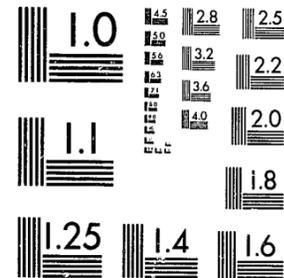


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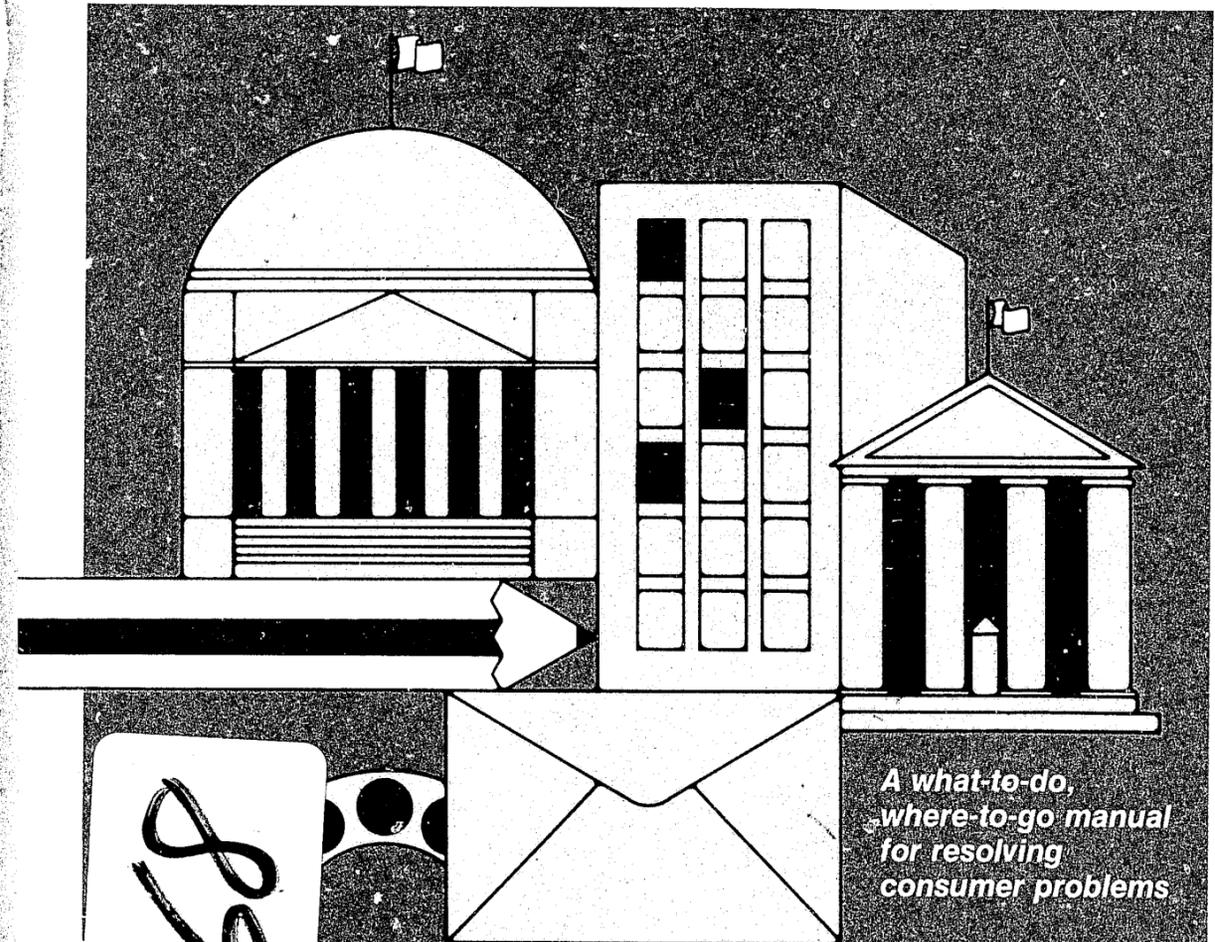
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United States Department of Justice
Washington, D. C. 20531

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3/03/81

Consumer's Resource Handbook



*A what-to-do,
where-to-go manual
for resolving
consumer problems*

The White House
Office of the Special Assistant
for Consumer Affairs

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NCJRS

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ACQUISITIONS

Consumer's Resource Handbook

Published by

**The White House
Office of the Special Assistant for Consumer Affairs**

Esther Peterson
Special Assistant to the President
for Consumer Affairs
and
Director
U.S. Office of Consumer Affairs

Edited by

Midge Shubow, Director
Consumer Information Division

Prepared by

Anthony J. Anastasi
Gail Chipman
Charlotte Nyheim
Dan Rumelt

Special thanks to:
Cathy Floyd
Maggy Johnson

December 1979



THE WHITE HOUSE
WASHINGTON

Dear Consumer:

The *Consumer's Resource Handbook* was designed with one basic purpose in mind—to help American consumers resolve their complaints about goods and services both inside and outside of government quickly and efficiently.

We recognize that many consumers do not take advantage of the existing resources available to them simply because they do not know what they are, or where to find them. This *Handbook* was developed to address that problem. It can help you find your way through the maze of Federal, state and local agencies and put you in touch with the right source for assistance.

We believe this *Handbook* will do more than help individual consumers. It can provide assistance to businesses and professionals who rely on satisfied customers to do a better job. Solving consumer problems benefits all of us, and the *Consumer's Resource Handbook* should be a valuable resource tool for every American.

Sincerely,

A handwritten signature in cursive script that reads "Jimmy Carter".

Additional single copies of the *Consumer's Resource Handbook* may be obtained by writing the Consumer Information Center, Dept. 532 G, Pueblo, Colorado 81009.



THE WHITE HOUSE
WASHINGTON

Dear Consumer:

Every day I receive letters and phone calls from consumers asking questions such as: What do I do if my car dealer refuses to perform repairs that come under my warranty? What are my rights if I get bumped from an airplane? Is there a way to track down mail order merchandise that was paid for but never delivered? How can I select a safe toy for my four-year-old? Is there a consumer protection office in my home town?

Where can you go to find the answers to these and many other common consumer questions? I am pleased to say that now you can turn to this *Consumer's Resource Handbook* for help.

Consumers do have many resources available to assist them, but often they just don't know how to find them. Many of the problems and frustrations consumers face stem from a lack of knowledge about where to go for help. This booklet will help you to locate the best sources of assistance and information offered by businesses, industry groups, voluntary organizations, government, labor organizations, and the media.

Today, we must be educated consumers. We cannot afford to make purchases without information about all the alternatives. Before handing over our hard-earned dollars, we should all learn as much as we can about the choices available to us. When buying a product or service, we are all well-advised to remember the old saying "an ounce of prevention is worth a pound of cure." Use common sense and good judgment before buying anything. Think first, investigate, be careful, and deal only with reputable companies.

We hope the *Consumer's Resource Handbook* will be a handy and valuable tool. Of course, we welcome your comments and suggestions.

Sincerely,

Esther Peterson
Special Assistant to the
President for Consumer Affairs and
Director of the U.S. Office
of Consumer Affairs

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Note: Every effort has been made to assure that the names, addresses, phone numbers and office descriptions contained in this publication are as accurate as possible. Because of new legislation or reorganizations implemented after this printing, however, some of this information may no longer be current. Of particular note is the creation of the U.S. Department of Education. The effects of this change on programs described and office locations were not known at the time of this printing. It is hoped that the offices described in this edition will be able to provide assistance, updated information and referrals.

How To Use This Handbook

The *Consumer's Resource Handbook* is intended to help you locate the right source of assistance—from both governmental and nongovernmental sources—for satisfactorily resolving your problems with products and services. The *Handbook* is also a directory of Federal agencies, giving brief descriptions of the services and information they offer. Additionally, the *Handbook* lists state and local government offices, which often are the best sources of help.

How It's Organized

SECTION I beginning on page 1 outlines steps you can take to resolve consumer problems and highlights the many offices and organizations—both governmental and private—that consumers can contact for assistance.

SECTION II beginning on page 11 lists and describes Federal offices. These descriptions are arranged by subject areas ranging from "Advertising" to "Weights and Measures." A key and legend system explained at the beginning of this section makes it easy to tell whether an agency handles consumer complaints; only provides information; collects consumer complaint data but will act only if the public interest will be served, as in the case of an unsafe product which may be recalled or banned; or if some other agency or organization should be contacted. Addresses and phone numbers of all listed offices are given and toll-free phone numbers are printed in bold-face type for each identification. Addresses and phone numbers of Federal regional offices are listed beginning on page 49. Additional information on consumer laws and rights is also provided for those areas which cause the most problems for consumers. Federal regional offices are referred to in the *Handbook* when they are the most appropriate offices to be contacted for assistance.

SECTION III beginning on page 57 lists some 800 state and local offices where consumers can get help in resolving problems. An introduction to this section explains what these offices generally do and how consumers can contact them. As in the Federal section, toll-free phone numbers are printed in bold-face type. This section also includes listings of state offices dealing with specific subject areas, including state offices on aging, state chartered banks, energy, insurance, transportation and utilities.

Section I

Handling Consumer Complaints

An Ounce of Prevention . . .

This section gives step-by-step information on how to resolve consumer complaints. We don't feel it would be complete, however, unless it contained some information on how to avoid problems before they occur.

An ounce of prevention can save a pound of aggravation.

Here are some questions to ask before making a purchase or signing on the dotted line. View the following as a "consumer checklist." If you are in doubt when answering any of these questions, it would be wise to look elsewhere in shopping for goods or services.

- Does the advertiser promise more than the product can reasonably deliver? Beware of claims that seem too good to be true.
- Have you comparison shopped? A little time spent comparing prices and quality for goods and services can often save a lot of money and trouble.
- According to your local consumer protection agency or Better Business Bureau, does the company have a good track record for reliability?
- If you are seeking professional assistance, have you asked about fees, services, qualifications and licenses?

- Have you checked consumer product testing magazines and other informative sources to see how the experts rate the product you are considering?
- Do you feel you are being pushed too fast to buy or to sign a contract?
- Do you understand the contract and your full obligation—finance charges, total price, and what happens if you miss a payment or want to pay off in advance? If necessary, take the contract home or seek legal advice. Get any oral promises in writing.
- Is there a warranty? Does it cover parts and labor—and for how long? Where do you have to take the item for repair?
- What are the company's policies for complaint handling?
- Does the company give refunds?

Of course, once in a while even the most careful shoppers find themselves buying products that don't work right, services that don't serve well and merchants and manufacturers who are less than enthusiastic about resolving difficulties. However, most businesses depend on satisfied customers to stay in business. Reputable firms will make an honest effort to resolve problems—but first you must let them know a problem exists.

So, when consumer problems do arise—as they will—don't just sit back and take it (or be taken); follow the basic steps outlined on the following pages.

... A Pound of Cure

If you are beset by defective products, shoddy repairs or workmanship, or incompetent service, here's what you can do:

Identify the problem and what you believe would be a fair settlement of your complaint (i.e., your money back, a repair, etc.); have documentation available to substantiate your complaint (i.e., sales receipt, repair order, warranty, cancelled check, etc.).

Go back to the person who sold you the item or performed the service and calmly state the problem and what action you would like taken. If this person is not helpful, ask to see the supervisor or manager. Repeat the complaint. Most problems are resolved at this level; chances are yours will be too.

If you are not satisfied with the response don't give up. If the company operates nationally or the product is a national brand, write a letter to the president or the consumer official of the company.

If you are not satisfied with the company's response to your letter or never receive a response, you may now wish to contact outside sources for help. These include:

- Action Lines
- AFL-CIO Community Services
- Better Business Bureaus
- Consumer Action Panels
- Consumer Credit Counseling
- Federal Agencies
- Government Services
- Legal Aid and Legal Services
- Media Programs
- Pre-paid Legal Services
- Private Attorneys
- Private Consumer Organizations
- Public Interest Law Centers
- Small Claims Courts
- State Licensing Boards and Bureaus
- State/Local Consumer Offices

Details on these sources are included on the following pages.

Sample "Complaint" Letter

Need the President's Name and Address of the Firm?

• First check to see if the company has a local office. If it does, call and ask for the name and address of its national president. If there is no local listing, *Standard & Poor's Register of Corporations, Directors and Executives* is a good reference source which lists over 37,000 American business firms. The book can be found in most libraries.

Have the Name of Product But Need To Know the Manufacturer?

• The *Thomas Registry* lists thousands of products and their manufacturers. This book can also be found in many public libraries.

- State Your Purchase
- Name Product and Serial or Model Number or Service
- Include Date and Location of Purchase: Other Details
- State Problem
- Give History of the Problem
- Ask for Satisfaction
- Enclose Copies of All Documents
- Ask for Action Within Reasonable Time
- Include Your Address, Work and Home Phone Numbers

Keep Copies of Your Letter and All Related Documents and Information

Your Letter

- Include your name, address and home and work phone numbers.
- Type your letter, if possible. If it is handwritten, make sure it is neat and legible.
- Make it brief and to the point. Include all pertinent facts (i.e., date of transaction, item involved, store) and what you believe would be a fair and just settlement of

Your Address
Your City, State, Zip Code
Date

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

Dear Company President:

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

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

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

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

Sincerely,

Your Name

the problem. Attach documentation to support your case; be sure to send COPIES, not originals.

- Remember, the person reading your letter is not personally responsible for your problem, *BUT* may be responsible for resolving it. Therefore, avoid writing a sarcastic, threatening, or angry letter; it may lessen your chances of getting the complaint resolved.
- Keep a copy of the letter for your records.

Where To Go For Assistance

State, County, and City Consumer Offices

What They Are and What They Do:

If you are not satisfied with a company's response to your complaint, a good place to go first with an inquiry or a complaint is to your local consumer office if there is one in your area. Local consumer offices can be particularly helpful since they can be contacted easily by phone or in person, and are familiar with local businesses and laws. Be sure to take all your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you call or visit your local agency.

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

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible.

Many state and local consumer offices have a large selection of information and educational materials available. In addition, many cities and counties have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries.

How To Reach Them:

Beginning on page 59, you will find a listing of the state and local consumer protection offices in your area. Also, look in your phone book under your city, county, or state government listings.

Occupational and Professional Licensing Boards

What They Are:

If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than

550 professions and occupations, including doctors, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

The licensing of professions and occupations was started by state legislatures for the protection of the public health, safety, and welfare—and to guard the public from incompetency and fraud.

To be licensed, a professional must have a certain amount of education and experience, and pass a test which measures qualifications. Those occupations which are registered by state boards usually do not have competency or qualifications measured, but registrants simply are granted a legal right to do business under the laws and regulations which apply to their trade.

What They Do:

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

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

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

How To Reach Them:

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

Better Business Bureaus (BBBs)

What They Are:

BBBs are non-profit organizations sponsored by private businesses. There are 147 BBB locations across the U.S. today, sponsored by local and national business. While BBBs vary from place to place, most offer a variety of basic services. These include: general information on products or services, reliability reports, background information on local businesses and

organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint registered against a business, but all will tell you if a complaint has been registered. BBBs accept written complaints, and will contact a firm on your behalf.

What They Do:

BBBs attempt to settle consumer complaints against local business firms. A BBB considers a consumer complaint settled when:

1. The customer receives satisfaction.
2. The customer receives a reasonable adjustment—in other words, gets what was paid for.
3. The company provides proof that the customer's demands are unreasonable or unwarranted.

The BBB *does not*: judge individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice.

More than 100 of the 147 BBBs offer binding arbitration to those who ask for it, and others are settling a dispute by having an impartial person or board (people who have nothing to gain or lose from the decision) decide the outcome of the dispute. In arbitration, parties are bound by the decision and it can be enforced by the courts. Do not enter arbitration lightly since you must follow the decision that is made.

BBBs also handle false advertising cases. Your local BBB looks into local advertising, while the BBBs' National Advertising Division (NAD) checks out complaints about national advertising.

How To Reach Them:

To find a BBB, check your local phone book, local consumer office, or library.

Media Programs

What They Are and What They Do:

More than 100 local newspapers in 48 states, plus Washington, D.C., and 50 radio-TV stations in 28 states, offer "Action" or "Hot Line" services where consumers with problems can get help.

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

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

"Call for Action" is one of the larger "Help" programs. Staffed by 2,500 volunteers, and affiliated with radio and TV stations around the country, "Call for Action" helps more than 250,000 people annually. Trained volunteers handle the calls and record information from anyone with a consumer problem. The volunteers relay complaints to the proper individuals, business people, or public agencies and check back with you—usually in about two weeks.

If you have been satisfied, the incident is closed. If not, then "Call for Action" will intervene in your behalf. If this step—which is often successful—still gets poor results for you, then "Call for Action" will use its publicity resources to turn public attention on the case.

How To Reach Them:

To use these services, check with your local newspapers and radio-TV stations, or local library. A listing of "Call for Action" services may be obtained by contacting the Call for Action National Center, 575 Lexington Avenue, New York, New York 10022; telephone (212) 355-5965. Also, most libraries should have these services listed in both *Help: The Useful Almanac* (published by Consumer News, Inc.) and *Consumer Complaint Guide* (published by MacMillan Publishing Co., Inc.).

Small Claims Courts

What They Are:

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

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

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from court to court, from a low of \$100 to a high of \$3,000, with an average maximum of around \$500.

When the party bringing the suit (the complainant) wins the case, the party who lost (the defendant) often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision and complainants will have trouble getting what they are entitled to. In these cases, complainants may go back to court and ask for the order to be "enforced." This can be done in many ways, depending on where you live. For example, the court may order some of the defendant's property to be taken by law enforcement officials and sold. Complainants will get the money from the sale up to the amount they are owed. Or, if the person who owes the money is on salary, the court may order the defendant's employer to deduct some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

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

Legal Aid and Legal Services

What They Are:

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

In some cities, both Legal Aid and Legal Services offices are Federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation, located in Washington, D.C., is funded by the Federal Government, and it, in turn, awards grants to local Legal Services programs around the country.

Also, many law schools throughout the Nation conduct law clinics, where students assist Legal Aid and other lawyers as part of their training.

What They Do:

These offices give legal assistance with problems such as landlord-tenant; credit; utilities; and family issues, such as divorce and adoption. They also work on cases involving social security, welfare, unemployment, and workers' compensation.

Each office sets its own eligibility requirements based on income and family size. Some are usually considered automatically eligible—those living on fixed incomes (i.e., recipients of Social Security Disability (SSD), Supplemental Security Income (SSI), general welfare, aid to families with dependent children (AFDC), unemployed persons, and some retired individuals).

Eligibility is usually determined as soon as you contact the office, since problems often require immediate help.

Even if you have doubts about your eligibility for free legal assistance, it's worth contacting an office to see if you are eligible. If you are not eligible or the offices involved cannot help with your problem for some other reason, they will try to refer you to other sources of help.

How To Reach Them:

For more information, look under "Legal Aid" or "Legal Services" in your local phone book, or phone your local consumer office or courthouse. Also ask about the nearest local college which conducts legal clinics.

Prepaid Legal Services

What They Are and What They Do:

Legal services are now available to more people through prepaid legal plans—a form of insurance where consumers, for a small monthly fee, receive certain basic legal services. More than 2,000 plans are on file with the Department of Labor.

Most plans provide broad coverage for routine personal legal services, such as family matters (including divorce, custody and adoption) real estate sales or purchases and landlord-tenant matters; consumer credit and debt problems; wills and probate; misdemeanors; and traffic matters. Felony criminal matters are often excluded. A typical plan costs \$5 to \$8 per month for family coverage.

The insurance industry has displayed an interest in prepaid legal services and some companies, including Blue Cross, are beginning to enter the field. Nationwide Insurance Company and Midwest Mutual are marketing prepaid plans and Prudential and Connecticut General are also gearing up for coverage. Lumberman's Mutual Casualty Company and Travelers Insurance Company were offering plans in 1978. Other companies, including Metropolitan Life Assurance and Government Employees Insurance Company (GEICO), are developing programs.

Consumer and labor organizations are supporting prepaid legal services as an employee fringe benefit. Both groups believe that basic legal services can be provided at a reasonable rate on a broad basis.

How To Reach Them:

Check with your insurance company or insurance agent, or your union or employer for further information.

Public Interest Law Centers

What They Are:

Public interest law centers are non-profit, tax-exempt groups offering legal representation to consumers and others who would not otherwise be represented before Federal agencies or the courts.

There are nationally more than 100 public interest law centers involved in consumer, minority, women's, handicapped, low-income, and environmental issues.

What They Do:

Generally they do not handle individual cases; rather, they represent the views of a number of citizens.

The centers participate in formal government rulemaking proceedings and informally monitor government activities. They do not rely solely on lawyers to set policies for legal actions. Other professionals, such as doctors, engineers, and scientists, are asked for their advice.

How To Reach Them:

A national clearinghouse for public interest law firms is operated by the Council of Public Interest Law, 1250 Connecticut Avenue, N.W., Washington, D.C. 20036.

You may also consult your local consumer office, phone book, or library.

Private Lawyers

What They Are:

Private lawyers are legal agents for clients in legal and business transactions. Lawyers can manage your legal affairs, give legal advice, and present your case in court.

What They Do:

Usually, they do not take cases that involve small sums of money. These are better suited for small claims courts.

How To Reach Them:

If you need help in finding a lawyer, check with the Lawyer Referral Service of the American Bar Association. The Service is listed in local phone books, or you can contact the American Bar Association, 1155 E. 60th Street, Chicago, Illinois 60637.

Since lawyers may now advertise, be sure to comparison shop through directories or newspapers.

If you have a complaint or need further information, contact your local or state bar association listed in your telephone directory.

Private Consumer Groups

What They Are:

Private consumer groups operate in all 50 states, at local, state, and national levels.

In most cases, these groups are made up of individual consumer members who join together to advocate consumer interests. They are usually created and staffed by volunteers, although some have paid staff members.

What They Do:

Some consumer groups help individual consumers with complaints. Other are dedicated to serving the broad needs of special population groups such as the elderly, women, minorities, low-income individuals and workers. They represent consumers by using their groups to focus consumer thought and energy on critical consumer issues to bring about needed improvements in the marketplace. Additionally, many provide consumer education and information.

How To Reach Them:

For more information about consumer groups in your area, (1) check with your state or local government consumer office. Also contact your local United Way and church organizations (Combined Jewish Philanthropies, Catholic Charities, Council of Churches, etc.); (2) newspaper reporters and columnists who cover consumer issues will know of local organizations and individuals you can contact and so will local elected officials who have voiced their concern about consumer problems. Remember, the organizations you are looking for do not always have the word "consumer" in their titles.

If you fail to discover a group locally, you can try the national office of the Consumer Federation of America, 1012 14th Street, N.W., Washington, D.C. 20005, which has a directory of state and local consumer organizations available for \$5.00; the National Consumers League, 1028 Connecticut Avenue, N.W., Washington, D.C. 20036; or Ralph Nader's Public Citizen, P.O. Box 19404, Washington, D.C. 20036.

Space does not permit us to list the numerous other fine national, state, and local consumer organizations. However, if you are unable to locate them through using any of the above suggestions and would like a listing of consumer organizations in your state, write to: Division of Consumer Organizations, U.S. Office of Consumer Affairs, Washington, D.C. 20201.

AFL-CIO Community Services

What They Are:

The American Federation of Labor-Congress of Industrial Organizations (AFL-CIO) offers a number of community services to its millions of union members across the Nation. Two of these are consumer and debt counseling.

What They Do:

Consumer counseling is provided to help union members protect their savings and learn how to handle consumer problems.

Consumer clinics giving assistance on specific consumer problems which require legal or other forms of guidance, are also available to some union members.

How To Find Them:

These counseling problems are not available in all areas of the country. If there is an AFL-CIO Community Services representative or a United Labor Agency in your area, it will be listed in your local phone book. If you are unable to locate an AFL-CIO program in your area, write AFL-CIO Community Services Department, 815 16th Street, N.W., Washington, D.C. 20006.

Consumer Credit Counseling Services

What They Are:

If you have problems budgeting your money, you may want to consider seeking consumer credit counseling. Many organizations, including credit unions, family service centers and religious organizations, offer consumer credit counseling services.

Another source of help is the Consumer Credit Counseling Service (CCCS), sponsored by the National Foundation for Consumer Credit, Inc., which is supported by banks, credit card companies, finance companies and other financial institutions. CCCS has 219 offices across the Nation, with services available in all states except Alaska, Arkansas, Delaware, and Mississippi.

What They Do:

The CCCS counseling program provides money-management techniques, debt payment plans, and educational programs. There is no charge for counseling advice. However, offices in some states do make a small charge if a client asks the CCCS to handle a debt-repayment plan. It's wise to ask about fees before you request any services.

Some Advice

Money problems often occur because of the "impulse buying" of luxury items on credit without considering whether payments can be made after paying for monthly basic needs. All money problems are not caused by mismanagement. Unexpected hospital expenses, sudden sickness, or loss of a job may create a need for financial counseling.

Some consumers have problems because of constant overcharging with credit cards. CCCS advises using credit cards as a last resort instead of the first method of payment. Credit cards come in handy in emergencies, or when cash is short. But, remember, you must pay substantial interest on your charges if you don't pay them off within the grace period.

CCCS also recommends contacting the creditor if you can't make a payment on time so that other arrangements can be worked out. It also advises consumers to save part of their income, and to shop around for credit terms. Don't automatically accept credit terms where you buy a product. You may get a better deal some place else.

Many credit unions, family service organizations, and religious organizations provide similar credit counseling services.

Whether you use CCCS, a family service credit counselor, or any type of counseling service, always ask in advance about fees. If you're already seeking credit help, you don't need any extra, unforeseen bills to pay, so be careful.

How To Reach Them:

Look in your local phone book for the Consumer Credit Counseling Service or Credit Union League, or contact your local consumer office or financial institution. Also, local credit unions will provide information and referral. Check to see if your employer, church, synagogue, or civic organization has a credit union, or contact the Credit Union National Association, P.O. Box 431, Madison, Wisconsin 53701.

Industry Consumer Programs

Several industry associations can help you with complaints or provide information. These associations are formed by individual businesses in various industries which join together to assist with business problems and promote the industry. While they do not handle consumer complaints, they usually offer consumer information. Trade associations have been established in just about every field of business and consumer interest, and local, regional and national groups number around 40,000.

How To Reach Them:

Check your library for a directory titled *National Trade & Professional Associations of the U.S. & Canada & Labor Unions*, published by Columbia Books, Inc., Room 601, 734 15th St., N.W., Washington, D.C. 20005.

Automobile, Furniture, and Major Appliances Consumer Action Panels

What They Are:

Consumer Action Panels (CAPs) are special offices established by three industries to help solve problems between consumers and industry members.

If you have problems with a car, furniture, or appliances, you can turn to a CAP for help. But remember, contacting a CAP is not the first step in solving a consumer complaint.

A CAP should be contacted only if you have been unsuccessful in getting your complaint settled by the retailer, dealer or manufacturer.

What They Do:

After receiving your complaint a CAP employee will ask the manufacturer to reinvestigate the problem and notify the CAP of actions taken. If you are not satisfied with the manufacturer's action, your case will be referred to the action panel, which includes consumers and business representatives. After hearing the facts of your case, the panel will recommend the action a manufacturer or retailer should take. Although manufacturers and retailers are not legally required to accept panel recommendations, they usually do.

AutoCAPs:

Automobile dealer associations have established about 20 AutoCAPs, across the United States. Approximately 20 auto dealer associations also handle car complaints although they do not have CAPs or formal or regular panels of decisionmakers.

To find out if there is an AutoCAP in your area, contact the National Automobile Dealers Association (NADA), 8400 West Park Dr., McLean, Virginia 22101; phone (703) 821-7070. Or contact your local Chamber of Commerce or Better Business Bureau for the name of the local or state automobile dealers association which sponsors AutoCAPs.

Furniture CAP:

If you have a furniture complaint, contact the Furniture Industry Consumer Advisory Panel's (FICAP) Director of Consumer Affairs, Box 951, High Point, North Carolina 27261; phone (919) 885-5065.

Major Appliance CAP:

Complaints involving major appliances should be sent to the Chairman of the Major Appliance Consumer Action Panel (MACAP), 20 N. Wacker Dr., Chicago, Illinois 60606; phone (312) 984-5858.

Homeowner Protection Programs

What They Are:

Most builders provide new homeowners with a one-year guarantee on building materials; workmanship; and home accessories, such as refrigerators, stoves, dishwashers and heating and air-conditioning equipment.

Check out a plan offered by some builders. Called HOW (Home Owners Warranty), it's the first 10-year nationally-insured protection plan for new home buyers.

Your qualified HOW builder will give you the following protections:

- For 10 years your home is protected against major structural defects. (This is the builder's obligation for the first two years. The next eight years are covered by a national insurance plan.)

- During the first year your builder guarantees that materials and workmanship meet HOW's Approved Standards.

- During the second year your HOW builder continues to be responsible for the wiring, piping and duct work.

- And, during these first two years, the national insurance coverage provided through HOW assumes the builder's responsibilities to you if, for any reason, the builder cannot or will not meet the warranty's obligations.

The HOW program offers a built-in system for complaint handling, assuring fair and inexpensive settlement of disagreements through informal conciliation.

If you should fail to reach an agreement, arbitration will be arranged through the American Arbitration Association or a similar body. The Home Owners Warranty Agreement takes away none of your legal rights. However, HOW's two-step system for complaint handling aims to assure settlements that are as fair as those obtained in a court of law while being less time-consuming and costly.

Local and, in some cases, state Home Owners Warranty Councils have been established throughout the country. In order to determine if a HOW Council has been established in your area, contact the local or state home builders association nearest you. Or ask your builder to investigate the HOW program in your area.

Securities Exchanges and Associations

What They Are:

National securities exchanges and associations are membership organizations for securities brokers and dealers and serve as market places for the trading of securities. They are registered with the **Securities and Exchange Commission (SEC)** and are responsible for ensuring that their members comply with SEC rules and their own rules. They are also responsible for maintaining fair and orderly markets for the securities traded. These organizations receive complaints from individual investors about their members and about the securities traded on their floors. They investigate these complaints and, although they will not order settlement of a complaint, they may discipline their members for violations of rules or suspend trading in securities.

What They Do:

These organizations also offer arbitration facilities for the purpose of providing a forum for an investor to recover money damages from a broker. Claims of \$2,500 or less may be resolved by a single arbitrator knowledgeable about securities laws. For larger claims, panels of three or five arbitrators, some of whom are associated with the securities industry, will decide claims. An investor may retain counsel, but is not required to do so.

How To Reach Them:

Correspondence or other documents from a broker will often indicate the exchanges of which it is a member. If not, ask the broker or check with the SEC. (See "INVESTMENTS AND BUSINESS OPPORTUNITIES" in SECTION II.)

Section II

Introduction

SECTION II lists and describes the functions, services and information available from Federal offices. These descriptions are arranged by subject ranging from "Advertising" to "Weights and Measures." The following key and legend system makes it easy to tell what services and information are offered. Symbols are placed next to the addresses and phone contacts given for each office.

This symbol indicates that an office will handle individual consumer complaints.



This symbol means that an office has a toll-free "800" phone number. These numbers are printed in **bold-face type** for easy identification.



This symbol indicates that consumers could contact a Federal regional office—instead of the Washington, D.C. office—for the most efficient service. Listings of regional offices are found in this section beginning on page 49.



This symbol is used where consumer "tips" are given, or where information on consumer laws and rights is provided. Tips are included under the following headings in this Section. It is these areas which cause the most problems for consumers.



This symbol shows that an office collects complaint information from consumers but will only act when a broad public interest will be served, as in the case of an unsafe product which may be recalled or banned.



Advertising
Banking and Credit
Clothing and Fabrics
Drugs
Funerals
Housing
Investments
Mail Orders
Motor Vehicles
Transportation
Warranties

This symbol means that an agency provides consumer information.



Listing of Topics

Following is an alphabetical listing of topics covered in **SECTION II**. Entries printed in UPPER CASE or CAPITAL letters are main subject headings. Listings in Upper and Lower case letters are sub-headings to be found under the main subject headings indicated. For example, if you want to look up information on "Bicycles," you are referred to the headings of "PRODUCT SAFETY" and "TRANSPORTATION/General." This tells you that information on bicycles is given under the main heading of "PRODUCT SAFETY" and under the "General" sub-heading found under the main heading of "TRANSPORTATION."

A

ACTION

ADVERTISING

AGING

See Also: VETERANS; SOCIAL SECURITY; HEALTH CARE

Air Conditioners

See: APPLIANCES

Air Travel

See: TRANSPORTATION/Air Routes and Service

Air Safety

See: TRANSPORTATION/Air Safety

ALCOHOL

Alcoholism

See: ALCOHOL/Alcoholism and Alcohol Abuse
See: VETERANS

ANIMALS/PETS

ANTITRUST

Apartments, Rental

See: HOUSING/Consumer Tips, Renting

APPLIANCES

Architectural Barriers

See: HANDICAPPED

Automobiles

See: MOTOR VEHICLES

B

BANKING and CREDIT

Basic Education Grants Program

See: EDUCATION

Bicycles

See: PRODUCT SAFETY

See: TRANSPORTATION/General

Billing Errors

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

Blind

See: HANDICAPPED

Boats

See: TRANSPORTATION/Maritime, Ships

Bonds and Stocks

See: INVESTMENTS and BUSINESS
OPPORTUNITIES/Stocks and Bonds

Braille Books and Magazines

See: HANDICAPPED/Reading Materials for the
Blind and Physically Handicapped

Broadcasting

See: COMMUNICATIONS

Burials

See: FUNERALS

Bus and Rapid Rail Transit

See: TRANSPORTATION/Buses, Bus and
Rapid Rail Transit

BUSINESS

Business Management Assistance

See: INVESTMENTS and BUSINESS
OPPORTUNITIES

Business Ventures

See: INVESTMENTS and BUSINESS
OPPORTUNITIES

C

Cable Television

See: COMMUNICATIONS

Care Labeling

See: CLOTHING and FABRICS/Care Labeling

Carpooling

See: TRANSPORTATION/General

Cars

See: MOTOR VEHICLES

**CETA (Comprehensive Employment
and Training Act)**

See: EMPLOYMENT/Unemployment, Job
Training

Child Abuse

See: CHILDREN, YOUTH and FAMILIES

Child Restraints (In Automobiles)

See: TRANSPORTATION/General

CHILDREN, YOUTH and FAMILIES

Citizens Band Radio

See: COMMUNICATIONS

Citizens Band Radio Licensing

See: COMMUNICATIONS

CLOTHING AND FABRICS

Collection Practices

See: BANKING and CREDIT/Other: Debt
Collectors, Retail Stores, Finance
Companies, etc; Consumer Tips,
Consumer Credit Laws

Commercial Banks

See: BANKING and CREDIT

Commercials

See: COMMUNICATIONS

See: ADVERTISING

Commodity Futures Trading

See: INVESTMENTS and BUSINESS
OPPORTUNITIES/Commodity Futures
Trading

COMMUNICATIONS

Community Reinvestment Act

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

**Comprehensive Employment and
Training Act (CETA)**

See: EMPLOYMENT/Unemployment/Job
Training

CONSUMER AFFAIRS

Consumer-Business Relations

See: BUSINESS/Business-Consumer Relations

Consumer Deputy Program

CONSUMER INFORMATION

Consumer Leasing Act

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

Consumer Price Index (CPI)

See: ECONOMY/Cost of Living,
Employment/Unemployment and
Occupations

CONSUMERS' EDUCATION

Contagious Diseases

See: HEALTH CARE/Health Research

Content Labeling

See: CLOTHING and FABRICS/Content
Labeling

Cooling-off Period

See: DOOR-TO-DOOR SALES

**COPYRIGHTS, PATENTS and
TRADEMARKS**

COSMETICS

Cost of Living

See: ECONOMY/Cost of Living; Employment/
Unemployment and Occupations

Credit

See: BANKING and CREDIT

Credit Cards

See: BANKING and CREDIT

Credit Harassment

See: BANKING and CREDIT

Credit Reports

See: BANKING and CREDIT

Credit Unions

See: BANKING and CREDIT/Credit Unions

Crime Insurance

See: INSURANCE/Crime Insurance

D

Dairy Products

See: FOOD/Inspection and Grading

Day Care Centers

See: CHILDREN, YOUTH and FAMILIES

Debt Collectors

See: BANKING and CREDIT

Dentists

See: HEALTH CARE/General

Dial-A-Reg

See: FEDERAL REGULATIONS

Discrimination

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

See: EMPLOYMENT/Discrimination

See: HOUSING/Discrimination

See: EDUCATION/Discrimination

Disease

See: HEALTH CARE/Health Research

Dishwashers

See: APPLIANCES

DOOR-TO-DOOR SALES

DRUGS

E

ECONOMY

EDUCATION

See Also: VETERANS

Elderly

See: AGING

Electrical Safety

See: PRODUCT SAFETY

Electronic Funds Transfer (EFT)

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

EMPLOYMENT

See Also: ECONOMY

ENERGY

Energy Efficiency of Appliances

See: APPLIANCES/Energy Efficiency

ENVIRONMENT

Equal Credit Opportunity Act

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

Equal Employment Opportunity (EEO)

See: EMPLOYMENT/Job Discrimination

Extension Service

See: FOOD/Extension Service

F

Fabrics

See: CLOTHING and FABRICS

Fair Credit Billing Act

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

Fair Debt Collection Practices Act

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

Fair Housing Act

See: BANKING and CREDIT/Consumer Tips,
Consumer Credit Laws

See: HOUSING/Discrimination

False Advertising

See: ADVERTISING

Families

See: CHILDREN, YOUTH and FAMILIES

Federal Government Jobs

See: EMPLOYMENT/Federal Government

Federal Housing Administration Loans

(FHA Loans)
See: HOUSING/Federal Housing Administration
Loans

Federal Register (FR)

See: FEDERAL REGULATIONS

FEDERAL REGULATIONS

Finance Companies

See: BANKING and CREDIT/Other: Debt
Collectors, Retail Stores, Finance
Companies, Etc.

Fire Safety

See: CLOTHING and FABRICS/Safety

See: MOTOR VEHICLES

See: PRODUCT SAFETY

Flammable Fabrics Act

See: CLOTHING and FABRICS

Flood Insurance

See: INSURANCE/Flood Insurance

FOOD

Food Assistance Programs

See: FOOD/Food Stamps and Food Assistance
Programs

Food Stamps

See: FOOD/Food Stamps and Food Assistance
Programs

4-H Clubs

See: FOOD/Nutrition

Franchises

See: INVESTMENTS and BUSINESS
OPPORTUNITIES/Business Opportunity
Ventures, Franchises, Idea Promotion,
Business Management Assistance

Freezers

See: APPLIANCES

Fuel Economy

See: MOTOR VEHICLES/Fuel Economy

See: ENERGY

See: TRANSPORTATION/General

See: ENVIRONMENT/Fuel Economy

Fuel Oil

See: ENERGY/Utilities, Fuel Oil, Propane and
Gasoline

FUNERALS

Furniture

See: INDUSTRY CONSUMER PROGRAMS in
SECTION I, page 8.

G

Garnishment of Wages

See: EMPLOYMENT/Labor Standards

Gasohol, Manufacture of

See: ALCOHOL/Content and Labeling

Gasoline

See: ENERGY/Utilities, Fuel Oil, Propane and
Gasoline

Generic Labeling of Drugs

See: DRUGS/Consumer Tips

Group Health Plans

See: HEALTH CARE/Health Maintenance
Organizations (HMOs)

Guarantees

See: WARRANTIES

H

HANDICAPPED

See Also: EDUCATION

See Also: VETERANS

See Also: HEALTH CARE

Head Start

See: CHILDREN, YOUTH and FAMILIES

Health Maintenance Organizations

(HMOs)

See: HEALTH CARE/Health Maintenance
Organizations

Health Research

See: HEALTH CARE/Health Research

HEARING AIDS

Highways

See: TRANSPORTATION/Highways

Homebuying
See: HOUSING/Homebuying, Selling and Real Estate Settlements

Home Mortgage Disclosure Act
See: BANKING and CREDIT/Consumer Tips, Consumer Credit Laws

Home Selling
See: HOUSING/Homebuying, Selling and Real Estate Settlements

Hospitals
See: HEALTH CARE/Complaints and Information about Doctors, Dentists and Hospitals

HOUSING
See Also: VETERANS

Idea Promotion
See: INVESTMENT and BUSINESS OPPORTUNITIES/Business Opportunity Ventures, Franchises, Idea Promotion

IMMIGRATION and NATURALIZATION

Income Taxes
See: TAXES

Inflation
See: ECONOMY

INSURANCE
See Also: VETERANS

Interest Rates
See: BANKING and CREDIT/Consumer Tips, Consumer Credit Laws

Interstate Land Sales
See: HOUSING/Interstate Land Sales

INVESTMENTS and BUSINESS OPPORTUNITIES

J
Job Discrimination
See: EMPLOYMENT/Job Discrimination

Job Safety and Health
See: EMPLOYMENT/Job Safety and Health

Job Training
See: EMPLOYMENT/Unemployed, Job Training

L
Labor Standards
See: EMPLOYMENT/Labor Standards

Landlords
See: HOUSING/Consumer Tips, Renting

Learning Disabilities
See: HEALTH CARE/Mental Health

LOW-INCOME CONSUMERS

M

MAIL

Mail Fraud
See: MAIL/Mail Fraud and Misrepresentation

Mail Orders
See: MAIL/Mail Orders

Mail Rates
See: MAIL/Mail Rates

Mail Service
See: MAIL/Mail Service

Makeup
See: COSMETICS

MAPS

Maritime
See: TRANSPORTATION/Maritime, Ships

Medical Devices
See: DRUGS/Safety

Medicaid
See: HEALTH CARE/Medicaid

Medicare
See: HEALTH CARE/Medicare

Medicine
See: DRUGS

Mental Health
See: HEALTH CARE/Mental Health
See Also: VETERANS

Mental Illness
See: HEALTH CARE/Mental Health

METRICATION

Microwave Ovens
See: APPLIANCES/Radiation

Minimum Wage
See: EMPLOYMENT/Labor Standards

Mobile Homes
See: HOUSING/Mobile Homes

Mobile Home/Building and Safety Standards
See: HOUSING/Mobile Homes

Monopoly
See: ANTITRUST

MOTOR VEHICLES

MOVING/MOVERS

N

Narcotics
See: DRUGS

National Banks
See: BANKING and CREDIT/Federally Chartered Banks

National Forests
See: TRAVEL/National Forests

National Parks
See: TRAVEL/National Parks and Historical Sites

Naturalization and Immigration
See: IMMIGRATION and NATURALIZATION

New Car Information Disclosure
See: MOTOR VEHICLES/New Car Information Disclosure

Noise Pollution
See: ENVIRONMENT
See: TRANSPORTATION/General

Nuclear Regulation
See: ENERGY/Nuclear Regulation

Nutrition Information
See: FOOD/Nutrition

O

Occupations
See: ECONOMY
See: EMPLOYMENT

Odometer Tampering
See: MOTOR VEHICLES/Odometer Tampering

Oil Industry
See: ENERGY

Operation Peace of Mind (Runaway Service)
See: CHILDREN, YOUTH and FAMILIES

Ovens
See: APPLIANCES

Overtime Pay
See: EMPLOYMENT

P

Passenger Vessels
See: TRANSPORTATION/Ships

Passports
See: TRAVEL

Patents
See: COPYRIGHTS, PATENTS and TRADEMARKS

PENSIONS

Pesticides
See: ENVIRONMENT

Pets
See: ANIMALS/PETS

Physicians
See: HEALTH CARE

Poison
See: DRUGS/Safety Containers; Consumer Tips, Drug Safety
See: PRODUCT SAFETY

Pollution
See: ENVIRONMENT
See: TRANSPORTATION/General

Prescription Drugs
See: DRUGS

Price Fixing
See: ANTITRUST

PRIVACY

PRODUCT SAFETY

Propane
See: ENERGY/Utilities, Fuel Oil, Propane, Gasoline

Public Health Service (PHS)
See: HEALTH CARE/General

Public Transportation
See: TRANSPORTATION

R

Radiation
See: APPLIANCES/Radiation
See: EMPLOYMENT/Job Safety and Health
See: ENERGY/Nuclear Regulation
See: ENVIRONMENT

Radio
See: APPLIANCES
See: COMMUNICATIONS

Railroads
See: TRANSPORTATION

Rainchecks
See: ADVERTISING

Rapid Rail Transit
See: TRANSPORTATION/Bus and Rapid Rail Transit

Real Estate Settlements
See: HOUSING/Homebuying, Selling and Real Estate Settlements

Recalls
See: MOTOR VEHICLES
See: PRODUCT SAFETY

Recreation
See: PRODUCT SAFETY
See: TRANSPORTATION
See: TRAVEL

Refrigerators
See: APPLIANCES

Religious Broadcasting
See: COMMUNICATIONS

Rentals
See: HOUSING/Consumer Tips, Rentals

Riot Reinsurance
See: INSURANCE/Riot Reinsurance

Runaways
See: CHILDREN, YOUTH and FAMILIES

RURAL DEVELOPMENT

S

Savings and Loans
See: BANKING and CREDIT/Savings and Loans

School Breakfast Program
See: FOOD/Food Stamps and Food Assistance

School Grants
See: EDUCATION

School Lunch Program
See: FOOD/Food Stamps and Food Assistance

Second Opinions for Surgery
See: HEALTH CARE/Second Opinions for Non-Emergency Surgery

Senior Citizens
See: AGING

Ships
See: TRANSPORTATION/Maritime, Ships

Small Business
See: BUSINESS/Small Business-Government Regulations
See: INVESTMENT and BUSINESS OPPORTUNITIES/Small Business

SOCIAL SECURITY

Solar Energy
See: ENERGY/Solar Energy

State Banks
See: BANKING and CREDIT/State Chartered Banks

Stocks and Bonds
See: INVESTMENT and BUSINESS OPPORTUNITIES/Stocks and Bonds

Student Grants
See: EDUCATION/Education Grants and Loans

Surgery
See: HEALTH CARE/Second Opinions on Surgery

SURPLUS GOVERNMENT PROPERTY

T

TAXES

Telegraph
See: COMMUNICATIONS

Telephone
See: COMMUNICATIONS

Television
See: APPLIANCES
See: COMMUNICATIONS

Tire Safety
See: MOTOR VEHICLES

Toy Safety
See: PRODUCT SAFETY

Trademarks
See: COPYRIGHTS, PATENTS, and TRADEMARKS

Train Travel/Amtrak
See: TRANSPORTATION/Train Travel/Amtrak

TRANSPORTATION

TRAVEL

Truth-In-Lending
See: BANKING and CREDIT/Consumer Tips, Consumer Credit Laws

U

Unemployment
See: EMPLOYMENT/Unemployed/Job Training

Unordered Merchandise
See: MAIL/Unordered Merchandise

Utilities
See: ENERGY/Utilities, Fuel Oil, Propane, Gasoline

V

Van Pooling
See: TRANSPORTATION/General

VETERANS

Veterinary Preparations
See: ANIMALS/PETS

Volunteer Work
See: ACTION

W

Wage and Price Guidelines
See: ECONOMY

Wages
See: EMPLOYMENT/Labor Standards

WARRANTIES

WEIGHTS AND MEASURES

Work Conditions
See: EMPLOYMENT/Job Safety and Health

Worker's Compensation
See: EMPLOYMENT/Labor Standards

Y

Youth
See: CHILDREN, YOUTH and FAMILIES

Action

ACTION administers and coordinates domestic and international volunteer programs sponsored by the Federal Government. Although ACTION has no official consumer office, it does speak to local consumer concerns through its volunteer programs such as **Volunteers in Service to America (VISTA)**, the **Retired Senior Volunteer Program (RSVP)**, and the **National Center for Service-Learning (NCSL)**.

VISTA volunteers serve at least one year, living and working in urban ghettos, small towns, rural areas of poverty, on Indian reservations, with migrant workers, and in institutions for the mentally ill or handicapped. These volunteers assist in many community activities—some of which deal with consumer programs and self-help groups.

RSVP gives retirees age 60 and over the opportunity to serve their communities on a regular basis. For example: RSVP volunteers are working with consumer affairs departments, identifying the problems of senior citizens, and assisting in preparing and distributing information on how to cope with fixed incomes and rising inflation.

NCSL offers free training programs, resource materials and technical assistance to service-learning and student volunteer programs in high schools and colleges throughout the U.S. There are approximately 750,000 students in community service programs sponsored by their schools. Consumer affairs projects range from a hotline service to presenting consumer problems on local television.

Contact:
ACTION
806 Connecticut Avenue, NW
Washington, D.C. 20525
800-424-8580
(202) 254-6886 (In Washington, D.C.)

Advertising

The **Federal Trade Commission (FTC)** is responsible for preventing the use of unfair, false, or deceptive advertisements of consumer products. This includes television, radio and printed ads.

Although the FTC does not investigate individual complaints, it can and will act when it receives a large number of specific advertising complaints involving substantial consumer harm.

Contact:
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3598

Unavailable Advertised Specials: Consumer Tips

The FTC receives numerous letters and calls from consumers and consumer groups complaining about the unavailability of advertised specials. In response to these complaints, the FTC issued a rule stating that stores ought to have advertised specials available at the advertised price during the advertised sales period. Branch stores which will not have the item must be clearly listed in the ad.

Many stores issue rain checks if the merchandise which has been advertised is out of stock. The FTC advises making sure the merchant indicates on the rain check the date the item will be in, and the sale price. Sometimes stores do misjudge the popularity of an item and it is sold out. However, if this happens time and again, the store may be breaking the FTC rule. Complain to the store manager, state or local consumer protection office, and to the FTC.

Aging

The **Administration on Aging (AoA)** acts as a focal point within the Federal Government for activities concerning

the aged and aging. AoA administers the programs of the Older Americans Act through a network of state and area agencies on aging. Information regarding programs, services, and opportunities for older people may be obtained at the local level from state and area agencies on aging, as they have the responsibility for coordinating services and delivery systems. Addresses of the official state agencies can be found in **SECTION III**.

Contact:
Director
National Clearinghouse on Aging
**Department of Health,
Education and Welfare**
Washington, D.C. 20201
(202) 245-2158

Alcohol

Alcoholism and Alcohol Abuse

The **Alcohol, Drug Abuse, and Mental Health Administration (ADAMHA)** develops and coordinates Federal programs for the prevention, control, and treatment of alcohol abuse and alcoholism, and rehabilitation of affected individuals. The **National Institute on Alcohol Abuse and Alcoholism**, a division of ADAMHA, maintains a clearinghouse of information on all aspects of alcohol abuse/alcoholism and treatment programs.

Contact:
Director
National Clearinghouse for
Alcohol Information
**Department of Health,
Education and Welfare**
P.O. Box 2345
Rockville, Maryland 20852
(301) 468-2600

Content and Labeling

The **Bureau of Alcohol, Tobacco and Firearms** monitors the content, labeling, and advertising of alcoholic beverages. In the area of alcohol beverage sales, the Bureau works to eliminate the illegal traffic and trade practices of alcoholic beverages and sets and assures the full collection of taxes due from the legal sale of these beverages.

The Bureau also issues permits to engage in the production of alcohol for industrial purposes, such as gasohol.

Contact:
Chief
Trade and Consumer Affairs
Division
Bureau of Alcohol, Tobacco and
Firearms
Department of the Treasury
Washington, D.C. 20226
(202) 566-7581

Animals/Pets

The **Food and Drug Administration (FDA)** assures that veterinary preparations, drugs, and devices are safe and effective and also assures that animal and pet food is safe and properly labeled.

Contact:
Bureau of Veterinary Medicine
**Department of Health,
Education and Welfare**
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-5363

Animal Health

The **Animal and Plant Health Inspection Service (APHIS)** of the **Department of Agriculture** protects and improves animal and plant health by administering Federal laws and regulations dealing with animal and plant health and quarantine, humane treatment of animals, and the eradication of pests and diseases.

APHIS' veterinary services officials determine the existence and extent of outbreaks of communicable diseases and pests affecting livestock and poultry. They maintain inspection and quarantine service at ports of entry for imported animals. APHIS also administers laws concerning the humane handling of livestock and poultry in interstate commerce, and governing the transportation, sale and handling of dogs, cats, circus and zoo animals intended for use in laboratory research or for exhibition.

Contact:
Information Division
Animal and Plant Health
Inspection Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-3977

Antitrust

The **Federal Trade Commission (FTC)** and the Antitrust Division of the **Department of Justice** work to preserve the healthy competition of business in our free enterprise system. These offices share responsibility for enforcement of the antitrust laws. Antitrust violations include price fixing, monopoly, price discrimination and any other anti-competitive practices.

Contact:
Assistant Director for Evaluation
Bureau of Competition
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3622

Assistant Attorney General
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 633-3543

(Or contact the
Department of Justice or FTC
Regional Offices found at the
back of this section.)

Appliances

General

The Federal Government has limited control over the manufacture and sale of appliances. Therefore, it is usually best to contact the dealer, manufacturer or local or state consumer office. These offices are found in **SECTION III**. If a problem involving a major appliance cannot be resolved through the dealer or manufacturer, you may also contact the Major Appliance Consumer Action Panel (MACAP) described on page 8 of **SECTION I**, for assistance.

Energy Efficiency

The **Federal Trade Commission (FTC)** has proposed that eight categories of appliances—refrigerators and refrigerator-freezers, freezers, dishwashers, water heaters, room air conditioners, central air conditioners, clothes washers and furnaces—be sold with labels giving consumers the estimated annual energy costs or energy efficiency ratings for each appliance. A final rule takes effect in the fall of 1979. The label will give: (1) a description of the model, (2) the estimated energy cost for air conditioners and heat pumps, or energy efficiency ratings of the model for other appliances, (3) the range of energy costs or efficiency ratings for comparable models, and (4) other useful information that will enable consumers to estimate costs more precisely.

Contact:
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600

Product Safety

The **Consumer Product Safety Commission (CPSC)** protects consumers against the manufacture and sale of hazardous appliances. CPSC can ban hazardous products and also order a recall when a product is found to be dangerous to the public.

Contact:  
Director
Office of Communications
Consumer Product Safety Commission
Washington, D.C. 20207
800-638-8326
800-492-8363 (In Maryland)
800-638-8333 (In Puerto Rico, Virgin Islands, Alaska, Hawaii)

Radiation

The **Bureau of Radiological Health** of the **Food and Drug Administration** protects consumers against unnecessary exposure to radiation from electronic products including microwave ovens, lasers, television sets, x-rays, and sunlamps.

Contact:  
Director
Technical Information Staff
(HFX-25)
Bureau of Radiological Health
Food and Drug Administration
Department of Health, Education and Welfare
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3434

Warranties

The **Federal Trade Commission (FTC)** enforces the **Magnuson-Moss Warranty Act** which requires that warranties on appliances costing more than \$15.00 be available to consumers for review before purchase, and that the terms of full and limited warranties be spelled out in clear, easy-to-read language. (Also see: **WARRANTIES**, page 47.)

Contact: 
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600

Banking and Credit Commercial Banks

Commercial banks offer a wide variety of services, including checking accounts, consumer loans, and personal and commercial financial transactions. These banks can be either Federally chartered or state chartered. For a listing of state banking authorities, see **Section III**.

Federally Chartered Banks

Federally chartered commercial banks are called national banks and have the word "National" or "n.a." in their titles. These banks are supervised by the **Office of the Comptroller of the Currency (OCC)** within the **Department of the Treasury**. This office examines banks periodically to assure the soundness of operation and management and compliance with laws, rules and regulations. The OCC can assist with any problems or questions consumers may have with a credit card issued through a national bank. In fact, OCC is interested in learning of any problems consumers may have with any aspect of a national bank's practices.

Contact:  
Director
Consumer, Community, and Fair Lending Examinations Division
Comptroller of the Currency
Department of the Treasury
Washington, D.C. 20219
(202) 447-1600

State Chartered Banks

State chartered banks are regulated at the state level by state banking commissions; however, these banks can also be affiliated with the Federal Government in two ways.

State Chartered/Member of the Federal Reserve System

State chartered banks can be members of the **Federal Reserve System (FRS)**. FRS serves as the nation's central bank, whose main responsibilities are to regulate the flow of money and credit and to perform supervisory services and functions for the public, the U.S. Treasury and commercial banks. State banks that are members of the FRS must comply with both Federal and state rules and regulations.

Contact:  
Director
Division of Consumer Affairs
Board of Governors of the Federal Reserve System
Washington, D.C. 20551
(202) 452-3946

State Chartered/Not a Member of the Federal Reserve System

Insured state banks which do not hold membership in the **Federal Reserve System** are subject to supervision by the **Federal Deposit Insurance Corporation (FDIC)**. The FDIC protects bank customers and helps maintain confidence in the banking system by insuring bank deposits up to \$40,000.

Contact:  
Director
Office of Consumer Affairs and Civil Rights
Federal Deposit Insurance Corporation
Washington, D.C. 20429
(202) 389-4427

Savings and Loan Associations

Savings and loan associations, regulated by the **Federal Home Loan Bank Board (FHLBB)**, specialize in savings and mortgage lending. While savings and loan associations are limited by law in the kinds and number of services they can provide, they are entitled to offer higher interest rates for savings accounts and time deposits. (Time deposits require a long-term deposit of funds in return for an even higher rate of interest.)

The FHLBB protects savers in Federally insured savings and loans against losses on their deposits through the **Federal Savings and Loan Insurance Corporation (FSLIC)**. State chartered savings and loan associations are regulated by the state banking authorities, and those having FSLIC deposit insurance are also regulated by the FHLBB. (See **SECTION III**.)

Contact:  
Director
Consumer Division
Office of Community Investment
Federal Home Loan Bank Board
Washington, D.C. 20552
(202) 377-6237

Credit Unions

Credit unions are nonprofit associations of people with a common unity, such as employees of a company or members of a union, who own and govern their operation.

The **National Credit Union Administration (NCUA)** grants Federal charters to qualified groups and supervises and examines Federal credit unions throughout the country. NCUA insures the accounts of all Federal credit unions and state chartered credit unions that request and qualify for such coverage.

Contact:  
Director
Division of Consumer Affairs

Office of Examination and Insurance
National Credit Union Administration
Washington, D.C. 20456
(202) 254-8760

Other: Debt Collectors, Retail Stores, Finance Companies, Credit Reporting Agencies, Etc.

The **Federal Trade Commission (FTC)** has jurisdiction over all creditors not specifically regulated by another government agency. For example, if you are having a problem with a department store credit card, finance company, debt collector or credit reporting agency, the FTC may have authority to enforce a law which protects you.

Contact:  
Director
Division of Credit Practices
Federal Trade Commission
Washington, D.C. 20580
(202) 724-1181

Privacy/Government Access to Bank Records

Has your bank released your financial records to the government?

The **Right to Financial Privacy Act** requires a government agency to give an individual prior notice (in most cases) of its seeking access to individual records held by a bank. The notice must contain the reasons for such access and allows the individual the opportunity to challenge that access in court.

Privacy/Access to Bank Records From Non-Governmental Sources

Except for credit related laws, such as the **Fair Credit Reporting Act** and **Fair Debt Collection Practices Act** (described in this section) there is little

legislation recognizing an individual's right to limit the collection and use of information by private concerns such as insurance companies, banks and hospitals. Many are concerned about potential invasions of privacy by the private sector. In response to this concern, legislation is currently being considered to limit the use of information by banks, insurance companies and medical organizations.

Banking and Credit: Consumer Tips Credit Counseling

For information on credit counseling see **CONSUMER CREDIT COUNSELING SERVICES** in **SECTION I**, page 7.

Credit Cards

• It is illegal for a company to send out credit cards unless the consumer has specifically requested or applied for one. A company may, however, send renewal and substitute cards without the consumer's permission.

• If a credit card is lost or stolen and the card is used *after* the consumer has reported it as lost or stolen, the consumer is not liable for any purchases made by the unauthorized user.

• If a credit card is lost or stolen and the card is used *before* the consumer reports it as lost or stolen, the maximum amount for which a consumer is liable is \$50.00.

Consumer Credit Laws

The following are a number of important consumer credit laws. It is important to note that there are many additional provisions and exemptions to these laws, and consumers should contact the agencies described above for additional information.

• **Denied credit because of a bad credit report? The Fair Credit Reporting Act** sets up a procedure for correcting mistakes on your credit

record. This law lets you review the information contained in the report and, if there is a mistake, lets you challenge the information.

• **Billing mistake? The Fair Credit Billing Act** sets up a procedure for promptly correcting billing mistakes without damage to your credit rating. If you think your bill is wrong, or want more information about it, notify the creditor in writing within 60 days after the bill was mailed. Be sure to write to the address the creditor lists for billing inquiries.

• **Did you charge defective goods or services? The Fair Credit Billing Act** also provides that you may withhold payment on any damaged or shoddy goods or poor quality services purchased with a credit card, as long as you have made a real attempt to solve the problem. Purchases must be over \$50.00 and must have been made in the same state or within 100 miles of the account mailing address.

• **How much does credit cost? Truth-in-Lending** requires creditors to give you certain basic information about the cost of buying on credit. The creditor must tell you—in writing and before you sign a contract—the finance charge and the Annual Percentage Rate (APR). The finance charge is the total dollar amount you pay to use the credit, including interest charges and any other fees; the APR is the percentage cost of credit on a yearly basis.

• **How much will it cost to lease rather than buy? The Consumer Leasing Act** requires leasing companies to give you the facts about the cost and terms of their contracts. Before you agree to lease, the leasing company must give you a written statement of costs, including the amount of any security deposit, the amount of monthly payments, and the cost of any license registration, taxes and maintenance you must pay. It must also give you a written statement of terms, such as guarantees, insurance you need, and standards for wear and tear, to name a few.

• **Feel you have been discriminated against? The Equal Credit Opportunity Act** starts all credit applicants off on the same footing. It says that factors such as race, color, age, sex, marital status, religion, and receipt of public assistance, may not be used to discriminate against you in any part of a credit transaction.

• **Being harassed by creditors? The Fair Debt Collection Practices Act** is designed to prevent abusive, deceptive, and unfair debt collection practices by a debt collection agency.

• **Do you think a financial institution is providing enough loans to meet the housing needs of a particular area? The Home Mortgage Disclosure Act** requires public disclosure by banks and savings and loans of the geographic distribution of their mortgage loans and directs the manner in which depository institutions must compile and make such information available.

• **Do you want to know if financial institutions are meeting the credit needs of the community? The Community Reinvestment Act** is intended to encourage financial institutions to help meet the credit needs of their communities, particularly low and medium-income neighborhoods, while preserving the flexibility necessary for the institutions to operate in a safe and sound manner.

• **Do you think you've been discriminated against when you applied for a mortgage? The Fair Housing Act** Title VIII of the Civil Rights Act of 1968 prohibits discrimination on the basis of race, color, religion, national origin, or sex in the extension of housing credit. (Also see: **HOUSING/Discrimination.**)

• **Do you have a bank card (EFT card) which lets you deposit, withdraw and transfer funds? If your card was lost or stolen, for how much would you be liable? The Electronic Funds Transfer Act** establishes the basic rights, liabilities and responsibilities of consumers who use electronic fund

transfer (EFT) services and of the financial institutions that offer these services. Generally, if a consumer finds that an EFT card is missing, the financial institution must be notified within two days and consumer liability is limited to \$50.00. It is best to make notification by phone or in person. After two days the liability is limited to \$500.00. If a consumer finds an error on a statement, the bank must be notified within 60 days or consumer liability is unlimited.

Other provisions of the Act will take effect in May 1980, and the **Federal Reserve Board** will be issuing regulations under this Act.

Business

Business-Consumer Relations

The **Office of Consumer Affairs** of the **Department of Commerce** is responsible for seeing that consumer views are considered in policymaking; encourages consumer involvement in Department activities; advises the business community on being more responsive to consumer needs; and provides consumer information.

Contact:   
Director
Office of Consumer Affairs
Department of Commerce
Washington, D.C. 20230
(202) 377-5001

Small Business-Government Relations

The **Small Business Administration** (SBA) serves as a focal point for the receipt of complaints, criticisms, and suggestions concerning the policies and activities of any part of the Federal Government which affects small business. (Also see: **INVESTMENTS** and **BUSINESS OPPORTUNITIES.**)

Contact: 
Director
Office of Advocacy Programs
Small Business Administration
1441 L Street, NW
Washington, D.C. 20416
(202) 653-6579

Business-Government Relations

The **Office of the Ombudsman** of the **Department of Commerce** acts as liaison between the Federal Government and the business community. It assists businesses in understanding Federal regulations that may affect them and responds to questions or complaints a business may have regarding government action.

Contact:  
Director
Office of the Ombudsman
Department of Commerce
Washington, D.C. 20230
(202) 377-3176

Children, Youth and Families

The **Administration for Children, Youth and Families** (ACYF) consists of the **Head Start Bureau**; **Children's Bureau**; **Youth Development Bureau**; **Research, Demonstration and Evaluation Division**; and the **Day Care Division**.

ACYF coordinates Federal programs with children and their families and advocates the needs of children and youth before the Government and public. The ACYF operates Federally-funded programs for children, such as **Parent and Child Centers**, administers the **National Center on Child Abuse and Neglect** and the **Child Welfare Services** program.

Contact: 
Chief
Office of Public Information


Administration for Children,
Youth, and Families
**Department of Health, Education
and Welfare**
Washington, D.C. 20201
(202) 755-7724

Runaway

The National Runaway Hotline, funded by the **Department of Health, Education and Welfare**, provides free, confidential advisory services to runaways and parents 24 hours a day.

Contact: 
800-621-4000
800-972-6004 (In Illinois)

Another confidential, 24-hour message relay service is **Operation Peace of Mind** which provides referral information on medical assistance and shelter. The program is funded by the State of Texas but operates throughout the continental United States.

Contact: 
800-231-6946
800-392-3352 (In Texas)
800-231-6762 (In Alaska, Hawaii)

Clothing and Fabrics

Care Labeling

The **Federal Trade Commission** (FTC) enforces the care labeling rule which requires garment manufacturers to permanently attach care labels to wearing apparel so consumers know the best way to clean clothes. Fabric manufacturers are required to make quantities of care labels available with their yard goods so that consumers buying fabric can take the labels home and attach them to the finished garments.

Under this law, all textile wearing apparel (except hats, gloves, and shoes) must have care labels. Also

covered are draperies, curtains, slip-covers, upholstered furniture, carpets and rugs. Excluded from the rule are leather, suede, fur, plastic, or most vinyl garments or fabrics.

Contact: 
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600

Content Labeling

The **Federal Trade Commission** (FTC) requires content labels to be attached to wool, fur, textile, and down products to protect producers and consumers against misbranding and false advertising.

Under these rules, the label must (1) be printed in legible, unabbreviated English; (2) be attached to an easy-to-locate place; and (3) state the composition of the product. Also, the name or code number of the firm responsible for the accuracy of the label must be printed on the same label or on one close to it. If the manufacturer chooses to use a code number, it must be registered with the FTC. Any person may write or call the FTC and obtain the identity of a specific registered identification number.

Contact: 
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600
(202) 724-1109 (For Code Names)

Safety

The **Consumer Product Safety Commission** (CPSC) protects consumers against unreasonable risks from consumer products, including clothing and fabrics. In this area, CPSC enforces the **Flammable Fabrics Act** which sets flammability standards for carpets, rugs, mattresses, children's

sleepwear, and general wearing apparel. CPSC also ensures that clothes will not be cancer causing or in any other way be harmful to health.

Contact:
Director

Office of Communications
**Consumer Product Safety
Commission**

Washington, D.C. 20207

800-638-8326

800-492-8363 (In Maryland)

800-638-8333 (In Puerto Rico, Virgin Islands, Alaska, Hawaii)

Clothing and Fabrics: Consumer Tips

CPSC's Tips for Safer Clothes:

- Always buy flame resistant sleepwear for children.
- Tightly woven, heavy fabrics (like denim in jeans) burn more slowly than sheer, lightweight fabrics.
- Clothes with high, fluffy pile burn faster than close knit, low pile fabrics.
- Teach children about the danger of playing with matches and the danger of fire—also tell them what to do if their clothing does catch fire. Never run! Drop to the floor immediately and roll to smother the flames.

Communications

The **Federal Communications Commission (FCC)** is the agency charged with regulating radio, television, wire, cable and satellite communications.

FCC rules require that radio and television stations be responsive to the needs of consumers in the communities they serve; that their broadcasts present both sides of a controversial issue; and that misleading advertisements are not aired. The FCC does not regulate program content.

Telephone companies operating entirely in one state are under the jurisdiction of the state public utility commissions. (See **SECTION III** for a state-by-state listing of these commissions).

FCC regulates and licenses other two-way radio services for marine and aviation safety, police and fire, business radio and CB service.

You may call the following telephone numbers for questions concerning communication services:

Applications, Bulletins, and Forms

Requests for forms (202) 632-7272 (FCC Regional Offices also distribute forms upon request. See page 51 for a list of these offices.)

Broadcasting

Program and advertising complaints (202) 632-3860
Political broadcasting—equal time (202) 632-7586

Cable Television

Certificates of compliance (202) 632-7480
Complaints/general information (202) 632-9703
Rulemaking proceedings (202) 632-6468

Citizen and Amateur Radio

Status of application—citizens (717) 334-9167
Status of application—amateur (717) 334-7631

Examinations (Amateur and Radio-Telephone Operator Permit)

Washington, D.C. area (301) 436-7590
Other areas: FCC Regional Offices

Interference Complaints

Washington, D.C. area (301) 436-7590
Other areas: FCC Regional Offices (See page 51 for a listing of these offices.)

Legal Assistance

(202) 632-7000

The Federal Communications Bar Association has instituted a Legal Aid Program for indigent individuals and groups. In addition, there are several public interest communications law firms throughout the country. For a list of possible sources of legal assistance, contact the Consumer Assistance office given below.

Common Carrier

Telephone and telegraph (Complaints and general information) (202) 632-7553
Interconnect (Personally owned telephones) (202) 632-6440
Rates (202) 632-5550
Rulemaking proceedings (202) 632-9342

Press Information

(202) 632-7260

Public Information

(202) 632-7000

or

Contact:
Chief
Consumer Assistance Office
**Federal Communications
Commission**
Washington, D.C. 20554
(202) 632-7000

Religious Broadcasting and the FCC

For several years now the **Federal Communications Commission (FCC)** has been flooded with letters from consumers asking to turn down a petition to take religious broadcasting off the air. Several thousand such letters are received every day.

A petition was filed with the FCC on December 6, 1974, asking that the FCC "freeze" applications by religious institutions for TV or FM channels that are reserved for educational stations. The FCC routinely assigned it a rule-making number—RM 2493. On August 1, 1975, the FCC *unanimously denied* this petition, declaring that the First Amendment requires government agencies to take a neutral stance toward religious activity.

In spite of this very clear ruling, many people still have not gotten the word that the petition has been denied.

The FCC is **not** trying to take religious broadcasting off the air. In fact, the FCC is prohibited by law from ruling on the content of broadcast programming—religious or otherwise.

The FCC needs consumer help to spread the word that there is not a petition to ban religious programming.

Consumer Affairs

The **U.S. Office of Consumer Affairs** coordinates and advises other Federal agencies on issues of interest to consumers. Its primary function is to represent the interests of consumers in proceedings of Federal agencies and to provide support to the **Special Assistant to the President for Consumer Affairs**. In addition, it develops consumer information materials, assists other agencies in responding to consumer complaints, and provides information to consumers about issues pending before other Federal agencies.

Contact:
Director
Consumer Information
U.S. Office of Consumer Affairs
621 Reporters Building
Washington, D.C. 20201
(202) 755-8830

Consumer Deputy Program

The **Consumer Product Safety Commission** has a **Consumer Deputy Program** where unpaid volunteers conduct surveys or check specific products to see if they comply with regulations.

These surveys encourage removal of banned or non-complying products from retail stores and make retailers and consumers aware of Federal regulation of these products. In one study, deputies surveyed households to determine drugstore compliance with regulations requiring the use of child-resistant packaging of oral prescription drugs.

For more information on the **Consumer Deputy Program**, check with the **Consumer Product Safety Commission's** regional offices listed on page 49. Also see: **PRODUCT SAFETY**.

Consumer Information

The **Consumer Information Center (CIC)** distributes Federal consumer publications and works with and encourages other Federal agencies to develop consumer information. CIC publishes the free *Consumer Information Catalog*, a listing of more than 200 selected Federal consumer publications on such topics as automobiles, health, energy, housing, food and health care. For a free copy of the quarterly *Catalog*, send a postcard to the address below. In addition, CIC publishes an annual listing of Federal consumer publications in Spanish which can also be obtained by sending a postcard to the following address:
Consumer Information Center
Pueblo, Colorado 81009

Consumers' Education

The **Office of Consumers' Education**, through grant and contract awards, supports activities that improve the way individuals function in the marketplace as consumers. Agencies and organizations that may apply for grants include state and local education agencies, institutions of higher education and public and private non-profit agencies and organizations.

Contact:
Director
Office of Consumers' Education
U.S. Office of Education
**Department of Health, Education
and Welfare**
Washington, D.C. 20202
(202) 653-5983

Copyrights, Patents and Trademarks

Copyrights

The **Copyright Office** of the **Library of Congress** registers and records all copyrights. A copyright is a grant given by the United States Government to authors extending them exclusive rights to do or to authorize the reproduction, distribution, performance, or display of a copyrighted work. In general, a copyright of a work created after January 1, 1978, lasts for the life of the author and for 50 years after the author's death. A copyright is in no way indicative of government approval of the quality or contents of the work.

The **Copyright Office** provides information on copyright law, getting a copyright and registration procedures. Copyright records may be obtained for a fee. However, visitors may use the Copyright Card Catalog and other records free of charge.

Contact:
Information and Publications
Section
Copyright Office
1921 Jefferson Davis Highway
Arlington, Virginia
(703) 557-8700
(Actual Location)

Information and Publications
Section
Copyright Office
Library of Congress
Washington, D.C. 20559
(Mailing Address)

Patents

The **Patent and Trademark Office** administers the Federal patent statute. A patent is a grant to an inventor or his or her heirs for the right to exclude others from making, using, or selling an invention throughout the United States for 17 years. A patent is in no way indicative of government approval of the quality or contents of the invention. The patent statute was enacted to provide incentives to: create inventions; invest in research and development; commercialize new products and processes; and disclose inventions to the public. Design patents provide incentives to create original and ornamental designs for consumer products. The massive patent search files contain over 20 million documents including much information about technology not published elsewhere.

Contact:
**Commissioner of Patents
and Trademarks**
2021 Jefferson Davis Highway
Arlington, Virginia
(703) 557-3080
(Actual Location)

**Commissioner of Patents
and Trademarks**
Washington, D.C. 20231
(Mailing Address)



Trademarks

The **Patent and Trademark Office** administers the Federal trademark registration statute. A trademark is a distinctive emblem or motto which a manufacturer places on a product so that it may be identified as a product of that manufacturer. Each certificate of registration for a trademark remains in force for 20 years. A trademark is in no way indicative of government approval of the quality or contents of the product.

The trademark statute was enacted to protect business investments and help avoid consumer deception or confusion. The Office registers marks used in commerce, subject to Federal regulation. The trademark search files contain information on over 400,000 registered marks.

Contact:
**Commissioner of Patents
and Trademarks**
2011 Jefferson Davis Highway
Arlington, Virginia
(703) 557-3268
(Actual Location)

**Commissioner of Patents
and Trademarks**
Washington, D.C. 20231
(Mailing Address)

Cosmetics

The **Food and Drug Administration** (FDA) assures that cosmetics are safe and pure. FDA also requires that cosmetics be truthfully and informatively packaged and labeled, and that cosmetic ingredients be listed on each package. If you have an unusual reaction from a cosmetic that you believe is mislabeled, unsanitary, or harmful, report this to the FDA.

Contact:
Director
Consumer Communications; HFJ-10
Food and Drug Administration



Department of Health, Education and Welfare

5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170

Door-to-Door Sales

The **Federal Trade Commission** (FTC) has a regulation that requires a "cooling off" period for door-to-door sales.

This rule requires that the sales person (1) inform consumers of their right to cancel the contract, (2) give consumers two copies of the cancellation form, and (3) give consumers a dated receipt or contract that shows the name and address of the seller.

Should a consumer decide to cancel the purchase, he or she must sign and date one copy of the form and mail it to the address given for cancellation any time before midnight of the third business day after the contract date.

This rule not only includes sales made at home, but also sales agreements made anywhere other than the seller's normal place of business, such as "parties" hosted in homes, and sales made in rented hotel rooms. It does not cover sales made totally by mail or phone; under \$25.00; for real estate, insurance or securities; or for emergency home repairs.

Contact:
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3598



Drugs

Drug Abuse

The **Alcohol, Drug Abuse, and Mental Health Administration** (ADAMHA) develops and coordinates Federal programs for the prevention, control and treatment of narcotic addiction and

drug abuse and the rehabilitation of affected individuals. The **National Institute on Drug Abuse**, a division of ADAMHA, maintains a clearinghouse of information on all aspects of drug abuse and treatment programs.

Contact:
Director
Office of Communications and
Public Affairs
Alcohol, Drug Abuse, and
Mental Health Administration
**Department of Health, Education
and Welfare**
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3783
(301) 443-6500 (Clearinghouse)



Effectiveness and Safety

The **Food and Drug Administration** (FDA) assures that drugs on the market are properly labeled, safe and effective for their intended uses. FDA determines if a drug should be a prescription drug, obtainable only with a doctor's order, or a drug sold over the counter (OTC), which is readily available. FDA also regulates the advertising of prescription drugs. (Advertising of OTC drugs is regulated by the **Federal Trade Commission**. Also see: **ADVERTISING**.)

Injuries and adverse reactions from drugs should be reported to the prescribing doctor and to FDA, which will investigate and take corrective action as necessary.

Contact:
Director
Consumer Communications; HFJ-10
Food and Drug Administration
**Department of Health, Education
and Welfare**
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170



Enforcement

The **Drug Enforcement Administration** (DEA) of the **Department of Justice** enforces laws and regulations relating to legally-produced, controlled substances (i.e., narcotics, amphetamines and barbiturates) handled by registered importers, manufacturers, distributors, pharmacists and doctors. DEA also works to suppress the growing, importation, manufacture and distribution of illegally produced controlled substances.

Contact:
Local DEA offices located in most major cities and listed in telephone directories,



Director
Office of Compliance and
Regulatory Affairs
Drug Enforcement Administration
Washington, D.C. 20537
(202) 633-1000



Safety Containers

The **Consumer Product Safety Commission** (CPSC) requires that oral prescription drugs and aspirin be packaged in child-resistant containers. Before this rule went into effect, thousands of children each year were accidentally poisoned by swallowing medicines. Safety containers are designed so that children will have difficulty opening them but can be easily opened by most adults. However, since many adults have complained about these hard-to-open packages, the CPSC rule does allow consumers to request traditional, easy-to-open packaging for their drugs.

Also, CPSC allows aspirin to be sold without the child-resistant containers. However, it is only available in one size and must be clearly marked on the package that it is not child-resistant.

Contact:
Director
Office of Communications



Consumer Product Safety Commission

Washington, D.C. 20207
800-638-8326
800-492-8363
800-638-8333 (In Puerto Rico, Virgin Islands, Alaska, and Hawaii)



Drugs: Consumer Tips Bringing Down the Cost of Prescription Drugs



• When your doctor prescribes a drug, ask that it be prescribed by its generic (technical) name. Often the only difference between a brand name drug and a generic drug is the price, and savings can be substantial. You can also request a generic drug from your pharmacist. Most states have laws permitting pharmacists to dispense low-cost generic drugs in place of the prescribed brand name drug if the doctor does not instruct otherwise.

• The use of generic drugs is one way to lower the cost of prescription drugs. Another way is to comparison shop from one pharmacy to another. Prescription drug prices vary greatly from pharmacy to pharmacy. In fact, one survey showed that the cost of one prescription drug was five times higher in one pharmacy than in another in the same neighborhood. It is therefore wise to call a few pharmacies and inquire about a drug's price before having a prescription filled.

Protect Children From Accidental Poisoning

• Avoid taking medicines in your child's presence. The child may learn to imitate your action.

• Store internal medicines away from other household substances. Properly re-secure the cap and keep the product in the original container. Never put medicine in a cup or other bottle.

• Keep the telephone number of the nearest doctor, poison control center and hospital in a handy place.

Drug Safety

• Be sure to ask your doctor about the possible side effects of any prescribed drug. Remember that alcohol, some foods and other drugs can boost or suppress the effectiveness of the prescribed drug.

• Be sure to read all drug labels and patient-package inserts carefully and pay close attention to warning labels.

Economy

Cost of Living, Employment/Unemployment and Occupations

The **Bureau of Labor Statistics (BLS)** publishes two **Consumer Price Indexes (CPI)** every month—CPI for all Urban Consumers and CPI for Urban Wage Earners and Clerical Workers—which measure the changes in prices for a variety of goods and services for the U.S. and for selected local areas. The CPI includes the prices people pay for such items as food, clothing, automobiles, doctors' fees, and housing. Prices are obtained by personal visits to thousands of retail stores and service establishments.

The CPI number itself shows how much prices have changed since 1967. At that time, all selected goods and services had an index number of 100. Today, if a certain item has a CPI index number of 210, it would mean the price has increased 110% since 1967.

BLS also publishes estimated family budgets for the U.S. and different cities and estimates future demand for certain occupations. Employment and unemployment data are also included.

Contact:
Section of Inquiries and
Correspondence
Bureau of Labor Statistics
Department of Labor
Washington, D.C. 20212
(202) 523-1533

The **Council on Wage and Price Stability (CWPS)** monitors the economy as a whole, especially changes in wages, costs, productivity, profits and prices. CWPS also monitors how the Administration's voluntary wage and price standards are being followed.

Contact:
Director
Council on Wage and Price Stability
726 Jackson Place, N.W.
Washington, D.C. 20506
(202) 456-6757

Education

The establishment of the U.S. Department of Education had just been announced at the time this publication went to press. However, details were not yet available. It is hoped that the education offices listed will be able to provide whatever information you need.

General

The **Office of Education (OE)** within the **Department of Health, Education and Welfare (HEW)** administers programs providing financial and Federal assistance to educational agencies, institutions and organizations. Each HEW regional office has an educational affairs division which handles programs in its area. General program information may be obtained from OE in Washington, D.C.

Contact:
Director
Office of Public Affairs
Office of Education
Washington, D.C. 20202
(202) 245-7949

Discrimination

The **Office of Civil Rights** in the **Department of Health, Education and Welfare** enforces **Title IX** of the

Education Amendments which prohibit sex discrimination in Federally funded educational activities.

Contact:
Director
Office of Civil Rights
Department of Health, Education and Welfare
330 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-6671

Education Grants and Loans

The **Bureau of Student Financial Assistance** in the **Office of Education** administers student grant and loan programs. It also has a toll-free information number on the **Basic Education Grants** program. This program offers aid for post-high school students who qualify on a financial need basis.

Contact:
Director
Office of Public Affairs
Office of Education
Department of Health, Education and Welfare
Washington, D.C. 20202
800-638-6700
800-492-6602 (In Maryland)

Handicapped

Handicapped students are offered educational opportunities under Public Law 94-142. This law, passed in 1975, provides for a free, appropriate public education for all handicapped children, ages three through 21.

Contact:
Director
Bureau of Education for the Handicapped
Department of Health, Education and Welfare
Washington, D.C. 20201
(202) 245-9815

Privacy

The **Family Educational Rights and Privacy Act**, enforced by the **Department of Health, Education and Welfare (HEW)**, allows students over 18 and parents of minor children to see educational records kept by educational institutions receiving Federal education funds. The Act also limits disclosure of the information to others. The Secretary of HEW has the power to deny Federal funds to any institution in violation.

Contact:
Director
Family Educational Rights and Privacy Act Office
Department of Health, Education and Welfare
Hubert Humphrey Building, Room 26F
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-7488

Employment Job Discrimination

The **Equal Employment Opportunity Commission (EEOC)** has authority to monitor discrimination based on race, color, religion, sex, age or national origin, in the hiring, promotion, pay or any other aspect of employment. The EEOC investigates and attempts to settle complaints and assists with litigation.

Contact:
Director
Equal Employment Opportunity Commission
Washington, D.C. 20506
(202) 634-6930

Federal Government Employment

The **Office of Personnel Management**, formerly the **Civil Service Commission**, operates **Federal Job**

Information Centers (FJIC) in each state. The Centers provide information on Federal government jobs, including qualification requirements, application procedures and necessary written examinations. Opportunities are also posted in local state employment service offices. For the FJIC nearest you, look in the white pages of the phone book under "U.S. Government, **Office of Personnel Management.**"

Job Safety and Health

The **Occupational Safety and Health Administration (OSHA)** sets and enforces job safety and health standards for private sector workers and trains employers and employees in occupational safety and health practices. OSHA accepts reports from workers about dangerous working conditions and may investigate individual cases depending on the gravity of the hazard.

Employees of state, county or city governments are covered by OSHA only if their state has an OSHA-approved plan. Also, workers in highway, air and rail transportation are generally covered by the **Department of Transportation**; Federal workers are covered by their agencies; and mine safety workers are covered by the **Mine Safety and Health Administration** of the **Department of Labor**.

Contact:
Director
Office of Information
Occupational Safety and Health Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8151

Labor Standards

The **Employment Standards Administration (ESA)** of the **Department of Labor** administers employment standards programs on minimum wage, overtime pay, child labor, farm labor and government contract mat-

ters. The ESA directs Federal contractor, equal employment opportunity and workers' compensation programs for the Federal Government, the coal mining and long shore industries and some other employers. The ESA also works to upgrade the status of working women, minorities, handicapped workers, and farm laborers.

Contact:
Director
Office of Information and Consumer Affairs
Employment Standards Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8743

Unemployed/Job Training

The **Employment and Training Administration (ETA)** within the **Department of Labor** assists the unemployed or those seeking new or better jobs by providing training and placement services. ETA is in charge of the Federal role in Federal/state employment service and unemployment insurance programs. For information on employment and training programs, such as the **Comprehensive Employment and Training Act (CETA)** programs, most of which are handled by state and local governments, check with state or local employment service offices listed in the white pages of your phone book, your mayor's office or call your government's CETA office.

Contact:
Director
Employment and Training Administration
Department of Labor
Washington, D.C. 20213
(202) 376-6905 (General Information)

Women

The **Women's Bureau** in the **Department of Labor** offers information and advisory and technical assistance on

women's employment rights, training and employment opportunities, the legal and economic status of women, and other issues related to women's employment.

Contact: 
Director
Women's Bureau
Department of Labor
Washington, D.C. 20210
(202) 523-6652 (Information Office)

Energy General

The **Office of Consumer Affairs** in the **Department of Energy** (DOE) acts as a liaison between consumers, special groups and organizations, and policy-makers within DOE. It encourages consumer participation in DOE processes and represents consumers in DOE policy and decision-making.

Contact: 
Director
Office of Consumer Affairs
Department of Energy
Washington, D.C. 20585
(202) 252-5141

Utilities, Fuel Oil, Propane and Gasoline

The **Economic Regulatory Administration** (ERA) regulates the oil industry, administers the **Public Utility Reform Policy Act** and carries out many of the **Department of Energy's** (DOE) energy emergency standby programs. DOE does not set residential utility rates, so ERA must refer consumers to the state public service commission responsible for investigating their utility complaints. Consumers should direct such problems to state public service commissions (See **SECTION III** for a listing of these commissions.) ERA operates a toll-free hotline to receive consumer complaints on gasoline and heating oil supplies and prices.

Contact: 
Administrator
Economic Regulatory Administration
2000 M Street, N.W.
Washington, D.C. 20461
800-424-9246
(202) 254-5474 (In Washington, D.C.) 

Nuclear Regulation

The **Nuclear Regulatory Commission's** (NRC) purpose is to assure that the civilian uses of nuclear materials and facilities are consistent with the public health and safety, environmental quality, national security, and the antitrust laws. The major share of the Commission's effort is focused on the use of nuclear energy to generate electric power.

NRC licenses persons and companies to build and operate nuclear reactors and to own and use nuclear materials, and makes rules and sets standards for these licenses. The NRC also inspects the activities of licensees to make sure they follow the Commission's safety rules.

Contact: 
Office of Public Affairs
Nuclear Regulatory Commission
Washington, D.C. 20555
(202) 492-7715

Solar Energy

The **Department of Housing and Urban Development** and the **Department of Energy** have jointly funded the **National Solar Energy Heating and Cooling Information Center**. The Center provides technical and nontechnical solar energy information, including commercial availability of solar installations for heating and cooling, state solar energy programs and state tax credits. Although the Center cannot investigate individual complaints, it will forward solar energy complaints to the appropriate government agency.

Contact: 
Director
National Solar Heating and Cooling Information Center
P.O. Box 1607
Rockville, Maryland 20850 
800-462-4983
800-523-2929 (In Pennsylvania)
800-523-4700 (In Alaska and Hawaii)

Technical and Nontechnical Information

The **Technical Information Center** (TIC) in the **Department of Energy**, collects, processes and distributes both technical and nontechnical energy information. In addition to distributing reports, brochures, fact sheets, technology application manuals and pamphlets, TIC maintains the DOE national film lending library. TIC provides technical reference services and produces abstract journals and indices on various subjects. Through its educational services program, TIC assists students, teachers and the general public in their studies of energy issues.

Contact: 
Manager
DOE Technical Information Center
P.O. Box 62
Oak Ridge, Tennessee 37830
(615) 576-1304

Environment

The **Environmental Protection Agency** (EPA) is charged by Congress to protect the Nation's land, air and water systems. Under a mandate of national environmental laws, the Agency's programs focus on air, noise, radiation, water quality, drinking water, solid waste, hazardous waste, toxic substances, and pesticides.

Many of the Agency's programs include Congressional mandates to develop and enforce regulations, provide technical assistance, provide information, and grants, and

require public participation in the Agency's decision-making processes. The Agency is highly decentralized. EPA's 10 regional offices work closely with state agencies to implement environmental laws.

The Agency's goal is to achieve a compatible balance between human activities and the natural systems which support and nurture life.

Following are addresses and phone numbers for frequently contacted offices:

Consumer Complaints
Public Information Center (PM-215)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Fuel Economy

EPA tests automobiles to make sure they meet Federal emission standards and compiles information about the gas mileage consumers can expect from their automobiles. Copies of a booklet on these gas mileage figures can be obtained from:

Printing Management 
Office (PM-215)
Environmental Protection Agency
Washington, D.C. 20460

Illegal Dumping of Wastes

Some hazardous wastes are dumped illegally. To find out if this is being done near where you live, call your nearest EPA regional office. See page 51.

Bottled Water

Many people are concerned about the quality of their drinking water and are drinking bottled instead of tap water. Not all bottled water is free from pollutants. For more information, write or call:

Public Information 
Center (PM-215)
Environmental Protection Agency
Washington, D.C. 24060
(202) 755-0707

Home Water Purifiers

EPA conducts studies on the effectiveness of these devices and can provide information on study results.

Public Information 
Center (PM-215)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Pesticide Storage

Contact EPA to find out about proper pesticide storage and disposal.

Public Information 
Center (PM-215)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Pesticides for Home Use

EPA certifies all pesticides used in the U.S. and has information about proper home pesticide use.

Public Information
Center (PM-215)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Information About Chemicals

Questions about chemicals and their potential dangers can be answered by calling the following toll-free number.

Office of Toxic 
Substances (TS-799)
Environmental Protection Agency
Washington, D.C. 20460 
800-424-9065
(202) 554-1404 (In Washington, D.C.)

Asbestos Materials Used in Some Schools

Some schools, older ones in particular, had asbestos used in their construction. When this asbestos or its protec-

tive covering deteriorates, particles are released into the air. EPA has information about a program to identify these schools and assist communities in remedying the problem.

Public Information 
Center (PM-215)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Federal Regulations

Dial-a-Reg

The **Office of the Federal Register** (OFR) provides information on Federal regulations and proposals through their recorded "**Dial-a-Reg**" phone messages. **Dial-a-Reg** gives advance information on significant documents to be published in the *Federal Register* the following day. The service is currently available in the following three cities:

Washington, D.C.
(202) 523-5022

Chicago, Illinois
(312) 663-0884

Los Angeles, California
(213) 688-6694

Notices of Proposed and New Federal Regulations

The *Federal Register* is a five-day-a-week publication to tell the public about proposed and new government regulations. It includes Presidential proclamations, Executive Orders and other Presidential documents.

The *Federal Register* is available through government depository libraries or may be ordered from the Superintendent of Documents, **U.S. Government Printing Office**, Washington, D.C. 20402 for \$.75 copy/\$5.00 month/\$50.00 year.

Contact:
Director
**Office of the Federal Register
National Archives and
Records Service**
Washington, D.C. 20408
(202) 523-5240

Workshops

Workshops on "How To Use the *Federal Register*" are conducted by the **Office of the Federal Register** on a regular basis in Washington, D.C. and in selected cities. These three-hour sessions provide helpful information about how to keep up with Federal regulations and hints on how to more effectively use the daily *Federal Register*.

Contact:
Workshops Coordinator (NFP)
Office of the Federal Register
Washington, D.C. 20408
(202) 523-5235

Food Safety and Quality— General

The **Food and Drug Administration** (FDA) assures that all food and food additives, other than meat and poultry or those containing meat and poultry, are safe, pure, and wholesome, and honestly and informatively packaged and labeled.

If you find unsanitary, contaminated, or mislabeled foods, contact the FDA. Complaints are reviewed and may lead to a field investigation. FDA will take corrective action if necessary.

Contact:
Director
Consumer Communications, HFJ-10
Food and Drug Administration
**Department of Health, Education
and Welfare**
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170



Meat and Poultry

The **Food Safety and Quality Service** (FSQS) of the **U.S. Department of Agriculture** (USDA) assures that meat and poultry—and products made from them—are safe, wholesome and truthfully labeled.

In packing, housing and processing plants, FSQS inspects meat and poultry products for sanitation, accurate labeling, and proper use of food additives. FSQS also monitors meat and poultry to detect potentially hazardous residues above the levels set by FDA.

In the case of suspected food poisoning from meat or poultry, FSQS recommends contacting a doctor or local public health authority who will contact USDA's **Meatborne Hazard Control Center**, Agricultural Research Center, Beltsville, Maryland 20705 (301) 345-6888.

Contact:
Meat and Poultry Inspection
Food Safety and Quality Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-3473



Inspection and Grading Meat and Poultry, Eggs, Dairy Products, Fruits and Vegetables

The **Food Safety and Quality Service** (FSQS) of the **U.S. Department of Agriculture** (USDA) provides voluntary grading services and develops grade standards for meat, poultry, eggs, dairy products and fresh or processed fruits and vegetables. In addition, egg products are inspected for freshness and quality.

FSQS investigates individual complaints concerning the freshness and quality of egg products and the grading of dairy products, eggs, poultry or meat.

The grading staff does not investigate complaints on fresh or processed fruits and vegetables, but recommends contacting the **Food and Drug Admin-**

istration (See: **FOOD/Safety and Quality—General**); or for a complaint about fresh produce, contact the supermarket where purchased.

Contact:
Commodity Services
Food Safety and Quality Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-4016



Inspection and Grading/ Fish

The **National Marine Fisheries Service** (NMFS) runs a voluntary inspection and grading program for fish and fish products. In addition, NMFS develops standards and specifications for quality, conditions, quantity, grade and packaging for fish and fishery plants and products. NMFS has a consumer education program on the voluntary fishery inspection service and information on the nutritional value, preparation and availability of fishery products.

Contact:
Inspection and Safety Division
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634-7458



Food Stamps and Food Assistance Programs

The **Food and Nutrition Service** (FNS) of the **U.S. Department of Agriculture** (USDA) administers programs that make food assistance available to the needy. The largest program is the **food stamp program** which provides food coupons to needy people so they can increase their food buying power. FNS administers other programs aimed at children in low-income families, such as the **National School Lunch Program** and **School Breakfast Program**. Another FNS program is the **Special Supplemental Food**

Program for Women, Infants and Children. This program gives nutritious food to pregnant and nursing women, and infants and children under five who have special nutritional needs.

Contact:
Local or State Welfare Office
or
Local Health Department
or
Administrator
Food and Nutrition Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-8384



Consumer Information Meat and Poultry, Eggs, Dairy Products, Fruits and Vegetables

The **Food Safety and Quality Service** (FSQS) of the **U.S. Department of Agriculture** (USDA) provides information on its activities and publishes a variety of educational materials on such subjects as food safety and purchasing.

Contact:
Information Division
Food Safety and Quality Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-9113



Nutrition

The **Science and Education Administration** (SEA) of the **U.S. Department of Agriculture** (USDA) has a food and nutrition library which can be used by the general public.

Contact:
Food and Nutrition Information
and Educational Resources
Center
**Technical Information Systems,
SEA/USDA**



National Agricultural Library
Building
Beltsville, Maryland 20705
(301) 344-3719

Extension Service

The **Extension Service**, a division of the **Science and Education Administration** (SEA) of the **U.S. Department of Agriculture**, serves as the national office for the **U.S. Cooperative Extension System**.

The **Cooperative Extension Service** is a three-way partnership including the state land-grant universities, the **Department of Agriculture** and the county government. The land-grant university is headquarters for the staff specialists in agriculture, home economics, 4-H youth work, marketing, community development, environment and other related areas.

How does Extension help in some of these areas? In the agriculture and resources area, for example, Extension staffs advise farmers and the managers of agricultural businesses on the best ways to grow, market, process and use farm products.

Extension home economists provide information on new and useful ideas for homemaking and family living. Their educational programs focus on family-related concerns such as food and nutrition; housing; consumer education on use of money, credit and other resources; development of healthy human and family relationships; and clothing for function, utility and economy.

The 4-H coeducational youth program involves about five and one-half million young people from all races, incomes and backgrounds. Objectives of this program include developing leadership talents and abilities and developing traits of healthful living and intelligent use of leisure time.

Contact:
Look under county government for
Extension Service
or

Check with the State Extension
Service located at the state land-grant
university

or
Information Staff
Publication Requests and Distribution
Science and Education Administration
Department of Agriculture
Washington, D.C. 20250
(202) 447-4111



Funerals

The multi-billion-dollar funeral industry may soon be regulated by the **Federal Trade Commission** (FTC). Presently, funeral directors, morticians and embalmers are all regulated by state licensing boards. For a description of licensing boards, see **SECTION I**. These boards are primarily more concerned with procedural competence than with business practices. Local and state consumer offices can direct consumers to the correct licensing boards.

The FTC, concerned about business practices, conducted a long investigation which showed that many people were sold more funeral services than needed at prices they couldn't afford. The FTC rules will require funeral directors to: (1) give consumers an itemized bill for all goods and services, (2) list the complete line of caskets and price of each, and (3) disclose other important information about the goods and services.

Contact:
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600



Funerals: Consumer Tips

To avoid lavish, expensive funerals, growing numbers of people are turning to "memorial societies." These societies are nonprofit cooperative associations that help members locate



funeral homes providing basic services at reasonable prices. The one-time fee to join ranges from \$5.00 to \$25.00. For a listing of these societies and additional details, contact the Continental Association of Funeral and Memorial Societies, 1828 L Street, N.W., Washington, D.C. 20036.

Remember that funeral services are a separate purchase from burial (cemetery) plots.

The **Social Security Administration** (SSA) will pay \$255.00 for memorial/funeral services or for a burial plot for those with an insured earnings record. (One does not have to be receiving Social Security benefits at time of death for survivors to receive payment. Check with SSA for further information. Payment is made to a funeral director or other person involved with the arrangements. For more information contact the local Social Security office found in the phone book white pages under "United States Government." (Also see: **SOCIAL SECURITY**.)

Handicapped General

The **Office for Handicapped Individuals** of the **Department of Health, Education and Welfare** is the focal point for Federal Government programs for the handicapped. It has a handicapped clearinghouse which responds to inquiries from handicapped individuals and families, service personnel, government agencies and the general public.

Contact: 
Chief
Clearinghouse on the Handicapped
Office for Handicapped
Individuals
**Department of Health, Education
and Welfare**
Washington, D.C. 20201
(202) 245-1961

Reading Materials for the Blind and Physically Handicapped

The **National Library Service for the Blind and Physically Handicapped** of the **Library of Congress**, distributes talking and braille books and magazines through 160 selected regional libraries. Information on the program is available at local libraries and the **Library of Congress**.

Contact: 
Director
**National Library Service for
the Blind and Physically
Handicapped**
1291 Taylor Street, N.W.
Washington, D.C. 20542
(202) 882-5500

Architectural Barriers

The **Architectural Transportation Barriers Compliance Board** enforces the **Federal Minimum Standard** as set in the 1968 **Architectural Barriers Act** for all Federally-funded transportation, communications and buildings.

Contact:
Director
**Architectural Transportation
Barriers Compliance Board**
330 C Street, S.W.
Washington, D.C. 20201
(202) 245-1591

Health Care General

The **Public Health Service** (PHS) works to advance and protect the health of the American people. PHS also fosters cooperation in health projects with other nations. Among the agencies under PHS are the **National Institutes of Health; Center for Disease Control; Alcohol, Drug Abuse, and Mental Health Administration; and the Food and Drug Administration**.

Contact: 
Director
Office of Public Affairs
Public Health Service
**Department of Health, Education
and Welfare**
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-6867

Complaints and Information About Doctors, Dentists, Hospitals

Questions or complaints regarding a local doctor, dentist or hospital are handled at the state level by the appropriate licensing board or the state health department. Local or state consumer affairs offices can direct consumers to the correct office. For an explanation of state licensing boards, see **SECTION I**, page 3. For a listing of state and local consumer offices see **SECTION III**.

Medicare

Medicare is a national insurance program administered by the Federal Government. Generally, the following are eligible (1) people 65 years or older, (2) disabled people under age 65 who have been entitled to **Social Security** disability payments for at least 24 consecutive months (or railroad retirement benefits based on disability for at least 29 consecutive months), or (3) people insured under **Social Security** or the railroad retirement system who need dialysis treatment or a kidney transplant because of permanent kidney failure.

Contact:
Local Social Security Office

or
Area Medicare Carrier
(Look under "Medicare" in the local telephone directory.)

Medicaid

Medicaid is a public assistance program financed by Federal, state and local governments. Generally, low income people who are 65 or older, blind, disabled or are members of families with dependent children, are eligible.

Each state designs its own program based on Federal guidelines. With the exception of Arizona, all states, as well as the District of Columbia, Puerto Rico, the Virgin Islands and Guam, have **Medicaid** programs.

Contact:
Local Welfare Office or
State Medicaid Office
or

Director
Consumer Affairs Staff
Health Care Financing
Administration
**Department of Health, Education
and Welfare**
Washington, D.C. 20201
(202) 245-0734

Second Opinions for Non-Emergency Surgery

One way to help lower medical costs and fight inflation is to reduce the amount of unnecessary non-emergency surgery by seeking a second opinion before consenting to have an operation. A second physician's finding that surgery is unneeded not only can save money, but can also save a patient considerable discomfort and worry, or provide reassurance and confirmation of a personal physician's advice.

The **Health Care Financing Administration** (HCFA) of the **Department of Health, Education and Welfare** has set up a toll-free hotline to provide referral information to citizens who want second opinions. If you want a second opinion, and you're not certain how to go about it, call the toll-free hotline below and you will be given the name and phone number of the medical referral center in your area.

Medicare and Medicaid programs make partial payments for second opinions. Those covered by private health insurance plans should check their policies to determine the extent of coverage for second opinions.

Contact: 
800-638-6833
800-492-6603 (In Maryland)
or

Surgery
**Health Care Financing
Administration**
Washington, D.C. 20201
(202) 245-0381

Mental Health

The **Alcohol, Drug Abuse, and Mental Health Administration** (ADAMHA) develops and coordinates Federal programs for the prevention, control and treatment of mental illness. The **National Institute of Mental Health** (NIMH), a division of ADAMHA, maintains a mental health information clearinghouse.

NIMH has publications available on such subjects as parenthood, coping with stress and guilt, and learning disabilities such as dyslexia.

Contact: 
Director
National Clearinghouse for
Mental Health Information
**Department of Health, Education
and Welfare**
5600 Fishers Lane
Rockville, Maryland 20852
(301) 443-4513

Health Research

The **National Institutes of Health** (NIH) conduct and support research on the causes, prevention and cure of diseases. Some of the major components of NIH are the **National Cancer Institute; National Heart, Lung and Blood Institute; National Eye Institute; National Institute on Aging;**

and National Institute of Arthritis, Metabolism, and Digestive Diseases. Each of the Institutes has a wealth of information, in both technical and non-technical language, available to the public.

Contact: 
Director
Division of Public Information
National Institutes of Health
9000 Rockville Pike
Bethesda, Maryland 20014
(301) 496-5787

The **Center for Disease Control** (CDC) provides leadership and direction in the prevention and control of disease and other preventable conditions.

CDC has a general information packet available with leaflets on symptoms, diagnosis, treatment and prevention of various diseases and conditions such as malaria, tetanus and mumps. Other technical information on lab procedures, immunizations, etc., are available upon specific request.

Contact: 
Public Inquiries
Center for Disease Control
U.S. Public Health Service
Atlanta, Georgia 30333
(404) 329-3534

Health Maintenance Organizations

The **Office of Health Maintenance Organizations**, a division of the **Public Health Service**, promotes the development of **Health Maintenance Organizations** (HMOs).

Membership in these health plans can be obtained through employment groups where a choice is offered between traditional health plans and HMOs. HMOs differ from traditional group health insurance by actually providing the service rather than only paying medical bills.

HMOs provide a complete range of health benefits, including preventive care, regular checkups, office visits, and full hospitalization. HMOs hold down hospital costs by reducing the number of days their members spend in hospitals to less than half the national average. This record is achieved through extensive use of outpatient services and educational and preventive programs.

Contact:  Director
Division of Program Promotion
The Office of Health
Maintenance Organizations
Department of Health, Education and Welfare
12420 Parklawn Drive
Rockville, Maryland 20857
800-638-6686
(301) 443-2300 (In Maryland)

Hearing Aids

The **Food and Drug Administration (FDA)** regulates part of the hearing aid industry. FDA requires that hearing aids be clearly and permanently marked with the manufacturer's name, the name of the model, a serial number, the year it was made, and a "+" symbol to show the positive connection for battery insertion. FDA also requires people buying hearing aids to have a hearing test before purchase, although people over 18 may waive this test.

The FTC is proposing additional protection for hearing aid users. They would require hearing aid dealers to offer a trial period for customers to decide whether the device is right for them. Although the FTC's rule is not final, a consumer buying a hearing aid may wish to request a trial period.

Contact: Director
Consumer Communications
Food and Drug Administration
Department of Health, Education and Welfare

5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170

Buying Hearing Aids: Consumer Tips

- Before buying a hearing aid, have your hearing tested by a doctor or qualified hearing specialist.
- Shop around. Make sure the price includes everything—including the ear mold for fitting the aid.
- Compare warranties.
- Ask for an instruction booklet on using and repairing the aid.
- Check the reputation of the hearing aid dealer with a doctor, consumer protection agency or Better Business Bureau.

Housing General

The **Department of Housing and Urban Development (HUD)** provides assistance for individuals and communities. Programs include: multi- and single-family home mortgage insurance; condominium and cooperative housing; military, college, elderly and handicapped housing; fair housing and equal opportunity; graduated payment mortgages; homeownership and rental assistance for low and moderate-income families; urban homesteading; interstate land sales; real estate settlement procedures; mobile homes; neighborhood development; public housing; rehabilitation; rent supplements; and urban beautification.

Some of these programs are described below. For further information on these and other programs, or to register a complaint about any service or program provided by HUD, it is best to write directly to a HUD regional office listed on page 50. (Also see **Homeowner Protection Programs** described in **SECTION I**, page 9.)

Contact:    
Office of Consumer Affairs
Assistant Secretary for
Neighborhoods,
Voluntary Associations and Consumer Protection
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6860

Federal Housing Administration Loans

The **Federal Housing Administration (FHA)**, a part of the **Department of Housing and Urban Development (HUD)**, offers a wide variety of mortgage insurance programs to help provide the housing needs of millions of lower- and middle-income Americans.

The most widely known program is the one that provides mortgage insurance for one-to-four family homes. Under this program, FHA insures private financial institutions, like a bank or savings and loan, against any loss. As a result, financial institutions are more willing to make mortgage loans, thus helping to assure an adequate supply of mortgage money.

FHA itself does not loan money; it only insures the mortgage.

FHA insures up to 97 percent of a house's value for up to 30 years. The maximum amount FHA will insure is \$60,000. For houses in outlying areas, the limit is \$45,000.

To be eligible for an FHA-insured loan, you must have enough money to make a downpayment equal to three percent of the first \$25,000 of the house's value and five percent of the value over \$25,000, as well as closing costs. Also, you must have a satisfactory credit rating and be able to handle the monthly mortgage payments.

To find out whether you qualify for an FHA-insured loan, check with any local lending institution.

If you have a problem with an FHA-insured loan, contact the HUD regional office nearest you for assistance. A list of these offices may be found on page 50.

Discrimination

The **Fair Housing and Equal Opportunity Office** at the **Department of Housing and Urban Development (HUD)** is responsible for administering the **Civil Rights Act of 1968** that prohibits discrimination in housing, employment and business opportunities.

In particular, HUD enforces the Act's regulations that no one can be denied housing because of race, color, religion, sex, age, or national origin.

Types of housing discrimination often investigated by HUD officials are:

- Steering—being directed to buy or rent in a particular neighborhood or building.
- Redlining—being denied a mortgage for a home in a location boycotted by lending institutions.
- Discriminating in sales—being rejected as the buyer of a home for other than financial reasons.

Contact:    
Director
Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, D.C. 20410
800-424-8590
(202) 755-7252 (In Washington, D.C.)

Homebuying, Selling and Real Estate Settlements

The **Department of Housing and Urban Development (HUD)** administers the **Real Estate Settlement Procedures Act (RESPA)** which requires that settlement cost estimates be given to homebuyers before settlement. Attorney, title insurance and other fees must be disclosed at the time of mortgage application. When applying for a mortgage, a buyer also

receives a booklet describing how the settlement process works and an explanation of the charges a buyer will be expected to pay. At settlement, homebuyers and sellers are entitled to receive a statement listing all of their costs.

RESPA also prohibits the payment or receipt of kickbacks or unearned fees and prohibits the collection and maintenance of accounts that would require the borrower to deposit taxes and insurance payments for more than 12 months.

Contact:    
Director
Real Estate Practices Division
Office of Neighborhoods,
Voluntary Associations and
Consumer Protection
Department of Housing and Urban Development
451 7th Street, S.W.
Washington, D.C. 20410
(202) 755-7038

Mobile Homes Sales and Warranties

The **Federal Trade Commission (FTC)** is investigating sales and warranty service practices by mobile home manufacturers. Complaints about mobile home sales or service should be directed to the FTC.

Contact: 
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600

Construction and Safety Standards

The **Department of Housing and Urban Development (HUD)** issues Federal mobile home construction and safety standards for mobile homes built after June 15, 1976. If a mobile home has a safety-related defect caused by improper design or construction, the manufacturer must repair

it. In addition, remedies for defective mobile homes may be available under state or local laws, particularly if the defect is covered by a warranty.

Consult the consumer manual provided by the dealer for information on who to contact if you have a complaint.

or    
Contact: Director
Office of Mobile Home Standards
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-5595

Interstate Land Sales

The **Department of Housing and Urban Development (HUD)** administers and enforces disclosure and registration requirements for developers selling land through any means of interstate commerce, including the mails.

Under the law, developers having subdivisions containing 50 lots or more must: (1) file a statement of record with the **Office of Interstate Land Sales** listing information about the ownership of the land, the state of its title, its physical nature, the availability of roads and utilities, and other matters; (2) furnish each purchaser a printed property report at least 72 hours before signing an agreement for purchase or lease; and (3) must not use fraud or misrepresentation in the sale or promotion of the land.

Contact:    
Director
Office of Interstate Land Sales
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-8182

Housing: Consumer Tips Renting

While landlord/tenant laws and regulations vary from state to state and from city to city, there are a number of general consumer guidelines and precautions that apply almost anywhere.

- Thoroughly check out rentals. Look for dirt, grease, broken windows and doors, and other damage. Check the appliances and heating/cooling system to make sure it is in good working order. Make a list of all problems, date it and have it signed by the landlord. This may seem like a time-consuming task, but it may help you get back all of your security deposit.

- Investigate the length of time and terms of the rental agreement or lease offered. Many landlords require leases, which are written and dated legal contracts. A tenant agrees to rent the unit for the amount of time specified and to follow all the conditions in the lease. If rent is paid and conditions are followed, tenants have the right to live in the dwelling. Question and bargain over any clauses in the lease that do not seem reasonable.

The following are a few provisions that may be included in a lease and may be illegal. Find out from your state or local consumer or housing office if they are legal, and if not, tell the landlord; do not sign the lease and report the discrepancies to the authorities.

- A clause which makes the tenant accept the blame in any dispute with the landlord and even pay the landlord's legal expenses.

- A clause which permits the landlord to take personal property for unpaid rent.

- A clause which lets the landlord retaliate (evict, shut off utilities) if tenants report housing code violations and make other complaints.

- A clause which forces tenants to continue paying rent if the dwelling has been severely damaged by a disaster.



Many consumer offices and local housing authorities have renters' guides which list tenant rights and responsibilities. If available, pick one up and study it before signing a lease.

Repair and Remodeling

Complaints with home improvement contractors are among the top five consumer problems reported. Although the Federal Government has little control over the conduct of local housing contractors, here are a few helpful tips:

- Get written estimates from two or three reliable contractors to determine total costs. Beware of high pressure sales techniques. (Also see: **DOOR-TO-DOOR SALES**.)

- Review a contract carefully before signing.

- Beware of people who want full payment in advance. Should the contractor fail to do the work, the ability to withhold payment has been lost.

- Check a contractor's reliability and performance with the Better Business Bureau or the local consumer protection office.

- Plumbers, electricians, carpenters and general contractors are usually licensed by state licensing boards. Ask to see their licenses. (See **SECTION I**, page 3 for a discussion of these boards.)

Buying a Mobile Home

When shopping for a mobile home, remember that the price usually includes only the unit itself and not the cost of a place to put it. These costs vary greatly, depending on the site and whether you buy or rent it.

Other pointers:

- Make sure you know all the costs. Transportation to the location plus the full cost of the initial "set up," including water, sewage and electric power hook-up, may all be extra costs.

- Check with your local Better Business Bureau or consumer affairs office (see **SECTION III**) to see if there have

been complaints about your mobile home firm. Also, ask the firm transporting and setting up your home for references. Check them out.

- Ask the dealer for installation instructions, a consumer manual and purchase record cards.

- Check the data plate in the unit to be sure that the unit is designed for the weather conditions where you live.

- Shop around for insurance and financing even though they may be offered through your dealer. Compare rates with banks, savings and loans, other credit lenders and insurance companies.

- Be sure the manufacturer provides a warranty—look it over carefully. How long does it last? Does it cover parts and labor? Will local warranty service be available?

Immigration and Naturalization

The **Immigration and Naturalization Service** of the **Department of Justice** administers immigration and naturalization laws on the admission, exclusion, deportation and naturalization of aliens.

Contact: 
Assistant Commissioner
Information Services Division
Immigration and Naturalization
Service

Department of Justice
425 Eye Street, N.W.
Washington, D.C. 20536
(202) 633-2989

Insurance

Insurance regulation is handled almost entirely at the state level by an insurance commissioner, director, or other official who implements and enforces state laws and regulations. The state insurance commissioner's office may

be able to help with insurance problems that have not been resolved by contacting the insurance company. (Keep in mind that company decisions—such as claim denials—can be appealed within the company.) Many of these offices also provide buyers' guides and other useful purchasing information. (For a listing of these offices see **SECTION III**.)

Federal involvement in insurance is generally limited to the following programs:

Crime Insurance

The **Federal Emergency Management Agency** (FEMA) administers the **Federal Crime Insurance Program** which enables businesses and private individuals to purchase burglary and robbery insurance where crime insurance is difficult to obtain or too expensive in the private market.

Contact: 
Federal Insurance Administrator
Federal Emergency Management Agency
Washington, D.C. 20410
(202) 652-2637 (In Washington, D.C.)
800-638-8780

Flood Insurance

The **Federal Emergency Management Agency** (FEMA) administers the **National Flood Insurance Program** which provides Federally subsidized flood insurance to property owners in participating flood-prone communities. Buildings and their contents are eligible for insurance under the program.

Contact: 
Federal Insurance Administrator
Federal Emergency Management Agency
Washington, D.C.
(202) 472-2381 (In Washington, D.C.)
800-424-8872, 8873

Riot Reinsurance

The **Federal Emergency Management Agency** (FEMA) administers the **Federal Riot Reinsurance Program**, created after the riots of the 1960s, to provide an inducement to states to create **Fair Access to Insurance Requirements** (FAIR) plans. These are statewide pools of insurers who agree, in exchange for Federal riot reinsurance, to provide property owners in state-designated areas with access to fire, extended coverage, vandalism, and malicious mischief insurance. Some FAIR plans, notably in Massachusetts and Illinois, also provide basic homeowners insurance.

Contact: 
Federal Insurance Administrator
Federal Emergency Management Agency
Washington, D.C. 20410
(202) 755-7894

Investments and Business Opportunities

Commodity Futures Trading

The **Commodity Futures Trading Commission** (CFTC) regulates trading in commodity futures and certain other transactions such as options, leverage and deferred deliveries that call for future delivery of a commodity. It does not regulate ordinary cash transactions. CFTC's regulatory authority applies to transactions both on and off U.S. commodity exchanges.

Commodities for which contracts are traded fall into three general categories—farm products such as wheat, metals such as gold, and financial instruments such as U.S. Treasury bills. All contracts traded on domestic exchanges must be approved by the CFTC, and in general all persons and

firms who trade contracts for others, or who provide trading advice, must register with the Commission.

The agency's mission includes preventing market manipulation and protecting customers who buy and sell contracts. Consumer services include a reparations procedure through which customers can make claims against brokers and salespeople, and a toll-free information line.

Contact: 
Office of Public Information
Commodity Futures Trading Commission

2033 K Street, N.W.
Washington, D.C. 20581
800-424-9838
(202) 254-8630 (In Washington, D.C.)
800-424-9707 (In Alaska and Hawaii)

Business Opportunity Ventures, Franchises, Idea Promotions

Because of numerous complaints from investors in franchises and other business opportunity ventures, the **Federal Trade Commission** (FTC) has adopted a trade regulation rule governing these areas. It requires a franchisor to disclose to potential investors facts about its business and the franchise relationship, and prohibits misrepresentation of actual or potential sales income or profits. The rule also requires the franchisor to make promised refunds.

Contact: 
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600

Business Management Assistance

The **Industry and Trade Administration** (ITA) of the **Department of Commerce** provides information and

education for those interested in starting a business franchise, obtaining a patent or needing management assistance. ITA also offers marketing counseling and assistance for domestic and international markets.

Contact:
Director
Office of Ombudsman
Industry and Trade Administration
Department of Commerce
Washington, D.C. 20230
(202) 377-3176

Small Business

The **Small Business Administration** (SBA) runs several loan programs for small businesses and offers counseling, management assistance programs, and business workshops for persons going into or already in business. Small business owners can contact SBA for information about obtaining Federal contracts. The SBA's Regional Office for your area is listed on page 55.

Stocks and Bonds

The securities laws administered by the **Securities and Exchange Commission** (SEC) protect investors by preventing fraud in the buying and selling of securities. Corporations under the SEC's jurisdiction must disclose in their prospectuses, proxy statements and periodic reports filed with the Commission, financial and other information so investors can make informed investment decisions and vote their shares. Although the SEC does not have the power to protect security holders against loss due to economic developments or company operations, the Commission tries to ensure compliance with the full disclosure requirements of the Federal securities laws.

The SEC's **Office of Consumer Affairs** (OCA) receives and processes complaints and inquiries from individual investors and the public. It works closely with the SEC's regional and

branch offices to insure that investors can get assistance in convenient locations.

OCA also represents the interests of individual investors to the Commission. It monitors the concerns of individual investors and recommends regulatory action or new policies to prevent consumer problems.

The Commission has published several easy-to-read brochures explaining various aspects of investing, the functions of the Commission and ways in which the Commission can help individual investors. These publications are available upon request. (Also see: **Securities Exchanges and Associations** in SECTION I, page 9.)

Contact:    
Director
Office of Consumer Affairs
Securities and Exchange Commission
500 N. Capitol Street, N.W.
Washington, D.C. 20549
(202) 523-3952

Investments: Consumer Tips

- Study the required disclosure statement and proposed contracts carefully.
- Consult with a lawyer and other professional advisors before signing a contract.
- Be sure that all promises made by the seller are clearly written into the contracts.
- Talk with others who have already invested in the business. Find out about their experiences.

Low-Income Consumers

Low-income consumers often lack mobility, the cash to make quantity food purchases and access to credit under the standards imposed by reputable stores. Frequently, low-income consumers have few shopping options

and they must pay more for lower quality products. Substantial purchases (furniture, large appliances, etc.) must often be made at exorbitant prices, terms and at high interest rates.

The **U.S. Community Services Administration** (CSA) focuses its attention and efforts on these consumers. CSA consumer programs have been funded to educate, activate, organize, and assist low-income consumers in developing alternative economic instruments such as credit unions, cooperatives and buying clubs. Although CSA does not offer direct consumer complaint assistance, it does develop consumer education programs. For example: comparison shopping surveys, Food Stamp seminars, nutrition classes and financial counseling.

CSA operates through 10 regional offices and 878 **Community Action Agencies**, many of which offer consumer services. See page 49 for addresses of regional offices. CSA also offers occasional grants to self-help consumer groups. These grants are awarded through the regional offices. Information on setting up co-ops, consumer action groups and buying clubs is available from the address below:

Contact:  
Consumer Coordinator
Community Services Administration
1200 19th Street, N.W.
Washington, D.C. 20506
(202) 632-6694

Mail

Mail Service

The **Consumer Advocate** at the **U.S. Postal Service** (USPS) represents consumers at top management levels of USPS.

When a problem with mail service arises, consumers should complete a Consumer Service Card which is available from letter carriers and post

offices. (A postal employee will fill out the card for those who wish to telephone in the complaint.) This card helps the postmaster respond to the problem. If a problem cannot be resolved locally through use of the Consumer Service Card or direct contact with the post office, write the **Consumer Advocate**.

The **Postal Service** is anxious to receive suggestions and comments from consumers. In many communities the **Postal Service** sponsors **Postal Customer Councils**, the purpose of which is to hear from customers about service problems and suggestions and to help the public better understand the **Postal Service**. The Councils conduct mailing clinics, discussion panels, seminars, and tours of postal facilities. Contact your local postmaster to see if there is a Council in your community.

Contact:  
Local Postmaster
or
Consumer Advocate
U.S. Postal Service
Washington, D.C. 20260
(202) 245-4514

Mail Fraud and Misrepresentation

The **Inspection Service**, headed by the **Chief Postal Inspector**, is the law enforcement and audit arm of the **Postal Service** which performs security, investigative, law enforcement and audit functions. It is responsible for investigations of approximately 85 Federal statutes relating to the **Postal Service**. Mail fraud, false mail order advertising, and unsatisfactory mail order transactions all come under the **Inspection Service's** jurisdiction. Some examples include: chain letters; work-at-home schemes; pyramid sales promotions; exaggerated cosmetic, diet, medical, and energy saving products; misused credit cards; coupon redemption; false billing; and franchising schemes.

Contact:   
Local Postmaster
or
Local Postal Inspector
or
Chief Postal Inspector
U.S. Postal Service
Room 3517
Washington, D.C. 20260
(202) 245-5445

Mail Orders

The **Federal Trade Commission** (FTC) has a rule requiring mail order purchases to be shipped within the time stated in the company's printed or broadcasted offer. If no time is stated, shipment must be within 30 days after the company receives the order, unless the buyer is contacted and consents to a delay.

Contact: 
Federal Trade Commission
Office of the Secretary
Washington, D.C. 20580
(202) 523-3600

Unordered Merchandise

It is a violation of the **Federal Trade Commission Act** to send unordered merchandise through the mail unless it is (1) a free sample and marked as such, or (2) merchandise sent by a charitable organization asking for a contribution. By statute, consumers may treat unordered merchandise as a gift and do not have to pay for it. Persons sending unordered merchandise through the mail are prohibited from demanding payment. Moreover, billing for unordered merchandise may constitute mail fraud or misrepresentation. Under law, the **Postal Service** can declare the receipt of unordered merchandise as a gift. However, the demand for payment is an unfair business practice which is in violation of law under the jurisdiction of the **Federal Trade Commission**.

Contact:
Local Postmaster
or
Chief Postal Inspector
U.S. Postal Service
Room 3517
Washington, D.C. 20260
(202) 245-5445
or
Federal Trade Commission 
Office of the Secretary
Washington, D.C. 20580
(202) 523-3600

Unsolicited Mail

Individuals interested in stopping most advertising mail, catalogs, and brochures from coming to their homes should contact the Direct Mail Marketing Association at 6 East 43rd Street, New York, New York 10017. This organization will remove their names from the mailing lists of its members. While this won't stop all the advertising mail, it will stop most of it, including most sweepstakes, contest offers, samples, coupons, and catalogs. Also, for assistance in determining which charitable organizations have legitimate fund-raising practices, contact the National Information Bureau at 419 Park Avenue South, New York, New York 10016, for a copy of the Bureau's *Wise Giving Guide*.

Pornography

You can prevent delivery of unsolicited, sexually oriented advertisements to your mailbox by filling out a Form 2201, *Application for Listing Pursuant to 39 USC 3010*, at your local post office. Thirty days from the date your name is added to the reference list, any mailer who sends you sexually oriented advertisements is subject to legal action by the Federal Government. Moreover, regardless of whether your name is on the reference list maintained by the **Postal Service**, you may obtain an order prohibiting any further mail from anyone who has sent you an advertisement which you consider to

be "erotically arousing or sexually provocative." Form 2150, *Notice for Prohibitory Order Against Sender of Pandering Advertisement in the Mails*, also available locally, may be used for this purpose.

Mail Rates

The **U.S. Postal Rate Commission** (PRC) studies proposed changes in postal rates, fees, and mail classification and issues decisions based on these studies. The Commission also investigates changes in mail service proposed by the **U.S. Postal Service**.

Contact: 
Director
Office of Information
Postal Rate Commission
Washington, D.C. 20268
(202) 254-5614

Legal Proceedings Concerning Postal Rates and Services

The **U.S. Postal Rate Commission** is the Federal agency which serves as the legal forum for proposed changes in postal rates, fees, mail classifications (which are official definitions of the different services available from the **Postal Service**), or changes in the nature of services, and **Postal Service** decisions to close or consolidate small post offices. The Commission also investigates complaints concerning postal rates, fees, mail classifications, or services.

Contact: 
Public Information Office
Postal Rate Commission
Washington, D.C. 20268
(202) 254-5614

Information on Current Mail Rates, Fees and Services

Contact: 
Office of Rates
Postal Service

Washington, D.C. 20260
(202) 245-4414

Information on Current Mail Classification

Contact: 
Office of Mail Classification
Postal Service
Washington, D.C. 20260
(202) 245-4512

Information on Small Post Office Closings or Consolidations

Contact: 
Delivery Services Department
Postal Service
Washington, D.C. 20260
(202) 245-5714

Mail: Consumer Tips For Good Mail Order Service When You Buy*


• Comparison shop. Find out if the merchandise is available from another mail order source. If so, is the cost the same or maybe even less?

• Check the advertising claims. Are they too good to be true? Reliable firms do not overpromise. Check the description of the product carefully and, if you send for it, keep a copy of the ad or catalog from which you ordered.

• Find out if there is a warranty. Read it carefully. Does it offer your money back if you're not satisfied?

• Check the time limit on delivery. If none is stated, the maximum length of time the **Federal Trade Commission** (FTC) says all you have to wait is 30 days.

• Ask the company for a more detailed description of the product or its guarantee if you have any doubts about either.

When You Order Merchandise by Mail


• Make sure your name and address are clearly marked on the order form. If you are ordering a gift, make doubly

sure that the name and address of the person to whom you are sending it are included and legible.

• Keep a copy of your order form and any letters you send to the company. Make sure you have the company's correct address for future reference.

• Never send cash. Pay by check or money order so you have a record that you've paid. Be sure to include any extra charges, shipping, handling, and sales tax.

• Check the order immediately when you receive it. Make sure it is what you wanted and ordered. If not, notify the company (it is best to do so in writing and keep a copy of your letter) and return the merchandise by certified mail for a refund or exchange.

*Based on the *Compleat California Consumer Catalog*, published by the California Department of Consumer Affairs.

Maps

The **National Cartographic Information Center** (NCIC) provides a national information service on maps, charts, aerial and space photographs, geodetic control and other cartographic data.

NCIC has information on data available, where to get it and how to place orders.

Contact: 
National Cartographic Information Center
Geological Survey
507 National Center
Reston, Virginia 22092
(703) 860-6045

Metrication

The **U.S. Metric Board** was created by Congress to plan and coordinate voluntary conversion to the metric system.

The Board is an independent agency which monitors metric conversion

activities to protect buyers and sellers of metric products. Primary emphasis is on the rights and interests of consumers.

To familiarize citizens with the metric system so that conversion will be beneficial and not cause unnecessary interruptions or hardship, the Board is conducting an extensive public and industry education program.

Contact: 
Director of Public Information
Metric Board
Suite 600
1815 N. Lynn Street
Arlington, Virginia 22209
(703) 235-2820

Motor Vehicles Automobiles

Automobile related problems involving repair or service are the most frequent source of consumer complaints. Problems often arise because consumers do not check out the mechanic, service station, auto dealership or other type of repair shop before dropping off their automobiles.

The **Federal Trade Commission** (FTC) is concerned about automotive industry problems and has been reviewing consumer complaints involving used cars, auto rust, and the unavailability of repair parts, to name a few.

Contact: 
Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3600

Safety and Recalls

The **National Highway Traffic Safety Administration** (NHTSA) works to reduce highway deaths, injuries, and property losses by writing and enforcing Federal Motor Vehicle Safety Standards (FMVSS) for vehicles and

vehicle equipment, such as tires. NHTSA investigates reports of safety-related defects and substantial equipment failures and enforces laws requiring the recall and remedy.

Recalls may be done voluntarily by a manufacturer when a company discovers a safety problem through its own testing or from other sources. Recalls may also be ordered by NHTSA when a vehicle or its equipment has a safety-related defect, fails to comply with FMVSS, and the problem is common to a group of vehicles or items of equipment of the same make, model and year.

Whether a recall is voluntary or ordered by NHTSA, the manufacturer must supply NHTSA with information on how the recall will be conducted and what actions will be taken. Manufacturers must also notify all owners by mail and the defect must be corrected at no charge.

NHTSA receives over 80,000 vehicle complaints each year. While NHTSA tries to help every consumer, it cannot investigate each complaint. Before a formal investigation or recall is ordered, there must be evidence that the reported problem poses a safety risk and is a problem common to a group of vehicles or items of equipment.

Consumers having difficulty with recalls can call the NHTSA hotline or write to NHTSA for assistance.

The hotline can also be used by those who want to know if the cars they own have been recalled or if used cars they may want to buy have been recalled. Consumers should call the hotline and give the car's year, make and model number. NHTSA's hotline will send a computerized printout listing models that have been recalled. It will also send a pre-addressed card with the vehicle manufacturer's address on it. A consumer may find out if the individual car was recalled by filling in the vehicle identification number and sending the card to the manufacturer. A consumer may find the car's ID num-

ber by looking through the front windshield on the dashboard of the driver's side.

Contact: 
Administrator
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
800-424-9393 
(202) 426-0123 (in Washington, D.C.)

Fuel Economy

The **National Highway Traffic Safety Administration** (NHTSA) establishes average fuel economy standards for manufacturers of passenger cars and light trucks. It does not have jurisdiction over actual gas mileage performance of individual vehicles.

The **Environmental Protection Agency** (EPA) establishes and monitors pollution requirements, tests automobiles for gas mileage performance and publishes a booklet which lists EPA mileage figures.

Additionally, the **Department of Justice** and the **Federal Trade Commission** (FTC) enforce the law that requires automobiles to have a label affixed stating the EPA fuel economy rating.

Contact: 
Consumer Affairs Section
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

or
Office of the Secretary
Federal Trade Commission 
Washington, D.C. 20580
(202) 523-3598

Odometer Tampering

Federal law prohibits anyone from tampering with a vehicle's odometer. (An odometer is the instrument which measures the distance traveled by a vehicle.) The **National Highway Traffic Safety Administration** (NHTSA)

has general investigative responsibility for this law while it is enforced by the **Department of Justice**. No person, including the vehicle owner, is permitted to turn back or disconnect the odometer, unless performing repairs. When an odometer is serviced, repaired, or replaced and cannot be adjusted to reflect the true mileage, the odometer must be set at zero, and a sticker indicating the true mileage before service and the date of service must be attached to the left door frame. Federal law also requires disclosure of the vehicle mileage upon transfer of ownership.

Automobile purchasers who suspect tampering should contact NHTSA, the **Department of Justice** and/or local or state law enforcement authorities.

Contact:

Administrator
National Highway Traffic
Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0670

or

Consumer Affairs Section
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

New Car Information Disclosure

The **Department of Justice** enforces jurisdiction over the Federal law requiring the disclosure of new automobile information. The following information must be included on the windshield or side window of the vehicle: make, model, identification number, assembly point, name and location of dealer to whom the vehicle was delivered, method of transportation, total suggested retail price for accessories, and transportation charges.

Contact:

U.S. Attorney's Office in each major metropolitan area
or

Consumer Affairs Section
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 724-6711

Car Repair: Consumer Tips

- Choose an auto mechanic or repair facility carefully. Call your local consumer office or Better Business Bureau to see if the shop is reputable. Ask friends or neighbors for references.

- Check to see if the mechanic is licensed or certified. Although most states do not require mechanics to be licensed, some states, auto manufacturers, oil companies, and other industry-related groups do test mechanics' proficiency and skill and will certify competency.

- Go to the facility and look around—check to see if it is orderly and the proper tools are available to do a number of jobs. Ask if the firm will guarantee its work.

- When you take your vehicle in for repair or tune-up, ask for a written, itemized estimate. Ask if the work is guaranteed and what is covered. Always note on the repair order that you want to be called if additional work is necessary. Ask for a bill including all parts and labor.

- If you're not satisfied with the work, complain immediately to the shop. If you can't agree, contact an AutoCAP or another source of help outlined in **SECTION I**, or your state or local consumer office. (See **SECTION III**.)

Moving/Movers

The **Interstate Commerce Commission (ICC)** regulates interstate movers of household goods. In-state or local moves are usually regulated by a state or local public service commission.

For interstate moves—from one state to another—consumers may look to the ICC for assistance. To evaluate a mover before using its services, the Commission requires that, on request,

consumers be given copies of carrier performance reports. In addition, movers are required to provide each consumer with an ICC booklet explaining the consumer's rights and obligations on: signing papers, estimates, weighing of shipments, payment for the move, and filing claims.

The ICC keeps complaint records on all interstate moving companies and makes this information available to the public.

Contact:

Director
Consumer Assistance Office
Interstate Commerce Commission
Washington, D.C. 20423
800-424-9312
800-432-4537 (In Florida)
(202) 275-0860 (In Washington, D.C.)

Pensions

The **Pension Benefit Guaranty Corporation (PBGC)** guarantees basic retirement benefits to participants in private pension plans. Approximately 33 million workers and retirees are in pension plans that are, up to legal limits, insured by PBGC. If an insured plan should end its operations without enough money to pay the benefits guaranteed by PBGC, this agency assures that each participant receives the entitled amount.

PBGC has booklets for consumers explaining the guarantee program and publications on program guidelines for plan administrators. PBGC also offers a pamphlet for consumers who are considering Individual Retirement Accounts (IRAs).

Contact:

Pension Benefit Guaranty Corporation
2020 K Street, N.W.
Washington, D.C. 20006
(202) 254-4817
or
PBGC Field Office
Federal Office Building
Room 4033

300 North Los Angeles Street
Los Angeles, California 90012
(213) 688-6428

Pensions and Tax Laws

The **Internal Revenue Service (IRS)** has responsibility for interpreting and administering the Federal tax laws related to the qualification and operation of employee benefit plans and trusts maintained by employers and individuals. This includes pension, annuity, profit-sharing, stock bonus and bond purchase plans as well as Individual Retirement Accounts (IRAs). The IRS has exclusive jurisdiction over the participation, vesting and funding standards applicable to such plans, the tax consequences to employees of their interests in them and the deductibility of employer contributions.

For information and/or assistance contact one of the 58 IRS district offices.

Private Pension and Welfare Plans

The **Department of Labor's (DOL) Labor-Management Services Administration (LMSA)** and the **Internal Revenue Service (IRS)** administer the **Employee Retirement Income Security Act (ERISA)**.

ERISA requires managers of pension and welfare plans to manage and invest plan funds prudently and to make sure there is enough money in the plan to pay benefits. If employers elect to set up a pension plan, their employees must be eligible to participate and be entitled to benefits without having to meet unreasonable age or service requirements.

Every plan covered by ERISA must give each participant a written summary describing in simple language the plan's eligibility requirements, its benefits, and how to file claims for benefits. Each participant also must be given an annual report on the plan's financial activities. A copy of each plan's summary description must be filed with LMSA and a copy of the an-

nual financial report must be filed with the IRS.

Contact:

Director
Office of Communications and Public
Service Assistance
Pension and Welfare Benefit Plans
Labor-Management Services
Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8764

Pensions and Privacy

Do you believe that government files about you contain improper information? Do you believe the Federal Government has released information on you to others?

The **Privacy Act of 1974** regulates the collection, maintenance, use and disclosure of personal information in government files. It requires disclosure of agency records, allows individuals to see their files and sets up a way to correct errors. It also prohibits disclosure of information on identifiable individuals except for certain purposes. There are civil and criminal penalties for a violation.

The Act does not apply to the private sector except for government contractors. (Also see **EDUCATION** and **BANKING AND CREDIT**.)

Product Safety

The **Consumer Product Safety Commission (CPSC)** protects consumers against unreasonable risks from consumer products used in and around the home, in schools, and recreation areas, and assists consumers in evaluating product safety. CPSC develops uniform safety standards for consumer products; promotes research; and investigates product-related deaths, injuries and illnesses. CPSC has the authority to ban hazardous products, set mandatory safety standards and seek court action to have products declared hazardous.

By law, a manufacturer learning about a defect must notify CPSC. If necessary, CPSC may order a recall.

Most recalls are voluntary, with manufacturers offering either repair, replacement or refund. Occasionally, CPSC takes a manufacturer to court to obtain a recall.

CPSC has a toll-free hotline to take reports from consumers about product safety hazards and provide information on product recalls. The Commission provides sample copies of approximately 200 fact sheets, pamphlets, and curriculum materials—as well as films and slides—on most products used in and around the home. These consumer information/education materials cover fire safety, electrical safety, poison prevention, toy safety, recreation equipment safety, power equipment safety, and household structure safety. (Also see: **CONSUMER DEPUTY PROGRAM**.)

Contact:
Director

Office of Communications
Consumer Product Safety Commission
Washington, D.C. 20207
800-638-8326
800-492-8363 (In Maryland)
800-638-8333 (In Puerto Rico,
Virgin Islands, Alaska, Hawaii)

Rural Development

The **Farmers Home Administration (FmHA)** within the **U.S. Department of Agriculture** provides credit for those in rural America who are unable to get credit from other sources at reasonable rates and terms.

FmHA operates a number of loan programs including, but not limited to, **Youth Project Loans, Rural Housing Loans, Emergency Loans, and Soil and Water Conservation Loans**.

Applications for loans are made at the agency's 1,825 local county offices, generally located in county seat towns.

Contact:
Information Staff
Farmers Home Administration
Department of Agriculture
Washington, D.C. 20250
(202) 447-4323



which they are interested becomes available. To obtain mail list applications, Contact the **General Services Administration's** Federal Information Center (FIC) nearest you. A listing of FICs is found on the inside back cover.

Social Security

The **Social Security Administration** of the **Department of Health, Education and Welfare** administers a cash assistance program of payments to the needy, aged, blind and disabled. Monthly benefits are provided to insured persons and their dependents upon retirement, disability or death. For information, call any of the 1,300 **Social Security** offices listed in the local telephone directory. If there is no office in your community, contact the local post office for the schedule of visits by **Social Security** representatives or:

Contact:
Director
Office of Public Inquiries
Social Security Administration
6401 Security Boulevard
Baltimore, Maryland 21235
(301) 594-7705



Surplus Government Property

A wide variety of surplus property located throughout the country is continually being offered for sale by the Federal Government. Included are automobiles and other motor vehicles, aircraft, hardware, plumbing and heating equipment, paper products, typewriters and other office machines, furniture, medical items, textiles, industrial equipment and many others. The condition of the property varies.

Prospective buyers should get their names on a mailing list so that they may be notified when the property in

Taxes

The **Internal Revenue Service** (IRS) administers and enforces most tax laws. It provides taxpayer services and education, determines assessments and collects taxes.

The IRS has 58 district offices which provide tax assistance by toll-free telephone. Toll-free numbers are listed in IRS tax packages and in public telephone directories. Taxpayers may also use the toll-free network to clarify bills and notices, and to contact the **Problem Resolution Officer** for problems and complaints unresolved through normal channels.

IRS also has many local offices which assist taxpayers. Under the **Volunteer Income Tax Assistance (VITA) Program**, IRS trains volunteers to offer free tax assistance to low income, elderly or disadvantaged taxpayers.

Transportation

General

The **U.S. Department of Transportation** (DOT) develops national policies and programs for safe and efficient transportation. It promotes technological development, energy conservation, environmental protection and the integration of transportation services. Its transportation safety activities range from pedestrians to bicycles and airplanes to pipelines.

DOT's consumer office encourages public participation in DOT decision-making and provides consumer information materials.

Contact:
Chief
Division of Consumer Affairs, S-83



Department of Transportation
Washington, D.C. 20590
(202) 426-4518

Air Routes and Service

The **Civil Aeronautics Board** (CAB) regulates airline fares and routes as well as the basics of passenger rights and airline responsibilities. The CAB's **Bureau of Consumer Protection** handles complaints against airlines and investigates suspected violations of the Board's regulations.

CAB encourages airlines to compete vigorously for passengers. As a result, consumers usually have a choice of many discount fare plans and types of services. The Board also works to make sure passengers are adequately protected when dealing with airlines.

Most air travel problems can be resolved at the airport by the customer service representative, and the final outcome of each complaint is subject to negotiation. If you aren't satisfied with the local staff, write to the airline's Consumer Affairs Department when you get home. If you still can't get satisfactory results, you may write to the CAB's **Bureau of Consumer Protection**. If the Bureau cannot negotiate a settlement, and you still want to pursue your claim, the Bureau can provide information about how to sue in small claims court.



Contact:
Bureau of Consumer Protection
Civil Aeronautics Board
Washington, D.C. 20428
(202) 673-6047

Air Safety

The **Federal Aviation Administration** (FAA) establishes and enforces safety standards for air carriers, air taxi operators and other private and commercial aviation enterprises. FAA safety regulations apply to nearly every facet of air travel ranging from the aircraft, its crew and mechanics, to the Nation's airways, airports and air traffic control systems. FAA enforces airport security measures, including passenger

screening, to prevent hijacking and threats to safe and secure travel.

Contact:
Public Information Center
Federal Aviation Administration
APA-430
Department of Transportation
Washington, D.C. 20591
(202) 426-8058



or
Chief
Community and Consumer Liaison
Division
Federal Aviation Administration
APA-100
Department of Transportation
Washington, D.C. 20591
(202) 426-1960



Buses

The **Interstate Commerce Commission** (ICC) ensures that interstate buslines (those that cross state lines) give the public fair and reasonable rates and services. Intrastate buses (those operating entirely in one state) are regulated by state corporation commissions, transportation or public service commissions. (A listing of many of these are found in **SECTION III**.)

Discrimination, preferential treatment or prejudicial actions by interstate buses are illegal and should be reported to the ICC.

Contact:
Director
Office of Communications
and Consumer Affairs
Interstate Commerce Commission
Washington, D.C. 20423
800-424-9312
(202) 275-7252 (In Washington, D.C.)



Highways

The **Federal Highway Administration** (FHWA) administers the state highway construction financial assistance program, and has research and development programs dealing with highway construction, safety, and the

social, economic and environmental impact of highways. FHWA also coordinates highway transportation with other forms of transportation to achieve a balanced nationwide system.

Contact:
Director
Office of Public Affairs, HPA-1
Federal Highway Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0660



Maritime

The **U.S. Coast Guard** of the **Department of Transportation** enforces Federal laws on the high seas and navigable waters of the United States. It develops regulations on commercial vessel safety, recreational boating safety, port safety and security, and marine pollution. It provides maritime services including navigational aids and search and rescue, and administers the U.S. program for bridges over navigable waters.

Upon request, the **Coast Guard Auxiliary** provides courtesy examinations of recreational boats for compliance with standards and regulations and offers courses in recreational boating.

Contact:
Office of Public and
International Affairs
Coast Guard (G-A/83)
Department of Transportation
Washington, D.C. 20993
(202) 426-2267



Ships

The **Federal Maritime Commission** (FMC) is an independent agency responsible for the regulation of U.S. ocean commerce. Among other duties the FMC assures that steamship companies have the required insurance to cover passengers for personal injury or death, and informally assists and counsels passengers who have complaints

about companies or service. The Commission also assists consumers with problems involving goods transported by ship and advises consumers of appropriate future action.

Contact:
Office of Public Information
Federal Maritime Commission
Washington, D.C. 20573
(202) 523-5800



Bus and Rapid Rail Transit

The **Urban Mass Transportation Administration** (UMTA) provides financial and technical assistance to public transportation agencies which develop, maintain and operate transit bus and rapid rail systems.

Federal money is available to: construct rapid rail facilities and track; purchase buses, rail cars and fare equipment; install fare boxes and bus stop shelters; construct and maintain stations and storage facilities; and cover operating costs.

Contact:
Director
Office of Public Affairs
Urban Mass Transit
Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-4043

Train Travel/Amtrak

The **National Rail Passenger Service (Amtrak)** is a quasi-Federal agency which provides most of the Nation's intercity rail passenger service.

If **Amtrak** wants to discontinue routes and services because of losses, it must follow the steps required by the **Department of Transportation** and **Congress**. This includes submitting plans to the governor of each affected state. States wishing to preserve service may reimburse **Amtrak** for its losses.

For consumer problems, contact a local **Amtrak** consumer relations office listed in the phone directory under **Amtrak**.

Contact:
Amtrak
Office of Consumer Relations
P.O. Box 2709
Washington, D.C. 20013
(202) 383-2121

Privately Run Passenger Train Service

The **Interstate Commerce Commission (ICC)** regulates non-**Amtrak** passenger railroad lines to ensure that consumers have adequate transportation service at reasonable rates. The ICC rules on applications to discontinue non-**Amtrak** passenger train service.

Contact:   
Director
Consumer Assistance Office
Interstate Commerce Commission
Washington, D.C. 20423
800-424-9312
(202) 275-7806 (In Washington, D.C.)

Railroads

The **Federal Railroad Administration (FRA)** promotes rail safety by conducting research and setting safety standards for rail operations. FRA manages railroad financial assistance programs and conducts research and development.

FRA also manages the **Railroad Test Center** in Pueblo, Colorado.

Contact: 
Consumer Affairs Officer
Federal Railroad Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0881

Transportation: Consumer Tips Air Travel



Comparison shopping for air fares can lead to real savings, because airlines no longer charge identical prices. Call each airline that flies to your destination and ask for information about all of its fares. Find out if you can save money buying round trip tickets or flying at night or on off peak days.

When shopping for airline bargains, remember that lower fares often mean less service—fewer “extras,” crowded planes and cancellation charges.

- **Delayed and cancelled flights**—Airlines don't guarantee they'll fly on schedule, and you should realize this when you're planning your trip. Usually, airlines do help people get through scheduling foul-ups by booking alternate flights. If a delay is expected to last longer than four hours, most U.S. airlines will: (1) pay for a telephone call or telegram to your destination; (2) pay for a hotel room if you're stranded overnight; (3) pay cab fare between the airport and hotel; and (4) furnish meals.

- **Baggage**—Airlines may place a limit on the amount of money they will pay if your checked suitcase is lost or damaged. The maximum is \$750 per passenger on domestic flights. On international trips the limit is based on the weight of your checked bags—\$9.07 a pound. You may raise the amount of the airline's potential liability by buying “excess valuation” when you check your bags at the airport. Be sure to have your name and address (use your office address if you have one) on all of your bags. Report any missing or damaged luggage to the airline before you leave the airport.

- **Oversold flights**—If an airline must “bump” passengers from an oversold flight, CAB rules require them to ask for volunteers first—people willing to give up their seats in return for money and a later flight. If there aren't enough volunteers, most airlines decide who gets to fly and who doesn't on

a last-come, last-served basis, according to the time you get to the boarding gate. People involuntarily bumped are almost always entitled to denied boarding compensation, and airlines must pass out written statements to all bumped passengers explaining, among other things, how the amount is computed. Airlines able to get bumped passengers to their destinations within two hours of the originally scheduled arrival time are required to give passengers the value of their tickets, with a minimum reimbursement of \$37.50 and a maximum of \$200.00. If the arrival time is more than two hours after the originally scheduled arrival time, the airline must pay travelers two times the ticket price, with a minimum set at \$75.00 and the maximum at \$400.00. Some foreign airlines don't follow these rules.

What You Can Take on an Airplane Trip

FAA prohibits travelers from checking (or packing in carry-on luggage) hazardous materials such as book or safety matches; aerosols; and any explosives, such as fireworks or flares. The fine is a hefty \$10,000, so it is advisable to get a complete listing of all banned materials from the airline's cargo office.

Travel Passports

The **Department of State** issues passports to U.S. citizens for foreign travel. All first-time passport applicants must appear before either a **Department of State** passport agent or an authorized state court of record clerk, probate court judge or clerk, or postal employee.

When applying for a passport, you must bring with you evidence of citizenship (i.e., birth certificate), two passport photos and personal identification.

The passport office can answer most questions regarding foreign travel or refer you to the proper office.

Contact:   
Office of Passport Services
Bureau of Consular Affairs
Department of State
1425 K Street, N.W.
Washington, D.C. 20524
(202) 783-8170

National Forests

The **Forest Service** of the **U.S. Department of Agriculture (USDA)** promotes the conservation and wise use of forests and land resources. It maintains campgrounds, wilderness areas (where camping is allowed), hiking trails, recreational areas and visitor centers. The **Forest Service** has a listing of all national forests.

Contact:  
Director
Information Office
Forest Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-3760

National Parks and Historical Sites

The **National Park Service (NPS)** of the **Department of the Interior** maintains national parks, monuments, historical sites and recreational areas. The NPS provides lectures and tours by professional guides, boating and swimming facilities, and fire and police protection.

Contact:   
Director
Office of Public Inquiry
National Park Service
Department of the Interior
Washington, D.C. 20240
(202) 343-7394

Veterans

Veterans' affairs are handled by the **Veterans Administration (VA)**, an independent agency headed by the Administrator of Veterans Affairs who is appointed by the President. The VA serves more than 30 million veterans of military service and their eligible dependents. The agency provides assistance through the **Department of Medicine and Surgery's VA Medical Centers** (hospitals and outpatient clinics); the **Department of Veterans Benefits'** VA regional offices (monetary benefits and services); and **Department of Memorial Affairs' VA National Cemeteries**.

The VA:

- Provides a full range of medical services to eligible beneficiaries including hospitalization, outpatient and extended care. Special programs include alcohol and drug treatment, mental health care, nursing home care, domiciliary care, prosthetic devices, aids and services to the blind, and dental care. The VA may also authorize medical care, usually in non-VA facilities, to the dependents of certain veterans.

- Provides funds for educational assistance to qualified: (1) veterans, (2) orphans and widows of veterans, (3) children and wives of certain seriously disabled veterans, and (4) certain categories of active duty personnel.

- Provides monthly compensation for service-connected disability and monthly pensions for nonservice-connected disability if it is total and permanent.

- Provides monthly compensation or pensions to qualified dependents of living or deceased veterans.

- Provides loan guarantees (“GI Loans”) or under certain conditions, direct loans, to qualified veterans for purchases of houses, condominiums and mobile homes.

- Provides burial (includes a headstone or marker) of veterans and eligi-

ble dependents in national cemeteries; headstones or markers for the unmarked graves of veterans; memorial headstones or markers for veterans whose remains are not recovered; monetary allowance toward the cost of a privately purchased grave marker for a veteran; monetary allowance toward the cost of a veteran's burial in a non-national cemetery; burial flags for eligible veterans; Presidential memorial certificates for deceased veterans; and grant-in-aid to states for establishment, expansion, and improvement of veterans' cemeteries.

- Administers five Federal Government life insurance programs for servicemen and veterans, makes loans on permanent plan policies, and pays insurance liability benefits to beneficiaries.

- Supervises the administration of Servicemen's Group Life Insurance (SGLI) program for members of the Uniformed Services, including Reservists, and Veteran's Group Life Insurance (VGLI) for veterans for five years after discharge.

For assistance call or visit a VA Regional Office, VA Hospital, VA National Cemetery, or contact local veterans' organization representatives. Consult your local telephone directory. All states have a toll-free phone number for VA offices within the state. Complaints, comments, requests and suggestions should be directed to the Director of the nearest VA Office, VA Hospital, VA National Cemetery, or contact below:

Contact:   
Veterans Administration
Washington, D.C. 20420
(202) 393-4120

Warranties

Warranties, or guarantees, are promises to repair or replace defective products or refund money.

The **Magnuson-Moss Warranty Act** requires warranties on products

costing more than \$15.00 to be available for review before purchase and to be written in easy-to-read language with every term and condition spelled out.

If you have problems in getting warranty service or if a warranty is not available for review before purchase, report this to the state or local consumer protection office (See **SECTION III**) and to the **Federal Trade Commission**.

Contact:
Federal Trade Commission
 Office of the Secretary
 Washington, D.C. 20580
 (202) 523-3600



Warranties: Consumer Tips

When shopping for products compare warranty provisions; in reading warranties look for the following:

- How long does the warranty last? (But remember, most warranties only cover defects originally in the product, not wear and tear.)
- What parts or problems are covered? Are some excluded?
- What do you get under the warranty—and what do you have to do to get it?

Written warranties now have "labels"—to answer that last question in a word. The labels are *full* and *limited*.

A *full* warranty offers a lot of protection. It means: (1) a defective product will be fixed (or replaced) free, including removal and reinstallation; (2) it will be fixed within a reasonable period of time; (3) the warranty is good for anyone who owns the product during the warranty period; (4) if the product can't be fixed—or hasn't been after a reasonable number of tries—the consumer gets a refund or a new product; and (5) nothing unreasonable is required to get warranty service—such as shipping a piano to the factory.

Remember, however, a *full* warranty may not cover the whole product. Always read the warranty to see what parts are covered.

The *limited* warranty gives less protection than the *full* warranty. For example, it may cover only the cost of parts and not labor, or only the first purchaser, etc.

It's important to read and compare warranties before a purchase is made to get the best deal. It may be worth it to pay more for a product with a better warranty. The extra money is like buying insurance when you buy the product—it's protection against the chance of a big repair bill.

Weights and Measures

The **National Bureau of Standards (NBS)** of the **Department of Commerce** is the nation's physical science and measurement laboratory. NBS provides national measurement standards, which are used in buying and selling goods, developing products, judging environmental quality, and providing health and safety guidelines.

To help serve the public, the Bureau is involved in hundreds of projects in a variety of areas, such as energy conservation and research, fire prevention and protection, environmental protection and consumer product safety. NBS also conducts research in the fields of measurement standards, materials, applied technology and computer utilization. In addition, NBS encourages states to develop uniform laws governing weights and measures. NBS is not a regulatory agency, so complaints in this area should be directed to state weights and measures offices listed in **SECTION III**.

NBS has information on: energy conservation, obtaining support for energy-related inventions, smoke detectors, home security, corrosion and automation in the marketplace.

Contact:
 Technical Information and
 Publications Division
National Bureau of Standards
 Washington, D.C. 20234
 (301) 921-3181



Federal Regional Offices

Community Services Administration Regional Offices

1. John F. Kennedy Federal Bldg.
Room E-400
Boston, Massachusetts 02203
(617) 223-4080
2. 26 Federal Plaza
32nd Floor
New York, New York 10007
(212) 264-1900
3. P.O. Box 160
Philadelphia, Pennsylvania 19105
(215) 597-1188
4. 101 Marietta Street, NW
Atlanta, Georgia 30323
(404) 221-2717
5. 300 South Wacker Drive
24th Floor
Chicago, Illinois 60606
(312) 353-5562
6. 1200 Main Street
Dallas, Texas 75202
(214) 767-6125
7. 911 Walnut Street
Kansas City, Missouri 64106
(816) 374-3761
8. Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 867-4767
9. 450 Golden Gate Avenue
Box 36008
San Francisco, California 94102
(415) 556-5400
10. 1321 Second Avenue
Arcade Plaza Bldg.
Seattle, Washington 98101
(206) 442-4910

Office of the Comptroller of the Currency Regional Offices

1. 3 Center Plaza, Suite P-400
Boston, Massachusetts 02108
(617) 223-2274
2. 1211 Avenue of the Americas
Suite 4250
New York, New York 10036
(212) 399-2997

3. 3 Parkway, Suite 1800
Philadelphia, Pennsylvania 19102
(215) 597-7105
4. One Erieview Plaza
Cleveland, Ohio 44114
(216) 522-7141
5. F&M Center, Suite 2151
Richmond, Virginia 23277
(804) 643-3517
6. Peachtree Cain Tower, Suite 2700
229 Peachtree Street, NE
Atlanta, Georgia 30303
(404) 221-4926
7. Sears Tower, Suite 5750
Chicago, Illinois 60606
(312) 353-0300
8. 165 Madison Avenue, Suite 800
Memphis, Tennessee 38103
(901) 521-3376
9. 800 Marquette Avenue
1100 Midwest Plaza, East Building
Minneapolis, Minnesota 55402
(612) 725-2684
10. 911 Main Street, Suite 2616
Kansas City, Missouri 64105
(816) 842-1648
11. 1201 Elm Street, Suite 3800
Dallas, Texas 75270
(214) 655-4000
12. 1405 Curtis Street, Suite 3000
Denver, Colorado 80202
(303) 837-4883
13. 707 Southwest Washington Street
Room 900
Portland, Oregon 97205
(503) 221-3091
14. One Market Plaza
Steuart Street Tower, Suite 2101
San Francisco, California 94105
(415) 556-6619

Commodity Futures Trading Commission Regional Offices

1. One World Trade Center
Suite 4747
New York, New York 10048
(212) 446-2068

2. 233 South Wacker Drive
46th Floor
Chicago, Illinois 60606
(312) 353-6642
3. 510 Grain Exchange Building
Minneapolis, Minnesota 55415
(612) 725-2025
4. 4901 Main Street
Room 208
Kansas City, Missouri 64112
(816) 374-2994
5. Two Embarcadero Center
Suite 1660
San Francisco, California 94111
(415) 556-7503

Consumer Product Safety Commission Regional Offices

1. 1330 W. Peachtree Street, NW
Atlanta, Georgia 30309
(404) 881-2231
2. 100 Summer Street
16th Floor, Room 1607
Boston, Massachusetts 02110
(617) 223-5576
3. 230 South Dearborn Street
Room 2945
Chicago, Illinois 60604
(312) 353-8260
4. Plaza 9 Bldg., Suite 520
55 Erieview Plaza, 5th Floor
Cleveland, Ohio 44114
(216) 522-3886
5. 500 South Ervay, Room 410C
Dallas, Texas 75201
(214) 749-3871
6. Guaranty Bank Bldg., Suite 938
817 17th Street
Denver, Colorado 80202
(303) 837-2904
7. Traders National Bank Bldg.,
Suite 1500
1125 Grand Avenue
Kansas City, Missouri 64106
(816) 374-2034
8. 3660 Wilshire Blvd., Suite 1100
Los Angeles, California 90010
(213) 688-7272

9. Metro Square, Suite 580
7th and Robert
St. Paul, Minnesota 55101
(612) 725-7781

10. 6 World Trade Center
Vesey Street, 6th Floor
New York, New York 10048
(212) 264-1125

11. 400 Market St., 10th Floor
Philadelphia, Pennsylvania 19106
(215) 597-9105

12. 100 Pine Street, Suite 500
San Francisco, California 94111
(415) 556-1816

13. 3240 Federal Building
915 Second Avenue
Seattle, Washington 98174
(206) 442-5276

**Department of Energy
Regional Offices**

1. Analex Building, Room 700
150 Causeway Street
Boston, Massachusetts 02114
(617) 223-3701

2. 26 Federal Plaza
Room 3206
New York, New York 10007
(212) 264-1021

3. 1421 Cherry Street
10th Floor
Philadelphia, Pennsylvania 19102
(215) 597-3890

4. 1655 Peachtree Street, NE
8th Floor
Atlanta, Georgia 30309
(404) 881-2838

5. 175 West Jackson Boulevard
Room A-333
Chicago, Illinois 60604
(312) 353-0540

6. P.O. Box 35228
2626 West Mockingbird Lane
Dallas, Texas 75235
(214) 749-7345

7. 324 East 11th Street
Kansas City, Missouri 64106
(816) 374-2061

8. P.O. Box 26247—Belmar Branch
1075 South Yukon Street
Lakewood, Colorado 80226
(303) 234-2420

9. 111 Pine Street
Third Floor
San Francisco, California 94111
(415) 566-7216

10. 1992 Federal Building
915 Second Avenue
Seattle, Washington 98174
(206) 442-7280

**Department of Health,
Education and Welfare
Regional Offices**

1. John F. Kennedy Federal Bldg.
Boston, Massachusetts 02203
(617) 223-6831

2. 26 Federal Plaza
New York, New York 10007
(212) 264-4600

3. 3535 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-6492

4. 50 7th Street, NE
Atlanta, Georgia 30323
(404) 221-2442

5. 300 S. Wacker Drive
Chicago, Illinois 60606
(312) 353-5160

6. 1200 Main Tower Bldg.
Dallas, Texas 75202
(214) 655-3301

7. 601 E. 12th Street
Kansas City, Missouri 64106
(816) 374-3436

8. 1961 Stout Street
Denver, Colorado 80202
(303) 837-3373

9. 50 Fulton Street
San Francisco, California 94102
(415) 556-6746

10. 1321 2nd Avenue
Seattle, Washington 98101
(206) 442-0420

**Department of Housing and Urban
Development Regional Offices**

1. John F. Kennedy Federal Bldg.
Room 800
Boston, Massachusetts 02203
(617) 223-4066

2. 25 Federal Plaza
New York, New York 10007
(212) 264-8068

3. Curtis Bldg.
6th and Walnut Streets
Philadelphia, Pennsylvania 19106
(215) 597-2560

4. Pershing Point Plaza
1371 Peachtree Street, NW
Atlanta, Georgia 30309
(404) 881-4585

5. 300 South Wacker Drive
Chicago, Illinois 60606
(312) 353-5680

6. Earle Cabell Federal Bldg.
1100 Commerce Street
Dallas, Texas 75242
(214) 749-7401

7. 300 Federal Office Bldg.
911 Walnut Street
Kansas City, Missouri 64106
(816) 374-2661

8. Executive Towers
1405 Curtis Street
Denver, Colorado 80202
(303) 837-4513

9. 450 Golden Gate Avenue
P.O. Box 36003
San Francisco, California 94102
(415) 556-4752

10. 3003 Arcade Plaza Bldg.
1321 Second Avenue
Seattle, Washington 98101
(206) 442-5414

**Department of Justice/
Antitrust Division
Regional Offices**

1. 1776 Peachtree Street, NW
Suite 420
Atlanta, Georgia 30309
(404) 881-3828

2. 2634 Everett M. Dirksen Bldg.
219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7538

3. 995 Celebreeze Federal Bldg.
1240 East 9th Street
Cleveland, Ohio 44199
(216) 552-4070

4. Earl Cabell Federal Bldg.
Room 8C6
1100 Commerce Street
Dallas, Texas 75242
(214) 749-1275

5. 300 N. Los Angeles Street
Room 3101 Federal Building
Los Angeles, California 90012
(213) 688-2500

6. Room 3630
26 Federal Plaza
New York, New York 10007
(212) 264-0390

7. 3430 U.S. Courthouse
Independence Mall West
601 Market Street
Philadelphia, Pennsylvania 19106
(215) 597-7405

8. 450 Golden Gate Avenue
Box 36046
San Francisco, California 94102
(415) 556-6300

**Drug Enforcement Administration
Regional Offices**

1. 555 W. 57th Street
New York, New York 10019
(212) 399-5151

2. 8400 NW 53rd Street
Miami, Florida 33166
(305) 591-4870

3. 1800 Dirksen Federal Building
Chicago, Illinois 60604
(312) 353-7875

4. 1880 Regal Row
Dallas, Texas 75235
(214) 767-7203

5. 350 S. Figueroa Street
Los Angeles, California 90071
(213) 688-2650

**Employment and Training
Administration Regional Offices**

1. John F. Kennedy Federal Bldg.
Rm. 1703
Boston, Massachusetts 02203
(617) 223-6439

2. Rm. 3713
1515 Broadway
New York, New York 10036
(212) 399-5445

3. P.O. Box 8796
Philadelphia, Pennsylvania 19104
(215) 596-6336

4. Room 405
1371 Peachtree Street, NE
Atlanta, Georgia 30309
(404) 881-4411

5. 6th Floor
230 South Dearborn
Chicago, Illinois 60604
(312) 353-0313

6. Room 316
555 Griffin Square Bldg.
Dallas, Texas 75202
(214) 749-2721

7. Federal Building, Room 1000
911 Walnut Street
Kansas City, Missouri 64106
(816) 374-3796

8. 16122 Federal Office Bldg.
1961 Stout Street
Denver, Colorado 80294
(303) 837-4477

9. Box 36084
San Francisco, California 94102
(415) 556-7414

10. Room 1145
Federal Office Bldg.
909 First Avenue
Seattle, Washington 98104
(206) 442-7700

**Environmental Protection Agency
Regional Offices**

1. John F. Kennedy Federal Bldg.
Boston, Massachusetts 02203
(617) 223-7210

2. 26 Federal Plaza
New York, New York 10007
(212) 264-2525

3. 6th and Walnut Streets
Philadelphia, Pennsylvania 19106
(215) 597-9814

4. 345 Courtland Street, NE
Atlanta, Georgia 30308
(404) 881-4727

5. 230 South Dearborn
Chicago, Illinois 60604
(312) 353-2000

6. 1201 Elm Street
Dallas, Texas 75270
(214) 767-2600

7. 324 East 11th Street
Kansas City, Missouri 64106
(816) 374-5493

8. 1860 Lincoln Street
Denver, Colorado 80203
(303) 837-3895

9. 215 Fremont Street
San Francisco, California 94105
(415) 556-2320

10. 1200 Sixth Avenue
Seattle, Washington 98101
(206) 442-1220

**Federal Communications
Commission Regional Offices**

1. 101 Marietta Tower, Room 2111
Atlanta, Georgia 30303
(404) 221-6500

Mailing Address:
P.O. Box 1775
Atlanta, Georgia 30301

2. 1500 Customhouse
165 State Street
Boston, Massachusetts 02109
(617) 223-7226

3. Park Ridge Office Center
1550 Northwest Highway
Park Ridge, Illinois 60068
(312) 353-0368

4. Brywood Office Tower
Room 320
8800 East 63rd Street
Kansas City, Missouri 64133
(816) 926-5179

5. Room 537
211 Main Street
San Francisco, California 94105
(415) 556-1224

6. 3090 Federal Building
915 Second Avenue
Seattle, Washington 98174
(206) 442-5544

**Federal Deposit Insurance
Corporation Regional Offices**

1. 233 Peachtree Street, NE
Suite 2400
Atlanta, Georgia 30303
(404) 221-6631

2. 60 State Street, 17th Floor
Boston, Massachusetts 02109
(617) 223-6420

3. 233 South Wacker Drive
Suite 6116
Chicago, Illinois 60606
(312) 353-2600

4. 1 Nationwide Plaza
Suite 2600
Columbus, Ohio 43215
(614) 469-7301
5. 300 North Ervay Street
Suite 3300
Dallas, Texas 75201
(214) 749-7691
6. 2345 Grand Avenue
Suite 1500
Kansas City, Missouri 64108
(816) 374-2851
7. 1 South Pinckney Street,
Room 813
Madison, Wisconsin 53703
(608) 252-5226
8. 1 Commerce Square
Suite 1800
Memphis, Tennessee 38103
(901) 521-3872
9. 730 Second Avenue South
Suite 266
Minneapolis, Minnesota 55402
(612) 725-2046
10. 345 Park Avenue
New York, New York 10022
11. 1700 Farnam Street
Suite 1200
Omaha, Nebraska 68102
(402) 221-3366
12. 5 Penn Center Plaza
Suite 2901
Philadelphia, Pennsylvania 19103
(215) 597-2295
13. Eighth and Main Bldg.
Suite 2000
707 East Main Street
Richmond, Virginia 23219
(804) 782-2395
14. 44 Montgomery Street
Suite 3600
San Francisco, California 94104
(415) 556-2736

**Federal Maritime Commission
Regional Offices**

1. 6 World Trade Center
Suite 614
New York, New York 10048
(212) 264-1430

2. P.O. Box 30550
New Orleans, Louisiana 70190
(504) 589-6662
3. 625 Market Street
25th Floor
San Francisco, California 94105
(415) 556-5272
4. Carlos Cardon Street
Hato Rey, Puerto Rico 00917
(809) 753-4198
5. 610 Canal Street
Chicago, Illinois 60607
(312) 353-0282

**Federal Reserve
Regional Offices**

Write to:
Civil Rights/Consumer Specialist
c/o Federal Reserve Bank
at the appropriate office listed below:

1. 600 Atlantic Avenue
Boston, Massachusetts 02108
(617) 973-3000
2. 33 Liberty Street
New York, New York 10005
(212) 791-5000
3. 100 North Sixth Street
Philadelphia, Pennsylvania 19109
(215) 574-6000
4. 1455 East Sixth Street
P.O. Box 6387
Cleveland, Ohio 44101
(216) 293-9800
5. 100 North Ninth Street
Richmond, Virginia 23261
(804) 649-3611
6. 104 Marietta Street, NW
Atlanta, Georgia 30303
(404) 231-8500
7. 230 South LaSalle Street
P.O. Box 834
Chicago, Illinois 60690
(312) 380-2320
8. 411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166
(314) 444-8444
9. 250 Marquette Avenue
Minneapolis, Minnesota 55480
(612) 783-2345

**Federal Trade Commission
Regional Offices**

1. Room 1000
1718 Peachtree Street, NW
Atlanta, Georgia 30309
(404) 881-4836
2. Room 1301
150 Causeway Street
Boston, Massachusetts 02114
(617) 223-6621
3. Suite 1437
55 East Monroe Street
Chicago, Illinois 60603
(312) 353-4423
4. Suite 500
Mall Building
118 St. Clair Avenue
Cleveland, Ohio 44144
(216) 522-4207
5. Suite 2665
2001 Bryan Street
Dallas, Texas 75201
(214) 729-0032
6. Suite 2900
1405 Curtis Street
Denver, Colorado 80202
(303) 837-2271
7. Room 13209
Federal Building
11000 Wilshire Boulevard
Los Angeles, California 90024
(213) 824-7575
8. 2243-EB, Federal Building
26 Federal Plaza
New York, New York 10007
(212) 264-1207
9. 450 Golden Gate Avenue
Box 36005
San Francisco, California 94102
(415) 556-1270
10. 28th Floor
Federal Building
915 Second Avenue
Seattle, Washington 98174
(206) 442-4655

**Food and Drug Administration
Regional Consumer Affairs Offices**

1. Clinton and Pearl Streets
Albany, New York 12207
(518) 472-6045

2. 880 W. Peachtree Street, NW
Atlanta, Georgia 30309
(404) 881-7355
3. 900 Madison Avenue
Baltimore, Maryland 21201
(301) 962-3731
4. 585 Commercial Street
Boston, Massachusetts 02109
(617) 223-5857
5. 850 3rd Avenue
Brooklyn, New York 11232
(212) 965-5754
6. 599 Delaware Avenue
Buffalo, New York 14202
(716) 846-4483
7. 1222 Main Post Office Bldg.
Chicago, Illinois 60607
(312) 353-7126
8. 175 W. Jackson Blvd.
Chicago, Illinois 60604
(312) 353-1046
9. 1141 Central Pkwy.
Cincinnati, Ohio 45202
(513) 684-3501
10. 601 Rockwell Avenue
Cleveland, Ohio 44114
(216) 522-4844
11. 500 S. Ervay Street
Dallas, Texas 75201
(214) 749-2383
12. 19th & California Streets
Denver, Colorado 80202
(303) 837-4915
13. 1560 E. Jefferson Avenue
Detroit, Michigan 48207
(313) 226-6260
14. 20 Evergreen Place
East Orange, New Jersey 07018
(201) 645-6365
15. 701 W. Broad Street
Falls Church, Virginia 22046
(703) 557-0389
16. 110 Michigan, NW
Grand Rapids, Michigan 49502
(616) 456-2340
17. 575 N. Pennsylvania
Indianapolis, Indiana 46204
(317) 269-6500
18. 1009 Cherry Street
Kansas City, Missouri 64106
(816) 374-3817

19. 1521 W. Pico Blvd.
Los Angeles, California 90015
(213) 688-3771
20. 240 Hennepin Avenue
Minneapolis, Minnesota 55401
(612) 725-2121
21. 297 Plus Park Blvd.
Nashville, Tennessee 37217
(615) 251-7127
22. 4229 Elysiana Field Avenue
New Orleans, Louisiana 70130
(504) 589-2420
23. 1619 Howard Street
Omaha, Nebraska 68102
(402) 221-4675
24. P.O. Box 118
Orlando, Florida 32802
(305) 855-0900
25. 2nd and Chestnut Streets
Philadelphia, Pennsylvania 19106
(215) 597-0837
26. 3 Parkway Center
Pittsburgh, Pennsylvania 15220
(412) 644-2858
27. 7th and Marshall Streets
Richmond, Virginia 23240
(804) 782-2748
28. 419 S. Main
San Antonio, Texas 78204
(512) 229-6737
29. 50 United Nations Plaza
San Francisco, California 94102
(415) 556-2682
30. P.O. Box 4427
Old San Juan Station
San Juan, Puerto Rico 00905
(809) 753-4443
31. 909 1st Avenue
Seattle, Washington 98174
(206) 442-5258
32. 1114 Market Street
St. Louis, Missouri 63101
(314) 425-5021

**Food and Nutrition Service
Regional Offices**

1. 1 Vahlsing Center
Robbinsville, New Jersey 08691
(609) 259-3041

2. 1100 Spring Street, NW
Room 200
Atlanta, Georgia 30309
(404) 881-4131
3. 536 South Clark Street
Chicago, Illinois 60605
(312) 353-6664
4. 1100 Commerce Street, Rm. 5C300
Dallas, Texas 75242
(214) 749-2877
5. 2420 W. 26th Avenue, Rm. 430D
Denver, Colorado 80211
(303) 837-5330
6. 33 North Avenue
Burlington, Massachusetts 01803
(617) 272-4272
7. 550 Kearny Street
San Francisco, California 94108
(415) 556-4950

**Forest Service
Regional Offices**

1. Northern Region
Federal Bldg.
Missoula, Montana 59807
(406) 329-3011
2. Rocky Mountain Region
11177 W. 8th Avenue
Box 25127
Lakewood, Colorado 80225
(303) 234-3711
3. Southwestern Region
Federal Bldg.
517 Gold Avenue, SW
Albuquerque, New Mexico 87102
(505) 766-2401
4. Intermountain Region
324 25th Street
Ogden, Utah 84401
(801) 399-6011
5. California Region
630 Sansome Street
San Francisco, California 94111
(415) 556-4318
6. Pacific Northwest Region
319 SW Pine Street
P.O. Box 3623
Portland, Oregon 97208
(503) 221-3625

7. Eastern Region
633 West Wisconsin Avenue
Milwaukee, Wisconsin 53203
(414) 224-3693

8. Southern Region
1720 Peachtree Road, NW
Atlanta, Georgia 30309
(404) 881-4177

9. Alaska Region
Federal Office Bldg.
P.O. Box 1628
Juneau, Alaska 99802
(907) 586-7263

**Immigration and Naturalization
Service Offices**

1. Eastern Region (BUR)
Burlington, Vermont 05401
(802) 862-5601

2. Northern Region (STP)
Federal Bldg.
Fort Snelling
Twin Cities, Minnesota 55111
(612) 775-4450

3. Southern Region (DLS)
First International Bldg.
1201 Elm Street, Room 2300
Dallas, Texas 75270
(214) 749-2686

4. Western Region (SPD)
Terminal Island
San Pedro, California 90731
(213) 548-2371

**National Credit Union
Administration Regional Offices**

1. State Street South Building
Room 3E
1776 Heritage Drive
Boston, Massachusetts 02171
(617) 223-6807

2. Federal Building
228 Walnut Street, Box 926
Harrisburg, Pennsylvania 17108
(717) 782-4595

3. 1365 Peachtree Street, Suite 500
Atlanta, Georgia 30309
(404) 881-3127

4. Federal Office Building, Room 704
234 N. Summit Street
Toledo, Ohio 43604
(419) 259-7511

5. 515 Congress Avenue, Suite 1400
Austin, Texas 78701
(512) 397-5131

6. Two Embarcadero Center
Suite 1830
San Francisco, California 94111
(415) 556-6277

**National Park Service
Regional Offices**

1. 15 State Street
Boston, Massachusetts 02109
(617) 223-3773

2. 143 S. 3rd Street
Philadelphia, Pennsylvania 19106
(215) 597-3679

3. 1895 Phoenix Blvd.
Atlanta, Georgia 30349
(404) 996-2520

4. 1709 Jackson Street
Omaha, Nebraska 68102
(402) 221-3472

5. P.O. Box 25287
Denver, Colorado 80225
(303) 234-3095

6. Box 728
Sante Fe, New Mexico 87501
(505) 988-6375

7. 450 Golden Gate Avenue
P.O. Box 36063
San Francisco, California 94102
(415) 556-5186

8. 601 4th and Pike Bldg.
Seattle, Washington 98101
(206) 442-4830

9. 1100 Ohio Drive, SW
Washington, D.C. 20242
(202) 426-6700

**Occupational Safety and
Health Administration
Regional Offices**

1. John F. Kennedy Federal Bldg.
Room 1804
Boston, Massachusetts 02203
(617) 223-6712

2. Room 3445
1 Astor Plaza
1515 Broadway
New York, New York 10036
(212) 399-5754

3. Gateway Bldg., Suite 2100
3535 Market Street
Philadelphia, Pennsylvania 19104
(215) 596-1201

4. 1375 Peachtree Street, NE
Suite 587
Atlanta, Georgia 30309
(404) 881-3573

5. 230 South Dearborn Street
32nd Floor
Chicago, Illinois 60604
(312) 353-2220

6. 555 Griffin Square, Room 602
Dallas, Texas 75202
(214) 767-4731

7. 911 Walnut Street, Room 3000
Kansas City, Missouri 64106
(816) 374-5861

8. Federal Bldg., Room 1554
1961 Stout Street
Denver, Colorado 80294
(303) 837-3883

9. Box 36017
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-0586

10. Federal Office Bldg., Room 6048
909 First Avenue
Seattle, Washington 98174
(206) 442-5930

Passport Offices

1. John F. Kennedy Federal Bldg.
Room E123
Government Center
Boston, Massachusetts 02203
(617) 223-3831

2. Kluczynski Federal Bldg.
Room 380
230 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7155

3. Patrick V. McNamara
Federal Bldg.
Suite 1900
477 Michigan Avenue
Detroit, Michigan 48226
(313) 226-3883

4. New Federal Bldg., Room C-106
300 Ala Moana Blvd.
Honolulu, Hawaii 96813
(808) 546-2130

5. One Allen Center
500 Dallas Street
Houston, Texas 77002
(713) 527-4556

6. Hawthorne Federal Bldg.
Room 2W16
15000 Aviation Blvd., Lawndale
Los Angeles, California 90261
(213) 536-6503

7. Federal Office Bldg., Room 804
51 Southwest First Avenue
Miami, Florida 33130
(305) 350-4681

8. International Trade Mart
Room 400
2 Canal Street
New Orleans, Louisiana 70130
(504) 589-6161

9. Rockefeller Center, Room 270
630 Fifth Avenue
New York, New York 10020
(212) 541-7710

10. Federal Bldg., Room 4426
600 Arch Street
Philadelphia, Pennsylvania 19106
(215) 597-7480

11. Federal Bldg., Room 1405
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-2630

12. Federal Bldg., Room 906
915 Second Avenue
Seattle, Washington 98174
(206) 442-7945

13. One Landmark Square
Stamford, Connecticut 06901
(203) 644-9268

**Securities and Exchange
Commission Regional Offices**

1. 150 Causeway Street
Boston, Massachusetts 02114
(617) 223-2721

2. Room 1102
26 Federal Plaza
New York, New York 10007
(212) 264-1636

3. Suite 788
1375 Peachtree Street, NE
Atlanta, Georgia 30309
(404) 881-4768

4. Room 1204
Everett McKinley Dirksen Bldg.
219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7390

5. 8th Floor
411 West Seventh Street
Fort Worth, Texas 76102
(817) 334-3393

6. Room 640
Two Park Central
1515 Arapahoe Street
Denver, Colorado 80202
(303) 837-2071

7. Suite 1710
10960 Wilshire Boulevard
Los Angeles, California 90024
(213) 473-4511

8. 3040 Federal Bldg.
915 Second Avenue
Seattle, Washington 98174
(206) 442-7990

9. Ballston Center Tower 3
4015 Wilson Boulevard
Arlington, Virginia 22203
(703) 557-8201

**Small Business Administration
Regional Offices**

1. 60 Battery March
Boston, Massachusetts 02110
(617) 223-6660

2. 26 Federal Plaza, Room 29-118
New York, New York 10007
(212) 264-1450

3. One Bala Cynwyd Plaza, Suite 646
231 St. Asaphs Road
Bala Cynwyd, Pennsylvania 19004
(215) 596-5901

4. 1401 Peachtree Street, NE
Atlanta, Georgia 30309
(404) 526-4999

5. 219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-0357

6. 1720 Regal Row, Suite 230
Dallas, Texas 75235
(214) 749-1261

7. 911 Walnut Street, 23rd Floor
Kansas City, Missouri 64106
(816) 374-3316

8. 1405 Curtis Street, 22nd Floor
Denver, Colorado 80202
(303) 837-4021

9. 450 Golden Gate Avenue
P.O. Box 36044
San Francisco, California 94102
(415) 556-7487

10. Dexter Horton Building
5th Floor
710 Second Avenue
Seattle, Washington 98104
(206) 442-5676

Section III

Introduction

This section contains a listing of state and local offices. Their functions and responsibilities vary greatly from state to state, as do the services and information they provide. Some handle consumer complaints or will refer you to the right place for help. Some regulate state industries or enforce state consumer laws. And many provide consumer education and information.

While we have not attempted to spell out what each office does, this listing should be a helpful reference on where to turn with problems or questions.

In addition to listing consumer affairs offices, we have included state offices dealing with specific regulated industries and special concerns. Included under each state, for instance, are listings for offices on aging, energy, banking and credit, insurance, transportation and utilities and weights and measures.

Following is a breakdown of what the offices listed under each heading generally offer consumers:

General

These are usually the main consumer offices for each state. Some are located in governors' offices, and some are part of state attorney generals' offices. Some states have more than one office. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. If there are branch offices in a state they are also listed. Following these offices, county and local consumer offices are given. As a general rule, the first place you should call is the local office nearest your home.

Aging

State offices on aging are responsible for coordinating services for the elderly. They can provide information on programs, services and opportunities for the elderly. (Also see the **AGING** heading in **SECTION II**.)

Banking and Credit

The state banking authorities listed here regulate and supervise state chartered banks. However, many of them can handle or refer problems and complaints concerning other types of banks and can answer general questions about banking and credit. (Also see the **BANKING AND CREDIT** heading in **SECTION II**.)

Energy

State energy offices generally carry out the Federal Government's energy conservation programs. They often have information on energy conservation, production and alternative energy sources and can refer you to sources of help for specific energy problems. These offices also usually have the power to decide how fuel is distributed during shortages. (Also see the **ENERGY** heading in **SECTION II**.)

Insurance

Each state has its own laws and regulations governing all types of insurance, and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company (Keep in mind that company decisions—such as claim denials—can be appealed within the company.) contact your state insurance commissioner for help. Many insurance

departments also provide consumer information helpful in making wise insurance buying decisions. (Also see the **INSURANCE** heading in **SECTION II**.)

Transportation and/or Utilities

Two main offices are usually listed under this heading for each state. One is the state utility commission, which largely regulates the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal Government.) Many state utility commissions offer complaint handling services and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

Utility consumer advocacy offices are also listed under many states. These offices, sometimes called consumer counsels' offices, represent the interests of consumers in rate proceedings of state utility commissions. Because the cost of participation in these proceedings is so high, very few consumers can afford to present the consumer's side of these rate issues to state utility commissions, let alone provide the necessary time and expertise. Thus, to avoid utility commission decisions based on the one-sided records presented by the companies, many states have appointed consumer or public advocates who have been given the responsibility to intervene in these proceedings on behalf of consumers.

Additionally, some of the advocates' offices can investigate consumer complaints involving utilities, or represent consumers who file formal complaints with state utility commissions. Some advocates will even investigate utility service where warranted. (Also see the **COMMUNICATIONS, ENERGY and TRANSPORTATION** headings in **SECTION II**).

Weights and Measures

These offices enforce weights and measures laws and regulations and assure that commercial transactions are fair and accurate. Weights and measures offices check the weights of packaged products and the accuracy of such weights and measures as supermarket scales, gasoline pumps, taximeters and rental car odometers. Contact your weights and measures office if you believe you've purchased a short weight package or think a weights and measures device is inaccurate. Local offices can often be found under "weights and measures," "standards," "consumer protection" or "consumer affairs" headings in the city or county government sections of your phone book. Also,

many of the county or local consumer offices listed under the **GENERAL** heading of this section either handle weights and measures matters, or can refer you to the right office. (Also see the **WEIGHTS AND MEASURES** heading in **SECTION II**.)

Directory

Alabama

General

Herbert Whittle, Director
Governor's Office
of Consumer Protection
138 Adams Avenue
Montgomery, Alabama 36130
(205) 832-5936
800-392-5658

Elizabeth Petree
Consumer Services Director
Office of Attorney General
669 S Lawrence Street
Montgomery, Alabama 36104
(205) 834-5150

Aging

W. H. Kerns, Director
Commission on Aging
740 Madison Avenue
Montgomery, Alabama 36130
(205) 832-6640

Banking and Credit

Kenneth R. McCartha
Acting Superintendent of Banks
651 Administration Building
Montgomery, Alabama 36130

Energy

Edwin G. Hudspeth
Staff Director
Alabama Energy Management Board
Montgomery, Alabama 36130
(205) 832-5010

Insurance

Charles Payne
Commissioner of Insurance
651 Administration Building
Montgomery, Alabama 36104
(205) 832-6140

Transportation and/or Utilities

Wallace Tidmore, Executive Director
Alabama Public Service Commission
P.O. Box 991
Montgomery, Alabama 36130
(205) 832-3421

Maurice F. Bishop, Esquire
603 Frank Nelson Building
Birmingham, Alabama 35203
(205) 251-2881

Weights and Measures

J. L. Slaughter, Chief
Weights and Measures
P.O. Box 3336
Montgomery, Alabama 36109
(205) 832-6766

Alaska

General

Connie Sipe, Chief
Consumer Protection Section
Office of Attorney General
420 L Street, Suite 100
Anchorage, Alaska 99501
(907) 279-0428

Branch Offices

State Court Office Building
604 Barnette, Room 228
Fairbanks, Alaska 99707
(907) 465-3692

Pouch K, Room 1568
State Capitol
Juneau, Alaska 99811
(907) 465-3692

Aging

Office on Aging
Department of Health and
Social Services
Pouch H
Juneau, Alaska 99811
(907) 465-4903

Banking and Credit

Julius J. Brecht
Director of Banking and Securities
Pouch D
Juneau, Alaska 99811
(907) 465-2521

Energy

Clarissa Quinlan, Director
State Energy Office
MacKay Building
338 Denali Street
Anchorage, Alaska 99501
(907) 272-0508

Insurance

Kenneth C. Moore
Director of Insurance
Pouch D
Juneau, Alaska 99811
(907) 465-2515

Transportation and/or Utilities

Alaska Transportation Commission
1000 MacKay Building
338 Denali Street
Anchorage, Alaska 99501
(907) 279-1451

Alaska Pipeline Commission
338 Denali Street
12th Floor
Anchorage, Alaska 99501
(907) 279-0583

Alaska Public Utilities Commission
1100 MacKay Building
338 Denali Street
Anchorage, Alaska 99501
(907) 276-6222

Connie J. Sipe
Assistant Attorney General
Consumer Protection Section
420 L Street, Suite 100
Anchorage, Alaska 99501
(907) 279-0428

Weights and Measures

Joseph L. Swanson, Chief
Section of Weights and Measures
2263 Spenard Road
Anchorage, Alaska 99501
(907) 279-0508

Arizona

General

Patrick Murphy
Financial Fraud
207 State Capitol Building
Phoenix, Arizona 85007
(602) 255-5763 (Fraud only)

Branch Office

John F. Kelly
Economic Protection Division
100 N Stone Avenue, Suite 1004
Tucson, Arizona 85701
(602) 882-5501

County Offices

Cochise County

John Barnes, Chief Investigator
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, Arizona 85603
(602) 432-5703

Pima County

Howard Fell, Director
Consumer Protection/
Economic Crime Unit
Pima County Attorney's Office
111 W Congress, 9th Floor
Tucson, Arizona 85701
(602) 792-8668

Yuma County

Michael Irwin
Yuma County Attorney's Office
P.O. Box 1048
Yuma, Arizona 85364
(602) 782-4534, ext. 55

City Offices

Phoenix

Mayor's Citizens Assistance Office
251 West Washington
Phoenix, Arizona 85003
(602) 262-7777

Tucson

Ronald M. Detrick,
Supervising Attorney
Public Affairs Division
Tucson City Attorney's Office
P.O. Box 27210
Tucson, Arizona 85726
(602) 791-4886

Aging

Aging and Adult Administration
Department of Economic Security
P. O. Box 6123
Phoenix, Arizona 85013
(602) 255-4446

Walter C. Madsen
Superintendent of Banks
101 Commerce Building,
1601 W Jefferson Street
Phoenix, Arizona 85007
(602) 255-4421

Energy

Gerry Cunningham
Chief, Office of Energy
Conservation and
Rate Advocacy
and Development
Justice Building
Little Rock, Arkansas 72201
(501) 371-1967
(Regarding electric utilities only)

Insurance

John N. Trimble
Director of Insurance
1601 West Jefferson
Phoenix, Arizona 85007
(602) 255-4862

Transportation and/or Utilities

Arizona Corporation Commission
2222 W Encanto Boulevard
Phoenix, Arizona 85009
(602) 255-3624

Weights and Measures

Pat Fullinwider
Department of Administration
Weights and Measures Division
3039 W Indian School Road
Phoenix, Arizona 85017
(602) 255-5211

Arkansas

General

Sylvia Spencer
Deputy Attorney General
Consumer Protection Division
Justice Building
Little Rock, Arkansas 72201
(501) 371-2341
800-482-9982 (Arkansas only)

Aging

Department of Human Services
Office on Aging and Adult Services
1031 Donaghey Building
7th and Main
Little Rock, Arkansas 72201
(501) 371-2441

Banking and Credit

Beverly J. Lambert, Jr.
State Bank Commissioner
1 Capitol Mall, 4-B 210
Little Rock, Arkansas 72201
(501) 371-1117

Energy

Paul Levy
Department of Energy
3000 Kavanaugh Boulevard
Little Rock, Arkansas 72205
(501) 371-1370

Insurance

William H. L. Woodyard, III
Insurance Commissioner
400 University Tower Building
Little Rock, Arkansas 72204
(501) 371-1325

Ronald L. Sheffield
Consumer Affairs Coordinator
Department of Insurance
12th and University
Little Rock, Arkansas 72204
(501) 371-1811

Transportation and/or Utilities

Arkansas Public Service Commission
400 Union Station
Little Rock, Arkansas 72201
(501) 371-1451

Arkansas Transportation Commission
Justice Building
Little Rock, Arkansas 72201
(501) 371-1341

Mark Davis
Deputy Attorney General
Director of Division of
Energy Conservation and
Rate Advocacy
Justice Building
Little Rock, Arkansas 72201
(501) 371-1967
(Regarding electric utilities only)

Steve Clarke
Office of Attorney General
Justice Building
Little Rock, Arkansas 72201
(501) 371-1967

Weights and Measures

Sam F. Hindsman, Director
Division of Weights and Measures
4608 W 61st Street
Little Rock, Arkansas 72209
(501) 371-1759

California

General

California Department of
Consumer Affairs
1020 N Street
Sacramento, California 95814
(916) 445-0660
Complaint mediation)
(916) 445-1254
(Consumer information)
800-366-5131
(Auto repair complaints Calif. only)

Branch Offices

Bob Kholas
107 S Broadway, Room 8020
Los Angeles, California 90012
(213) 620-4360

John Rouse
30 Van Ness Avenue, Room 2100
San Francisco, California 94102
(415) 557-2046

Public Inquiry Unit
Office of Attorney General
555 Capitol Mall
Sacramento, California 95814
(916) 322-3360

County Offices**Alameda County**

Richard Michaels
Deputy District Attorney
24405 Amador Street
Hayward, California 94544
(415) 881-6150

Contra Costa County

William O'Malley
Assistant District Attorney
Special Operations Division
P.O. Box 670
725 Court Street
Martinez, California 94553
(415) 372-4500, ext. 4620

Del Norte County

L. J. Garrett, Jr., Director
Division of Consumer Affairs
2650 Washington Boulevard
Crescent City, California 95531
(707) 464-2716 or 3756

Fresno County

Department of Weights, Measures
and Consumer Protection
4535 E Hamilton Avenue
Fresno, California 93702
(209) 453-5904

Theodore Forrest, Chief
Consumer Fraud Division
District Attorney's Office
Courthouse
1100 Van Ness Avenue
Fresno, California 93721
(209) 488-3141

Kern County

Margaret Spencer
Deputy District Attorney
Consumer Unit
1415 Truxton Avenue
Bakersfield, California 93301
(805) 861-2421

Los Angeles County

Richard Kalustain
Consumer and Environment
Protection Division
District Attorney's Office
540 Hall of Records
320 W Temple
Los Angeles, California 90012
(213) 974-3970

Shirley Goldinger, Director
Department of Consumer Affairs
Room B-96
Los Angeles, California 90012
(213) 974-1452

Madera County

Robert DeSanti, Director
Consumer Protection Unit
Madera County Weights
and Measures
902 N Gateway Drive
Madera, California 93637
(209) 674-4641

Mendocino County

Barry Wood, Deputy District Attorney
Consumer Unit
P.O. Box 1000
Ukiah, California 95482
(707) 468-4211

Napa County

Marcia Strickland
Deputy District Attorney
Consumer Affairs Division
1125 3rd Street
Napa, California 94558
(707) 253-4427

Orange County

Jack Ryan, Deputy District Attorney
Major Fraud and Economic
Crime Unit
District Attorney's Office
P.O. Box 808
700 Civic Center Drive West
Santa Ana, California 92702
(714) 834-3600

Ronald Melendez, Director
Office of Consumer Affairs
511 N Sycamore Street
Santa Ana, California 92701
(714) 834-6100

Riverside County

Kenneth Pike
Deputy District Attorney
Economic Crime Division
District Attorney's Office
P.O. Box 1148
Riverside, California 92502
(714) 787-6372

Sacramento County

William Kershaw
Supervising Deputy District Attorney
District Attorney's Fraud Division
P.O. Box 749
Sacramento, California 95804
(916) 440-6823

Ruth Baker
Director, Consumer Protection Bureau
827 7th Street, Room 43
Sacramento, California 95814
(916) 440-5893

San Diego County

Charles Hayes
Director, Consumer Fraud Division
District Attorney's Office
P.O. Box X-1011
San Diego, California 92112
(714) 236-2474

San Francisco County

Judy Ford
Assistant District Attorney
Consumer Fraud
Economic Crime Unit
District Attorney's Office
880 Bryant Street, Room 320
San Francisco, California 94103
(415) 553-1821

San Joaquin County

Anthony Lucaccini
Deputy District Attorney
P.O. Box 50
Stockton, California 95201
(209) 944-2411

San Luis Obispo County

Christopher Money
District Attorney
Consumer Unit
District Attorney's Office
302 Courthouse Annex
San Luis Obispo, California 93408
(805) 549-5800

San Mateo County

Daniel J. Furniss
Deputy District Attorney
Hall of Justice and Records
Redwood City, California 94063
(415) 364-5600, ext. 2406, 2407

Santa Barbara County

Robert Cutting
Deputy District Attorney
Consumer Business Law Section
118 E Figueroa
Santa Barbara, California 93101
(805) 963-1441

Santa Clara County

Daniel R. Smith, Director
Department of Consumer Affairs
1555 Berger Drive
San Jose, California 95112
(408) 299-4211

Louis Bergna
Consumer Fraud Unit
District Attorney's Office
70 W Hedding Street, West Wing
San Jose, California 95110
(408) 275-9651

Santa Cruz County

Gloria Lorenzo, Coordinator
Office of District Attorney
Division of Consumer Affairs
County Building
701 Ocean Street, Room 240
Santa Cruz, California 95060
(408) 425-2054

Don Gartner
Attorney-in-Charge
Consumer Protection Unit
District Attorney's Office
P.O. Box 1159
701 Ocean Street
Santa Cruz, California 95061
(408) 425-2071

Solano County
Harry Kinnicut
Deputy District Attorney
Consumer Fraud Unit
600 Union Avenue
Fairfield, California 94533
(707) 429-6451

Stanislaus County

Kathleen Hamilton
Consumer Affairs Coordinator
Office of Consumer Affairs
921 County Center Number 3 Court,
Room 60
Modesto, California 95355
(209) 526-6211

Michael Krausnick
Deputy District Attorney
Consumer Fraud Unit
P.O. Box 442
Modesto, California 95353
(209) 577-0570

Sutter County

Rollin C. Ahlers, Assistant Director
Department of Agriculture
Office of Consumer Affairs
Department of Weights and Measures
142 Garden Highway
Yuba City, California 95991
(916) 674-2851

Ventura County
Robert O'Connor
Deputy District Attorney
Consumer Fraud Section
800 S Victoria Avenue
Ventura, California 93009
(805) 654-3110

William H. Korth, Director
Department of Weights and Measures
800 S Victoria Avenue
Ventura, California 93009
(805) 654-2446

Colleen T. White
Deputy District Attorney
Consumer Fraud
Economic Crime Unit
District Attorney's Office
800 S Victoria Avenue
Ventura, California 93009
(805) 654-3110

Richard L. Gilbert
District Attorney
Consumer Fraud Division
P.O. Box 412
Woodland, California 95695
(916) 666-8521

Mary Lou Chapman
Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-2811

Fred Berhenke, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-3611

Susan Huguener
Consumer Protection Unit
City Attorney's Office
1200 Third Avenue
San Diego, California 92101
(714) 236-6007

Janet Miller
Consumer Affairs Specialist
City Attorney's Office
Consumer Division
1685 Main Street
Santa Monica, California 90401
(213) 393-9975

Department of Consumer Affairs
Bureau of Automotive Repair
1020 N Street
Sacramento, California 95814
800-952-5050
(California only;
auto repair only)

Department of Aging
Health and Welfare Agency
918 J Street
Sacramento, California 95814
(916) 322-3887

Morton R. Michaels
Superintendent of Banks
235 Montgomery Street, Suite 750
San Francisco, California 94104
(415) 557-3535

Russell Schweickart, Chairman
California Energy Commission
1111 Howe Avenue
Sacramento, California 95825
(916) 920-6811
800-852-7516

Wesley J. Kinder
Insurance Commissioner
600 S Commonwealth
Los Angeles, California 90005
(213) 736-2572

Colleen T. White
Deputy District Attorney
Consumer Fraud
Economic Crime Unit
District Attorney's Office
800 S Victoria Avenue
Ventura, California 93009
(805) 654-3110

Richard L. Gilbert
District Attorney
Consumer Fraud Division
P.O. Box 412
Woodland, California 95695
(916) 666-8521

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Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-2811

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Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-3611

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San Diego, California 92101
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800-852-7516

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Los Angeles, California 90005
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Economic Crime Unit
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Ventura, California 93009
(805) 654-3110

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District Attorney
Consumer Fraud Division
P.O. Box 412
Woodland, California 95695
(916) 666-8521

Mary Lou Chapman
Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-2811

Fred Berhenke, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-3611

Susan Huguener
Consumer Protection Unit
City Attorney's Office
1200 Third Avenue
San Diego, California 92101
(714) 236-6007

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City Attorney's Office
Consumer Division
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Santa Monica, California 90401
(213) 393-9975

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Sacramento, California 95814
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(California only;
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Sacramento, California 95814
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235 Montgomery Street, Suite 750
San Francisco, California 94104
(415) 557-3535

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California Energy Commission
1111 Howe Avenue
Sacramento, California 95825
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800-852-7516

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Insurance Commissioner
600 S Commonwealth
Los Angeles, California 90005
(213) 736-2572

Colleen T. White
Deputy District Attorney
Consumer Fraud
Economic Crime Unit
District Attorney's Office
800 S Victoria Avenue
Ventura, California 93009
(805) 654-3110

Richard L. Gilbert
District Attorney
Consumer Fraud Division
P.O. Box 412
Woodland, California 95695
(916) 666-8521

Mary Lou Chapman
Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-2811

Fred Berhenke, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-3611

Susan Huguener
Consumer Protection Unit
City Attorney's Office
1200 Third Avenue
San Diego, California 92101
(714) 236-6007

Janet Miller
Consumer Affairs Specialist
City Attorney's Office
Consumer Division
1685 Main Street
Santa Monica, California 90401
(213) 393-9975

Department of Consumer Affairs
Bureau of Automotive Repair
1020 N Street
Sacramento, California 95814
800-952-5050
(California only;
auto repair only)

Department of Aging
Health and Welfare Agency
918 J Street
Sacramento, California 95814
(916) 322-3887

Morton R. Michaels
Superintendent of Banks
235 Montgomery Street, Suite 750
San Francisco, California 94104
(415) 557-3535

Russell Schweickart, Chairman
California Energy Commission
1111 Howe Avenue
Sacramento, California 95825
(916) 920-6811
800-852-7516

Wesley J. Kinder
Insurance Commissioner
600 S Commonwealth
Los Angeles, California 90005
(213) 736-2572

Colleen T. White
Deputy District Attorney
Consumer Fraud
Economic Crime Unit
District Attorney's Office
800 S Victoria Avenue
Ventura, California 93009
(805) 654-3110

Transportation and/or Utilities

California Public Utilities Commission
California State Building
350 McAllister Street
San Francisco, California 94102
(415) 557-1487

Weights and Measures

Ezio Delfino, Chief
Division of Measurement Standards
8500 Fruitridge Road
Sacramento, California 95826
(916) 366-5119

Colorado**General**

Consumer Section
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-3611

Mary Lou Chapman
Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-2811

Fred Berhenke, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 839-3611

County Offices**Archuleta, LaPlata and San Juan Counties**

Craig Westberg
District Attorney
P.O. Box 1062
Durango, Colorado 81301
(303) 247-8850

Adams, Arapahoe, Denver and Jefferson Counties

Claire Villano
Executive Director
Metro District Attorney's
Consumer Office
625 South Broadway
Denver, Colorado 80209
(303) 777-3072

Boulder County

Alex Hunter, District Attorney
District Attorney's Consumer Office
P.O. Box 471
Boulder, Colorado 80306
(303) 441-3700

El Paso and Teller Counties

Bob Russel, District Attorney
District Attorney's Consumer Office
27 E Vermijo, Suite 413
County Office Building
Colorado Springs, Colorado 80903
(303) 471-5861

Larimer County

Stuart A. Van-Meveren
District Attorney's Consumer Office
Rocky Mountain Bank Building
P.O. Box 1969
Fort Collins, Colorado 80522
(303) 221-2100, ext. 460

Pueblo County

Joseph E. Losavio
District Attorney's Consumer Office
Courthouse
10th and Main Streets
Pueblo, Colorado 81003
(303) 543-3550, ext. 253

Weld County

Robert Miller
District Attorney's Consumer Office
P.O. Box 1167
Greeley, Colorado 80632
(303) 356-4000, ext. 387

Aging

Division of Services for the Aging
Department of Social Services
1575 Sherman Street
Denver, Colorado 80203
(303) 839-2651

Banking and Credit

Harry Bloom
State Bank Commissioner
325 State Office Building
Denver, Colorado 80203
(303) 839-3131

Energy

Buie Seawell
State Energy Office
1600 Downing, 2nd Floor
Denver, Colorado 80218
(303) 839-2507

Insurance

J. Richard Barnes
Commissioner of Insurance
166 State Office Building
Denver, Colorado 80203
(303) 839-3201

Transportation and/or Utilities

Colorado Public Utilities Commission
500 State Services Building
1525 Sherman Street
Denver, Colorado 80203
(303) 839-3154

Weights and Measures

Leo Letey, Chief
Weights and Measures Section
Department of Agriculture
3125 Wyandot
Denver, Colorado 80211
(303) 839-2845

Connecticut**General**

Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
Hartford, Connecticut 06115
(203) 566-4999
800-842-2649 (Connecticut only)

City Office

Guy Tomassi, Director
Office of Consumer Protection
City Hall
Middletown, Connecticut 06457
(203) 347-4671, ext. 216

Aging

Department on Aging
80 Washington Street
Hartford, Connecticut 06115
(203) 566-7725

Banking and Credit

David H. Neiditz
Bank Commissioner
239 State Office Building
165 Capital Avenue
Hartford, Connecticut 06115
(203) 566-7580

Energy

Thomas H. Fitzpatrick
Under Secretary, Energy Division
Office of Policy and Management
80 Washington Street
Hartford, Connecticut 06115
(203) 566-2800

Insurance

Joseph C. Mike
Insurance Commissioner
425 State Office Building
Hartford, Connecticut 06115
(203) 566-5275

Transportation and/or Utilities

Division of Public Utilities Control
State Office Building
Hartford, Connecticut 06115
(203) 566-7380

Barry S. Ziser
Division of Consumer Counsel
of Connecticut
Department of Business Regulation
545 State Office Building
Hartford, Connecticut 06115
(203) 566-7287

Weights and Measures

J.T. Bennett, Chief
Weights and Measures Division
G17 State Office Building
Hartford, Connecticut 06115
(203) 566-4778

Delaware**General**

Frances M. West, Director
Consumer Affairs Division
Department of Community Affairs
and Economic Development
820 N French Street, 4th Floor
Wilmington, Delaware 19801
(302) 571-3250

Chris Curtin
Assistant Attorney General
Department of Justice
820 N French Street
Wilmington, Delaware 19801
(302) 571-2500

Aging

Division of Aging
Department of Health and
Social Services
1901 N DuPont Highway
New Castle, Delaware 19720
(302) 421-6791

John E. Malarkey
State Bank Commissioner
15 The Green
Kirk Building
Dover, Delaware 19901
(302) 678-4235

Energy

David L. Press
Governor's Energy Advisor
114 W Water Street
P.O. Box 1401
Dover, Delaware 19901
(302) 678-5644

Insurance

David Elliott
Insurance Commissioner
21 The Green
Kirk Building
Dover, Delaware 19901
(302) 678-4251

Transportation and/or Utilities

Office of the Comptroller
State Capitol
Tallahassee, Florida 32304
(904) 488-0286

Branch Offices

Helen Doyle, Area Coordinator
401 NW 2nd Avenue, Suite 870
Miami, Florida 33128
(305) 377-5213

103 Century Twenty-One Drive
Suite 113
Jacksonville, Florida 32216
(904) 724-3952

Comptroller's Office
Regional Service Center
1313 Tampa Street
Tampa, Florida 33602
(813) 272-2565

880 N Reus Street
Pensacola, Florida 32501
(904) 434-0626

2453 N Military Trail
West Palm Beach, Florida 33409
(305) 686-8640

Orange County Regional
Service Center
400 W Robison Street, Room 501
Orlando, Florida 32801
(305) 423-6115

State Offices

Jack Shreve, Public Counsel
Office of Public Counsel
4 Holland Building
Tallahassee, Florida 32304
(904) 488-9330
(Litigation Only)

Elizabeth Wills, Director
Department of Business Regulation
The Johns Building
Tallahassee, Florida 32304
(904) 488-9820

County Offices

Brevard County

Charles E. Wilson, Coordinator
Consumer Fraud Division
State Attorney's Office
County Courthouse
Titusville, Florida 32780
(305) 269-8401

Broward County

Stanley A. Kaufman, Director
Consumer Affairs Division
236 SE 1st Avenue, 6th Floor
Fort Lauderdale, Florida 33301
(305) 765-5306

Dade County

John C. Mays, Director
Consumer Protection Division
Metro Dade County
140 W Flagler Street, 16th Floor
Miami, Florida 33130
(305) 579-4222

Branch Offices

South Dade Government Center
10710 SW 211th Street
Miami, Florida 33189
(305) 232-1810, ext. 285

Joan Stember
Assistant State Attorney
Consumer Fraud Division
Office of State Attorney
1351 NW 12th Street
Miami, Florida 33125
(305) 547-5200

Walter T. Dartland
Consumer Advocate
Metropolitan Dade Co.
140 W Flagler Street, 16th Floor
Miami, Florida 33130
(305) 579-4206

Manatee, Sarasota, Desoto Counties

John Cole
Assistant State Attorney
Office of State Attorney
2070 Main Street
Sarasota, Florida 33577
(813) 955-0918

Duval County

Thatcher Walt
Consumer Affairs Officer
Division of Consumer Affairs
Department of Human Resources
614 City Hall
Jacksonville, Florida 32202
(904) 633-3429, 3940

Hillsborough County

Sam Uccello, Director
Hillsborough Co. Department
of Consumer Affairs
3725 Grace Street
Tampa, Florida 33607
(813) 272-6750

Palm Beach County

Alice C. Skaggs, Director
Department of Consumer Affairs
301 N Olive Avenue
W Palm Beach, Florida 33401
(305) 837-2670

David H. Blutworth, Chief
Economic Crime Unit
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837-2391

Pinellas County

Richard Lindgren, Director
Office of Consumer Affairs
Office of State Attorney
801 West Bay Drive, Suite 610
Largo, Florida 33540
(813) 448-3801

Seminole County

Carl Norris, Coordinator
Consumer Fraud Division
Office of State Attorney
149, Seminole County Courthouse
Stanford, Florida 32771
(305) 322-7534

City Offices

Morris Cohen, Chairman
Consumer Affairs Committee
1080 NW 47th Avenue
Lauderhill, Florida 33313
(305) 584-9521

Robert L. Shurr, Chairman
Board of Consumer Affairs
City of Tamarac
5811 NW 88th Avenue
Tamarac, Florida 33321
(305) 722-5900, ext. 27

Aging

Program Office of Aging
and Adult Services
Department of Health and
Rehabilitation Services
1323 Winewood Blvd.
Tallahassee, Florida 32301
(904) 488-2650

Banking and Credit

Gerald A. Lewis
Comptroller of Florida
State Capitol Building
Tallahassee, Florida 32304
(904) 488-0370

Energy

Dr. Carlos Warren, Director
State Energy Office
108 Collins Building
Tallahassee, Florida 32304
(904) 488-6764

Insurance

Bill Gunter
Insurance Commissioner
State Capitol
Tallahassee, Florida 32304
(904) 488-7056

Bureau of Consumer Research
and Education
Department of Insurance
53 State Capitol
Tallahassee, Florida 32304
(904) 488-6085

Branch Offices

Call (904) 488-6085 for nearest
of 21 service offices

Transportation and/or Utilities

Florida Public Service Commission
700 S Adams Street
Tallahassee, Florida 32304
(904) 488-1234

Jack Shreve
Public Counsel of Florida
4 Holland Building
Tallahassee, Florida 32304
(904) 488-9330

George Hanna, Director
Office of Consumer Affairs
Public Service Commission
Fletcher Building
Tallahassee, Florida 32304
(904) 488-7238

800-342-3552
(Utility complaints only)

Weights and Measures

S. D. Andrews, Director
Division of Standards
Mayo Building—
Laboratory Complex
Tallahassee, Florida 32304
(904) 488-0645

Georgia

General

Tim Ryles, Administrator
Governor's Office of Consumer Affairs
225 Peachtree Street, NE
Suite 400
Atlanta, Georgia 30303
(404) 656-4900
800-282-4900

Brian O'Shea, Attorney General
for Deceptive Practices
Office of Attorney General
132 State Judicial Building
Atlanta, Georgia 30334
(404) 656-3391

City Office

Muriel Mitchell Smith, Director
Office of Consumer Affairs
City Hall
Memorial Drive Annex
121 Memorial Drive, SW
Atlanta, Georgia 30303
(404) 658-6704

Aging

Office of Aging
Department of Human Resources
618 Ponce de Leon Ave., NE
Atlanta, Georgia 30308
(404) 894-5333

Banking and Credit

Edward D. Dunn
Commissioner of Banking
and Finance
148 International Boulevard, NE
Suite 640
Atlanta, Georgia 30303
(404) 656-2050

Energy

Mark Cwecker, Director
Office of Energy Resources
Office of Planning and Budget
270 Washington Street, SW
Atlanta, Georgia 30334
(404) 656-3874

Insurance

Johnnie L. Caldwell
Insurance Commissioner
238 State Capitol
Atlanta, Georgia 30334
(404) 656-2056

Transportation and/or Utilities

Georgia Public Service Commission
162 State Office Building
244 Washington Street, SW
Atlanta, Georgia 30334
(404) 656-4501

Sidney L. Moore, Jr.
Consumers' Utility Counsel
of Georgia
15 Peachtree Street, Suite 933
Atlanta, Georgia 30303
(404) 656-3982

Weights and Measures

O. D. Mullinax
Assistant Commissioner
Fuel and Measures Division
Department of Agriculture
Capitol Square
Atlanta, Georgia 30334
(404) 656-3605

Hawaii

General

Director of Consumer Protection
Office of Governor
250 S King Street, P.O. Box 3767
Honolulu, Hawaii 96811
800-548-2560 (Administrative
and Legal Office)
800-548-2540 (Complaints)

Aging

Executive Office on Aging
1149 Bethel Street, Room 311
Honolulu, Hawaii 96813
(808) 548-2593

Banking and Credit

Wayne Minami
Director of Regulatory Agencies
P.O. Box 541
Honolulu, Hawaii 96809
(808) 548-7505

Energy

Hidetō Kono, Director
Department of Planning
and Economic Development
P.O. Box 2359
Honolulu, Hawaii 96804

Insurance

Tany S. Hong
Insurance Commissioner
P.O. Box 3614
Honolulu, Hawaii 96811
(808) 548-7505

Transportation and/or Utilities

Hawaii Public Utilities Commission
1164 Bishop Street, Suite 911
Honolulu, Hawaii 96813
(808) 548-3990

R. Dennis Chong
Executive Director
Department of Regulatory Agencies
1010 Richards Street
Honolulu, Hawaii 96813
(808) 548-7550

Weights and Measures

G. E. Mattimoe, Deputy Director
Div. of Weights and Measures
P.O. Box 22159
Honolulu, Hawaii 96822
(808) 548-7152

Idaho

General

Michael Brassey
Deputy Attorney General
Consumer Protection Division
State Capitol
Boise, Idaho 83720
(208) 384-2400
800-632-5937

Aging

Idaho Office on Aging
State House
Boise, Idaho 83720
(208) 384-3833

Banking and Credit

Tom D. McEldowney
Director of Finance
State House Mail
Boise, Idaho 83720
(208) 384-3313

Energy

L. Kirk Hall, Director
Idaho Office of Energy
State House
Boise, Idaho 83720
(208) 384-3258

Insurance

Monroe C. Gollaher
Director of Insurance
700 West State Street
Boise, Idaho 83720
(208) 384-2250

Transportation and/or Utilities

Idaho Public Utilities Commission
State House
Boise, Idaho 83720
(208) 384-3143

Anthony Yankel, Director
Idaho Electrical Consumers Office
State House
Boise, Idaho 83720
(208) 384-2964

Weights and Measures

L. D. Holloway, Chief
Bureau of Weights and Measures
2216 Kellogg Lane
Boise, Idaho 83720
(208) 384-2345

Illinois

General

Special Assistant to the Governor
Consumer Advocate Office
Office of the Governor
160 N LaSalle Street, Room 2010
Chicago, Illinois 60601
(312) 793-2754

Michael Benedetto, Chief
Consumer Fraud Section
Office of Attorney General
228 N LaSalle Street, Room 1242
Chicago, Illinois 60601
(312) 793-3580

Branch Offices

Frances Murray
Special Assistant to the
Attorney General
2151 Madison
Bellwood, Illinois 60104
(312) 344-7700

Special Assistant to the
Attorney General
50 Raupp Boulevard
Buffalo Grove, Illinois 60090
(312) 458-2500 (Sat. only)

Fusdo Gamboa
Special Assistant to the
Attorney General
1104 N Ashland Ave.
Chicago, Illinois 60622
(312) 793-5638

Joann Frattiani
13051 Grainwood Ave.
Blue Island, Illinois 60406
(312) 597-5531

Harry J. Grant
Special Assistant to the
Attorney General
4750 N Broadway, Room 216
Chicago, Illinois 60640
(312) 769-3742

John Bickley
50 Raupp Boulevard
Buffalo Grove, Illinois 60090
(312) 537-8984

C. Frances Stradford
Special Assistant to the
Attorney General
7906 S Cottage Grove
Chicago, Illinois 60619
(312) 488-2600

Jeff Einbinder
Special Assistant to the
Attorney General
800 Lee Street
Des Plaines, Illinois 60016
(312) 824-4200 (Sat. only)

Sandra Wagman
Attorney General's Office
State of Illinois
Consumer Protection Division
228 N LaSalle Street
Chicago, Illinois 60601
(312) 793-3580

Mark Slutsky
Special Assistant to the
Attorney General
Evanston Library
1703 Orrington
Evanston, Illinois 60204
(312) 866-0300

Ann Morgan
Special Assistant to the
Attorney General
P.O. Box 752
71 N Ottawa Street
Joliet, Illinois 60434
(815) 727-3019

Kermit Yost
Special Assistant to the
Attorney General
6250 N Lincoln Avenue
Morton Grove, Illinois 60050
(312) 965-5030 (Sat. only)

Mark Barmark
163 Lakehurst
Waukegan, Illinois 60085
(312) 473-3302 (Sat. only)

Joseph Greco
Special Assistant to the
Attorney General
1000 Schaumburg Road
Schaumburg, Illinois 60172
(312) 884-7710

Jeannette Yost
Special Assistant to the
Attorney General
5127 Oakton Street
Skokie, Illinois 60077
(312) 674-2522

Susan Pierson DeWitt
Assistant Attorney and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, Illinois 62706
(217) 782-9011

Robert P. Schulhof
Special Assistant to the
Attorney General
103 S Washington, Suite 12
Carbondale, Illinois 62901
(618) 457-7831

Jim Keehner
Special Assistant to the
Attorney General
818 Martin Luther King Drive
St. Louis, Illinois 62201
(618) 874-2238

Paul Cation
Special Assistant to the
Attorney General
500 Main Street
Peoria, Illinois 61602
(309) 671-3191

Robert Boeye
Special Assistant to the
Attorney General
208 18th Street
Rock Island, Illinois 61201
(309) 786-3303

Steven Ellis
Special Assistant to the
Attorney General
301 Rockriver Savings Building
Rockford, Illinois 61101
(815) 968-1881

County Offices

Cook County
John Brundage, Director
Consumer Complaint Division
Office of State's Attorney
303 Daley Center
Chicago, Illinois 60602
(312) 443-8425

Madison County

Nicholas G. Byron
Office of State's Attorney
103 Purcell Street, 3rd Floor
Edwardsville, Illinois 62025
(618) 692-4550

Rock Island County

Robert H. Lawson, Director
Illinois State Attorney General
Safety Building
Rock Island, Illinois 61201
(309) 788-7623

City Office

Chicago

Thomas F. Geary, Commissioner
Department of Consumer Services
121 N LaSalle Street, Room 808
Chicago, Illinois 60602
(312) 744-4090

Aging

Department on Aging
421 E Capitol Avenue
Springfield, Illinois 62706
(217) 785-3356

Banking and Credit

William C. Harris
Commissioner of Banks
and Trust Companies
400 Reich Building
4 W Capitol Square
Springfield, Illinois 62701
(217) 782-7966

Energy

Frank Beale, Director
Institute of Natural Resources
309 West Washington Street
Chicago, Illinois 60606
(312) 793-3870

Insurance

Richard Rogers, Deputy Director
Consumer Market Branch
Department of Insurance
320 W Washington Street
Springfield, Illinois 62767
(217) 782-4395

Transportation and/or Utilities

Illinois Commerce Commission
Leland Building
527 East Capitol Avenue
Springfield, Illinois 62706
(217) 782-7295

160 N LaSalle Street
Chicago, Illinois 60601
(312) 793-2844

Weights and Measures

Wayne Behrns, Chief
Bureau of Product Inspection
and Standards
Department of Agriculture
Emmerson Building
State Fairgrounds
Springfield, Illinois 62706
(217) 782-3817

Indiana

General

David A. Miller, Director
Consumer Protection Division
Office of Attorney General
215 State House
Indianapolis, Indiana 46204
(317) 633-6496, 6276
800-382-5516

County Offices

Lake County

Jack Crawford
Prosecuting Attorney
2293 N Main Street
Crown Point, Indiana 46307
(219) 738-9055

Marion County

Stephen Goldsmith
Prosecuting Attorney
560 City-County Building
Indianapolis, Indiana 46204
(317) 633-3522

Vanderburg County

Jeffery L. Lantz
Civic Center Complex—Courts Bldg.
Evansville, Indiana 47708
(812) 426-5150

City Office**Gary**

Brian Nelson, Director
Office of Consumer Affairs
Annex East
1100 Massachusetts
Gary, Indiana 46407
(219) 883-8532

Aging

Commission on Aging and Aged
Graphic Arts Building
215 N Senate Avenue
Indianapolis, Indiana 46202
(317) 633-5948

Banking and Credit

Charles Wright, Supervisor
Division of Consumer Credit
Dept. of Financial Institutions
1024 State Office Bldg.
Indianapolis, Indiana 46204
(317) 633-6297

James E. Faris, Director
Department of Financial Institutions
1024 State Office Bldg.
Indianapolis, Indiana 46204
(317) 633-4365

Energy

Clarence D. Broadus, Director
Indiana Energy Group
440 N Meridian Str. et
Indianapolis, Indiana 46204
(317) 232-8940

Insurance

H. Pete Hudson
Commissioner of Insurance
509 State Office Building
Indianapolis, Indiana 46204
(317) 633-4892

Gene Duke
Deputy Commissioner and Director
Consumer Services Division
Department of Insurance
509 State Office Building
Indianapolis, Indiana 46204
(317) 633-6338

Transportation and/or Utilities

Larry J. Wallace, Chairman
Indiana Public Service Commission
901 State Office Building
Indianapolis, Indiana 46204
(317) 633-5359

Frank J. Biddinger
Public Counselor
Office of Public Counselor
807 State Office Building
Indianapolis, Indiana 46204
(317) 633-4659

Weights and Measures

Robert Walker, Director
Division of Weights
and Measures
1330 W Michigan Street
Indianapolis, Indiana 46206
(317) 633-0350

Iowa**General**

Douglas Carlson
Assistant Attorney General in Charge
Consumer Protection Division
Office of Attorney General
1300 E Walnut
Des Moines, Iowa 50319
(515) 281-5926

William P. Angrick, II
Citizens' Aid Ombudsman
515 E 12th Street
Des Moines, Iowa 50319
(515) 281-3592

Aging

Glen R. Bowles, Executive Director
Commission on Aging
415 W 10th Street
Jewett Building
Des Moines, Iowa 50319
(515) 281-5187

Banking and Credit

Thomas H. Huston
Superintendent of Banking
418 Sixth Avenue, Rm. 530
Des Moines, Iowa 50309
(515) 281-4014

Energy

Dr. Edward Stanek, Acting Director
Iowa Energy Policy Council
Capitol Complex, 6th Floor
Lucas State Office Building
Des Moines, Iowa 50319
(515) 281-4420

Insurance

Herbert W. Anderson
Commissioner of Insurance
Lucas State Office Building
Des Moines, Iowa 50319
(515) 281-5705

Tony Schrader, Director
Citizen Complaints and Inquiries
Division of Insurance
Lucas State Office Building
Des Moines, Iowa 50319
(515) 281-4241

Transportation and/or Utilities

Jack Linge, Chairman
Iowa Transportation Regulation Board
Department of Transportation
300 Fourth Street
Des Moines, Iowa 50319
(515) 281-3631

Fred Moore, Director
Iowa State Commerce Commission
State Capitol, 4th and Walnut
Des Moines, Iowa 50319
(515) 281-5309

Raymond K. Vawter, Jr., Administrator
Public Utilities Division
Commerce Commission
Valley Bank Building
Des Moines, Iowa 50319
(515) 281-5979

Doug Carlson
Assistant Attorney General
Consumer Protection Division
Iowa Department of Justice
1300 E Walnut—Hoover Building
Des Moines, Iowa 50319
(515) 281-5926

Weights and Measures

James O'Connor, Supervisor
Weights and Measures Division
Henry Wallace Building
Des Moines, Iowa 50319
(515) 281-5716

Kansas**General**

Leslie Rawlings
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
Kansas Judicial Center
301 W 10th, 2nd Floor
Topeka, Kansas 66612
(913) 296-3751

County Offices**Johnson County**

Susan Ellmaker
Assistant District Attorney and Head
Consumer Fraud Division
Johnson County Courthouse, Box 728
Olathe, Kansas 66061
(913) 782-5000, ext. 318

Sedgwick County

Richard Schodorf, Director
Consumer Fraud and Economic
Crime Division
District Attorney's Office
Sedgwick County Courthouse
Wichita, Kansas 67203
(316) 268-7921

Shawnee County

Salley Pokorny
Assistant District Attorney
for Consumer Affairs
212 Shawnee County Courthouse
Topeka, Kansas 66603
(913) 295-4340

City Offices**Kansas City**

Joe Wilhm, Director
Department of Consumer Affairs
701 N 7th Street, Room 969
Kansas City, Kansas 66101
(913) 371-2000, ext. 230 or 231

Topeka

Douglas Wright
Assistant City Attorney
Consumer Protection Division
City Attorney's Office
215 E 7th Street
Topeka, Kansas 66603
(913) 295-3883

Aging

Barbara Sabol, Secretary
Department of Aging
Biddle Building
610 W 10th Street
Topeka, Kansas 66612
(913) 296-4986

Banking and Credit

Hon. Roy P. Britton
State Bank Commissioner
818 Kansas Ave., Suite 600
Topeka, Kansas 66612
(913) 296-2266

Energy

Joseph E. King, Director
Kansas Energy Office
503 Kansas Ave., Room 241
Topeka, Kansas 66603
(913) 296-2496

Insurance

Fletcher Bell
Commissioner of Insurance
State Office Building
Topeka, Kansas 66612
(913) 296-3071
800-432-2484

Transportation and/or Utilities

R. C. Loux, Chairman
Kansas State Corporation
Commission
State Office Building, 4th Floor
Topeka, Kansas 66612
(913) 296-3324

Weights and Measures

J. L. O'Neill, State Sealer
Division of Weights and Measures
503 Kansas Avenue
Box 678
Topeka, Kansas 66601
(913) 296-3846

Kentucky**General**

Robert V. Bullock
Assistant Deputy Attorney General
Consumer Protection Division
Executive Building
209 St. Clair Street
Frankfort, Kentucky 40601
(502) 564-6607
800-372-2960

County Office**Jefferson County**

Norma J. Fletcher, Director
Consumer Protection Department
208 S Fifth St., Rm. 401
Louisville, Kentucky 40202
(502) 581-6280

City Offices

Art Williams, Director
Department of Consumer Affairs
701 W Jefferson Street
Louisville, Kentucky 40202
(502) 587-3595

Betty Keller, Secretary
Consumer Affairs Commission
101 E 4th Street
Owensboro, Kentucky 42301
(502) 684-7251, ext. 208

Aging

Larry Michalczyk, Acting Director
Division for Aging Services
Department for Human Resources
275 E Main Street
Frankfort, Kentucky 40621
(502) 564-6930

Banking and Credit

John L. Williams, Jr.
Commissioner of Banking and
Securities
911 Leawood Drive
Frankfort, Kentucky 40601
(502) 564-3390

Energy

David Drake, Secretary
Kentucky Department of Energy
Capitol Plaza Tower, 12th Floor
Frankfort, Kentucky 40601
(502) 564-7070

Insurance

Harold B. McGuffey
Insurance Commissioner
151 Elkhorn Court
Frankfort, Kentucky 40601
(502) 564-3630

Transportation and/or Utilities

Calvin G. Grayson, Secretary
Kentucky Department of Transportation
State Office Building
Frankfort, Kentucky 40601
(502) 564-4890

Jimmy P. Turner, Chairman
Kentucky Railroad Commission
1024 State Office Building
Frankfort, Kentucky 40601
(502) 564-4640

Glenda R. Beard
Assistant Attorney General
Consumer Protection Division
209 St. Clair Street
Frankfort, Kentucky 40601
(502) 564-2196
(Utility Rate Interventions)

Kentucky Public Service Commission
P.O. Box 615
730 Schenkel Lane
Frankfort, Kentucky 40602
(502) 564-3940

Weights and Measures

George L. Johnson, Director
Division of Weights and Measures
106 W 2nd Street
Frankfort, Kentucky 40601
(502) 564-4870

Louisiana**General**

Charles W. Tapp
Assistant Secretary
State Office of Consumer Protection
P.O. Box 44091, Suite 1218
Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4401
800-272-9868

Winston Decuir, State Director
Consumer Protection Section
Office of Attorney General
1885 Wooddale Boulevard, Suite 1208
Baton Rouge, Louisiana 70806
(504) 925-4181

Branch Offices

Patricia Hakes
Southern Regional Director
Consumer Protection Section
234 Loyola Avenue, 7th Floor
New Orleans, Louisiana 70112
(504) 568-5575

John Young, Assistant Commissioner
Bureau of Marketing
Department of Agriculture
P.O. Box 44184
Capitol Station
Baton Rouge, Louisiana 70804
(504) 292-3600

County Offices**East Baton Rouge Parish**

Barbara Jensen, Director
Consumer Protection Center
304 Old Courthouse Building
P.O. Box 1471
215 St. Louis Avenue
Baton Rouge, Louisiana 70821
(504) 389-3451

Jefferson Parish

David C. Leob, Director
Consumer Protection and
Commercial Fraud Division
District Attorney's Office
New Courthouse Annex, 5th Floor
Gretna, Louisiana 70053
(504) 368-1020

City Office

Neil Weekley, Director
Mayor's Office of Consumer Affairs
City Hall—1W12
1300 Perdido
New Orleans, Louisiana 70112
(504) 586-4441

Aging

O. B. Butler, Administrator
Office of Elderly Affairs
Office of the Governor
P.O. Box 44282, Capitol Station
Baton Rouge, Louisiana 70804
(504) 342-2747

Banking and Credit

Frank Lassiter
Commissioner of Financial Institutions
P.O. Box 44065
Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4660

Energy

Raymond J. St. John, Commissioner
Department of Conservation
P.O. Box 44275
Baton Rouge, Louisiana 70804
(504) 342-5540

Thomas Landrum, Chief
Energy Division
Department of Natural Resources
P.O. Box 44156
Baton Rouge, Louisiana 70804
(504) 342-5540

Insurance

Sherman A. Bernard
Commissioner of Insurance
P.O. Box 44214
Baton Rouge, Louisiana 70804
(504) 342-5328

Transportation and/or Utilities

Louis Lambert, Chairman
Louisiana Public Service Commission
One American Place, Suite 1630
Baton Rouge, Louisiana 70825
(504) 342-4404

Weights and Measures

Albert Chapman, Director
Division of Weights and Measures
P.O. Box 44456
Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-3780

Maine**General**

Cheryl Harrington
Assistant Attorney General
Consumer and Antitrust Division
505 State Office Building
Augusta, Maine 04333
(207) 289-3716

Harry Giddinger
Deputy Superintendent
Bureau of Consumer Protection
State House Station 35
Augusta, Maine 04333
(207) 289-3731

Aging

Patricia Riley, Director
Bureau of Maine's Elderly
Community Services Unit
Department of Human Services
State House
Augusta Plaza Shopping Center
Augusta, Maine 04333
(207) 289-2561

Banking and Credit

H. Donald De Matteis
Bank Superintendent
Bureau of Banking
State House Station 36
Augusta, Maine 04333
(207) 289-3231

Energy

John Joseph, Director
Office of Energy Resources
55 Capitol Street
Augusta, Maine 04333
(207) 289-3811

Insurance

Theodore T. Briggs
Superintendent of Insurance
Department of Business Regulation
Bureau of Insurance
State House Station 34
Augusta, Maine 04330
(207) 289-3141

Ray Young, Supervisor
Consumer Service Division
Bureau of Insurance
State Office Building
Augusta, Maine 04333
(207) 289-3141

Transportation and/or Utilities

Maine Public Utilities Commission
State House
Augusta, Maine 04333
(207) 289-3831

Weights and Measures

Gaylon Kennedy
Deputy State Sealer
Bureau of Weights and Measures
Department of Agriculture
Capitol Building
Augusta, Maine 04333
(207) 289-3841

Maryland**General**

H. Robert Erwin, Jr., Chief
Consumer Protection Division
Office of Attorney General
131 E Redwood Street
Baltimore, Maryland 21202
(301) 383-5344

Branch Offices**Metro Branch Office**

Alice Pensmith
Consumer Specialist
Maryland Attorney General's
Consumer Protection Division
5112 Berwyn Road, 3rd Floor
College Park, Maryland 20740
(301) 474-9500

Western Maryland Branch Office

Larry Munson, Director
Maryland Attorney General's
Consumer Protection Division
138 E Antietam Street
Hagerstown, Maryland 21740
(301) 791-4780

County Offices**Anne Arundel County**

Nancy Resnick, Coordinator
Board of Consumer Affairs
Arundel Center
Annapolis, Maryland 21401
(301) 244-7309
(301) 841-6750, ext. 7300
(in Baltimore)

(202) 261-8250, ext. 7300
(in Washington, D.C.)

Baltimore County

Bernard P. Cole
Assistant State Attorney
Major Fraud Unit
309 Court House
Baltimore, Maryland 21202
(301) 396-4997 (Major cases)

Howard County

James Jones, Administrator
Howard County Office of
Consumer Affairs
Carroll Building
3450 Courthouse Drive
Ellicott City, Maryland 21043
(301) 992-2176

Montgomery County

Barbara B. Gregg, Executive Director
Office of Consumer Affairs
611 Rockville Pike
Rockville, Maryland 20852
(301) 279-1776

Prince George's County

Albert R. Wynn, Executive Director
Consumer Protection Commission
1142 County Administration Building
Upper Marlboro, Maryland 20870
(301) 952-4700, ext. 1, 2 or 3

Automobiles

Nance Stamboni, Director
Dealer Licensing and
Consumer Services
Motor Vehicle Administration
6601 Ritchie Highway, NE
Glen Burnie, Maryland 21062
(301) 768-7420

Aging

Dr. Matthew Tayback
State Director
Office on Aging
State Office Building
301 W Preston Street, Room 1004
Baltimore, Maryland 21201
(301) 383-5064

Banking and Credit

W. H. Holden Gibbs
Bank Commissioner
1 N Charles Street, Room 2005
Baltimore, Maryland 21201
(301) 383-2480

Allen T. Fell, Commissioner

Commission of Consumer Credit
One S Calvert Street, Room 601
Baltimore, Maryland 21202
(301) 383-3656

Energy

Dr. Donald E. Milsten, Director
Maryland Energy Office
Energy Administration
State Department
of Natural Resources
301 W Preston Street, Suite 1302
Baltimore, Maryland 21201
(301) 383-6810

Insurance

Edward J. Birrane, Jr.
Insurance Commissioner
One S Calvert Street
Baltimore, Maryland 21202
(301) 383-5690

Transportation and/or Utilities

Maryland Public Service Commission
904 State Office Building
301 W Preston Street
Baltimore, Maryland 21201
(301) 383-2374

John K. Keane, Jr.
People's Counsel of Maryland
301 W Preston Street, Room 900
Baltimore, Maryland 21201
(301) 383-2375

Weights and Measures

R. L. Thompson, Chief
Weights and Measures Section
Department of Agriculture
3205 Symons Hall
College Park, Maryland 20742
(301) 454-3551

Massachusetts**General**

Eileen Schell, Secretary
Executive Office of Consumer Affairs
John W. McCormack Building
One Ashburton Place, Room 1411
Boston, Massachusetts 02108
(617) 727-7755

Barbara Newman, Director
Self-Help Consumer Information Office
John W. McCormack Building
One Ashburton Place, Room 1411
Boston, Massachusetts 02108
(617) 727-7780

Richard Gross, Chief
Consumer Protection Division
Department of Attorney General
One Ashburton Place, 19th Floor
Boston, Massachusetts 02108
(617) 727-8400

Branch Offices

Kenneth E. Lenz, Assistant Attorney
General for Consumer Protection
235 Chestnut Street
Springfield, Massachusetts 01103
(413) 785-1951

Robert B. O'Brien
Executive Secretary
Massachusetts Consumers' Council
100 Cambridge Street, Room 2109
Boston, Massachusetts 02202
(617) 727-2605/2606

County Offices

Hampshire County

Joan Weston, Director
Consumer Protection Agency
District Attorney's Office
Courthouse
Northampton, Massachusetts 01060
(413) 584-1597

Franklin County

Richard Steward, Director
Consumer Protection Agency
District Attorney's Office
Courthouse
Greenfield, Massachusetts 01301
(413) 774-5102

Hampden County

Rick Dalton, Director
Consumer Action Center
721 State Street
Springfield, Massachusetts 01109
(413) 737-4376

City Offices

Boston

Arnold I. Epstein
Executive Director
Boston Consumers' Council
182 Tremont Street, 4th Floor
Boston, Massachusetts 02111
(617) 725-3320

Fitchburg

Alan Fierce
Managing Attorney
Legal Services, Inc.
455 Main Street
Fitchburg, Massachusetts 01420
(617) 345-1946

Lowell

Community Team Work
Consumer Division
10 Bridge Street
Lowell, Massachusetts 01852
(617) 453-1791
(617) 454-8076

Aging

Thomas H. D. Mahoney, Secretary
Department of Elder Affairs
110 Tremont Street
Boston, Massachusetts 02108
(617) 727-7750

Banking and Credit

Gerald T. Mulligan
Commissioner of Banks
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3120

Energy

Henry Lee, Director
Massachusetts Office of
Energy Resources
73 Tremont Street, Room 700
Boston, Massachusetts 02108
(617) 727-4732

Insurance

Michael J. Sabbagh
Commissioner of Insurance
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3333

Transportation and/or Utilities

Doris R. Pote, Chairperson
Massachusetts Department of
Public Utilities
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3500

James C. McManus
Assistant Attorney General
Energy Regulatory Impact Program
Public Protection Bureau
One Ashburton Place
Boston, Massachusetts 02108
(617) 727-1085

Weights and Measures

Edward H. Stadolnik
Assistant to the Director
Division of Standards
One Ashburton Place, Room 1115
Boston, Massachusetts 02108
(617) 727-3480

Michigan

General

Patrick F. Isom
Assistant Attorney General
Consumer Protection Division
690 Law Building
Lansing, Michigan 48913
(517) 373-1140

Linda Joy, Executive Director
Michigan Consumers Council
414 Hollister Building
106 N Allegan Street
Lansing, Michigan 48933
(517) 373-0947
800-292-5680

County Offices

Bay County

George B. Mullison
Prosecuting Attorney
Consumer Protection Unit
Bay County Building
Bay City, Michigan 48706
(517) 893-3594

Genesee County

Edwyna G. Anderson, Assistant
Prosecuting Attorney and Chief
Consumer Fraud Unit
100 Courthouse
Flint, Michigan 48502
(313) 766-8768

Macomb County

Edward L. Bohde, Chief
Consumer Fraud Unit
Office of Prosecuting Attorney
Macomb Court Building, 6th Floor
Mt. Clemens, Michigan 48043
(313) 469-5600

Washtenaw County

John Knapp, Director
Consumer Action Center
Consumer Protection Division
Office of Prosecuting Attorney
120 Catherine Street
P.O. Box 8645
Ann Arbor, Michigan 48107
(313) 994-2420

Wayne County

Stephanie Massi, Director
Consumer Protection Agency
Office of Prosecuting Attorney
Murphy Hall of Justice
1441 St. Antoine Street
Detroit, Michigan 48226
(313) 224-2150

City Offices

Ron Deciel
Consumer Affairs Commission
13615 Michigan Avenue
Dearborn, Michigan 48126
(313) 584-1200, ext. 280

Esther Shapiro, Director
City Consumer Affairs Department
1600 Cadillac Tower
Detroit, Michigan 48226
(313) 224-3508

Aging

Peter Kok, Director
Office of Services to the Aging
300 E Michigan
P.O. Box 30026
Lansing, Michigan 48909
(517) 373-8230

Automobiles

Marvin Goldstein, Director
Bureau of Automotive Regulation
P.O. Box 30046
Lansing, Michigan 48909
(517) 373-7857
800-292-4204 (Complaints)

Banking and Credit

Richard J. Francis, Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, Michigan 48909
(517) 373-3460

Energy

Nancy Baerwaldt, Acting Director
Michigan Energy Administration
Michigan Department of Commerce
6520 Mercantile Way
Lansing, Michigan 48910
(517) 374-9090

Insurance

Richard A. Hemmings
Commissioner of Insurance
P.O. Box 30220
Lansing, Michigan 48909
(517) 373-0240
800-292-5943

Professional Services

Robert Ulieru, Director
Dept. of Licensing and Regulation
Bureau of Health Services
Complaint Analysis Control Division
905 Southland
P.O. Box 30018
Lansing, Michigan 48909
(517) 374-9628 (Complaints against
medical professionals)

Cheryl Tulloch, Director
Dept. of Licensing and Regulation
Bureau of Realty and
Environmental Services

Consumer Complaint Unit
905 Southland
P.O. Box 30018
Lansing, Michigan 48909
(517) 374-9625 (Complaints against
builders, realtors, etc.)

Bill Wagner, Director
Dept. of Licensing and Regulation
Bureau of Commercial Services
Consumer Complaint Unit
905 Southland
P.O. Box 30018
Lansing, Michigan 48909
(517) 374-9673 (Complaints against
employment agents, collection
agents, and other commercial
services)

Transportation and/or Utilities

Roderick S. Coy, Assistant Attorney
General and Executive Director
Michigan Office of Electric
Utility Consumer Services
Department of Attorney General
632 Law Building
Lansing, Michigan 48913
(517) 373-1123

Daniel J. Demlow, Chairman
Public Service Commission
P.O. Box 30221
Lansing, Michigan 48909
(517) 373-8729

800-292-9555 (Residential and
business utility complaints)

Daniel Demlow, Chairman
Michigan Public Service Commission
Mercantile Building
6545 Mercantile Way
P.O. Box 30221
Lansing, Michigan 48909
(517) 373-3244

Weights and Measures

Dr. E. Heffron, Chief
Food Inspection Division
Lewis Cass Bldg., P.O. Box 30017
Lansing, Michigan 48909
(517) 373-1060

Minnesota

General

Jean Heilman
Special Assistant Attorney General
Consumer Protection Division
102 State Capitol
St. Paul, Minnesota 55155
(612) 296-3353

Kris Sanda, Director
Office of Consumer Services
7th and Roberts Streets
St. Paul, Minnesota 55101
(612) 296-4512
(612) 296-2331 (Complaints)

Branch Office

Marilyn Krueger, Investigator
Duluth Regional Office
604 Alworth Building
Duluth, Minnesota 55802
(218) 723-4891

County Office

Hennepin County

Ann L. Alton
Assistant County Attorney
Citizen Protection and
Economic Crime Division
C 2000 County Government Center
Minneapolis, Minnesota 55487
(612) 348-8105, 4528

City Office

Minneapolis

Lawrence J. Anderson
Consumer Affairs Division
Department of Licenses and
Consumer Services
101 A City Hall
Minneapolis, Minnesota 55415
(612) 348-2080

Aging

Minnesota Board of Aging
204 Metro Square Building
7th and Robert Streets
St. Paul, Minnesota 55101
(612) 296-2544

Banking and Credit

Robert A. Mampel
Commissioner of Banks
Metro Square Building, 5th Floor
7th and Robert Streets
St. Paul, Minnesota 55101
(612) 296-2715

Energy

John Millhone, Director
Minnesota Energy Agency
740 American Center Building
160 E Kellogg Boulevard
St. Paul, Minnesota 55101
(612) 296-6424

Insurance

Michael D. Markman
Commissioner of Insurance
Metro Square Building
St. Paul, Minnesota 55101
(612) 296-6907

Transportation and/or Utilities

Minnesota Department of
Transportation
411 Transportation Building
St. Paul, Minnesota 55155
(612) 296-3131

Chris Sanda, Director
Office of Consumer Services
Residential Consumer Utility Unit
1st Floor, Metro Square Building
7th and Robert Streets
St. Paul, Minnesota 55101
(612) 296-4512

Minnesota Public Service Commission
American Center Building, 7th Floor
Kellogg and Robert Streets
St. Paul, Minnesota 55101
(612) 296-7107

Weights and Measures

Ed Skluzacek
Division of Weights and Measures
1015 Currie Avenue
Minneapolis, Minnesota 55403
(612) 333-3249

Mississippi

General

Marshall G. Bennett, Chief
Consumer Protection Division
Office of Attorney General
Justice Building, P.O. Box 220
Jackson, Mississippi 39205
(601) 354-7130

Gene Williams, Director
Consumer Protection Division
Department of Agriculture
and Commerce
High and President Streets
P.O. Box 1609
Jackson, Mississippi 39205
(601) 354-6258

Aging

Council on Aging
P.O. Box 5136
Fondren Station
510 George Street
Jackson, Mississippi 39216
(601) 354-6590

Banking and Credit

James H. Means, State Comptroller
Department of Bank Supervision
P.O. Box 731
Jackson, Mississippi 39205
(601) 354-6106

Energy

Pete Wally, Director
Mississippi Fuel and Energy
Management Commission
1307 Woolfolk State Office Building
Jackson, Mississippi 39302
(601) 354-7406

Insurance

George Dale
Commissioner of Insurance
P.O. Box 79
Jackson, Mississippi 39205
(601) 354-7711

Transportation and/or Utilities

Mississippi Public Service Commission
Walter Sillers State
Office Building
P.O. Box 1174
Jackson, Mississippi 39205
(601) 354-7474

Weights and Measures

Gene Williams, Director
Consumer Protection Division
P.O. Box 1609
Jackson, Mississippi 39205
(601) 354-7130

Missouri

General

William Newcomb, Chief Counsel
Consumer Protection Division
Office of Attorney General
Supreme Court Building
P.O. Box 899
Jefferson City, Missouri 65102
(314) 751-3321

Branch Offices

John D. Ashcroft, Consumer
Protection Division
Office of Attorney General
705 Olive Street
Suite 1323
St. Louis, Missouri 63101
(314) 241-2211

David L. Forbes, Consumer
Protection Division
Office of Attorney General
615 E 13th Street
Kansas City, Missouri 64106
(816) 274-6686

State Office

David Doelling, Director
Missouri Consumer Information
Center (MCIC)
P.O. Box 1157
Jefferson City, Missouri 65102
(314) 751-4996

MCIC Branch Offices

615 E 13th Street
Kansas City, Missouri 64106
(816) 274-6381

330 Mansion House Center
St. Louis, Missouri 63102
(314) 241-8318

City Office

David Gaebler, Director
Action Center—Consumer
Affairs Department
414 E 12th Street
Kansas City, Missouri 64106
(816) 274-2222

Aging

Office of Aging
Division of Aging
Department of Social Services
Broadway State Office Building
P.O. Box 570
Jefferson City, Missouri 65101
(314) 751-2075

Banking and Credit

Edgar H. Crist
Commissioner of Finance
P.O. Box 716
Jefferson City, Missouri 65101
(314) 751-3397

Energy

J. Abbott, Program Manager
Missouri Energy Program
Department of Natural Resources
P.O. Box 176
Jefferson City, Missouri 65101
(314) 751-4000

Insurance

Richard J. Fredrick, Director
Division of Insurance
515 E High Street
P.O. Box 690
Jefferson City, Missouri 65101
(314) 751-4126

Transportation and/or Utilities

Missouri Public Service Commission
Jefferson Building
P.O. Box 360
Jefferson City, Missouri 65101
(314) 751-3234

William M. Barvick
Public Counsel of Missouri
Office of the Public Counsel
P.O. Box 1216
Jefferson City, Missouri 65102
(314) 751-4857

Weights and Measures

Bob Merrick, Director
Weights and Measures Division
P.O. Box 630
Jefferson City, Missouri 65102
(314) 751-4992

Montana

General

Richard Disney, Administrator
Consumer Affairs Division
Department of Business
Regulation
805 N Main Street
Helena, Montana 59601
(406) 449-3163

Richard Gebhardt
Missoula County Attorney
County Courthouse
Missoula, Montana 59801
(406) 721-5700

Aging

Aging Service Bureau
Department of Social and
Rehabilitation Services
P.O. Box 4210
Helena, Montana 59601
(406) 449-5650

Banking and Credit

Kent Kleinkopf, Director
Department of Business Regulation
805 N Main Street
Helena, Montana 59601
(406) 449-3163

Energy

Bob Anderson
Energy Division
32 S Ewing
Helena, Montana 59601
(406) 449-3780

Insurance

"Sonny" Ohmolt, State Auditor
Commissioner of Insurance
Mitchell Building
Helena, Montana 59601
(406) 449-2040

Transportation and/or Utilities

James C. Paine
Montana Consumer Counsel
34 W 6th Avenue
Helena, Montana 59601
(406) 449-2771

Montana Public Service Commission
1227 11th Avenue
Helena, Montana 59601
(406) 449-3017

Weights and Measures

G. L. Defano, Administrator
Div. of Weights and Measures
805 N Main Street
Helena, Montana 59601
(406) 449-3163

Nebraska

General

Paul Douglas, Attorney General
Consumer Protection Division
State House
Lincoln, Nebraska 68509
(402) 471-2682

Jerry Fennell
Assistant Attorney General
Consumer Protection Division
Department of Justice
605 S 14th
Lincoln, Nebraska 68509
(402) 471-2682

Cathy Koubek
Consumer Consultant
Department of Agriculture
301 Centennial Mall South
P.O. Box 94947
Lincoln, Nebraska 68509
(402) 471-2341

County Office

Douglas County

Arthur S. Raznick, Director
Consumer Fraud Division
County Attorney's Office
909 Omaha-Douglas Civic Center
Omaha, Nebraska 68183
(402) 444-7625

Aging

Commission on Aging
P.O. Box 95044
Lincoln, Nebraska 68509
(402) 471-2307

Banking and Credit

Paul J. Amen, Director of
Banking and Finance
P.O. Box 95006
Lincoln, Nebraska 68509
(402) 471-2171

Energy

William H. Palmer, Director
Nebraska Energy Office
P.O. Box 95085
Lincoln, Nebraska 68509
(402) 471-2867

Insurance

Walter Weaver
Director of Insurance
301 Centennial Mall South
P.O. Box 94699
Lincoln, Nebraska 68509
(402) 471-2201, ext. 238

Transportation and/or Utilities

Nebraska Public Service Commission
301 Centennial Mall South
P.O. Box 94927
Lincoln, Nebraska 68509
(402) 471-3101

Weights and Measures

John Alloway, Assistant Director
Department of Weights and Measures
P.O. Box 94757
Lincoln, Nebraska 68509
(402) 471-2341

Nevada**General**

Joshua Landish
Deputy Attorney General
Consumer Affairs Division
2501 E Sahara Avenue
3rd Floor
Las Vegas, Nevada 89158
(702) 386-5293

David Cook, Commissioner
Consumer Affairs Division
Department of Commerce
2501 E Sahara Avenue
Las Vegas, Nevada 89158
(702) 386-5293

Branch Office

Mary Van Kirk
Deputy Commissioner
Consumer Affairs Division
Department of Commerce
201 Nye Building
Capitol Complex
Carson City, Nevada 89710
(702) 885-4340
800-992-0973

County Office**Washoe County**

Shirley Katt
Investigator-in-Charge
Consumer Protection Division
District Attorney's Office
P.O. Box 11130
Reno, Nevada 89520
(702) 785-5652

Aging

Division for Aging Services
Department of Human Resources
505 E King Street, Room 101
Carson City, Nevada 89710
(702) 885-4210

Banking and Credit

Joseph O. Sevigny
Superintendent of Banks
406 E 2nd Street
Capitol Complex
Carson City, Nevada 89710
(702) 885-4260

Energy

Noel Clark, Administrator
Nevada Department of Energy
1050 E Willard, Suite 405
Carson City, Nevada 89710
(702) 885-5157

Insurance

Donald W. Heath
Insurance Commissioner
Nye Building
Capitol Complex
Carson City, Nevada 89710
(702) 885-4270

Transportation and/or Utilities

Nevada Public Service Commission
505 E King Street
Carson City, Nevada 89710
(702) 885-4180

Robert Clark, Director
Division of Consumer Relations
Public Service Commission
505 E King Street
Carson City, Nevada 89710
(702) 885-5556

Washoe County
District Attorney's Office
Consumer Protection Division
P.O. Box 11130
Reno, Nevada 89520
(702) 785-5652

Bob Sylvain
Las Vegas City Attorney's Office
400 Stewart Avenue
Las Vegas, Nevada 89101
(702) 386-6201

Weights and Measures

Knute Pennington, Chief
Bureau of Weights
and Measures
P.O. Box 11100
Reno, Nevada 89520
(702) 784-6413

New Hampshire**General**

William B. Roberts, Chief
Consumer Protection
Antitrust Division
Office of Attorney General
State House Annex
Concord, New Hampshire 03301
(603) 271-3641

Aging

Council on Aging
14 Depot Street
Concord, New Hampshire 03301
(603) 271-2751

Banking and Credit

A. Roland Roberge
Bank Commissioner
97 N Main Street
Concord, New Hampshire 03301
(603) 271-3561

Energy

Bill Humm, Executive Director
Governor's Council on Energy
2½ Beacon Street
Concord, New Hampshire 03301
(603) 271-2711

Insurance

Frank E. Whaland
Insurance Commissioner
169 Manchester
P. O. Box 2005
Concord, New Hampshire 03301
(603) 271-2261

Transportation and/or Utilities

New Hampshire Public
Utilities Commission
8 Old Sun Cook Road
Concord, New Hampshire 03301
(603) 271-2452

Harold T. Judd
Legislative Utility Consumers Council
109 N Main Street
Concord, New Hampshire 03301
(603) 271-2762

Weights and Measures

W. J. Tusen, Chief Inspector
Bureau of Weights and Measures
85 Manchester Street
Concord, New Hampshire 03301
(603) 271-3700

New Jersey**General**

Adam K. Levin, Director
Division of Consumer Affairs
Department of Law and
Public Safety
1100 Raymond Boulevard, Room 504
Newark, New Jersey 07102
(201) 648-4010

Stanley C. VanNess, Public Advocate
Department of Public Advocate
P.O. Box 141
Trenton, New Jersey 08625
(609) 292-7087
800-792-8600 (State Agency
Action Only)

Douglas J. Harper
Deputy Attorney General
Department of Law and Public Safety
1100 Raymond Boulevard, Room 316
Newark, New Jersey 07102
(201) 648-3945

Adrenee Freeman
Deputy Commissioner
Division of Consumer Complaints
Legal and Economic Research
P.O. Box CN040
Trenton, New Jersey 08625
(609) 292-5341

County Offices

Atlantic County
John Legnaioli, Director
Office of Consumer Affairs
1601 Atlantic Avenue
Atlantic City, New Jersey 08401
(609) 345-6700, ext. 475

Bergen County

Audrey Feingold, Director
Office of Consumer Affairs
355 Main Street
Hackensack, New Jersey 07601
(201) 646-2650

Burlington County

Renee Borstad, Director
Office of Consumer Affairs
54 Grant Street
Mt. Holly, New Jersey 08060
(609) 267-3300, ext. 259

Camden County

Barbara P. Berman, Director
Office of Consumer Affairs
600 Market Street
Camden County Admin. Building
Camden, New Jersey 08101
(609) 757-8387

Cumberland County

George Franks, Director
Department of Weights and
Measures and Consumer Protection
788 E Commerce Street
Bridgeton, New Jersey 08302
(609) 451-8000, ext. 369, 370

William Garner, Director
Department of Human Resources
Consumer Affairs
1 W Broadway
Paterson, New Jersey 07505
(201) 881-3700

Hudson County

Robert Cheloy, Director
Office of Consumer Affairs
County Courthouse
595 Newark Avenue
Jersey City, New Jersey 07306
(201) 792-3737, ext. 252, 219

Hunterdon County

Director
Office of Consumer Affairs
Skyview, F.D.
Lebanon, New Jersey 08833
(201) 735-4478

Mercer County

Elaine Schuman, Director
Division of Consumer Affairs
County Administration Building
640 S Broad Street
Trenton, New Jersey 08607
(609) 989-6671

Middlesex County

Lawrence Cimmino, Director
Office of Consumer Affairs
841 Georges Road
North Brunswick, New Jersey 08902
(201) 745-2787

Morris County

Carole A. Glade, Director
Office of Consumer Affairs
Morris County
Administration Building
Ann Street
Morristown, New Jersey 07960
(201) 285-2811

Monmouth County

Joan W. Litwin, Director
Office of Consumer Affairs
Hall of Records
Main Street
Freehold, New Jersey 07728
(201) 431-7900

Ocean County

Elizabeth Rozier, Director
Department of Consumer Affairs
C.N. 2191
Toms River, New Jersey 08753
(201) 929-2105

Passaic County

Salvatore Cannata, Director
Consumer Affairs Division
Administration Building
309 Pennsylvania Avenue
Paterson, New Jersey 07503
(201) 525-5000

Somerset County

Elaine Goldin, Director
Department of Consumer Affairs
County Administration Building
Somerville, New Jersey 08876
(201) 725-4700, ext. 306

Union County

Ellen Bloom, Director
Division of Consumer Affairs
300 N Avenue East
P. O. Box 186
Westfield, New Jersey 07091
(201) 233-0502

City Offices

Seymour Vogel, Chairman
Consumer Protection Board
309 Main Street
Fort Lee, New Jersey 07024
(201) 592-3540

William Garner, Director
Department of Human Resources
Consumer Affairs
1 W Broadway
Paterson, New Jersey 07505
(201) 881-3700

Aging

Division on Aging
Department of Community Affairs
P.O. Box 2768
363 W State Street
Trenton, New Jersey 08625
(609) 292-4833

Banking and Credit

Angelo Bianchi
Commissioner of Banking
36 W State Street
Trenton, New Jersey 08625
(609) 292-3420

Energy

Joel R. Jacobson, Commissioner
Department of Energy
101 Commerce Street
Newark, New Jersey 07102
(201) 648-2744

Insurance

James J. Sheeran
Commissioner of Insurance
201 E State Street
Trenton, New Jersey 08625
(609) 292-5363

Eugene F. Gery, Acting Director
Division of Consumer Services
Department of Insurance
P.O. Box 1510
201 E State Street
Trenton, New Jersey 08625
(609) 292-5374

Transportation and/or Utilities

New Jersey Board of Public
Utilities
101 Commerce Street
Newark, New Jersey 07102
(201) 648-3733

William Gural, Director
Rate Counsel of New Jersey
Department of Public Advocate
10 Commerce Court, Rm. 411
Newark, New Jersey 07102
(201) 648-2690

George H. Barbour, President
Consumer Services
Public Utilities Commission
1100 Raymond Boulevard
2nd Floor
Newark, New Jersey 07102
(201) 648-2096

Weights and Measures

William J. Wolfe, Superintendent
Office of Weights and Measures
187 W Hanover Street
Trenton, New Jersey 08625
(609) 292-4615

New Mexico**General**

Joe Canepa, Director
Consumer and Economic
Crime Division
Office of Attorney General
P.O. Box 1508
Santa Fe, New Mexico 87501
(505) 827-5521

County Offices**Bernalillo County**

Jon Feder, Director
Consumer Affairs Division
District Attorney's Office
Public Services Division
415 Tijeras
Albuquerque, New Mexico 87102
(505) 766-4326

Valencia County

Presiliano Torres
Assistant District Attorney
for Consumer Protection
P.O. Box 718
Los Lunas, New Mexico 87031
(505) 865-9643

Aging

Don Barcheck, Director
Commission on Aging
440 St. Michaels Drive
Chamisa Hills Building
Santa Fe, New Mexico 87503
(505) 827-2802

Banking and Credit

Arthur L. Ortiz, Director
Financial Institutions Division
Commerce and Industry Department
Lew Wallace Building
Santa Fe, New Mexico 87503
(505) 827-2217

Energy

Larry Kehoe, Secretary
Department of Energy and Minerals
P.O. Box 2770
Santa Fe, New Mexico 87501
(505) 827-2471

Insurance

Manuel A. Garcia, Jr.
Superintendent of Insurance
P.O. Drawer 1269
Santa Fe, New Mexico 87501
(505) 827-2451

Transportation and/or Utilities

Richard P. Montoya, Chairman
New Mexico
Public Service Commission
226 Bataan Memorial Building
Santa Fe, New Mexico 87503
(505) 827-2827

Columbus Ferguson, Commissioner
Corporation Commission
P.O. Drawer 1269
Santa Fe, New Mexico 87501
(505) 827-2277

Steven Asher
Assistant Attorney General and
Director of Energy Unit
P.O. Drawer 1508
Santa Fe, New Mexico 87501
(505) 827-5521

Weights and Measures

Charles H. Greene, Chief
Consumer and Marketing Service
P.O. Box 3170
Las Cruces, New Mexico 88003
(505) 646-1616

New York**General**

Rosemary S. Pooler
Chairperson and Executive Director
Consumer Protection Board
99 Washington Avenue
Albany, New York 12210
(518) 474-8583

Branch Offices

Rosemary S. Pooler, Chairperson
Consumer Protection Board
Two World Trade Center
Room 8225, 82nd Floor
New York, New York 10047
(212) 488-5666

Melvin Leventhal
Assistant Attorney General in Charge
Consumer Frauds and
Protection Bureau
Office of Attorney General
Two World Trade Center
New York, New York 10047
(212) 488-7450

State Office

Harry Michelson
Assistant Attorney General
Consumer Frauds and
Protection Bureau
State Capitol
Albany, New York 12224
(518) 474-8686

Branch Offices

Edwin W. Barry
Assistant Attorney General in Charge
10 Lower Metcalf Plaza
Auburn, New York 13021
(315) 253-9765

Assistant Attorney General in Charge
Office of Attorney General
44 Hawley Street
State Office Building
Binghamton, New York 13901
(607) 773-7823

Judith B. Mandella
Assistant Attorney General in Charge
Office of Attorney General
65 Court Street
Buffalo, New York 14202
(716) 842-4396

Walter E. Babcock
Assistant Attorney General in Charge
Suffolk State Office Building
Veterans Memorial Highway
Hauppauge, New York 11787
(516) 979-5190

Charles H. Lewis
Assistant Attorney General in Charge
Office of Attorney General
48 Cornelia Street
Plattsburgh, New York 12901
(518) 561-1980

Eugene Welch
Assistant Attorney General
Office of Attorney General
65 Broad Street
Rochester, New York 14614
(716) 454-4540

Thomas J. Maroney
Acting Assistant Attorney
General in Charge
333 E Washington Street
Syracuse, New York 13202
(315) 473-8181

Robert Buchner
Assistant Attorney General
40 Garden Street
Poughkeepsie, New York 12601
(914) 452-7744

Assistant Attorney General in Charge
207 Genesee Street, Box 528
Utica, New York 13501
(315) 797-6120, ext. 234

Terence J. Germain
Assistant Attorney General in Charge
317 Washington Street
Watertown, New York 13601
(315) 782-0100, ext 444

County Offices**Erie County**

Thomas Herter, Chief
Consumer Fraud Bureau
District Attorney's Office
25 Delaware Avenue
Buffalo, New York 14202
(716) 855-2424

Elizabeth Bowen, Chairman
Consumer Protection Committee
95 Franklin Street
Buffalo, New York 14202
(716) 846-6690

Kings County

Mike Hammerman
Assistant District Attorney
General in Charge
Consumer Frauds and
Economic Crimes Bureau
Municipal Building
210 Joralemon Street
Brooklyn, New York 11201
(212) 834-5000
(Complaints of Criminal
Nature Only)

Nassau County

James E. Picken, Commissioner
Office of Consumer Affairs
160 Old Country Road
Mineola, New York 11501
(516) 535-3100

Robert Clark
Assistant District Attorney
Commercial Frauds Bureau
1425 Old Country Road
Plainville, New York 11803
(516) 420-5058

Oneida County

Virginia Gallagher, Director
County Office Building
800 Park Avenue
Utica, New York 13501
(315) 798-5601

Onondaga County

Erik Dressler, Director
Office of Consumer Affairs
County Civic Center
421 Montgomery Street
Syracuse, New York 13202
(315) 425-3479

Orange County

James Vanzetta, Director
Department of Weights and
Measures and Consumer Affairs
99 Main Street
Orange County Courthouse Annex
Goshen, New York 10924
(914) 294-5151, ext. 162

David S. Ritter
District Attorney
District Attorney's Office
of Consumer Affairs
County Government Center
Goshen, New York 10924
(914) 294-5471

Putnam County

Director
Department of Consumer Affairs
206 County Office Building
Carmel, New York 10512
(914) 225-3641, ext. 215

Rensselaer County

Doug La Rocque, Director
Citizens Affairs
1600 7th Avenue
Troy, New York 12180
(518) 270-5444

Rockland County

James Farkas, Director
Office of Consumer Protection
County Office Building
18 New Hampstead Road
New City, New York 10956
(914) 425-5280

Steuben County

Duane Wraight, Director
Department of
Weights and Measures
and Consumer Affairs
19 E Morris Street
Bath, New York 14810
(607) 776-4949

Suffolk County

Anthony Apollaro, Commissioner
Department of Consumer Affairs
Suffolk County Center
Veterans Memorial Highway
Hauppauge, Long Island,
New York 11787
(516) 979-3100

Ulster County

Jonathan Burstein, Director
Consumer Fraud Bureau
285 Wall Street
Kingston, New York 12401
(914) 331-2926

Warren County

George Wertme
Director of Weights and Measures
and Consumer Protection
Municipal Center
Lake George, New York 12845
(518) 792-9951, ext. 264

Westchester County

Jonathan Friedman, Chief
Frauds Bureau
District Attorney's Office
111 Grove Street
County Courthouse
White Plains, New York 10601
(914) 682-2160

Kenneth Hale, Director
Office of Consumer Affairs
County Office Building
White Plains, New York 10601
(914) 682-3300

City Offices**Babylon**

Edward Capalbo, Chairman
Babylon Consumer Protection Board
200 E Sunrise Highway
Lindenhurst, New York 11757
(516) 957-3021

Colonie

Maris C. Hart, Chairperson
Colonie Consumer Protection Agency
Memorial Town Hall
Newtonville, New York 12128
(518) 783-2790

Croton-on-Hudson

Consumer Affairs Bureau
Town of Cortlandt
Municipal Building
Croton-on-Hudson, New York 10520
(914) 739-7900
(Mon.-Fri.: 9:00 a.m. to Noon)

Greenburg, Town of

Barbara Rosen, Chairperson
Greenburgh Consumer Board
Town of Greenburgh
P.O. Box 205
Emsford, New York 10523
(914) 693-7808 (Mon., Tue., Thurs.,
10:00 a.m. to 3:00 p.m.)

Huntington

Larry Gabor, Chairman
Consumer Protection Board
423 Park Avenue
Huntington, New York 11743
(516) 421-1000, ext. 271

Mt. Vernon

Stephen Pedone, Commissioner
Office of Consumer Affairs
City Hall
Mt. Vernon, New York 10550
(914) 668-2200, ext. 201

New Rochelle

Kenneth W. Hale, Director
104 County Office Building
White Plains, New York 10601
(914) 682-3300

New York City

Bruce Ratner, Commissioner
Department of Consumer Affairs
80 Lafayette Street
New York, New York 10013
(212) 566-5456

Brooklyn (Neighborhood Office)

Elizabeth Borden, Director
New York City Office of
Consumer Affairs

Brooklyn Complaint Center
185 Montague Street
Brooklyn, New York 11201
(212) 596-4780

Queens (Neighborhood Office)

Mark Josefsberg, Director
Department of Consumer Affairs
120-55 Queens Boulevard
Room 203

Kew Gardens, New York 11424
(212) 261-2922, 2923

Bronx (Neighborhood Office)

Ken Brown, Director
Consumer Complaint Center
1932 Arthur Avenue
Bronx, New York
(212) 299-1400

East Harlem (Neighborhood Office)

Eugenia Hoyle, Director
227 E 116th Street
New York, New York 10029
(212) 348-0600

Staten Island (Neighborhood Office)

Marie Fischer, Director
Consumer Complaint Center
Staten Island Bureau Hall
Staten Island, New York 10301
(212) 390-5154
(212) 390-5155

Orangeburg

June M. Groll, Chairperson
Consumer Protection Board
Orangeburg Town Hall
26 Orangeburg Road
Orangeburg, New York 10962
(914) 359-5100

Oswego

Director
Office of Consumer Affairs
104 City Hall
Naval Militia Building
Lake Street
Oswego, New York 13126
(315) 342-2410

Ramapo

Marsha Abstender, Chairperson
Consumer Protection Board
Ramapo Town Hall, Route 59
Suffern, New York 10901
(914) 357-5100, ext. 267

Schenectady

Dante Massaroni, Director
Bureau of Consumer Protection
22 City Hall
Jay Street
Schenectady, New York 12305
(518) 382-5061

Syracuse

Jeanne Schultheis, Director
Consumer Affairs Office
422 City Hall
223 E Washington Street
Syracuse, New York 13202
(315) 473-3240

Yonkers

Michael Britis, Director
Office of Consumer Protection
201 Palisade Avenue
Yonkers, New York 10703
(914) 965-0707
(914) 963-3980, ext. 301

Aging

Lou Glasse, Director
Office for the Aging
Agency Building No. 2
Empire State Plaza
Albany, New York 12223
(518) 474-5731

Banking and Credit

Muriel F. Siebert
Superintendent of Banks
Two World Trade Center
32nd Floor
New York, New York 10047
(212) 488-2310

Branch Office

Two World Trade Center
Room 5036
New York, New York 10047
(212) 488-6405

Aging

Nathan H. Yelton, Assistant Secretary
North Carolina Division for Aging
Department of Human Resources
708 Hillsborough Street, Suite 200
Raleigh, North Carolina 27603
(919) 733-3983

Banking and Credit

James S. Currie
Commissioner of Banks
P.O. Box 951
Raleigh, North Carolina 27602
(919) 733-3016

Energy

James L. Larocca, Commissioner
New York State Energy Office
Agency Building No. 2, 10th Floor
Empire State Plaza
Albany, New York 12223
(518) 474-8313

Insurance

Albert B. Lewis
Superintendent of Insurance
Two World Trade Center
New York, New York 10047
(212) 488-4124

Nathan Silver, Chief
Consumer Services Bureau
State Insurance Department
Two World Trade Center
New York, New York 10047
(212) 488-4005

Lester Grimmell, Supervisor
Consumer Complaint Bureau
State Insurance Department
Albany, New York 12210
(518) 474-4556

Transportation and/or Utilities

New York Public Service
Commission
Empire State Plaza
Albany, New York 12223
800-522-8707 (Outside
New York City)

Jean Lowe
Public Service Commission
Two World Trade Center
New York, New York 10047
(212) 488-4332 (Electric)
(212) 488-4392 (Natural Gas)
(212) 488-5330 (Telephone)

Harold Abramson, Director
Utility Intervention Office
New York State Consumer
Protection Board
99 Washington Avenue
Albany, New York 12210
(518) 474-5015

Edward J. Canty
Assistant Commissioner
New York State Department of
Transportation
1220 Washington Avenue
Building No. 5, State Campus
Albany, New York 12232
(518) 457-1016

Weights and Measures

John J. Bartfai, Director
Bureau of Weights and Measures
1220 Washington Avenue
Building 7-A
Albany, New York 12235
(518) 457-3452

North Carolina**General**

John R.B. Matthis
Special Deputy Attorney General
and Division Head, Consumer
Protection Division
Justice Building, P.O. Box 629
Raleigh, North Carolina 27602
(919) 733-7741

William A. Wilder, Jr., Director
Office of Consumer Services
Department of Agriculture
P.O. Box 27647
Raleigh, North Carolina 27611
(919) 733-7125

Dale V. Sandstrom
Assistant Attorney General
and Counsel
Consumer Fraud Division
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-3404

800-472-2600 (North Dakota
residents only)

Bonnie Orndorf, Supervisor
Consumer Affairs Office
State Laboratories Department
Box 937
Bismarck, North Dakota 58505
(701) 224-2485

800-472-2927 (North Dakota
residents only)

Tom Neal, Acting Staff Director
Consumer Protection and
Education Office
194 E Church Street
Xenia, Ohio 45385
(513) 376-1351

Jim Speros
Consumer Protection Division
Office of Prosecuting Attorney
Lake County Courthouse
Painesville, Ohio 44077
(216) 352-6281, ext. 281

Joe Leonard, Investigator
for Consumer Fraud Division
7 E 4th Street, Room 824
Dayton, Ohio 45402
(513) 225-5048

Tom Fought, Chief
Consumer Protection Agency
151 N Michigan Avenue
Toledo, Ohio 43624
(419) 247-6191

Anthony C. Julian, Director-Sealer
Division of Consumer Affairs
Mill Creed Community Center
496 Glenwood Avenue
Youngstown, Ohio 44502
(216) 747-3561

Patricia Steiner
Assistant Prosecuting Attorney
Fraud Section
County Courts Building
41 N Perry
Dayton, Ohio 45422
(513) 228-5126

Clifford Ness
Energy Conservation Coordinator
State Office of Energy Management
Capitol Place Office
1533 North 12th Street
Bismarck, North Dakota 58501
(701) 224-2250

Robert K. Koger
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27605
(919) 733-4249

Executive Director
Public Staff
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27611
(919) 733-2435

Craig Stevens, Director
Consumer Services
Public Utilities Commission Staff
P.O. Box 991
Raleigh, North Carolina 27602
(919) 733-4271

Special Deputy Attorney General
Attorney General's Office
Utilities Division
P.O. Box 629
Raleigh, North Carolina 27602
(919) 733-7214

Marion Kinlaw, Director
Weights and Measures Division
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733-3313

Byron Knutson
Commissioner of Insurance
Capitol Building, 5th Floor
Bismarck, North Dakota 58505
(701) 224-2444

North Dakota Public Service
Commission
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Adin Helgeson, Director
Department of Weights and Measures
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Mike Zatezalo
Assistant Attorney General
and Section Chief
Consumer Frauds and
Crimes Section
30 E Broad Street
Columbus, Ohio 43215
(614) 466-8831

James R. Kalkman
City Sealer and Commissioner
of Consumer Protection
919 Walnut Avenue, NE
Canton, Ohio 44704
(216) 489-3065

Noel Morgan, Chief
Consumer Protection Division
City Solicitor's Office
367 S High Street
Columbus, Ohio 43215
(614) 466-3571

Herman Kammeman, Director
Office of Consumer Affairs
119 City Hall
601 Lakeside Avenue
Cleveland, Ohio 44114
(216) 664-3200

Odella T. Welch
Director of Community Services
50 West Gay Street, 3rd Floor
Columbus, Ohio 43215
(614) 222-8350

Ronald C. Roat, Consumer Advocate
Division of Consumer Services
7 E 4th Street, Room 824
Dayton, Ohio 45402
(513) 225-5048

Tom Fought, Chief
Consumer Protection Agency
151 N Michigan Avenue
Toledo, Ohio 43624
(419) 247-6191

Anthony C. Julian, Director-Sealer
Division of Consumer Affairs
Mill Creed Community Center
496 Glenwood Avenue
Youngstown, Ohio 44502
(216) 747-3561

Patricia Steiner
Assistant Prosecuting Attorney
Fraud Section
County Courts Building
41 N Perry
Dayton, Ohio 45422
(513) 228-5126

Clifford Ness
Energy Conservation Coordinator
State Office of Energy Management
Capitol Place Office
1533 North 12th Street
Bismarck, North Dakota 58501
(701) 224-2250

Robert K. Koger
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27605
(919) 733-4249

Executive Director
Public Staff
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27611
(919) 733-2435

Craig Stevens, Director
Consumer Services
Public Utilities Commission Staff
P.O. Box 991
Raleigh, North Carolina 27602
(919) 733-4271

Special Deputy Attorney General
Attorney General's Office
Utilities Division
P.O. Box 629
Raleigh, North Carolina 27602
(919) 733-7214

Marion Kinlaw, Director
Weights and Measures Division
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733-3313

Byron Knutson
Commissioner of Insurance
Capitol Building, 5th Floor
Bismarck, North Dakota 58505
(701) 224-2444

North Dakota Public Service
Commission
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Adin Helgeson, Director
Department of Weights and Measures
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Mike Zatezalo
Assistant Attorney General
and Section Chief
Consumer Frauds and
Crimes Section
30 E Broad Street
Columbus, Ohio 43215
(614) 466-8831

James R. Kalkman
City Sealer and Commissioner
of Consumer Protection
919 Walnut Avenue, NE
Canton, Ohio 44704
(216) 489-3065

Noel Morgan, Chief
Consumer Protection Division
City Solicitor's Office
367 S High Street
Columbus, Ohio 43215
(614) 466-3571

Herman Kammeman, Director
Office of Consumer Affairs
119 City Hall
601 Lakeside Avenue
Cleveland, Ohio 44114
(216) 664-3200

Odella T. Welch
Director of Community Services
50 West Gay Street, 3rd Floor
Columbus, Ohio 43215
(614) 222-8350

Ronald C. Roat, Consumer Advocate
Division of Consumer Services
7 E 4th Street, Room 824
Dayton, Ohio 45402
(513) 225-5048

Tom Fought, Chief
Consumer Protection Agency
151 N Michigan Avenue
Toledo, Ohio 43624
(419) 247-6191

Anthony C. Julian, Director-Sealer
Division of Consumer Affairs
Mill Creed Community Center
496 Glenwood Avenue
Youngstown, Ohio 44502
(216) 747-3561

Patricia Steiner
Assistant Prosecuting Attorney
Fraud Section
County Courts Building
41 N Perry
Dayton, Ohio 45422
(513) 228-5126

Clifford Ness
Energy Conservation Coordinator
State Office of Energy Management
Capitol Place Office
1533 North 12th Street
Bismarck, North Dakota 58501
(701) 224-2250

Robert K. Koger
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27605
(919) 733-4249

Executive Director
Public Staff
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27611
(919) 733-2435

Craig Stevens, Director
Consumer Services
Public Utilities Commission Staff
P.O. Box 991
Raleigh, North Carolina 27602
(919) 733-4271

Special Deputy Attorney General
Attorney General's Office
Utilities Division
P.O. Box 629
Raleigh, North Carolina 27602
(919) 733-7214

Marion Kinlaw, Director
Weights and Measures Division
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733-3313

Byron Knutson
Commissioner of Insurance
Capitol Building, 5th Floor
Bismarck, North Dakota 58505
(701) 224-2444

North Dakota Public Service
Commission
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Adin Helgeson, Director
Department of Weights and Measures
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Mike Zatezalo
Assistant Attorney General
and Section Chief
Consumer Frauds and
Crimes Section
30 E Broad Street
Columbus, Ohio 43215
(614) 466-8831

James R. Kalkman
City Sealer and Commissioner
of Consumer Protection
919 Walnut Avenue, NE
Canton, Ohio 44704
(216) 489-3065

Noel Morgan, Chief
Consumer Protection Division
City Solicitor's Office
367 S High Street
Columbus, Ohio 43215
(614) 466-3571

Herman Kammeman, Director
Office of Consumer Affairs
119 City Hall
601 Lakeside Avenue
Cleveland, Ohio 44114
(216) 664-3200

Odella T. Welch
Director of Community Services
50 West Gay Street, 3rd Floor
Columbus, Ohio 43215
(614) 222-8350

Ronald C. Roat, Consumer Advocate
Division of Consumer Services
7 E 4th Street, Room 824
Dayton, Ohio 45402
(513) 225-5048

Tom Fought, Chief
Consumer Protection Agency
151 N Michigan Avenue
Toledo, Ohio 43624
(419) 247-6191

Anthony C. Julian, Director-Sealer
Division of Consumer Affairs
Mill Creed Community Center
496 Glenwood Avenue
Youngstown, Ohio 44502
(216) 747-3561

Patricia Steiner
Assistant Prosecuting Attorney
Fraud Section
County Courts Building
41 N Perry
Dayton, Ohio 45422
(513) 228-5126

Clifford Ness
Energy Conservation Coordinator
State Office of Energy Management
Capitol Place Office
1533 North 12th Street
Bismarck, North Dakota 58501
(701) 224-2250

Robert K. Koger
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27605
(919) 733-4249

Executive Director
Public Staff
North Carolina Utilities Commission
P.O. Box 991
Raleigh, North Carolina 27611
(919) 733-2435

Craig Stevens, Director
Consumer Services
Public Utilities Commission Staff
P.O. Box 991
Raleigh, North Carolina 27602
(919) 733-4271

Special Deputy Attorney General
Attorney General's Office
Utilities Division
P.O. Box 629
Raleigh, North Carolina 27602
(919) 733-7214

Marion Kinlaw, Director
Weights and Measures Division
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733-3313

Byron Knutson
Commissioner of Insurance
Capitol Building, 5th Floor
Bismarck, North Dakota 58505
(701) 224-2444

North Dakota Public Service
Commission
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Adin Helgeson, Director
Department of Weights and Measures
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Mike Zatezalo
Assistant Attorney General
and Section Chief
Consumer Frauds and
Crimes Section
30 E Broad Street
Columbus, Ohio 43215
(614) 466-8831

James R. Kalkman
City Sealer and Commissioner
of Consumer Protection
919 Walnut Avenue, NE
Canton, Ohio 44704
(216) 489-3065

Noel Morgan, Chief
Consumer Protection Division
City Solicitor's Office
367 S High Street
Columbus, Ohio 43215
(614) 466-3571

Herman Kammeman, Director
Office of Consumer Affairs
119 City Hall
601 Lakeside Avenue
Cleveland, Ohio 44114
(216) 664-3200

Odella T. Welch
Director of Community Services
50 West Gay Street, 3rd Floor
Columbus, Ohio 43215
(614) 222-8350

Energy

Richard G. Hill, Director
Oklahoma Department of Energy
4400 N Lincoln Boulevard
Suite 251
Oklahoma City, Oklahoma 73105
(405) 521-3941

Insurance

Gerald Grimes
Insurance Commissioner
408 Will Rogers Memorial Building
Oklahoma City, Oklahoma 73105
(405) 521-2828

Transportation and/or Utilities

Danny McDonald
General Administrator
Oklahoma Corporation Commission
Jim Thorpe Office Building
Oklahoma City, Oklahoma 73105
(405) 521-2264 Regulates public
utilities, oil and gas production
and transportation)

Charles Rogers
Assistant Attorney General
State of Oklahoma
112 State Capitol Building
Oklahoma City, Oklahoma 73105
(405) 521-3921

Weights and Measures

Director
Marketing Division
Weights and Measures Section
122 State Capitol Building
Oklahoma City, Oklahoma 73105
(405) 521-3860

Oregon**General**

Ross Laybourn, Chief Counsel
Consumer Protection Division
Office of Attorney General
520 SW Yamhill Street
Portland, Oregon 97204
(503) 229-5522

Caroline Wilkins, Administrator
Consumer Services Division
Department of Commerce
Labor and Industries Building
Salem, Oregon 97310
(503) 378-4320

Aging

Bob Zeiger, Administrator
Office of Elderly Affairs
Human Resources Department
772 Commercial Street, SE
Salem, Oregon 97310
(503) 378-4728

Banking and Credit

John B. Olin
Superintendent of Banks
Department of Commerce
Busick Building
Salem, Oregon 97310
(503) 378-4140

Energy

Lynn Frank, Director
Department of Energy
Labor and Industries Building
Salem, Oregon 97310
(503) 378-4131

Insurance

Witfred W. Fritz
Insurance Commissioner
158 12th Street, NE
Salem, Oregon 97310
(503) 378-4271

Transportation and/or Utilities

John J. Lbdell, Commissioner
Oregon Public Utility Commission
300 Labor and Industries Building
Salem, Oregon 97310
(503) 378-6611

Weights and Measures

K.J. Simila, Administrator
Weights and Measures Division
General Administrator
Agriculture Building
Salem, Oregon 97310
(503) 378-3792

Pennsylvania**General**

Judith B. Schimmel, Acting Director
Bureau of Consumer Protection
301 Market Street, 9th Floor
Harrisburg, Pennsylvania 17101
(717) 787-9707

Branch Offices

Christopher B. Lee
Deputy Attorney General
Bureau of Consumer Protection
Department of Justice
133 N 5th Street
Allentown, Pennsylvania 18102
(215) 821-0901

Gary H. Nash
Assistant Attorney General
Bureau of Consumer Protection
Department of Justice
919 State Street, Room 203
Erie, Pennsylvania 16501
(814) 871-4371

Terry W. Lazin, Director
Bureau of Consumer Protection
Department of Justice
Strawberry Square, 15th Floor
Harrisburg, Pennsylvania 17121
(717) 787-7109

John E. Kelly, Attorney General
1405 Locust Street, Suite 825
Philadelphia, Pennsylvania 19102
(215) 238-6475

Robert C. Edmundson
Attorney General
Bureau of Consumer Protection
Department of Justice
300 Liberty Avenue, Room 1405
Pittsburgh, Pennsylvania 15222
(412) 565-5135

Jerome E. Parker
Deputy Attorney General
Bureau of Consumer Protection
Department of Justice
100 Lackawanna Avenue
Scranton, Pennsylvania 18503
(717) 961-4913

Gary Nash, Regional Manager
Erie Regional Office
Commerce Building
919 State Street, Room 203
Erie, Pennsylvania 16501
(814) 871-4371

Harold Wolfe, Regional Manager
Pittsburgh Regional Office
300 Liberty Avenue
State Office Building
Pittsburgh, Pennsylvania 15222
(412) 565-5020

Marian Birch, Rural Coordinator
Pennsylvania Department
of Agriculture
615 Howard Avenue
Altoona, Pennsylvania 16601
(814) 943-1133 (8:00 a.m. to 4:00 p.m.)

Walter W. Cohen, Consumer Advocate
Office of Consumer Advocate
Department of Justice
Strawberry Square, 14th Floor
Harrisburg, Pennsylvania 17127
(717) 783-5048

County Offices**Allegheny County**

Beverly Smith, Director
Bureau of Consumer Affairs
320 Jones Law Annex
311 Ross Street
Pittsburgh, Pennsylvania 15219
(412) 355-5402

Armstrong County

Lawrence Camberg
Armstrong Consumer Protection
Community Action Agency
125 Queen Street
Kittanning, Pennsylvania 16201
(412) 548-8696

Berks County

Doris Kalinoski, Director
Consumer Action of Berks County,
Incorporated
City Hall, 8th and Washington
Reading, Pennsylvania 19601
(215) 373-5111, ext. 369

Bucks County

Peggy Adams
Bucks County Department
of Consumer Protection
Administration Annex
Broad and Union Streets
Doylestown, Pennsylvania 18901
(215) 348-2911

Carbon County

Ronald Slivka, Project Coordinator
Carbon County Action Committee
Consumer Referral Service
61 Broadway
Jim Thorpe, Pennsylvania 18229
(717) 325-3678

Cumberland County

Cathy Strague, Director
Bureau of Consumer Affairs
35 E High Street
Carlisle, Pennsylvania 17013
(717) 249-1133, ext. 251, 252

Delaware County

Evelyn Yancoskie, Director
Office of Consumer Affairs
Toal Building
2nd and Orange Streets
Media, Pennsylvania 19063
(215) 891-2430

Lancaster County

Michael Ranck
Assistant District Attorney
Consumer Protection Commission
Lancaster County Courthouse
Lancaster, Pennsylvania 17602
(717) 299-7921

Montgomery County

Betty Linker, Director
Consumer Affairs Department
County Courthouse
Norristown, Pennsylvania 19404
(215) 278-3565

Schuylkill County

Atwood C. Freed, Coordinator
Consumer Protection Agency
County Courthouse
Pottsville, Pennsylvania 17901
(717) 462-1952

Westmoreland County

Bruce Tobin, Director
Bureau of Consumer Affairs
102 W Otterman Street
P.O. Box Q
Greensburg, Pennsylvania 15601
(412) 836-6170

York County

Laura Berger, Director
York County Consumer
Protection Office
Courthouse
28 E Market Street
York, Pennsylvania 17401
(717) 848-3301, ext. 357

City Offices**Philadelphia**

Thomas McIntosh, Director
Mayor's Office of
Consumer Services
143 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-2798

Michael Mustokoff, Chief
Economic Crime Unit
District Attorney's Office
Centre Square W
16th and Market Streets
24th Floor
Philadelphia, Pennsylvania 19102
(215) 686-8030

Aging

Gorham L. Black, Jr., Secretary
Department of Aging
404 Finance Building
Harrisburg, Pennsylvania 17120
(717) 787-5350

Banking and Credit

Ben McEnteer
Secretary of Banking
P.O. Box 2155
Harrisburg, Pennsylvania 17120
(717) 787-6992

Wilbur H. Stark
Consumer Affairs Coordinator
Department of Banking
P.O. Box 2155
Harrisburg, Pennsylvania 17120
(717) 787-1854

Energy

Robert Shinn, Executive Director
Governor's Energy Council
1625 N Front
Harrisburg, Pennsylvania 17120
(717) 783-8610

Insurance

Harvey Bartle, III
Commissioner of Insurance
4th and Walnut Streets
Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120
(717) 787-5173

Richard A. Sebastian, Director
Policy Holders Service
and Protection
Department of Insurance
Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120
(717) 787-2317

Transportation and/or Utilities

W. Wilson Goode, Chairman
Pennsylvania Public Utility
Commission
P.O. Box 3265
Harrisburg, Pennsylvania 17120
(717) 783-1740

Joseph Farrell, Director
Public Utility Commission
Bureau of Consumer Services
North Office Building
Harrisburg, Pennsylvania 19120
(717) 783-5391

Walter W. Cohen
Consumer Advocate of
Pennsylvania
Department of Justice
Strawberry Square, 14th Floor
Harrisburg, Pennsylvania 17120
(717) 783-5048

Weights and Measures

Fred A. Thomas, Director
Bureau of Standards
Weights and Measures
2301 N Cameron Street
Harrisburg, Pennsylvania 17110
(717) 787-9089

Puerto Rico**General**

Carmel Diaz
Department of Consumer Affairs
Minillas Governmental Center
Torre Norte Building
De Diego Avenue, Stop 22
P.O. Box 41059
Santurce, Puerto Rico 00940
(809) 726-6090

Banking

Julio Cesar Perez
Secretary of the Treasury
Commonwealth of Puerto Rico
P.O. Box 4515
San Juan, Puerto Rico 00905
(809) 722-3048

Energy

Frank Castellon, Director of Energy
Office of the Governor
Minillas Government Center
North Building - Stop 22
P.O. Box 41089, Minillas Station
Santurce, Puerto Rico 00940
(809) 726-4740 or 3636

Insurance

Rolando Cruz
Commissioner of Insurance
P.O. Box 3508
San Juan, Puerto Rico 00904
(809) 722-0141

Transportation and/or Utilities

Puerto Rico
Public Service Commission
P.O. Box S-952
Old San Juan Station
San Juan, Puerto Rico 00902
(809) 725-7575

Rhode Island**General**

Al Montanari, Administrator
Public Protection Consumer Unit
Department of Attorney General
56 Pine Street
Providence, Rhode Island 02903
(401) 277-3163

Aging

Division on Aging
Department of Community Affairs
150 Washington Court
Providence, Rhode Island 02903
(401) 277-2658

Banking and Credit

Peter A. Nevola
Bank Commissioner
100 N Main Street
Providence, Rhode Island 02903
(401) 277-2405

Energy

Dante Ionaia, Director
Energy Capability and
Management
State Energy Office
Providence, Rhode Island 02903
(401) 277-3374

Edwin P. Palumbo
Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

Insurance

Thomas J. Caldarone, Jr.
Insurance Commissioner
100 N Main Street
Providence, Rhode Island 02903
(401) 277-2223

William A. Maloney
Motor Carrier Examiner
Division of Public
Utilities and Carriers
Public Utilities Commission
100 Orange Street
Providence, Rhode Island 02903
(401) 277-2442

Transportation and/or Utilities

Rhode Island Public
Utilities Commission
100 Orange Street
Providence, Rhode Island 02903
(401) 277-3500

Thomas Oates
Associate Administrator for
Consumer Affairs
Division of Public Utilities
100 Orange Street
Providence, Rhode Island 02903
(401) 277-2443

Weights and Measures

E.R. Fisher, Administrator
Mercantile-Weights and Measures
470 Aliens Avenue
Providence, Rhode Island 02905
(401) 277-2758

South Carolina**General**

Althea Wright, Coordinator
Office of Citizens Service
Governor's Office
P.O. Box 11450
Columbia, South Carolina 29211
(803) 758-3261

Irvin D. Parker, Administrator
Department of Consumer Affairs
2221 Devine Street
Columbia, South Carolina 29211
(803) 758-2040
800-922-1594

W. Joseph Isaacs
Assistant Attorney General
for Consumer Protection
2303 Devine Street
Columbia, South Carolina 29205
(803) 758-3040

William V. Bradley, State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street 4th Floor
Columbia, South Carolina 29201
(803) 758-2249

Aging

Commission of Aging
915 Main Street
Columbia, South Carolina 29201
(803) 758-2576

Banking and Credit

Robert C. Cleveland
Commissioner of Banking
1026 Sumter Street, Room 217
Columbia, South Carolina 29201
(803) 758-2186

Energy

Dr. Lamar E. Priester, Jr., Director
Division of Energy Resources
SCN Center, Suite 1130
1122 Lady Street
Columbia, South Carolina 29201
(803) 758-7502

Insurance

John W. Lindsay
Insurance Commissioner
2711 Middleburg Drive
Columbia, South Carolina 29204
(803) 758-2185

Bruce Templeton, Division Director
Market Conduct Division
Department of Insurance
P.O. Box 4067
Columbia, South Carolina 29240
(803) 753-2876

Transportation and/or Utilities

Irvin D. Parker, Consumer Advocate
Department of Consumer Affairs
Division of Consumer Advocate
2221 Devine Street
Columbia, South Carolina 29250
(803) 758-5864

Charles W. Valentini, Director
Utilities Division
P.O. Box 11649
Columbia, South Carolina 29211
(803) 758-2342
800-922-1531

J.T. Smith, Director
Transportation Division
P.O. Box 11649
Columbia, South Carolina 29211
(803) 758-2541
800-922-1531

Weights and Measures

C.T. Smith, Director
Consumer Protection Division
P.O. Box 11280
Columbia, South Carolina 29211
(803) 758-7470

South Dakota**General**

LeAnn Finke
Assistant Attorney General
Division of Consumer Protection
Capitol Building
Pierre, South Dakota 57501
(605) 773-3215

Branch Office

Frank R. Caito, Investigator
Alice L. Braughin, Investigator
Office of the Attorney General
Division of Consumer Protection
114 S Main Avenue
Sioux Falls, South Dakota 57102
(605) 339-6691

Aging

Office on Aging
Department of Social Service
State Office Building
Illinois Street
Pierre, South Dakota 57501
(605) 773-3656

Banking and Credit

Walter E. Wintrobe, Director
Banking and Finance
State Capitol Building
Pierre, South Dakota 57501
(605) 773-3421

Energy

Harry Christianson, Director
Office of Energy Policy
State Capitol
Pierre, South Dakota 57501
(605) 773-3603

Insurance

Lowell L. Knutson
Director of Insurance
Insurance Building
Pierre, South Dakota 57501
(605) 773-3563

Transportation and/or Utilities

Public Utilities Commission
Capitol Building
Pierre, South Dakota 57501
(605) 773-3203

Ben Stead, Assistant Attorney General
Public Utilities Commission
State Capitol
Pierre, South Dakota 57501
(605) 773-3201

Weights and Measures

Ted Welland, Director
Division of Consumer Protection
Department of Commerce
State Capitol Building
Pierre, South Dakota 57501
(605) 773-3696

Tennessee**General**

Ann Eaden, Director
Division of Consumer Affairs
Department of Agriculture
Ellington Agriculture Center
Box 40627, Melrose Station
Nashville, Tennessee 37204
(615) 741-1461
800-342-8385

Edwin M. Walker
Assistant Attorney General
for Consumer Protection
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-1671

City Office**Nashville**

Bettye Balthrop, Director
Mayor's Office of Consumer Affairs
107 Metro Courthouse
Nashville, Tennessee 37201
(615) 259-6047

Aging

Tennessee Commission on Aging
535 Church Street
703 Tennessee Building
Nashville, Tennessee
(615) 741-2056

Banking and Credit

Thomas C. Mottern
Commissioner of Banking
460 Capitol Hill Building
311 7th Avenue N
Nashville, Tennessee 37219
(615) 741-2236

Energy

Leon Guthrie, Acting Director
Tennessee Energy Authority
707 Capitol Boulevard Building
Nashville, Tennessee 37219
(615) 741-1772

Insurance

John C. Neff
Commissioner of Insurance
114 State Office Building
Nashville, Tennessee 37219
(615) 741-2241

Transportation and/or Utilities

A.D. Atkins, Chairman
Tennessee Public Service
Commission
C1-100 Cordell Hull Building
Nashville, Tennessee 37219
(615) 741-2785

Weights and Measures

Robert M. Reeves, Acting Director
Weights and Measures
Box 40627 Melrose Station
Nashville, Tennessee 37204
(615) 741-1411

Texas**General**

David F. Bragg
Assistant Attorney General
Consumer Protection and
Antitrust Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-3288

Branch Offices

Craig Vititoe
Assistant Attorney General
4313 N 10th, Suite F
McAllen, Texas 78501
(512) 682-4547

Joe Chumlea
Assistant Attorney General
701 Commerce, Suite 200
Dallas, Texas 75202
(214) 742-8944

David J. Ferrel
Assistant Attorney General
4824 Alberta Avenue
Suite 160
El Paso, Texas 79905
(915) 533-3484

Assistant Attorney General
312 County Office Building
806 Broadway
Lubbock, Texas 79401
(806) 747-5238

Juan Hinojosa
Assistant Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

Nicoles Perez
Assistant Attorney General
723 Main Street, Suite 610
Houston, Texas 77002
(713) 228-0701

Coordinator
Consumer Credit
201 E Belknap Street
Fort Worth, Texas 76102
(817) 334-1788

County Offices**Bexar County**

J.H. Sterling
Assistant Criminal District
Attorney and Chief,
Consumer Fraud Division
Office of Criminal District Attorney
San Antonio, Texas 78205
(512) 220-2323

Dallas County

Richard Zadina, Director
Consumer Fraud Division
Special Crime Division
2700 Stemmons Expressway
500 Stemmons Tower East
Dallas, Texas 75207
(214) 630-6300

El Paso, Culberson and Hudspeth Counties

David J. Ferrell, Director
Consumer Protection Division
Office of Attorney General
El Paso County Annex Building
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484

Harris County

Spencer Gardner
Assistant District Attorney
Consumer Fraud Division
Office of District Attorney
201 Fannin Bank Building
Houston, Texas 77002
(713) 221-5836

Tarrant County

Travis Young
Assistant District Attorney
Economic Crimes
200 W Belknap Street
Fort Worth, Texas 76102
(817) 334-1261 (Criminal
consumer fraud)

Travis County

Rory O'Malley
Consumer Coordinator
Consumer Affairs Office
624 B
N Pleasant Valley Road
Austin, Texas 78702
(512) 474-6554

Waller, Austin and Fayette Counties

Oliver S. Kipzman, District Attorney
County Courthouse, Box 171
Hempstead, Texas 77445
(713) 826-3335

City Offices

Charles Vincent, Director
Department of Consumer Affairs
City Hall, Room 2BN
Dallas, Texas 75201
(214) 670-4433

Fort Worth

Office of Consumer Affairs
Weights and Measures
1800 University Drive
Room 208
Fort Worth, Texas 76107
(817) 870-7570

Richard J. Brown, Director
Office of Consumer Services
Department of Human Resources
600 Hemisfair Way
Building 249
San Antonio, Texas 78205
(512) 226-4301

Aging

Governor's Committee on Aging
Executive Office Building
411 W 13th Street
Floors 4 and 5
Austin, Texas 78703
(512) 475-2717

Banking and Credit

Robert E. Stewart
Banking Commissioner
2601 N Lamar
Austin, Texas 78705
(512) 475-4451

Sam Kelley, Commissioner
Office of Consumer Credit
1011 San Jacinto Boulevard
P.O. Box 2107
Austin, Texas 78768
(512) 475-2111 (Consumer
credit only)

Energy

Alvin Askew, Administrative Assistant
for Energy Resources
Office of the Governor
7703 N Lamar Boulevard
Austin, Texas 78752
(512) 475-5491

Dr. Milton Holloway
Executive Director
Texas Energy Advisory Council
7703 N Lamar Boulevard
Austin, Texas 78752
(512) 475-7017

Insurance

E.J. Voorhis
Commissioner of Insurance
1110 San Jacinto Boulevard
Austin, Texas 78786
(512) 475-2273

Transportation and/or Utilities

Texas Aeronautics Commission
410 E 5th Street
1st and Seasonal Floors
P.O. Box 12607
Capitol Station
Austin, Texas 78711
(512) 475-4762

Texas Public Utility Commission
7800 Shoal Creek Boulevard
Suite 400 N
Austin, Texas 78757
(512) 458-6111

Texas Railroad Commission
P.O. Drawer 12967
Capitol Station
Austin, Texas 78711
(512) 475-2439

Joyce Beasley
Assistant Attorney General
P.O. Box 12548
Capitol Station
Austin, Texas 78711
(512) 475-3288

Weights and Measures

Ed Whitesides, Director
Rural Urban Business
Standards Division
Box 12847
Capitol Station
Austin, Texas 78711
(512) 475-4303

Utah**General**

Eueda C. McCoy, Director
Division of Consumer Affairs
Utah Trade Commission
Department of Business
Regulation

330 E Fourth Street
Salt Lake City, Utah 84111
(801) 533-6441

Michael N. Martinez
Assistant Attorney General
Consumer Protection Unit
Office of Attorney General
236 State Capitol
Salt Lake City, Utah 84114
(801) 533-5261

Aging

Division of Aging
Department of Social Services
150 W North Temple
Salt Lake City, Utah 84103
(801) 533-6422

Banking and Credit

Mirvin D. Borthick
Commissioner of Financial
Institutions
10 W Broadway, Suite 331
Salt Lake City, Utah 84101
(801) 533-5461

Energy

Jack Lyman, Director
Utah Energy Office
231 W 400 South
Room 101
Salt Lake City, Utah 84111
(801) 533-5424

Insurance

Roger C. Day
Commissioner of Insurance
326 S 500 East
Salt Lake City, Utah 84102
(801) 533-5611

Transportation and/or Utilities

Milly Bernard, Chairman
Utah Public Service Commission
330 E 4th South Street
Salt Lake City, Utah 84111
(801) 533-5522

Dr. Joseph L. Ingles
Administrative Secretary
Utah Committee of Consumer
Services
330 E 4th Street
Salt Lake City, Utah 84111
(801) 533-5511

Weights and Measures

Edison Stephens, Director
Weights and Measures Services
5757 S 320 West
Murray, Utah 84107
(801) 533-5459

Vermont**General**

Phillip C. Linton, Chief
Assistant Attorney and Chief of the
Consumer Protection Division

State of Vermont
Office of Attorney General
109 State Street
Montpelier, Vermont 05602
(802) 828-3171
800-642-5149

Trafford Brink, Director
Weights and Measures Division
Auto Retail Inspection
Department of Agriculture
Montpelier, Vermont 05602
(802) 828-2436

Aging

Harry Schunacher, Acting Director
Office on Aging
Agency of Human Services
State Office Building
Montpelier, Vermont 05602
(802) 241-2400

Banking and Credit

Stewart Ledbetter
Commissioner of Banking
and Insurance
120 State Street
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

Energy

Ronald A. Albee, Director
State Energy Office
State Office Building
Montpelier, Vermont 05602
(802) 828-2393

Insurance

Stewart M. Ledbetter
Commissioner of Banking
and Insurance
120 State Street
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

Transportation and/or Utilities

Richard Saudek, Chairman
Vermont Public Service Board
120 State Street
State Office Building
Montpelier, Vermont 05602
(802) 828-2811

Norman J. Coates, Chief
Consumer Affairs Division
Vermont Public Service Board
120 State Street
Montpelier, Vermont 05602
(802) 828-2332 (Utilities Only)

Virginia**General**

Joan W. Murphy
Assistant Attorney General
Division of Consumer Counsel
11 S 12th Street, Suite 308
Richmond, Virginia 23219
(804) 786-4075

Roy L. Farmer, Administrator
and Director
State Office of Consumer Affairs
Department of Agriculture and
Consumer Services
825 E Broad Street, Box 1163
Richmond, Virginia 23209
(804) 786-2042
800-552-9963 (Regarding
State Agencies)

Branch Office

Mary Ann Shurtz, Coordinator
3016 Williams Drive
Fairfax, Virginia 22031
(703) 573-1286

County Offices**Arlington County**

Charles E. Hammond
Executive Director
Office of Consumer Affairs
2049 15th Street, North
Arlington, Virginia 22201
(703) 558-2142

Fairfax County

Ron Mallard, Director
Department of Consumer Affairs
4031 University Drive
Fairfax, Virginia 22030
(703) 691-3214

Prince William County

Peter Drymalski, Director
Office of Consumer Affairs
15960 Cardinal Drive
Woodbridge, Virginia 22191
(703) 221-4156

City Offices**Alexandria**

Naomi Medvin
Consumer Affairs Coordinator
Office of Consumer Affairs
P.O. Box 178
City Hall
Alexandria, Virginia 22313
(703) 750-6675, 6697

Newport News

James F. Topping, Supervisor
Sealer of Weights and Measures
Office of Consumer Affairs
City Hall
2400 Washington Avenue
Newport News, Virginia 23607
(804) 247-8616

Norfolk

Martin D. Greenwell, Chief
Division of Consumer Affairs
804 City Hall Building
Norfolk, Virginia 23501
(804) 441-2823

Roanoke

Donald R. Nolen, Manager
Consumer Protection Division
353 Municipal Building
215 Church Avenue, SW
Roanoke, Virginia 24011
(703) 981-2583

Virginia Beach

J. N. McClanan
Consumer Protection Officer
Division of Consumer Protection
City Hall
Virginia Beach, Virginia 23456
(804) 427-4421

Aging

Office on Aging
830 E Main Street
Suite 950
Richmond, Virginia 23219
(804) 786-7894

Banking and Credit

Sidney A. Bailey
Commissioner of Financial
Institutions
Suite 1600
701 E Byrd Street
Richmond, Virginia 23219
(804) 786-3657

Energy

George L. Jones, State Coordinator
Office of Emergency and
Energy Services
310 Turner Road
Richmond, Virginia 23225
(804) 745-3305

Insurance

James W. Newman, Jr.
Commissioner of Insurance
700 Blanton Building
Richmond, Virginia 23209
(804) 786-3741

Transportation and/or Utilities

James Wittine, Director of
Energy Regulation
Virginia State Corporation Commission
Blanton Building
P.O. Box 1197
Richmond, Virginia 23209
(804) 786-3601

Edward Addison, Director
of Communication
Virginia State Corporation Commission
Blanton Building
P.O. Box 1197
Richmond, Virginia 23209
(804) 786-3601

Eric M. Page
Assistant Attorney General
Division of Consumer Counsel
11 S 12th Street, Suite 308
Richmond, Virginia 23219
(804) 786-4075

Weights and Measures

James F. Lyles, Supervisor
Weights and Measures Section
1 N 14th Street, Room 032
Richmond, Virginia 23219
(804) 786-2476

Washington**General**

Tom Boeder
Assistant Attorney General and
Chief, Consumer Protection and
Antitrust Division
1366 Dexter Horton Building
Seattle, Washington 98104
(206) 464-7744
800-552-0700

Branch Offices

Doug Shadel, Investigator
for the Olympia Area
Consumer Protection Division
Temple of Justice
Olympia, Washington 98504
(206) 753-6210

John Lamp, Chief
Spokane Office of Attorney General
960 Paulsen Professional Building
Spokane, Washington 99201
(509) 456-3123

Slade Gorton, Attorney General
Office of Attorney General
620 Perkins Building
Tacoma, Washington 98402
(206) 593-2904

Joan Boyce, Consumer Specialist
215 Union Avenue Building
Olympia, Washington 98504
(206) 753-0929

County Office**King County**

Gene S. Anderson, Chief Deputy
Prosecuting Attorney
Fraud Division
E531 King County Courthouse
Seattle, Washington 98104
(206) 583-4513

City Offices**Everett**

Fred Latchaw, Inspector
Weights and Measures Department
City Hall
3002 Wetmore Avenue
Everett, Washington 98201
(206) 259-8845

Seattle

Director
Department of Licenses and
Consumer Affairs
102 Municipal Building
Seattle, Washington 98104
(206) 625-2536
(206) 625-2712 (Complaint Line)

Aging
Charles Reed, Director
Bureau on Aging
Mail Stop OB43G
Olympia, Washington 98504
(206) 753-2502

Banking and Credit
M.D. Edwards, Supervisor of Banking
219 General Administration
Building
Olympia, Washington 98504
(206) 753-6520

Energy
Jack O. Wood, Director
Washington Energy Office
400 E Union Street, 1st Floor
Olympia, Washington 98504
(206) 753-2417

Insurance
Dick Marquardt
Insurance Commissioner
Insurance Building
Mail Stop AQ21
Olympia, Washington 98504
(206) 753-7301

Transportation and/or Utilities
Robert C. Bailey, Chairman
Washington Utilities and
Transportation Commission
Highways-Licenses Building
Mail Stop PB02
Olympia, Washington 98504
(206) 753-6423

Weights and Measures
John H. Lewis, Chief
Weights and Measures Section
2747 29th Avenue, SW
Tumwater, Washington 98502
(206) 753-5059

West Virginia

General
John Anthony Reed, Director
Consumer Protection Division
Office of Attorney General
3412 Staunton Avenue, SE
Charleston, West Virginia 25305
(304) 348-8986
David L. Griffith, Director
Consumer Protection Division
Department of Labor
1900 Washington Street, E
Charleston, West Virginia 25305
(304) 348-7890 (Weights and
Measures, Bedding, Upholstery)

City Office
Jane H. Theillings, Director
Consumer Protection Department
P.O. Box 2749
Charleston, West Virginia 25330
(304) 348-8173

Aging
Director, Commissioner on Aging
State Capitol
Charleston, West Virginia 25305
(304) 348-3317

Banking and Credit
W. Lobell Higgins
Commissioner of Banking
State Office Building 6
Room B-406
1900 Washington Street, E
Charleston, West Virginia 25305
(304) 348-2294

Energy
Jorin Herholdt, Director
Fuel and Energy Division
Governor's Office of Economic
and Community Development
1262½ Greenbriar Street
Charleston, West Virginia 25305
(304) 348-8860

Insurance
Richard G. Shaw
Insurance Commissioner
1800 Washington Street, E
Charleston, West Virginia 25305
(304) 348-3386

Transportation and/or Utilities
West Virginia Public Service
Commission
E-217 State Capitol Building
Charleston, West Virginia 25305
(304) 348-2182
Chauncey H. Browning, Jr.
Attorney General of West Virginia
Office of Attorney General
26E State Capitol Building
Charleston, West Virginia 25305
(304) 348-2021
(304) 348-8986 (Consumer Protection
Division)

Weights and Measures
David L. Griffith, Director
Division of Consumer Protection
1900 Washington Street E
Charleston, West Virginia 25305
(304) 348-7890

Wisconsin

General
James Jeffries
Assistant Attorney General
Office of Consumer Protection
Department of Justice
State Capitol
Madison, Wisconsin 53702
(608) 266-1852

Branch Office
Jonathan P. Siener
Office of Consumer Protection
Milwaukee State Office Building
819 N 6th Street, Room 520
Milwaukee, Wisconsin 53203
(414) 224-1867

State Office
Mary K. Ryan, Administrator
Division of Consumer Protection
Department of Agriculture,
Trade and Consumer Protection
P.O. Box 8911
Madison, Wisconsin 53708
(608) 266-9837
800-362-8025 (Wisconsin only)

Branch Offices
Gary Bauer, Supervisor
Northwest District Office
1727 Loring Street
Altoona, Wisconsin 54720
(715) 836-2861
Denise Strey
Northeast District Office
1181 A Western Avenue
Green Bay, Wisconsin 54303
(414) 497-4210

Donald Dean, Supervisor
Southeast District Office
10320 W Silver Spring Drive
Milwaukee, Wisconsin 53225
(414) 257-8966

County Offices

Kenosha County
Richard Armstrong
Consumer Investigator
912 56th Street
Kenosha, Wisconsin 53140
(414) 656-6480

Marathon County
Rand L. Kruger, District Attorney
District Attorney's Office
Marathon County Court House
Wausau, Wisconsin 54401
(715) 842-0471

Milwaukee County
Greg Herman
Assistant District Attorney
Consumer Fraud Unit
821 W State Street
Room 412
Milwaukee, Wisconsin 53233
(414) 278-4792

Portage County
Fred Fleishauer, District Attorney
District Attorney's Office
Consumer Fraud Unit
Portage County Court House
Stevens Point, Wisconsin 54481
(715) 346-3393

Racine County
Dennis Barry, District Attorney
District Attorney's Office
Consumer Fraud Division
730 Wisconsin Avenue
Racine, Wisconsin 53403
(414) 636-3125

Aging
Bureau on Aging
Department of Health and Social
Services
Division of Community Services
1 W Wilson Street, Room 700
Madison, Wisconsin 53702
(608) 266-2536

Automobiles
Donovan Krohn, Chief
Dealer Complaint Section
Division of Motor Vehicles
P.O. Box 7909
Madison, Wisconsin 53707
(608) 266-1425

Banking and Credit
Erich Miltenberg
Commissioner of Banking
30 W Mifflin Street, Room 401
Madison, Wisconsin 53703
(608) 266-1621

Energy
Ken Howard, Administrator
Division of State Executive
Budget and Planning
Madison, Wisconsin 53702
(608) 266-3382

Insurance
Susan Mitchell
Commissioner of Insurance
123 W Washington Avenue
Madison, Wisconsin 53702
(608) 266-3585

Transportation and/or Utilities
Stanley York, Chairman
Wisconsin Public Service
Commission
432 Hill Farms State Office
Building
Madison, Wisconsin 53702
(608) 266-1241
Gehrmann E. Bernard
Administrative Officer
Wisconsin Transportation
Commission
Hill Farms State Office Building
4802 Sheboygan Avenue
P.O. Box 7957
Madison, Wisconsin 53707
(608) 266-2321

Weights and Measures
R.W. Probst, Director
Bureau of Standards
Department of Agriculture
Box 3911, 801 W Eadger Road
Madison, Wisconsin 53708
(608) 266-7241

Wyoming

General
Jim Gusea
Assistant Attorney General
123 Capitol Building
Cheyenne, Wyoming 82002
(307) 777-7841

Aging
Department of Health and
Social Services
Division of Public Assistance
and Social Services
Hathaway Building
Cheyenne, Wyoming 82002
(307) 777-7561

Banking and Credit
Dwight D. Bonham, State Examiner
819 W Pershing Avenue
Cheyenne, Wyoming 82002
(307) 777-7797

Energy
Dick Hartman
State Planning Coordinator
2320 Capitol Avenue
Cheyenne, Wyoming 82002
(307) 777-7574

Insurance
John T. Langdon
Insurance Commissioner
2424 Pioneer
Cheyenne, Wyoming 82001
(307) 777-7401

Transportation and/or Utilities
Wyoming Public Service Commission
Capitol Hill Building
320 W 25th Street
Cheyenne, Wyoming 82002
(307) 777-7427

Weights and Measures
W. W. Hovey, Director
Division of Markets
2219 Carey Avenue
Cheyenne, Wyoming 82002
(307) 777-7321

For More Information

If you have questions about any program or agency in the Federal Government, you may want to call the Federal Information Center (FIC) nearest you. FIC staffs are prepared to help consumers find needed information or locate the right agency—usually Federal, but sometimes state or local—for help with problems. Each city listed below has an FIC or a tieline—a toll-free local number connecting to an FIC elsewhere. Local listings printed in *italics* are tielines to the nearest FIC.

ALABAMA		IOWA		OHIO	
<i>Birmingham</i>	205-322-8591	<i>Des Moines</i>	515-284-4448	<i>Akron</i>	216-375-5638
<i>Mobile</i>	205-438-1421			<i>Cincinnati</i>	513-684-2801
ARIZONA		KANSAS		<i>Cleveland</i>	216-522-4040
<i>Phoenix</i>	602-261-3313	<i>Topeka</i>	913-295-2866	<i>Columbus</i>	614-221-1014
<i>Tucson</i>	602-622-1511	<i>Wichita</i>	316-263-6931	<i>Dayton</i>	513-223-7377
ARKANSAS		KENTUCKY		<i>Toledo</i>	419-241-3223
<i>Little Rock</i>	501-378-6177	<i>Louisville</i>	502-582-6261	OKLAHOMA	
CALIFORNIA		LOUISIANA		<i>Oklahoma City</i>	405-231-4868
<i>Los Angeles</i>	213-688-3800	<i>New Orleans</i>	504-589-6696	<i>Tulsa</i>	918-584-4193
<i>Sacramento</i>	916-440-3344	MARYLAND		OREGON	
<i>San Diego</i>	714-293-6030	<i>Baltimore</i>	301-962-4930	<i>Portland</i>	503-221-2222
<i>San Francisco</i>	415-556-6600	MASSACHUSETTS		PENNSYLVANIA	
<i>San Jose</i>	408-275-7422	<i>Boston</i>	617-223-7121	<i>Allentown</i>	
<i>Santa Ana</i>	714-836-2386	MICHIGAN		<i>Bethlehem</i>	215-821-7785
COLORADO		<i>Detroit</i>	313-226-7016	<i>Philadelphia</i>	215-597-7042
<i>Colorado Springs</i>	303-471-9491	<i>Grand Rapids</i>	616-451-2628	<i>Pittsburgh</i>	412-644-3456
<i>Denver</i>	303-837-3602	MINNESOTA		<i>Scranton</i>	717-346-7081
<i>Pueblo</i>	303-544-9523	<i>Minneapolis</i>	612-725-2073	RHODE ISLAND	
CONNECTICUT		MISSOURI		<i>Providence</i>	401-331-5565
<i>Hartford</i>	203-527-2617	<i>Kansas City</i>	816-374-2466	TENNESSEE	
<i>New Haven</i>	203-624-4720	<i>St. Joseph</i>	816-233-8206	<i>Chattanooga</i>	615-265-8231
DISTRICT OF COLUMBIA		<i>St. Louis</i>	314-425-4106	<i>Memphis</i>	901-521-3285
<i>Washington</i>	202-755-8660	NEBRASKA		<i>Nashville</i>	615-242-5056
FLORIDA		<i>Omaha</i>	402-221-3053	TEXAS	
<i>Fort Lauderdale</i>	305-522-8531	NEW JERSEY		<i>Austin</i>	512-472-5494
<i>Jacksonville</i>	904-354-4756	<i>Newark</i>	201-645-3600	<i>Dallas</i>	214-767-8585
<i>Miami</i>	305-350-4155	<i>Paterson</i>		<i>Fort Worth</i>	817-334-3624
<i>Orlando</i>	305-422-1800	<i>Passaic</i>	201-523-0717	<i>Houston</i>	713-226-5711
<i>St. Petersburg</i>	813-893-3495	<i>Trenton</i>	609-396-4400	<i>San Antonio</i>	512-224-4471
<i>Tampa</i>	813-229-7911	NEW MEXICO		UTAH	
<i>West Palm Beach</i>	305-833-7566	<i>Albuquerque</i>	505-766-3091	<i>Ogden</i>	801-399-1347
GEORGIA		<i>Santa Fe</i>	505-983-7743	<i>Salt Lake City</i>	801-524-5353
<i>Atlanta</i>	404-221-6891	NEW YORK		VIRGINIA	
HAWAII		<i>Albany</i>	518-463-4421	<i>Newport News</i>	804-244-0480
<i>Honolulu</i>	808-546-8620	<i>Buffalo</i>	716-846-4010	<i>Norfolk</i>	804-441-3101
ILLINOIS		<i>New York</i>	212-264-4464	<i>Richmond</i>	804-643-4928
<i>Chicago</i>	312-353-4242	<i>Rochester</i>	716-546-5075	<i>Roanoke</i>	703-982-8591
INDIANA		<i>Syracuse</i>	315-476-8545	WASHINGTON	
<i>Gary/Hammond</i>	219-883-4110	NORTH CAROLINA		<i>Seattle</i>	206-442-0570
<i>Indianapolis</i>	317-269-7373	<i>Charlotte</i>	704-376-3600	<i>Tacoma</i>	206-383-5230
		WISCONSIN		<i>Milwaukee</i>	414-271-2273

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