 22191 (703) 792-7370

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Roanoke, VA 24011
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Mr. J. N. McClanan Director, Consumer Affairs Division Office of the Commonwealth's Attorney 3500 Virginia Beach Boulevard, Suite 304 Virginia Beach, VA 23452 (804) 431–4610

Washington

State Offices

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Consumer and Business
Fair Practices Division
Office of the Attorney General
900 Fourth Avenue, Suite 2000
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Mr. Owen Clarke, Chief Consumer and Business Fair Practices Division Office of the Attorney General West 1116 Riverside Avenue Spokane, WA 99201 (509) 456~3123

Ms. Cynthia Lanphear, Contact Person Consumer and Business Fair Practices Division Office of the Attorney General 1019 Pacific Avenue, 3rd Floor Tacoma, WA 98402-4411 (206) 593-2904

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3200 Cedar Street
Everett, WA 98201

Everett, WA 98201 (206) 259-8810

Mr. C. Patrick Sainsbury Chief Deputy Prosecuting Attorney Fraud Division 1002 Bank of California 900 4th Avenue Seattle, WA 98164 (206) 296-9010 Mr. Dale H. Tiffany, Director Seattle Department of Licenses and Consumer Affairs 600 4th Avenue, #102 Seattle, WA 98104-1893 (206) 684-8444

Mr. Mike Mar Weights & Measures Supervisor Seattle Department of Licenses & Consumer Affairs 805 S. Dearborn Street Seattle, WA 98134 (206) 386–1298

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

West Virginia State Offices

Mr. Robert J. Lamont, Director Consumer Protection Division Office of Attorney General 812 Quarrier Street, 6th Floor Charleston, WV 25301 (304) 348-8986 1 (800) 368-8808 (toll free in WV)

Mr. Stephen Casto, Director Division of Weights and Measures Department of Labor 1800 Washington Street, East Bldg. #3, Room 319 Charleston, WV 25305 (304) 348-7890

City Office
Mrs. Carolyn Lawler, Director
Department of Consumer Protection
P.O. Box 2749
Charleston, WV 25330

Wisconsin

(304) 348-8172

State Offices
Mr. John Alberts, Administrator
Division of Trade and Consume

Division of Trade and Consumer Protection
Department of Agriculture, Trade
and Consumer Protection
801 West Badger Road
PO. Box 8911
Madleon, W! 53708
(608) 266-9836
1 (800) 422-7128 (toll free in W!)

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 1 (800) 422–7128 (toll free in WI) Mr. Eugene E. Lindauer
Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and
Consumer Protection
200 North Jefferson Street, Suite 146A
Green Bay, WI 54301
(414) 448-5111
1 (800) 422-7128 (toll free in WI)

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

Mr. James D. Jeffries
Assistant Attorney General
Office of Consumer Protection and
Citizen Advocacy
Department of Justice
P.O. Box 7856
Madison, WI 53707-7856
(608) 266-1852
1 (800) 382-8189 (toll free)

Mr. Nadim Sahar Assistant Attorney General Office of Consumer Protection Department of Justice Milwaukee State Office Building 819 North 6th Street, Room 520 Milwaukee, WI 53203-1678 (414) 227-4948 1 (800) 362-8189 (toll free)

County Offices

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

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

Mr. James A. Dehne Consumer Fraud Investigator Racine County Sheriffs Department 717 Wisconsin Avenue Racine, Wi 53403 (414) 636–3125

Wyoming

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



7)

State Agencies on Aging

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

Alabama

Dr. Oscar D. Tucker Executive Director Commission on Aging 136 Catoma Street Montgomery, AL 36130 (205) 242-5743 1 (800) 243-5463 (toll free in AL)

Alaska

Ms. Connie J. Sipe Executive Director Older Alaskans Commission P.O. Box C Juneau, AK 99811-0209 (907) 465-3250

American Samoa

Mr. Luavasa Tauala, Director Territorial Administration on Aging Government of American Samoa Pago Pago, AS 96799 011 (684) 633-1251

Arizona

Mr. Richard Littler, Administrator Aging and Adult Administration 1400 West Washington, 950A **Phoenix**, AZ 85007 (602) 542-4446

Arkansas

Mr. Herb Sanderson, Director Office of Aging and Adult Services Department of Human Services P.O. Box 1437 Little Rock, AR 72203-1437 (501) 682-2441 1 (800) 482-8049 (toll free in AR)

California

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

Colorado

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

Connecticut

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

Delaware

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

District of Columbia

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

Florida

Dr. Larry Polivka Assistant Secretary Aging and Adult Services 1321 Winewood Boulevard Room 323 Tallahassee, FL 32399-0700 (904) 488-8922

Georgia

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

Guam

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

Hawaii

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

Idaho

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

Illinois

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

Indiana

Ms. Geneva Shedd, Director Aging/In-Home Care Services Division Department of Human Services P.O. Box 7083 Indianapolis, IN 46207-7083 (317) 232-7020 1 (800) 622-4972 (toll free in IN)

lowa

Ms. Betty Grandquist Executive Director Department of Elder Affairs 914 Grand Avenue, Suite 236 Des Moines, IA 50319 (515) 281-5187 1 (800) 532-3213 (toll free in IA)



Kansas

Ms. Joanne Hurst, Secretary Department on Aging Docking State Office Building Room 122 South 915 Southwest Harrison Street **Topeka**, KS 66612-1500 (913) 296-4986 1 (800) 432-3535 (toll free in KS)

Kentucky

Ms. Sue N. Tuttle, Director Division for Aging Services Department for Social Services 275 East Main Street 6th Floor West Frankfort, KY 40621 (502) 564-6930 (502) 564-5497 (TDD) 1 (800) 372-2991 (toll free in KY) 1 (800) 372-2973 (toll free TDD in KY)

Louisiana

Ms. Vicky Hunt, Director Governors Office of Elder Affairs P.O. Box 80374 Baton Rouge, LA 70898 (504) 925-1700

Maine

Ms. Christine Gianopoulos
Director
Bureau of Elder and Adult Service
35 Anthony Avenue
Statehouse, Station 11
Augusta, ME 04333-0011
(207) 626-5335

Maryland

Ms. Rosalie S. Abrams, Director Office on Aging 301 West Preston Street 10th Floor Baltimore, MD 21201 (301) 225-1100 (301) 383-7555 (TDD) 1 (800) 243-3425 (toll free in MD)

Massachusetts

Mr. Franklin P. Ollivierre, Secretary Executive Office of Elder Affairs 38 Chauncy Street Boston, MA 02111 (617) 727-7750 1 (800) 882-2003 (toll free in MA) 1 (800) 872-0166 (toll free TDD in MA) 1 (800) 922-2275 (toll free voice/TDD in MA— Elder Abuse Hotline)

Michigan

Ms. Nancy Crandall, Director Office of Services to the Aging P.O. Box 30026 Lansing, MI 48909 (517) 373-8230

Minnesota

Mr. Gerald Bloedow Executive Secretary Minnesota Board on Aging 444 Lafayette Road St. Paul, MN 55155-3843 (612) 296-2544 1 (800) 652-9747 (toll free in MN)

Mississippi

Ms. Billie J. Marshall, LSW Director, Council on Aging Division of Aging and Adult Services 421 West Pascagoula Street Jackson, MS 39203 (601) 949-2070 1 (800) 345-6347 (toll free in MS)

Missouri

Mr. Edwin L. Walker Director, Division of Aging P.O. Box 1337 Jefferson City, MO 65102 (314) 751-8535 1 (800) 392-0210 (toll free in MO)

Montana

Mr. Hank Hudson Coordinator of Aging Services Governor's Office State Capitol Helena, MT 59620 (406) 444-4204 1 (800) 332-2272 (toll free in MT)

Nebraska

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Ms. Connie Bratka
Acting Director
Nebraska Department on Aging
State Office Building
P.O. Box 95044
Lincoln, NE 68509
(402) 471-2306

Nevada

Ms. Suzanne Ernst, Administrator Division for Aging Services Department of Human Resources 340 North 11th Street Las Vegas, NV 89158 (702) 486-3545

New Hampshire

Mr. Richard A. Chevrefils, Director Division of Elderly and Adult Services 6 Hazen Drive Concord, NH 03301 (603) 271-4680 1 (800) 351-1888 (toll free in NH)

New Jersey

Ms. Lois Hull, Director Division on Aging Department of Community Affairs 101 South Broad Street, CN 807 **Trenton**, NJ 08625 (609) 292-4833 1 (800) 792-8820 (toll free in NJ)

New Mexico

Ms. Michelle Lujan Grisham Director, State Agency on Aging 224 East Palace Avenue 4th Floor Santa Fe, NM 87501 (505) 827-7640 (voice/TDD) 1 (800) 432-2080 (toll free in NM)

New York

Ms. Jane Gould, Director New York State Office for the Aging Agency Building 2, ESP Albany, NY 12223 (518) 474-5731 1 (800) 342-9871 (toll free in NY)



North Carolina

Ms. Bonnie M. Cramer, Director Division of Aging Department of Human Resources Caller Box No. 2953 693 Palmei Drive Raleigh, NC 27626-0531 (919) 733-3983 1 (800) 662-7030 (toll free voice/TDD in NC)

North Dakota

Mr. Larry Brewster, Administrator Aging Services Department of Human Service 600 East Boulevard Bismarck, ND 58505 (701) 224-2310 1 (800) 472-2622 (toll free in ND)

Ohio

Ms. Judith Y. Brachman, Director Ohio Department of Aging 50 West Broad Street, 9th Floor Columbus, OH 43266-0501 (614) 466-5500 (614) 466-6191 (TDD) 1 (800) 282-1206 (toll free in OH—nursing home information)

Oklahoma

Mr. Roy R. Keen
Division Administrator
Special Unit on Aging
P.O. Box 25352
Oklahoma City, OK 73125
(405) 521-2281
(405) 521-2827 (TDD)

Oregon

Mr. Richard Ladd, Administrator Senior Services Division Department of Human Resources State of Oregon 313 Public Service Building Salem, OR 97310 (503) 378-4728 1 (800) 232-3020 (toll free voice/TDD in OR)

Pennsylvania

Ms. Linda M. Rhodes, Secretary Department of Aging 231 State Street Harrisburg, PA 17101 (717) 783-1549

Puerto Rico

Dr. Celia Cintron
Executive Director
Office of Elder Affairs
Call Box 563
Old San Juan
Station, PR 00902
(809) 721-4560

Rhode Island

Ms. Maureen Maigret, Director Department of Elderly Affairs 160 Pine Street Providence, RI 02903 (401) 277-2880 (voice/TDD) 1 (800) 322-2880 (toll free in RI)

South Carolina

Ms. Ruth Q. Seigler Executive Director South Carolina Commission on Aging 400 Arbor Lake Drive Suite B-500 Columbia, SC 29223 (803) 735-0210 1 (800) 868-9095 (toll free)

South Dakota

Ms. Gail Ferris, 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 37243-0860 (615) 741-2056

Texas

Ms. Polly S. Owell
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 TX)

Utah

Mr. Percy Devine, III, Director Division of Aging and Adult Services P.O. Box 45500 Salt Lake City, UT 84145-0500 (801) 538-3910

Vermont

Mr. Lawrence G. Crist, Commissioner Department of Aging and Disabilities 103 South Main Street Waterbury, VT 05671-2301 (802) 241-2400 (voice/TDD)

Virgin Islands

Ms. Juel C. Rhymer Molloy Commissioner Department of Human Services Barbel Plaza South Charlotte Amalie St. Thomas, V! 00802 (809) 774-0930

Virginia

Ms. Thelma E. Bland, Commissioner Department for the Aging 700 East Franklin Street 10th Floor Richmond, VA 23219 (804) 225-2271 (voice/TDD) 1 (800) 552-4464 (toll free in VA) 1 (800) 552-3402 (toll free in VA—Ombudsman Hotline)

Washington

Mr. Charles Reed Assistant Secretary Aging and Adult Services Administration OB-44A Olympia, WA 98504 (206) 493-2509 1 (800) 422-3263 (toll free in WA)

West Virginia

Dr. David K. Brown 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

Wyoming

Mr. E. Scott Sessions, Director Division on Aging 139 Hathaway Building Cheyenne, WY 82002-0480 (307) 777-7986 1 (800) 442-2766 (toll free in WY)



State Banking Authorities

The officials listed below regulate and supervise statechartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and

consumer credit. If you are dealing with a federally chartered bank, check the listing of "Selected Federal Agencies," beginning on page 82.

Alabama

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

Alaska

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

Arizona

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

Arkansas

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

California

Mr. James E. Gilleran Superintendent of Banks 111 Pine Street, Suite 1100 San Francisco, CA 94111-5613 (415) 557-3535 1 (800) 622-0620 (toll free in CA)

Colorado

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

Connecticut

Mr. Raiph Shulansky Banking Commissioner 44 Capitol Avenue Hartford, CT 06106 (203) 566-4560 1 (800) 842-2220 (toll free in CT)

Delaware

Mr. Keith H. Ellis State Bank Commissioner 555 E. Loockerman Street Suite 210 Dover, DE 19901 (302) 739-4235

District of Columbia

Ms. Fè Morales Marks Acting Superintendent of Banking and Financial Institutions 1250 I Street, N.W. Suite 1003 Washington, DC 20005 (202) 727–1563

Florida

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

Georgia

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

Guam

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

Hawaii

Mr. Clifford Higa Commissioner Financial Institutions P.O. Box 2054 Honolulu, HI 96805 (808) 586-2820

Idaho

Mr. Belton J. Patty Director Department of Finance 700 West State Street 2016 Floor Bolse, ID 83720-2700 (208) 334-3319

Illinois

Mr. Bob Piel
Commissioner of Banks
and Trust Companies
117 South Fifth Street
Room 100
Springfield, IL 62701
(217) 785-2837
1 (800) 634-5452
(toll free in IL)
(credit card rate
Information only)

Indiana

Mr. Charles W. Phillips Director Department of Financial Institutions Indiana State Office Building Room 1024 Indianapolis, IN 46204-2294 (317) 232-3955 1 (400) 382-4880 (toll free in IN)

lowa

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

Kansas

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

Kentucky

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

Louisiana

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

Maine

Mr. H. Donald DeMatteis Superintendent of Banking State House Station #36 Augusta, ME 04333-0036 (207) 582-8713

Maryland

Ma. Margie H. Muller Bank Commissioner 501 St. Paul Place 13th Floor Baltimore, MD 21202 (301) 333-6262 1 (800) 492-7521 (toll free in MD)

Massachusetts

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

Michigan

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

Minnesota

Mr. James G. Miller Deputy Commissioner of Commerce 133 East 7th Street St. Paul, MN 55101 (612) 296–2135

Mississippi

Mr. Thomas L. Wright Commissioner Department of Banking and Consumer Finance P.O. Box 23729 Jackson, MS 39225 (601) 359-1031 1 (800) 826-2499 (toll free in MS)

Missouri

Mr. Earl L. Manning Commissioner of Finance P.O. Box 716 Jefferson City, MO 65102 (314) 751–3242

Montana

Mr. Donald W. Hutchinson Commissioner Financial Institutions 1520 East Sixth Avenue Room 50 Helena, MT 59620-0542 (406) 444-2091

Nebraska

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

Nevada

Mr. L. Scott Walshaw Commissioner Financial Institutions 406 East & cond Street Carson City, NV 89710 (702) 687-4260

New Hampshire

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



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

New Mexico

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

New York

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

North Carolina

Mr. William T. Graham Commissioner of Banks P.O. Box 29512 Raleigh, NC 27626-0512 (919) 733-3016

North Dakota

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

Ohio

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

Oklahoma

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

Oregon

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

Pennsylvania

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

Puerto Rico

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

Rhode Island

Mr. Edward D. Pare Jr. Acting Associate Director and Superintendent of Banking and Securities 233 Richmond Street Suite 231 Providence, RI 02903-4231 (401) 277-2405 (401) 277-2223 (TDD)

South Carolina

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

South Dakota

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

Tennessee

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

Texas

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

Utah

Mr. George Sutton Commissioner Financial Institutions P.O. Box 89 Sait Lake City, UT 84110 (801) 538-8830

Vermont

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

Virgin Islands

Mr. Derek M. Hodge Lieutenant Governor Chairman of the Banking Board Kongens Garde 18 St. Thomas, VI 00802 (809) 774-2991

Virginia Mr. Sidney A. Bailey Commissioner Financial Institutions P.O. Box 2-AE Richmond, VA 23205 (804) 786-3657 1 (800) 552-7945 (toll free in VA)

Washington

Mr. Thomas H. Oldfield Supervisor of Banking P.O. Box 9032 Olympia, WA 98504 (206) 753-6520

West Virginia

Mr. James H. Paige III Commissioner of Banking State Capitol Complex Building 3, Room 311 Charleston, WV 25305 (304) 348-2294 (800) 642-9056 (toll free in WV)

Wisconsin

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

Wyoming

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



State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make informed insurance buying decisions. Your local library also will

have information that can help you compare insurance companies before making a purchase.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Mr. Mike Weaver Insurance Commissioner 135 South Union Street #181 Montgomery, AL 36130 (205) 269–3550

Alaska

The Honorable David J. Walsh Director of Insurance P.O. Box D Juneau, AK 99811 (907) 465-2515

American Samoa

Insurance Commissioner Office of the Governor Pago Pago, AS 96799

Arizona

Ms. Susan Gallinger Director of Insurance 3030 North Third Screet Suite 1100 Phoenix, AZ 85012 (602) 255-5400

Arkansas

Mr. Lee Douglass Insurance Commissioner 400 University Tower Building Little Rock, AR 72204-1699 (501) 686-2900

California

Mr. John Garamendi
Commissioner of Insurance
100 Van Ness Avenue
San Francisco, CA 94102
(415) 557-3245 (San Francisco)
(213) 736-2551 (Los Angeles)
1 (800) 237-9045
(toll free in CA—complaints)
1 (800) 927-HELP
(toll free in CA—complaints)

Colorado

Mr. John Kezer Commissioner of Insurance 303 West Colfax Avenue Suite 500 Derwer, CO 80204 (303) 866-6400

Connecticut

Mr. Robert R. Googins Insurance Commissioner PO. Box 816 Hartlord, CT 06142-0816 (203) 297-3800

Delaware

Mr. David N. Levinson Insurance Commissioner 841 Silver Lake Boulevard Dover, DE 19901 (302) 739-4251 1 (900) 282-8611 (toll free in DE)

District of Columbia

Mr. Patrick E. Kelly Acting Superintendent of Insurance 614 H Street, N.W. North Potomac Building Suite 516 Washington, DC 20001 (202) 727-7424

Florida

Mr. Tom Gallagher Insurance Commissioner Plaza Level Eleven-The Capitol Tallahassee, FL 32399-0300 (904) 488-3440 1 (800) 342-2762 (toll free in FL)

Georgia

Mr. Tim Ryles Insurance Commissioner 2 Martin L. King, Jr. Drive Atlanta, GA 30334 (404) 656-2056

Guam

Mr. Joaquin Blaz Insurance Commissioner P.O. Box 2796 Agana, GU 96910

Hawai

Mr. Robin Campaniano Insurance Commissioner P.O. Box 3614 Honolulu, HI 96811 (808) 586-2790

Idaho

Mr. George Neumayer Acting Director of Insurance 500 South 10th Street Boise, ID 83720 (208) 334-2250

Illinois

Mr. James W. Schacht Acting Director of Insurance 320 West Washington Street Springfield, IL 62767 (217) 782-4515 (217) 524-4872 (TDD)

indiana

Mr. John J. Dillon III
Commissioner of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204-2787
(317) 232-2385
1 (80) 622-4461
(toll free in IN—complaints)

lowa

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

Kansas

Mr. Ron Todd Commissioner of Insurance 420 S.W. 9th Street Topeka, KS 66612 (913) 296–7801 1 (800) 432–2484 (toll free in KS)

Kentucky

Ms. Elizabeth Wright Insurance Commissioner 229 West Main Street P.O. Box 517 Frankfort, KY 40602 (502) 564–3630

Louisiana

Mr. Hunter O. Wagner Acting Commissioner of Insurance P.O. Box 94214 Baton Rouge, LA 70804-9214 (504) 342-5900

Maine

Mr. Joseph A. Edwards Superintendent of Insurance State House Station 34 Augusta, ME 04333-0034 (207) 582-8707

Maryland

Mr. John A. Doneha Insurance Commissioner 501 St. Paul Place 7th Floor South Baltimore, MD 21202 (301) 333-2520 (301) 383-7555 (TDD) 1 (800) 492-7521 (toll free in MD)

Massachusetts

Ms. Susan Scott Acting Commissioner of Insurance 280 Friend Street Boston, MA 02114 (617) 727-7189, ext. 300

Michigan

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

Minnesota

Mr. Bert J. McKasy Commissioner of Commerce 133 East 7th Street St. Paul, MN 55101 (612) 296-2594

Mississippi

Mr. George Dale
Commissioner of Insurance
1804 Walter Sillers Building
Jackson, MS 39201
(601) 359–3569
1 (800) 562–2957
(toll free in MS—claims only)

Missouri

Mr. Lewis E. Melahn Director of Insurance 301 West High Street Room 630 P.O. Box 690 Jefferson City, MO 65102 (314) 751-4126 1 (800) 726-7390 (toll free in MO)

Montana

Ms. Andy Bennett Commissioner of Insurance P.O. Box 4009 Helena, MT 59604-4009 (406) 444-2040 1 (800) 332-6148 (toll free in MT)

Nebraska

Mr. William H. McCartney Director of Insurance 941 "O" Street, Suite 400 Lincoln, NE 68508 (402) 471-2201

Nevada

Ms. Theresa Rankin
Acting Commissioner of
Insurance
1665 Hot Springs Road
Capitol Complex 152
Carson City, NV 89710
(702) 687-4270
1 (800) 992-0900
(toli free in NV)

New Hampshire

Mr. Louis E. Bergeron Insurance Commissioner 169 Manchester Street Concord, NH 03301 (603) 271-2261 1 (800) 852-3416 (toll free in NH—consumer services)



New Jersey

Mr. Samuel F. Fortunato Commissioner Department of Insurance 20 West State Street CN325 Trenton, NJ 08625 (609) 292-5363

New Mexico

Mr. Fabian Chavez Superintendent of Insurance PERA Building, Room 428 P.O. Drawer 1269 Santa Fe, NM 87504-1269 (505) 827-4500

New York

Mr. Salvatore R. Curiale Superintendent of Insurance 160 West Broadway New York, NY 10013-3393 (212) 602-0429 1 (800) 342-3736 (toll free in NY—consumer services)

North Carolina

Mr. James E. Long Commissioner of Insurance Dobbs Building PO. Eox 26387 Raleigh, NC 27611 (919) 733-7343 1 (803) 662-7777 (toll free in NC)

North Dakota

Mr. Earl R. Pomeroy Commissioner of Insurance Capitol Building, 5th Floor 600 East Boulevard Avenue Bismarck, ND 58505-0320 (701) 224-2440 1 (800) 247-0560 (toll free in ND)

Ohio

Mr. Harold T. Duryee Director of Insurance 2100 Stella Court Columbus, OH 43266-0566 (614) 644-2651

Consumer Services (614) 644-2673 1 (800) 686-1526 (toll free in OH)

Fraud Division (614) 644-2671 1 (800) 686-1527 (toll free in OH)

Okiahoma

Mr. Gerald Grimes Insurance Commissioner P.O. Box 53408 Oklahoma City, OK 73152 (405) 521-2828 1 (800) 522-0071 (toll free in OK)

Oregon

Mr. Gary K. Weeks Insurance Commissioner 21 Labor and Industries Bldg. Salem, OR 97310-0765 (503) 378-4271

Pennsylvania

Ms. Constance B. Foster Insurance Commissioner Strawberry Square, 13th Floor Harrisburg, PA 17120 (717) 787-5173

Puerto Rico

Mr. Billafane Nerix
Commissioner of Insurance
Fernandez Juncos Station
P.O. Box 8330
Santurce, PR 00910
(809) 722-8686

Rhode Island

Mr. Maurice C. Paradis Insurance Commissioner 233 Richmond Street Providence, RI 02903 (401) 277-2246

South Carolina

Mr. John G. Richards V
Chief Insurance Commissioner
P.O. Box 100105
Columbia, SC 29202-3105
(803) 737-6117
1 (800) 768-3467
(toll free in SC—consumer department)

South Dakota

Ms. Mary Jane Cleary Director of Insurance Insurance Building 910 East Sioux Avenue Pierre, SD 57501-3940 (605) 773-3563

Tennessee

Ms. Elaine A. McReynolds Commissioner of Insurance 500 James Robertson Parkway Nashville, TN 37243-0565 (615) 741-2241 1 (800) 342-4029 (toll free in TN)

Texas

Mr. Ray Marek
Director
Claims and Compliance
Division
State Board of Insurance
P.O. Box 149091
Austin, TX 78714-9091
(512) 463-6501
1 (800) 252-3439
(toll free in TX—complaints)

Utah

Mr. Harold C. Yancey Commissioner of Insurance 3110 State Office Building Salt Lake City, UT 84114 (801) 530-6400

Vermont

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

Virgin Islands

Mr. Derek M. Hodge Commissioner of Insurance Kongens Garde 18 St. Thomas, VI 00802 (809) 774–2991 Virginia

Mr. Steven T. Foster Commissioner of Insurance 700 Jefferson Building PO. Box 1157 Richmond, VA 23209 (804) 786-3741 (804) 225-3806 (TDD) 1 (800) 552-7945 (toll free in VA)

Washington

Mr. Richard G. Marquardt Insurance Commissioner Insurance Building AQ21 Olympia, WA 98504-0321 (206) 753-7301 1 (800) 562-6900 (toll free in WA)

West Virginia

Mr. Hanley C. Clark Insurance Commissioner 2019 Washington Street, East Charleston, WV 25305 (304) 348-3394 1 (800) 642-9004 (toll free in WV)

Wisconsin

Mr. Robert D. Haase Commissioner of Insurance P.O. Box 7873 Madison, WI 53707-7873 (608) 266-3585 1 (800) 236-8517 (toll free in WI—complaints)

Wyoming

Mr. Kenneth Erickson Commissioner of Insurance Herschler Building 122 West 25th Street Cheyenne, WY 82002-0440 (307) 777-7401 1 (800) 442-4333 (toll free in WY)



State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity and a variety of other services within your state. These services include rates for telephone calls and moving household goods. In some states, the utility commissions regulate water and transportation rates. Rates for utilities and services provided between states are regulated by the Federal government.

Many utility commissions hardle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

If you have a consumer question or complaint about a utility matter, write or call the commission in your state.

Alabama

Mr. James Sullivan President Public Service Commission PO. Box 991 Montgomery, AL 36101-0991 (205) 242-5207 1 (800) 392-8050 (toll free in AL)

Alaska

Mr. Don Schroer Commissioner Public Utilities Commission 1016 West 6th Anchorage, AK 99501 (907) 276-6022

Arizona

Mr. Renz Jennings
Chairman
Corporation Commission
1200 West Washington Street
Phoenix, AZ 85007
(602) 542–3935
(602) 255–2105 (TDD)
1 (800) 222–7000
(toll free in AZ)

Arkansas

Mr. Sam I. Bratton, Jr.
Chairman
Public Service Commission
PO. Box 400
Little Rock, AR 72203-0400
(501) 682-1453
1 (800) 482-1164
(toll free in AR --complaints)

California

Ms. Patricia Eckert
President
Public Utilities Commission
505 Van Ness Avenue
Room 5207
San Francisco, CA 94102
(415) 557-3700
(415) 557-0796 (TDD)
1 (800) 548-9919
(to:) free in Northern CA—
complaints)
1 (800) 648-6967
(toll free in Southern CA—
complaints)

Colorado

Mr. Arnold H. Cook Chairman Public Utilities Commission 1580 Logan Street Logan Tower—Office Level 2 Derwer, CO 80203 (303) 894-2021 1 (800) 888-0170 (toll free in CO)

Connecticut

Mr. Clifton Leonhardt
Chairperson
Department of Public Utility
Control
1 Central Park Plaza
New Britain, CT 06051
(203) 827–1553
1 (800) 382–4586
(toll free in CT)

Delaware

Ms. Nancy M. Norling Chairman Public Service Commission 1560 South DuPont Highway PO. Box 457 Dover, DE 19903 (302) 739-4247 1 (800) 282-8574 (toll free in DE)

District of Columbia

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State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies coordinate and provide a number of services for disabled persons. These services can include counseling, evaluation, training and job

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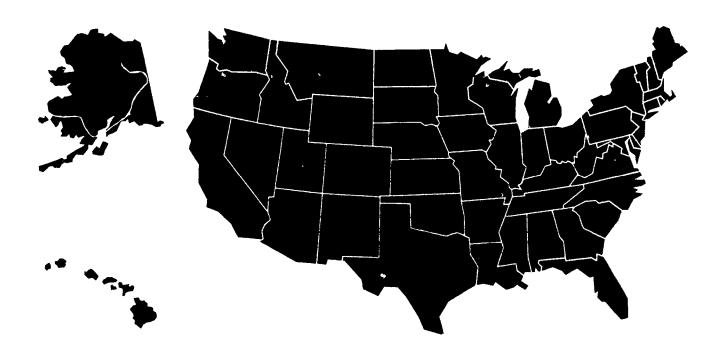
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State Weights and Measures Offices

State Weights and Measures offices enforce laws and regulations about the weights of such packaged items as food and household products. These offices also check the accuracy of weighing and measuring devices, for example, supermarket scales, gasoline pumps, taxicab meters and

rental car odometers.

Contact the Weights and Measure office nearest you if you think you have purchased a product that weighed less than it should or you think a scale or meter is inaccurate.

Alabama

Mr. Donald E. Stagg Director Weights and Measures Division Department of Agriculture P.O. Box 3336 Montgomery, AL 36109-0336 (205) 242-2613 1 (800) 321-0018 (toll free in AL)

Alaska

Mr. Edward Moses
Director
Mr. Aves D. Thompson
Chief Inspector
Weights and Measures
Department of Commerce and
Economic Development
Division of Measurement
Standards
12050 Industry Way
Huffman Business Park
Building O
Anchorage, AK 99515
(907) 345~7750
1 (800) 478–7836
(toll free in AK)

Arizona

Mr. Raymond Helmick
Director
Weights and Measures Division
Department of Administration
1951 West North Lane
Phoenix, AZ 85021
(602) 255-5211

Arkansas

Mr. Sam F. Hindsman Director Bureau of Standards 4608 West 61st Street Little Rock, AR 72209 (501) 324–9681

California

Mr. Darrell A. Guensler Assistant Director Division of Measurement Standards Department of Food and Agriculture 8500 Fruitridge Road Sacramento, CA 95826 (916) 366-5119

Colorado

Mr. David Wallace Chief Measurements Standards Section Department of Agriculture 3125 Wyandot Street Deriver, CO 30211 (303) 866-2845

Connecticut

Mr. Allan M. Nelson Director Weights and Measures Division Department of Consumer Protection State Office Building Room G-17 165 Capitol Avenue Hartford, CT 06106 (203) 566-5230

Delaware

Supervisor Office of Weights and Measures Department of Agriculture 2320 South DuPont Highway Dover, DE 19901-9999 (302) 739-4811

District of Columbia

Acting Chief
Weights and Measures
Market Branch
Department of Consumer and
Regulatory Affairs
1110 U Street, S.E.
Washington, DC 20020
(202) 767-7923

Florida

Mr. Max Gray
Chief
Bureau of Weights and
Measures
Department of Agriculture and
Consumer Services
3125 Conner Boulevard
Building #2
Tallahassee, FL 32399-1650
(904) 488-9140

Georgia

Mr. Bill Truby Assistant Commissioner Division of Weights and Measures Department of Agriculture Agriculture Building Atlanta, GA 30334 (404) 656–3605

Hawaii

Mr. James E. Maka Administrator Measurement Standards Department of Agriculture 725 Ilalo Street Honolulu, HI 96813-5524 (808) 548-7152

Idaho

Mr. Glen H. Jex Chief Bureau of Weights and Measures Department of Agriculture 2216 Kellogg Lane Bolse, ID 83712 (208) 334-2345

Illinois

Mr. Sidney A. Colbrook Manager Weights and Measures Program Department of Agriculture 801 East Sangamon Avenue P.O. Box 19281 Springfield, IL 62794–9281 (217) 782–3817

Indiana

Ms. Sharon S. Rhoades Program Administrator Weights and Measures State Board of Health 1330 West Michigan Street Indianapolis, IN 46206-1964 (317) 633-0350

lowa

Mr. Jerry L. Bane Bureau Chief Weights and Measures Department of Agriculture and Land Stewardship H.A. Building Des Moines, IA 50319 (515) 281-5716

Kansas

Mr. DeVern H. Phillips State Sealer Weights and Measures Division State Board of Agriculture 2016 South West 37th Street Topeka, KS 66611–2570 (913) 267–4641

Kentucky

Mr. Charles Prebble
Director
Division of Weights and
Measures
Department of Agriculture
106 West Second Street
Frankfort, KY 40601–2882
(502) 564–4870

Louisiana

Mr. Ronald Harrell Director Weights and Measures Department of Agriculture P.O. Box 3098 Baton Rouge, LA 70821-3098 (504) 925-3780

Maine

Mr. Clayton F. Davis Director Division of Regulations State House Station 28 Augusta, ME 04333 (207) 289-3841 (207) 289-4470 (TDD)

Maryland

Mr. Kenneth S. Butcher Chief Weights and Measures Section Maryland Department of Agriculture 50 Harry S. Truman Parkway Annapolia, MD 21401 (301) 841–5790

Massachusetts

Mr. Charles H. Carroll Assistant Director of Standards Division of Standards One Ashburton Place McCormick Building Room 1115 Boston, MA 02108 (617) 727-3480

Michigan

Mr. Edward Heffron Chief Food Division Department of Agriculture Ottawa Building North 4th Floor P.O. Box 30017 Lansing, MI 48909 (517) 373-1060

Minnesota

Mr. Michael F. Blacik Director Division of Weights and Measures Department of Public Service 2277 Highway 36 St. Paul, MN 55113 (612) 341-7200



Mississippi

Mr. William P. Eldridge Director Weights and Measures Division Department of Agriculture 500 Greymont Avenue Jackson, MS 39215-1609 (601) 354-7077

Missouri

Mr. Lester Barrows Director Weights and Measures Division Department of Agriculture P.O. Box 630 Jefferson City, MO 65102-0630 (314) 751-4278

Montana

Mr. W. James Kembel **Bureau Chief** Bureau of Weights and Measures Department of Commerce Capitol Station Helena, MT 59620 (406) 444-3164

Nebraska

Mr. Steven A. Malone Director Division of Weights and Measures Department of Agriculture 301 Centennial Mall South 4th Floor P.O. Box 94757 Lincoln, NE 68509 (402) 471-4292

Nevada

Mr. William H. McCrea State Supervisor **Department of Agriculture** Weights and Measures P.O. Box 11100 Reno, NV 89510-1100 (702) 688-1166

New Hampshire

Mr. Stephen Taylor Commissioner Department of Agriculture Bureau of Weights and Measures Caller Box 2042 Concord, NH 03302-2042 (603) 271-3700

New Jersey Mr. Williem J. Wolfe State Superintendent State Office of Weights and Measures 1261 Routes 1 and 9 South Avenel, NJ 07001 (201) 815-4840

New Mexico

Mr. Fred A. Gerk Director Division of Standards and Consumer Services Department of Agriculture P.O. Box 30005, Dept. 3170 Las Cruces, NM 88003-0005 (505) 646-1616 1 (800) 458-0179 (toll free in NM)

New York

Mr. John J. Bartfai Director Bureau of Weights and Measures Department of Agriculture Building 7-A 1220 Washington Avenue Albany, NY 12235 (518) 457-3452

North Carolina

Mr. N. David Smith Director, Standards Division Department of Agriculture P.O. Box 27647-- Dept. SD Raieigh, NC 27611 (919) 733-3313

North Dakota

Mr. Curtis Roberts Director Division of Weights and Measures State Capitol Bismarck, ND 58505-0480 (701) 224-2400 1 (800) 932-2400 (toli free in ND)

Ohio

Chief Division of Weights and Measures Department of Agriculture 8995 East Main Street, Bldg. 5 Reynoldsburg, OH 43068 (614) 866-6361

Oklahoma

Mr. O. Ray Elliott Director Agricultural Products Division Department of Agriculture 2800 North Lincoln Boulevard Oklahoma City, OK 73105 (405) 521-3864, ext. 301

Oregon

Mr. Kendrick J. Simila Administrator Measurement Standards Department of Agriculture 635 Capitol Street, N. E. Salem, OR 97310-0110 (503) 378-3792

Pennsylvania

Mr. Neil E. Cashman Jr. Director Bureau of Weights and Measures Department of Agriculture 2301 North Cameron Street Harrisburg, PA 17110 (717) 787-6772

Puerto Rico

Mr. Hector Niedes **Auxiliary Secretary for** Complaints Department of Consumer Affairs P.O. Box 41059 Minillas Station Santurce, PR 00940 (809) 722-7555

Rhode Island

Ms. Lynda L. Maurer Supervising Metrologist Mercantile Division Department of Labor 220 Elmwood Avenue Providence, RI 02907 (401) 457-1867 (401) 457-1888 (TDD)

South Carolina

Mr. Carol P. Fulmer **Assistant Commissioner** of Consumer Services Division Department of Agriculture P.O. Box 11280 Columbia, SC 29211-1280 (803) 737-2080

South Dakota

Mr. James Melgaard Director Division of Commercial Inspection and Regulation 118 West Capitol Pierre, SD 57501-2036 (605) 773-3697

Tennessee

Mr. Robert Williams Standards Administrator Weights and Measures Department of Agriculture P.O. Box 40627 Melrose Station Nashville, TN 37204 (615) 360-0109

Texas

Mr. Ed Price Administrator Weights and Measures Program Department of Agriculture P.O. Box 12847 Austin, TX 78711 (512) 463-7602 1 (800) 835-5832 (toll free in TX)

Utah

Mr. Robert Smoot Director Division of Weights and Measures State Department of Agriculture 350 North Redwood Road Salt Lake City, UT 84116 (801) 538-7159

Vermont

Mr. Phil Benedict Director Consumer Assurance Section Department of Agriculture 116 State Street State Office Building Montpeller, VT 05620 (802) 828-2436

Virgin islands

Ms. Joycelyn Encarnacion Director Weights and Measures Division Dept. of Licensing and Consumer Affairs Golden Rock Shopping Center Christiansted St. Croix, VI 00820 (809) 773-2226

Virginia

Mr. J. Alan Rogers Program Manager Office of Weights and Measures Department of Agriculture and Consumer Services P.O. Box 1163, Room 403 Richmond, VA 23209-1163 (804) 786-2476

Washington

Ms. Dannie McQueen Acting Program Manager Weights and Measures Department of Agriculture 406 General Administration Bldg. Olympia, WA 98504-0641 (206) 753-5042

West Virginia

Mr. Stephen L. Casto Director Division of Weights and **Measures** Department of Labor 1800 Washington Street, East Building 3, Room 319 Charleston, WV 25305 (304) 348-7890

Wisconsin

Ms. Merry Fran Tryon Director Bureau of Weights and Measures 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 Wi)

Wyoming

Mr. Jim Bigelow Technical Services Manager Consumer/Compliance Division Department of Agriculture 2219 Carey Avenue Cheyenne, WY 82002-0100 (307) 777-6591



Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then

write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices before contacting the national headquarters of a commissary or exchange.

Defense Commissary Agency

Northwest/Pacific Region Commander Defense Commissary Agency Northwest Pacific Region Fort Lewis, WA 98433-7300 (206) 967-4222

Southwest Region
Director
Defense Commissary Agency
Southwest Region
Building 329
MCAS El Toro
Senta Ana, CA 92709-5002
(714) 726-4276

Midwest Region
Commander
Defense Commissary Agency
Midwest Region
Building 3030
Kelly AFB, TX 78241-6290
(512) 925-3948

Central Region
Director
Defense Commissary Agency
Central Region
Building 3345
NAB Little Creek
Norfolk, VA 23521-5330
(804) 460-3779

Southern Region
Director
Defense Commissary Agency
Southern Region
Building 678
Maxwell AFB, AL 36122
(205) 953-2026

Northeast Region Director Defense Commissary Agency Northeast Region Building 2257 Fort Meade, MD 20755-5220 (301) 677-4932

Europaan Region
Director
Defense Commissary Agency
European Region
Ramstein AB, Germany
APO New York 09094-5001
(011) 49 6371 42896

DeCA Headquarters

Director
Defense Commissary Agency
38th and E Streets
Building P11200
Fort Lee, VA 23801-6300
(804) 734-2227

Army and Air Force Exchange Service

AAFES Operations Centers Central Operations AAFES PO. Box 650455 Dallas, TX 75265-0455 (214) 280-7100

Eastern Operations AAFES P.O. Box 650454 Dallas, TX 75265-0454 (214) 280-7200

Southern Operations AAFES P.O. Box 650447 Dallas, TX 75265-0447 (214) 280-7300

Western Operations AAFES P.O. Box 650429 Dallas, TX 75265-0429 (214) 280-7400

U.S. Headquarters
Army and Air Force Exchange
Service Headquarters
Customer Relations (PA-R)
P.O. Box 660202
Dallas, TX 75266-0202
(214) 780-3531

Marine Corps Exchange Service

Regional Headquarters

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

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

Marine Corps Exchange Marine Corps Logistics Base Barstow, CA 92311 (714) 256-8971 Marine Corps Exchange Marine Corps Base Camp Lejeune, NC 28547 (919) 451-2481

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

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

Marine Corps Exchange Marine Corps Air Station Kaneohe Bay, HI 96863 (808) 254-5871

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

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

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

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

Marine Corps Exchange Marine Corps Air Station—El Toro Santa Ana, CA 92709 (714) 726–3340

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

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 98001-7499 (201) 931-7665

Executive Officer NAVRESSO Field Support Office P.O. Box 13—Naval Air Station Jacksonville, FL 32212-0013 (904) 777-7075

Executive Officer NAVRESSO Field Support Office P.O. Box 15037 Norfolk, VA 23511-0799 (804) 440-2399

Executive Officer NAVRESSO Field Support Office P.O. Box 23330 Oakland, CA 94623 (415) 466-7020

Officer in Charge Navy Resale Activity Naval Base Pearl Harbor, HI 96860-6000 (808) 471-0263

Executive Officer NAVRESSO Field Support Office P.O. Box 150 — Naval Station San Diego, CA 92136-5150 (619) 237-5601

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station, New York
Staten Island, NY 10305-5097
(718) 390-3868



Federal Information Center

The Federal Information Center (FIC), administered by the General Services Administration, can help you find information about Federal government services, programs and regulations. The FIC also can tell you which Federal agency to contact for help with problems.

Simply call the telephone number listed below for your metropolitan area or state. All the "800" numbers on this list are toll free. These "800" numbers can be called only from

within the states and cities listed. If your area is not listed, please call (301) 722-9098. If you would prefer to write, please mail your inquiry to the Federal Information Center, P.O. Box 600, Cumberland, MD 21502.

Users of Telecommunications Devices for the Deaf (TDD/TTY) may call toll-free from any point in the United States by dialing 1 (800) 326–2996.

Alabama

Birmingham, Mobile 1 (800) 366-2998

Alaska

Anchorage 1 (800) 729-8003

Arizona Phoenix

1 (800) 359-3997

Arkansas

Little Rock 1 (800) 366-2998

California

Los Angeles, San Diego, San Francisco, Santa Ana 1 (800) 726-4995 Sacramento (916) 973-1695

Colorado

Colorado Springs, Denver, Pueblo 1 (800) 359-3997

Connecticut

Hartford, New Haven 1 (800) 347-1997

Florida

Ft. Lauderdale, Jacksonville, Miami, Orlando, St. Petersburg, Tampa, West Palm Beach 1 (800) 347-1997

Georgia

Atlanta 1 (800) 347-1997

Harraii Honolulu

1 (800) 733-5996

Illinois

Chicago 1 (800) 366-2998

Indiana

Gary 1 (800) 366-2998 Indianapolis 1 (800) 347-1997

iowa

All locations 1 (800) 735-8004

Kansas

All locations 1 (800) 735-8004

Kentucky

Louisville 1 (800) 347-1997

Louisiana

New Orleans 1 (800) 366-2998

Maryland

Baltimore 1 (800) 347-1997

Massachusetts

Boston 1 (800) 347-1997

Michigan

Detroit, Grand Rapids 1 (800) 347-1997

Minnesota

Minneapolis 1 (800) 366-2998

Missouri

St. Louis, 1 (800) 366-2998 All other locations 1 (800) 735-8004

Nebraska

Omaha 1 (800) 366-2998 All other locations 1 (800) 735-8004

New Jersey

Newark, Trenton 1 (800) 347-1997

New Mexico

Albuquerque 1 (800) 359-3997

New York

Albany, Buffalo, New York Rochester, Syracuse 1 (800) 347-1997

North Carolina

Charlotte 1 (800) 347-1997

Ohio

Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo 1 (800) 347-1997

Okiahoma

Oklahoma City, Tulsa 1 (800) 366-2998

Oregon

Portland 1 (800) 726-4995

Pennsylvania

Philadelphia, Pittsburgh 1 (800) 347-1997

Rhode island

Providence 1 (800) 347-1997

Tennessee

Chattanooga 1 (800) 347-1997 Memphis, Nashville 1 (800) 366-2998

Texas

Austin, Dallas, Fort Worth Houston, San Antonio 1 (800) 366-2998

Utah

Salt Lake City 1 (800) 359-3997

Virginia

Norfolk, Richmond, Roanoke 1 (800) 347-1997

Washington

Seattle, Tacoma 1 (800) 726-4995

Wisconsin

Milwaukee 1 (800) 366-2998



Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information which might be helpful in making purchase

decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem check the index at the end of this book or call the nearest Federal Information Center listed on page 81. The Federal agencies listed below respond to consumer complaints and inquiries.

Architectural and **Transportation Barriers Compliance Board** 1331 F Street, N.W., Suite 1000

Washington, DC 20004-1111 (202) 653-7834 1 (800) 872-2253 (toll free)

Commission on Civil Rights

Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the appropriate FIC number (see page 81), or contact:

Commission on Civil Rights 1121 Vermont Avenue, N.W.

Suite 800 Washington, DC 20425 1 (800) 552-6843 (toll free - complaint referral outside DC) (202) 376-8513 (complaint referral in DC) (202) 376-8116 (TDD-nationwide complaint referral) (202) 376-8105 (publications) (202) 376-8312 (public affairs)

Commodity Futures Trading Commission (CFTC)

2033 K Street, N.W. Washington, DC 20581 (202) 254-3067 (complaints only) (202) 254-8630 (information)

Consumer information Center (CIC)

Pueblo, CO 81009 You can obtain a free Consumer Information Catalog by writing to the above address or by calling (719) 948-4000.

Department of Agriculture (USDA)

Agricultural Marketing Department of Agriculture Washington, DC 20250 (202) 720-7047

Animal and Plant Health Inspection Service

Public Information Department of Agriculture Federal Building, Room 613 6505 Belcrest Road Hyattsville, MD 20782 (301) 436-7799

Cooperative Extension Service

Department of Agriculture Washington, DC 20250 (202) 720-0987 Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office

Farmers Home Administration Department of Agriculture Washington, DC 20250 (202) 720-4323

Food and Nutrition Service Department of Agriculture 3101 Park Center Drive Alexandria, VA 22302 (703) 305-2276

Human Nutrition Information Service

Department of Agriculture Federal Building Rooms 360 and 364 6505 Beicrest 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) 690-1622 1 (800) 424-9121 (toll free)

Meet and Poultry Hotline Food Safety and inepection Service Department of Agriculture Washington, DC 20250 (202) 720-3333 (voice/TDD) 1 (800) 535-4555 (toll free voice/TDD outside DC)

Office of the Consumer Advisor Department of Agriculture Washington, DC 20250

(202) 720-9681

Office of Public Affairs Visitor Information Center Department of Agriculture Washington, DC 20250

Department of Commerce

Bureau of the Census Customer Services Data User Services Division Washington, DC 20233 (301) 763-4100

Office of Consumer Affairs Department of Commerce Room 5718 Washington, DC 20230 (202) 377-5001

National Institute of Standards and Technology Office of Weights and Measures (301) 975-4004

National Marine Fisherius Service Office of Trade and **Industry Services** Department of Commerce 1335 East-West Highway Silver Spring, MD 20910 (301) 713-2334 (inspection and safety)

Constituent Affairs **National Weather Service** Department of Commerce Washington, DC 20901 (301) 713-0258

Metric Program Office Department of Commerce **Room H4845** Washington, DC 20230 (202)535-1939

Patent and Trademark Office Department of Commerce Washington, DC 20231 (703) 557-3631

Department of **Defense**

Office of National Ombudsman National Committee for Employer Support of the Guard and Reserve 1555 Wilson Boulevard Suite 200 Arlington, VA 22209-2405 (703) 696-1400 (800) 336-4590 (toll free outside DC metropolitan area) Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

Clearinghouse on Disability Information

Department of Education C Street, S.W., Room 3132 Washington, DC 20202-2524 (202) 205-8241 (202) 205-5465 (TDD)

Consumer Affairs Staff OIIA

Department of Education Room 3061 Washington, DC 20202 (202) 401-3679

Federal Student Financial Aid Program

Department of Education 400 Maryland Avenue, S.W. P.O. Box 3, Room 4624 Washington, DC 20202 (202) 708-8391

National Clearinghouse on **Bilingual Education Hotline** Department of Education 1118 22nd Street, N.W. Washington, DC 20037 (202) 467-0867 1 (800) 321-NCBE (toll free outside DC)

Office of Public Affairs Department of Education 400 Maryland Avenue, S.W. Washington, DC 20202 (202) 401-3020



Center for Choice in Education 400 Maryland Avenue, S.W. Room 3053 Washington, DC 20202 1 (800) 442-PICK (toil free)

Department of Energy

For information about conservation and renewable energy:
National Appropriate
Technology Assistance
Service
Department of Energy
P.O. Box 2525
Butte, MT 59702-2525
1 (800) 428-1718
(toll free in MT)
1 (800) 428-2525

Conservation and Renewable Energy Inquiry and Referral Service

(toll free outside MT)

Department of Energy P.O. Box 8900 Silver Spring, MD 20907 1 (800) 523-2929 (toll free)

Office of Scientific and Technical Information Department of Energy PO. Box 62 Oak Ridge, TN 37831 (written inquiries only)

Office of Consumer and Public Liaison Department of Energy Washington, DC 20585 (202) 586-5373

Office of Conservation and Ronewable Energy Weatherization Assistance Inquiries: Department of Energy Washington, DC 20585 (202) 586–2204

Department of Health and Human Services (HHS)

AIDS Hotline
Acquired immune
Deficiency Syndrome
1 (800) 342-AIDS (toil free)
1 (800) 344-7432 (toil free for
Spanish speaking)
1 (800) 243-7889 (toil free
Spanish TDD)

Cancer Hotline
1 (900) 4-CANCER (toll free)
During daytime hours, callers in
California, Florida, Georgia,
Blinois, Northern New Jersay,
New York and Texas may ask
for Spanish speaking staff
members.

Food and Drug Administration (FDA) 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 appropriate FIC number (see page 81) or contact: Consumer Affairs and Information Staff Food and Drug Administration (HFE-88) Department of Health and **Human Services** 5600 Fishers Lane Room 16-85 Rockville, MD 20857 (301) 443-3170

Division of Beneficiary
Services
Health Care Financing
Administration (HCFA)
Department of Health and
Human Services
6325 Security Boulevard
Baltimore, MD 21207
1 (800) 638-6833 (toll free)
(This is a taped answering
service; a specialist will return
your call.)

Hill-Burton Free Hospital Care Hotline 1 (800) 492-0359 (toil free in MD) 1 (800) 638-0742 (toil free outside MD)

Inspector General's Hotline HHS/OlG/Hotline PO. Box 17303 Baltimore, MD 21203-7303 1 (800) 368-5779 (toll free)

National Center on Child Abuse and Neglect Department of Health and Human Services 330 C Street, S.W. Washington, DC 20201 (202) 205-8586

National Health Information Center Department of Health and

Department of Health and Human Services P.O. Box 1133 Washington, DC 20013-1133 (301) 585-4167 (Washington Metro Area) 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 20447 (202) 401–9373 Office for Civil Rights
Department of Health
and Human Services
Washington, DC 20201
(202) 619-0403
1 (300) 368-1019
(toli free outside DC)
1 (300) 537-7697 (toil free
TDD)

Office of Prepaid Health Care
Operations and Oversight
HCFA
Department of Health
and Human Services
200 Independence Ave., S.W.
Room 423 HHH
Washington, DC 20201
(202) 619–3555

President's Council on Physical Fitness and Sports Department of Health and Human Services 701 Pennsylvania Ave., N.W. Suite 250 Washington, DC 20004 (202) 272-3421

Second Surgical Opinion Program Department of Health and Human Services Washington, DC 20201 (202) 690-8056

Social Security
Administration
1 (800) SSA-1213 (toil free)

Department of Housing and Urban Development (HUD)

HUD Fraud Hotline (202) 708-4200 1 (800) 347-3735 (toll free outside DC)

Interstate Land Sales Registration Division Department of Housing and Urban Development Room 6278 Washington, DC 20410 (202) 708-0502

Manufactured Housing and Construction Standards Division Department of Housing and Lithan Development

and Urban Development Room 9152 Washington, DC 20410 (202) 708–2210

Office of Fair Housing and Equal Opportunity Department of Housing and Urban Development Room 5100 Washington, DC 20410 (202) 708-4252 1 (800) 424-8590 (toil free outside DC)

Family Housing Department of Housing and Urban Development Room 2002 Washington, DC 20410 (202) 708-3175

Office of Affordable Housing Program

Department of Housing and Urban Development Room 7168 Washington, DC 20410 (202) 708–2685

Title I Insurance Division Department of Housing and Urban Development Room 9160 Washington, DC 20410 (202) 708–2680

Department of the Interior

Bureau of Indian Affairs Department of the Interior Washington, DC 20240 (202) 208-4190

Bureau of Land Management Department of the Interior Washington, DC 20240 (202) 208-5717

Consumer Affairs Administrator
Office of the Secretary
Department of the Interior
Washington, DC 20240
(202) 208-5521

National Park Service Department of the Interior Washington, DC 20240 (202) 208-4917

United States Fish and Wildlife Service Department of the Interior Washington, DC 20240 (202) 208-5634

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) 514-2401



Civil Rights Division
Look in your telephone
directory under "U.S.
Government, Justice
Department, Civil Rights
Division." If it does not appear,
call the appropriate FIC
number (see page 81) or
contact:

Civil Rights Division Department of Justice Washington, DC 20530 (202) 514-2151 (202) 514-0716 (TDD)

Drug Enforcement
Administration (DEA)
Look in your telephone
directory under "U.S.
Government, Justice
Department, Drug Enforcement
Administration." If it does not
appear, call the appropriate FIC
number (see page 81) or
contact:

Drug Enforcement Administration Department of Justice Washington, DC 20537 (202) 307-8000

Federal Bureau of Investigation (FBI) Look inside the front cover of

(202) 324-3000

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

Immigration and **Naturalization Service (INS)** Look in your telephone directory under "U.S. Government, Justice Department, Immigration and Naturalization Service." If it does not appear, call the appropriate FIC number (see page 81) or contact: immigration and **Naturalization Service** Department of Justice 425 I Street, N.W. Washington, DC 20536 (202) 514-4316

Department of Labor 1 (800) 326-2577 (toll free, 24-hour TDD)

Bureau of Labor-Management Relations and Cooperative Programa Department of Labor Washington, DC 20210 (202) 523-6098 Coordinator of Coneumer 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 appropriate FIC number (see page 81) or contact: Employment and Training Administration Director, Office of Public Affairs Department of Labor Washington, DC 20210 (202) 523-6871

Employment Standarda Administration Office of Public 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 (OSHA) Look in your telephone directory under "U.S. Government, Labor Department, Occupational Safety and Health Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Occupational Safety and Health Administration

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 1 (800) 442–2VET (toll free—Veterans' Job Rights Hotline)

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) 523-8776

Women's Bureau
The Work and Family
Clearinghouse
Department of Labor
Washington, DC 20210
(202) 523-0525
1 (800) 827-5335 (toll free)
Employers may contact this
office for information about
dependent care (child and/or
elder care) policies.

Women's Bureau
The Workforce Quality
Clearinghouse
Department of Labor
Washington, DC 20210
(202) 523-8913
1 (800) 523-0525
(toll free outside DC)
Employers may contact this
office for information about
workplace quality resources,
e.g., employee training and
skills development.

Department of State

Overseas Citizen Services
Department of State
Washington, DC 20520
(202) 647-3666
(non-emergencies)
(202) 647-5225
(emergencies)

Passport Services Washington Passport Agency 1425 K Street, N.W. Washington, DC 20524 (202) 647–0518

Visa Services Department of State Washington, DC 20520 (202) 633-1225

Department of Transportation (DOT)

Air Safety:
Federal Aviation
Administration
(FAA)
Community and Consumer
Liaison Division
FAA (APA-200)
Washington, DC 20591
(202) 267-3479, 8592
1 (300) FAA-SURE
(toll free outside DC)

Airline Service Complaints:

Office of Intergovernmental and Consumer Affaira (I-25)
Department of Transportation Washington, DC 20590
(202) 566-2220

Auto Safety Hotline:
National Highway Traffic
Safety Administration
(NHTSA)
(NEF-11)
Department of Transportation
Washington, DC 20590
(202) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393
(toll free outside DC)
1 (800) 424-9153
(toll free TDD outside DC)

Boating Safety Classes: United States Coest Guard Office of Boating, Public and Consumer Affairs (G-NAB-5) Department of Transportation Washington, DC 20593 1 (800) 336-2628 (toll free)

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, PC 20593
(202) 267-2675
1 (800) 424-8802
(toll free outside DC)

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 appropriate FIC number (see page 81) or contact: Bureau of Alcohol, Tobacco and Firearms Department of the Treasury Room 5500 650 Massachusetts Avenue, N.W. Washington, DC 20226 (202) 927-8500

To report lost or stolen explosives, or to report explosive incidents or bombings, call: (202) 566-7777 1 (900) 287-4867 (toil free outside DC) (202) 789-3000



Bureau of Engraving and Printing Congressional and Media Affairs Division Department of the Treasury 14th and C Streets, S.W. Room 533M Washington, DC 20228 (202) 874–2778

Bureau of the Public Debt Public Affairs Officer Office of the Commissioner Department of the Treasury 999 E Street, N.W., Room 553 Washington, DC 20239-0001 (202) 219-3302

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 appropriate FIC number (see page 81) or contact: Comptroller of the Currency Compliance Management Mail Stop 7-5 Washington, DC 20219 (202) 874-4820

Financial Management Service

Office of Legislative and Public Affairs Department of the Treasury 401 14th Street, S.W. Room 555 Washington, DC 20227 (202) 874-6740

Internal Revenue Service (IRS)

Look in your telephone directory under "U.S. Government, Treasury Department, Internal Revenue Service."
If it does not appear, call the appropriate FIC number (see page 81).

Office of Thrift Supervision (formerly Federal Home Loan Bank Board)
The Office of Thrift Supervision handles complaints about savings and loan associations and savings banks.
For assistance contact:
Office of Thrift Supervision Consumer Affairs
1700 G Street, N.W.
Washington, DC 20552
(202) 906-8000
1 (800) 842-6929
(toll free ouside DC)

United States Customs Service

Look in your telephone directory under "U.S. Government, Treasury Department, U.S. Customs Service." If it does not appear, call the appropriate FIC number (see page 81).

To report fraudulent import practices, call U.S. Customs Service's Fraud Hotline: 1 (800) ITS-FAKE (toli free)

To report drug smuggling activity, call U.S. Customs Service's Narcotics Hotilne: 1 (800) BE-ALERT (toll free)

United States Mint Customer Relations Division Department of the Treasury 10001 Aerospace Road Lanham, MD 20706 (301) 436-7400

United States
Savings Bonds Division
Office of Public Affairs
Department of the Treasury
Washington, DC 20220
(202) 377-7715
1 (800) US-BONDS
(toll free recording)

Department of Veterans Affairs (VA)

For information about VA medical care or benefits, write, call or visit your nearest VA facility. Your telephone directory will list a VA medical center or regional office under "U.S. Government, Department of Veterans Affairs," or under "U.S. Government, Veterans Administration." You may also contact the offices listed below.

For information about benefits: Veterans Benefits
Administration (27)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233–2567

For information about medical care:
Veterans Health
Administration (184C)
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 535-7208

For information about burials, headstones or markers, and presidential memorial certificates:

National Cemetery System (40H)

Department of Veterans Affairs 810 Vermont Avenue, N.W. Washington, DC 20420 (202) 535-7855

For consumer information or general assistance: Consumer Affairs Service Department of Veterans Affairs 810 Vermont Avenue, N.W. Washington, DC 20420 (202) 535–8962

Environmental Protection Agency (EPA)

Asbestos Action Program (202) 260-3949

Emergency Planning and

Community Right-to-Know Information Hotline Environmental Protection Agency Washington, DC 20460 (703) 920–9810 1 (800) 535–0202 (toll free outside AK and DC)

Inspector General's Whistle Blower Hotline (202) 260-4(1 (800) 424-4000 (toll free outside DC)

National Pesticides Telecommunications Network (NPTN) 1 (800) 858-7378 (toil free) 1 (800) 858-PEST (toil free outside TX)

Office of External Relations Environmental Protection Agency Washington, DC 20460 (202) 260-4454

Public Information Center PIC (PM-211B) Environmental Protection Agency Washington, DC 20460 (202) 260-2080 (general information)

Resource Conservation and Recovery Act RCRA/Superfund Hotline Environmental Protection Agency Washington, DC 20460 (703) 920–9810 1 (800) 424–9346 (toll free outside DC) Safe Drinking Water Hotline (202) 382-5533 1 (800) 426-4791 (toll free outside DC)

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 appropriate FIC number (see page 81) or contact:

Office of Communications and Legislative Affairs

Equal Employment Opportunity Commission 1801 L Street, N.W. Washington, DC 20507 (202) 663-4900 1 (800) USA-EEOC (toll free) 1 (800) 800-3302 (toll free TDD)

Federal Communications Commission (FCC)

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) 634–1855 (TDD)

General information:
Consumer Assistance and
Small Business Office
Federal Communications
Commission
1919 M Street, N.W.
Room 254
Washington, DC 20554
(202) 632-7000
(202) 632-6999 (fDD)

Complaints about radio or televison:

Mass Media Bureau
Complaints and Investigations
Federal Communications
Commission
2025 M Street, N.W.
Room 8210
Washington, DC 20554
(202) 632-7048

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Federal Deposit Insurance Corporation (FDIC)

FDIC handles questions about deposit insurance coverage and complaints about FDICinsured state banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the appropriate FIC number (see page 81) or contact: Office of Consumer Affairs Federal Deposit Insurance Corporation 550 17th Street, N.W. Washington, DC 20429 (202) 898-3536 (800) 925-4618 (voice/TDD) 1 (800) 934-3342 (toll free outside DC)

Federal Emergency Management Agency

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the appropriate FIC number (see page 81) 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 500 C Street, S.W. Room 705 Washington, DC 20472 (202) 646-3615

U.S. Fire Administration Federal Emergency Management Agency NETC 16826 South Seton Avenue Emmitsburg, MD 21727 (301) 447-1080 (202) 646-2449

Federal Maritime Commission

Office of Informal Inquiries and Complaints 800 N. Capitol St., N.W. Washington, DC 20573 (202) 523-5807

Federal Reserve System

The Board of Governors handles consumer complaints about state-chartered banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If neither appears, call the appropriate FIC number (see page 81) or contact: Board of Governors of the Federal Reserve System Division of Consumer and Community Affairs Washington, DC 20551 (202) 452-3946 (202) 452-3544 (TDD)

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the appropriate FIC number (see page 81) or contact: Correspondence Branch Federal Trade Commission Washington, DC 20580 (written complaints only)

Public Reference Section Federal Trade Commission 6th & Pennsylvania Ave., N.W. Room 130 Washington, DC 20580 (202) 326-2222 (publications)

General Services Administration (GSA)

Business Service Centers Look in your telephone directory under "U.S. Government, General Services Administration." If this does not appear, call the appropriate FIC number (see page 81).

Federal Information Center (see page 81)

Federal Information
Relay Service
7th & D Streets, S.W.
Room 6040
Washington, DC 20407
(202) 708-9300 (TDD)
1 (800) 877-8339
(toll free voice/TDD outside DC)

Surplus Federal Property Sales Look in your telephone directory under "U.S.

Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the appropriate FIC number (see page 81).

Government Printing Office (GPO)

Government Publications: **Publications Service Section** Government Printing Office Washington, DC 20402 (202) 512-2457

Subscriptions to Government Periodicals: Subscription Research Section Government Printing Office Washington, DC 20402 (202) 512–2303

Interstate Commerce Commission (ICC)

Office of Compliance and Consumer Assistance Washington, DC 20423 (202) 927-5500

National Archives and Records Administration

Reference Services Branch National Archives and Records Administration Washington, DC 20408 (202) 501–5400 (202) 501–5404 (TDD)

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

Publicatione Services National Archives and Records Administration Washington, DC 20408 (202) 501-5240 (202) 501-5404 (TDD)

National Credit Union Administration

The National Credit Union Share Insurance Fund provides federal insurance for nearly 13,000 credit unions. Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact: **National Credit Union Administration** 1776 G Street, N.W. Washington, DC 20456 (202) 682-9600

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 (NRC)

Office of Governmental and Public Affairs Washington, DC 20555 (301) 492-7000 (24-hour) (301) 492-4626 (TDD)

Pension Benefit Guaranty Corporation 2020 K Street, N.W. Washington, DC 20006-1860 (202) 778-8800 (202) 778-8859 (TDD)

Postal Rate Commission Office of the Consumer Advocate Postal Rate Commission 1333 H Street, N.W. Suite 300 Washington, DC 20268

(202) 789-6830

President's Committee on Employment of People with Disabilities 1331 F Street, N.W. Suite 300 Washington, DC 20004-1107 (202) 376-6200

Railroad Retirement Board

(202) 376-6205 (TDD)

844 Rush Street Chicago, IL 60611-2092 (312) 751-4500



Securities and Exchange Commission (SEC)

Office of Filings, Information and Consumer Services 450 5th Street, N.W. (Mail Stop 2-6) Washington, DC 20549 (202) 272-7440 (investor complaints) (202) 272-7450 (filings by corporations and other regulated entities) (202) 272-5.J24 (SEC Information Line—general topics and sources of assistance)

Small Business Administration (SBA)

Office of Consumer Affairs 409 Third Street, S.W. Washington, DC 20416 (202) 205-6931 (complaints only) 1 (800) U-ASK-SBA (toll free—information)

Tennessee Valley Authority (TVA)

Regional Communications 400 West Summit Hill Drive Knoxville, TN 37902 (615) 632–7196 (615) 751–8500 (TDD)

U.S. Consumer Product Safety Commission (CPSC)

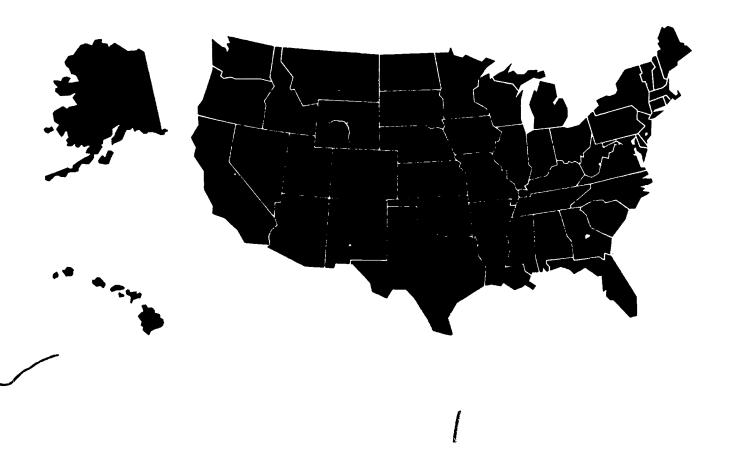
To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:

Product Safety Hotline
U.S. Consumer Product Safety
Commission
Washington, DC 20207
1 (800) 638-CPSC (toll free)
1 (800) 638-8270
(toll free TDD outside MD)
1 (800) 492-8104
(toll free TDD in MD)

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) 268-4298 or (202) 268-4299

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 Concumer 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 (202) 268-2310 (TDD)





Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDDs). These offices can respond to questions and complaints from persons with speech and hearing impairments. If you are a voice user, the Federal Information Relay Service (FIRS) will relay the call for you. Call FIRS on 1 (800) 877-8339 (toll free) or (202) 708-9300 in Washington, DC, and a relay operator will come on the line. Additional TDD numbers are published in the U.S. Government TDD Directory, available free by writing the Consumer Information Center, Item 573X, Pueblo, CO 81009.

Architectural and **Transportation Barriers Compliance Board**

1331 F Street, N.W. Suite 1000 Washington, DC 20004-1111 (202) 272-5434 (voice/TDD) (202) 272-5449 (TDD)

Central Intelligence Agency

Handicapped Program Office Washington, DC 20505 (703) 874-4457 (TDD)

Commission on Civil Rights

1121 Vermont Avenue, N.W. Washington, DC 20425 (202) 376-8116 (voice/TDD)

Congressional TDD Numbers

United States House

of Representatives Congressional Telecommunications for the Deaf (TDD message relay service - to leave messages for Representatives) (202) 225-1904 (TDD)

Subcommittee on Select Education Majority Office, Rep. Owens (202) 226-7532 (voice/TDD)

United States Senata Senate Special Services (202) 224-4049 (TDD)

Senata Human Resources (202) 224-7806 (TDD)

Committee on Labor and **Human Resources** (202) 224-1975 (voice/TDD)

Subcommittee on the Handicapped **Majority Office** Sen. Harkin (202) 224-3457 (TDD)

Minority Offica Sen. Durenberger (202) 224-9522 (voice/TDD)

United States Capitol Switchboard (202) 224-3091 (TDD)

U.S. Consumer Product Safety Commission

5401 Westbard Avenue Bethesda, MD 20207 1 (800) 638-8270 (TDD)

Department of Agriculture

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

Central Employment and Selective Placement Office (202) 720-2436 (voice/TDD)

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

Department of the Army

Civilian Personnel Office Arlington, VA 22212 (703) 697-3887 (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 #3 Room 2375 Suitland, MD 20233 (301) 763-5020 (voice/TDD)

International Trade Administration Office of Commercial Information Management Herbert C. Hoover Building Room 1848 Washington, DC 20230 (202) 377-1669 (TDD)

National Institute of Standards and Technology (NIST) Office of Information Services Room E106 Gaithersburg, MD 20899 (301) 975-2812 (TDD)

NIST Personnel Office Administration Building Room A123 Gaithersburg, MD 20899 (301) 975-3007 (voice/TDD)

National Weather Service National Meteorological Center World Weather Building **Room 307** Washington, DC 20233 (301) 443-8910 (voice/TDD) (official business - no forecasts)

Office of the Secretary Office of Civil Rights Programs, Planning and Systems Division Herbert C. Hoover Building Room 6010 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) 205-9172 (voice) (202) 205-8170 (TDD)

National Institute on Disability and Rehabilitation Research 330 C Street, S.W. Washington, DC 20202 (202) 205-8198 (TDD)

Office of Civil Rights 330 C Street, S.W. Washington, DC 20202 (202) 205-8663 (TDD)

Office of Deafness and **Communicative Disorders** 330 C Street, S.W. Washington, DC 20202 (202) 205-8848 (TDD)

Rahabilitation Services Administration 330 C Street, S.W. Washington, DC 20202 (202) 205-8848 (TDD)

Department of Health and Human Services

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

Food and Drug Administration 5600 Fishers Lane Parklawn Building Rockville, MD 20857 Personnel (301) 443-1970 (voice/TDD)

Equal Employment Opportunity Office (301) 443-1818 (TDD)

Office of the Secretary Personnel Office (202) 619-3540 (voice/TDD)

Office for Civil Rights 200 Independence Ave., S.W. Washington, DC 20201 (202) 863-0101 (TDD) 1 (800) 537-7697 (toll free TDD)

Social Security Administration 6401 Security Boulevard Baltimore, MD 21235 (301) 965-4404 (TDD)

Department of Housing and Urban Development

451 Seventh Street, S.W. Washington, DC 20410 (202) 708-1455 (TDD) 1 (800) 927-9275 (toll free TDD)

Department of the Interior

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

Personnel Offica (202) 208-4817 (TDD)

Department of Justice

10th Street and Constitution Avenue, N.W. Washington, DC 20530

Immigration and Naturalization (202) 514-4301 (voice) (202) 514-0139 (TDD)

Civil Rights Division (202) 835-2094 (voice) (202) 653-0213 (TDD)



RR

FBI Tours (202) 324-1016 (TDD)

FBI Identification Division (202) 324-2334 (voice/TDD)

Department of Labor

200 Constitution Avenue, N.W. Washington, DC 20210
1 (800) 326-2577 (toll free, 24-hour TDD)

Office of Civil Rights (202) 523-7090 (voice/TDD)

Department of the Navy

Civilian Personnei Office Washington, DC 20376 (202) 697-6182 (TDD)

Department of State

2201 C Street, N.W. Washington, DC 20520

Personnel Office (202) 647-7256 (voice/TDD)

Department of Transportation

National Highway Traffic Safety Administration 400 7th Street, S.W. Washington, DC 20590 (202) 366~2602 (voice/TDD)

Department of the Treasury

Bureau of the Public Debt 13th and C Streets, S.W. Washington, DC 20590 (202) 287-4097 (TDD)

Internal Revenue Service

1111 Constitution Avenue, N.W. Washington, DC 20224 (202) 708-9300 (TDD)

Department of Veterans Affairs

810 Vermont Avenue, N.W. Washington, DC 20420 (202) 233-2459 (voice/TDD) or (202) 233-6276 (Handicapped Services)

Environmental Protection Agency

401 M Street, S.W. Washington, DC 20460 (202) 260-2090 (voice) (202) 260-3658 (TDD)

Equal Employment Opportunity Commission

2401 E Street, N.W. Washington, DC 20507 (202) 663-4494 (TDD) 1 (800) 800-3302 (toli free TDD)

Executive Office of the President

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

Federal Communications Commission

1919 M Street, N.W. Washington, DC 20554 (202) 632-7000 (voice) (202) 632-6999 (TDD)

Federal Deposit Insurance Corporation

1776 F Street, N.W. Washington, DC 20429 1 (800) 925-4618 (toil free voice/TDD)

Federal Reserve Board

20th and C Streets, N.W. Washington, DC 20551 (202) 452-3544 (voice/TDD)

General Services Administration

18th & F Streets, N.W. Washington, DC 20405

Clearinghouse on Computer Accommodation (202) 501-4906 (voice/TDD)

Council on Accessible Technology (COAT) (202) 501-2010 (TDD)

Federal Information Relay Service (202) 708-9300 (TDD) 1 (800) 877-8339 (toll free voice/TDD outside DC)

Interstate Commerce Commission

Constitution Avenue and 12th Street, N.W. Washington, DC 20011 (202) 275-1721 (TDD)

Library of Congress 1291 Taylor St., N.W. Washington, DC 20542

Washington, DC 20542 (202) 707-6200 (TDD)

Merit Systems Protection Board

1120 Vermont Avenue, N.W. Washington, DC 20419 (202) 653-8898 (voice) (202) 653-8896 (TDD)

National Aeronautics and Space Administration

400 Maryland Avenue, S.W. Washington, DC 20546

Personnel Office (202) 426-1436 (voice/TDD)

Greenbelt Personnel Office (301) 286-3729 (voice/TDD)

National Archives and Records Service

8th and Pennsylvania Ave., N.W. Washington, DC 20408 (202) 501-5404 (voice/TDD)

National Council on Disability

800 Independence Ave., S.W. Suite 814 Washington, DC 20591 (202) 267-3232 (voice/TDD)

National Endowment for the Arts

1100 Pennsylvania Ave., N.W. Washington, DC 20506 (202) 682-5496 (voice/TDD)

National Science Foundation

1800 G Street, N.W., Room 212 Washington, DC 20550 (202) 357-7492 (voice/TDD)

Nuclear Regulatory Commission

Washington, DC 20555 (301) 492-4626 (voice/TDD)

Office of Personnel Management

1900 E Street, N.W. Washington, DC 20415

Equal Employment
Opportunity Division
(202) 606-2460 (voice/TDD)

Job Information Center (202) 606-0591 (TDD)

President's Committee on Employment of People with Disabilities

1331 F St., N.W., Suite 300 Washington, DC 20004 (202) 376-6205 (TDD)

Securities and Exchange Commission

450 Fifth Street, N.W. Washington, DC 20549 (202) 272-2552 (voice/TDD)

Small Business Administration

409 Third Street, S.W. Washington, DC 20416 (202) 205-7333 (TDD)

Smithsonian Institution

Special Education Program Washington, DC 20560 (202) 786-2414 (TDD) (202) 357-1729 (voice/TDD) Visitor Information Line

Tennessee Valley Authority

400 West Summit Hill Drive Knoxville, TN 37902 (615) 751-8500 (TDD)

United States House of Representatives

Washington, DC 20215 (202) 225-1904 (TDD)

United States Information Agency

301 4th Street, S.W. Washington, DC 20547 (202) 619-5157 (voice/TDD)

United States Postal Service

475 L'Enfant Plaza West, S.W. Washington, DC 20260 (202) 268-2310 (voice/TDD)

United States Senate

Washington, DC 20510 (202) 224-4049, 4075 (TDD)



TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) can get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services

1 (800) 855-1155 (toll free) or
(202) 708-9300 (D.C. Metro Area)

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

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

Federal Information Relay Service

- If you use a TDD and need to reach a Federal agency or program that does not have a TDD,
- If you are a Federal employee who uses a TDD and your job requires you to contact an office that
 does not have a TDD, or
- If you do not have a TDD, but need to get in touch with a Federal employee who uses a TDD,

Call the Federal Information Relay Service (FIRS) on 1 (800) 877-8339 (toll free) or (202) 708-9300 (D.C. Metropolitan Area)

Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals. Books, magazines and other publications are available in Braillé 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 158 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the Blind and Physically Handicapped The Library of Congress Washington, DC 20542

Recording for the Blind (RFB) is a national, non-profit organization providing recorded textbooks, library services and other educational resources to people who cannot read standard print because of a visual, physical or perceptual disability.

RFB's educational library has more than 78,000 titles. Reference assistance is available, along with individually tailored subject bibliographies. RFB also provides an "on-demand" recording service through which new recordings are produced from books sent to RFB by the people they serve.

Anyone with a documented print disability (blindness, low vision, learning disabilities or other physical impairment that affects reading) is eligible for RFB services.

An application for service form must be completed. RFB does charge a one-time registration fee of \$25. For more information or to request an application, call or write:

Recording for the Blind 20 Roszel Road Princeton, NJ 08540 (609) 452-0606 1 (800) 221-4792 (toll free)



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This alphabetical index will help you find the right organization to contact about your complaint. First, look for the specific topic, for example, Cars. Under this topic heading, there will be one or more contacts followed by the Handbook page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to See another entry for a list of contacts. See also references direct you to other topics that might be related to your problem and help you locate the right contact. This index also lists all sections in the Handbook.

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