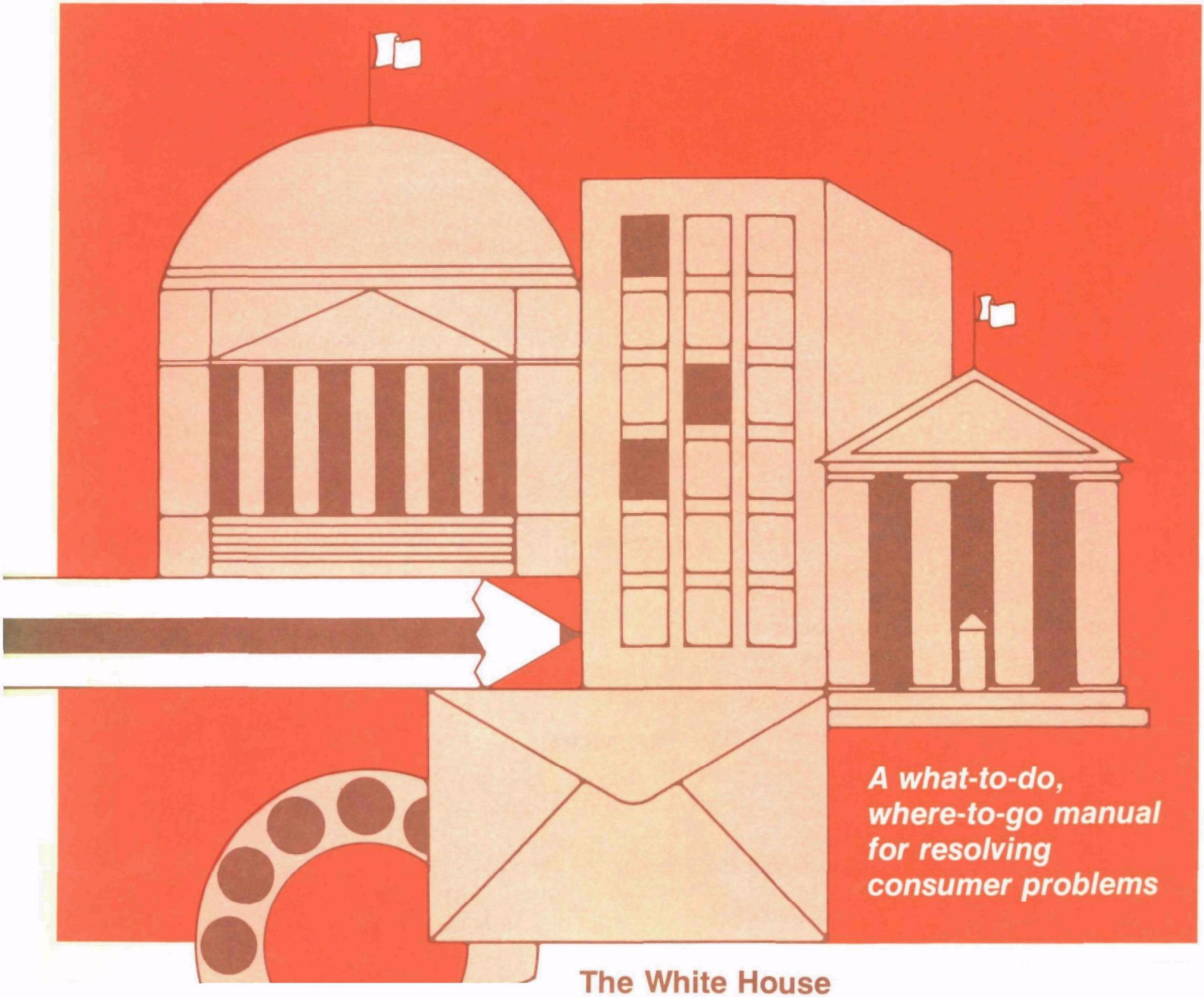
# Consumer's Resource Handbook



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

**The White House**
**Office of the Special Assistant for Consumer Affairs**
*and the*
***Environmental Protection Agency***

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,

Jimmy Carter

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UNITED STATES
ENVIRONMENTAL PROTECTION AGENCY
WASHINGTON, D.C. 20460

Dear Consumer:

I am pleased to make this *Consumer's Resource Handbook* available to you. This impressive compilation of information should provide invaluable help to all consumers.

Those especially interested in matters pertaining to EPA should note the following:

**EPA**

Consumer complaints and general inquiries
Public Information Center (PM-215)
EPA, Washington, D.C. 20460 (202) 755-0707

Requests for publications
Printing Management Office (PM-215)
EPA, Washington, D.C. 20460 (202) 755-0891

Citizen participation
Office of Public Awareness (A-107)
EPA, Washington, D.C. 20460 (202) 755-0700

Toxic Substances inquiries
Office of Toxic Substances (TS-799)
EPA, Washington, D.C. 20460 (202) 554-1404
**800-424-9065**

Douglas Costle
Administrator

950R79020

# Consumer's Resource Handbook

*Published by*

**The White House**
**Office of the Special Assistant for Consumer Affairs**
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and
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**December 1979**

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.

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

**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.

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 comolaint 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 beginning programs. Arbitration is a way for people to settle 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 Assocation (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 AutoCAPSs.

**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

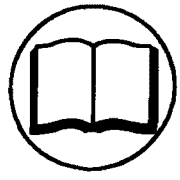
**SECTION II** lists and describes the functions, services and information available from Federal offices. These descriptions are arranged by subject ranging from "Advertising" to "Weights and Measures." The following key and legend system makes it easy to tell what services and information are offered. 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 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 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.

This symbol means that an agency provides consumer information.



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 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.

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

**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."

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# 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

*An explanation of the symbols used in this section can be found on page 11.*

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

## I

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

*An explanation of the symbols used in this section can be found on page 11.*

# 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-competititve 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, slipcovers, 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

*An explanation of the symbols used in this section can be found on page 11.*

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,

or

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.

*An explanation of the symbols used in this section can be found on page 11.*

## 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 matters. 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 policymakers 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 protective 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.

*An explanation of the symbols used in this section can be found on page 11.*

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 Administration** (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 admininstered 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.

*An explanation of the symbols used in this section can be found on page 11.*

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 Heatlh, 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 postive 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 guaranteee 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 Commisson**
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 number 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 responsibilty 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) adminster 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 annual 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.

*An explanation of the symbols used in this section can be found on page 11.*

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

# 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 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.

# 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** (FWHA) 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. FWHA 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.

*An explanation of the symbols used in this section can be found on page 11.*

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 Administation** (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 eligible 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 Bluilding
   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.
Altanta, 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 Batterymarch
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
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**Energy**

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**Insurance**

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1000 MacKay Building
338 Denali Street
Anchorage, Alaska 99501
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Alaska Pipeline Commission
338 Denali Street
12th Floor
Anchorage, Alaska 99501
(907) 279-0583

Alaska Public Utilities Commission
1100 MacKay Building
338 Denali Street
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**City Offices**

**Phoenix**

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Phoenix, Arizona 85003
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**Tucson**

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Public Affairs Division
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Tucson, Arizona 85726
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**Aging**

Aging and Adult Administration
Department of Economic Security
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Phoenix, Arizona 85013
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**Energy**

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**Transportation and/or Utilities**

Arizona Corporation Commission
2222 W Encanto Boulevard
Phoenix, Arizona 85009
(602) 255-3624

**Weights and Measures**

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Office on Aging and Adult Services
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7th and Main
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Complaint mediation)

(916) 445-1254
(Consumer information)

**800-366-5131**
(Auto repair complaints Calif. only)

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**Automobiles**

Department of Consumer Affairs
Bureau of Automotive Repair
1020 N Street
Sacramento, California 95814
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(California only; auto repair only)

**Aging**

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Department of Social Services
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Denver, Colorado 80203
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500 State Services Building
1525 Sherman Street
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**Aging**

Department on Aging
80 Washington Street
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Department of Health and Social Services
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(302) 571-3250
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**Weights and Measures**

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**General**

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Cafritz Building
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| NORTH CAROLINA | |
| *Charlotte* | *704-376-3600* |
| OHIO | |
| *Akron* | *216-375-5638* |
| Cincinnati | 513-684-2801 |
| Cleveland | 216-522-4040 |
| *Columbus* | *614-221-1014* |
| *Dayton* | *513-223-7377* |
| *Toledo* | *419-241-3223* |
| OKLAHOMA | |
| Oklahoma City | 405-231-4868 |
| *Tulsa* | *918-584-4193* |
| OREGON | |
| Portland | 503-221-2222 |
| PENNSYLVANIA | |
| *Allentown/ Bethlehem* | *215-821-7785* |
| Philadelphia | 215-597-7042 |
| Pittsburgh | 412-644-3456 |
| *Scranton* | *717-346-7081* |
| RHODE ISLAND | |
| *Providence* | *401-331-5565* |
| TENNESSEE | |
| *Chattanooga* | *615-265-8231* |
| Memphis | 901-521-3285 |
| *Nashville* | *615-242-5056* |
| TEXAS | |
| *Austin* | *512-472-5494* |
| *Dallas* | *214-767-8585* |
| Fort Worth | 817-334-3624 |
| Houston | 713-226-5711 |
| *San Antonio* | *512-224-4471* |
| UTAH | |
| *Ogden* | *801-399-1347* |
| Salt Lake City | 801-524-5353 |
| VIRGINIA | |
| *Newport News* | *804-244-0480* |
| Norfolk | 804-441-3101 |
| *Richmond* | *804-643-4928* |
| *Roanoke* | *703-982-8591* |
| WASHINGTON | |
| Seattle | 206-442-0570 |
| *Tacoma* | *206-383-5230* |
| WISCONSIN | |
| *Milwaukee* | *414-271-2273* |