

DTIC FILE COPY

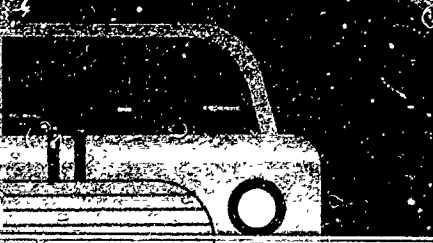
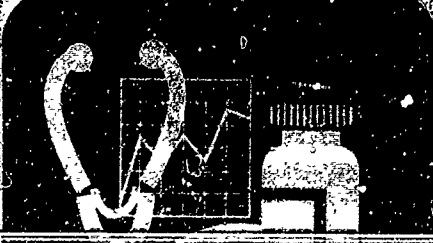
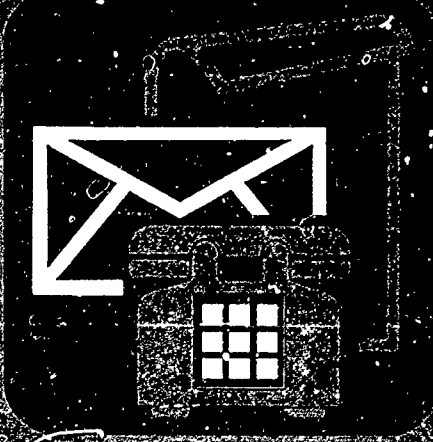
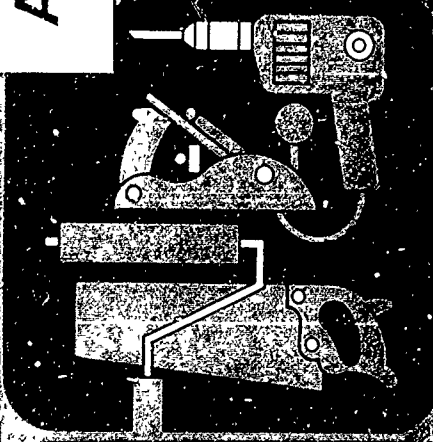
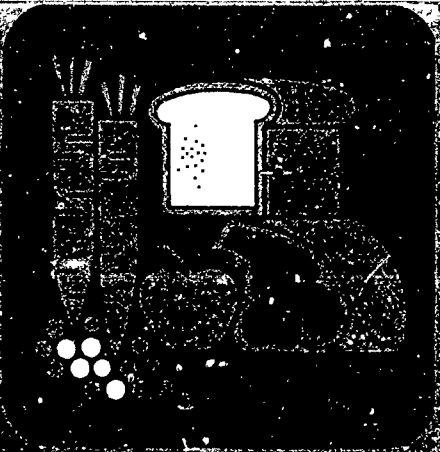
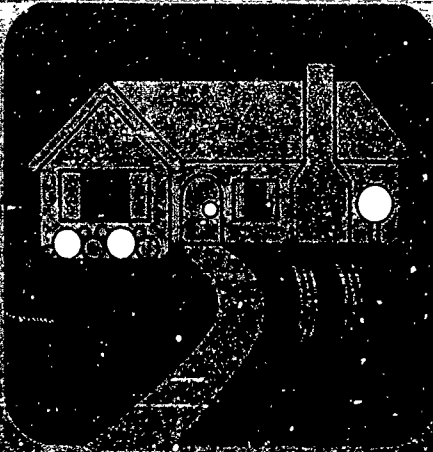
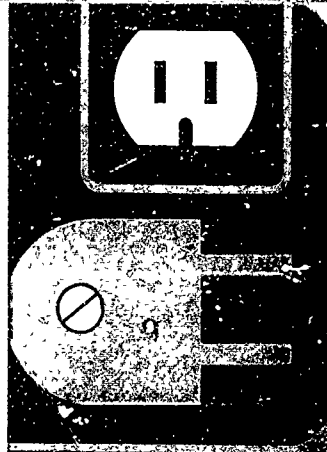
Consumer's

DTIC
COLLECTE
APR 05 1990

CD D

R E S O U R C E H A N D B O O K

AD-A220 356



DISTRIBUTION STATEMENT A
Approved for public release;
Distribution Unlimited

Office of the Special Adviser to the President for Consumer Affairs
The White House, Washington, DC
and the
United States Office of Consumer Affairs

in cooperation with the
Department of Defense



"...On a grand scale, consumerism is nations creating policies that are responsive to consumer perspectives. Consumerism is corporations that make safety their first concern and develop quality products and services. Consumerism is governments using tax dollars wisely, responsively, and ethically. It is also charities that inspire us to support worthy causes with our financial resources.

On a more personal level, consumerism is a parent putting safe, nutritious food on the table. It is families knowing how to spend and save wisely so they have enough money left over to pursue a dream or enjoy a special pastime. Indeed, the marketplace skills of individual consumers play an important role in ensuring that every American citizen enjoys his or her share in our Nation's prosperity..."

Excerpts from President Bush's 1989 Proclamation of National Consumers Week,
April 23-29, 1989



THE SECRETARY OF DEFENSE
WASHINGTON THE DISTRICT OF COLUMBIA

Dear Consumer:

The Department of Defense is pleased to participate in the publication of the Consumer's Resource Handbook. We are concerned about the difficulties that consumers sometimes experience when seeking help with a complaint. The handbook is designed to bring you to the right source for assistance. I am sure you will find it a useful reference guide in resolving complaints.

Sincerely,

Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

Bonnie Guiton

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

Andrew Poat
Deputy Director

Nickie Athanason-Dymersky
General Counsel

Michelle Muth
Managing Editor

Beth Borders
Associate Editor

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

Dinah Bernhardt
Geraldine
Daisy C
Edna C
Kellee E
Patricia F

Nellie Fegans
Millie Gerstner
Barbara Hill
Bonnie Jansen
Valerie Jarrell
Ron Jensen

Fred Johnson
Frank Marvin
Howard Seltzer
Gina Ley Steiner
Karen Stockmeyer
Juanita Yates

Acknowledgments

Funding for this publication was made possible through the support of the following Federal departments and agencies:

Consumer Product Safety Commission • Department of Agriculture • Department of Defense
Department of Education • Department of Energy • Department of Health and Human Services
Department of Housing and Urban Development • Department of the Interior • Department of Justice
Department of Labor • Department of Veterans Affairs • Federal Communications Commission
Federal Deposit Insurance Corporation • Federal Trade Commission • General Services Administration
National Credit Union Administration • Postal Rate Commission • Small Business Administration
United States Postal Service

Government Printing Office

1990 Edition

This Handbook is a public document and may be reproduced in part or in its entirety without permission.
Please credit the U.S. Office of Consumer Affairs.

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

**THE WHITE HOUSE
WASHINGTON**



Dear Consumer:

I am proud to introduce the 5th edition of the *Consumer's Resource Handbook*. This how-to-do-it guide is one of the most popular and widely-praised books ever published by the Federal government. The *Handbook* is written for the individual American consumer and the consumer affairs professional.

In "Part I—How to be a Smart Consumer" we offer hints on how to get the most for your money. "Eubie Smart" is a special cartoon character we use with our list of consumer tips. This section contains tips on how to choose child care, how to protect your privacy, and how to choose a school for your child. Eubie also offers pointers about car repair, home remodeling, and credit card fraud. If you are trying to resolve a consumer complaint, this part of the *Handbook* shows you how to write a complaint letter.

The second section, "Part II—Consumer Assistance Directory," lists the addresses and telephone numbers of businesses, state and local consumer protection offices, and Federal government agencies. You can write or call these offices for help with your consumer questions and problems.

If you are not sure where to find the information you need, check the Index in the back of the *Handbook*. The Index is arranged by subject.

Whether you are an individual consumer or a consumer affairs professional, we hope you will find this *Handbook* useful.

Sincerely,

A handwritten signature in cursive script that reads "Bonnie Guiton". The signature is fluid and elegant, with a large initial 'B'.

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

Table of Contents

Message from President Bush

Letter from Bonnie Guiton, Special Adviser to the President for Consumer Affairs, and Director, U.S. Office of Consumer Affairs . . . ii

Part I. How to be a Smart Consumer

How to Get the Most for Your Money and Avoid Consumer Problems	1
How to Handle Your Own Complaint	2
How to Write a Complaint Letter	2
Sample Complaint Letter	3
How to Use this Handbook	4
What's in the Handbook	4
Consumer Tips from Eubie Smart	7

Part II. Consumer Assistance Directory

Corporate Consumer Contacts	11
Car Manufacturers	35
Better Business Bureaus	42
Trade Associations and Other Dispute Resolution Programs	45
State, County, and City Government Consumer Protection Offices	48
State Agencies on Aging	61
State Banking Authorities	63
State Insurance Regulators	65
State Utility Commissions	67
State Vocational and Rehabilitation Agencies	69
State Weights and Measures Offices	73
Military Commissary and Exchange Contacts	75
Federal Information Centers	77
Selected Federal Agencies	78
Federal TDD Directory	84
Index	87
Acknowledgments	i

Accession For	
NTIS CRA&I	J
DTIC TAB	U
Unannounced	D
Justification	
By	
Distribution /	
Availability Codes	
Dist	Avail and/or Special
A-1	



Part I

How to Be a Smart Consumer

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

Before you buy:

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

After you buy:

- Read and follow the instructions on how to use the product or service.
- Use the product only for the purpose outlined by the manufacturer in the instructions.
- Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office for more information. A list of these offices begins on page 48.
- Keep all sales receipts, warranties, and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself may cancel the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation. Also, keep copies of the letters you send to the company and any replies they send to you.



How to Handle Your Own Complaint

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

Collect records:

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

Go back to where you made the purchase:

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

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

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

Don't give up:

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

Describe the problem:

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

How to Write a Complaint Letter

Where to write:

If talking with the sales person or company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 11.

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

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

What to write:

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

Sample Complaint Letter

(Your Address)
(Your City, State, ZIPCode)
(Date)

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

Dear (Contact Person):

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

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

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

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

Sincerely,

(Your name)
(Your account number)

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

- ask for specific action
- enclose copies of documents

- state the problem
- give the history

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

**Keep copies of
your letter and
all related documents**

How to Use this Handbook

The *Consumer's Resource Handbook* is divided into two sections. Part I—How to be a Smart Consumer lists tips on how to get the most for your money, how to handle your own complaint and how to write a complaint letter. Part I also includes tips about several consumer issues such as protecting personal privacy, finding child care, and credit card fraud.

Part II of the *Handbook* lists offices you can contact for help with consumer problems or questions. This section includes: Corporate Consumer Contacts, Car Manufacturers, Better Business Bureaus, Trade Associations and Other Dispute Resolution Programs, State, County and City Government Consumer Offices, Selected Federal Agencies, and Military Commissary and Exchange Contacts. Check the Table of Contents for a complete list of the offices in this part of the book.

There is a Subject Index at the back of the Handbook which can help you locate information about specific topics. (S.D.W.)

Remember:

1. First contact the seller if you have a complaint.
2. If that does not resolve your problem, contact the company headquarters.
3. If your problem is still unresolved, refer to the index for the organizations, or local, state and Federal offices that provide assistance.
4. Taking legal action should be the last resort. However, if you decide to exercise this right, be aware that you may have to act within a certain time period. Check with your lawyer about any statutes that apply to your case.

What's in the Handbook

Corporate Consumer Contacts

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

The addresses and telephone numbers of more than 600 companies are listed in the Corporate Consumer Contacts section of this Handbook, beginning on page 11. Many entries include toll-free "800" telephone numbers. Some companies have Telecommunications Devices for the Deaf (TDD) for the hearing impaired. All "800" and "TDD" numbers are in bold type. If you write to the company, use the sample letter on page 3 as a guide for your own letter.

Car Manufacturers

Most foreign and American car manufacturers have regional offices which handle consumer complaints that are not resolved by your local car dealer. The list of Car Manufacturers begins on page 35.

Better Business Bureaus

Currently, there are about 180 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private, local businesses. They offer a variety of services. These services include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance.

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

The address for the Council and a list of BBBs operating in the United States begins on page 42.

Trade Associations and Other Dispute Resolution Programs

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

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

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

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

A list of Trade Associations and other Dispute Resolution Programs begins on page 45.

State, County, and City Government Consumer Offices

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

If you have a consumer problem with a business outside the state where you live, you should contact the consumer office in the state where you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents, and all correspondence with the company. A list of State, County, and City Government Consumer Protection Offices begins on page 48.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately, beginning on page 61.

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

Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information that may be helpful in making purchase decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 77.

The Federal agencies listed in the Selected Federal Agencies section, beginning on page 78, respond to consumer complaints and inquiries. A list of Federal agencies with Telecommunications Devices for the Deaf (TDD) begins on page 84.

Military Commissary and Exchange Contacts

Interested consumers will find a list of Military Commissary and Exchange Contacts on page 75. The list includes the regional offices and headquarters for all the Armed Forces Exchanges and Commissaries.

Other Sources of Help

Libraries

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

Media Programs

Many local newspapers and radio and television stations throughout the United States have "Action-Line" or "Hot Line" services. These programs may be able to help consumers with their problems. Sometimes these programs are successful in helping to resolve consumer complaints because of their influence in communities. Some Action Lines select only the most severe problems, or those that occur most frequently. They may not be able to handle every complaint.

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

Occupational and Professional Licensing Boards

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

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

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

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

Legal Help

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

Small Claims Courts

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

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

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

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

Legal Aid Offices

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

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

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

Legal Services Corporation

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam, and Micronesia. Check the telephone directory for the LSC office nearest you or call the Federal Information Center (FIC) listed on page 77. Or call the LSC Public Affairs Office at (202) 863-4089. If you wish to buy a full directory of all LSC programs, write or call:

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

Private Lawyers

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

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

Other Consumer Information

Consumer Credit Counseling Services

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

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

Consumer Groups

Private and voluntary consumer organizations are usually created to advocate specific consumer interests. In some communities they will help individual consumers with complaints. To find out if such a group is in your community, contact your state or local consumer protection office. A list of these offices begins on page 48.

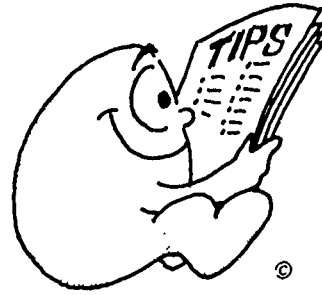
Consumer Information Catalog

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

Consumer Tips from Eubie Smart

This section contains some tips to help you become a better consumer. It includes suggestions about how to choose child care, find the best school for you or your child, protect your privacy and tips about many other consumer topics.

Remember to check with your local consumer protection office and Better Business Bureau. They can help you, too. Their addresses are listed in Part II of this Handbook.



Selecting Child Care

Choosing child care is an important issue for parents. Here are some questions parents may want to ask when looking for child care:

1. What are the licensing laws for day care providers in your city, county or state? Your local consumer protection office is a good place to check for this information.
2. Do caregivers have references? What about special training in child development and education? How many children does each adult look after?
3. Is the home or center clean? Is there enough space inside and outside for the children to play? Is the playground fenced?
4. If the center is large, do visitors and children sign in and out? What are the safety precautions in case of fire or other emergencies?
5. What about sick children? Do they stay home? What if a child needs medical help?
6. How does the staff discipline children? How much of each day is filled with planned activities? Are activities geared to childrens' ages and development?
7. What are the fees for half-days, overtime or sick children?
8. Are kids' pictures or projects hung up and changed often?
9. Do caregivers tell you what your child did that day? How he or she is doing overall?

After your child is in a program, you may wish to ask:

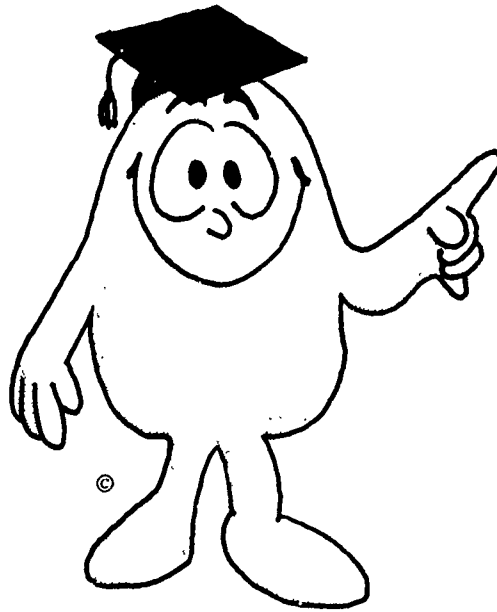
1. Does your child talk happily about the program?
2. Do you know new employees? Do they talk to your child?

Employers may wish to contact the Department of Labor's Women's Bureau Work and Family Clearinghouse. The Clearinghouse can provide information about child or elder care. For more information call: (202) 523-4486.

Protecting Personal Privacy

Here are some tips about how you can protect the privacy of your credit, medical, and insurance records:

1. When you are filling out an application for credit, insurance or a job, ask how the information you give about yourself will be used. Who has access to it? Is your mailing address sold to other companies? How long is the information kept? How often is it updated?
2. The Direct Marketing Association (DMA) operates the Mail Preference Service and the Telephone Preference Service. If you wish to have your name removed from nationally-based advertising lists, write to these services. The addresses are listed on page 46 of this Handbook.
3. Credit bureaus keep records about how you pay your bills, how much credit you have, etc. For a small fee, you can find out what's in your credit record and the names of the companies that have asked for information about you. If you are turned down for credit, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.
4. If you find a mistake in your credit report, the credit bureau must check it and correct it for you. Any negative information that cannot be proven must be removed. However, correct information about late payments can stay on your record for seven years. More severe credit problems such as bankruptcies can stay on your record for up to 10 years. You can also add your own 100-word statement of explanation for a credit problem to your file.



Choosing A School

Whether you are looking for a school for your child or looking to improve your own skills, education is an investment decision that should be made carefully.

Choosing a school for a child:

1. There are many types of schools; magnet schools, public schools, private schools, etc.
2. Every child learns differently. Choose the school that best meets your child's learning style.
3. Become involved in your child's education and school.
4. Public schools are grouped into local city or county school districts. Check with your local consumer protection office or look in the telephone book to find the address of your local school district office.
5. The Department of Education has published a booklet, "Choosing a School for Your Child." Free copies of the booklet may be ordered by writing: Choosing a School, Consumer Information Center, Pueblo, Colorado 81009.

Choosing a job training program:

1. If you are looking for a job training program, avoid scams by checking with your local consumer protection office or Better Business Bureau before you enroll.
2. Before going back to school, check to see if local employers or others offer similar training for free.
3. Be sure the skills the school teaches will be useful to you and are currently being used in the workplace.
4. If you must learn how to use equipment, does the school have enough equipment so every student can practice using it? Is the equipment up-to-date?

5. How many recent students graduated? How many found jobs in their fields? Did the school help them find jobs, and how long did it take? How do current and past students feel about the school's program?

6. Will the program improve your math, reading and thinking skills? Will it teach you how to keep learning after graduation?

7. Does the program include on-the-job training? Do teachers work with industry and update their skills regularly?

8. Do you have to take out a loan to pay for the program? Who pays back the loan if the school doesn't deliver on its promises?

Paying for Job Training or College:

There are several sources of financial aid: scholarships, grants and loans. Scholarships and grants **do not** have to be paid back. Loans **do** have to be paid back. The Department of Education oversees Federal financial aid programs for job training or college.

1. Check with your local library for information about financial aid. Also check with the school about its financial aid programs.

2. The Department of Education can answer your questions about how to apply for Federal financial aid, how to solve loan problems or how to report possible fraud. The Department's addresses are on page 78 of this Handbook.

3. Remember that loans must be paid back. Because of the large number of students who **do not** pay back their loans, the Department of Education and other financial aid providers have adopted stiff penalties for those who **do not** pay back the loans.

Home Improvements

1. Compare costs by getting more than one estimate. Each estimate should be based on the same building specifications, materials and time frame.

2. Before choosing a contractor, check with state, county, or local consumer protection agencies to see if a large number of complaints have been filed against the contractor.

3. Check with your local housing authority to see if licensing and/or bonding are required of contractors in your area. If so, ask to see the contractor's license and bonding papers.

4. Be sure the written contract includes the contractor's full name, address, phone number and professional license number (where required). The contract should also include a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract. Fill in or draw a line through any blank spaces.

5. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.

6. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.

7. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that you send a notice of cancellation by telegram or certified mail, return receipt requested.

8. For a large remodeling job that involves many subcontractors and a substantial financial commitment, it is wise to protect yourself from liens against your home in the event the contractor does not pay subcontractors or suppliers. Add a release-of-lien clause to the contract or place your payments in an escrow account until the work is completed.

9. If you cannot pay for a project without a loan, add a clause to your contract stating it is valid only if financing is obtained.

10. Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.

Credit Cards

1. Keep a list of your credit card numbers, expiration dates, and the phone number of each card issuer in a safe place.

2. Credit card issuers offer a wide variety of terms (annual percentage rate, methods of calculating the balance subject to the finance charge, minimum monthly payments, and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.

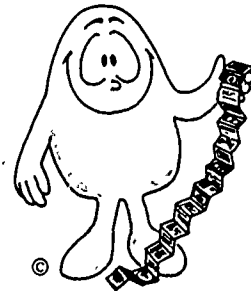
3. When you use your credit card, watch your card after giving it to a clerk. Take your card back promptly after the clerk is finished with it and make sure it's yours.

4. Tear up the carbons when you take your credit card receipt.

5. Never sign a blank receipt. Draw a line through any blank spaces above the total when you sign receipts.

6. Open credit card bills promptly and compare them with your receipts to check for unauthorized charges and billing errors.

7. Write the card issuer promptly to report any questionable charges. Written inquiries should not be included with your payment. Instead, check the billing statement for the correct address for billing questions. The inquiry must be in writing and must be sent within 60 days to guarantee your rights under the Fair Credit Billing Act.



8. Never give your credit card number over the telephone unless you made the call. Never put your card number on a post card or on the outside of an envelope.

9. Sign new cards as soon as they arrive. Cut up and throw away expired cards. Cut up and return unwanted cards to the issuer.

10. If any of your credit cards are missing or stolen, report the loss as soon as possible to the card issuer. Check your credit card statement for a telephone number for reporting stolen credit cards. Follow up your phone calls with a letter to each card issuer. The letter should contain your card number, the date the card was missing, and the date you called in the loss.

11. If you report the loss before a credit card is used, the issuer cannot hold you responsible for any subsequent unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges on each card is \$50.

Tips for Shopping by Mail, by Telephone, and by Television

Today there are many ways to buy products or services. Many consumers buy items through mail order or by telephone or even from television shopping programs.

Keep these tips in mind:

1. Be suspicious of exaggerated product claims or very low prices, and read product descriptions very carefully—sometimes pictures of products are misleading.

2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency or Better Business Bureau before ordering.

3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?

4. Keep a complete record of your order; including the company's name, address and telephone number, the price of the items ordered, any handling or other charges, the date you mailed (or telephoned) in the order, and your method of payment. Keep copies of canceled checks and/or statements.

5. If you order by mail, your order should be shipped within 30 days after the company receives your complete order, unless another period is agreed upon when placing the order or is stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipping period along with an option to cancel the order.

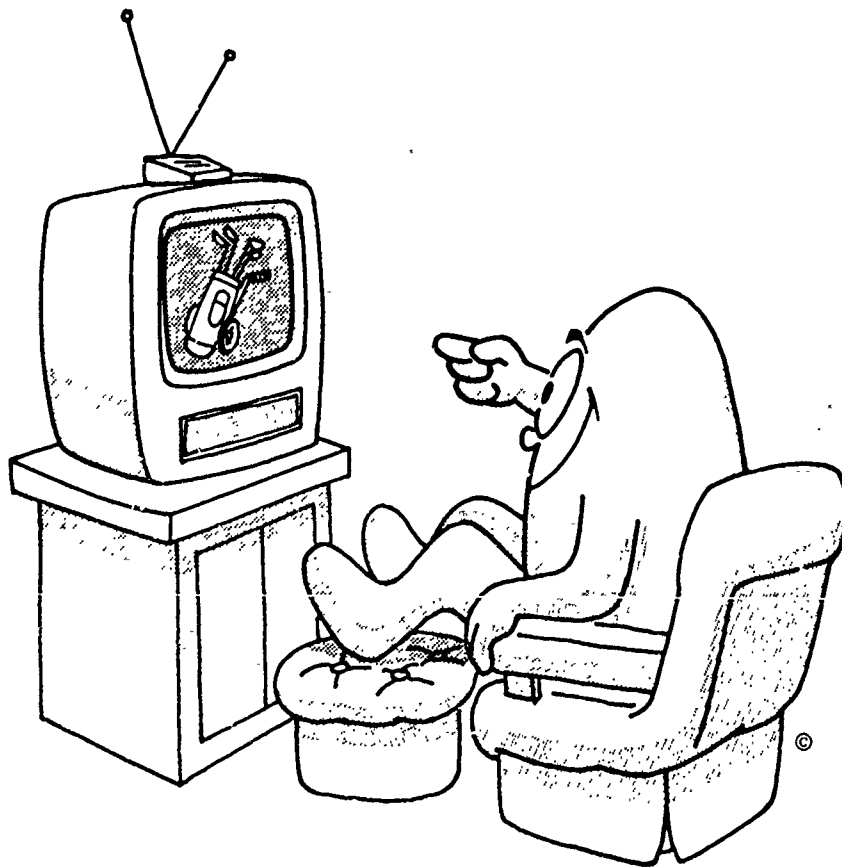
6. If you buy a product through a television shopping program, check the cost of the same item sold by other sources, including local stores, catalogs, etc.

7. If you want to buy a product based on a telephone call from the company, ask for the name, address, and phone number where you can reach the caller after considering the offer.

8. Never give your credit card or social security number over the telephone as proof of your identity.

9. Postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the U.S. Postal Inspector's Office (see page 83 of this Handbook for the address).

10. You can have a charge removed from your bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.



Corporate Consumer Contacts

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

This section lists the names and addresses of almost 600 corporate headquarters, and in many cases, the name of the person to contact. Most listings also include toll-free "800" numbers. Unless otherwise noted, the toll-free "800" numbers can be used from anywhere in the continental United States.

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section. For example: Admiral, see Maycor.

Questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles the complaints for the Admiral brand.

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

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

A

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

Audience Information
Capitol Cities/ABC Inc.
(212) 456-7777

Mr. Joseph P. Casassa
Supervisor, Product Service
**AC Rochester, Division of
General Motors Corporation**
1601 North Averill Avenue
Flint, MI 48556
(313) 257-6390

Mrs. Susan Shaw
Consumer Affairs Assistant
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06156
(203) 273-7694
1 (800) 243-0185
(toll free outside CT)

Ms. Patricia Hubbard
Coordinator, Consumer Relations
A. H. Robins Company, Inc.
3800 Cutshaw Avenue
Richmond, VA 23230
(904) 25-2720

AJAY Sports
1501 East Wisconsin Street
Delavan, WI 53115
(414) 728-5521
1 (800) 558-3267 (toll free)

Mr. Cal Kraft, Director
Office of Consumer Relations
Amtrak
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 906-2121
1 (800) USA-RAIL
(toll free reservations and information)
1 (800) 356-5393 (toll free for credit card
inquiries only)

Ms. Cheryl Ragland
Director of Consumer Affairs
AT&T
295 North Maple Avenue
Room 2349 F-2
Basking Ridge, NJ 07920
(201) 221-7105

Mr. Karl Entroth and Mr. Dave Lewis
Golf Division National Consumer Relations
Acushnet
P.O. Box B 965
New Bedford, MA 02741
1 (800) 225-8500 toll free)

Admiral
see Maycor

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

Ms. Donna Carr
Supervisor, Consumer Affairs
Airwick Industries, Inc.
Division of Reckitt & Colman, Inc.
P.O. Box 945
Wayne, NJ 07474-0945
(201) 633-2831

Mr. Timothy Orkins
Director, Consumer Affairs
Alaska Airlines
P.O. Box 68900
Seattle, WA 98168
(206) 431-7286

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

Mrs. Leah Reed, Supervisor
Customer Service Department
Allied Van Lines
P.O. Box 4403
Chicago, IL 60680
(312) 717-3000

Mr. Michael Foort
Customer Relations Manager
Allstate Insurance Company
Allstate Plaza—F3
Northbrook, IL 60062
(312) 281-6718

Ms. Patti Yoshino
Manager, Customer Relations
Aloha Airlines
P.O. Box 30028
Honolulu, HI 96820
(808) 836-4283

Ms. Lorraine Raine
Senior Consumer Representative
Department of Operations
Alpo Pet Foods
P.O. Box 2187
Allentown, PA 18001
(215) 395-3301

Mrs. Kathy Ford
 Manager, Customer Relations
Amana Refrigeration, Inc.
 Amana, IA 52204
 (319) 622-5511
1 (800) 843-0304
 (toll free—product questions)

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

Ms. J.L. Ferguson
 Manager, Consumer Relations
American Airlines
 P.O. Box 619616 MD 5E12
 Dallas/Fort Worth, TX 75261-9616
 (817) 355-2131

Room #535—Approved Auto Repair
American Automobile Association
 8111 Gatehouse Road
 Falls Church, VA 22047-0001
 (written complaints only)

American Cyanamid Company
 see Shulton, Inc.

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

Customer Service
American Family Publishers
 P.O. Box 62999
 Tampa, FL 33662
1 (800) AFP-2400 (toll free)

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

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

American Learning Corporation
 see Encyclopaedia Britannica

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

Mr. Michael T. Miller, Senior Vice President
American Stores Company
 P.O. Box 27447
 Salt Lake City, UT 84127
 (801) 539-0112
1 (800) 541-2863 (toll free)

Mr. Anthony L. Fera
 Manager, Consumer Relations
American Tourister, Inc.
 91 Main Street
 Warren, RI 02885
 (401) 247-2100
1 (800) 538-3383 (toll free outside RI)

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

Mr. John B. Shaw, Manager
 Customer Relations and Consumer Affairs
Amoco Oil Company
 200 East Randolph
 Chicago, IL 60601
 (312) 856-4074

Mr. John Brown, Manager
 Corporate Government Affairs
Amway Corporation
 7575 East Fulton Road
 Ada, MI 49355
 (616) 676-6899
1 (800) 548-3878 (toll free TDD)

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

Mr. Robert Distelrath
 Manager, Consumer Relations
Anheuser-Busch, Inc.
 One Busch Place
 St. Louis, MO 63118-1852
 (314) 577-3093

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

Customer Relations Department
Apple Computer, Inc.
 20525 Mariani Avenue
 Mail Stop 37-S
 Cupertino, CA 95014
 (408) 974-2244
 (complaints and questions)
1 (800) 538-5585
 (toll free for dealer information)

Aramis, Inc.
 see Estee Lauder, Inc.

Customer Service
Arizona Mail Order
 3740 East 34th Street
 Tucson, AZ 85713
 (602) 748-8600

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

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

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

Mr. Harry Robinson
 Consumer Relations Administrator
Armorall Products Corporation
 27782 Liberty
 Aliso Vijo, CA 92656
 (714) 553-1003
1 (800) 854-3585 (toll free outside CA)

Consumer Services
Armour Food Company
 One Central Park Plaza
 Omaha, NE 68102-1679
 (402) 449-7272/7271

Ms. Carletta M. Longo
 Consumer Compliance Officer
Atlantic Financial
 2401 Walnut Street
 Philadelphia, PA 19101
 (215) 972-6104
1 (800) 233-1198 (toll free)

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

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

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

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

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

B

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

Bali

Sara Lee Corporation
 3330 Healy Drive
 P.O. Box 5100
 Winston-Salem, NC 27103
 (919) 768-8611

Corporate Communications
Bally Manufacturing Corporation
 8700 West Bryn Mawr
 Chicago, IL 60631
 (312) 399-1300

Quality of Services
Bank of America, NT & SA
 Bank of America Center
 555 California Street, 19th Floor
 Department 3538
 San Francisco, CA 94104
 (415) 622-3590

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

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

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

Ms. Marylou Ulincy
 Manager Consumer Affairs
 Contact Lens & General Eye Care
Bausch and Lomb
 Personal Products Division
 1400 North Goodman Street
 Rochester, NY 14692
 1 (800) 553-5340 (toll free)

Ms. Janice Glerum
 Director, Customer Service
 Contact Lenses
Bausch and Lomb
 Professional Products Division
 1400 North Goodman Street
 Rochester, NY 14692
 1 (800) 552-7388 (toll free)

Ms. Ethel Killenbeck
 Supervisor, Consumer Affairs
 Sunglasses Division
Bausch and Lomb
 465 Paul Road
 Rochester, NY 14624
 1 (800) 343-5594 (toll free)

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

Beatrice Hunt-Wesson, Inc.
 Grocery Division
 1645 West Balencia Drive
 Fullerton, CA 92634
 (714) 680-1430

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

Beatrice Swift-Eckrich, Inc.
 Meat Division
 1919 Swift Drive
 Oak Brook, IL 60522-9010
 (312) 574-7015
 1 (800) 325-7424 (toll free)

Mr. Charles F. Baer, President
 Consumer Products Division
Becton Dickinson and Company
 One Becton Drive
 Franklin Lakes, NJ 07417
 (201) 848-6800
 1 (800) 627-1579

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

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

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

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

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

Mr. John Morgan
 Manager, Customer Relations
Best Western International
 P.O. Box 10203
 Phoenix, AZ 85064
 (602) 957-4200

Birds Eye
see General Foods

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

Consumer Services
Black and Decker Power Tools
 10 North Park Drive
 Hunt Valley, MD 21030
 (301) 527-7100

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

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

Consumer Affairs
Blue Cross and Blue Shield Association
 655 15th St., N.W., Suite 350
 Washington, DC 20005
 (202) 626-4780

Mr. Dan Evans, Chairman of the Board
Bob Evans Farms, Inc.
 3776 South High Street
 P.O. Box 07863
 Columbus, OH 43207
 (614) 491-2225
 1 (800) 272-PORK (toll free outside OH)

Ms. Karen Braswell, Marketing Manager
Bojangles
 P.O. Box 240239
 Charlotte, NC 28224
 (704) 527-2675, ext. 262

Ms. Karen Wilson, Manager
 Consumer Response Department
Borden, Inc.
 180 East Broad Street
 Columbus, OH 43215
 (614) 225-4411

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

Ms. Sandra Bouzoukis
 Director, Consumer Affairs
**Bradlees Discount
 Department Stores**
 One Bradlees Circle
 Braintree, MA 02184
 (617) 380-5468

Ms. Tricia J. Robinette
 Director, Consumer Affairs Department
Braniff, Inc.
 P.O. Box 628099
 Orlando, FL 32862-8099
 (407) 856-8145
 1 (800) 647-8047, ext. 8145 (toll free)

**Breck Hair Care products
 see Shulton, Inc.**

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

Ms. Bernadette Hardy
 Manager, Consumer Affairs
Bristol-Myers Products
 685 Rt. 202/206 North
 Somerville, NJ 08876
 1 (800) 468-7746 (toll free)

**Brita, USA
 see Clorox Company**

Mr. Art McMahon, Senior Vice President
 Customer Services
British Airways
 75-20 Astoria Blvd.
 Jackson Heights, NY 11370
 (718) 397-4000

Consumer Relations
**The Broadway—Southern
 California**
 3880 N. Mission Road
 Los Angeles, CA 90031
 (213) 227-2000

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

Customer Service
Brown Group, Inc.
 P.O. Box 354
 St. Louis, MO 63166
 (314) 854-2797

Customer Relations
Budget Rent-A-Car Corporation
 3350 Boyington Drive
 P.O. Box 110-899
 Carrollton, TX 75006
 1 (800) 621-2844 (toll free)

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

General Manager
Bullocks Wilshire
 3050 Wilshire Boulevard
 Los Angeles, CA 90010
 (213) 322-6161

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

Mr. Monroe Milstein, President
**Burlington Coat Factory
 Warehouse Corp.**
 1830 Rt. 130 North
 Burlington, NJ 08016
 (609) 386-3314

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

Consumer Relations
Burroughs Wellcome Company
 3030 Cornwallis Road
 Research Triangle Park, NC 27709
 (919) 248-3000

C

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

Customer Service
C. Itoh Electronics
 2505 McCave Way
 Irvine, CA 92714
 1 (800) 347-2484 (toll free)

Mr. Ray Faiola, Director
CBS Broadcast Group
 Audience Services
 Program Information Office
 524 West 57th St.
 New York, NY 10019
 (212) 975-3166

CIBA Vision Corporation
 2910 Amwiler Court
 Atlanta, GA 30360
 1 (800) 241-5999 (toll free)

**CIBA-GEIGY Corporation
 Agricultural Division**
 410 Swing Road
 Greensboro, NC 27409
 (919) 292-7100

**CIBA-GEIGY Corporation
 Pharmaceuticals Division**
 556 Morris Avenue
 Summit, NJ 07901
 (201) 277-5000

**CIE Terminals
 see C. Itoh Electronics**

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

**CVN
 see QVC Network**

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

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

Ms. Darlene Stovall
Consumer Affairs Analyst
**Cadbury Schweppes
Beverages Division**
High Ridge Park
P.O. Box 3800
Stamford, CT 06905
(203) 968-7673

**Cadbury Schweppes
Confections
see Hershey**

Ms. Kathleen Ellwood
Manager, Consumer Relations
**Caloric Modern Maid
Corporation**
403 North Main Street
Topron, PA 19562
(215) 682-4211

Ms. Lori Govier
Assistant to the Senior Vice President
Public Relations and Communications
Calvin Klein Industries, Inc.
205 West 39th Street, 10th Floor
New York, NY 10018
(212) 719-2600

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

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

Ms. Rhoda Multz, National Manager
Corporate Consumer Affairs
Caron U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042
(516) 488-6700

Mr. Ray Perry
Vice President, Operations
Carl Karcher Enterprises
1200 N. Harbor Blvd.
P.O. Box 4349
Anaheim, CA 92803
(714) 774-5796

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

Ms. Pat Biederman
Passenger Service Manager
Carnival Cruise Lines
5225 Northwest 87th Avenue
Miami, FL 33178
1 (800) 327-7373 (toll free)

Mr. James Witz
Consumer Relations Manager
**Carrier Air Conditioning
Company**
P.O. Box 4808
Syracuse, NY 13221
1 (800) 227-7437 (toll free)
Bryant Heating and Air Conditioning
1 (800) 428-4326 (toll free)
Day & Night Heating and Air Conditioning
1 (800) 428-4326 (toll free)
Payne Heating and Air Conditioning
1 (800) 428-4326 (toll free)

**Carte Blanche
see Diner's Club**

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

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

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

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

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

Mr. Lee Mittleman
Director, Consumer Affairs
Chemical Bank
277 Park Avenue
New York, NY 10172
(212) 310-5800

**ChemLawn Services
Corporation**
8275 North High Street
Columbus, OH 43235
(614) 898-3572

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

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

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

**Chuck E. Cheese
see Integra**

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

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

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

Circuit City Stores, Inc.
2040 Thalbro Street
Richmond, VA 23230
(804) 257-4292
1 (800) 251-2655 (toll free)

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

Ms. Ellen Peressini, Executive Secretary
**Citizen Watch Company
of America, Inc.**
8506 Osage Avenue
Los Angeles, CA 90045
(213) 215-9660
1 (800) 458-3300 (toll free in CA)
1 (800) 321-1023 (toll free outside CA)

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

**Clinique Laboratories, Inc.
see Estee Lauder, Inc.**

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

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

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

Coldwell Banker
see **Sears, Roebuck and Co.**

Coleco Industries, Inc.
80 Darling Drive
Avon, CT 06001
(203) 676-7000

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

Mr. Tom Kelly
Senior Vice President, Operations
Colonial Penn Group, Inc.
11 Penn Center Plaza
1818 Market, 23rd Floor
Philadelphia, PA 19181
(215) 988-8000

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

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

**Combined Insurance Company
of America**
see **Aon Corporation**

Commerce Drug Division
see **Del Laboratories, Inc.**

Mr. Richard Dowdall
Manager, Customer Support
**Commodore Business
Machines, Inc.**
1200 Wilson Drive
West Chester, PA 19380
(215) 431-9100

Customer Relations Department
Cornpaq Computer Corporation
20555 State Highway 249
Houston, TX 77070
(713) 370-0412

Conwood Company, L.P.
813 Ridge Lake Boulevard
Memphis, TN 38119
(901) 761-2050

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

Ms. Janet Venditti
Manager, Consumer Affairs
Congoleum Corporation
TOC
861 Sloan Avenue
Trenton, NJ 08619
(609) 584-3000

Consumer Products Group
see **Commodore Business
Machines, Inc.**

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

Ms. Ann R. Yanulavich
Director, Customer Relations
Continental Airlines, Inc.
3563 North Belt East, Suite 500
Houston, TX 77032
(713) 834-5000

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

Ms. Barbara Cella
Manager, Customer Relations
Continental Banks, N.A.
231 LaSalle Street
Chicago, IL 60697
(312) 828-5795

Control Data Contact Center
Control Data Corporation
8100 34th Avenue South
Minneapolis, MN 55425
(612) 853-3400
1 (800) 232-1985 (toll free)

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

Conwood Company, L.P.
813 Ridge Lake Blvd.
Memphis, TN 38119
(901) 761-2050

Coppertone
see **Plough, Inc.**

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

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

Ms. Kathy Doyle, Supervisor
Member and Consumer Relations
Cotter & Company
2740 North Clybourn Avenue
Chicago, IL 60614
(312) 975-2700

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

Mr. George Turner
Assistant Vice President,
Operations
Crown Books
3300 75th Avenue
Landover, MD 20785
(301) 731-1200
1 (800) 835-7300 (toll free)

Mr. Joseph Goldkopf
Director, Consumer Relations
Cuisinarts, Inc.
P.O. Box 2150
Greenwich, CT 06836
(203) 975-4600
1 (800) 243-8540 (toll free)

Ms. Lisa A. Daniels
Special Assistant to the President
for Consumer Relations
Culligan International Company
One Culligan Parkway
Northbrook, IL 60062
(312) 498-2000

Mr. Marvin E. Eisenstadt, President
**Cumberland Packing
Corporation**
Two Cumberland Street
Brooklyn, NY 11205
(718) 858-4200
1 (800) 336-0363 (toll free in NY)
1 (800) 231-1123
(dietitian/recipes-toll free outside NY)

Tony Saulino
Supervisor, Customer Service
Current, Inc.
P.O. Box 2559
Colorado Springs, CO 80901
1 (800) 525-7170 (toll free)

Customer Care Department
Curtis Mathes Corporation
1450 Flatcreek Road
Athens, TX 75751
(214) 675-6886

D

d-Con
see **Lehn & Fink Products Group**

Ms. Joan Calkins
Manager, Customer Service
DHL Corporation
1820 Gateway Drive, Suite 300
San Mateo, CA 944045
1 (800) CALL-DHL (toll free)

Dairy Queen
see **International Dairy Queen**

Ms. Barbara Beck
Director, Consumer Relations
Dannon Company, Inc.
1111 Westchester Avenue
White Plains, NY 10604
(914) 697-9700

Mr. David Christman, Manager
Customer Service Department
Danskin
P.O. Box M 16
York, PA 17405
(717) 846-4874
1 (800) 87-DANSKIN (toll free)

Ms. Evid Carlson, Manager
Central Consumer Relations
Dayton Hudson Department Store Company
Box 875
700 Nicollet Mall
Minneapolis, MN 55402
(612) 375-2252

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

Dearfoam
see **R.G. Barry Corporation**

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

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

Ms. Catherine Randle
Manager, Consumer Affairs
Del Monte Corporation
P.O. Box 3575
San Francisco, CA 94119
(415) 442-4804
1 (800) 543-3090 (toll free)

Public Relations
Delco Remy Division
General Motors Corporation
2401 Columbus Avenue
Mail Code 1-314
Anderson, IN 46018
(317) 646-3367

Mr. Ellis Berry
General Manager,
Consumer Affairs
Delta Air Lines
Hartsfield Atlanta International Airport
Atlanta, GA 30320
(404) 765-2600

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

Guest Relations
Denny's, Inc.
16700 Valley View Avenue
La Mirada, CA 90637
(714) 739-8100

Mr. George Andrassy, Vice President
Research and Development
Dep Corporation
2101 East Via Arado
Rancho Dominguez, CA 90220
(213) 604-0777
1 (800) 367-2855 (toll free)

Coordinator, Consumer Relations
The Dial Corporation
Greyhound Tower
Station 225
Phoenix, AZ 85077
(602) 248-2800
1 (800) 528-0849 (toll free)

Director
Customer Relations
Diet Center, Inc.
220 South 2nd Street West
Rexburg, ID 83440
(208) 356-9381
1 (800) 342-5324 (toll free)

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

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

Discover Credit Card
see **Sears, Roebuck and Co.**

Ms. Helen Robinson,
Manager, Consumer Response
Dole Packaged Foods
ATTN: Consumer Response Department
50 California Street, 19th Floor
San Francisco, CA 94111
1 (800) 232-8888 (toll free in CA)
1 (800) 732-8800 (toll free outside CA)

Mr. Paul D. Black, President
Operations
Domino's Pizza, Inc.
P.O. Box 997
Ann Arbor, MI 48106
(313) 668-4000

Mr. Robert J. Posch, Jr.
Secretary & Counsel
Doubleday Book & Music Clubs, Inc.
501 Franklin Avenue
Garden City, NY 11530
(516) 873-4628

Douvier Ice Cream Makers
see **Nikkal Industries**

Ms. Sharon Clark
Manager, Consumer Affairs
Dow Brands
P.O. Box 68511
Indianapolis, IN 46268
1 (800) 428-4795 (toll free)

Mr. Jim Ball, Vice President
Corporate Communications
Dr. Pepper/Seven-Up Company, Inc.
8144 Walnut Hill Lane
Dallas, TX 75231-8144
(214) 360-7000

Ms. Jane Lagusch
Secretary to the President
Drug Emporium, Inc.
7760 Olentangy River Road, Suite 207
Worthington, OH 43235
(614) 888-6876

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

Mr. Robert M. Rosenberg
Chairman of the Board
Dunkin Donuts of America
P.O. Box 317
Randolph, MA 02308
(617) 961-4000

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

Consumer Affairs Department
Durkee-French Foods
 1655 Valley Road
 P.O. Box 942
 Wayne, NJ 07474-0942
 (201) 633-6800

E

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

Consumer Affairs
Eastern Airlines
 P.O. Box 787
 Miami International Airport
 Miami, FL 33148
 (305) 873-3450

Mr. John Vaeth
Eastman Kodak Company
 343 State Street
 Rochester, NY 14650-0811
 1 (800) 242-2424 (toll free)

Ms. Nancy J. Avino
 Customer Service Representative
Eckerd Drug Company
 8333 Bryan Dairy Rd.
 P.O. Box 4689
 Clearwater, FL 33518
 (813) 397-7461

Customer Service
Eddie Bauer
 1330 5th Ave. & Union St.
 Seattle, WA 98101
 (206) 622-2766

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

Electrolux Corporation
 2300 Windy Ridge Parkway
 Suite 900
 Marietta, GA 30067
 (404) 933-1000
 1 (800) 892-5678 (toll free)

Consumer Technical Services
Eli Lilly & Company
 Lilly Corporate Center
 Indianapolis, IN 46285
 (317) 276-2339 (product information)
 (for medical information contact your physician)

Customer Service Department
Emery Worldwide
 Old Danbury Road
 Wilton, CT 06897
 (203) 762-8601

Ms. Martha S. Yocum
 Director of Consumer Affairs
Encore Travel
 4501 Forbes Boulevard
 Lanham, MD 20706
 (301) 459-8020

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

Ms. Carolann V. Mathews
 Vice President, Customer Relations
Equitable Life Assurance Society
 787 Seventh Avenue
 New York, NY 10019
 (212) 554-1234 (collect calls accepted)

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

Customer Service Department
Esprit de Corp
 900 Minnesota Street
 San Francisco, CA 94107
 (415) 648-6900

Ms. Theresa Sullivan
 Vice President, Consumer Relations
Estee Lauder, Inc.
 767 Fifth Avenue
 New York, NY 10153
 (212) 572-4455

Ms. Carol Archer
 Supervisor, Consumer Affairs
Ethan Allen, Inc.
 Ethan Allen Drive
 Danbury, CT 06811
 (203) 743-8553

Mr. Rick Gremer
 Consumer Relations Manager
THE EUREKA COMPANY
 1201 East Bell Street
 Bloomington, IL 61701
 (309) 828-5735
 1 (800) 282-2886 (toll free)

Mr. W.D. Dermott, Manager
 Consumer and Regulatory Affairs
Exxon Company U.S.A.
 P.O. Box 2180, Room 2425
 Houston, TX 77252-2180
 (713) 655-3151

F

Mr. Lawrence Kane
 Executive Editor
Family Circle Magazine
 110 Fifth Avenue
 New York, NY 10011
 (212) 463-1875

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

Fayva Shoe Stores
 see Morse Shoe Company

Mr. John R. West
 Manager/Assistant CEO
 Quality Improvement
Federal Express Corporation
 P.O. Box 727, Department 2131
 Memphis, TN 38194
 (901) 395-3846
 1 (000) 238-5355 (toll free)

Ms. Patricia Ikeda, Director
 Community & Media Relations
Federated Department Stores
 7 West Seventh Street
 Cincinnati, OH 45202
 (513) 579-7000

Mr. Patrick J. Swanick
 Vice-President
 Customer Services
 Customer Service Center
Fidelity Bank, N.A.
 100 Constitution Drive
 Upper Darby, PA 19082
 (215) 734-5090

Ms. Cathy Sharkey
 Manager, Consumer Relations
Fieldcrest Cannon, Inc.
 60 West 40th Street
 New York, NY 10018
 (212) 536-1284
 1 (800) 841-3336
 (toll free-Fieldcrest Stores)
 1 (800) 237-3209
 (toll free-Cannon Stores)

Ms. Mary Luethmers
 Customer Relations Manager
Fingerhut Corporation
 11 McLeland Road
 St. Cloud, MN 56395
 (612) 252-3181
 1 (800) 328-7082 (toll free)

Consumer Affairs
Firestone Tire & Rubber Co.
 205 North Michigan Ave., Suite. 3800
 Chicago, IL 60601-5965
 1 (800) 274-1344 (toll free)

Consumer Affairs Department
First Interstate Bank of California
 1055 Wilshire Blvd., B 9-70
 Los Angeles, CA 90017
 (213) 580-6612
 1 (800) 626-3400 (toll free)

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

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

Customer Service
First Union Bank
P.O. Box 2870
Jacksonville, FL 32231
(904) 361-2265
1 (800) 433-4195 (toll free in FL)
1 (800) 826-5078 (toll free outside FL)

Fisher
see **SFS Corporation**

Mr. Thomas Miller
Manager, Consumer Affairs
Fisher Price
Consumer Affairs
636 Girard Avenue
East Aurora, NY 14052
(716) 652-8402

Ms. A. H. Player
Consumer Affairs Manager
Florida Power and Light Co.
P.O. Box 029100
Miami, FL 33102-9100
(305) 552-3552
1 (800) 432-6563 (toll free in FL)

Ms. Hazel Hunter
Supervisor, Customer Relations
Florists Transworld Delivery Association (FTD)
29200 Northwestern Highway
P.O. Box 2227
Southfield, MI 48037
(313) 355-9300

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

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

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

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

Marketing and Customer Service
Fotomat Corporation
205 9th Street, North
St. Petersburg, FL 33701
(813) 823-2027

Ms. Susan Keinath, President
Franklin Mint
U.S. Route One
Franklin Center, PA 19091
(215) 459-6000
1 (800) 523-7522 (toll free)

Franks Nursery and Crafts
see **General Host Corporation**

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

Customer Service Department
French Shriner Shoes
1 Freeman Lane
Beloit, WI 53511
(608) 364-1100

Customer Relations
Fretter Appliances Company
14985 Telegraph Rd.
Redford, MI 48239
(313) 537-3701
1 (800) 323-0439 (toll free in MI)
1 (800) 932-3434 (toll free outside MI)

Frigidaire Appliances
see **White Consolidated Industries**

Frontier Airlines
see **Continental Airlines**

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

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

Fuller Brush Company
Sara Lee Corporation
5635 Hanes Mill Road
Winston-Salem, NC 27105
(919) 744-7411

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

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

Ms. Sheila Gibbons
Manager, Public Affairs
Gannett Co., Inc.
P.O. Box 7858
Washington, D.C. 20044
(703) 284-6048

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

Mr. Don Mayer
Manager of Consumer Response
General Foods Corporation
250 North Street
White Plains, NY 10625
1 (800) 431-1001 (toll free—desserts)
1 (800) 431-1002 (toll free—beverages)
1 (800) 431-1003
(toll free—main meals and beverages)
1 (800) 431-1004 (toll free—Maxwell House and Bird's Eye)

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

Ms. Sandy Weisenburger
Supervisor, Consumer Services
General Mills, Inc.
P.O. Box 1113
Minneapolis, MN 55440
(612) 540-4295
1 (800) 328-6787
(toll free—bakery products)
1 (800) 231-0308 (toll free—cereals)

Customer Relations Department
General Motors Acceptance Corporation (GMAC)
3044 West Grand Boulevard, Room AX348
Detroit, MI 48202
(313) 556-0510

Customer Service
General Tire Inc.
One General Street
Akron, OH 44329
1 (800) 426-4889 (toll free in OH)
1 (800) 847-3349 (toll free outside OH)

Ms. Lorie Thies
Manager, Customer Service
Generra
278 Broad Street
Seattle, WA 98121
(206) 728-6888

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

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

Ms. Janet Folk
Public Relations Manager
Georgia-Pacific Corp.
133 Peachtree Street, N.E.
Atlanta, GA 30303
(404) 521-4708
1 (800) 447-2882 (toll free)

Mr. L. James Lothjoy, Director
Corporate Communications
Gerber Products Company
445 State Street
Fremont, MI 49412
(616) 928-2000
1 (800) 4-GERBER (toll free)

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

Gibbons Greenvan
see **Budget Rent-A-Car Corporation**

Gibson Appliances
see **White Consolidated Industries**

Mr. Robert Stoyke
Director, Consumer Affairs
Gillette Company
Prudential Tower Building, 24th Floor
Boston, MA 02199
(617) 421-7000

Glenbrook Laboratories
see **Sterling Drug Inc.**

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

Mr. Duane E. Poole
Director, Public Relations
GM Service Parts Operations
6060 West Bristol Road
Flint, MI 48456
(313) 635-5412

Mr. M.F. Smithson
Director, Consumer Relations
Goodyear Tire & Rubber Co.
1144 East Market Street
Akron, OH 44316
(216) 796-4940
1 (800) 321-2136 (toll free)

Mr. Ray A. Gipson, Vice President
Corporate Administration
Gordon Jewelry
820 Fannin Street
Houston, TX 77002
(713) 222-8080

Consumer Hotline
Green Sweep Fertilizer
800 North Lindbergh
St. Louis, MO 63167
1 (800) 225-2883 (toll free)

Mr. Ramon Placencia
Manager, Customer Relations
Greyhound Lines, Inc.
901 Main Street, Suite 2500
Dallas, Texas 75202
(214) 744-6509

The Guinness Import Company
Six Landmark Square
Stamford, CT 06901
(203) 323-3311

H

Mr. Marti Johnson
Director of Customer Relations
H&R Block, Inc.
4410 Main Street
Kansas City, MO 64111
(816) 753-6900

Ms. Donna Elliot
Manager, Consumer Relations
Heinz U.S.A.
P.O. Box 57
Pittsburgh, PA 15230
(412) 237-5740

HVR Company
see **Clorox Company**

Mr. Don Freberg
Manager of Consumer Affairs
Hallmark Cards, Inc.
P.O. Box 419580
Kansas City, MO 64141
(816) 274-5697

Halston
see **Revlon**

Hanes DSD
Sara Lee Personal Products
Sara Lee Corporation
5660 University Parkway
Winston-Salem, NC 27105
(919) 744-3171

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

Hardwick
see **Maycor**

Mr. Jim Round
Vice President, Advertising
Hartmarx Corporation
101 North Wacker Drive, 20th Floor
Chicago, IL 60606
(312) 372-6300

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

Ms. Bonnie Fisher
Supervisor, Consumer Service
Hasbro, Inc.
1027 Newport Avenue
Pawtucket, RI 02861
(401) 431-8097
1 (800) 237-0063 (toll free)

Hathaway Shirts
see **Warnaco Men's Apparel**

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

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

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

Ms. Teri Klemm, Manager
Executive Customer Relations
Hertz Corporation
225 Brae Boulevard
Parkridge, NJ 07656
(201) 307-2000
1 (800) 654-3131 (toll free for reservations)

Ms. Doria Taylor
Director, Guest Relations
Hilton Hotels Corporation
9336 Civic Center Drive
Beverly Hills, CA 90209
(213) 278-4321

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

Mr. Ned Cardenas, Manager
Advertising and Sales Promotion
Hitachi, Ltd.
Hitachi Sales Corporation of America
401 West Artesia Boulevard
Compton, CA 90220
(213) 537-8383
1 (800) 262-1502 (toll free)

Mr. Bill Bellican
Director
Holiday Inns
3796 Lamar Avenue
Memphis, TN 38195
(901) 362-4827
1 (800) 621-0555 (toll free)

Ms. Nancy C. Canter, C.H.E.
Director of Consumer Affairs
Holly Farms Foods, Inc.
P.O. Box 88
Wilkesboro, NC 28697
(919) 838-2171
1 (800) 33-CHICK

Ms. Karen McKeever
National Marketing
and Promotions Manager
**Home Owners Warranty
Corporation (HOW)**
2000 L Street, N.W.
Washington, DC 20036
(202) 463-4600
1 (800) 222-3380 (toll free in PA)
1 (800) CALL-HOW
(toll free outside PA and DC)

Home Shopping Network
P.O. Box 9090
Clearwater, FL 34618-9090
1 (800) 284-0469 (toll free)

Mr. Ray Gwin
Manager, Consumer Affairs
**Residential Division
Honeywell, Inc.**
1885 Douglas Drive
Golden Valley, MN 55422
(612) 542-7354
1 (800) 328-8194 (toll free)

Mr. Larry Calder
Director of Consumer Affairs
Hoover Company
101 East Maple
North Canton, OH 44720
(216) 499-9200, ext. 2294

Customer Service Division
The Horchow Collection
13800 Diplomat Drive
Dallas, TX 75234
(214) 484-6600

Hormel
see George A. Hormel and Co.

Hostess
see Continental Baking Co.

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

Ms. Sue Politica
National Manager, Guest Services
**Howard Johnson Franchise
Systems, Inc.**
710 Route 46 East
Fairfield, NJ 07007
(201) 882-1880

Ms. Dale Via, Consumer Relations
Huffy Corporation
7701 Byers Road
Miamisburg, OH 45342
(513) 866-6251

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

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

Mr. John F Akers
Chairman of the Board
IBM Corporation
Old Orchard Road
Armonk, NY 10504
(914) 765-5546

Manager, Consumer Affairs
Illinois Bell
225 West Randolph Street, Room 10D
Chicago, IL 60606
(312) 727-3386
1 (800) 872-8002 (toll free)

Mr. Paul Petrotta
Director for Community Affairs
Indiana Bell
220 North Meridian Street, Room 1925
Indianapolis, IN 46204
(317) 265-5628
1 (800) 562-2612 (toll free)

Mr. Thomas J. Corcoran
President and CEO
Integra
4441 West Airport Freeway
Irving, TX 75062
(214) 258-8500

Communications Department
International Dairy Queen, Inc.
5701 Green Valley Drive
Minneapolis, MN 55435
(612) 830-0200

J

J.C. Penney Company, Inc.
Four Echelon Plaza
Voorhees, NJ 08043
(609) 772-3000

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

Mr. Murray Taylor
Manager, Customer Service
**Jackson & Perkins Nursery
Stock**
2518 South Pacific Highway
Medford, OR 97501
(503) 776-2400

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

Ms. Rita Topp
Manager of Consumer Affairs
**James River Corporation
Towel and Tissue Products**
P.O. Box 6000
Norwalk, CT 06856
1 (800) 243-5384 (toll free)

Customer Service
James River Traders
5000 City Lane Road
Hampton, VA 23661
(804) 827-6000

Jenn-Air Company
see Maycor

Jhirmack
see Playtex Family Products
Group

Ms. Barbara Stern
Customer Service Manager
Jockey International, Inc.
2300 60th Street
Kenosha, WI 53140
(414) 658-8111

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

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

Johnny Appleseed's, Inc.
30 Tozer Rd.
Beverly, MA 01915
1 (800) 225-5051 (toll free)

Ms. Jane Yates, Vice President
Consumer Affairs and Public Relations
Johnson & Johnson Consumer Products, Inc.
Information Center
199 Grandview Road
Skillman, NJ 08558
1 (800) 526-2433 (toll free)

**Personal Products Company
Johnson & Johnson**
Van Liew Avenue
Milltown, NJ 08850
1 (800) 631-5294 (toll free)

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

Mr. Jerry Taylor, Vice President
Advertising and Marketing
Jordache Enterprises, Inc.
498 7th Avenue
New York, NY 10018
(212) 279-7343
1 (800) 442-7056 (toll free in NY)
1 (800) 221-4448 (toll free outside NY)

K

Mr. Robert J. Clark
Manager, Customer Service
K mart Corporation
3100 West Big Beaver Road
Troy, MI 48084
(313) 643-1643
1 (800) 63-KMART

Ms. Annette Watkins-Habeski
Manager, Consumer Relations
Fieldcrest Cannon Carpet Division
Karastan/Bigelow
725 North Regional Rd.
Greensboro, NC 27409
(919) 665-4000
1 (800) 334-1181 (toll free)

Consumer Services
Kawasaki Motor Corporation, U.S.A.
P.O. Box 25252
Santa Ana, CA 92799
(714) 770-0400

Ms. Sarah Maness
Consumer Relations Manager
Kayser-Roth Hosiery, Inc.
612 South Main St.
Burlington, NC 27220
(919) 852-6300

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

Mr. Ronald E. Brown
Manager, Consumer Affairs
Kellogg Company
P.O. Box CAMB
Battle Creek, MI 49016
(616) 961-2277

**Kelvinator Appliance Company
see White Consolidated Industries**

Mr. Don Diehl
Manager, Product Service
The Kelly Springfield Tire Company
Willowbrook Road
Cumberland, MD 21502
(301) 777-6000

Ms. Dee Atkinson
Consumer Relations Manager
Kemper Group
Corporate Relations F-3
Long Grove, IL 60049
(312) 540-2122
1 (800) 833-0355 (toll free)

Consumer Affairs
Kenner Products
1014 Vine Street
Cincinnati, OH 45202
(513) 579-4041
1 (800) 347-4613 (toll free)

Ms. Cindy Van Grinsven
Director, Consumer Services
Kimberly-Clark Corporation
P.O. Box 2020
Neenah, WI 54956
(414) 721-5604
1 (800) 544-1847 (toll free)

**Kingsford Products Company
see Clorox Company**

**Kodiak Smokeless Tobacco
see Conwood Co., L.P.**

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

Mr. Allen Wilson
Manager, Services for Generators
Kohler Company
Kohler, WI 53044
(414) 457-4441

Mr. Mark Grunow
Manager, Consumer Affairs
**Plumbing Products
Kohler Company**
Kohler, WI 53044
(414) 457-4441

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

Ms. Judy Ball
Customer Relations Manager
Kroger Company
1014 Vine Street
Cincinnati, OH 45201
(513) 762-1532
1 (800) 632-6900
(toll free - product information)

Mr. Rody Davenport, IV
Vice President Operations
Krystal Company
One Union Square
Chattanooga, TN 37402
(615) 757-1550

L

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

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

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

Mr. Donald Tucker
Manager, Customer Service
Lane Furniture
East Franklin Avenue
P.O. Box 151
Altavista, VA 24517
(804) 369-5641

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

Ms. Christine Anderson
Customer Service
Lee Company
90th West 67th Street
Mauriam, KS 66202
(913) 384-4000

LEggs Products, Inc.
P.O. Box 450
Winston-Salem, NC 27102
(914) 744-3131

Consumer Relations
Lehn & Fink Products Group
 225 Summit Avenue
 Montvale, NJ 07645
 (201) 573-5700

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

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

Lennox Industries
 P.O. Box 809000
 Dallas, TX 75380-9000
 (214) 980-6000

Consumer Service Manager
Lever Brothers Corporation
 390 Park Avenue
 New York, NY 10022
 1 (800) 451-6679 (toll free)

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

Ms. Eleanor Eckardt
 Vice President, Consumer Relations
Levitz Furniture Corporation
 611 Broken Sound Parkway, N.W.
 Boca Raton, FL 33487-2799
 1 (800) 523-2572 (toll free in FL)
 1 (800) 631-4601 (toll free outside FL)

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

Ms. Jeannine Collins, Supervisor
 Consumer Service Department
Lewis Galoob Toys, Inc.
 530 Forbes Boulevard
 San Francisco, CA 94080
 (415) 952-1678
 1 (800) 4-GALOOS (toll free outside CA)

Mr. Edward T. Frackiewicz
 Manager of Consumer Affairs
Liberty Mutual Insurance Group
 175 Berkeley Street
 Boston, MA 02117
 (617) 357-9500
 1 (800) 225-2390 (toll free)

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

Customer Service
Lillian Vernon Corporation
 510 South Fulton Avenue
 Mount Vernon, NY 10550
 (914) 633-6400

Mr. Alfred Dietzel, Vice President
 Financial and Public Relations
The Limited, Inc.
 Two Limited Parkway
 P.O. Box 16000
 Columbus, OH 43216
 (614) 479-7000

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

Lone Star Brewing Company
 see **G. Heileman Brewing Company**

Long John Silver's
 101 Jerrico Drive
 P.O. Box 11988
 Lexington, KY 40579
 (606) 263-6000

L'Oreal
 see **Cosmair, Inc.**

Customer Relations
Lorillard, Inc.
 666 Fifth Avenue
 New York, NY 10103
 (212) 841-1000

Public Relations Department
Los Angeles Times
 Times Mirror Square
 Los Angeles, CA 90053
 (213) 237-5000

Ms. Judy Decker
 Communications Coordinator
Lucky Stores, Inc.
 P.O. Box BB
 Dublin, CA 94568
 (415) 833-6000

M
 Consumer Affairs Department
M&M/Mars, Inc.
 High Street
 Hackettstown, NJ 07840
 (201) 852-1000

Ms. Marie A. Lentz
 Director, Customer Services
MAACO Enterprises, inc.
 381 Brooks Road
 King of Prussia, PA 19406
 1 (800) 523-1180 (toll free outside PA)

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

MTV Networks, Inc.
 see **Viacom International, Inc.**

Vice President
 Customer Service
R.H. Macy & Co., Inc.
 151 West 34th Street
 New York, NY 10001
 (212) 695-4400

Magic Chef
 see **Maycor**

Magnavox
 see **Philips Company Corporation**

Mr. Ross DeMaris
 Consumer Relations Manager
Mannington Resilient Floors, Inc.
 P.O. Box 30
 Salem, NJ 08079
 (609) 935-3000
 1 (800) 356-6787 (toll free)

Ms. Jane Brady
Manufacturers Hanover Trust Company
 270 Park Avenue
 New York, NY 10017
 (212) 286-7370

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

Manville Corporation
 P.O. Box 5108
 Denver, CO 80217
 (303) 978-2000
 1 (800) 654-3130
 (toll free—product information)

Corporate Customer Relations
Marine Midland Bank, N.A.
 One Marine Midland Center
 Buffalo, NY 14203
 (716) 843-5535

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

Consumer Affairs
Marriott Corporation
 One Marriott Drive
 Washington, DC 20058
 (301) 294-3601

CORPORATE CONSUMER CONTACTS

Ms. Norma Vinick
 Director of Consumer Relations
Massachusetts Mutual Life Insurance Company
 1295 State Street
 Springfield, MA 01111
 (413) 788-8411

MasterCard International
 (contact issuing bank)

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

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

Max Factor
 see Revlon

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

Maxwell House
 see General Foods

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

Maybelline
 see Plough, Inc.

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

Customer Service Department
Mayflower Corporation
 P.O. Box 107 B
 Indianapolis, IN 46206
 (317) 875-1000
 1 (800) 428-1200 (toll free)

Maytag
 see Maycor

Ms. Mary Randisi
 Director, Consumer Affairs
McCormick & Company, Inc.
 211 Schilling Circle
 Hunt Valley, MD 21031
 (301) 527-6273

Mr. Marc Hettinger
 Director of Personnel Administration
McCrorry Stores, Inc.
 2955 East Market Street
 York, PA 17402
 (717) 757-8181

Ms. Beth Petersohn
 Supervisor, Customer Relations
McDonald's Corporation
 McDonald's Plaza
 Oak Brook, IL 60521
 (312) 575-6198

Mr. Tom Mershon, Customer Service
McGraw-Hill
 Princeton Road
 Hightstown, NJ 08520
 (609) 426-7600
 1 (800) 262-4729 (toll free)

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

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

Consumer Affairs
McNeil Consumer Products Company
 Johnson & Johnson
 Camp Hill Road
 Fort Washington, PA 19034
 (215) 233-7000

Mr. James Linen
 Executive Vice President
Media General, Inc.
 333 East Grace Street
 Richmond, VA 23219
 (804) 649-6000

Mr. Richard Hooker
 Customer Service Representative
Meineke Discount Muffler
 128 South Tryon Street, Suite 900
 Charlotte, NC 28202
 (704) 377-8855

Customer Service Department
Melitta, Inc.
 1401 Berlin Road
 Cherry Hill, NJ 08003
 (609) 428-7202
 1 (800) 451-1694 (toll free)

Ms. Sandra J. McLaughlin
 Senior Vice President
 Corporate Affairs Group
Mellon Bank Corporation
 One Mellon Center, Room 570
 Pittsburgh, PA 15258
 (412) 234-4003

Mr. Otto Schmitt
 Head of Consumer Relations
Mem Company, Inc.
 Union Street
 Northvale, NJ 07647
 (201) 767-0100

Ms. Mary Ann Molnar
 Consumer Relations Administrator
Mennen Company
 Morristown, NJ 07960
 (201) 631-9000 (collect calls accepted)

Mr. Jim Dickson, Product Manager
Mentholatum Company
 1360 Niagara Street
 Buffalo, NY 14213
 (716) 882-7660

Director, Customer Relations
Mercury Marine
 P.O. Box 1939
 Fond Du Lac, WI 54936-1939
 (414) 929-5000

Mr. Dave Smith
 Manager, Customer Service
Merillat
 5353 West U.S. 223
 Adrian, MI 49221
 (517) 263-0771

Customer Service
Merrill Lynch, Pierce, Fenner & Smith, Inc.
 165 Broadway
 New York, NY 10080
 (212) 637-1212

Ms. Colleen Dahle-Hong
 Consumer Affairs Associate
Mervyn's
 25001 Industrial Boulevard
 Hayward, CA 94545
 (415) 786-8337

Mr. Bruce C. Hemer
 Director, Consumer Affairs
Metropolitan Life and Affiliated Companies
 One Madison Avenue
 Area 12
 New York, NY 10010-3690
 (212) 578-2544

Mr. Martin J. Wertheim, Manager
 Corporate Consumer Relations
Michelin Tire Corporation
 One Parkway South
 Greenville, SC 29615
 (803) 458-5000

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

Ms. Darlene Snape
Customer Service Manager
Michigan Bulb Company
1950 Waldorf, N.W.
Grand Rapids, MI 49550
(616) 453-8793

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

Mr. Charles Ayers
Manager, Consumer Relations
Midas International
225 North Michigan Avenue
Chicago, IL 60601
(312) 565-7500
1 (800) 621-8545 (toll free outside IL)

Mr. Bob Ogle
Manager, Consumer Affairs
Midway Airlines
5959 South Cicero Ave.
Chicago, IL 60638
(312) 838-4494
1 (800) 621-5700 (toll free)

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

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

Ms. Nancy Lund, Director
New Product Development
FMG Corporation
Jonathan Industrial Park
Chaska, MN 55318
(612) 448-4181
1 (800) 247-8428 (toll free outside MN)

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

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

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

Consumer Relations
**Mitsubishi Electric Sales of
America, Inc.**
5757 Plaza Drive
P.O. Box 6007
Cypress, CA 90630
(714) 220-2500

Mr. C.F. Helvie
Manager, Customer Relations
Mobil Oil Corporation
3225 Gallows Road
Fairfax, VA 22037
(703) 849-3986

Mr. Al Kedora
Customer Services Manager
Mobil Oil Credit Corporation
210 West Tenth Street
Kansas City, MO 64105
(816) 391-9100
1 (800) 237-3719 (toll free outside MO)

Mr. Thomas J. Slocum
Director, Public Affairs
Monsanto Company
800 North Lindbergh Boulevard
St. Louis, MO 63167
(314) 694-2883

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

Mr. W. Andrew Werry
Consumer Affairs Manager
Montgomery Ward
Montgomery Ward Plaza
Chicago, IL 60671
(312) 467-2628

Mr. Kenneth C. Cummins, Vice President
Secretary and General Counsel
Morse Shoe Company
555 Turnpike Street
Canton, MA 02021
(617) 828-9300
1 (800) 366-6773 (toll free)

Consumer Affairs
Morton Salt
110 North Wacker Drive
Chicago, IL 60606
(312) 807-2694

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

Mr. Paul Murphy
Murphy-Phoenix Co.
25800 Science Park Drive
Suite 200
Beachwood, OH 44122
(216) 831-0404

**Mutual Life Insurance Company
of New York (MONY)**
Glenpoint Center West
500 Frank W. Burr Boulevard
Teaneck, NJ 07666
(201) 907-6669

Mr. Terry Calek, Second Vice President
Public Relations
Mutual of Omaha Insurance Co.
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 342-7600

N

Audience Services
NBC
30 Rockefeller Plaza
New York, NY 10112
(212) 664-4444

Mr. Greg VanZandt
Consumer Affairs Manager
NEC Home Electronics USA
1255 Michael Drive
Wood Dale, IL 60191
(312) 860-0335

Ms. Alice Gabel, Manager
"800" Toll Free Center
Consumer Affairs
Nabisco Brands, Inc.
100 DeForest Ave.
East Hanover, NJ 07936
(201) 503-2659
1 (800) 932-7800 (toll free)

Ms. Jean M. Otte, Vice President
Consumer and Sales Services
National Car Rental System, Inc.
7700 France Avenue, South
Minneapolis, MN 55435
(612) 830-2121
1 (800) 627-7777 (toll free)

National Education Corporation
1732 Reynolds Street
Irvine, CA 92714
(714) 261-7606

Mr. Bill Campbell, Vice President
National Media Corporation
4360 Main Street
Philadelphia, PA 19127
(215) 482-9800

Mr. James Jenson, Controller
National Presto Industries, Inc.
3925 North Hastings Way
Eau Claire, WI 54703-3703
(715) 839-2121

Mr. Glenn W. Soden
Customer Relations Officer
**Nationwide Insurance
Companies**
One Nationwide Plaza
Columbus, OH 43216
(614) 249-6985

Customer Service Department
Neiman-Marcus
 P.O. Box 64780
 Dallas, TX 75206
 (214) 821-4000
 1 (800) 442-2274 (toll free in TX)
 1 (800) 527-1767 (toll free outside TX)

Ms. Karen P. Stanmyre
 Manager, Consumer Affairs
Nestle Foods Corporation
 100 Manhattanville Road
 Purchase, NY 10577
 (914) 251-3000
 1 (800) NESTLES (toll free)

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

Mr. William H. Willett
 Chairman, CEO
New Hampton, Inc.
 5000 City Lane Road
 Hampton, VA 23661
 (804) 827-7010

New York Air
 see **Continental Airlines**

Ms. Barbara Fagnano
 Assistant Vice President
New York Life Insurance Company
 51 Madison Avenue
 New York, NY 10010
 (212) 576-5081 (collect calls accepted)

Mr. Robert P. Smith, Manager
 Advertising Acceptability Department
New York Times Company
 229 West 43rd Street
 New York, NY 10036
 (212) 556-7171

Customer Service
News America Publishing, Inc.
 Four Radnor Corporate Center
 Radnor, PA 19088
 (215) 293-8500
 1 (800) 625-7300 (toll free)

Customer Service Representative
Newsweek, Inc.
 P.O. Box 403
 Livingston, NJ 07039
 (212) 350-4000
 1 (800) 631-1640
 (toll free subscriber service only)

Customer Service
Nexus Products
 P.O. Box 1274
 Santa Barbara, CA 93116
 (805) 968-6900

Ms. Nancy L. Testani
 Director, Consumer Affairs
Niagara Mohawk Power Corporation
 300 Erie Boulevard West
 Syracuse, NY 13202
 (315) 474-1511

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

Ms. Kimberly Nicolai, Customer Relations
Nikkal Industries
 562 Lynnhaven Parkway
 Virginia Beach, VA 23452
 (804) 431-2818
 1 (800) 334-4559 (toll free outside VA)

No Nonsense
 see **Kayser-Roth Hosiery, Inc.**

Norge
 see **Maycor**

Ms. Amy Grant
 Marketing Servicing Manager
North American Watch Corporation
 650 Fifth Avenue
 New York, NY 10019
 (212) 397-7800

Mr. John Rentz, Director
 Product & Consumer Services
Northern Electric Company
 1621 Highway 15 North
 P.O. Box 247
 Laurel, MS 39441
 (601) 649-6170

Customer Relations
Northwest Airlines
 A5270 Minneapolis/St. Paul
 International Airport
 St. Paul, MN 55111
 (612) 726-2046

Mr. Thomas W. Towers
 Manager, Public Relations
Northwestern Mutual Life Insurance Company
 720 East Wisconsin Avenue
 Milwaukee, WI 53202
 (414) 271-1444

Ms. Anita Davis
 Director, Customer Relations
Norwegian Cruise Line
 95 Merrick Way
 Miami, FL 33131
 (305) 447-9660

Ms. Claire Lee, Product Manager
Nostril/Nostrilla
 Boehringer Ingelheim
 90 East Ridge
 P.O. Box 368
 Ridgefield, CT 06877
 (203) 798-9988

Ms. Betty Ridgely
 Director, Consumer Services
Noxell Corporation
 11050 York Road
 Hunt Valley, MD 21030-2098
 (301) 785-4411
 1 (800) 638-6204 (toll free)

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

The Nutrasweet Company
 1751 Lake Cook Road
 Deerfield, IL 60015
 1 (800) 321-7254 (toll free—Nutrasweet)
 1 (800) 323-5321 (toll free—Aspartame)
 1 (800) 323-1157 (toll free—Equal)

O
 Mr. Herbert N. Colcord
 Manager of Consumer Affairs
Ocean Spray Cranberries Inc.
 One Ocean Spray Drive
 Lakeville/Middleboro, MA 02349
 (508) 946-1000

District Manager
 Consumer Affairs
Ohio Bell Telephone Company
 45 ErieView, Room 870
 Cleveland, OH 44114
 (216) 822-2124

O'Keefe & Merit Appliances
 see **White Consolidated Industries**

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

Mr. Ralph LePore
 Manager, Camera Service
Olympus Optical Company, Ltd.
 145 Crossways Park
 Woodbury, NY 11797
 (516) 364-3000
 1 (800) 433-0880 (toll free—information)

Ms. Bridget Burke
Consumer Relations Representative
Oneida, Ltd.
Kenwood Station
Oneida, NY 13421
(315) 361-3000
1 (800) 877-6667 (toll free)

Orkin
see Rollins, Inc.

Mr. Broderick William Hill
Manager, Consumer Affairs
Ortho Consumer Products
Chevron Chemical Company
P.O. Box 5047
San Ramon, CA 94583-0947
(415) 894-4500

Orville Redenbacher
see Beatrice Hunt-Wesson, Inc.

OSCO Drugs
see American Stores Company

Consumer Response
Oster/Sunbeam Company
5055 North Lydell Avenue
Milwaukee, WI 53217
(414) 332-8300
1 (800) 225-3111 (toll free)

Mr. Bob Schroer, Manager
Field and Customer Services
Outboard Marine Corporation
100 Sea Horse Drive
Waukegan, IL 60085
(312) 689-6200

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

P

Executive Offices
Pacific Bell
140 Montgomery Street
San Francisco, CA 94105
(415) 811-6222

Public Affairs
Pacific Enterprises
801 South Grand Avenue
Los Angeles, CA 90017-0992
(213) 895-5000

Mr. James Stevens
Vice President, Customer Services
PaineWebber, Inc.
Lincoln Harbor
1200 Harbor Blvd.
Weehawken, NJ 07087
(201) 902-3000

Mr. Donald A. Koches
Director, Consumer Affairs
Pan American World Airways
Customer Relations
200 Park Avenue
New York, NY 10166
(212) 880-6139

Panasonic
see Matsushita Servicing
Company

Paper Art Company
see Mennen Company

Parke-Davis
see Warner-Lambert Company

Piedmont Airlines
see USAir

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

Ms. Redon Forest
Director of Public Affairs
Peoples Drug Stores, Inc.
6315 Bren Mar Drive
Alexandria, VA 22312
(703) 750-6100
1 (800) 572-0267 (toll free inside VA)
1 (800) 336-4990 (toll free outside VA)

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

Ms. Christine Jones
Manager, Consumer Affairs
Pepsi-Cola Company
Route 100
Somers, NY 10589
(914) 767-6000

Ms. Connie Littleton
Director of Advertising
Perdue Farms
P.O. Box 1537
Salisbury, MD 21801
(301) 543-3000
1 (800) 638-0381
(toll free outside MD)

Ms. Vickie Pollard
Supervisor, Consumer Affairs
Pet Incorporated
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
1 (800) 325-7130 (toll free)

Ms. Joyce Hofer
Consumer Affairs Correspondent
Dry Foods (Except Progresso)
Pet Incorporated
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
1 (800) 325-7130 (toll free)

Ms. Janice Leidner
Consumer Affairs Correspondent
Progresso Line
Pet Incorporated
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
1 (800) 325-7130 (toll free)

Ms. Mary Carich
Consumer Affairs Specialist
Frozen and Bakery Foods
Pet Incorporated
P.O. Box 392
St. Louis, MO 63166
(314) 621-5400
1 (800) 325-7130 (toll free)

Marketing Department
Pfizer Inc.
235 East 42nd Street
New York, NY 10017
(212) 573-2323

Pillsbury Company
Consumer Response
P.O. Box 550
Minneapolis, MN 55440
1 (800) 328-4466 (toll free)

Philco
see Philips Company

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

Department of Consumer Affairs
Philips Company
Consumer Electronics Division
P.O. Box 555
Jefferson City, TN 37760
(615) 475-3801

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

Piaget
see North American Watch
Corporation

**Pierre Cardin
see Shulton, Inc.**

Mr. Al Segaul
Division Manager, Customer Service
Pioneer Electronics Service, Inc.
2265 E. 220th Street
Long Beach, CA 90810
1 (800) 421-1404 (toll free)

**Playskool
see Hasbro, Inc.**

Ms. Theresa M. Boutin
Manager, Consumer Affairs
Playtex Apparel, Inc.
P.O. Box 631
MS 1526
Dover, DE 19903
(302) 674-6000
1 (800) 537-9955 (toll free)

Ms. Jennifer Fullem
Consumer Affairs Coordinator
Playtex Family Products, Corp.
215 College Rd.
P.O. Box 728
Paramus, NJ 07652
1 (800) 624-0825 (toll free in NJ)
1 (800) 222-0453 (toll free outside NJ)

Ms. Elizabeth Thomas
Director, Consumer Relations
Plough, Inc.
3030 Jackson Avenue
Memphis, TN 38151
(901) 320-2386

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

Office of the President
Ponderosa, Inc.
P.O. Box 578
Dayton, OH 45401
(513) 454-2400

**Prescriptives, Inc.
see Estee Lauder****Princeton Pharmaceutical
Products
see Squibb Corporation**

Ms. Dorothy Puccini
Manager, Consumer Services
Procter & Gamble Co.
P.O. Box 599
Cincinnati, OH 45201
(513) 983-2200

Mr. Joe Kenney
Associate Counsel and Secretary
Provident Mutual Life Insurance
1600 Market Street
P.O. Box 7378
Philadelphia, PA 19101
(215) 636-5000

Client Relations
Prudential Bache Securities, Inc.
One Seaport Plaza
New York, NY 10292
(212) 214-1000

Individual Insurance Services
**Prudential Insurance Company
of America**
Executive Offices
Prudential Plaza, 24th Floor
Newark, NJ 07101
(201) 802-6000

Public Affairs
**Prudential Property & Casualty
Company**
P.O. Box 300
Lindwood, NJ 08221
(609) 653-3000

Mr. Steve Flack
Director, Customer Operations
Publishers Clearing House
382 Channel Drive
Port Washington, NY 11050
(516) 883-5432
1 (800) 645-9242 (toll free outside NY)

Mr. Bill Schroter
Director, Public Relations
Publix Supermarkets
1936 George Jenkins Boulevard
P.O. Box 407
Lakeland, FL 33802
(813) 688-1188
1 (800) 226-4168 (toll free in FL)

Customer Relations
Purolator Courier
Emery Worldwide,
a CF Company
131 Marstown Road
3350 Bayshore Drive
Palo Alto, CA 94303
1 (800) 443-6379 (toll free)

Q

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

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

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

**Quasar
see Matsushita Servicing
Company****R**

Mr. John Clapp
Quality Assurance Manager
R.G. Barry Corporation
13405 Yarmouth Road, N.W.
Pickerington, OH 43147
(614) 864-6400
1 (800) 848-7580
(toll free outside OH)

**Radio Shack
see Tandy Corporation**

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

Mr. Joe Cole, Vice President
Corporate Communications
Ramada, Inc.
2390 East Camelback Rd., Ste. 400
Phoenix, AZ 85016
(602) 273-4000

Mr. John Comerford, Manager
Customer Communications
**Reader's Digest Association,
Inc.**
Pleasantville, NY 10570
1 (800) 431-1246 (toll free)
1 (800) 735-4327 (toll free TDD)

Consumer Relations
**Reebok
International, Ltd.**
150 Royall Street
Canton, MA 02021
(617) 821-2800
1 (800) 843-4444 (toll free outside MA)

Ms. Claire Turkiewicz
Customer Service Manager
The Regina Company
313 Regina Avenue
Rahway, NJ 07065
(201) 381-1000
1 (800) 847-8336 (toll free outside NJ)

Mr. Carl Carroll
Director of Consumer Relations
Reliance Insurance Company
Four Penn Center Plaza
Philadelphia, PA 19103
(215) 864-4445

Mr. Terry Washburn
Manager, Consumer Affairs
Rernco Enterprises, Inc.
P.O. Box 720259
Houston, TX 77272
(713) 530-4900
1 (800) 72-REMCO (toll free)

Customer Relations Department
Remington Products, Inc.
 40 Main Street
 Bridgeport, CT 06602
 (203) 367-4400

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

Ms. Natalie Korman
 Director, Consumer Relations
Revlon

625 Madison Avenue
 New York, NY 10022
 (212) 527-5644

Ms. Carol Owen
 Director, Consumer Services
Reynolds Metals Company
 6603 West Broad Street
 Richmond, VA 23230
 (804) 281-4630 (collect calls accepted)

Ms. Kathleen M. Fitzsimmons
 Manager, Consumer Services
Richardson-Vicks, Inc.
 One Far Mill Crossing
 Shelton, CT 06484-0925 (203) 834-5000

Rockport
 see **Reebok**

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

Mr. Patrick Puton
 Service Manager
Rolex Watch U.S.A., Inc.
 665 Fifth Avenue
 New York, NY 10022
 (212) 758-7700

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

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

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

Mr. Ronald L. Taylor
 Vice President—Franchise Operations
Roto-Rooter Corporation
 300 Ashworth Road
 West Des Moines, IA 50265
 (515) 223-1343

Ms. Joanne Taddeo
 Manager, Customer Relations
Ross Laboratories
 625 Cleveland Avenue
 Columbus, OH 43216
 (614) 227-3758

Mr. Wynelle Sanders, Marketing Secretary
Royal Oak Enterprises, Inc.
 35 Glenlake Parkway, Suite 500
 Atlanta, GA 30328
 (404) 393-1430
 1 (800) 241-3955 (toll free)

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

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

Rustler Jeans
 see **Blue Bell, Inc.**

Ms. Ann Salanty
 Manager of Customer Service
Ryder Truck Rental
 P.O. Box 020816
 Miami, FL 33102-0816
 1 (800) 327-7777 (toll free outside FL)

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

S
7 Eleven Food Stores
 see **The Southland Corporation**

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

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

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

Sanyo Electric Inc.
 see **SFS Corporation**

Sara Lee Corporation
 Three First National Plaza
 Chicago, IL 60602-4260
 (312) 726-2600

Scholl
 see **Plough, Inc.**

Consumer Relations Department
Schwinn Bicycle Company
 217 North Jefferson Street
 Chicago, IL 60606
 (312) 454-7400
 1 (800) 633-0231 (toll free)

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

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

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

Customer Service Representative
Sealy Mattress Manufacturing Company
 1288 Euclid Avenue, 10th Floor
 Cleveland, OH 44115
 (216) 522-1310

Ms. Fran DiPalo
 Manager, Consumer Affairs
Seamans Furniture Company, Inc.
 70 Charles Lindbergh Boulevard
 Uniondale, NY 11553
 (516) 222-9340
 1 (800) 445-2503 (toll free)

Customer Service
G.D. Searle and Company Pharmaceuticals
 P.O. Box 5110
 Chicago, IL 60680
 1 (800) 323-1603 (toll free)

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

Coserv
Seiko Time Corporation
1111 MacGauthier Boulevard
Mahwah, NJ 07430
(201) 529-3311

Ms. Rosemarie Martinez
Customer Relations Department
Serta, Inc.
2800 River Road
Des Plaines, IL 60018
(312) 699-9300

Ms. Wynema Hamilton
Coordinator Consumer Affairs
The Seven-Up Company
P.O. Box 655086
Dallas, TX 75265
(214) 360-7000

Seventeen Magazine
see **News America Publishing, Inc.**

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

Customer Relations
The Sharper Image
650 Davis Street
San Francisco, CA 94111
1 (800) 344-4444 (toll free)

Mr. Michael H. Stone, Manager
Dealer and Customer Inquiries
Shell Oil Company
P.O. Box 2463
Houston, TX 77001
(713) 241-2281
1 (800) 331-3703
(toll free-credit card inquiries)

Mr. Dave Shutz
Wholesale Marketing Administrator
Sherwin-Williams Company
101 Prospect Avenue, N.W.
Cleveland, OH 44115
(216) 566-2000

Shoppers Department
Shoney's Inc.
1727 Elm Hill Pike
Nashville, TN 37210
(615) 391-5201

ShowBiz Pizza
see **Integra**

Showtime Networks, Inc.
see **Viacom International, Inc.**

Ms. Barbara Distasi
Manager, Consumer Affairs
Shulton, Inc.
697 Route 46
Clifton, NJ 07015
1 (800) 932-2732 (toll free)

Ms. Joyce Glover
Vice President of Consumer Affairs
Simmons Company
P.O. Box 95465
Atlanta, GA 30347
(404) 321-3030

Consumer Affairs Department
Sewing Products Division
Singer Sewing Company
155 Raritan Center Parkway
Edison, NJ 08837
(201) 632-6700

Mr. Mike Minchin
Executive Vice President Marketing
Sizzler Restaurants International
12655 W. Jefferson Blvd.
Los Angeles, CA 90066
(213) 827-2300
1 (800) 759-0059 (toll free)

Skaggs Company
see **American Stores Company**

Skoal Chewing Tobacco
see **UST**

Law and Compliance Department
Smith Barney, Harris Upham & Co., Inc.
333 West 34th Street
New York, NY 10001
(212) 356-2800

Ms. Rosanne Tyson
Consumer Affairs Administrator
Smith Kline Consumer Products
One Franklin Plaza
P.O. Box 8082
Philadelphia, PA 19101
(215) 751-5000

Ms. Vickie Limbach
Manager of Communications
J.M. Smucker Company
Strawberry Lane
Orrville, OH 44657
(216) 682-0015

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

Solar Nutritionals
see **Thompson Medical Company**

Mr. Paul Sonnabend, President
Sonesta International Hotels Corporation
200 Clarendon Street
Boston, MA 02116
(617) 421-5413

Ms. Kathryn M. O'Brien
Director, Customer Relations
Sony Corporation of America
Sony Service Company
Sony Drive
Park Ridge, NJ 07656
(201) 930-7669
1 (800) 222-7669
(toll free-information center)

Southern Bell Corporation
35C52 Southern Bell Center
675 West Peachtree Street, N.E.
Atlanta, GA 30375
(404) 529-3638 (information)
(404) 529-3870 (complaints)

Mr. Jim Ruppel
Director, Customer Relations
Southwest Airlines
Love Field
P.O. Box 37611
Dallas, TX 75235
(214) 353-6145

Ms. Shirley Brisbois
Manager, Consumer Relations
Spalding & Evenflo, Inc.
425 Meadow Street
Chicopee, MA 01021
(413) 536-1200
1 (800) 642-5004 (toll free)

Mr. Paul Weiske
Customer Service Manager
Speed Queen Company
P.O. Box 990
Ripon, WI 54971
(414) 748-3121

Supervisor
Customer Service Department
Spencer Gifts
MCA, Inc.
1050 Black Horse Pike
Pleasantville, NY 08232
(609) 645-3300

Customer Service
Spiegel, Inc.
P.O. Box 927
Oak Brook, IL 60521
(312) 954-2772

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

Ms. Linda Dickey
Customer Relations Manager
The Southland Corporation
P.O. Box 719
Dallas, TX 75221
(214) 841-6642
1 (800) 255-0711 (toll free)

Mr. John L. Skule, III
Vice President Public Affairs
Squibb Corporation
P.O. Box 4000
Princeton, NJ 08543-4000
(609) 921-4279
1 (800) 332-2056 (toll free)

Mr. Jack Gauthier, Marketing Manager
Stanley Hardware
Division Stanley Works
195 Lake Street
New Britain, CT 06050
(203) 225-5111
1 (800) 622-4393 (toll free)

Mr. Jim Stahly
Public Relations Director
State Farm Mutual Automobile Insurance Company
One State Farm Plaza
Bloomington, IL 61710
(309) 766-2714

Product Complaint Section
Department of Regulatory Affairs
Sterling Drug Inc.
90 Park Avenue
New York, NY 10016
(212) 907-2000
1 (800) 331-4536 (toll free)
1 (800) 228-0204
(toll free-Glenbrook Laboratories)
1 (800) 847-4211
(toll free-Winthrop Consumer Products)

Ms. Esther Rasmussen
Director, Consumer Relations
Stokely USA, Inc.
626 East Wisconsin Avenue
P.O. Box 248
Oconomowoc, WI 53066
(414) 567-1731
1 (800) 872-1110 (toll free)

Ms. Christine Filardo
Director, Consumer Affairs
Stop & Shop Supermarkets
P.O. Box 1942
Boston, MA 02105
(617) 770-8895

Ms. Frances D. Karpowicz
Consumer Affairs Department
Stouffer Foods Corporation
5750 Harper Road
Solon, OH 44139
(216) 248-3600

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

Ms. Maureen Durand
Quality Assurance Administration
Coordinator
The Stroh Brewery Company
100 River Place
Detroit, MI 48207
(313) 446-2000

Ms. Donna Samelson
Manager, Consumer Relations
Sun-Diamond Growers of California
P.O. Box 1727
Stockton, CA 95201
(209) 466-4851

Consumer Affairs Center
Sunbeam Appliance Company
5055 N. Lydell Avenue
Milwaukee, IL 53217
1 (800) 323-7303 (toll free)

Subscriber Service
Sunset Magazine
Lane Publishing Company
85 Willow Road
Menlo Park, CA 94025
(415) 321-3600

Mr. Richard Wisniewski
Supervisor, Customer Relations
Supermarkets General Corporation
301 Blair Road
Woodbridge, NJ 07095
(201) 499-3500
1 (800) 999-9199, ext. 3500
(toll free)

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

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

The Swiss Colony Food Collection
1112 Seventh Avenue
Monroe, WI 53566
(608) 324-8080

Sylvania Television
see Philips Company

T

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

TJX Companies
770 Cochituate Rd.
Framingham, MA 01701
(508) 390-1000

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

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

Ms. Kerry Carliell
Manager, Consumer Serv.ces
TAMBRANDS, Inc.
P.O. Box 271
Palmer, MA 01069
(413) 283-3431
1 (800) 523-0014 (toll free)

Ms. Lucille Frey
Director, Customer Relations
Tandy Corporation/Radio Shack
1600 One Tandy Center
Fort Worth, TX 76102
(817) 390-3218

Tappan Company, Inc.
see White Consolidated
Industries

Consumer Relations and
Quality Assurance
Target Stores
33 South 6th Street
P.O. Box 1392
Minneapolis, MN 55440
(612) 370-6006

Technics
see Matsushita Servicing
Company

Mr. Richard C. Keller
Director, Consumer Affairs
Teledyne, Inc.
1730 East Prospect Street
Fort Collins, CO 80525
(303) 484-1352
1 (800) 525-2774 (toll free)

Ms. Kathy Laffin
Supervisor, Customer Service
Teleflora
12233 West Olympic, Suite 140
Los Angeles, CA 90064
(213) 826-5253
1 (800) 367-5576 (toll free in CA)
1 (800) 421-2815 (toll free outside CA)

Public Affairs
Tenneco, Inc.
P.O. Box 2511
Houston, TX 77001
(713) 757-2131

CORPORATE CONSUMER CONTACTS

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

Mr. G. C. Rowan
Manager, Customer Relations
Texaco Refining and Marketing
P.O. Box 2000
Bellaire, TX 77402
(713) 432-2255

Mr. Don Meinkoth, Consumer Products
Texas Instruments, Inc.
P.O. Box 53
Lubbock, TX 79408
(806) 741-2000
1 (800) 842-2737 (toll free outside TX)

Mr. Edward C. Hall
Executive Vice President
The New England
500 Boylston Street
Boston, MA 02117
(617) 573-2000

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

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

Ms. Clelia C. Burke, Director
Corporate Communications
Thompson Medical Co., Inc.
919 Third Avenue
New York, NY 10022
(212) 688-4420

Ms. Janice Meikle, Vice President
Professional & Public Affairs
Thrift Drug Company
615 Alpha Drive
Pittsburgh, PA 15238
(412) 781-5373
1 (800) 2-THRIFT (toll free)

Corporate Public Affairs
Time Inc.
1271 6th Avenue
Rockefeller Center
New York, NY 10020
(212) 522-1212

Ms. Letha Watkins
Consumer Correspondent
Timex Corporation
P.O. Box 2740
Little Rock, AR 72203
(501) 372-1111

Ms. Karen Kudrna
Sales Services Supervisor
Tonka Corporation
6000 Clearwater Drive
Minnetonka, MN 55343
(612) 936-3300
1 (800) 347-3628 (toll free)

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

Mr. Stanley Friedman
National Dealer and Consumer Service
Manager
Toshiba America, Inc.
Consumer Products Business Sector
Wayne, NJ 07470
(201) 628-8000

Ms. Helen Baur
Administrative Assistant
totes, incorporated
10078 East Kemper Road
Loveland, OH 45140
(513) 583-2300

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

Corporate Spokesperson
Toys "R" Us
395 West Passaic Street
Rochelle Park, NJ 07662
(201) 854-5033

Ms. Thompson
Manager, Control Center
Trak Auto
3300 75th Avenue
Landover, MD 20785
(301) 731-1200

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

Ms. Rosemary Aurichio
Director, Customer Relations
Trans World Airlines (TWA)
110 South Bedford Rd.
Mt. Kisco, NY 10549
(914) 242-3000

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

True Value Hardware Stores
see Cotter & Company

Ms. Ruth Kelly, Director
Customer Services Department
Tupperware
P.O. Box 2353
Orlando, FL 32802
(407) 847-3111
1 (800) 858-7221 (toll free outside FL)

Ms. Meg Spirakes
Consumer Correspondence Representative
Turtle Wax, Inc.
5655 West 73rd Street
Chicago, IL 60638
(312) 563-3600
1 (800) 323-9883 (toll free)

Mr. Jay Benham
Consumer Relations and Services
Tyson Foods, Inc.
2210 West Oaklawn Drive
P.O. Drawer E
Springdale, AR 72764
(501) 756-4000
1 (800) 632-0003 (toll free inside AR)
1 (800) 643-3410 (toll free outside AR)

U

Ms. Elaine De Shong, Vice President
Marketing Consumer Service
U-Haul International
2727 North Central Avenue
Phoenix, AZ 85004
(602) 263-6771
1 (800) 528-0463 (toll free outside AZ)

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

Mrs. Deborah Thompson
Director-Consumer Affairs
USAir
799 Hanes Mall Boulevard
P.O. Box 1501
Winston-Salem, NC 27102-1501
(919) 760-7595 (collect calls accepted)

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

Mr. Slobodan B. Ajdukovic, Supervisor
Executive Consumer Services
U.S. Sprint
8001 Stemmons Freeway
Dallas, TX 75247
(214) 688-5707
1 (800) 877-4646
(toll free outside TX)

Mr. Alan Kaiser, Manager
Corporate Communications
UST
100 West Putnam Avenue
Greenwich, CT 06830
(203) 661-1100

US West, Inc.
Orchard Falls Building
7800 E. Orchard Rd.
Englewood, CO 80111
(303) 793-6500
1 (800) 822-1000 (toll free)

Union Fidelity Life Insurance Company
see Aon Corporation

Mr. Paul M. Miller
Manager, Consumer Affairs
Uniroyal Goodrich Company
600 South Main Street
Akron, OH 44397-0001
(216) 374-3796
1 (800) 521-9796 (toll free)

Mr. Paul Tinebra
Corporate Manager, Customer Relations
United Airlines
P.O. Box 66100
Chicago, IL 60666
(312) 952-6168

Mr. Dick Porter
National Consumer Relations Manager
United Parcel Service of America, Incorporated
51 Weaver Street, OPS
Greenwich, CT 06836
(203) 862-6000

United States Fidelity & Guarantee Company
100 Light Street
Baltimore, MD 21202
(301) 547-3000

Bette Malone Relocation Service
United Van Lines, Inc.
One United Drive
Fenton, MO 63026
1 (800) 325-3870 (toll free)

Mr. Arthur J. Ogle
Corporate Controller
Universal Match Corporation
1224 Fern Ridge Parkway
St. Louis, MO 63141
(314) 469-3655

Supervisor Customer Service
Unocal Corporation
Room 1447
P.O. Box 7600
Los Angeles, CA 90051
(213) 977-6956

Consumer Products Unit
Upjohn Company
7000 Portage Road
Kalamazoo, MI 49001
(616) 323-6004

V

Consumer Relations Department
Valvoline Oil Company
3499 Dabney Drive
P.O. Box 14000
Lexington, KY 40512
(606) 268-7226

Van Heusen Company
281 Centennial Avenue
Piscataway, NJ 08854
(201) 885-5000
1 (800) 631-5809
(toll free outside NJ)

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

Ms. Jan Still-Lindeman
Vanity Fair
640 Fifth Avenue
New York, NY 10019
(212) 582-6767
1 (800) 832-8662 (toll free)

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

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

Customer Relations
Visa USA, Inc.
P.O. Box 8999
San Francisco, CA 94128-8999
(415) 570-3200

W

Customer Service Representative
Wagner Spray Tech Corporation
1770 Fernbrook Lane
Plymouth, MN 55447
(612) 553-7168
1 (800) 328-8251
(toll free outside MN)

Customer Relations
Wal-Mart Stores, Inc.
702 S.W. Eighth Street
Bentonville, AR 72716
(501) 273-4000

Mr. Edward H. King, Director
Governmental and Corporate Relations
Walgreen Company
200 Wilmot Road
Deerfield, IL 60015
(312) 940-3500

Customer Service Department
Walter Drake & Sons
Drake Building
Colorado Springs, CO 80940
(719) 596-3140

Ms. Rebecca Pierce
Consumer Affairs Manager
Wamsutta Pacific
1285 Avenue of the Americas, 34th Floor
New York, NY 10019
(212) 903-2000

Customer Relations
Wang Laboratories Inc.
One Industrial Avenue
Lowell, MA 01851
(508) 967-6061

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

Ms. Mary Richardson
Director, Consumer Affairs Division
Warner-Lambert Company
201 Tabor Road
Morris Plains, NJ 07950
(201) 540-2459
1 (800) 338-0326
(toll free in NJ)

EPT
1 (800) 562-0266
(toll free outside NJ)

Early Detector Kit
1 (800) 334-3577
(toll free outside NJ)

Generic Warner Lambert Products
1 (800) 223-0182
(toll free outside NJ)

Parke Davis Products
1 (800) 524-2624
(toll free outside NJ)

Shick Razor
1 (800) 742-8377
(toll free outside NJ)

Trident
1 (800) 524-2854
(toll free outside NJ)

Ms. Patricia Yenesel
Consumer Relations Manager
Waterford/Wedgwood USA, Inc.
P.O. Box 1454
Wall, NJ 07719
(201) 919-2000

Ms. Karen Wegmann
Executive Vice President
Customer-Transactions
Wells Fargo & Company
155 Fifth Street, 7th Floor
MAC 0106-076
San Francisco, CA 94103
(415) 243-5298

CORPORATE CONSUMER CONTACTS

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

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

Ms. Francine Yesner
Consumer Affairs Manager
WestPoint Pepperell
1221 Avenue of the Americas
New York, NY 10020
(212) 382-5000

Western Union Corporation
One Lake Street
Upper Saddle River, NJ 07458
(201) 818-5000

Mr. Don Skinner
Director, Customer Relations
Whirlpool Corporation
Customer Relations Department
Administrative Center
2000 M-63 Benton Harbor, MI 49022
(616) 926-5101
1 (800) 253-1301 (toll free)

Mr. Bill Friend
Manager of Customer Relations
and Information Center
White Consolidated Industries
8000 Perimeter Drive
Dublin, OH 43017
(614) 272-4100
1 (800) 245-0600
(toll free outside OH)

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

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

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

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

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

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

White Westinghouse
see White Consolidated
Industries

Ms. Terese Kaminskas
Corporate Communicator
Wickes Companies, Inc.
3340 Ocean Park Boulevard, Suite 2000
Santa Monica, CA 90405
(213) 452-0160

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

Consumer Relations
Windmere Corporation
5980 Miami Lakes Drive
Miami Lakes, FL 33104
1 (800) 327-7100
(toll free)

Mr. Steve Evenson
Owner Relations Manager
Winnebago Industries
P.O. Box 152
Forest City, IA 50436
(515) 582-6939

Winthrop Consumer Products
see Sterling Drug Inc.

Public Relations
Wisconsin Bell
722 North Broadway, 13th Floor
Milwaukee, WI 53202
(414) 678-0681
1 (800) 237-8576 (toll free)

Wonderbread
see Continental Baking
Company

Customer Service
F.W. Woolworth Company
233 Broadway
New York, NY 10279
(212) 553-2202

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

Ms. Allison Rader, Consumer Relations
Wrangler
P.O. Box 21488
Greensboro, NC 27420
(919) 373-3564/4036

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

X

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

Y

Mr. Buzz Huse, Manager
Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, CA 90630
(714) 761-7439

Z

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

Zayre Corporation
see TJX Companies

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

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

Car Manufacturers

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

All of the toll-free "800" numbers can be reached from

anywhere in the continental United States.

If the regional office cannot resolve the problem, you may wish to contact a dispute resolution program. A list of these programs begins on page 45.

American Honda Motor Company, Inc.

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

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

Maine, Vermont, New Hampshire, New York State, Connecticut, Massachusetts, Rhode Island
Customer Relations Department
American Honda Motor Company, Inc.
New England Zone
555 Old County Road
Windsor Locks, CT 06096
(203) 623-3310

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

Minnesota, Iowa, Missouri, Wisconsin, Illinois
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
601 Campus Drive, Suite A-9
Arlington Heights, IL 60004
(312) 870-5600

West Virginia, Maryland, Virginia, North Carolina, South Carolina, District of Columbia
Customer Relations Department
American Honda Motor Company, Inc.
Mid-Atlantic Zone Office
209 Perry Parkway, Suite 10
Gaithersburg, MD 20877
(301) 990-2020

Pennsylvania, New Jersey, Delaware, Long Island (New York), Connecticut
Customer Relations Department
American Honda Motor Company, Inc.
Northeast Zone
115 Gaither Drive
Moorestown, NJ 08057
(609) 235-5533

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

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

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

Corporate office:
American Honda Motor Company, Inc.
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90247
(213) 604-2430

American Isuzu Motors, Inc.

California
Mr. Harold Bean
Regional Customer Relations Manager
American Isuzu Motors, Inc.
One Autry Street
Irvine, CA 92718
(714) 770-2626

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

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

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Northeast Region
114 Pleasant Avenue
P.O. Box 925
Upper Saddle River, NJ 07458
(201) 784-1414

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

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

Headquarters:
American Isuzu Motors, Inc.
2300 Pellissier Place
Whittier, CA 90601
(213) 949-0611

American Motors Corporation see Chrysler Motors Corporation

American Suzuki Motor Corporation

3251 E. Imperial Highway
Brea, CA 92621
Attn: Customer Relations Department
1 (800) 877-6900 (toll free)

Audi of America, Inc.

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

CAR MANUFACTURERS

Alaska, northern California, Idaho, Montana, Oregon, Washington
Regional Service Manager
Audi of America, Inc.
Western Region
7106 Johnsrive Drive
Pleasanton, CA 94566
1 (800) 822-AUDI (toll free)

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)
Regional Service Manager
Audi of America, Inc.
Southern Region
1940 The Exchange
Atlanta, GA 30339
1 (800) 822-AUDI (toll free)

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, North Dakota, South Dakota (excluding Rapid City), Wisconsin
Regional Service Manager
Audi of America, Inc.
Central Region
420 Barclay Boulevard
Lincolnshire, IL 60069
1 (800) 822-AUDI (toll free)

Regional Service Manager
Audi of America, Inc.
Atlantic Region
9300 Martin Luther King, Jr. Highway
Lanham, MD 20706
(301) 386-6200
1 (800) 822-AUDI (toll free)

Arkansas, Kansas, Missouri, Nebraska
Vice-President for Service
Volkswagen Mid-America, Inc.
Audi Division
8825 Page Boulevard
St. Louis, MO 63114
(314) 429-8100
1 (800) 822-AUDI (toll free)

Connecticut, New Jersey, New York
Customer Relations Manager
Audi Eastern
Greenbush Road
Orangeburg, NY 10962
1 (800) 822-AUDI (toll free)

Corporate Office:
Mr. Frank A. Pompa, Jr.
Consumer Services Manager
Audi of America, Inc.
888 West Big Beaver Road
Troy, MI 48007-3951
1 (800) 822-AUDI (toll free)

BMW of North America, Inc.

Arizona, southern California, southern Nevada (Las Vegas)
Customer Relations Manager
BMW of North America, Inc.
Western Region
12541 Beatrice Street
P.O. Box 66916
Los Angeles, CA 90066
(213) 305-2913

northern California, Nevada, Utah, Idaho, Washington, Oregon, Montana
Customer Relations Manager
BMW of North America, Inc.
Northwest Region
6606 Owens Drive
Pleasanton, CA 94566
(415) 463-0690

Tennessee, North Carolina (southwest), Mississippi, Alabama, Georgia, Florida, South Carolina
Customer Relations Manager
BMW of North America, Inc.
Southeast Region
1280 Hightower Trail
Atlanta, GA 30350-2977
(404) 552-3800

North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois, Michigan, Indiana, Ohio, Kentucky
Customer Relations Manager
BMW of North America, Inc.
Central Region
1002 E. Algonquin Road
Schaumburg, IL 60195
(312) 397-5713

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont
Customer Relations Manager
BMW of North America, Inc.
Eastern Region
P.O. Box 1227
Woodcliff Lake, NJ 07675
(201) 307-4222

Wyoming, Colorado, New Mexico, Texas, Oklahoma, Kansas, Nebraska, Missouri, Arkansas, Louisiana
Customer Relations Manager
BMW of North America, Inc.
Southwest Region
1730 Briercroft Court, P.O. Box 819003
Dallas, TX 73581
(214) 323-7700

North Carolina (Charlotte), District of Columbia, Virginia, Pennsylvania, Maryland, Delaware
Customer Relations Manager
BMW of North America, Inc.
Mid-Atlantic Region
21545 Ridge Top Circle
Sterling, VA 22170
(703) 450-7600

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

Chrysler Motors Corporation

Nevada, Utah, Arizona, New Mexico, El Paso (TX)
Customer Relations Manager
Chrysler Motors Corporation
Phoenix Zone Office
11811 N. Tatum Boulevard, Suite 4025
Phoenix, AZ 85028
(602) 953-6899

southern California, Hawaii
Customer Relations Manager
Chrysler Motors Corporation
Los Angeles Zone Office
P.O. Box 3019-C
Anaheim, CA 92803
(714) 870-4000

California
Customer Relations Manager
Chrysler Motors Corporation
San Francisco Zone Office
P.O. Box 5009
Pleasanton, CA 94566-0509
(415) 463-0656

Wyoming, Kansas, Colorado, Nebraska, Idaho, Montana
Customer Relations Manager
Chrysler Motors Corporation
Denver Zone Office
P.O. Box 39006
Denver, CO 80239
(303) 371-8888

Florida
Customer Relations Manager
Chrysler Motors Corporation
Orlando Zone Office
P.O. Box 593428
Orlando, FL 32859
(407) 352-7402

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

Iowa, northern Illinois, Indiana
Customer Relations Manager
Chrysler Motors Corporation
Chicago Zone Office
650 Warrenton Road
Lisle, IL 60532
(312) 515-2400

Oklahoma, Missouri, Nebraska, Kansas
Customer Relations Manager
Chrysler Motors Corporation
Kansas City Zone Office
P.O. Box 25668
Overland Park, KS 66225-5668
(913) 469-3090

Louisiana, Florida, Alabama, Mississippi
Customer Relations Manager
Chrysler Motors Corporation
New Orleans Zone Office
P.O. Box 157
Metairie, LA 70004
(504) 838-8788

Maryland, Virginia, West Virginia, Delaware, District of Columbia
Customer Relations Manager
Chrysler Motors Corporation
Washington, DC Zone Office
P.O. Box 1900
Bowie, MD 20716
(301) 464-4040

Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire
Customer Relations Manager
Chrysler Motors Corporation
Boston Zone Office
550 Forbes Boulevard
Mansfield, MA 02048-2038
(508) 261-2299

Michigan, Ohio, Indiana
Customer Relations Manager
Chrysler Motors Corporation
Detroit Zone Office
P.O. Box 3000
Troy, MI 48007-3000
(313) 879-3600

South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska
Customer Relations Manager
Chrysler Motors Corporation
Minneapolis Zone Office
P.O. Box 1231
Minneapolis, MN 55440
(612) 553-2546

Illinois, Missouri, Kentucky, Indiana
Customer Relations Manager
Chrysler Motors Corporation
St. Louis Zone Office
P.O. Box 278
Hazelwood, MO 63042
(314) 895-0731

New York, Pennsylvania
Customer Relations Manager
Chrysler Motors Corporation
Syracuse Zone Office
P.O. Box 603
Dewitt, NY 13214
(315) 445-6941

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

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

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

Oregon, Alaska, Washington, northern Idaho, western Montana
Customer Relations Manager
Chrysler Motors Corporation
Portland Zone Office
P.O. Box 744
Beaverton, OR 97075
(503) 526-5555

eastern Pennsylvania, New Jersey, Delaware
Customer Relations Manager
Chrysler Motors Corporation
Philadelphia Zone Office
Valley Brook Corporate Center
101 Lincoln Wood Drive, Suite 320
Malvern, PA 19355
(215) 251-2990

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

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

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

Texas (south)
Customer Relations Manager
Chrysler Motors Corporation
Houston Zone Office
363 East North Belt, Suite 590
Houston, TX 77060
(713) 820-7062/63

Wisconsin, northeast Iowa
Customer Relations Manager
Chrysler Motors Corporation
Milwaukee Zone Office
445 South Moorland Road, Suite 470
Brookfield, WI 53005
(414) 797-3750

Corporate Office:
Mr. E. F. Mahon
National Owner Relations Manager
Chrysler Motors Corporation
P.O. Box 1718
Detroit, MI 48288
1 (800) 992-1997 (toll free)

**Jeep/Eagle Division of
Chrysler Motors Corporation
see Chrysler Motors Corporation
Offices**

Fiat Auto U.S.A., Inc.

Corporate Office:
Mr. Ormond Rossi
Vice President of Service and Engineering
Fiat Auto U.S.A., Inc.
777 Terrace Avenue
Hasbrouck Heights, NJ 07604
(201) 393-4000

Ford Motor Company

Arizona, New Mexico, western Texas
Owner Relations Manager
Ford Motor Company
Phoenix District Office
P.O. Box 844
Phoenix, AZ 85001
(602) 230-0784

southern California, southeastern Nevada
Owner Relations Manager
Ford Motor Company
Los Angeles District Office
2200 West Sequoia
P.O. Box 4680-P
Anaheim, CA 92803
(714) 520-8300

northern California, southern Oregon, western Nevada, Hawaii
Owner Relations Manager
Ford Motor Company
San Jose District Office
P.O. Box 4002
Milpitas, CA 95035
(408) 262-9110

Colorado, Wyoming, western Nebraska, southern Idaho, Utah, southwestern South Dakota, northeastern Nevada, Montana, southeastern Oregon
Owner Relations Manager
Ford Motor Company
Denver District Office
P.O. Box 4028
Englewood, CO 80155
(303) 694-8600

northern Georgia, eastern Alabama
Owner Relations Manager
Ford Motor Company
Atlanta District Office
P.O. Box 105003
Atlanta, GA 30348
(404) 763-6440

central and western Indiana, southeastern Illinois
Owner Relations Manager
Ford Motor Company
Indianapolis District Office
P.O. Box 19448
Indianapolis, IN 46219
(317) 353-8251

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

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

CAR MANUFACTURERS

*southern Mississippi, Louisiana,
northeast Florida*
Owner Relations Manager
Ford Motor Company
New Orleans District Office
P.O. Box 8630
Metairie, LA 70011
(504) 454-6764

*Maine, New Hampshire, Vermont,
Massachusetts, Rhode Island,
Connecticut*
Owner Relations Manager
Ford Motor Company
Boston District Office
352 Turnpike Rd., Ste. 303
Southborough, MA 01772-1794
(508) 481-2798

Michigan (excluding Upper Peninsula)
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121-1805
(313) 337-6950

Florida, southern Georgia
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121
1 (800) 392-9090 (toll free)

*northeastern Illinois,
northwestern Indiana*
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121
1 (800) 255-1433 (toll free)

*southwestern Pennsylvania, northern
West Virginia, southeastern Ohio*
Owner Relations Manager
Ford Motor Company
P.O. Box 1085
Dearborn, MI 48121
1 (800) 392-3673 (toll free)

*northwestern Wisconsin, Minnesota,
North Dakota, northern South Dakota*
Owner Relations Manager
Ford Motor Company
Twin Cities District Office
P.O. Box 9303
Minneapolis, MN 55440
(612) 932-9799

southern Illinois, eastern Missouri
Owner Relations Manager
Ford Motor Company
St. Louis District Office
P.O. Box 24575
St. Louis, MO 63141
(314) 569-4455

*western Iowa, central and eastern
Nebraska, southeastern South Dakota*
Owner Relations Manager
Ford Motor Company
Omaha District Office
P.O. Box 54440
Omaha, NE 68154
(402) 498-6050

*northeastern Pennsylvania,
southeastern Pennsylvania, southern
New Jersey, Delaware*
Owner Relations Manager
Ford Motor Company
Philadelphia District Office
P.O. Box 5030
Mt. Laurel, NJ 08054
(609) 662-8021

*northern New Jersey, eastern New York,
southeastern New York, Long Island
west and south Connecticut*
Owner Relations Manager
Ford Motor Company
New York District Office
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

*upper and western New York,
northern Pennsylvania*
Owner Relations Manager
Ford Motor Company
Buffalo District Office
P.O. Box 244
Buffalo, NY 14225
(716) 631-4430

North Carolina, South Carolina
Owner Relations Manager
Ford Motor Company
Charlotte District Office
P.O. Box 220307
Charlotte, NC 28222
(704) 554-4501

*eastern and northwestern Ohio,
northwestern Pennsylvania*
Owner Relations Manager
Ford Motor Company
Cleveland District Office
P.O. Box 41035
Brecksville, OH 44141
(216) 526-6900

*southern Ohio, southern West Virginia,
eastern Kentucky, southeastern Indiana*
Owner Relations Manager
Ford Motor Company
Cincinnati District Office
P.O. Box 6308
Cincinnati, OH 45215-6308
(513) 398-4884

*Arkansas, western Tennessee,
northern Mississippi, northwestern
Alabama*
Owner Relations Manager
Ford Motor Company
Memphis District Office
P.O. Box 190
Cordova, TN 38018
(901) 757-1076

northern Texas, Oklahoma
Owner Relations Manager
Ford Motor Company
Dallas District Office
P.O. Box 110037
Carrollton, TX 75011
(214) 323-6299

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

Maryland, Virginia, eastern West Virginia
Owners Relations Manager
Ford Motor Company
Washington District Office
8051 Gatehouse Road
Falls Church, VA 22046
(703) 698-2052

*Alaska, Washington, northern Oregon,
northern Idaho*
Owner Relations Manager
Ford Motor Company
Seattle District Office
13555 South East 36th St.
Suite 200
Bellevue, WA 98006
(206) 244-5800

*Wisconsin (excluding northwest corner),
Michigan (Upper Peninsula)*
Owner Relations Manager
Ford Motor Company
Milwaukee District Office
P.O. Box 267
Brookfield, WI 53005
(414) 785-3100

National Office:
Owner Relations Manager
Ford Motor Company
Ford Parts and Service Division
3000 Schaefer Road
Dearborn, MI 48121
(313) 337-6950
1 (800) 255-1433 (toll free)
1 (800) 521-4140 (toll free—Lincoln)
1 (800) 551-5747
(toll free—Taurus/Mercury Sable)
1 (800) 437-8237 (toll free—Mercury)
1 (800) 282-0959
(toll free towing and technical information)

General Motors Corporation

Consumer Relations
General Motors Corporation
Cadillac Motor Car Division
2860 Clark Street
Detroit, MI 48232
(313) 554-5536
1 (800) 458-8006 (toll free)

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

Customer Service Department
General Motors Corporation
Oldsmobile Division
P.O. Box 30095
Lansing, MI 48909-7595
(517) 377-5546

Customer Service Department
General Motors Corporation
GMC Truck and Coach Operation
 31 Judson Street
 Pontiac, MI 48058
 (313) 456-4547

Customer Assistance Department
General Motors Corporation
Chevrolet/Geo Motor Division
 P.O. Box 7047
 Troy, MI 48009-7047
 1 (800) 222-1020 (toll free)

Customer Service Department
General Motors Corporation
Pontiac Motor Division
 One Pontiac Plaza
 Pontiac, MI 48053
 1 (800) 762-2737 (toll free)

HONDA
 see **American Honda Motor Company, Inc.**

ISUZU
 see **American Isuzu**

Jaguar Cars, Inc.

Western Zone
 Customer Relations Manager
Jaguar Cars, Inc.
 422 Valley Drive
 Brisbane, CA 94005
 (415) 467-9402

Eastern Zone
 Customer Relations Manager
Jaguar Cars, Inc.
 600 Willow Tree Road
 Leonia, NJ 07605
 (201) 592-5200

Mazda Canada, Inc.

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

Mazda Motors of America (Central), Inc.

Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming
 Mr. Matt Reiter
 Consumer Communications Manager
Mazda Motors of America, Inc.
Pacific Region
 9451 Toledo Way
 Irvine, CA 92718
 (714) 380-7705

Illinois, Indiana, Michigan, Ohio, Wisconsin
 Mr. Hal Paulsen
 Consumer Communications Manager
Mazda Motors of America, Inc.
Great Lakes Region
 618 Kenmoor S.E.
 Grand Rapids, MI 49501-2008
 (616) 949-9305

Arkansas, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas
 Mr. Jack Miller
 Consumer Communications Manager
Mazda Motors of America, Inc.
Gulf Region
 10445 Corporate Drive
 Sugar Land, TX 77478
 (713) 240-5800

Alaska, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, Washington
 Mr. Stan Crews
 Consumer Communications Manager
Mazda Motors of America, Inc.
Northwest Region
 8621 South 180th Street
 Kent, WA 90132
 (206) 251-5920

Mazda Motors of America (East), Inc.

Alabama, Florida, Georgia, North Carolina, South Carolina
 Customer Relations Manager
Mazda Motors of America (East), Inc.
Southeast Region
 P.O. Box 16305
 Jacksonville, FL 32245-6345
 (904) 731-4010

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, District of Columbia, West Virginia
 Customer Relations Manager
Mazda Motors of America (East), Inc.
Northeast Region
 865 Centennial Avenue
 Piscataway, NJ 08854
 (201) 885-1200

Mercedes-Benz of North America, Inc.

southern California, Arizona
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Los Angeles Zone
 851 East Watsoncenter Rd.
 P.O. Box 4625
 Carson, CA 90745
 (213) 835-8315

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

western North Carolina, South Carolina, Tennessee, Mississippi, Alabama, Georgia, Florida
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Jacksonville Zone
 8813 Western Way
 P.O. Box 17604
 Jacksonville, FL 32245
 (904) 731-4040

Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, eastern South Dakota, Nebraska, Iowa, Missouri, eastern Kansas
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Chicago Zone
 3333 Charles Street
 Franklin Park, IL 60131
 (312) 455-9131

western New York, Pennsylvania, eastern Ohio, West Virginia, Virginia, Maryland, eastern North Carolina, Delaware, District of Columbia
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Washington, DC Zone
 Baltimore Commons Business Park,
 2nd Floor
 1300 Mercedes Drive
 Hanover, MD 21076
 (301) 859-9160

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, northern New Jersey, upstate New York
 Owner Service Manager
Mercedes-Benz of North America, Inc.
New York Zone
 One Glenview Road
 P.O. Box 277
 Montvale, NJ 07645
 (201) 573-2501

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

Corporate Office:
 Owner Service Department
Mercedes-Benz of North America, Inc.
 One Mercedes Drive
 Montvale, NJ 07645
 (201) 573-0600

Mitsubishi Motor Sales of America, Inc.

Consumer Relations Manager
Mitsubishi Motor Sales of America
Western Regional Office
 6450 West Katella Avenue
 Cypress, CA 90630
 1 (800) 222-0037 (toll free)

Consumer Relations Manager
Mitsubishi Motor Sales of America
South Eastern Regional Offices
 6488 Currin Drive
 Orlando, FL 32811
 1 (800) 222-0037 (toll free)

Consumer Relations Manager
Mitsubishi Motor Sales of America
North Central Regional Office
 555 Pierce
 Suite 195
 Itica, IL 60143
 1 (800) 222-0037 (toll free)

Mitsubishi Motor Sales of America, Inc.
North Eastern Regional Office
 515 Heron Drive
 Bridgeport, NJ 08014
 1 (800) 222-0037 (toll free)

Consumer Relations Manager
Mitsubishi Motor Sales of America
South Western Regional Office
 8100 Mesquite Bend Drive
 Irving, TX 75063
 1 (800) 222-0037 (toll free)

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

Nissan Motor Corporation in USA

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

Peugeot Motors of America, Inc.

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

Porsche Cars North America, Inc.

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

Saab-Scania of America, Inc.

National Consumer Relations
 Saab Drive
 P.O. Box 697
 Orange, CT 06477
 (203) 795-5671
 1 (800) 548-1156 (toll free in CT)
 1 (800) 255-9007 (toll free)

Subaru of America

Arkansas, Louisiana, Tennessee, Alabama, Mississippi
 Customer Relations Manager
Subaru South, Inc.
 8923 Fourche Dam Pike
 Little Rock, AR 72206
 (501) 490-2770

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

Georgia, South Carolina, Florida
 Owner Service Manager
Southeast Region Subaru
 P.O. Box 3007
 West Palm Beach, FL 33409
 (407) 683-3066

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

West Virginia, Virginia, North Carolina, Maryland, District of Columbia
 Owner Service Manager
Subaru Mid-Atlantic Region
 8611 Larkin Road
 Savage, MD 20763
 (301) 498-1000

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut
 Customer Relations Manager
Subaru of New England, Inc.
 95 Morse Street
 Norwood, MA 02062
 (617) 769-5100

southern New Jersey, Pennsylvania, Delaware
 Customer Relations Manager
Penn Jersey Subaru, Inc.
 Glen Avenue and Foster Road
 P.O. Box P
 Moorestown, NJ 08057
 (609) 234-7600

New York, north New Jersey
 Customer Relations Manager
Subaru Distributors Corporation
 6 Ramland Road
 Grangeburg, NY 10962
 (914) 359-2500

Hawaii
Schuman-Carriage Co. Inc.
 1234 South Beretania Street
 P.O. Box 2420
 Honolulu, Hawaii 96804
 (808) 533-6211

Alaska, Colorado, Idaho, Kansas, Montana, Nebraska, Oregon, Utah, Washington, Wyoming
 Owner Service Manager
Subaru of America
Northwest Region
 8040 East 33rd Drive
 Portland, OR 97211
 (503) 287-4171

New Mexico, Oklahoma, Texas
Subaru of America
Southwest Region
 Owner Service Manager
 12615 San Pedro Avenue
 P.O. Box 791-990
 San Antonio, TX 78279
 (512) 496-1441

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

Toyota Motor Sales, Inc.

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

Volkswagen United States, Inc.

Arkansas, Kansas, Missouri, Nebraska
 Vice President for Service
Volkswagen Mid-America, Inc.
 8825 Page Boulevard
 St. Louis, MO 63114
 (314) 429-8100
 1 (800) 822-8987 (toll free)

Connecticut, New Jersey, New York
 Customer Relations Manager
World-wide Volkswagen Corp.
 Greenbush Road
 Orangeburg, NY 10962
 (914) 578-5000

For all other locations:
 Consumer Relations Manager
Volkswagen United States, Inc.
 888 West Big Beaver
 Troy, MI 48007
 (313) 362-6000
 1 (800) 822-8987 (toll free)

Volvo North America

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

Yugo America, Inc.

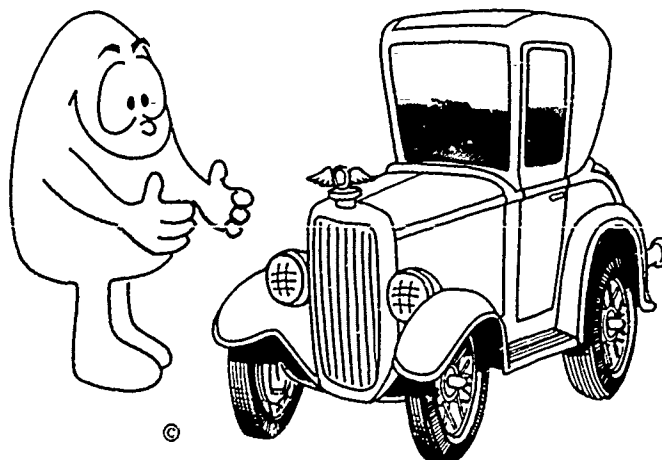
Director Customer Services
Yugo America, Inc.
 28 Park Way
 Upper Saddle River, NJ 07458
 (201) 825-4600

Used Cars

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

Car Repair

1. Before having your car repaired, check the shop's complaint record with your state or local consumer protection office or local Better Business Bureau.
2. Describe the problems you are having with the car as completely as possible. Tell the mechanic exactly what you want done.
3. Before you leave the car, make sure the work order reflects what you want done.
4. Ask for a written estimate before any major repair work is done. Make sure the work order says that you must approve any additional repair work.
5. If additional work is done without your permission, you don't have to pay for the unapproved work, and you have the right to have your bill adjusted.
6. Ask to inspect and/or keep all replaced parts.
7. Keep copies of all work orders and receipts and get all warranties in writing.
8. Many states have "lemon" laws for new cars that have recurring problems. Contact your local or state consumer protection office for more details.



Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBs offer a variety of consumer services. For example, they can provide consumer education materials, answer consumer questions, help with complaints, and provide general information about

a company's consumer complaint record. If you need help with a consumer question or complaint, call your local BBB to ask about their services. This list includes the local BBBs in the United States. The National Headquarters can give you the addresses for BBBs in Canada and Israel.

National Headquarters

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

Local Bureaus

Alabama

1214 South 20th Street
Birmingham, AL 35205
(205) 558-2222

P.O. Box 383
Huntsville, AL 35804
(205) 533-1640

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

Commerce Street, Suite 810
Montgomery, AL 36104
(205) 262-5606

Alaska

3380 C Street, Suite 100
Anchorage, AK 99503
(907) 562-0704

Arizona

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

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

Arkansas

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

California

705-18th Street
Bakersfield, CA 93301
(805) 322-2074

P.O. Box 970
Colton, CA 92324
(714) 825-7280

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

5070 North Sixth, Suite 176
Fresno, CA 93710
(209) 222-8111

510-16th St., Suite 550
Oakland, CA 94612
(415) 839-5900

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

525 B Street, Suite 301
San Diego, CA 92101-4408
(619) 234-0966

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

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

P.O. Box 294
San Mateo, CA 94401
(415) 347-1251

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

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

Colorado

P.O. Box 7970
Colorado Springs, CO 80933
(719) 636-1155

1780 South Bellaire, Suite 700
Denver, CO 80222
(303) 758-2100 (inquiries)
(303) 758-2212 (complaints)

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

432 Broadway
Pueblo, CO 81004
(719) 542-6464

Connecticut

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

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

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

Delaware

P.O. Box 300
Milford, DE 19963
(302) 422-6300 (Kent)
(302) 856-6969 (Sussex)

P.O. Box 5361
Wilmington, DE 19803
(302) 996-9200

District of Columbia

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

Florida

13770-58th St., N., #309
Clearwater, FL 33520
(813) 535-5522

2976-E Cleveland Avenue
Fort Myers, FL 33901
(813) 334-7331
1 (801) 226-0666 (toll free in
FL and parts of southern GA)

3100 University Blvd., S., #23
Jacksonville, FL 32216
(904) 721-2288

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

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

250 School Rd., Suite 11-W
New Port Richey, FL 34652
(813) 842-5459

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

1950 Port St. Lucie Blvd., #211
Port St. Lucie, FL 34952
(407) 878-2010
(407) 337-2083

1111 N. Westshore Blvd.,
Suite 207
Tampa, FL 33607
(813) 875-6200

2247 Palm Beach Lakes Blvd.,
#211
West Palm Beach, FL
33409-3408
(407) 686-2200

Georgia

1319-B Dawson Road
Albany, GA 31707
(912) 883-0744

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

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

P.O. Box 2587
Columbus, GA 31902
(404) 324-0712 (inquiries)
(404) 324-0713 (complaints)

6606 Abercorn St., Suite 108-C
Savannah, GA 31416
(912) 354-7521

Hawaii

1600 Kapiolani Boulevard
Suite 704
Honolulu, HI 96814
(808) 942-2355

Idaho

409 West Jefferson
Boise, ID 83702
(208) 342-4649
(208) 467-5547

545 Shoup, Suite 210
Idaho Falls, ID 83402
(208) 523-9754

Illinois

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

109 S.W. Jefferson St., #305
Peoria, IL 61602
(309) 673-5194

515 N. Court Street
Rockford, IL 61110
(815) 963-8882

Indiana

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

119 S.E. Fourth Street
Evansville, IN 47708
(812) 422-6879

1203 Webster Street
Fort Wayne, IN 46802
(219) 423-4433

4231 Cleveland Street
Gary, IN 46408
(219) 980-1511
(219) 769-8053
(219) 926-5669

Victoria Centre
22 East Washington Street
Indianapolis, IN 46204
(317) 637-0197

320 S. Washington St., #101
Marion, IN 46952
(317) 668-8954, 8955

Whilinger Building, Room 150
Muncie, IN 47306
(317) 285-5668

509-85 U.S. #33, North
South Bend, IN 46637
(219) 277-9121

Iowa

2435 Kimberly Road
#110 North
Bettendorf, IA 52722
(319) 355-6344

1500 Second Avenue, S.E.
#212
Cedar Rapids, IA 52403
(319) 366-5401

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

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

Kansas

501 Jefferson, Suite 24
Topeka, KS 66607
(913) 232-0455

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

Kentucky

154 Patchen Dr., Suite 90
Lexington, KY 40502
(606) 268-4128

844 Fourth Street
Louisville, KY 40203
(502) 583-6546

Louisiana

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

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

300 Bond Street
Houma, LA 70361
(504) 868-3456

P.O. Box 30297
Lafayette, LA 70593
(318) 234-8341

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

141 De Siard Street, Suite 300
Monroe, LA 71201
(318) 387-4600, 4601

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

1401 North Market Street
Shreveport, LA 71101
(318) 221-8352

Maine

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

Maryland

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

Massachusetts

Eight Winter Street
Boston, MA 02108
(617) 482-9151 (inquiries)
(617) 482-9190 (complaints)

106 State Road, Suite 4
North Dartmouth, MA 02747
(508) 999-6060

One Kendall Street, Suite 307
Framingham, MA 01701
(508) 872-5585

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

316 Essex Street
Lawrence, MA 01840
(508) 687-7666

293 Bridge Street, Suite 324
Springfield, MA 01103
(413) 734-3114

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

Michigan

150 Michigan Avenue
Detroit, MI 48226
(313) 962-7566 (inquiries)
(313) 962-6785 (complaints)

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

Minnesota

1745 University Avenue
St. Paul, MN 55104
(612) 646-7700

Mississippi

2917 West Beach Blvd, #103
Biloxi, MS 39531
(601) 374-2222

105 Fifth Street
Columbus, MS 39701
(601) 327-8594

P.O. Box 390
Jackson, MS 39205-0390
(601) 948-8222

Missouri

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

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

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

Nebraska

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

1613 Farnam Street
Omaha, NE 68102
(402) 346-3033

Nevada

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

P.O. Box 21269
Reno, NV 89505
(702) 322-0657

New Hampshire

410 South Main Street
Concord, NH 03301
(603) 224-1991
1 (800) 852-3757
(toll free in NH)

New Jersey

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

(201) 536-6306
(Monmouth County)
(201) 329-6855
(Middlesex, Somerset and
Hunderton counties)

34 Park Place
Newark, NJ 07102
(201) 642-INFO

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

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

New Mexico

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

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

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

1210 Luisa Street, Suite 5
Santa Fe, NM 87502
(505) 988-3648

New York

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

266 Main Street
Farmingdale, NY 11735
(516) 420-0500

257 Park Avenue, South
New York, NY 10010
(212) 533-6200

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

100 University Building
Syracuse, NY 13202
(315) 479-6635

120 East Main Street
Wappinger Falls, NY 12590
(914) 297-6550

30 Glenn Street
White Plains, NY 10603
(914) 428-1230, 1231

North Carolina

801 BBB&T Building
Asheville, NC 28801
(704) 253-2392

1130 East 3rd Street
Suite 400
Charlotte, NC 28204
(704) 332-7151
1 (800) 532-0477
(toll free in NC)

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

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

3120 Poplarwood Drive
Suite 101
Raleigh, NC 27604-1080
(919) 872-9240

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

Ohio

P.O. Box 80596
Akron, OH 44308
(216) 253-4590

1434 Cleveland Avenue, N.W.
Canton, OH 44703
(216) 454-9401

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

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

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

40 West Fourth Street
Suite 1250
Dayton, OH 45402
(513) 222-5825
1 (800) 521-8357
(toll free in OH)

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

P.O. Box 1706
Mansfield, OH 44910
(419) 522-1700

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

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

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

Oklahoma

17 South Dewey
Oklahoma City, OK 73102
(405) 239-6860 (inquiries)
(405) 239-6081 (inquiries)
(405) 239-6083 (complaints)

6711 S. Yale, Suite 230
Tulsa, OK 71436
(918) 492-1266

Oregon

601 S.W. Alder St., Suite 615
Portland, OR 97205
(503) 226-3981

Pennsylvania

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

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

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

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

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

Puerto Rico

G.P.O. Box 70212
San Juan, PR 00936
(809) 756-5400

Rhode Island

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

South Carolina

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

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

P.O. Box 8603
Myrtle Beach, SC 29578-8603
(803) 448-6100

Tennessee

P.O. Box 1176 TCAS
Blountville, TN 37617
(615) 323-6311

1010 Market Street, Suite 200
Chattanooga, TN 37402
(615) 266-6144
(615) 479-6096
(Bradley County only)

(615) 266-6144
(serves north Georgia counties
of Whitfield and Murray only)

P.O. 10327
Knoxville, TN 37939-0327
(615) 522-2552, 2130, 2139

P.O. Box 41406
Memphis, TN 38174-1406
(901) 272-9641

One Commerce Place
Suite 1830
Nashville, TN 37239
(615) 254-5872

Texas

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

P.O. Box 1905
Amarillo, TX 79106
(806) 358-6222

1005 American Plaza
Austin, TX 78701
(512) 476-1616

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

202 Varisco Building
Bryan, TX 77801
(409) 823-8148, 8149

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

2001 Bryan Street, Suite 850
Dallas, TX 75201
(214) 220-2000

1910 East Yandell
El Paso, TX 79903
(915) 545-1212, 1264

106 West Fifth Street
Fort Worth, TX 76102
(817) 332-7585

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

P.O. Box 1178
Lubbock, TX 79401
(806) 763-0459

P.O. Box 60206
Midland, TX 79711
(915) 563-1880
1 (800) 592-4433
(toll free in TX)

P.O. Box 3366
San Angelo, TX 76902-3366
(915) 653-2318

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

P.O. Box 6652
Tyler, TX 75711-6652
(214) 581-5704

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

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

1106 Brook Avenue
Wichita Falls, TX 76301
(817) 723-5526

Utah

385 24th Street, Suite 717
Ogden, UT 84401
(801) 399-4701

1589 South Main
Salt Lake City, UT 84115
(801) 487-4656
(801) 377-2611 (Provo)

Virginia

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

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

121 W. Campbell Avenue, S.W.
Roanoke, VA 24011
(703) 342-3455

Washington

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

2200 Sixth Avenue, Suite 828
Seattle, WA 98121-1857
(206) 448-8888

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

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

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

Wisconsin

740 North Plankinton Avenue
Milwaukee, WI 53202
(414) 273-1600 (inquiries)
(414) 273-0123 (complaints)

Wyoming

BBB/Idaho Falls
Lincoln Park & Teton Counties
(208) 523-9754

BBB/Fort Collins
All other Wyoming counties
1 (800) 873-3222 (toll free)

Trade Associations and Other Resolution Programs

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

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

listed. If the name of the association is not included on this list check with a local library.

This list includes the names and addresses of the associations and other dispute resolution programs that handle consumer complaints for their members. In some cases, the national organizations listed here can refer you to dispute resolution programs near you. Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. Ann Lawrence, Director
Education and Conventions
American Apparel Manufacturers Association
2500 Wilson Boulevard, Suite 301
Arlington, VA 22201
(703) 524-1864
Membership: Manufacturers of clothing.

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

American Automobile Association
8111 Gatehouse Road, Room 535
Falls Church, VA 22047
(703) 222-6446
Membership: Automobile clubs.
1 (800) 222-3717
(toll free Hyundai customers)
1 (800) 331-4331
(toll free Toyota customers)

American Bar Association
Standing Committee on Dispute Resolution
1800 M Street, N.W.
Suite 200 S
Washington, D.C. 20036
(202) 331-2258
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

Mr. David Peterson
Administrative Vice President
American Collectors Association
4040 West 70th Street
P.O. Box 35106
Minneapolis, MN 55435
(612) 926-6547
Membership: Collection services handling overdue accounts for retail, professional, and commercial credit grantors.

Information Department
American Council of Life Insurance
1001 Pennsylvania Avenue, N.W.
Washington, DC 20004-2599
(written inquiries only)
Membership: Life insurance companies authorized to do business in the United States.

Ms. Jane Marden
Director, Consumer Affairs
Ms. Lisa Hill Williams
Director, Community Affairs
American Gas Association
1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8583
Membership: Distributors and transporters of natural gas.

American Health Care Association
1201 L Street, N.W.
Washington, DC 20005
(202) 842-4444
Membership: State associations of long-term health care facilities.
1 (800) 321-0343
(toll free publications only)

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

Mr. Herbert A. Finkston, Director
Professional Ethics Division
American Institute of Certified Public Accountants
1211 Avenue of the Americas
New York, NY 10036
(212) 575-6209
Membership: Professional society of accountants certified by the states and territories.

Mr. James Ralph
Vice President
American Newspaper Publishers Assn. Credit Bureau Inc.
P.O. Box 17022
Dulles International Airport
Washington, DC 20041
(703) 648-1038
Investigates fraudulent advertising published in newspapers.

Ms. Carolyn Friede
Director, Consumer Affairs
American Society of Travel Agents, Inc.
P.O. Box 23992
Washington, DC 20026
(703) 739-2782
Membership: Travel agents.

Mr. James A. Morrissey
Director, Communications Division
American Textile Manufacturers Institute
1801 K Street, N.W.
Suite 900
Washington, DC 20006
(202) 862-0552
Membership: Textile mills which manufacture and process cotton, man-made, wool, and silk textile products.

Manager Consumer Affairs
Automotive Consumer Action Program (AUTOCAP)
8400 Westpark Drive
McLean, VA 22102
(703) 821-7144
Third-party dispute resolution program administered through the National Automobile Dealers Association. Consumer information available on request.

BBB AUTO LINE
Council of Better Business Bureaus
4200 Wilson Boulevard, Suite 300
Arlington, VA 22203
(703) 276-0100
Third-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot, Porsche, Renault, SAAB, and Volkswagen.

Better Hearing Institute

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

Consumer Affairs
Blue Cross and Blue Shield Association

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

Ms. Caroline C. Ortado
Boat Owners Association of The United States (BOAT/U.S.)

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

Mr. Richard N. Hopper
Director of Governmental Affairs
Carpet and Rug Institute

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

Mr. Robert M. Fells
Assistant Secretary
Cemetery Consumer Service Council

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

Chrysler Motors Customer Relations

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

Ms. Lorna Christie, Director
Ethics and Consumer Affairs
Direct Marketing Association (DMA)

6 East 43rd Street
New York, NY 10017
(written complaints only)
Membership: Members who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast advertising.

DMA operates the Mail Order Action Line, the Mail Preference Service, and the Telephone Preference Service.

For problems with a mail order company write:

Mail Order Action Line
6 East 43rd Street
New York, NY 10017

To remove your name from a nationally-based advertising list write:

Mail Preference Service
P.O. Box 3861
Grand Central Station
New York, NY 10163

To remove your name from a nationally-based telephone solicitation list write:

Telephone Preference Service
6 East 43rd Street
New York, NY 10017

Mr. William Rogal
Code Administrator
Direct Selling Association

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

Ms. Mary Ann Bernald
Manager, Consumer Affairs
Edison Electric Institute

1111 19th Street, N.W.
Washington, DC 20036
(202) 778-6560
Membership: Investor-owned electric utility companies operating in the United States.

Ms. Sally Browne
Executive Director, Consumer Affairs
Electronic Industries Association

Consumer Electronics Group
2001 Eye Street, N.W.
Washington, DC 20006
(202) 457-4977
Membership: Manufacturers of electronic parts, tubes, and solid state components; radio, television and video systems; audio equipment; and communications electronic products.

Ford Consumer Appeals Board

P.O. Box 1805
Dearborn, MI 48126
(313) 337-6950
1 (800) 241-8450
(toll free outside MI)

Funeral Service Consumer Arbitration Program (FSCAP)

11121 West Oklahoma Avenue
Milwaukee, WI 53227
(414) 541-2500
Third-party dispute resolution program sponsored by the National Funeral Directors Association.

Ms. Carole M. Rogin
Director, Market Development
Hearing Industries Association

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

Home Owners Warranty Cooperation (HOW) Operation Center

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

Director, Consumer Affairs
Insurance Information Institute

110 William Street
New York, NY 10038
(212) 669-9200
(call collect in NY)
1 (800) 221-4954 (toll free)
Membership: Property and liability insurance companies.

National Headquarters
International Association for Financial Planning

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

Mr. Jack C. Thompson, Director
Subscription Inquiry Service
Magazine Publishers of America

575 Lexington Avenue
New York, NY 10022
(212) 752-0055
(written complaints only)
Membership: Publishers of 1,000 consumer and other magazines issued not less than four times a year.

Major Appliance Consumer Action Panel (MACAP)

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

Mr. John E. Dianis
Executive Vice President

Monument Builders of North America

1612 Central Street
Evanston, IL 60201
(312) 869-2031
Membership: Cemetery monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Ms. Sharron Ritch
Media Relations Coordinator/Consumer Affairs

Mortgage Bankers Association of America

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

National Advertising Division (NAD)

Council of Better Business Bureaus
845 Third Avenue
New York, NY 10022
(212) 754-1320
Program: Handles consumer complaints about fraudulent and deceptive advertising.

Mr. William Young, Director
Consumer Affairs/Public Liaison

National Association of Home Builders

15th and M Streets, N.W.
Washington, DC 20005
(202) 822-0409
1 (800) 568-5242 (toll free outside D.C.)
Membership: Single and multi-family home builders, commercial builders, and others associated with the building industry.

National Association of Personnel Consultants

3133 Mt. Vernon Avenue
Alexandria, VA 22303
(703) 684-0180
Membership: Private employment agencies.

Consumer Arbitration Center
National Association of Securities Dealers, Inc.

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

Accrediting Commission
National Association of Trade and Technical Schools

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

Mr. Lawrence Graham
Consumer Affairs
National Food Processors Association

1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639-5939
Membership: Commercial packers of food products, such as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled, and other preserved food items.

Ms. Deb Deutsch
Manager, Compliance
National Futures Association

200 West Madison Street
Chicago, IL 60606
(312) 781-1410
1 (800) 621-3570 (toll free outside IL)
Membership: Futures commission merchants; commodity trading advisers; commodity pool operators; brokers and associated individuals.

Mr. Casey Floyd
Assistant to Executive Director
National Home Study Council

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

National Tire Dealers and Retreaders Association

1250 Eye Street, N.W.
Suite 400
Washington, DC 20005
(202) 789-2300
1 (800) 876-8372 (toll free)
Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs
National Turkey Federation

11319 Sunset Hills Road
Reston, VA 22090
(written inquiries only)
Membership: Turkey growers, turkey hatcheries, turkey breeders, processors, marketers, and allied industry firms and poultry distributors.

Office of the National Ombudsman
National Committee for Employer Support of the Guard and Reserve

Suite 414
1111 20th Street, N.W.
Washington, D.C. 20036-3407
(202) 653-0852
1 (800) 336-4590
(toll free nationwide, except in D.C.)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Mr. Craig Halverson
Assistant Executive Director
Photo Marketing Association

3000 Picture Place
Jackson, MI 42901
(written complaints only)
Membership: Retailers of photo equipment, film, and supplies; firms developing and printing film.

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

475 Park Avenue South
New York, NY 10016
(212) 725-1262
Membership: Manufacturers of soap, detergents, fatty acids, and glycerine; raw materials suppliers.

Ms. Diane Cardinale
Assistant Communications Director
Toy Manufacturers of America

200 Fifth Avenue, Room 740
New York, NY 10010
(212) 675-1141
Membership: American toy manufacturers

Mr. Robert E. Whitley, President
U.S. Tour Operators Association (USTOA)

211 East 51st Street
Suite 12-B
New York, NY 10022
(212) 944-5727
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.

State, County, and City Government Consumer Protection Offices

State and local consumer protection offices can help you with consumer questions or problems. They are a good source of information because many of them enforce consumer protection and fraud laws. State and local consumer protection offices can help you resolve consumer complaints, and they often provide consumer education information.

If you want to file a complaint, call your local consumer protection office to learn what you need to do.

This list is arranged in alphabetical order by state name. The state name, the city name and any toll-free "800" numbers and TDD numbers are printed in bold type.

Alabama

Mr. Dennis Wright, Acting Director
Consumer Protection Division
Office of Attorney General
11 South Union Street
Montgomery, AL 36130
(205) 261-7334
1 (800) 392-5658 (toll free in AL)

Alaska

State Offices

Mr. Robert E. Mintz, Acting Chief
Consumer Protection Section
Office of Attorney General
1031 West Fourth Avenue, Suite 110-B
Anchorage, AK 99501
(907) 273-0428

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

American Samoa

Mr. Tauivi Tuinei, Director
Consumer Protection Bureau
P.O. Box 7
Pago Pago, AS 96799
011 (684) 633-4163
011 (684) 663-4164

Arizona

State Offices

Mr. Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
1275 West Washington Street
Phoenix, AZ 85007
(602) 542-3702 (fraud only)
1 (800) 352-8431 (toll free in AZ)

Ms. Noreen Matts
Assistant Attorney General
Financial Fraud Division
Office of Attorney General
402 West Congress Street, Suite 315
Tucson, AZ 85701
(602) 628-5501

County Offices

Mr. Stephen Udall, County Attorney
Apache County Attorney's Office
P.O. Box 637
St. Johns, AZ 85936
(602) 337-4364

Mr. Alan Polley, County Attorney
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, AZ 85603
(602) 432-5471

Mr. John Verkamp, County Attorney
Coconino County Attorney's Office
Coconino County Courthouse
Flagstaff, AZ 86001
(602) 779-6518

Mr. Joe Albo, Jr., County Attorney
Gila County Attorney's Office
1400 East Ash Street
Globe, AZ 85501
(602) 425-3231

Mr. Paul H. McCullar, County Attorney
Graham County Attorney's Office
Graham County Courthouse
Safford, AZ 85546
(602) 428-3620

Mr. Charles E. Fletcher, County Attorney
Greenlee County Attorney's Office
P.O. Box 1387
Clifton, AZ 85533
(602) 865-3842

Mr. Steven P. Suskin, County Attorney
La Paz County Attorney's Office
1200 Arizona Avenue
P.O. Box 709
Parker, AZ 85344
(602) 669-6118

Mr. Richard Romley, County Attorney
Maricopa County Attorney's Office
111 W. Monroe, 18th Floor
Phoenix, AZ 85003
(602) 262-3411

Mr. William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
Kingman, AZ 86401
(602) 753-0719

Mr. Dale K. Patton, Jr., County Attorney
Navajo County Attorney's Office
Governmental Complex
Holbrook, AZ 86025
(602) 524-6161

Mr. Stephen D. Neely, County Attorney
Pima County Attorney's Office
1400 Great American Tower
32 North Stone
Tucson, AZ 85701
(602) 740-5600

Mr. Roy Mendoza, County Attorney
Pinal County Attorney's Office
P.O. Box 887
Florence, AZ 85232
(602) 868-5801

Mr. Jose L. Machado, County Attorney
Santa Cruz County Attorney's Office
2100 N. Congress Drive, Suite 201
Nogales, AZ 85621
(602) 281-4966

Mr. Charles Hastings, County Attorney
Yavapai County Attorney's Office
Yavapai County Courthouse
Prescott, AZ 86301
(602) 445-7450

Mr. David S. Ellsworth, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
Yuma, AZ 85364
(602) 782-4534

City Office

Mr. Ronald M. Detrick
Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
2500 North Tucson Boulevard, Suite 102
P.O. Box 27210
Tucson, AZ 85726
(602) 791-4886

Arkansas

Mr. Tom J. Hicks, Director
Consumer Protection Division
Office of Attorney General
200 Tower Building
4th & Center St.
Little Rock, AR 72201
(501) 682-2007 (voice/TDD)
1 (800) 482-8982
(toll free voice/TDD in AR)

California

State Offices

Mr. Michael A. Kelley, Director
California Department of Consumer Affairs
1020 "N" Street
Sacramento, CA 95814
(916) 445-0660 (complaint assistance)
(916) 445-1254 (consumer information)
(916) 522-1700 (TDD)

Public Inquiry Unit
Office of Attorney General
1515 "K" Street, Suite 511
P.O. Box 944255
Sacramento, CA 94244-2550
(916) 322-3360
1 (800) 952-5225 (toll free in CA)
1 (800) 952-5548 (toll free TDD in CA)

Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Parkway
Sacramento, CA 95827
(916) 366-5100
1 (800) 952-5210
(toll free in CA—auto repair only)

California Department of Consumer Affairs
1020 "N" Street, Room 501
Sacramento, CA 95814
(916) 445-1254
(916) 322-1700 (TDD)

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

County Offices

Ms. Lorraine K. Provost, Coordinator
Alameda County
Consumer Affairs Commission
10910 East 14th Street
Oakland, CA 94603
(415) 530-8682

Mr. Gary Yancey, District Attorney
Special Operations Division
Contra Costa County
District Attorney's Office
725 Court Street, 4th Floor
P.O. Box 670
Martinez, CA 94553
(415) 646-4500, ext. 4500

Mr. Alan Yengoyan
Senior Deputy District Attorney
Business Affairs
Fresno County District Attorney's Office
2220 Tulare Street, Suite 1000
Fresno, CA 93721
(209) 438-3156

Mr. Edward R. Jagels, District Attorney
Consumer and Major Business
Fraud Section
Kern County District Attorney's Office
1215 Truxtun Avenue
Bakersfield, CA 93301
(805) 861-2421

Ms. Shirley Goldinger, Director
Los Angeles County
Department of Consumer Affairs
500 West Temple Street, Room B-96
Los Angeles, CA 90012
(213) 974-1452

Ms. Betty Times, Director
Citizens Service Office
Marin County Mediation Services
Marin County Civic Center, Room 412
San Rafael, CA 94903
(415) 499-6190

Mr. Jerry Herman, District Attorney
Consumer Affairs Division
Marin County District Attorney's Office
Marin County Civic Center, Room 155
San Rafael, CA 94903
(415) 499-6482

Mr. Girard R. Courteau
Deputy District Attorney
Consumer Protection Division
Marin County District Attorney's Office
Hall of Justice, Room 183
San Rafael, CA 94903
(415) 499-6450

Ms. Susan Massini, District Attorney
Mendocino County District Attorney's Office
P.O. Box 1000
Ukiah, CA 95482
(707) 463-4211

Ms. Candice Chin, Coordinator
Monterey County
Office of Consumer Affairs
P.O. Box 1369
Salinas, CA 93902
(408) 755-5073

Mr. Daryl A. Roberts
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
P.O. Box 720
Napa, CA 94559
(707) 253-4211

Mr. Brent Romney, Deputy District Attorney
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
801 Civic Center Drive West, Suite 120
Santa Ana, CA 92702
(714) 541-7600

Mr. Paul Zellerbach
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4080 Lemon Street
Riverside, CA 92501
(714) 787-6372

Mr. Salvatore P. Spinosa
Supervising Deputy District Attorney
Consumer and Environmental
Protection Division
Sacramento County
District Attorney's Office
P.O. Box 749
Sacramento, CA 95814
(916) 440-6174

Mr. Anthony Samson, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
San Diego, CA 92112
(619) 531-4070
(619) 531-3507 (fraud complaint line)
(10 a.m.-12 noon & 2 p.m.-4 p.m.)

Mr. Robert H. Perez, Attorney
Consumer Fraud/Economic Crime Unit
San Francisco County
District Attorney's Office
732 Brennan Street
San Francisco, CA 94103
(415) 552-6400

Mr. Stephen Taylor, Deputy District Attorney
Consumer Fraud and
Regulatory Agencies Division
San Joaquin County
District Attorney's Office
222 East Weber
P.O. Box 990
Stockton, CA 95202
(209) 944-3811

Ms. Leigh Lawrence
Small Claims Adviser
Consumer Fraud Department
County Government Center
1050 Monterey Street, Room 450
San Luis Obispo, CA 93408
(805) 549-5677

Mr. John E. Wilson, Deputy
Consumer Fraud and
Environmental Protection Unit
San Mateo County District Attorney's Office
401 Marshall Street
Hall of Justice and Records
Redwood City, CA 94063
(415) 366-8221

Mr. Brian E. Hill, Deputy District Attorney
Consumer Protection Unit
Santa Barbara County
District Attorney's Office
1105 Santa Barbara St.
Santa Barbara, CA 93101
(805) 568-2300

Mr. Albert C. Bender, Deputy District Attorney
Consumer Fraud Unit
Santa Clara County District Attorney's Office
70 West Hedding Street, West Wing
San Jose, CA 95110
(408) 299-7435

Mr. Lawrence R. Sheahan, Director
Santa Clara County
Department of Consumer Affairs
2175 The Alameda
San Jose, CA 95126
(408) 299-4211

Ms. Robin McFarland Gysin
Ms. Gloria Lorenzo
Coordinators, Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 200
Santa Cruz, CA 95060
(408) 425-2054

Mr. Thomas Quinlan
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
Modesto, CA 95353
(209) 571-5550

Mr. William Atkinson, Deputy District
Attorney
Consumer Affairs Unit
Solano County District Attorney's Office
600 Union Avenue
Fairfield, CA 94533
(707) 429-6451

Mr. Greg Brose, Deputy District Attorney
Consumer and Environmental
Protection Division
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, CA 93009
(805) 654-3110

Mr. Mark Jones, Deputy District Attorney
Consumer Fraud Division
Yolo County District Attorney's Office
P.O. Box 1247
Woodland, CA 95695
(916) 666-8180

City Offices

Ms. Sue Frauens
Supervising Deputy City Attorney
Consumer Protection Division
Los Angeles City Attorney's Office
200 North Main Street
1600 City Hall East
Los Angeles, CA 90012
(213) 485-4515

Ms. Teresa Bransfield
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
Santa Monica, CA 90401
(213) 458-8336

Colorado

State Offices

Mr. Garth C. Lucero, Chief
Consumer Protection Unit
Office of Attorney General
1525 Sherman Street, 3rd Floor
Denver, CO 80203
(303) 866-5167

Ms. Helen Davis
Consumer and Food Specialist
Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, CO 80203
(303) 866-3561

County Offices

Mr. Victor Reichman, District Attorney
Archuleta, La Plata and San Juan Counties
District Attorney's Office, P.O. Drawer 3455
Durango, CO 81302
(303) 247-8850

Mr. Alex Hunter, District Attorney
Boulder County District Attorney's Office
P.O. Box 471
Boulder, CO 80306
(303) 441-3700

Ms. Clair Vill: Executive Director
Denver County District Attorney's
Consumer Fraud Office
303 West Colfax Avenue, Suite 1300
Denver, CO 80204
(303) 575-3555 (inquiries)
(303) 575-3557 (complaints)

Mr. David Zook
Chief Deputy District Attorney
Economic Crime Division
El Paso and Teller Counties District
Attorney's Office
326 South Tejon
Colorado Springs, CO 80903
(303) 520-6002

Mr. Gus Sandstrom, District Attorney
Pueblo County District Attorney's Office
Courthouse
Tenth and Main Streets
Pueblo, CO 81003
(303) 544-0075

Mr. A.M. Dominguez, Jr., District Attorney
Mr. Tony Moloczniak, Consumer Fraud
Investigator
Weld County
District Attorney's Consumer Office
P.O. Box 1167
Greeley, CO 80632
(303) 356-4000 ext. 4735

Connecticut

State Offices

Ms. Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, CT 06106
(203) 536-4999
1 (800) 842-2649 (toll free in CT)

Mr. Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
110 Sherman Street
Hartford, CT 06105
(203) 566-5374

City Office

Mr. Guy Tommasi, Director
Middletown Office of Consumer Protection
City Hall
Middletown, CT 06457
(203) 344-3492

Delaware

State Offices

Mr. Donald E. Williams, Director
Division of Consumer Affairs
Department of Community Affairs
820 North French Street, 4th Floor
Wilmington, DE 19801
(302) 571-3250

Mr. David Culley, Deputy-in-Charge
Economic Crime/Consumer Rights Division
Office of Attorney General
820 North French Street
Wilmington, DE 19801
(302) 571-3849

District of Columbia

Mr. Donald G. Murray, Director
Department of Consumer and
Regulatory Affairs
614 H Street, N.W.
Washington, DC 20001
(202) 727-7000

Florida

State Offices

Ms. Helen S. Webb, Director
Department of Agriculture and
Consumer Services
Division of Consumer Services
218 Mayo Building
Tallahassee, FL 32399
(904) 488-2226
1 (800) 342-2176 (toll free TDD in FL)
1 (800) 327-3382
(toll free information and education in FL)
1 (800) 321-5366
(toll free lemon law in FL)

Mr. William Howell, Chief
Consumer Litigation Section
Consumer Protection Division
Office of Attorney General
401 N.W. Second Avenue, Suite 921 N
Miami, FL 33128
(305) 377-5619

County Offices

Mr. Philip Archer
Assistant State Attorney
Office of State Attorney
Brevard County Office
Consumer Fraud Unit
700 S. Park Avenue
Titusville, FL 32780
(407) 269-8112

Mr. Stanley A. Kaufman, Director
Broward County, Consumer Affairs Division
115 South Andrews Avenue, Room 119
Fort Lauderdale, FL 33301
(305) 357-6030

Mr. Leonard Elias, Consumer Advocate
Metropolitan Dade County
Consumer Protection Division
140 West Flagler Street, Suite 1605
Miami, FL 33130
(305) 375-4222

Mr. Frederic A. Kerstein, Chief
Dade County Economic Crime Unit
Office of State Attorney
1350 N.W. 12th Street, Room 530
Miami, FL 33136
(305) 547-7041

Ms. Rachel Marcus-Hendry
Chief of Consumer Affairs
City of Jacksonville
Division of Consumer Affairs
421 W. Church Street, Suite 404
Jacksonville, FL 32202
(904) 630-3667

Mr. Sam Uccello, Director
Hillsborough County
Department of Consumer Affairs
412 East Madison Street, Room 1001
Tampa, FL 33602
(813) 272-6750

Mr. Larry F. Blalock, Chief
Orange County Consumer Fraud Unit
250 North Orange Avenue
P.O. Box 1673
Orlando, FL 32802
(407) 836-2490

Citizens Intake
Palm Beach County Consumer Fraud Unit
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, FL 33402
(407) 355-3266

Ms. Alice C. Skaggs, Director
Palm Beach County
Department of Consumer Affairs
3111 S. Dixie Highway, Suite 128
West Palm Beach, FL 33401
(407) 355-2670

Mr. Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
7530 Little Road
New Port Richey, FL 33553
(813) 847-8110

Mr. William H. Richards, Director
Pinellas County Office of Consumer Affairs
P.O. Box 5145
Largo, FL 34649
(813) 530-6200

Mrs. Beth Rutberg
Assistant State Attorney
Ms. Tina Hill, Coordinator
Office of State Attorney
Economic Crime Unit
Seminole County Office
100 East First Street
Sanford, FL 32771
(407) 322-7534

City Offices

Mr. Al Dezure, Chairman
Lauderhill Consumer Protection Board
1176 N.W. 42nd Way
Lauderhill, FL 33313
(305) 583-1045

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Mr. Irving Lopatey, Chairman
Tamarac Board of Consumer Affairs
7525 N.W. 88th Avenue
Tamarac, FL 33321
(305) 722-5909, ext. 389
(Tuesday, Wednesday, and Thursday)
(10 a.m.-12 Noon)

Georgia

Mr. Barry Reid, Administrator
Governor's Office of Consumer Affairs
2 Martin Luther King, Jr., Drive, S.E.
Plaza Level - East Tower
Atlanta, GA 30334
(404) 656-7000, 3790
1 (800) 282-5808 (toll free in GA)

Hawaii

State Offices

Mr. Philip Doi, Director
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
828 Fort Street Mall
P.O. Box 3767
Honolulu, HI 96812-3767
(808) 548-2560
(administration and legal— in HI)
(808) 548-2540
(complaints and investigations— in HI)

Mr. Gene Murayama, Investigator
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
75 Aupuni Street
Hilo, HI 96720
(808) 961-7433

Mr. Glenn Ikemoto, Investigator
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
3060 Eiwa Street
Lihue, HI 96766
(808) 245-4365

Mr. James E. Radford, Investigator
Office of Consumer Protection
Department of Commerce
and Consumer Affairs
54 High Street, P.O. Box 1098
Wailuku, HI 96793
(808) 244-4387

Illinois

State Offices

Ms. Drinda L. O'Connor, Director
Governor's Office of Citizens Assistance
201 West Monroe Street
Springfield, IL 62706
(217) 782-0244
1 (800) 642-3112 (toll free in IL)

Mr. Michael Kreloff, Chief
Consumer Protection Division
Office of Attorney General
100 West Randolph, 12th Floor
Chicago, IL 60601
(312) 917-3580
(312) 793-2852 (TDD)

Ms. Elaine Hirsch, Director
Department of Citizen Rights
100 West Randolph, 13th Floor
Chicago, IL 60601
(312) 917-3289
(312) 917-7123 (TDD)

Regional Offices

Ms. Deborah Hagan
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, IL 62706
(217) 782-9011
1 (800) 252-8666 (toll free in IL)

Ms. Kimberly L. Dahlen
Assistant Attorney General
Carbondale Regional Office
Office of Attorney General
626A East Walnut Street
Carbondale, IL 62901
(618) 457-3505
(618) 457-4421 (TDD)

Ms. Regina Haasis
Assistant Attorney General
Champaign Regional Office
34 East Main Street
Champaign, IL 61820
(217) 333-7691 (voice/TDD)

Ms. Agather McKeel
Assistant Attorney General
East St. Louis Regional Office
Office of Attorney General
8712 State Street
East St. Louis, IL 62203
(618) 398-1006
(618) 398-1009 (TDD)

Mr. Dennis Orsey
Assistant Attorney General
Granite City Regional Office
Office of Attorney General
1314 Niedringhaus
Granite City, IL 62040
(618) 877-0404

Mr. Charles Smith
Assistant Attorney General
Kankakee Regional Office
Office of Attorney General
270 East Court Street
Kankakee, IL 60901
(815) 935-8500

Mr. Raymond Watson
Assistant Attorney General
LaSalle Regional Office
Office of Attorney General
1222 Shooting Park Rd., Suite 106
Peru, IL 61354
(815) 224-4861
(815) 224-4864 (TDD)

Mr. Gary Duncan
Assistant Attorney General
Mt. Vernon Regional Office
Office of Attorney General
3405 Broadway
Mt. Vernon, IL 62864
(618) 242-8200 (voice/TDD)

Ms. Dianna Zimmerman
Assistant Attorney General
Peoria Regional Office
Office of Attorney General
323 Main Street
Peoria, IL 61602
(309) 671-3191
(309) 671-3089 (TDD)

Mr. Charles Schoiz
Assistant Attorney General
Quincy Regional Office
Office of Attorney General
523 Main Street
Quincy, IL 62301
(217) 223-2221 (voice/TDD)

Mr. Dan M. Slack
Assistant Attorney General
Rock Island Regional Office
Office of Attorney General
1614 2nd Avenue
Rock Island, IL 61201
(309) 793-0950
(309) 793-0956 (TDD)

Mr. L. Joseph Howard
Assistant Attorney General
Rockford Regional Office
Office of Attorney General
119 North Church Street
Rockford, IL 61101
(815) 987-7580
(815) 987-7579 (TDD)

Ms. Elizabeth Foran
Assistant Attorney General
Waukegan Regional Office
Office of Attorney General
32 North Utica
Waukegan, IL 60085
(312) 336-2207
(312) 336-2374 (TDD)

Ms. Colleen McLaughlin
Assistant Attorney General
West Chicago Regional Office
122A County Farm Rd.
Wheaton, IL 60187
(312) 653-5060 (voice/TDD)

Mr. Michael Pasko
Assistant Attorney General
West Frankfort Regional Office
Office of Attorney General
222 East Main Street
West Frankfort, IL 62896
(618) 937-6453

Mr. Allen Reissman, Supervisor
Consumer Fraud Division-303
Cook County Office of State Attorney
303 Daley Center
Chicago, IL 60602
(312) 443-4600

Mr. William Haine, State's Attorney
Madison County Office of State Attorney
325 E. Vandalia
Edwardsville, IL 62025
(618) 692-6280

Mr. Floyd Atkinson, Director
Consumer Protection Division
Rock Island County State Attorney's Office
County Courthouse
Rock Island, IL 61201
(309) 786-4451, ext. 229

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

City Offices

Ms. Mary Runion, Consumer Fraud
Wheeling Township
1616 North Arlington Heights Road
Arlington Heights, IL 60004
(312) 259-7730 (Wednesdays only)

Ms. Caroline O. Shoenberger
Commissioner
Chicago Department of Consumer
Services
121 North LaSalle Street, Room 808
Chicago, IL 60602
(312) 744-4090
(312) 744-4000 (TDD)

Mr. Robert E. Hinde, Administrator
Des Plaines
Consumer Protection Commission
1420 Miner Street
Des Plaines, IL 60016
(312) 391-5363

Indiana

State Office

Mr. David A. Miller
Chief Counsel and Director
Consumer Protection Division
Office of Attorney General
219 State House
Indianapolis, IN 46204
(317) 232-6330
1 (800) 382-5516 (toll free in IN)

County Offices

Ms. Gail Barus, Director
Consumer Protection Division
Lake County Prosecutors Office
2293 North Main Street
Crown Point, IN 46307
(219) 755-3720

Mr. Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
Indianapolis, IN 46204
(317) 236-3522

Mr. Robert Pigman
Vanderburgh County Prosecuting Attorney
108 Administration Building
Civic Center Complex
Evansville, IN 47708
(812) 426-5150

City Offices

Mr. Robert McCrady, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts Street
Gary, IN 46407
(219) 886-0145

Iowa

State Offices

Mr. William P. Angrick II
Iowa Citizens' Aide/Ombudsman
215 E. 7th Street
Capitol Complex
Des Moines, IA 50319
(515) 281-3592
(515) 242-5065 (TDD)
1 (800) 358-5510 (toll free in IA)

Mr. Richard Cleland
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1300 East Walnut Street, 2nd Floor
Des Moines, IA 50319
(515) 281-5926

Kansas

State Office

Mr. Arthur R. Weiss
Deputy Attorney General
Consumer Protection Division
Office of Attorney General
Kansas Judicial Center
Topeka, KS 66612
(913) 296-3751
1 (800) 432-2310 (toll free in KS)

County Offices

Mr. Steven Obermeier, Head
Consumer Fraud Division
Johnson County District Attorney's Office
Johnson County Courthouse, P.O. Box 728
Olathe, KS 66061
(913) 782-5000, ext. 5121 (voice/TDD)

Mr. David Moses, Director
Consumer Fraud and
Economic Crime Division
Sedgwick County District Attorney's Office
Sedgwick County Courthouse
Wichita, KS 67203
(316) 268-7921

Mr. James J. Welch
Assistant District Attorney
Shawnee County District Attorney's Office
Shawnee County Courthouse, Room 212
Topeka, KS 66603
(913) 291-4330

City Office

Mr. Brenden Long
Assistant City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
Topeka, KS 66603
(913) 295-3883

Kentucky

State Offices

Ms. Nora K. McCormick, Director
Consumer Protection Division
Office of Attorney General
209 Saint Clair Street
Frankfort, KY 40601
(502) 564-2200
1 (800) 432-9257 (toll free in KY)

Mr. Robert L. Winlock, Administrator
Consumer Protection Division
Office of Attorney General
107 S. 4th Street
Louisville, KY 40202
(502) 588-3262
1 (800) 432-9257 (toll free in KY)

Louisiana

State Offices

Ms. Mary H. Travis, Chief
Consumer Protection Section
Office of Attorney General
State Capitol Building
P.O. Box 94005
Baton Rouge, LA 70804
(504) 342-7013

Ms. Linda Morrison
Assistant Commissioner
Office of Agro-Consumer Services
Department of Agriculture
325 Loyola Avenue, Room 317
New Orleans, LA 70112
(504) 568-5472

County Office

Sgt. Albert H. Olsen, Chief
Consumer Protection Division
Jefferson Parish District Attorney's Office
200 Huey P. Long Avenue
Gretna, LA 70053
(504) 364-3644

Maine

State Offices

Mr. William N. Lund
Superintendent
Bureau of Consumer Credit Protection
State House Station No. 35
Augusta, ME 04333
(207) 582-8718

Mr. Stephen Wessler, Chief
Consumer and Antitrust Division
Office of Attorney General
State House Station No. 6
Augusta, ME 04333
(207) 289-3716 (9 a.m.-1 p.m.)

Southern Maine

Mediation Consumer Service
Office of Attorney General
991 Forest Avenue
Portland, ME 04104
(207) 797-8978 (1 p.m.-4 p.m.)

Maryland

State Offices

Mr. William Leibovici, Chief
Consumer Protection Division
Office of Attorney General
Seven North Calvert Street
Baltimore, MD 21202
(301) 528-8662 (9 a.m.-2 p.m.)
(202) 470-7534
(Washington, DC metro area)
(301) 576-6372
(voice/TDD in Baltimore area)
1 (800) 492-2114, then dial 870-892
(toll free in MD)

Mr. Ronald E. Forbes, Director
Licensing & Consumer Services
Motor Vehicle Administration
6601 Ritchie Highway, N.E.
Glen Burnie, MD 21062
(301) 768-7420

Ms. Emalu Myer
Consumer Specialist
Eastern Shore Branch Office
Consumer Protection Division
Office of Attorney General
State Office Complex
Route 50 and Cypress Street
Salisbury, MD 21801
(301) 543-6620

Mr. Larry Munson, Director
Western Maryland Branch Office
Consumer Protection Division
Office of Attorney General
138 East Antietam Street, Suite 210
Hagerstown, MD 21740
(301) 791-4780

County Offices

Mr. Stephen D. Hannan, Administrator
Howard County Office of Consumer Affairs
9250 Rumsey Rd.
Columbia, MD 21045
(301) 992-2176
(301) 992-2052 (TDD)

Ms. Barbara B. Gregg, Executive Director
Montgomery County
Office of Consumer Affairs
100 Maryland Avenue, 3rd Floor
Rockville, MD 20850
(301) 217-7373

Ms. Dorothy F. Bailey, Executive Director
Prince George's County
Consumer Protection Commission
9201 Basil Court
Landover, MD 20785
(301) 952-4700
(301) 925-5167 (TDD)

Massachusetts

State Offices

Mr. Robert Bowen, Chief
Consumer Protection Division
Department of Attorney General
131 Tremont Street
Boston, MA 02111
(617) 727-8400
(information and referral only)

Ms. Paula W. Gold, Secretary
Executive Office of
Consumer Affairs and Business Regulation
One Ashburton Place, Room 1411
Boston, MA 02108
(617) 727-7780
(information and referral only)

Mr. Richard Dalton
Assistant Attorney General
Consumer Protection Division
Department of Attorney General
436 Dwight Street
Springfield, MA 01103
(413) 784-1240

County Offices

Mr. Richard Steward, Office Supervisor
Consumer Protection Division
Franklin County District Attorney's Office
55 Federal Street
Greenfield, MA 01301
(413) 774-5102

Ms. Beverly J. Twine, Director
Consumer Council of Worcester County
Worcester Community Action Council, Inc.
340 Main Street, Suite 555
Worcester, MA 01608
(508) 754-7420
(508) 752-0109 (TDD)

City Offices

Ms. Diane J. Modica, Commissioner
Mayor's Office of Consumer Affairs and
Licensing
Boston City Hall, Rm 613
Boston, MA 02201
(617) 725-3320

Ms. Carol Maynard, Director
Brockton Consumer Advisory Commission
City Hall Annex
50 Maple Avenue
Brockton, MA 02401
(508) 580-7182

Ms. Elizabeth Cannon, Director
Consumer Division
Lowell Community Team Work, Inc.
167 Dutton Street
Lowell, MA 01852
(508) 452-0908

Ms. Susan Grant, Director
Consumer Protection Division
Hampshire County District Attorney's Office
1 Court Square
Northampton, MA 01060
(413) 584-1597

Michigan

State Offices

Mr. Frederick H. Hoffecker
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
670 Law Building
Lansing, MI 48913
(517) 373-1140

Mr. Kent Wilcox, Executive Director
Michigan Consumers Council
414 Hollister Building
106 West Allegan Street
Lansing, MI 48933
(517) 373-0947
(517) 373-0701 (TDD)

Mr. Marvin Goldstein, Director
Bureau of Automotive Regulation
Michigan Department of State
Lansing, MI 48918
(517) 373-7858
1 (800) 292-4204 (toll free in MI)

County Offices

Mr. George Mullison, Prosecuting Attorney
Bay County Consumer Protection Unit
Bay County Building
Bay City, MI 48708
(517) 893-3594

Ms. Margaret DeMuyne, Director
Consumer Fraud Department
Macomb County
Office of the Prosecuting Attorney
Macomb Court Building, 6th Floor
Mt. Clemens, MI 48043
(313) 469-5350

Ms. Charleen Berels, Director
Washtenaw County Consumer Services
4133 Washtenaw Street
P.O. Box 8645
Ann Arbor, MI 48107-8645
(313) 971-6054

City Office

Ms. Esther K. Shapiro, Director
City of Detroit
Department of Consumer Affairs
1000 Cadillac Tower
Detroit, MI 48226
(313) 224-3508

Minnesota

State Offices

Mr. Curt Loewe, Director
Office of Consumer Services
Office of Attorney General
117 University Avenue
St. Paul, MN 55155
(612) 296-2331

Mr. Gary Simonson, Complaint Mediator
Consumer Services Division
Office of Attorney General
320 West Second Street
Duluth, MN 55802
(218) 723-4891

County Office

Ms. Eleanor Kragseth, Legal Services
Advisor
Citizen Protection Unit
Hennepin County Attorney's Office
C2000 County Government Center
Minneapolis, MN 55487
(612) 348-4528

City Office

Mr. James Moncur, Director
Consumer Affairs Division
Minneapolis Department of
Licenses and Consumer Services
One C City Hall
Minneapolis, MN 55415
(612) 348-2080

Mississippi

State Offices

Mr. Trey Bobinger
Special Assistant Attorney General
Chief, Consumer Protection Division
Office of Attorney General
P.O. Box 220
Jackson, MS 39205
(601) 354-6018

Mr. Joe B. Hardy, Director
Regulatory Services
Department of Agriculture and Commerce
500 Greymont Avenue
P.O. Box 1609
Jackson, MS 39215
(601) 354-7063

Ms. Mattie T. Stevens
Consumer Counselor
Gulf Coast Regional Office
of the Attorney General
P.O. Box 1411
Biloxi, MS 39533
(601) 436-6000

Missouri

State Offices

Mr. Carl M. Koupal, Jr., Director
Department of Economic Development
P.O. Box 1157
Jefferson City, MO 65102
(314) 751-4962

Mr. Henry Herschel, Chief Counsel
Trade Offense Division
Office of Attorney General
P.O. Box 899
Jefferson City, MO 65102
(314) 751-2615
1 (800) 392-8222 (toll free in MO)

Montana

Consumer Affairs Unit
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4312

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Nebraska

State Office

Ms. Denise E. Frost
Assistant Attorney General
Consumer Protection Division
Department of Justice
2115 State Capitol
P.O. Box 98920
Lincoln, NE 68509
(402) 471-4723

County Office

Mr. Ronald L. Staskiewicz
Douglas County Attorney
County Attorney's Office
428 Hall of Justice
Omaha, NE 68183
(402) 444-7040

Nevada

State Offices

Ms. Shari B. Compton
Commissioner of Consumer Affairs
Department of Commerce
State Mail Room Complex
Las Vegas, NV 89158
(702) 486-4150

Mr. Ray Trease, Consumer Services Officer
Consumer Affairs Division
Department of Commerce
201 Nye Building, Capitol Complex
Carson City, NV 86710
(702) 885-4340

County Office

Mr. John Long, Investigator
Washoe County District Attorney's Office
P.O. Box 11130
Reno, NV 89520
(702) 328-3456

New Hampshire

Mr. Terry L. Robertson, Chief
Consumer Protection and Antitrust Division
Office of Attorney General
State House Annex
Concord, NH 03301
(603) 271-3641

New Jersey

State Offices

Mr. James J. Barry, Jr., Director
Division of Consumer Affairs
1100 Raymond Boulevard, Room 504
Newark, NJ 07102
(201) 648-4010

Ms. Andrea Filkowitz
Assistant Attorney General
Division of Law
Office of Attorney General
1100 Raymond Boulevard, Room 316
Newark, NJ 07102
(201) 648-4730

Mr. Alfred A. Slocum, Commissioner
Department of the Public Advocate
CN 850, Justice Complex
Trenton, NJ 08625
(609) 292-7087
1 (800) 792-8600 (toll free in NJ)

County Offices

Mr. William H. Ross, III, Director
Atlantic County Consumer Affairs
1333 Atlantic Avenue, 8th Floor
Atlantic City, NJ 08401
(609) 345-6700

Ms. Mary E. Courtney, Director
Bergen County
Division of Consumer Affairs
21 Main Street
Hackensack, NJ 07601
(201) 646-2650

Mrs. Renee L. Borstad, Director
Burlington County Office of
Consumer Affairs
49 Rancocas Road
Mount Holly, NJ 08060
(609) 265-5054

Ms. Patricia M. Tuck, Director
Camden County Consumer Affairs
1800 Pavilion West
2101 Ferry Avenue, Suite 611
Camden, NJ 08104
(609) 757-8387

Mr. Mark Diederich, Director
Cape May County Consumer Affairs
DN-310, Central Mail Room
Cape May Court House
Cape May Court House, NJ 08210
(609) 465-1076

Mr. George S. Franks, Director
Cumberland County
Department of Weights
Measures and Consumer Protection
788 East Commerce Street
Bridgeton, NJ 08302
(609) 453-2203

Director
Essex County Consumer Services
15 Southmunn Avenue
2nd Floor
East Orange, NJ 07018
(201) 678-8071

Mr. Edward McGoldrick, Director
Gloucester County Consumer Affairs
152 North Broad Street
Woodbury, NJ 08096
(609) 853-3349
(609) 848-6616 (TDD)

Ms. Barbara Donnelly, Director
Division of Consumer Affairs
Hudson County
County Administration Building
595 Newark Avenue
Jersey City, NJ 07306
(201) 795-6295

Donna Gionannetti, Division Chief
Mercer County Consumer Affairs
640 South Broad Street
Trenton, NJ 08650
(609) 989-6671

Mr. Lawrence Cimmino, Director
Middlesex County Consumer Affairs
149 Kearny Avenue
Perth Amboy, NJ 08861
(201) 324-4600

Ms. Dorothy H. Avallone, Director
Monmouth County Consumer Affairs
Hall of Records Annex
P.O. Box 1255
Freehold, NJ 07728-1255
(201) 431-7900

Ms. Janet Opiekun, Director
Morris County Consumer Affairs
CN 900
Morristown, NJ 07960
(201) 285-6070
(201) 584-9189 (TDD)

Mr. Kenneth Leake, Director
Ocean County Consumer Affairs
CN 2191, County Administration Building
Room 203-2
Toms River, NJ 08754
(201) 929-2105

Ms. Mary Ann Maloney, Director
Passaic County Consumer Affairs
County Administration Building
309 Pennsylvania Avenue
Paterson, NJ 07503
(201) 881-4547, 4499

Ms. Ruth A. Hotz
Somerset County Consumer Affairs
County Administration Building
P.O. Box 3000
Somerville, NJ 08876
(201) 231-7000, ext. 7400

Mr. William J. Gehrke, Director
Union County Consumer Affairs
300 North Avenue East
P.O. Box 186
Westfield, NJ 07091
(201) 654-9840

Ms. Barbara McHenry, Director
Warren County Consumer Affairs
Dumont Administration Bldg., Route 519
Belvidere, NJ 07823
(201) 475-8000

Mr. Jeffery Wetz, Director
Weehawken Consumer Affairs
400 Park Avenue
Weehawken, NJ 07087
(201) 867-1715

City Offices

Mr. Ed Leonard, Director
Belleville Consumer Affairs
Municipal Building
Belleville, NJ 07109
(201) 450-3398

Ms. Lorraine Sudia, Director
Brick Consumer Affairs
Municipal Building
401 Chambers Bridge Road
Brick, NJ 08723
(201) 477-3000, ext. 403

Mr. Lawrence A. Eleuteri, Director
Cinnaminson Consumer Affairs
Municipal Building
1621 Riverton Road
Cinnaminson, NJ 08077
(609) 829-6000

Ms. Theresa Ward, Director
Clark Consumer Affairs
430 Westfield Avenue
Clark, NJ 07066
(201) 388-3600

Ms. Adrienne Eisner, Director
East Brunswick Consumer Affairs
Jean Walling Civic Center, P.O. Box 218
East Brunswick, NJ 08816
(201) 390-6954

Ms. Conchita (Connie) Crawford
Executive Director
East Orange Community
Development Corporation
490 Main Street
East Orange, NJ 07017
(201) 266-5315

Ms. Beatrice Handler, Director
Edison Consumer Affairs
Municipal Building
100 Municipal Boulevard
Edison, NJ 08817
(201) 287-0900, ext. 234

Ms. Carmine Liotta, Director
Elizabeth Consumer Affairs
60 Winfield Scott Plaza
Elizabeth, NJ 07201
(201) 820-4183

Mr. Richard L. Mayer, Director
Fort Lee Consumer Protection Board
309 Main Street
Fort Lee, NJ 07024
(201) 592-3579

Mrs. Jean Moriarty, Director
Freehold Township Consumer Affairs
Schanck Road and Stillwells Corner Road
Freehold Township, NJ 07728
(201) 431-7900

Ms. Libby Saltzman, Director
Glen Rock Consumer Affairs
Municipal Building, Harding Plaza
Glen Rock, NJ 07452
(201) 670-3956

Mr. John Cardwell, Director
Jersey City Consumer Affairs
280 Grove Street, City Hall
Jersey City, NJ 07302
(201) 547-5839

Ms. Bernadine Jacobs, Director
Livingston Consumer Affairs
357 South Livingston Avenue
Livingston, NJ 07039
(201) 535-7976

Ms. Genevieve Ross, Director
Middlesex Borough Consumer Affairs
1200 Mountain Avenue
Middlesex, NJ 08846
(201) 356-8090

Ms. Pearl A. Hayes, Director
Montclair Neighborhood
Development Corporation
228 Bloomfield Avenue
Montclair, NJ 07042
(201) 744-9094

Ms. Mildred Pastore, Director
Mountainside Consumer Affairs
1455 Coles Avenue
Mountainside, NJ 07092
(201) 232-6600

Ms. Annmarie Nicolotte, Director
Nutley Consumer Affairs
Public Safety Building
228 Chestnut Street
Nutley, NJ 07110
(201) 284-4936

Ms. Jeanne O'Brien, Director
Parsippany Consumer Affairs
Municipal Building
1001 Parsippany Boulevard
Parsippany, NJ 07054
(201) 263-7152

Ms. Maria Jiminez, Director
Perth Amboy Consumer Affairs
44 Market Street
Perth Amboy, NJ 08861
(201) 826-0290, ext. 61

Ms. Priscilla Castles, Director
Plainfield Community
Relations and Social Services
510 Watchung Avenue
Plainfield, NJ 07060
(201) 753-3519

Michael B. Bukatman, Director
Secaucus Department of Consumer Affairs
1203 Paterson Plank Road
Secaucus, NJ 07094
(201) 330-2019

CALA Officer
Summit Consumer Affairs
512 Springfield Avenue
Summit, NJ 07901
(201) 273-6474

Ms. Marian Cramer, Director
Union Township Consumer Affairs
1976 Morris Avenue
Union, NJ 07083
(201) 688-2800, ext. 16

Mr. Charles A. Stern, Director
Wayne Township Consumer Affairs
475 Valley Road
Wayne, NJ 07470
(201) 694-1800, ext. 290, 292

Mr. John Busatell, Director
West New York Consumer Affairs
428 60th Street
West New York, NJ 07093
(201) 861-7000, ext. 230

New Mexico

Mr. Randy Childress, Director
Consumer and Economic Crime Division
Office of Attorney General
P.O. Drawer 1508
Santa Fe, NM 87504
(505) 872-6910
1 (800) 432-2070 (toll free in NM)

New York

State Offices

Mr. Richard M. Kessel
Chairperson and Executive Director
New York State
Consumer Protection Board
99 Washington Avenue
Albany, NY 12210
(518) 474-8583

Ms. Rachael Kretser
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
State Capitol
Albany, NY 12224
(518) 474-5481

Mr. Richard Kessel
Chairperson and Executive Director
New York State
Consumer Protection Board
250 Broadway, 17th Floor
New York, NY 10007-2593
(212) 587-4908

Mr. John Corwin
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
120 Broadway
New York, NY 10271
(212) 341-2300

Regional Offices

Mr. John R. Marshall, Jr.
Assistant Attorney General in Charge
Binghamton Regional Office
Office of Attorney General
59-61 Court Street, 7th Floor
Binghamton, NY 13905
(607) 773-7797

Mr. Peter B. Sullivan
Assistant Attorney General in Charge
Buffalo Regional Office
Office of Attorney General
65 Court Street
Buffalo, NY 14202
(716) 847-7184

Mr. Alan J. Burczak
Assistant Attorney General in Charge
Plattsburgh Regional Office
Office of Attorney General
70 Clinton Street
Plattsburgh, NY 12901
(518) 563-8012

Mr. Kent L. Mardon
Assistant Attorney General in Charge
Poughkeepsie Regional Office
Office of Attorney General
235 Main Street
Poughkeepsie, NY 12601
(914) 485-3920

Mr. Eugene Welch
Assistant Attorney General in Charge
Rochester Regional Office
Office of Attorney General
144 Exchange Boulevard
Rochester, NY 14614
(716) 546-7430

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Ms. Carolyn A. Cairns
Assistant Attorney General in Charge
Suffolk Regional Office
Office of Attorney General
300 Motor Parkway
Hauppauge, NY 11788
(516) 231-2400

Mr. Lawrence Zimmerman
Assistant Attorney General in Charge
Syracuse Regional Office
Office of Attorney General
615 Erie Boulevard, West
Syracuse, NY 13204
(315) 426-4848

Ms. Aniela J. Carl
Assistant Attorney General in Charge
Utica Regional Office
Office of Attorney General
207 Genesee Street
Utica, NY 13501
(315) 793-2225

County Offices

Mr. Thomas M. Jablonowski
Coordinator of Consumer Affairs
Broome County
Bureau of Consumer Services
Governmental Plaza, P.O. Box 1766
Binghamton, NY 13902
(607) 778-2168

Mr. Nelson Kranker
Director
Dutchess County
Department of Consumer Affairs
22 Market Street
Poughkeepsie, NY 12601
(914) 471-6322

Ms. Candace K. Vogel
Assistant District Attorney
Consumer Fraud Bureau
Erie County District Attorney's Office
25 Delaware Avenue
Buffalo, NY 14202
(716) 858-2424

Mr. James E. Picken, Commissioner
Nassau County Office of Consumer Affairs
160 Old Country Road
Mineola, NY 11501
(516) 535-2600

Mr. Steven A. Irace, Chief
Nassau County Commercial Frauds and
Environmental Investigation Bureau
310 Old Country Road
Garden City, NY 11530
(516) 535-2164

Mr. Erik Dressler, Director
Onondaga County
Office of Consumer Affairs
County Civic Center
421 Montgomery Street
Syracuse, NY 13202
(315) 425-3479

Mr. Edward J. Brown, Commissioner
Orange County
Department of Consumer Affairs
and Weights and Measures
99 Main Street
Goshen, NY 10924
(914) 294-5151, ext. 1762

Mr. Francis D. Phillips II, District Attorney
Orange County District Attorney's Office
255 Main Street
County Government Center
Goshen, NY 10924
(914) 294-5471

Ms. Patricia Chesnut, Director
Putnam County Office Facility
Department of Consumer Affairs
Myrtle Avenue
Mahopac Falls, NY 10542
(914) 621-2317

Mr. Alfred J. Steozo, Director/Coordinator
Rockland County
Office of Consumer Protection
County Office Building
18 New Hempstead Road
New City, NY 10956
(914) 638-5282

Mr. Dennis S. Abbey, Director
Steuben County Department of
Weights, Measures and Consumer Affairs
3 East Pulteney Square
Bath, NY 14810
(607) 776-9631
(607) 776-9631 ext. 2101 (voice/TDD)

Ms. Jane Devine, Commissioner
Suffolk County
Department of Consumer Affairs
Suffolk County Center
Hauppauge, NY 11788
(516) 360-4600

Mr. Jon Van Vlack, Director
Ulster County Consumer Fraud Bureau
285 Wall Street
Kingston, NY 12401
(914) 339-5680, ext. 240

Mr. Frank D. Castaldi, Jr.
Chief Frauds Bureau
Westchester County
District Attorney's Office
111 Grove Street
White Plains, NY 10601
(914) 285-3303

Mr. Kenneth W. Hale, Director
Westchester County
Department of Consumer Affairs
Room 104, Michaelian Office Building
White Plains, NY 10601
(914) 285-2155

City Offices

Mr. Burt Koza, Director
Babylon Consumer Protection Board
Town Hall Office Annex
281 Phelps Lane
North Babylon, NY 11703
(516) 422-7636

Town of Colonie
Consumer Protection Board
Memorial Town Hall
Newtonville, NY 12128
(518) 783-2790

Mr. Stephen Pedone, Commissioner
Mt. Vernon Office of Consumer Affairs
City Hall
Mt. Vernon, NY 10550
(914) 668-6000, ext. 231

Mr. Angelo J. Aponte, Commissioner
New York City
Department of Consumer Affairs
80 Lafayette Street
New York, NY 10013
(212) 577-0111

Bronx Neighborhood Office
New York City
Department of Consumer Affairs
1932 Arthur Avenue
Bronx, NY 10457
(212) 579-6766

Brooklyn Neighborhood Office
New York City
Department of Consumer Affairs
1360 Fulton Street
Brooklyn, NY 11216
(718) 636-7092

Ms. Isabel Butler, Director
Queens Neighborhood Office
New York City
Department of Consumer Affairs
120-55 Queens Boulevard, Room 301A
Kew Gardens, NY 11424
(718) 261-2922

Ms. Johanna Kepley, Director
Staten Island Neighborhood Office
New York City
Department of Consumer Affairs
Staten Island Borough Hall, Room 422
Staten Island, NY 10301
(718) 390-5154

Mr. Joseph Dehm, Director
Oswego Office of Consumer Affairs,
Weights and Measures
City Hall
West Oneida Street
Oswego, NY 13126
(315) 342-8150

Ms. Carol Cronin, Chairwoman
Ramapo Consumer Protection Board
Ramapo Town Hall
237 Route 59
Suffern, NY 10901
(914) 357-5100, ext. 265

Schenectady Bureau
of Consumer Protection
City Hall, Room 22
Jay Street
Schenectady, NY 12305
(518) 382-5061

Director
White Plains
Department of Weights and Measures
279 Hamilton Avenue
White Plains, NY 10601
(914) 682-4459 (8 a.m. - 12 Noon)

Mr. Ralph A. Capozzi, Director
Yonkers Office of Consumer
Protection, Weights and Measures
201 Palisade Avenue
Yonkers, NY 10703
(914) 964-3563, 3564

North Carolina

Mr. James C. Gulick
Special Deputy Attorney General
Consumer Protection Section
Office of Attorney General
Department of Justice Building
P.O. Box 629
Raleigh, NC 27602
(919) 733-7741

North Dakota

State Offices
Mr. Nicholas J. Spaeth
Office of Attorney General
600 E. Boulevard
Bismarck ND 58505
(701) 224-2210
1 (800) 472-2600 (toll free in ND)

Mr. Tom Engelhardt, Director
Consumer Fraud Division
Office of Attorney General
600 East Boulevard
Bismarck, ND 58505
(701) 224-3404
1 (800) 472-2600 (toll free in ND)

County Office

Mr. Kent Keys, Executive Director
Quad County Community Action Agency
27 1/2 South Third Street
Grand Forks, ND 58201
(701) 746-5431

Ohio

State Offices
Ms. Diann Goss Paynter
Consumer Frauds and Crimes Section
Office of Attorney General
30 East Broad Street
State Office Tower, 25th Floor
Columbus, OH 43266-0410
(614) 466-4986 (complaints)
1 (800) 282-0515 (toll free in OH)
(614) 466-1393 (TDD)

Mr. William A. Spratley
Consumers' Counsel
77 South High Street, 15th Floor
Columbus, OH 43266
(614) 466-9605 (voice/TDD)
1 (800) 282-9448 (toll free in OH)

City Offices

Mr. Douglas J. Powley, City Prosecutor
Akron Division of Consumer Protection
206 Ocasek Government Building
161 South High Street
Akron, OH 44308
(216) 375-2730

County Offices

Mr. Daniel Abraham, Director
Economic Crime Division
Franklin County
Office of Prosecuting Attorney
369 South High Street
Columbus, OH 43215
(614) 462-3555

Mr. Steven C. LaFourette
County Prosecutor
County Prosecution Division
Lake County Office of Prosecuting Attorney
Lake County Court House
Painesville, OH 44077
(216) 357-2683

Mr. Robert A. Skinner
Assistant Prosecuting Attorney
Montgomery County Fraud Section
301 West 3rd Street
Dayton Montgomery County
Courts Building
Dayton, OH 45402
(513) 225-3757

Mr. David Norris, Prosecuting Attorney
Portage County
Office of Prosecuting Attorney
466 South Chestnut Street
Ravenna, OH 44266
(216) 296-4593

Mr. Lynn C. Slaby, Prosecuting Attorney
Summit County
Office of Prosecuting Attorney
53 East Center Street
Akron, OH 44308
(216) 379-2800

City Offices

Mr. Steven Kurtz, Chief
Cincinnati Office of Consumer Protection
Division of Human Services
City Hall, Room 126
Cincinnati, OH 45202
(513) 352-3971

Director
Office of Consumer Affairs
218 Cleveland Avenue, S.W.
5th Floor, Room 605B
Canton, OH 44702
(216) 489-3268

Ms. Debra Gnann, Director
Cleveland Office of Consumer Affairs
601 Lakeside
Cleveland, OH 44114
(216) 664-3200

Mr. Anthony C. Julian, Director
Youngstown Office of Consumer Affairs
and Weights and Measures
26 South Phelps Street
City Hall
Youngstown, OH 44503
(216) 742-8884

Oklahoma

State Offices
Ms. Jane Wheeler
Assistant Attorney General
for Consumer Affairs
Office of Attorney General
112 State Capitol Building
Oklahoma City, OK 73105
(405) 521-3921

Mr. Prescott H. Cowley, Administrator
Department of Consumer Credit
4545 Lincoln Boulevard, Suite 104
Oklahoma City, OK 73105
(405) 521-3653

Oregon

Mr. Timothy Wood, Attorney in Charge
Financial Fraud Section
Department of Justice
Justice Building
Salem, OR 97310
(503) 378-4320

Pennsylvania

State Offices
Mr. Douglas Yauger, Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 787-9707
1 (800) 441-2555 (toll free in PA)

Mr. David Barasch, Consumer Advocate
Office of Consumer Advocate-Utilities
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 783-5048 (utilities only)

Mr. Michael Butler
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
27 North Seventh Street
Allentown, PA 18101
(215) 821-6690

Mr. Daniel R. Goodemote
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
919 State Street, Room 203
Erie, PA 16501
(814) 871-4371

Mr. Thomas Ballaron, Attorney in Charge
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 787-7109

Mr. Barry Creany, Deputy Attorney General
Bureau of Consumer Protection
Office of the Attorney General
IGA Building Route 219 North
P.O. Box 716
Ebensburg, PA 15931
(814) 949-7900

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Mr. John E. Kelly, Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
1009 State Office Building
1400 West Spring Garden Street
Philadelphia, PA 19130
(215) 560-2414

Ms. Caren L. Mariani
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Manor Building, 4th Floor
564 Forbes Avenue
Pittsburgh, PA 15219
(412) 565-5135

Mr. J.P. McGowan
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
State Office Building, Room 358
100 Lackawanna Avenue
Scranton, PA 18503
(717) 963-4913

County Offices

Mr. Sidney Elkin, Chairperson
Beaver County Alliance
for Consumer Protection
Allencrest Detention Center
Western Avenue
Beaver, PA 15009
(412) 728-7267

Mr. Robert Taylor, Director
Chester County Bureau of Consumer
Protection, Weights and Measures
Courthouse, 5th Floor, North Wing
High and Market Street
West Chester, PA 19380
(215) 431-6150

Ms. Jennifer D. Wright, Consumer Mediator
Cumberland County
Consumer Affairs
Courthouse
Carlisle, PA 17013
(717) 240-6180

Ms. Peggy Adams, Director/Chief Sealer
Bucks County Bureau of Consumer
Protection, Weights and Measures
50 North Main
Doylestown, PA 18901
(215) 348-7442

Ms. Evelyn Yancoskie, Director
Delaware County Office of
Consumer Affairs, Weights and Measures
Government Center Building
Second and Olive Streets
Media, PA 19063
(215) 891-4865

Ms. Helen Dunigan, Director
Montgomery County
Consumer Affairs Department
County Courthouse
Norristown, PA 19404
(215) 278-3565

City Offices

Ms. Eileen O'Brien, Director
Mayor's Action Center
Division Consumer Services
143 City Hall
Philadelphia, PA 19107
(215) 686-7595

Mr. James Fitzpatrick, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1421 Arch Street
Philadelphia, PA 19102
(215) 686-8735

Puerto Rico

Mr. Jorge R. Ocasio, Secretary
Department of Consumer Affairs
Minillas Station, P.O. Box 41059
Santurce, PR 00940
(809) 722-7555

Mr. Hector Rivera Cruz, Secretary
Department of Justice, P.O. Box 192
Old San Juan, PR 00902
(809) 721-2900

Rhode Island**State Offices**

Ms. Robyn Y. Davis, Director
Consumer Protection Division
Department of Attorney General
72 Pine Street
Providence, RI 02903
(401) 277-2104
(401) 274-4400 ext. 354 (voice/TDD)
1 (800) 852-7776 (toll free in RI)

Mr. Edwin P. Palumbo, Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, RI 02909
(401) 277-2764

South Carolina**State Offices**

Mr. Ken Moore, Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, SC 29211
(803) 734-3970

Mr. Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, SC 29250
(803) 734-9452
(803) 734-9455 (TDD)
1 (800) 922-1594 (toll free in SC)

Mr. W. Jefferson Bryson, Jr.
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 308
Columbia, SC 29201
(803) 734-0457

South Dakota

Mr. Jeff Hallem
Assistant Attorney General
Division of Consumer Affairs
Office of Attorney General
State Capitol Building
Pierre, SD 57501
(605) 773-4400

Tennessee**State Offices**

Mr. Perry A. Craft, Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, TN 37219
(615) 741-2672

Ms. Elizabeth Owen, Director
Division of Consumer Affairs
Department of Commerce and Insurance
500 James Robertson Parkway, 5th Floor
Nashville, TN 37219
(615) 741-4737
1 (800) 342-8385 (toll free in TN)

Texas**State Offices**

Mr. H. Clyde Farrell
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
Capitol Station, P.O. Box 12548
Austin, TX 78711
(512) 463-2070

Ms. Kay Doughty
Public Counsel
Office of Consumer Protection
State Board of Insurance
One Republic Plaza
333 Guadalupe, Box 44
Austin, TX 78701
(512) 495-6448

Mr. Stephen Gardner
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
714 Jackson Street, Suite 700
Dallas, TX 75202
(214) 742-8944

Ms. Esther Chavez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
6090 Surety Drive, Rm. 260
El Paso, TX 79905
(915) 772-9476

Mr. Richard Tomlinson
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1019 Congress Street, Suite 1550
Houston, TX 77002
(713) 223-5886

Mr. Robert E. Reyna
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1208 14th Street, Suite 801
Lubbock, TX 79401
(806) 747-5238

Mr. Adolfo Alvarez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
3600 North 23rd Street, Suite 305
McAllen, TX 78501
(512) 682-4547

Mr. Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, TX 78205
(512) 225-4191

County Offices

Mr. Ted Steinke
Assistant District Attorney and Chief
of Dallas County District Attorney's Office
Specialized Crime Division
2720 Stemmons Towers South
Dallas, TX 75207
(214) 630-6300

Mr. Russel Turbeville
Assistant District Attorney and Chief
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, TX 77002
(713) 221-5836

City Offices

Ms. Adela Gonzalez, Director
Dallas Consumer Protection Division
Health and Human Services Department
320 East Jefferson Boulevard
Dallas, TX 75203
(214) 948-4400

Mr. David Watson, Director
Fort Worth Office of Consumer Affairs
Weights and Measures
1000 Throckmorton, 5th Floor
Fort Worth, TX 76102
(817) 870-7570

Utah

State Offices

Mr. Gary R. Hansen, Director
Division of Consumer Protection
Department of Commerce
160 East 3rd South, P.O. Box 45802
Salt Lake City, UT 84145
(801) 530-6601

Ms. Ruth Renlund
Assistant Attorney General
for Consumer Affairs
Office of Attorney General
115 State Capitol
Salt Lake City, UT 84114
(801) 538-1331

Vermont

State Offices

Mr. J. Wallace Malley
Assistant Attorney General and Chief
Public Protection Division
Office of Attorney General
109 State Street
Montpelier, VT 05602
(802) 828-3171

Mr. Bruce Martell, Supervisor
Consumer Assurance Section
Department of Agriculture
116 State Street
Montpelier, VT 05602
(802) 828-2436

Virgin Islands

Mr. Robert S. Mathes, Commissioner
Department of Licensing
and Consumer Affairs
Property and Procurement Building
Subbase #1, Rm. 205
St. Thomas, VI 00801
(809) 774-3130

Virginia

State Offices

Mr. Frank Seales, Jr.
Senior Assistant Attorney General
Antitrust and Consumer Litigation Section
Office of Attorney General
Supreme Court Building
101 North Eighth Street
Richmond, VA 23219
(804) 786-2116
1 (800) 451-1525 (toll free in VA)

Ms. Betty Blakemore, Director
Office of Consumer Affairs
Department of Agriculture
and Consumer Services
Room 101, Washington Building
1100 Bank Street
Richmond, VA 23219
(804) 786-2042
1 (800) 552-9963 (toll free in VA)

Mr. Robert Minnich, Investigator
Northern Virginia Branch
Office of Consumer Affairs
Department of Agriculture
and Consumer Services
100 North Washington St., Suite 412
Falls Church, VA 22046
(703) 532-1613

County Offices

Ms. Diane Jemmott, Section Chief
Office of Citizen and Consumer Affairs
#1 Court House Plaza, Suite 310
2100 Clarendon Boulevard
Arlington, VA 22201
(703) 358-3260

Mr. Ron Mallard, Director
Fairfax County
Department of Consumer Affairs
3959 Pender Drive, Suite 200
Fairfax, VA 22030
(703) 691-3214
(703) 501-3260 (TDD)

Mr. Hubert King, Administrator
Prince William County
Office of Consumer Affairs
4370 Ridgewood Center Drive
Prince William, VA 22192
(703) 335-7370

City Offices

Ms. Rose Boyd, Director
Alexandria Office of Citizens Assistance
City Hall
P.O. Box 178
Alexandria, VA 22313
(703) 838-4350
(703) 838-5056 (TDD)

Mr. Robert L. Gill, Coordinator
Division of Consumer Affairs
City Hall
Norfolk, VA 23501
(804) 441-2821

Ms. Delores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
364 Municipal Building
215 Church Avenue, S.W.
Roanoke, VA 24011
(703) 981-2583

Mr. J. N. McClanan
Consumer Protection Officer
Virginia Beach
Division of Consumer Protection
Municipal Center
Virginia Beach, VA 23456
(804) 427-8983

Washington

State Offices

Ms. Renee Olbricht, Investigator
Consumer and Business
Fair Practices Division
Office of Attorney General
North 122 Capitol Way
Olympia, WA 98501
(206) 753-6210

Mr. John R. Ellis
Assistant Attorney General and Chief
Consumer and Business
Fair Practices Division
Office of Attorney General
710 2nd Avenue, Suite 1300
Seattle, WA 98104
(206) 464-7744
1 (800) 551-4636 (toll free in WA)

Mr. Owen Clarke, Chief
Consumer and Business
Fair Practices Division
Office of Attorney General
West 1116 Riverside Avenue
Spokane, WA 99201
(509) 456-3123

Ms. Cynthia Lanphear, Contact Person
Consumer and Business
Fair Practices Division
Office of Attorney General
1019 Pacific Avenue, 3rd Floor
Tacoma, WA 98402
(206) 593-2904

County Offices

Ms. Kristie Anderson, Director
Department of Weights and Measures
3200 Cedar Street
Everett, WA 98201
(206) 259-8800

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Mr. C. Patrick Sainsbury
Chief Deputy Prosecuting Attorney
Fraud Division
516 3rd Avenue, Room E531
Seattle, WA 98104
(206) 296-9010

Mr. Andrew J. Lofton, Director
Seattle Department of
Licenses and Consumer Affairs
102 Municipal Building
Seattle, WA 98104
(206) 684-8484

West Virginia

State Offices

Mr. Robert J. Lamont, Director
Consumer Protection Division
Office of Attorney General
812 Quarrier Street, 6th Floor
Charleston, WV 25301
(304) 348-8986
1 (800) 368-8808 (toll free in WV)

Mr. Stephen Casto, Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Bldg. #3 Room 319
Charleston, WV 25305
(304) 348-7890

City Office

Ms. Polly Diller, Director
Department of Consumer Protection
P.O. Box 2749
Charleston, WV 25330
(304) 348-8172

Wisconsin

State Offices

Mr. Donald Soberg, Administrator
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-9836
1 (800) 362-3020 (toll free in WI)

Mr. Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
and Citizen Advocacy
Department of Justice
P.O. Box 7856
Madison, WI 53707
(608) 266-1852
1 (800) 362-8189 (toll free in WI)

Ms. Margaret Quaid, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
927 Loring Street
Altoona, WI 54720
(715) 839-3848

Mr. Eugene E. Lindauer
Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
200 North Jefferson Street, Suite 146A
Green Bay, WI 54301
(414) 436-4087

Ms. Patricia Suschil, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
3333 N. Mayfair Rd. Suite 114
Milwaukee, WI 53222-3288
(414) 257-8956

Ms. Pamela Magee-Heilprin
Assistant Attorney General
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, WI 53203
(414) 227-4948

County Offices

Mr. Gregory Grau, District Attorney
Marathon County District Attorney's Office
Marathon County Courthouse
Wausau, WI 54401
(715) 847-5555

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

Mr. William Murat, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Courthouse
Stevens Point, WI 54481
(715) 346-1300

Mr. Tim Christenson
Consumer Fraud Investigator
Racine County Sheriffs Department
717 Wisconsin Avenue
Racine, WI 53403
(414) 636-3125

Wyoming

Mr. Hugh Kenny
Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, WY 82002
(307) 777-7841, 6286



Warranties/Guarantees

1. Do not wait until the product fails or needs repair to find out what is covered in the warranty. Compare the terms and conditions of warranties (or guarantees) on products or services before you buy. Look for the warranty that best meets your needs.

2. Consider:

—How long is the warranty and when does it start and end?

—What is covered? Which parts? What kinds of problems?

—Will the warranty pay 100 percent of repair costs? Pay for parts, but not labor? Pay for shipping? Pay for a loaner?

—What do you have to do? And when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?

—Who offers the warranty? Manufacturer or retailer? How reliable are they?

3. Keep sales receipts and warranties in a safe place.

State Agencies on Aging

The offices listed in this section coordinate services for older Americans. They provide information on services, programs, and opportunities for these consumers.

Alabama

Mr. Oscar D. Tucker
Executive Director
Commission on Aging
136 Catoma Street
Montgomery, AL 36130
(205) 261-5743
1 (800) 243-5453
(toll free in AL)

Alaska

Ms. Connie J. Sipe
Executive Director
Older Alaskans Commission
P.O. Box C
Juneau, AK 99811-0209
(907) 465-3250

American Samoa

Mr. Sunuitao T. Tupai
Director
Territorial Administration
on Aging
Government of American
Samoa
Pago Pago, AS 96799
011 (684) 633-1251

Arizona

Mr. Richard Littler
Administrator
Aging and Adult Administration
1400 West Washington, 950A
Phoenix, AZ 85007
(602) 255-4446
(602) 255-3323 (TDD)

Arkansas

Mr. Herb Sanderson
Director
Office of Aging and Adult
Services
Department of Human Services
P.O. Box 1437
Little Rock, AR 72203-1437
(501) 682-2441

California

Ms. Alice Gonzales
Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5290
(916) 323-8913 (TDD)

Colorado

Ms. Rita Barreras
Manager
Aging and Adult
Services Division
Department of Social Services
1575 Sherman Street
10th Floor
Denver, CO 80203-1714
(303) 294-5912

Connecticut

Ms. Mary Ellen Klinck
Commissioner
Department on Aging
175 Main Street
Hartford, CT 06106
(203) 566-3238
1 (800) 443-9946
(toll free voice/TDD in CT)

Delaware

Ms. Eleanor L. Cain
Director
Department of Health
and Social Services
Division of Aging
1901 North DuPont Highway
New Castle, DE 19720
(302) 421-6791
1 (800) 223-9074
(toll free in DE)

District of Columbia

Ms. E. Veronica Pace
Executive Director
D.C. Office on Aging
1424 K Street, N.W.
2nd Floor
Washington, DC 20005
(202) 724-5623

Florida

Ms. Margaret L. Duggar
Director
Aging and Adult Services
1321 Winewood Boulevard
Room 323
Tallahassee, FL 32399-0700
(904) 488-2650

Georgia

Mr. Fred McGinnis
Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-5333

Guam

Ms. Florence Shimizu
Director
Office of Aging
Government of Guam
P.O. Box 2816
Agana, GU 96910
011 (671) 734-2942

Hawaii

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

Idaho

Ms. Charlene W. Martindale
Director
Idaho Office on Aging
Statehouse, Room 108
Boise, ID 83720
(208) 334-3833

Illinois

Ms. Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
1 (800) 252-8966
(toll free voice/TDD nationwide)

Indiana

Ms. Myrna Habig
Acting Director
Aging Division
Department of Human Services
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-7020
1 (800) 622-4972
(toll free in IN)

Iowa

Ms. Betty Grandquist
Executive Director
Department of Elder Affairs
914 Grand Avenue, Suite 236
Des Moines, IA 50319
(515) 281-5187
1 (800) 532-3213
(toll free in IA)

Kansas

Ms. Esther A. Wolf
Secretary
Department on Aging
Docking State Office Building
122 South
915 Southwest Harrison Street
Topeka, KS 66612-1500
(913) 296-4986
1 (800) 432-3535
(toll free in KS)

Kentucky

Ms. Sue N. Tuttle
Director
Division for Aging Services
Department for Social Services
275 East Main Street
6th Floor West
Frankfort, KY 40621
(502) 564-6930
(502) 564-5497 (TDD)
1 (800) 372-2991
(toll free in KY)
1 (800) 372-2973
(toll free TDD in KY)

Louisiana

Ms. Vicky Hunt
Director
Governors Office of Elder
Affairs
P.O. Box 80374
Baton Rouge, LA 70898
(504) 925-1700

Maine

Ms. Christine Gianopoulos
Director
Bureau of Maine's Elderly
Statehouse, Station 11
Augusta, ME 04333-0011
(207) 289-2561

Maryland

Ms. Rosalie S. Abrams
Director
Office on Aging
301 West Preston Street
10th Floor
Baltimore, MD 21201
(301) 225-1100
(301) 383-7555 (TDD)
1 (800) 243-3425
(toll free in MD)

Massachusetts

Mr. Paul J. Lanzikos
Secretary
Executive Office of Elder Affairs
38 Chauncy Street, 2nd Floor
Boston, MA 02111
(617) 727-7750
1 (800) 882-2003
(toll free in MA)
1 (800) 872-0166
(toll free TDD in MA)

Michigan

Ms. Olivia P. Maynard
Director
Office of Services to the Aging
P.O. Box 30026
Lansing, MI 48909
(517) 373-8230

Minnesota

Mr. Gerald Biodow
Executive Secretary
Minnesota Board on Aging
444 Lafayette Road
St. Paul, MN 55155-3843
(612) 296-2544
1 (800) 652-9747
(toll free in MN)

Mississippi

Mr. David K. Brown
Executive Director
Division of Aging and Adult
Services
421 West Pascagoula Street
Jackson, MS 39201
(601) 949-2070
1 (800) 222-7622
(toll free in MS)

Missouri

Mr. Edwin L. Walker
Director
Division of Aging
P.O. Box 1337
Jefferson City, MO 65102
(314) 751-3082
1 (800) 392-0210
(toll free in MO)

Montana

Mr. Robert Bartholomew
Chief
Aging Services Bureau
Department of Family Services
P.O. Box 8005
Helena, MT 59604
(406) 444-5900
1 (800) 332-2272
(toll free in MT)

Nebraska

Ms. Betsy Palmer
Director
Nebraska Department on Aging
State Office Building
P.O. Box 95044
Lincoln, NE 68509
(402) 471-2306

Nevada

Ms. Suzanne Ernst
Administrator
Division for Aging Services
Department of Human
Resources
505 East King Street, Room 101
Carson City, NV 89710
(702) 885-4210 (voice/TDD)

New Hampshire

Mr. Richard A. Chevrefils
Director
Division of Elderly and Adult
Services
6 Hazen Drive
Concord, NH 03301
(603) 271-4680
1 (800) 351-1888
(toll free in NH)

New Jersey

Ms. Ann Zahora
Director
Division on Aging
Department of Community
Affairs
101 South Broad Street, CN 807
Trenton, NJ 08625
(609) 292-4833
1 (800) 792-8820
(toll free in NJ)

New Mexico

Ms. Stephanie Fall Creek
Director
State Agency on Aging
224 East Palace Avenue
4th Floor
Santa Fe, NM 87501
(505) 827-7640 (voice/TDD)
1 (800) 432-2080
(toll free in NM)

New York

Ms. Jane Gould
Director
New York State Office for the
Aging
Agency Building 2, ESP
Albany, NY 12223
(518) 474-5731
1 (800) 342-9871
(toll free in NY)

North Carolina

Mr. Al Boyles
Assistant Secretary and
Director
Division of Aging
Department of Human
Resources
1985 Umstead Drive
Raleigh, NC 27603
(919) 733-3983
1 (800) 662-7030
(toll free voice/TDD in NC)

North Dakota

Mr. Larry Brewster
Administrator
Aging Services
Department of Human Services
600 East Boulevard
Bismarck, ND 58505
(701) 224-2310
(701) 224-2699 (TDD)
1 (800) 472-2622
(toll free in ND)

Ohio

Ms. Carol Austin
Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43266-0501
(614) 466-5500
(614) 466-6191 (TDD)

Oklahoma

Mr. Roy R. Keen
Division Administrator
Special Unit on Aging
P.O. Box 25352
Oklahoma City, OK 73125
(405) 521-2281
(405) 521-2827 (TDD)

Oregon

Mr. Richard Ladd
Administrator
Senior Services Division
Department of Human
Resources
State of Oregon
313 Public Service Building
Salem, OR 97310
(503) 378-4728
1 (800) 232-3020
(toll free voice/TDD in OR)

Pennsylvania

Ms. Linda M. Rhodes
Secretary
Department of Aging
231 State Street
Harrisburg, PA 17101
(717) 783-1549

Puerto Rico

Dr. Celia Cintron
Executive Director
Office of Elder Affairs
Call Box 50063
Old San Juan Station
San Juan, PR 00902
(809) 721-0753

Rhode Island

Ms. Adelaide Lubber
Director
Department of Elderly Affairs
160 Pine Street
Providence, RI 02903
(401) 277-2880 (voice/TDD)
1 (800) 322-2880
(toll free in RI)

South Carolina

Ms. Ruth Q. Seigler
Executive Director
Commission on Aging
915 Main Street
Columbia, SC 29201
(803) 734-3203

South Dakota

Ms. Gail Ferris
Administrator
Office of Adult Services and
Aging
700 Governors Drive
Pierre, SD 57501
(605) 773-3656

Tennessee

Ms. Emily Wiseman
Director
Commission on Aging
706 Church Street
Suite 201
Nashville, TN 37219
(615) 741-2056

Texas

Mr. O. P. (Bob) Bobbitt
Executive Director
Texas Department on Aging
P.O. Box 12786, Capitol Station
Austin, TX 78711
(512) 444-2727 (voice/TDD)
1 (800) 252-9240
(toll free in TX)

Utah

Mr. Percy Devine, III
Director
Division of Aging and Adult
Services
P.O. Box 45500
Salt Lake City, UT 84145-0500
(801) 538-3910

Vermont

Mr. Joel Cook
Commissioner
Department of Rehabilitation
and Aging
103 South Main Street
Waterbury, VT 05676
(802) 241-2400

Virgin Islands

Ms. Juel C. Rhymer Molloy
Commissioner
Department of Human Services
Barbel Plaza South
Charlotte Amalie
St. Thomas, VI 00802
(909) 774-0930

Virginia

Ms. Wilda M. Ferguson
Commissioner
Department for the Aging
700 East Franklin Street
10th Floor
Richmond, VA 23219
(804) 225-2271 (voice/TDD)
1 (800) 552-4464
(toll free in VA)

Washington

Mr. Charles Reed
Assistant Secretary
Aging and Adult Services
Administration
OB-44A
Olympia, WA 98504
(206) 753-2502
(206) 753-4927 (TDD)
1 (800) 422-3263
(toll free in WA)

West Virginia

Ms. Susan M. Harman
Executive Director
Commission on Aging
State Capitol
Charleston, WV 25305
(304) 348-3317
1 (800) 642-3671
(toll free in WV)

Wisconsin

Ms. Donna McDowell
Director
Bureau on Aging
P.O. Box 7851
Madison, WI 53707
(608) 266-2536

Wyoming

Mr. E. Scott Sessions
Director
Commission on Aging
Hathaway Building
Cheyenne, WY 82002
(307) 777-7986
1 (800) 442-2766
(toll free in WY)

State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well.

Also, some answer general questions about banking and consumer credit. If you have questions or consumer problems, contact the office in your state.

Alabama

Mr. Zack Thompson
Superintendent of Banks
166 Commerce Street
3rd Floor
Montgomery, AL 36130
(205) 261-3452

Alaska

Mr. Willis F. Kirkpatrick
Director of Banking,
Corporations and Securities
P.O. Box D
Juneau, AK 99811
(907) 465-2521

Arizona

Mr. William H. Rivoir
Superintendent of Banks
3225 North Central, Suite 815
Phoenix, AZ 85012
(602) 255-4421
1 (800) 544-0708
(toll free in AZ)

Arkansas

Mr. Bill J. Ford
Bank Commissioner
Tower Building
323 Center Street, Suite 500
Little Rock, AR 72201
(501) 371-1117

California

Mr. James E. Gilleran
Superintendent of Banks
111 Pine Street, Suite 1100
San Francisco, CA 94111-5613
(415) 557-3535
1 (800) 622-0620
(toll free in CA)

Colorado

Mr. Ralph E. Mires
State Bank Commissioner
Division of Banking
First West Plaza, Suite 650
303 West Colfax
Denver, CO 80204
(303) 620-4358

Connecticut

Mr. Howard B. Brown, Jr.
Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560
1 (800) 842-2220
(toll free in CT)

Delaware

Mr. Keith H. Ellif
State Bank Commissioner
555 E. Loockerman Street
Suite 210
Dover, DE 19901
(302) 736-4235

District of Columbia

Dr. Edward D. Irons
Superintendent of Banking and
Financial Institutions
1250 I Street, N.W.
Suite 1003
Washington, DC 20005
(202) 727-1563

Florida

Mr. Gerald Lewis
State Comptroller
State Capitol Building
Tallahassee, FL 32399-0350
(904) 488-0286
1 (800) 848-3792
(toll free in FL)

Georgia

Mr. Edward D. Dunn
Commissioner
Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, GA 30341
(404) 986-1633

Guam

Mr. Joaquin Blaz
Director
Department of Revenue and
Taxation
P.O. Box 2796
Agana, GU 96910

Hawaii

Mr. Clifford Higa
Commissioner
Financial Institutions
P.O. Box 2054
Honolulu, HI 96805
(808) 548-5855

Idaho

Mr. Belton J. Patty
Director
Department of Finance
700 West State Street
2nd Floor
Boise, ID 83720
(208) 334-3319

Illinois

Mr. William C. Harris
Commissioner of Banks
and Trust Companies
117 South Fifth Street
Room 100
Springfield, IL 62701
(217) 785-2837
1 (800) 634-5452
(toll free in IL)
(credit card rate information
only)

Indiana

Mr. Charles W. Phillips
Director
Department of Financial
Institutions
Indiana State Office Building
Room 1024
Indianapolis, IN 46204
(317) 232-3955
1 (800) 382-4880
(toll free in IN)

Iowa

Mr. Robert R. Rigler
Superintendent of Banking
200 East Grand, Suite 300
Des Moines, IA 50309
(515) 281-4014

Kansas

Mr. W. Newton Male
State Bank Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603
(913) 296-2266

Kentucky

Mr. Edward B. Hatchett, Jr.
Commissioner, Department of
Financial Institutions
911 Leewood Drive
Frankfort, KY 40601
(502) 564-3390

Louisiana

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

Maine

Mr. H. Donald DeMatteis
Superintendent of Banking
State House Station #36
Augusta, ME 04333
(207) 582-8713

Maryland

Ms. Margie H. Muller
Bank Commissioner
34 Market Place
Baltimore, MD 21202
(301) 333-6262
1 (800) 492-7521
(toll free in MD)

Massachusetts

Mr. Andrew J. Calamare
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

Michigan

Mr. Eugene W. Kuthy
Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, MI 48909
(517) 373-3460

Minnesota

Mr. James G. Miller
Deputy Commissioner of
Commerce
500 Metro Square Building
5th Floor
St. Paul, MN 55101
(612) 296-2135

Mississippi

Mr. Thomas L. Wright
Commissioner
Department of Banking and
Consumer Finance
P.O. Box 23729
Jackson, MS 39225
(601) 359-1031
1 (800) 826-2499
(toll free in MS)

Missouri

Mr. Earl L. Manning
Commissioner of Finance
P.O. Box 716
Jefferson City, MO 65102
(314) 751-3242

Montana

Mr. Fred J. Flanders
Commissioner
Financial Institutions
1520 East Sixth Avenue
Room 50
Helena, MT 59620-0542
(406) 444-2091

Nebraska

Ms. Cynthia H. Milligan
Director of Banking
and Finance
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-2171

Nevada

Mr. L. Scott Walshaw
Commissioner
Financial Institutions
406 East Second Street
Carson City, NV 89710
(702) 885-4260

New Hampshire

Mr. A. Roland Roberge
Bank Commissioner
45 South Main Street
Concord, NH 03301
(603) 271-3561

New Jersey

Ms. Mary Little Parell
 Commissioner of Banking
 20 West State Street CN-040
 Trenton, NJ 08625
 (609) 292-3420
 1 (800) 421-0069
 (toll free in NJ)
 (for complaints about private
 check cashing services used
 by those who do not have bank
 accounts)

New Mexico

Mr. Kenneth J. Carson, Jr.
 Director
 Financial Institutions Division
 Bataan Memorial Building
 Room 307
 Santa Fe, NM 87503
 (505) 827-7740

New York

Ms. Jill M. Considine
 Superintendent of Banks
 Two Rector Street
 New York, NY 10006
 (212) 618-6642
 1 (800) 522-3330
 (toll free in NY)
 (general consumer information)
 1 (800) 832-1838
 (toll free in NY)
 (Community Reinvestment
 Unit)

North Carolina

Mr. William T. Graham
 Commissioner of Banks
 P.O. Box 29512
 Raleigh, NC 27626-0512
 (919) 733-3016

North Dakota

Mr. Gary D. Preszler
 Commissioner of Banking
 and Financial Institutions
 600 East Boulevard, 13th Floor
 Bismarck, ND 58505
 (701) 224-2256

Ohio

Mr. John F. Gayton
 Superintendent of Banks
 77 South High Street
 Columbus, OH 43266-0549
 (614) 466-2932

Oklahoma

Mr. Wayne Osborn
 Bank Commissioner
 Malco Building
 4100 North Lincoln Boulevard
 Oklahoma City, OK 73105
 (405) 521-2783

Oregon

Mr. Cecil R. Monroe
 Deputy Administrator
 Division of Finance
 and Corporate Securities
 Labor and Industries Building
 Room 21
 Salem, OR 97310
 (503) 378-4140

Pennsylvania

Ms. Sarah W. Hargrove
 Secretary of Banking
 333 Market Street, 16th Floor
 Harrisburg, PA 17101
 (717) 787-6991
 1 (800) PA-BANKS
 (toll free in PA)

Puerto Rico

Mr. Angel L. Rosas
 Commissioner of Banking
 G.P.O. Box 70324
 San Juan, PR 00936
 (809) 721-7064

Rhode Island

Ms. Susan D. Hayes
 Associate Director
 and Superintendent of Banking
 and Securities
 233 Richmond Street
 Suite 231
 Providence, RI 02903-4231
 (401) 277-2405

South Carolina

Mr. Robert C. Cleveland
 Commissioner of Banking
 1026 Sumter Street, Room 217
 Columbia, SC 29201
 (803) 734-1050

South Dakota

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

Tennessee

Mr. Jeff H. Dyer
 Commissioner
 Financial Institutions
 John Sevier Building
 4th Floor
 Nashville, TN 37219
 (615) 741-2236

Texas

Mr. Kenneth W. Littlefield
 Banking Commissioner
 2601 North Lamar
 Austin, TX 78705
 (512) 479-1200

Utah

Mr. George Sutton
 Commissioner
 Financial Institutions
 P.O. Box 89
 Salt Lake City, UT 84110
 (801) 530-6502

Vermont

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

Virgin Islands

Mr. Derek M. Hodge
 Lieutenant Governor
 Chairman of the
 Banking Board
 Kongens Garde 18
 St. Thomas, VI 00802
 (809) 774-2991

Virginia

Mr. Sidney A. Bailey
 Commissioner
 Financial Institutions
 P.O. Box 2-AE
 Richmond, VA 23205
 (804) 786-3657
 1 (800) 552-7945
 (toll free in VA)

Washington

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

West Virginia

Mr. James H. Paige, III
 Commissioner of Banking
 State Capitol Complex
 Building 3, Room 311
 Charleston, WV 25305
 (304) 348-2294
 1 (800) 642-9056
 (toll free in WV)

Wisconsin

Mr. Toby Sherry
 Commissioner of Banking
 131 West Wilson, 8th Floor
 Madison, WI 53703
 (608) 266-1621

Wyoming

Mr. Stanley R. Hunt
 State Examiner
 Herschler Building
 3rd Floor East
 Cheyenne, WY 82002
 (307) 777-6600

State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner, and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make wise insurance buying decisions. Your local library also will have

information that can help you compare insurance companies before making a purchase.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Mr. Mike Weaver
Insurance Commissioner
135 South Union Street #181
Montgomery, AL 36130
(205) 269-3550

Alaska

The Honorable Paul Roller
Director of Insurance
P.O. Box D
Juneau, AK 99811
(907) 465-2515

American Samoa

Insurance Commissioner
Office of the Governor
Pago Pago, AS 96799

Arizona

Ms. Susan Gallinger
Director of Insurance
3030 North Third Street
Suite 1100
Phoenix, AZ 85012
(602) 255-5400

Arkansas

Mr. Ron Taylor
Insurance Commissioner
400 University Tower Building
Little Rock, AR 72204
(501) 371-1325

California

Ms. Roxani Gillespie
Commissioner of Insurance
100 Van Ness Avenue
San Francisco, CA 94102
(415) 557-3245 (San Francisco)
(213) 736-2551 (Los Angeles)
1 (800) 233-9045
(toll free in CA—complaints)

Colorado

Mr. John Kezer
Commissioner of Insurance
303 West Colfax Avenue
Suite 500
Denver, CO 80204
(303) 620-4647

Connecticut

Mr. Peter F. Kelly
Insurance Commissioner
165 Capitol Avenue
Hartford, CT 06106
(203) 297-3800

Delaware

Mr. David N. Levinson
Insurance Commissioner
841 Silver Lake Boulevard
Dover, DE 19901
(302) 736-4251

District of Columbia

Ms. Margurite C. Stokes
Superintendent of Insurance
614 H Street, N.W.
North Potomac Building
Suite 516
Washington, DC 20001
(202) 727-7424

Florida

Mr. Tom Gallagher
Insurance Commissioner
Plaza Level Eleven—The Capitol
Tallahassee, FL 32399-0300
(904) 488-3440
1 (800) 342-2762
(toll free in FL)

Georgia

Mr. Warren D. Evans
Insurance Commissioner
2 Martin L. King, Jr. Drive
Atlanta, GA 30334
(404) 656-2056

Guam

Mr. Joaquin Blaz
Insurance Commissioner
P.O. Box 2796
Agaña, GU 96910

Hawaii

Mr. Robin Campaniano
Insurance Commissioner
P.O. Box 3614
Honolulu, HI 96811
(808) 548-5450

Idaho

Mr. Anthony Fagiano
Acting Director of Insurance
500 South 10th Street
Boise, ID 83720
(208) 334-2250

Illinois

Mr. John E. Washburn
Director of Insurance
320 West Washington Street
4th Floor
Springfield, IL 62767
(217) 782-4515
(217) 524-4872 (TDD)

Indiana

Mr. John J. Dillon, III
Commissioner of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204
(317) 232-2385
1 (800) 622-4461
(toll free in IN)
(consumer services)

Iowa

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

Kansas

Mr. Fletcher Bell
Commissioner of Insurance
420 S.W. 9th Street
Topeka, KS 66612
(913) 296-7801
1 (800) 432-2484
(toll free in KS)

Kentucky

Mr. Leroy Morgan
Insurance Commissioner
229 West Main Street
P.O. Box 517
Frankfort, KY 40602
(502) 564-3630

Louisiana

Mr. Douglas D. Green
Commissioner of Insurance
P.O. Box 94214
Baton Rouge, LA 70804
(504) 342-5328

Maine

Mr. Joseph A. Edwards
Superintendent of Insurance
State House Station 34
Augusta, ME 04333
(207) 582-8707

Maryland

Mr. John A. Donaho
Insurance Commissioner
501 St. Paul Place
7th Floor South
Baltimore, MD 21202
(301) 333-2520
(301) 383-7555 (TDD)
1 (800) 492-7521
(toll free in MD)

Massachusetts

Mr. Timothy H. Gailey
Commissioner of Insurance
280 Friend Street
Boston, MA 02114
(617) 727-7189, ext. 300

Michigan

Mr. Dhiraj N. Shah
Acting Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909
(517) 373-9273

Minnesota

Mr. Michael A. Hatch
Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, MN 55101
(612) 296-2594

Mississippi

Mr. George Dale
Commissioner of Insurance
1804 Walter Sillers Building
Jackson, MS 39201
(601) 359-3569

Missouri

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

Montana

Ms. Andy Bennett
Commissioner of Insurance
126 North Sanders
Mitchell Building, Room 270
Helena, MT 59620
(406) 444-2040
1 (800) 332-6148
(toll free in MT)

Nebraska

Mr. William H. McCartney
Director of Insurance
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

Nevada

Mr. David A. Gates
Commissioner of Insurance
Nye Building
201 South Fall Street
Carson City, NV 89710
(702) 885-4270
1 (800) 992-0900, ext 4270
(toll free in NV)

New Hampshire

Mr. Louis E. Bergeron
Insurance Commissioner
169 Manchester Street
Concord, NH 03301
(603) 271-2261
1 (800) 852-3416
(toll free in NH)
(consumer services)

New Jersey

Mr. Kenneth D. Merin
Commissioner
Department of Insurance
CN325—20 West State Street
Trenton, NJ 08625
(609) 292-5363

New Mexico

Mr. Fabian Chavez
 Superintendent of Insurance
 PERA Building, Room 428
 P.O. Drawer 1269
 Santa Fe, NM 87504
 (505) 827-4500

New York

Mr. James P. Corcoran
 Superintendent of Insurance
 160 West Broadway
 New York, NY 10013
 (212) 602-0429
 1 (800) 342-3736
 (toll free in NY)
 (consumer services)

North Carolina

Mr. James E. Long
 Commissioner of Insurance
 Dobbs Building
 P.O. Box 26387
 Raleigh, NC 27611
 (919) 733-7343

North Dakota

Mr. Earl R. Pomeroy
 Commissioner of Insurance
 Capitol Building, 5th Floor
 600 East Boulevard Avenue
 Bismarck, ND 58505-0320
 (701) 224-2440
 1 (800) 247-0560
 (toll free in ND)

Ohio

Mr. George Fabe
 Director of Insurance
 2100 Stella Court
 Columbus, OH 43266
 (614) 644-2651
 1 (800) 282-4658
 (toll free in OH)
 (policyholder services)
 1 (800) 843-8356
 (toll free in OH)
 (fraud division)

Oklahoma

Mr. Gerald Grimes
 Insurance Commissioner
 P.O. Box 53408
 Oklahoma City, OK 73152
 (405) 521-2828
 1 (800) 522-0071
 (toll free in OK)

Oregon

Mr. Theodore R. Kulongoski
 Insurance Commissioner
 21 Labor and Industries Bldg.
 Salem, OR 97310
 (503) 378-4271

Pennsylvania

Ms. Constance B. Foster
 Insurance Commissioner
 Strawberry Square
 13th Floor
 Harrisburg, PA 17120
 (717) 787-5173

Puerto Rico

Mr. Miguel A. Villanueva
 Commissioner of Insurance
 Fernandez Juncos Station
 P.O. Box 8330
 Santurce, PR 00910
 (809) 722-8686

Rhode Island

Mr. Robert J. Janes
 Insurance Commissioner
 233 Richmond Street
 Providence, RI 02903
 (401) 277-2246

South Carolina

Mr. John G. Richards, V
 Chief Insurance Commissioner
 1612 Marion Street
 P.O. Box 100105
 Columbia, SC 29202
 (803) 737-6117

South Dakota

Ms. Mary Jane Cleary
 Director of Insurance
 Insurance Building
 910 East Sioux Avenue
 Pierre, SD 57501-3940
 (605) 773-3563

Tennessee

Ms. Elaine A. McReynolds
 Commissioner of Insurance
 500 James Robertson Parkway
 Nashville, TN 37219
 (615) 741-2241
 1 (800) 342-4029
 (toll free in TN)

Texas

Mr. Ray Marek
 Director
 Claims and Compliance
 Division
 State Board of Insurance
 1110 San Jacinto Boulevard
 Austin, TX 78701
 (512) 463-6501
 1 (800) 252-3439
 (toll free in TX)
 (complaints only)

Utah

Mr. Harold C. Yancey
 Commissioner of Insurance
 P.O. Box 45803
 Salt Lake City, UT 84145
 (801) 530-6400

Vermont

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

Virgin Islands

Mr. Derek M. Hodge
 Commissioner of Insurance
 Kongens Garde 18
 St. Thomas, VI 00802
 (809) 774-2991

Virginia

Mr. Steven T. Foster
 Commissioner of Insurance
 700 Jefferson Building
 P.O. Box 1157
 Richmond, VA 23209
 (804) 786-3741
 (804) 225-3806 (TDD)
 1 (800) 552-7945
 (toll free in VA)

Washington

Mr. Richard G. Marquardt
 Insurance Commissioner
 Insurance Building AQ21
 Olympia, WA 98504
 (206) 753-7301
 1 (800) 562-6900
 (toll free in WA)

West Virginia

Mr. Hanley C. Clark
 Insurance Commissioner
 2019 Washington Street, East
 Charleston, WV 25305
 (304) 348-3394
 1 (800) 642-9004
 (toll free in WV)

Wisconsin

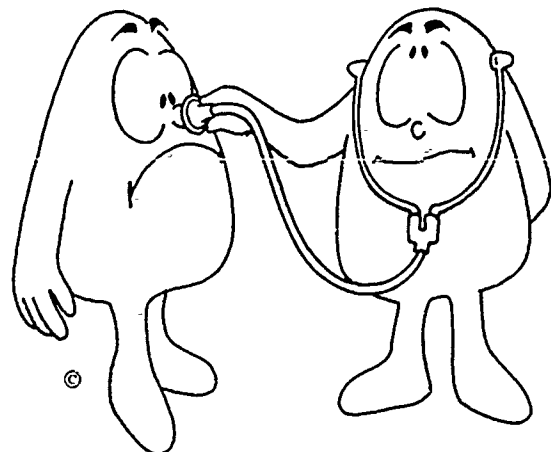
Mr. Robert D. Haase
 Commissioner of Insurance
 P.O. Box 7873
 Madison, WI 53707
 (608) 266-3585
 1 (800) 236-8517
 (toll free in WI)

Wyoming

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

Health Fraud

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



State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity, and a variety of other services within your state. These include rates for moving household goods and for telephone services. In some states, the utility commission regulates water and transportation rates. Rates for those utilities and services provided between states are regulated by the Federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

If you have a consumer question or complaint about a utility matter, write or call the Commission in your state.

Alabama

Mr. James Sullivan
President
Public Service Commission
P.O. Box 991
Montgomery, AL 36101
(205) 261-5207
1 (800) 392-8050
(toll free in AL)

Alaska

Ms. Susan Knowles
Chairman
Public Utilities Commission
420 "L" Street, Suite 100
Anchorage, AK 99501
(907) 276-6222

Arizona

Ms. Wrez Jennings
Chairman
Corporation Commission
1200 West Washington Street
Phoenix, AZ 85007
(602) 542-3935
(602) 255-2105 (TDD)

Arkansas

Mr. Sam I. Bratton, Jr.
Chairman
Public Service Commission
1000 Center Street
Little Rock, AR 72202
(501) 682-1453
1 (800) 482-1164
(toll free in AR)

California

Mr. G. Mitchell Wilk
President
Public Utilities Commission
505 Van Ness Avenue
Room 5207
San Francisco, CA 94102
(415) 557-2444
(415) 557-0798 (TDD)

Colorado

Mr. Arnold H. Cook
Chairman
Public Utilities Commission
1580 Logan Street
Logan Tower—Office Level 2
Denver, CO 80203
(303) 894-2021
1 (800) 888-0170
(toll free in CO)

Connecticut

Mr. Peter G. Boucher
Chairperson
Department of Public Utility
Control
1 Central Park Plaza
New Britain, CT 06051
(203) 827-1553
1 (800) 382-4586
(toll free in CT)

Delaware

Ms. Nancy M. Norling
Chairman
Public Service Commission
1560 South DuPont Highway
P.O. Box 457
Dover, DE 19903
(302) 736-4247
1 (800) 282-8574
(toll free in DE)

District of Columbia

Ms. Patricia M. Worthy
Chairperson
Public Service Commission
450 Fifth Street, N.W.
Washington, DC 20001
(202) 626-5110

Florida

Mr. Michael Wilson
Chairman
Public Service Commission
101 East Gaines Street
Tallahassee, FL 32399-0850
(904) 488-7001
1 (800) 342-3552
(toll free in FL)

Georgia

Mr. Robert C. Pafford
Chairman
Public Service Commission
244 Washington Street, S.W.
Atlanta, GA 30334
(404) 656-4556
1 (800) 282-5813
(toll free in GA)

Hawaii

Mr. Wukio Naito
Chairman
Public Utilities Commission
465 South King Street
Room 103
Honolulu, HI 96813
(808) 548-3990

Idaho

Mr. Dean J. (Joe) Miller
President
Public Utilities Commission
State House
Boise, ID 83720
(208) 334-3427

Illinois

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

Indiana

Mr. James Monk
Chairman
Utility Regulatory Commission
913 State Office Building
Indianapolis, IN 46204
(317) 232-2701

Iowa

Mr. Dennis J. Nagel
Chairman
State Utilities Board
Lucas State Office Bldg.
Des Moines, IA 50319
(515) 281-5979

Kansas

Mr. Keith R. Henley
Chairman
State Corporation Commission
Docking State Office Building
Topeka, KS 66612
(913) 296-3324
1 (800) 662-0027
(toll free in KS)

Kentucky

Mr. George E. Overby, Jr.
Chairman
Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602
(502) 564-3940

Louisiana

Mr. Don Owen
Chairman
Public Service Commission
One American Place
Suite 1630
P.O. Box 9115
Baton Rouge, LA 70825
(504) 342-4404
1 (800) 228-9368
(toll free in LA)

Maine

Mr. Kenneth Gordon
Chairman
Public Utilities Commission
State House Station 18
Augusta, ME 04333
(207) 289-3831
1 (800) 452-4699
(toll free in ME)

Maryland

Mr. Frank O. Heintz, Jr.
Chairman
Public Service Commission
231 East Baltimore Street
Baltimore, MD 21202
(301) 333-6000
1 (800) 492-0474
(toll free in MD)

Massachusetts

Ms. Bernice McIntyre
Chairman
Department of Public Utilities
100 Cambridge Street
12th Floor
Boston, MA 02202
(617) 727-3500

Michigan

Mr. William E. Long
Chairperson
Public Service Commission
6545 Mercantile Way
P.O. Box 30221
Lansing, MI 48909
(517) 334-6445
1 (800) 292-9555
(toll free in MI)
1 (800) 443-8926
(toll free TDD in MI)

Minnesota

Ms. Barbara Beerhalter
Chairman
Public Utilities Commission
780 American Center Building
160 East Kellogg Boulevard
St. Paul, MN 55101
(612) 296-7124
(812) 287-1200 (TDD)
1 (800) 852-8747
(toll free in MN)

Mississippi

Mr. George T. Watson
Chairman
Public Service Commission
P.O. Box 1174
Jackson, MS 39215
(601) 961-5400

STATE UTILITY COMMISSIONS**Missouri**

Mr. William D. Steinmeier
Chairman
Public Service Commission
P.O. Box 360
Jefferson City, MO 65102
(314) 751-3234
1 (800) 392-4211
(toll free in MO)

Montana

Mr. Clyde Jarvis
Chairman
Public Service Commission
2701 Prospect Avenue
Helena, MT 59620
(406) 444-6199

Nebraska

Mr. Dan Urwiller
Chairman
Public Service Commission
300 The Atrium
1200 "N" Street
P.O. Box 94927
Lincoln, NE 68509
(402) 471-3101

Nevada

Mr. Thomas E. Stephens
Chairman
Public Service Commission
727 Fairview Drive
Carson City, NV 89710
(702) 687-6000

New Hampshire

Chairman
Public Utilities Commission
8 Old Suncook Road
Building No.1
Concord, NH 03301
(603) 271-2431
1 (800) 852-3793
(toll free in NH)

New Jersey

Ms. Christine Todd Whitman
President
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
(201) 648-2027
(201) 648-7983 (TDD)
1 (800) 824-0241
(toll free in NJ)

New Mexico

Mr. Joseph E. Samora, Jr.
Chairman
Public Service Commission
P.O. Box 2205
Santa Fe, NM 87504
(505) 827-6940

New York

Mr. Peter A. Bradford
Chairman
Public Service Commission
3 Empire State Plaza
Albany, NY 12223
(518) 474-7080
1 (800) 342-3377
(toll free in NY—complaints)
1 (800) 342-3355
(toll free in NY)

(emergency service cutoff
7:30 a.m.—7:30 p.m.
Monday–Friday)

North Carolina

Mr. William Redman
Chairman
Utilities Commission
P.O. Box 29510-0510
Raleigh, NC 27626
(919) 733-4249

North Dakota

Mr. Dale V. Sandstrom
President
Public Service Commission
State Capitol Building
Bismarck, ND 58505
(701) 224-2400
1 (800) 932-2400
(toll free in ND)

Ohio

Ms. Jolynn Barry Butler
Chairman
Public Utilities Commission
180 East Broad Street
Columbus, OH 43266-0573
(614) 466-3016
(614) 466-8180 (TDD)
1 (800) 282-0198
(toll free in OH)

Oklahoma

Mr. James B. Townsend
Chairman
Corporation Commission
Jim Thorpe Office Building
Oklahoma City, OK 73105
(405) 521-2264
1 (800) 522-8154
(toll free in OK)

Oregon

Mr. Ron Eachus
Chairman
Public Utility Commission
300 Labor and Industries Bldg.
Salem, OR 97310
(503) 378-6611
1 (800) 522-2404
(toll free in OR)

Pennsylvania

Mr. William Shane
Chairman
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 783-1740
1 (800) 782-1110
(toll free in PA)

Puerto Rico

Mr. Enrique Rodriguez
Chairman
Public Service Commission
Call Box 870
Hato Rey, PR 00919-0870
(809) 751-5050

Rhode Island

Mr. James J. Malachowski
Chairman
Public Utilities Commission
100 Orange Street
Providence, RI 02903
(401) 277-3500 (voice/TDD)
1 (800) 341-1000
(toll free in RI)

South Carolina

Mr. Caroline H. Maass
Chairman
Public Service Commission
P.O. Drawer 11649
Columbia, SC 29211
(803) 737-5100
1 (800) 922-1531
(toll free in SC)

South Dakota

Mr. James A. Burg
Chairman
Public Utilities Commission
500 East Capitol Avenue
Pierre, SD 57501
(605) 773-3201

Tennessee

Mr. Keith Bissell
Chairman
Public Service Commission
460 James Robertson Parkway
Nashville, TN 37219
(615) 741-2904
1 (800) 342-8359
(toll free voice/TDD in TN)

Texas

Ms. Marta Greytok
Chairman
Public Utility Commission
7800 Shcal Creek Boulevard
Suite 400N
Austin, TX 78757
(512) 458-0100
(512) 458-0221 (TDD)

Utah

Mr. Brian T. Stewart
Chairman
Public Service Commission
160 East 300 South
P. O. Box 45585
Salt Lake City, UT 84145
(801) 530-6716

Vermont

Mr. Richard H. Cowart
Chairman
Public Service Board
120 State Street
State Office Building
Montpelier, VT 05602
(802) 828-2358
1 (800) 622-4496
(toll free in VT)

Virgin Islands

Mr. George C. Parrott
Chairman
Public Services Commission
P.O. Box 40, Charlotte Amalie
St. Thomas, VI 00804
(809) 776-1291

Virginia

Mr. Thomas P. Harwood, Jr.
Chairman
State Corporation Commission
P.O. Box 1197
Richmond, VA 23209
(804) 786-3608
1 (800) 552-7945
(toll free in VA)

Washington

Ms. Sharon Nelson
Chairman
Utilities and Transportation
Commission
1300 Evergreen Park Dr., South
Olympia, WA 98504
(206) 753-6423
1 (800) 562-6150
(toll free in WA)

West Virginia

Mr. Boyce Griffith
Chairman
Public Service Commission
P.O. Box 812
Charleston, WV 25323
(304) 340-0300
1 (800) 344-5113
(toll free in WV)

Wisconsin

Mr. Charles H. Thompson
Chairman
Public Service Commission
4802 Sheboygan Avenue
P.O. Box 7854
Madison, WI 53707
(608) 266-2001

Wyoming

Mr. John R. Smyth
Chairman
Public Service Commission
700 West 21st Street
Cheyenne, WY 82002
(307) 777-7427

State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies coordinate and provide a number of services for disabled persons. These services can include counseling, evaluation, training, and job

placement. There are also services for the sight and hearing impaired. For more information, call or write the office nearest you.

Alabama

Ms. Lamona H. Lucas
Director
Rehabilitation and Crippled Children
Service
P.O. Box 11586
Montgomery, AL 36111
(205) 281-8780

Alaska

Mr. Keith J. Anderson
Director
Division of Vocational Rehabilitation
Box F, M.S. 0581
Juneau, AK 99811-0500
(907) 465-2814
(907) 465-2440 (TDD)

American Samoa

Director
Vocational Rehabilitation
Department of Manpower Resources
Pago Pago, AS 96799

Arizona

Mr. James B. Griffith
Administrator
Rehabilitation Services Administration
1300 West Washington Street
Phoenix, AZ 85007
(602) 542-3332

Arkansas

Mr. Delbert Lewis
Commissioner
Rehabilitation Services Division
Department of Human Services
P.O. Box 3781
Little Rock, AR 72203
(501) 682-6697
(501) 682-6669 (TDD)

Mr. James C. Hudson
Commissioner
Division of Services for the Blind
Department of Human Services
P.O. Box 3237
Little Rock, AR 72203
(501) 371-2587

California

P. Cecie Fontanoza, Ph.D.
Director
Department of Rehabilitation
930 "K" Street Mall
Sacramento, CA 95814
(916) 445-3971

Colorado

Mr. Anthony Francavella
Associate Director
Department of Social Services
and Rehabilitation Services
1575 Sherman Street, 4th Floor
Denver, CO 80203-1714
(303) 866-2866

Connecticut

Mr. Richard Carlson
Acting Bureau Chief
Bureau of Client Services
State Department of Education
Division of Rehabilitation Services
600 Asylum Avenue
Hartford, CT 06105
(203) 566-7153

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

Delaware

Mr. Tony Sokolowski
Director
Division of Vocational Rehabilitation
Delaware Elwyn Institutes
4th Floor
321 East 11th Street
Wilmington, DE 19801
(302) 571-2851

Mr. Robert Snyder
Director
Division for the Visually Impaired
Department of Health and Social Services
305 West 8th Street
Wilmington, DE 19801
(302) 571-3570

District of Columbia

Ms. Katherine Williams
Acting Administrator
D.C. Rehabilitation Services
Administration
Department of Human Services
605 G Street N.W., Room 1111
Washington, DC 20001
(202) 727-3227
(202) 727-0981 (TDD)

Florida

Calvin Melton, Ph.D.
Director
Division of Vocational Rehabilitation
Department of Labor and
Employment Security
1709 "A" Mahan Drive
Tallahassee, FL 32399-0696
(904) 488-6210
(904) 488-2867 (TDD)

Mr. Carl F. McCoy
Acting Director
Division of Blind Services
Department of Education
2540 Executive Center Circle West
Douglas Building, Room 203
Tallahassee, FL 32399
(904) 488-1330

Georgia

Mr. Thomas R. Gaines
Director
Division of Rehabilitation Services
Department of Human Resources
878 Peachtree Street, N.E.
Room 706
Atlanta, GA 30309
(404) 894-6670
(404) 894-8559 (voice/TDD)

Guam

Director
Department of Vocational Rehabilitation
P.O. Box 2816
Agana, GU 96910

Hawaii

Mr. Toshio Nishioka
Administrator
Division of Vocational Rehabilitation
and Services for the Blind
Department of Human Services
P.O. Box 339
Honolulu, HI 96809
(808) 548-4769

Idaho

Mr. George Pelletier
Administrator
Division of Vocational Rehabilitation
Len B. Jordan Building
Room 150
650 West State
Boise, ID 83720
(208) 334-3390
(208) 334-2520 (TDD)

Mr. Howard H. Barton, Jr.
Administrator
Idaho Commission for the Blind
341 West Washington
Boise, ID 83702
(208) 334-3220

Illinois

Mr. Philip C. Bradley
Director
Department of Rehabilitation Services
623 East Adams Street
Springfield, IL 62705
(217) 785-0218

Indiana

Mr. Barry A. Chambers
Commissioner
Department of Human Services
251 North Illinois Street
P.O. Box 7083
Indianapolis, IN 45207-7083
(317) 232-6500
(317) 232-1427 (TDD)

STATE VOCATIONAL AND REHABILITATION AGENCIES**Iowa**

Mr. Jerry L. Starkweather
Administrator
Division of Vocational
Rehabilitation Services
Department of Education
510 East 12th Street
Des Moines, IA 50319
(515) 281-4311 (voice/TDD)

Mr. R. Creig Slayton
Director
Department for the Blind
524 4th Street
Des Moines, IA 50309
(515) 281-7999

Kansas

Mr. Gabriel R. Faimon
Commissioner Rehabilitation Services
Department of Social
and Rehabilitation Services
300 S.W. Oakley
Biddle Building, 2nd Floor
Topeka, KS 66606
(913) 296-3911

Kentucky

Mr. Carroll Burchett
Associate Superintendent
Office of Vocational Rehabilitation
Department of Education
Capital Plaza Office Tower
9th Floor
Frankfort, KY 40601
(502) 564-4566
1 (800) 372-7172 (toll free in KY)

Mr. Charles W. McDowell
Director
Department for the Blind
Education and Humanities Cabinet
427 Versailles Road
Frankfort, KY 40601
(502) 564-4754

Louisiana

Mr. Alton Toms
Director
Division of Rehabilitation Services
Department of Social Services
P.O. Box 94371
Baton Rouge, LA 70804-9071
(504) 342-2285

Maine

Ms. Pamela A. Tetley
Director
Bureau of Rehabilitation Services
Department of Human Services
32 Winthrop Street
Augusta, ME 04333-0011
(207) 289-2266
1 (800) 332-1003 (toll free TDD in ME)

Mariana Islands

Mr. Manny Villagomez
Chief Vocational Rehabilitation Division
Commonwealth of Northern Mariana Island
Saipan, Mariana Island 96950
(011) (670) 234-6538

Maryland

Mr. James S. Jeffers
Assistant State Superintendent
Division of Vocational Rehabilitation
State Department of Education
200 West Baltimore Street
Baltimore, MD 21201
(301) 333-2294

Massachusetts

Mr. Charles Crawford
Commissioner
Commission for the Blind
88 Kingston Street
Boston, MA 02111-2227
(617) 727-5550
1 (800) 392-6556 (toll free TDD in MA)
1 (800) 392-6450 (toll free voice in MA)

Mr. Elmer C. Bartels
Commissioner
Rehabilitation Commission
4 Point Place
27-43 Wormwood Street
Boston, MA 02210
(617) 727-2172
(617) 727-2170 (TDD)

Michigan

Ivan Cotman, Ed.D.
Associate Superintendent
Bureau of Rehabilitation
and Disability Determination
Department of Education
P.O. Box 30010
Lansing, MI 48909
(517) 373-3390

Mr. Philip E. Peterson
Director
Commission for the Blind
Department of Labor
309 North Washington Square
Lansing, MI 48909
(517) 373-2062
(517) 335-4592 (TDD)
(517) 373-9416 (TDD)

Mr. Peter Griswold
State Director
Rehabilitation Services
Department of Education
P.O. Box 30010
Lansing, MI 48909
(517) 373-3391
(517) 373-3980 (TDD)

Mr. Charles Jones
State Director
Disability Determination Services
Department of Education
P.O. Box 30011
Lansing, MI 48909
(517) 373-7830
1 (800) 373-7831 (toll free in MI)

Minnesota

Mr. William Niederloh
Assistant Commissioner
Department of Jobs and Training
Division of Rehabilitation Services
390 North Robert Street
5th Floor
St. Paul, MN 55101
(612) 296-1822
(612) 296-3900 (TDD)

Mr. Rick Hokanson
Director
Services for the Blind
1745 University Avenue West
St. Paul, MN 55104
(612) 642-0500
(612) 642-0506 (TDD)

Mississippi

J. Elton Moore, Ph.D.
Director
Vocational Rehabilitation for the Blind
P.O. Box 4872
Jackson, MS 39296
(601) 354-6411

Mr. Morris Selby
Director
Vocational Rehabilitation Division
Department of Rehabilitation Services
P.O. Box 1698
Jackson, MS 39215
(601) 354-6825
(601) 354-6830 (TDD)

Missouri

Mr. Don L. Gann, Ed.
Assistant Commissioner
Division of Vocational Rehabilitation
State Department of Education
2401 East McCarty
Jefferson City, MO 65101
(314) 751-3251 (voice/TDD)

Mr. David S. Vogel
Deputy Director
Bureau for the Blind
Division of Family Services
619 East Capitol
Jefferson City, MO 65101
(314) 751-4249

Montana

Ms. Margaret A. Bullock
Administrator
Department of Social and
Rehabilitation Services
Rehabilitative/Visual
Services Division
P.O. Box 4210
Helena, MT 59604
(406) 444-2590 (voice/TDD)

Nebraska

Jason D. Andrew, Ph.D.
Associate Commissioner
Division of Rehabilitation Services
State Department of Education
301 Centennial Mall South
6th Floor
Lincoln, NE 68509
(402) 471-2961
(402) 471-3659 (TDD)

James S. Nyman, Ph.D.
Director
Services for the Visually Impaired
Department of Public Institutions
4600 Valley Road
Lincoln, NE 68510
(402) 471-2891
(402) 471-3593 (TDD)

Nevada

Mr. Stephen A. Shaw
Acting Administrator
Department of Human Resources
Rehabilitation Division
505 East King Street, Room 502
Carson City, NV 89710
(702) 885-4440
(702) TTY-4722 (TDD)

New Hampshire

Mr. Bruce A. Archambault
Director
Division of Vocational Rehabilitation
State Department of Education
78 Regional Drive
Concord, NH 03301
(603) 271-3800
(603) 271-3471 (TDD)

New Jersey

Mr. Gerard P. Boyle
Acting Executive Director
Commission for the Blind
and Visually Impaired
1100 Raymond Boulevard
Newark, NJ 07102
(201) 648-3560
(201) 648-4559 (TDD)

Mr. Stephen Janicks
Director
Division of Vocational Rehabilitation
Services
Labor and Industry Building
Room 1005
John Fitch Plaza
Trenton, NJ 08625
(609) 292-5987
(609) 292-2919 (TDD)

New Mexico

Mr. Ross Sweat
Director
Department of Education
Division of Vocational Rehabilitation
604 West San Mateo
Santa Fe, NM 87503
(505) 827-3500
(505) 827-3510 (TDD)

New York

Mr. Lawrence Gloeckler
Acting Deputy Commissioner for
Vocational Rehabilitation
New York State Education Department
Office of Vocational Rehabilitation
One Commerce Plaza
Room 1907
Albany, NY 12234
(518) 474-2714
(518) 474-1729 (TDD)
1 (800) 222-JOBS (toll free in NY)
(employment hotline)

Mr. Jack L. Ryan, Jr.
Director
State Department of Social Services
Commission for the Blind and Visually
Handicapped
10 Eyck Office Building
40 North Pearl Street
Albany, NY 12243
(518) 473-1801

North Carolina

Mr. Claude A. Myer
Director
Division of Vocational Rehabilitation
Services
Department of Human Resources
State Office
P.O. Box 26053
Raleigh, NC 27611
(919) 733-3364
(919) 733-5920 (TDD)
Mr. Herman O. Gruber
Director
Division of Services for the Blind
Department of Human Resources
309 Ashe Avenue
Raleigh, NC 27606
(919) 733-9822
(919) 733-5199 (TDD)

North Dakota

Mr. Gene Hysjulien, Associate Director
Office of Vocational Rehabilitation
Department of Human Services
600 East Boulevard
State Capitol Building
Bismarck, ND 58505
(701) 224-2907
(701) 224-2699 (TDD)

Ohio

Mr. Robert L. Rabe
Administrator
Rehabilitation Services Commission
400 East Campus View Blvd.
Columbus, OH 43235-4604
(614) 438-1210 (voice/TDD)

Oklahoma

Mr. Jerry Dunlap
Administrator
Department of Human Services
Division of Rehabilitation Services
P.O. Box 25352
Oklahoma City, OK 73125
(405) 424-4311, ext. 2840
(405) 424-2794 (TDD)

Oregon

Mr. Charles Young
Administrator
Commission for the Blind
535 S.E. 12th Avenue
Portland, OR 97214
(503) 238-8380
Mr. Joil Southwell
Administrator
Division of Vocational Rehabilitation
Department of Human Resources
2045 Silverton Road Northeast
Salem, OR 97310
(503) 378-3850 (voice/TDD)

Pennsylvania

Mr. Joseph A. Snyder
Executive Director
Office of Vocational Rehabilitation
Labor and Industry Building
7th and Forster Streets
Harrisburg, PA 17120
(717) 787-5244
(717) 783-8917 (TDD)

Mr. Norman E. Witman
Director
Bureau of Blindness and Visual Services
Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105-2675
(717) 787-6176
(717) 787-1280 (TDD)

Puerto Rico

Mr. Angel L. Jimenez
Assistant Secretary for
Vocational Rehabilitation
Department of Social Services
Vocational Rehabilitation Program
P.O. Box 1118, Building 10
Hato Rey, PR 00919
(809) 725-1792
(809) 763-5237 (TDD)

Rhode Island

Ms. Sherry J. Campanelli
Administrator
Department of Human Services
Division of Community Services
Vocational Rehabilitation Services
40 Fountain Street
Providence, RI 02903
(401) 421-7055
(401) 421-7016 (TDD)
Mr. John D. Bamford
Administrator
Rhode Island Services for the Blind
and Visually Impaired
Department of Human Services
46 Aborn Street
Providence, RI 02903
(401) 277-2300
(401) 277-3010 (TDD)

South Carolina

Mr. William K. James
Commissioner
Commission for the Blind
1430 Confederate Avenue
Columbia, SC 29201
(803) 734-7522
Mr. Joseph S. Dusenbury
Commissioner
Vocational Rehabilitation Department
1410 Boston Avenue
P.O. Box 15
West Columbia, SC 29171-0015
(803) 734-4300
(803) 734-4313 (TDD)

South Dakota

Mr. John E. Madigan
Division Director
Division of Rehabilitation Services
Department of Human Services
700 East Illinois Street
Pierre, SD 57501
(605) 773-3195
(605) 773-4544 (TDD)

Mr. David Miller
Division Director
Division of Services
to the Visually Impaired
700 East Illinois Street
Pierre, SD 57501
(605) 773-3195
(605) 773-4544 (TDD)

STATE VOCATIONAL AND REHABILITATION AGENCIES

Tennessee

Ms. Patsy Mathews
Assistant Commissioner
Rehabilitation Services
Department of Human Services
Citizens Plaza State Office Bldg.
15th Floor
400 Deaderick Street
Nashville, TN 37248-0060
(615) 741-2019
(615) 741-5645 (TDD)

Texas

Mr. Vernon M. Arrell
Commissioner
Rehabilitation Commission
4900 North Lamar
Austin, TX 78751
(512) 445-8100
(512) 483-4335 (TDD)

Mr. Pat D. Westbrook
Executive Director
Commission for the Blind
P.O. Box 12866 Capitol Station
Austin, TX 78711
(512) 459-2500
(512) 459-2608 (TDD)

Utah

Judy Ann Buffmire, Ph.D.
Director
Division of Rehabilitation Services
State Office of Education
250 East Fifth South
Salt Lake City, UT 84111
(801) 538-7530 (voice/TDD)

Mr. J. Wayne Nobel
Director
Services for the Visually Handicapped
State Office of Rehabilitation
309 East First South
Salt Lake City, UT 84111
(801) 533-9393

Vermont

Mr. Richard C. Douglas
Director
Vocational Rehabilitation Division
103 South Main Street
Waterbury, VT 05676
(802) 241-2189 (voice/TDD)

Mr. David Mentasti
Director
Division for the Blind and
Visually Impaired
103 South Main Street
Waterbury, VT 05676
(802) 241-2211

Virgin Islands

Ms. Sedonie Halbert
Director
Division of Handicapped Services
Department of Human Services
Barbel Plaza South
St. Thomas, VI 00802
(809) 774-0930

Virginia

Ms. Susan Urofsky
Commissioner
Department of Rehabilitative Services
4901 Fitzhugh Avenue
P.O. Box 11045
Richmond, VA 23230
(804) 367-0316
(804) 367-0315 (TDD)

Mr. Donald Cox
Acting Commissioner
Department for the
Visually Handicapped
397 Azalea Avenue
Richmond, VA 23227
(804) 264-3140 (voice/TDD)

Washington

Ms. Jeanne Munro
Director
Division of Vocational Rehabilitation
Department of Social and Health Services
OB 21-C
Olympia, WA 98504
(206) 753-0293
(206) 753-5473 (TDD)

Ms. Shirley Smith
Director
Department of Services for the Blind
521 East Legion
Olympia, WA 98501
(206) 586-1224
(206) 721-4056 (TDD)

West Virginia

Mr. John Panza
Director
Division of Rehabilitation Services
State Board of Rehabilitation
State Capitol
Charleston, WV 25305
(304) 766-4600
(304) 766-4969 (TDD)

Wisconsin

Judy R. Norman-Nunnery, Ph.D.
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
1 West Wilson, 8th Floor
Madison, WI 53707-7852
(608) 266-5466
(608) 266-9599 (TDD)

Wyoming

Ms. Joan B. Watson
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
347 Hathaway Building
Cheyenne, WY 82002
(307) 777-7385
(307) 777-7389 (TDD)

State Weights and Measures Offices

State Weights and Measures offices enforce laws and regulations about the weights of packaged items such as food and household products. These offices also check the accuracy of weighing and measuring devices—supermarket scales, gasoline pumps, taxicab meters, and rental car odometers, for example.

Contact the Weights and Measure office nearest you if you think you have bought a product that weighed less than it should, or if you think a scale or meter is inaccurate.

Alabama

Mr. Donald E. Stagg
Director
Weights and Measures Division
Department of Agriculture
P.O. Box 3336
Montgomery, AL 36193
(205) 261-2613

Alaska

Mr. Aves D. Thompson
Chief Inspector
Weights and Measures
Department of Commerce
and Economic Development
P.O. Box 111686
Anchorage, AK 99511
(907) 345-7750

Arizona

Mr. Raymond Helmick
Director
Weights and Measures Division
Department of Administration
1951 West North Lane
Phoenix, AZ 85021
(602) 255-5211

Arkansas

Mr. Sam F. Hindsman
Director
Bureau of Standards
4608 West 61st Street
Little Rock, AR 72209
(501) 371-1759

California

Mr. Darrell A. Guensler
Assistant Director
Division of Measurement
Standards
Department of Food and
Agriculture
8500 Fruitridge Road
Sacramento, CA 95826
(916) 366-5119

Colorado

Mr. David Wallace
Chief
Measurements Standards
Section
Department of Agriculture
3125 Wyandot
Denver, CO 80211
(303) 866-2845

Connecticut

Mr. Allan M. Nelson
Director
Weights and Measures Division
Department of Consumer
Protection
State Office Building,
Room G-17
165 Capitol Avenue
Hartford, CT 06106
(203) 566-5230

Delaware

Mr. Eugene Keeley
Supervisor
Office of Weights and
Measures
Department of Agriculture
2320 South DuPont Highway
Dover, DE 19903
(302) 736-4811

District of Columbia

Mr. William Allen Matthews
Acting Chief
Weights and Measures Branch
Department of Consumer and
Regulatory Affairs
1110 U Street, S.E.
Washington, DC 20020
(202) 767-7923

Florida

Mr. Max Gray
Chief
Bureau of Weights and
Measures
Department of Agriculture and
Consumer Services
3125 Conner Boulevard
Building #2
Tallahassee, FL 32399-1650
(904) 488-9140

Georgia

Mr. Bill Truby
Assistant Commissioner
Division of Weights and
Measures
Department of Agriculture
Agriculture Building
Atlanta, GA 30334
(404) 656-3605

Hawaii

Mr. George E. Mattimoe
Administrator
Measurement Standards
Department of Agriculture
725 Ilalo Street
Honolulu, HI 96813
(808) 548-7152

Idaho

Mr. Glen H. Jex
Chief
Bureau of Weights and
Measures
Department of Agriculture
2216 Kellogg Lane
Boise, ID 83712
(208) 334-2345

Illinois

Mr. Sidney A. Colbrook
Manager
Weights and Measures
Program
Department of Agriculture
801 East Sangamon Avenue
Springfield, IL 62794-9281
(217) 782-3817

Indiana

Director
Weights and Measures
State Board of Health
1330 West Michigan Street
Indianapolis, IN 46206
(317) 633-0350

Iowa

Mr. James O'Connor
Supervisor
Weights and Measures Division
Department of Agriculture and
Land Stewardship
Henry Wallace Building
Des Moines, IA 50319
(515) 281-5716

Kansas

Mr. DeVern H. Phillips
State Sealer
Weights and Measures Division
State Board of Agriculture
2016 South West 37th Street
Topeka, KS 66611-2570
(913) 267-4641

Kentucky

Mr. Victor Page
Director
Division of Weights and
Measures
Department of Agriculture
106 West Second Street
Frankfort, KY 40601
(502) 564-4870

Louisiana

Mr. Ronald Harreli
Director
Weights and Measures
Department of Agriculture
P.O. Box 3098
Baton Rouge, LA 70821-3098
(504) 925-3780

Maine

Mr. Clayton F. Davis
Director
Division of Regulations
State House Station 28
Augusta, ME 04333
(207) 289-3841
(207) 289-4470 (TDD)

Maryland

Mr. Lacy H. DeGrange
Chief
Weights and Measures Section
Department of Agriculture
50 Harry S. Truman Parkway
Annapolis, MD 21401
(301) 841-5790

Massachusetts

Mr. Charles H. Carroll
Assistant Director of Standards
Division of Standards
One Ashburton Place
McCormick Building
Boston, MA 02108
(617) 727-3480

Michigan

Mr. Edward Heffron
Chief
Food Division
Department of Agriculture
Ottawa Building North
4th Floor
P.O. Box 30017
Lansing, MI 48909
(517) 373-1060

Minnesota

Mr. Edward Skluzacek
Director
Division of Weights and
Measures
Department of Public Service
2277 Highway 36
St. Paul, MN 55113
(612) 341-7200

Mississippi

Mr. William P. Eldridge
Director
Weights and Measures Division
Department of Agriculture
500 Greymont Avenue
Jackson, MS 39205
(601) 354-7077

Missouri

Mr. Lester Barrows
Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, MO 65102
(314) 751-4278

Montana

Mr. Steven H. Meloy
Bureau Chief
Bureau of Weights and Measures
Department of Commerce
1424 9th Avenue
Helena, MT 59620
(406) 444-3164

Nebraska

Mr. Steven A. Malone
Director
Division of Weights and Measures
Department of Agriculture
301 Centennial Mall South
4th Floor
P.O. Box 94757
Lincoln, NE 68509
(402) 471-4292

Nevada

Mr. Knute D. Pennington
Supervisor
Weights and Measures
Department of Agriculture
P.O. Box 11100
Reno, NV 89510
(702) 789-0166

New Hampshire

Mr. Stephen Taylor
Commissioner
Department of Agriculture
Bureau of Weights and Measures
Caller Box 2042
Concord, NH 03302-2042
(603) 271-3700

New Jersey

Mr. Thomas W. Kelly
State Superintendent
State Office of Weights and Measures
1261 Routes 1 and 2 South
Avenel, NJ 07001
(201) 815-4840

New Mexico

Mr. Fred A. Gerk
Director
Division of Standards and Consumer Services
Department of Agriculture
P.O. Box 30005, Dept. 3170
Las Cruces, NM 88003-0005
(505) 646-1616

New York

Mr. John J. Bartfai
Director
Bureau of Weights and Measures
Department of Agriculture
Building 7-A
1220 Washington Avenue
Albany, NY 12235
(518) 457-3452

North Carolina

Mr. N. David Smith
Director
Consumer Standards Division
Department of Agriculture
P.O. Box 27647
Raleigh, NC 27611
(919) 733-3313

North Dakota

Mr. Curtis Roberts
Director
Division of Weights and Measures
State Capitol
Bismarck, ND 58505
(701) 224-2400

Ohio

Mr. Bruce Litzenberg
Chief
Division of Weights and Measures
Department of Agriculture
8995 East Main Street
Reynoldsburg, OH 43068
(614) 866-6361

Oklahoma

Mr. O. Ray Elliott
Director
Agricultural Products Division
Department of Agriculture
2800 North Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-3864, ext. 301

Oregon

Mr. Kendrick J. Simila
Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, N.E.
Salem, OR 97310-0110
(503) 378-3792

Pennsylvania

Mr. P. John Yahner
Director
Bureau of Weights and Measures
Department of Agriculture
2301 North Cameron Street
Harrisburg, PA 17110
(717) 787-6772

Puerto Rico

Mr. Hector Nieves
Auxiliary Secretary for Complaints
Department of Consumer Affairs
P.O. Box 41059
Minillas Station
Santurce, PR 00940
(809) 722-7555

Rhode Island

Ms. Lynda L. Maurer
Supervising Metrologist
Mercantile Division
Department of Labor
220 Elmwood Avenue
Providence, RI 02907
(401) 457-1867

South Carolina

Mr. Carol P. Fulmer
Assistant Commissioner
Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, SC 29211
(803) 737-2080

South Dakota

Mr. James Melgaard
Director
Division of Commercial Inspection and Regulation
118 West Capitol
Pierre, SD 57501
(605) 773-3697

Tennessee

Mr. Robert Williams
Standards Administration
Weights and Measures
Department of Agriculture
P.O. Box 40627
Melrose Station
Nashville, TN 37204
(615) 360-0109

Texas

Mr. Ed Price
Enforcement Coordinator
Weights and Measures Section
Department of Agriculture
P.O. Box 12847
Austin, TX 78711
(512) 463-7602
1 (800) 835-5832
(toll free in TX)

Utah

Mr. Robert Smoot
Deputy Director
Division of Weights and Measures
State Department of Agriculture
350 North Redwood Road
Salt Lake City, UT 84116
(801) 538-7159

Vermont

Director
Division of Weights and Measures and Retail Inspection
Department of Agriculture
116 State Street
State Office Building
Montpelier, VT 05602
(802) 828-2436

Virgin Islands

Ms. Joycelyn Encarnacion
Director
Weights and Measures Division
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
(809) 773-2226

Virginia

Mr. J. Alan Rogers
Chief
Weights and Measures Bureau
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
Richmond, VA 23209
(804) 786-2476

Washington

Mr. Stuart De Laney
Chief
Weights and Measures
Department of Agriculture
Room 406
General Administration Bldg.
Olympia, WA 98504
(206) 753-5042

West Virginia

Mr. Stephen L. Casto
Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Building 3, Room 319
Charleston, WV 25305
(304) 348-7890

Wisconsin

Ms. Jane Jansen
Acting Supervisor
Bureau of Weights and Measures
Department of Agriculture, Trade and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53706
(608) 266-9836
1 (800) 362-3020
(toll free in WI)

Wyoming

Mr. Jim Bigelow
Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, WY 82002
(307) 777-6591

Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then

write or call the regional office nearest you. Be sure to discuss the problem with the local and regional office before contacting the U.S. Headquarters of a commissary or exchange.

Air Force Commissary Service

Regional Headquarters
California Region
AFCOMS/FC
Norton AFB, CA 92409
(714) 382-4671

North Central Region
AFCOMS/FC
Offutt AFB, NE 68113
(402) 294-4815

Northeast Region
AFCOMS/CC
Langley AFB, VA 23665
(804) 766-1371

Northwest Region
AFCOMS/FC
McChord AFB, WA 98438-6290
(206) 984-3941

South Central Region
AFCOMS/FC
Lackland AFB, TX 78236
(512) 671-2981

Southern Region
AFCOMS/FC
Maxwell AFB, AL 36112
(205) 293-6209

Southwest Region
AFCOMS/FC
Luke AFB, AZ 85309
(602) 848-8900

U.S. Headquarters
HQ AFCOMS
Directorate of Operations
Kelly AFB, TX 78241
(512) 925-7344

Army Commissary Service

Regional Headquarters
Director, USATSA
Midwest Commissary Region
Attn: LOTA-MW-Z
Fort Sam Houston, TX 78234
(512) 221-5684

Director, USATSA
Northeast Commissary Region
Attn: LOTA-NE-Z
Fort Meade, MD 20755
(301) 677-4932

Director, USATSA
Southeast Commissary
Regional
Attn: LOTA-SE-Z
Fort Lee, VA 23801
(804) 734-4666

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

U.S. Headquarters
U.S. Army Troop
Support Agency
Directorate of Commissary
Operations
Fort Lee, VA 23801
(804) 737-3600

Marine Corps Commissary Service

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

Navy Commissary Service

Regional Headquarters
Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street S.W.
Auburn, WA 98001-7499
(206) 931-7665

Executive Officer
NAVRESSO
Field Support Office
Jacksonville Naval Air Station
P.O. Box 42
Jacksonville, FL 32212
(904) 777-7217

Executive Officer
NAVRESSO
Field Support Office
Building 2101
Naval Supply Center
Norfolk, VA 23511
(804) 460-3770

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

Executive Officer
NAVRESSO
Field Support Office
Building 310-5E
Naval Supply Center
Oakland, CA 94625
(415) 452-2283

Executive Officer
NAVRESSO
Field Support Office
Building 27
Naval Air Station
Pensacola, FL 32508
(904) 452-4243

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 150
San Diego, CA 92136
(619) 696-6091

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station New York
Staten Island, NY 10305-5097
(718) 390-3868

Army and Air Force Exchange Service

Regional Headquarters
Capitol Exchange Region
AAFES
Building 6
Cameron Station
Alexandria, VA 22304-6200
(202) 274-6096

Ohio Valley Exchange Region
AAFES
Indiana Army Ammunition Plant
Building 2501, Gate 1
Charlestown, IN 47111-9670
(812) 283-1600

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

Alamo Exchange Region
AAFES
5315 Summit Parkway
San Antonio, TX 78228-1176
(512) 647-2800

Golden Gate Exchange Region
AAFES
P.O. Box 3553
San Francisco, CA 94119-3553
(415) 772-5896

U.S. Headquarters
Army and Air Force Exchange
Service Headquarters
Customer Relations (PA-R)
P.O. Box 660202
Dallas, TX 75266-0202
(214) 780-2763

Marine Corps Exchange Service

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

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

Marine Corps Exchange
Marine Corps Logistics Base
Barstow, CA 92311
(714) 256-8971

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, NC 28547
(919) 451-2481

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

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

Marine Corps Exchange
Marine Corps Air Station
Kaneohe Bay, HI 96863
(808) 254-5871

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

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

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

MILITARY COMMISSARY AND EXCHANGE CONTACTS

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

Marine Corps Exchange
Marine Corps Air Station
El Toro
Santa Ana, CA 92709
(714) 726-3340

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

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

U.S. Headquarters
Head
Marine Corps Exchange
Service Branch
P.O. Box 1834
Quantico, VA 22134
(703) 640-6156

Navy Exchange Service

Regional Headquarters

Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street, S.W.
Naval Supply Center
Auburn, WA 98001-7499
(201) 931-7665

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 13—Naval Air Station
Jacksonville, FL 32212-0013
(904) 777-7075

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 2050
Mechanicsburg, PA
17055-0791
(717) 790-5863

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 15037
Norfolk, VA 23511-0799
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
Building S26
Davisville
North Kingstown, RI 02852
(401) 295-8882

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 23330
Oakland, CA 94623
(415) 466-7020

Officer in Charge
Navy Resale Activity
Naval Base
Pearl Harbor, HI 96860-6000
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 150—Naval Station
San Diego, CA 92136-5150
(619) 237-5601

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station, New York
Staten Island, NY 10305-5097
(718) 390-3868

Federal Information Centers

Federal Information Centers (FICs) can help you find information about Federal government services, programs, and regulations. FICs also can tell you which Federal agency to contact for help with problems.

Alabama

Birmingham (205) 322-8591
Mobile (205) 438-1421

Alaska

Anchorage (907) 271-2898

Arizona

Phoenix (602) 261-3313

Arkansas

Little Rock (501) 378-6177

California

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

Colorado

Colorado Springs
(303) 471-9491
Denver (303) 844-6575
Pueblo (303) 544-9523

Connecticut

Hartford (203) 527-2617
New Haven (203) 624-4720

Florida

Ft. Lauderdale (305) 522-8531
Jacksonville (904) 354-4756
Miami (305) 536-4155
Orlando (407) 422-1800
St. Petersburg (813) 893-3495
Tampa (813) 229-7911
West Palm Beach
(407) 833-7566

Georgia

Atlanta (404) 331-6891

Hawaii

Honolulu (808) 541-1365

Illinois

Chicago (312) 353-4242

Indiana

Gary (219) 883-4110
Indianapolis (317) 226-7373

Iowa

From all points in Iowa
1 (800) 532-1556 (toll free)

Kansas

From all points in Kansas
1 (800) 432-2934 (toll free)

Kentucky

Louisville (502) 582-6261

Louisiana

New Orleans (504) 589-6696

Maryland

Baltimore (301) 962-4980

Massachusetts

Boston (617) 565-8121

Michigan

Detroit (313) 226-7016
Grand Rapids (616) 732-2739

Minnesota

Minneapolis (612) 370-3333

Missouri

St. Louis (314) 539-2105
From elsewhere in Missouri
1 (800) 392-7711 (toll free)

Nebraska

Omaha (402) 221-3353
From elsewhere in Nebraska
1 (800) 642-8383 (toll free)

New Jersey

Newark (201) 645-3600
Trenton (609) 396-4400

New Mexico

Albuquerque (505) 766-3091

New York

Albany (518) 463-4421
Buffalo (716) 846-4010
New York (212) 264-4464
Rochester (716) 546-5075
Syracuse (315) 476-8545

North Carolina

Charlotte (704) 376-3600

Ohio

Akron (216) 375-5638
Cincinnati (513) 684-2801
Cleveland (216) 522-4040
Columbus (614) 221-1014
Dayton (513) 223-7377
Toledo (419) 241-3223

Oklahoma

Oklahoma City (405) 231-4868
Tulsa (918) 584-4193

Oregon

Portland (503) 326-2222

Pennsylvania

Philadelphia (215) 597-7042
Pittsburgh (412) 644-3456

Rhode Island

Providence (401) 331-5565

Tennessee

Chattanooga (615) 265-8231
Memphis (901) 521-3285
Nashville (615) 242-5056

Texas

Austin (512) 472-5494
Dallas (214) 767-8585
Fort Worth (817) 334-3624
Houston (713) 653-3025
San Antonio (512) 224-4471

Utah

Salt Lake City (801) 524-5353

Virginia

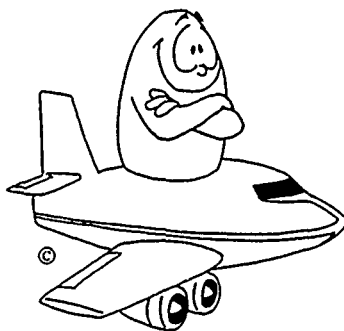
Norfolk (804) 441-3101
Richmond (804) 643-4920
Roanoke (703) 982-8591

Washington

Seattle (206) 442-0570
Tacoma (206) 383-7970

Wisconsin

Milwaukee (414) 271-2273



Airline Travel

1. When making an airline reservation, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There may be a variety of ticket prices with varying penalties and conditions. Choose the one that best fits your needs.

2. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, in addition to the airline's liability for overbooking seats and for losing or damaging luggage.

3. When flights are overbooked, airline representatives are required to ask for volunteers to give up their reservations in exchange for a payment of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.

4. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.

Selected Federal Agencies

The Federal government agencies listed in this section can help you with consumer questions and complaints. Some of these agencies have regional, district, or local offices.

If you are unsure which agency to contact about your

problem, check the Index in the back of this Handbook. If you do not find an entry related to your question, call the Federal Information Center (FIC) nearest you. The list of FICs begins on page 77.

Commission on Civil Rights

Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the FIC nearest you (see page 75), or contact:

Commission on Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
1 (800) 552-6843
(voice/TDD complaint referral)
(202) 376-8521 (Voice in D.C. complaint referral)
(202) 376-8116
(TDD in D.C. complaint referral)
(202) 376-8312 (information and publications)

Commodity Futures Trading Commission (CFTC)

2033 K Street, N.W.
Washington, DC 20581
(202) 254-3067
(complaints only)
(202) 254-8630
(information)

Consumer Information Center (CIC)

Pueblo, CO 81009

Consumer Product Safety Commission (CPSC)

To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:

Product Safety Hotline
Consumer Product Safety Commission
Washington, DC 20207
1 (800) 638-CPSC
(toll free)
1 (800) 638-8270
(toll free TDD)
1 (800) 492-8104
(toll free TDD in MD)

Department of Agriculture (USDA)

Agricultural Marketing Service

Department of Agriculture
Washington, DC 20250
(202) 447-8998

Animal Care Staff

Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 700
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-7799

Cooperative Extension Service

Department of Agriculture
Washington, D.C. 20250
(202) 447-3029
(202) 755-2799 (TDD)
Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

Farmers Home Administration

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

Food and Nutrition Service

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

Human Nutrition Information Service

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

Inspector General's Hotline

Office of the Inspector General
Department of Agriculture
P.O. Box 23399
Washington, DC 20026
(202) 472-1388
1 (800) 424-9121 (toll free)

Meat and Poultry Hotline

Food Safety and Inspection Service
Department of Agriculture
Washington, DC 20250
(202) 447-3333
(voice/TDD)
1 (800) 535-4555
(toll free voice/TDD)

Office of the Consumer Advisor

Department of Agriculture
Washington, DC 20250
(202) 382-9681

Office of Information
Visitor Information Center
Department of Agriculture
Washington, DC 20250
(202) 447-2791

Department of Commerce

Bureau of the Census

Customer Services
Data User Services Division
Department of Commerce
Washington, DC 20233
(301) 763-4100

Constituent Affairs

National Weather Service
Department of Commerce
Washington, DC 20901
(301) 427-7258

National Institute of Standards and Technology

Office of Weights and Measures
Department of Commerce
Washington, DC 20234
(301) 975-4004

National Marine Fisheries Service

Office of Trade and Industry Services
Department of Commerce
1335 East-West Highway
Silver Spring, MD 20910
(301) 427-2355
(inspection and safety)
(301) 427-2358
(nutrition information)

Office of Consumer Affairs

Department of Commerce
Room 5718
Washington, DC 20230
(202) 377-5001

Office of Metric Programs

Department of Commerce
Room H4082
Washington, DC 20230
(202) 377-0944

Patent and Trademark Office

Department of Commerce
Washington, DC 20231
(703) 557-3341

Department of Defense

Office of National Ombudsman

National Committee for Employer Support of the Guard and Reserve
Suite 414
1111 20th Street, N.W.
Washington, DC 20036-3407
(202) 653-0852
1 (800) 336-4590
(toll free nationwide, except in DC)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

Clearinghouse on the Handicapped
Department of Education
Mail Stop 2319
Washington, DC 20202
(202) 732-1241

Consumer Affairs Staff
Department of Education
Washington, DC 20202
(202) 732-3679

Federal Student Financial Aid Program

Department of Education
P.O. Box 84
Washington, DC 20044
1 (800) 333-INFO (toll free nationwide)
Provides information about federal student financial aid programs for students, parents, and educators. Answers questions on student eligibility; provides help in completing financial aid applications, and provides help with student loan problems.

Inspector General's Hotline

Department of Education
P.O. Box 23458
Washington, DC 20026
(202) 755-2770
1 (800) MIS-USED (toll free, except in DC)
Audits and investigates to prevent and detect fraud, waste, and abuse of Department funds. Persons may call anonymously to report possible violations of laws, rules or regulations. Or to report mismanagement, gross waste of funds or abuse of authority.

National Clearinghouse on Bilingual Education Hotline
 Department of Education
 8737 Colesville Road
 Suite 900
 Silver Spring, MD 20910
 (301) 588-6898
 1 (800) 647-0123 (toll free)

Office of Public Affairs
 Department of Education
 Washington, DC 20202
 (202) 732-4564

Department of Energy

For information about conservation and renewable energy:

National Appropriate Technology Assistance Service

Department of Energy
 P.O. Box 2525
 Butte, MT 59702-2525
 1 (800) 428-1718
 (toll free in MT)
 1 (800) 428-2525
 (toll free outside MT)

Conservation and Renewable Energy Inquiry and Referral Service

Department of Energy
 P.O. Box 8900
 Silver Spring, MD 20907
 1 (800) 523-2929 (toll free)

Division of Consumer Affairs
 Department of Energy
 Washington, DC 20585
 (202) 586-5373

Office of Conservation and Renewable Energy Weatherization Assistance Inquiries:
 Department of Energy
 Washington, DC 20585
 (202) 586-2204

Office of Scientific and Technical Information
 Department of Energy
 P.O. Box 62
 Oak Ridge, TN 37831
 (written inquiries only)

Department of Health and Human Services (HHS)

AIDS Hotline
Acquired Immune Deficiency Syndrome
 1 (800) 342-AIDS (toll free)

Cancer Hotline
 1 (800) 4-CANCER
 (toll free in continental U.S.)
 During daytime hours, callers in California, Florida, Georgia, Illinois, Northern New Jersey, New York, and Texas may ask for Spanish speaking staff members.
 1 (800) 638-6070
 (toll free in AK)
 808-524-1234 (Oahu, Hawaii; call collect from neighboring islands)

Food and Drug Administration (FDA)
 Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, call the FIC nearest you (see page 77), or contact:
Consumer Affairs and Information Staff
 Food and Drug Administration (HFE-88)
 Department of Health and Human Services
 5600 Fishers Lane
 Room 16-85
 Rockville, MD 20857
 (301) 443-3170

Health Care Financing Administration
 Department of Health and Human Services
 6325 Security Boulevard
 Baltimore, MD 21207
 (301) 966-3000

Health Standards and Quality Bureau
 Health Care Financing Administration
 Department of Health and Human Services
 6325 Security Boulevard
 Baltimore, MD 21207
 (301) 966-0841

Hill-Burton Free Hospital Care Hotline
 1 (800) 492-0359
 (toll free in MD)
 1 (800) 638-0742
 (toll free outside MD)

Inspector General's Hotline
 1 (800) 638-3886
 (toll free in MD)
 1 (800) 368-5779
 (toll free outside MD)

National Center on Child Abuse and Neglect
 Department of Health and Human Services
 P.O. Box 1182
 Washington, DC 20013
 (202) 245-0586

National Health Information Center
 Department of Health and Human Services
 P.O. Box 1133
 Washington, DC 20013
 (301) 565-4167
 1 (800) 336-4797 (toll free)

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

Office of Child Support Enforcement
 Department of Health and Human Services
 Washington, DC 20201
 (202) 252-5377

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

Office of Prepaid Health Care
 Department of Health and Human Services
 Washington, DC 20201
 (202) 245-8036

President's Council on Physical Fitness and Sports
 Department of Health and Human Services
 450 5th Street, N.W.
 Washington, DC 20001
 (202) 272-3430

Second Surgical Opinion Program
 Department of Health and Human Services
 Washington, DC 20201
 1 (800) 492-6803
 (toll free in MD)
 1 (800) 638-6833
 (toll free outside MD)

Social Security Administration
 1 (800) 2345-SSA (toll free) in Guam and U.S. Territories, look in the telephone book under "U.S. Government."

Department of Housing and Urban Development (HUD)

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

Manufactured Housing and Construction Standards Division
 Department of Housing and Urban Development
 Room 9156
 Washington, DC 20410
 (202) 755-6920

Office of Fair Housing and Equal Opportunity
 Department of Housing and Urban Development
 Room 5100
 Washington, DC 20410
 (202) 755-7252
 1 (800) 424-8590 (toll free)

Office of Single Family Housing
 Department of Housing and Urban Development
 Room 9266
 Washington, DC 20410
 (202) 755-3046

Office of Urban Rehabilitation
 Department of Housing and Urban Development
 Room 7168
 Washington, DC 20410
 (202) 755-5685

Title Insurance Division
 Department of Housing and Urban Development
 Room 9158
 Washington, DC 20410
 (202) 755-6680

Department of the Interior

Bureau of Indian Affairs
 Department of the Interior
 Washington, DC 20240
 (202) 343-4072

Bureau of Land Management
 Department of the Interior
 Washington, DC 20240
 (202) 343-5717

SELECTED FEDERAL AGENCIES

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

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

United States Fish and Wildlife Service
Department of the Interior
Washington, DC 20240
(703) 358-2156

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

Department of Justice

Antitrust Division
Department of Justice
Washington, DC 20530
(202) 633-3543

Civil Rights Division
Look in your telephone directory under "U.S. Government, Justice Department, Civil Rights Division." If it does not appear, call the FIC nearest you (see page 77) or contact:
Civil Rights Division
Department of Justice
Washington, DC 20530
(202) 633-3847
(202) 633-2608 (TDD)

Drug Enforcement Administration (DEA)
Look in your telephone directory under "U.S. Government, Justice Department, Drug Enforcement Administration." If it does not appear, call the FIC nearest you (see page 77) or contact:
Drug Enforcement Administration
Department of Justice
Washington, DC 20537
(202) 633-1000

Federal Bureau of Investigation (FBI)
Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under "U.S. Government, Justice Department, Federal Bureau of Investigation." You may also contact:

Federal Bureau of Investigation
Department of Justice
Washington, DC 20535
(202) 324-3000

Immigration and Naturalization Service (INS)
Look in your telephone directory under "U.S. Government, Justice Department, Immigration and Naturalization Service." If it does not appear, call the FIC nearest you (see page 77) or contact:
Immigration and Naturalization Service
Department of Justice
4420 North Fairfax Drive
Arlington, VA 22203
(703) 235-4055

Department of Labor

Bureau of Labor-Management Relations and Cooperative Programs
Department of Labor
Washington, DC 20210
(202) 523-6098

Coordinator of Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-6060
(general inquiries)

Employment and Training Administration
Look in your telephone directory under "U.S. Government, Labor Department, Employment and Training Administration." If it does not appear, call the FIC nearest you or contact:
Employment and Training Administration
Director, Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 523-6871

Employment Standards Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-3743

Mine Safety and Health Administration
Office of Information and Public Affairs
Department of Labor
Ballston Towers #3
Arlington, VA 22203
(703) 235-1452

Occupational Safety and Health Administration (OSHA)
Look in your telephone directory under "U.S. Government, Labor Department, Occupational Safety and Health Administration." If it does not appear, call the FIC nearest you or contact:
Occupational Safety and Health Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8151

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

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

Pension and Welfare Benefits Administration
Office of Program Services
Department of Labor
Washington, DC 20210
(202) 523-8921

Women's Bureau The Work and Family Clearinghouse
Division of Information and Publications
Department of Labor
Washington, DC 20210
(202) 523-6652
Employers may contact this office for information about dependent care (child and/or elder care) policies.

Department of State

Overseas Citizen Services
Department of State
Washington, DC 20520
(202) 647-3666
(non-emergencies)
(202) 647-5225
(emergencies)

Passport Services
Department of State
1425 K Street, N.W.
Washington, DC 20524
(202) 647-0518

Visa Services
Department of State
Washington, DC 20520
(202) 647-0510

Department of Transportation (DOT)

Air Safety: Federal Aviation Administration (FAA)
Community and Consumer Liaison Division, FAA
(APA-200)
Department of Transportation
Washington, DC 20591
(202) 257-3479, 8592
1 (800) FAA-SURE
(toll free except in DC)

Airline Passenger Complaints: Office of Intergovernmental and Consumer Affairs (I-25)
Department of Transportation
Washington, DC 20590
(202) 366-2220

Auto Safety Hotline: National Highway Traffic Safety Administration (NHTSA) (NEF-11)
Department of Transportation
Washington, DC 20690
(202) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393 (toll free)
1 (800) 424-9153
(toll free TDD)

Boating Safety Classes: United States Coast Guard Office of Boating, Public, and Consumer Affairs (G-BC)
Department of Transportation
Washington, DC 20593
(202) 267-0972

Boating Safety Hotline: United States Coast Guard
Department of Transportation
Washington, DC 20593
(202) 267-0780
1 (800) 368-5647 (toll free)

Oil and Chemical Spills: National Response Center
United States Coast Guard
Headquarters, G-TGC-2
Department of Transportation
Washington, DC 20593
(202) 267-2675
1 (800) 424-8802 (toll free)

Railway Safety: Federal Railroad Administration
Office of Safety (RRS-20)
Department of Transportation
Washington, DC 20590
(202) 366-0522

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms

Look in your telephone directory under "U.S. Government, Treasury Department, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, call the FIC nearest you or contact: **Bureau of Alcohol, Tobacco and Firearms** Department of the Treasury Room 6213 1200 Pennsylvania Avenue, NW, Washington, DC 20226 (202) 789-3175

To report lost or stolen explosives, or to report explosions or bombings, call: (202) 789-3000 **1 (800) 424-9555** (toll free outside DC)

Bureau of Engraving and Printing

Program Analysis and External Affairs Department of the Treasury Room 533M 14th and C Streets, S.W. Washington, DC 20228 (202) 447-0193

Bureau of the Public Debt

Consumer Affairs Office of the Commissioner Department of the Treasury E Street Building Washington, DC 20239-0001 (202) 376-4300

Comptroller of the Currency

The Comptroller of the Currency handles complaints about national banks, i.e., banks that have the word "National" in their names or the initials "N.A." after their names. For assistance, look in your telephone directory under "U.S. Government, Treasury Department, Comptroller of the Currency." If it does not appear, call the FIC nearest you or contact: **Comptroller of the Currency** Director, Consumer Activities Department of the Treasury 490 L'Enfant Plaza, S.W. Washington, DC 20219 (202) 287-4265

Financial Management Service

Office of Legislative and Public Affairs Department of the Treasury Room 555 401 14th Street, S.W. Washington, DC 20227 (202) 287-0669

Internal Revenue Service (IRS)

Look in your telephone directory under "U.S. Government, Treasury Department, Internal Revenue Service." If it does not appear, call the FIC nearest you.

Office of Thrift Supervision (formerly Federal Home Loan Bank Board)

The Office of Thrift Supervision handles complaints about Savings and Loan Associations and Savings Banks.

For assistance contact: **Office of Thrift Supervision Consumer Affairs**

1700 G Street, N.W. Washington, DC 20552 (202) 906-6237 **1 (800) 842-6929** (toll free except in DC)

United States Customs Service

Look in your telephone directory under "U.S. Government, Treasury Department, U.S. Customs Service." If it does not appear, call the FIC nearest you.

To report fraudulent import practices call U.S. Customs Service's **Fraud Hotline: 1 (800) USA-FAKE** (toll free)

To report drug smuggling activity call U.S. Customs Service's **Narcotics Hotline: 1 (800) BE-ALERT** (toll free)

United States Mint

Consumer Affairs Division Department of the Treasury 10001 Aerospace Road Lanham, MD 20706 (301) 436-7400

United States Savings Bonds Division

Office of Public Affairs Department of the Treasury 1111 20th Street, N.W. Room 302 Washington, DC 20226 (202) 634-5389 **1 (800) US-BONDS** (toll free)

Environmental Protection Agency (EPA)

Asbestos Action Program (202) 382-3949

Chemical Emergency Preparedness Program (CEPP) Hotline

Environmental Protection Agency Washington, DC 20460 (202) 479-2449 **1 (800) 535-0202** (toll free except in AK and DC)

Inspector General's Whistle Blower Hotline

(202) 382-4977 **1 (800) 424-4000** (toll free)

National Pesticides Telecommunications Network (NPTN)

(806) 743-3091 **1 (800) 858-PEST** (toll free outside TX)

Office of Public Affairs

Environmental Protection Agency Washington, DC 20460 (202) 382-4361

Public Information Center PIC (PM-211B)

Environmental Protection Agency Washington, DC 20460 (202) 382-2080 (general information)

Resource Conservation and Recovery Act (RCRA)/ Superfund Hotline

Environmental Protection Agency Washington, DC 20460 (202) 382-3000 **1 (800) 424-9348** (toll free outside DC)

Safe Drinking Water Hotline

(202) 382-5533 **1 (800) 428-4791** (toll free outside DC)

Toxic Substances Control Act Assistance Information Service

Environmental Protection Agency Washington, DC 20024 (202) 554-1404

Equal Employment Opportunity Commission

Look in your telephone directory under "U.S. Government, Equal Employment Opportunity Commission." If it does not appear, call the FIC nearest you or contact: **Office of Program Operations Equal Employment Opportunity Commission** 1801 L Street, N.W. Washington, DC 20507 (202) 663-4801

Federal Communications Commission (FCC)

Complaints about telephone systems: **Common Carrier Bureau Informal Complaints Branch Federal Communications Commission** 2025 M Street, N.W. Room 6202 Washington, DC 20554 (202) 632-7553 **(202) 832-6999** (TDD)

General Information: **Consumer Assistance and Small Business Office Federal Communications Commission** 1919 M Street, N.W. Room 254 Washington, DC 20554 (202) 632-7000 **(202) 832-8999** (TDD)

Complaints about radio or television: **Mass Media Bureau Complaints and Investigations Federal Communications Commission** 2025 M Street, N.W. Room 8210 Washington, DC 20554 (202) 632-7048

Federal Deposit Insurance Corporation (FDIC)

FDIC handles complaints about FDIC-insured banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the FIC nearest you or contact:

Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W. (F130)
Washington, DC 20429
(202) 898-3536
(202) 898-3535 (TDD)
1 (800) 424-5488
(toll free outside DC)

Federal Emergency Management Agency

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the FIC nearest you or contact:

Emergency Preparedness and Response
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-4000

Federal Insurance Administration

Federal Emergency Management Agency
Washington, DC 20472
(202) 646-2781
1 (800) 838-8820 (toll free)

Office of Disaster Assistance Programs

Federal Emergency Management Agency
Washington, DC 20472
(202) 646-3615

U.S. Fire Administration

Federal Emergency Management Agency
NETC
16825 South Seton Avenue
Emmitsburg, MD 21727
(301) 447-1080
(202) 646-2449

Federal Maritime Commission

Office of Informal Inquiries and Complaints
1100 L Street, N.W.
Washington, DC 20573
(202) 523-5807

Federal Reserve System

The Board of Governors handles consumer complaints about state banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If neither appears, call the FIC nearest you or contact:

Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452-3946

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the FIC nearest you or contact:

Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(written complaints only)

Public Reference Branch
Federal Trade Commission
Washington, DC 20580
(202) 326-2222
(publications)

General Services Administration (GSA)

Surplus Federal Property Sales
Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the FIC nearest you.

Government Printing Office (GPO)

Government Publications:
Publications Service Section
Government Printing Office
Washington, DC 20402
(202) 275-3050

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

Interstate Commerce Commission (ICC)

Office of Compliance and Consumer Assistance
Washington, DC 20423
(202) 275-7148

National Archives and Records Administration

Reference Services Branch
National Archives and Records Administration
Washington, DC 20408
(202) 523-3220
(202) 523-0774 (TDD)

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

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

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear call the FIC nearest you (see page 75) or contact:

National Credit Union Administration
1776 G Street, N.W.
Washington, DC 20456
(202) 682-9600

National Labor Relations Board

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

Nuclear Regulatory Commission (NRC)

Office of Governmental and Public Affairs
Washington, DC 20555
(301) 492-0240

Pension Benefit Guaranty Corporation

2020 K Street, N.W.
Washington, DC 20006
(202) 778-8800
(202) 778-8859 (TDD)

Postal Rate Commission

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

President's Committee on Employment of People with Disabilities

1111 20th Street, N.W.
Suite 636
Washington, DC 20036-3470
(202) 653-5044
(202) 653-5050 (TDD)

Railroad Retirement Board

844 Rush Street
Chicago, IL 60611
(312) 751-4500

Securities and Exchange Commission (SEC)

Office of Consumer Affairs and Information Services
450 5th Street, N.W.
(Mail Stop 2-6)
Washington, DC 20549
(202) 272-7440
(investor complaints)
(202) 272-7450
(filings by corporations and other regulated entities)
(202) 272-5624
(SEC Information Line—general topics and sources of assistance)

Small Business Administration (SBA)

Office of Consumer Affairs
1441 L Street, N.W.
Washington, DC 20416
(202) 653-6170

Tennessee Valley Authority (TVA)

Community Relations Department
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-8000

United States Postal Service (USPS)

if you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your postmaster or local Postal Inspector. Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact:

Chief Postal Inspector
 United States Postal Service
 Washington, DC 20260-2100
 (202) 268-4267

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

Department of Veterans Affairs (VA)

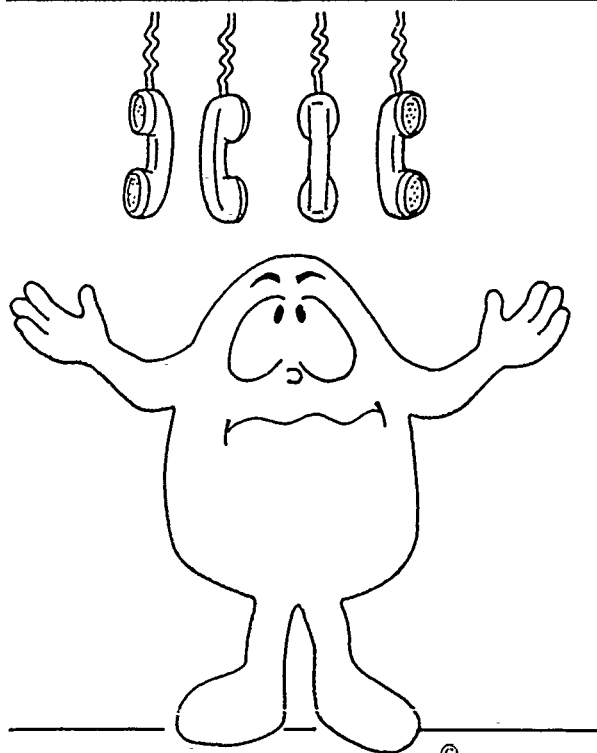
For information about VA medical care or benefits, write, call or visit the nearest VA facility. Your telephone directory will list a VA Medical Center or Regional Office under "U.S. Government, Department of Veterans Affairs" or under "U.S. Government, Veterans Administration." Policy issues may be addressed to:

For burials and memorials—**National Cemetery System (40H)**
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-5012

For medical matters—**Veterans Health Services and Research Administration (101C)**
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-3975

For other benefits—**Veterans Benefits Administration (27)**
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-2567

For other information—**Deputy Assistant Secretary for Veterans Liaison**
 Consumer Affairs Service
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-3113



Long Distance Telephone Service

1. To compare long distance telephone carriers, think about when, how often, and where you use long distance service. Then compare the charges, restrictions, and procedures for making calls.
2. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas you call most often.
3. Each long distance carrier may have a different billing system. Some give credit for uncompleted calls, wrong numbers, or calls that are unanswered.
4. Ask about one-time only and regular charges. Is there a subscription fee? Monthly service fee? Monthly minimum charge?
5. Judge the quality of a carrier's performance (transmission capability, service, billing and crediting). A trial period may help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy, and the costs involved in switching to another carrier.
6. Many companies now provide operator services, including directory assistance and collect calls for telephones in hotels and airports, and other public places. When you dial the operator, ask which carrier is providing the service and how much you will be billed. If you prefer a different service, you may have to dial a separate access number. Check with your long distance company to see if it provides operator services and how to use them.

Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDD). These offices can respond to questions and complaints from persons with speech and hearing impairments.

Architectural and Transportation Barriers Compliance Board

1111 18th Street, N.W.
Room 501
Washington, DC 20036-3894
(202) 653-7834 (voice/TDD)
(202) 653-7848 (voice/TDD)
(202) 653-7951 (voice/TDD)

Central Intelligence Agency

Handicapped Program Office
Washington, DC 20505
(202) 351-2252 (voice/TDD)

Commission on Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
(202) 376-8116 (voice/TDD)

Congressional TDD Numbers

United States Capitol Switchboard
(202) 224-3091 (TDD)

United States House of Representatives

Congressional Telecommunications for the Deaf (TDD message relay service—to leave messages for Representatives)
(202) 225-1904 (TDD)

Subcommittee on Select Education

Majority Office
Rep. Owens
(202) 226-7532 (voice/TDD)

United States Senate
Senate Special Services
(202) 224-4049 (TDD)

Committee on Labor and Human Resources
(202) 224-1975 (TDD)

Subcommittee on the Handicapped
Majority Office
Sen. Harkin
(202) 224-3457 (TDD)

Minority Office
Sen. Durenberger
(202) 224-9522 (voice/TDD)

Consumer Product Safety Commission

5401 West Bard Avenue
Bethesda, MD 20207
1 (800) 638-8270 (TDD)

Department of Agriculture

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

Central Employment and Selective Placement Office
(202) 447-5626 (voice/TDD)

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

Department of the Army

Civilian Personnel Office
Arlington, VA 22212
(202) 694-0118 (voice/TDD)

Department of Commerce

14th Street and Constitution Avenue, N.W.
Washington, DC 20230

Bureau of the Census
Population Division
Statistical Information Staff
Suitland and Silver Hill Roads
Federal Building, Room 2030
Suitland, MD 20233
(301) 763-5020 (voice/TDD)

International Trade Administration

Automated Information Management Division
Quality Control Branch
Herbert C. Hoover Building
Room 1848
Washington, DC 20230
(202) 377-0549 (TDD)

National Institute of Standards and Technology

Office of Personnel Administration Building
Room A123
Gaithersburg, MD 20899
(301) 975-2812 (TDD)

National Weather Service
National Meteorological Center
World Weather Building
Room 307
Suitland, MD 20233
(301) 427-7700 (voice/TDD)
(official business—no forecasts)

Office of the Secretary
Office of Civil Rights
Equal Employment Opportunity Programs Division
Herbert C. Hoover Building
Room 6012
Washington, DC 20230
(202) 377-5691 (voice/TDD)

Department of Education

330 C Street, S.W.
Washington, DC 20202

Captioning and Media Services
330 C Street, S.W.
Washington, DC 20202
(202) 732-1177 (voice/TDD)

National Institute on Disability and Rehabilitation Research
330 C Street, S.W.
Washington, DC 20202
(202) 732-1198 (TDD)

Office of Civil Rights
330 C Street, S.W.
Washington, DC 20202
(202) 732-1663 (TDD)

Office of Deafness and Communicative Disorders
330 C Street, S.W.
Washington, DC 20202
(202) 732-1398 (voice/TDD)

Rehabilitation Services Administration
330 C Street, S.W.
Washington, DC 20202
(202) 732-1298, 2848 (TDD)

General Services Administration

18 & F Streets, N.W.
Washington, DC 20405

Interagency Committee for Computer Support of Handicapped Employees
(202) 786-9171 (TDD)

Federal Information Relay Service
1 (800) 877-3339
(toll free voice/TDD, except in AK and HI)

Clearinghouse on Computer Accommodation
(202) 523-1906 (voice/TDD)

Department of Health and Human Services

200 Independence Ave., S.W.
Washington, DC 20201

Office of the Secretary
Handicapped Employment Program
(202) 475-0099 (voice/TDD)

Office for Civil Rights
(202) 472-2916 (TDD)

Personnel Office
(202) 245-0541 (voice/TDD)

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

Equal Employment Opportunity Office
(301) 443-1818 (TDD)

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

Department of Housing and Urban Development

451 Seventh Street, S.W.
Washington, DC 20410
1 (800) 424-8590 (TDD)

Department of the Interior

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

Legal Support Services
(202) 343-3519 (TDD)

National Park Service
(202) 472-5265 (TDD)

Personnel Office
(202) 343-4817 (TDD)

Department of Justice

10th Street and
Constitution Avenue, N.W.
Washington, DC 20530

Civil Rights Division
(202) 786-4463 (TDD)

FBI Identification Division
(202) 324-2334 (TDD)

FBI Tours
(202) 324-3553 (TDD)

**Immigration and
Naturalization**
(202) 633-4012 (voice/TDD)

Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Office of Civil Rights
(202) 523-7090 (voice/TDD)

Department of the Navy

Civilian Personnel Office
Washington, DC 20376
(202) 692-2658 (TDD)

Department of State
2201 C Street, N.W.
Washington, DC 20520

Personnel Office
(202) 647-7256 (TDD)

**Department of
Transportation**

**National Highway Traffic
Safety Administration**
400 7th Street, S.W.
Washington, DC 20590
(202) 366-2602 (voice/TDD)

**Department of
the Treasury**

Telecommunications Center
15th Street and
Pennsylvania Avenue, N.W.
Washington, DC 20220
(202) 566-2673 (TDD)

Bureau of the Public Debt
13th and C Streets, S.W.
Washington, DC 20590
(202) 287-4097 (TDD)

**Internal Revenue
Service**
1111 Constitution Avenue, N.W.
Washington, DC 20224
1 (800) 382-4059
(toll free TDD in IN)
1 (800) 428-4732
(toll free TDD outside IN)

**Department of Veterans
Affairs**

810 Vermont Avenue, N.W.
Washington, DC 20420

Personnel Office
(202) 233-3225 (voice/TDD)

**Environmental
Protection Agency**

401 M Street, S.W.
Washington, DC 20460
(202) 382-4565 (voice/TDD)

**Equal Employment
Opportunity
Commission**

2401 E Street, N.W.
Washington, DC 20507
(202) 634-7886, 6565, (TDD)

**Executive Office
of the President
The White House**

1600 Pennsylvania Ave., N.W.
Washington, DC 20500
(202) 456-6213 (voice/TDD)

**Federal
Communications
Commission**

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

**Federal Deposit
Insurance Corporation**

1776 F Street, N.W.
Washington, DC 20429
(202) 898-3537 (voice/TDD)
1 (800) 424-5488
(toll free voice/TDD)

Federal Reserve Board

20th and C Streets, N.W.
Washington, DC 20551
(202) 452-3544 (TDD)

**Federal Trade
Commission**

Public Reference Section
6th and Pennsylvania Ave., N.W.
Washington, DC 20580
(202) 326-2502 (voice/TDD)

**Interstate Commerce
Commission**

Constitution Avenue and
12th Street, N.W.
Washington, DC 20011
(202) 275-1721 (TDD)

Library of Congress

1st Street and
Independence Avenue, S.E.
Washington, DC 20540
(202) 707-6200 (TDD)

**Merit Systems
Protection Board**

1120 Vermont Avenue, N.W.
Washington, DC 20419
(202) 653-8896 (voice/TDD)

**National Aeronautics
and Space
Administration**

400 Maryland Avenue, S.W.
Washington, DC 20546

Personnel Office
(202) 426-1436 (voice/TDD)

Greenbelt Personnel Office
(301) 286-3729 (voice/TDD)

**National Archives and
Records Service**

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

**National Council
on Disability**

800 Independence Ave., S.W.
Suite 814
Washington, DC 20591
(202) 267-3232 (TDD)

**National Endowment
for the Arts**

1100 Pennsylvania Avenue,
N.W.
Washington, DC 20506
(202) 682-5496 (TDD)

**National Science
Foundation**

1800 G Street, N.W., Room 212
Washington, DC 20550
(202) 357-9529 (TDD)

**Nuclear Regulatory
Commission**

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

**Office of Personnel
Management**

1900 E Street, N.W.
Washington, DC 20415

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

Job Information Center
(202) 653-9260 (voice/TDD)

**President's Committee
on Employment of
People with Disabilities**

1111 20th Street, N.W.
Washington, DC 20036
(202) 653-5050 (TDD)

**Securities and
Exchange Commission**

450 Fifth Street, N.W.
Washington, DC 20549
(202) 272-2552 (voice/TDD)

**Small Business
Administration**

1725 Eye Street, N.W.
Washington, DC 20416
(202) 653-6579 (TDD)

Smithsonian Institution

Special Education Program
Washington, DC 20560
(202) 357-1696 (TDD)

**Tennessee Valley
Authority**

400 West Summit Hill Drive
Knoxville, TN 37902
1 (800) 362-9250
(toll free TDD in Tennessee)
1 (800) 251-9342
(toll free TDD outside
Tennessee)

**United States House
of Representatives**

Washington, DC 20215
(202) 225-1904 (TDD)

**United States
Information Agency**

301 4th Street, S.W.
Washington, DC 20547
(202) 485-7157 (voice/TDD)

**United States
Postal Service**

475 L'Enfant Plaza West, S.W.
Washington, DC 20260
(202) 268-2310 (TDD)

United States Senate

Washington, DC 20510
(202) 224-4049, 4075 (TDD)

Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals. Books, magazines, and other publications are available in Braille and/or audio recordings to persons who cannot hold a book or see to read regular print.

Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from about 160 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the
Blind and Physically Handicapped
The Library of Congress
Washington, DC 20542

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

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
1 (800) 221-4792 (toll free outside New Jersey)

TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) may get assistance with calls made to and from a telecommunications device by calling:

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

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

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

Index

This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Cars. Under this topic heading will be one or more contacts followed by the **Handbook** page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to **SEE** another entry for a list of contacts. **SEE ALSO** references direct you to other topics that may be related to your problem and help you locate the right contact. This index also lists all sections in the **Handbook**.

- Abuse. **SEE** Alcohol; Child abuse and neglect; Drugs
- Accountants
American Institute of Certified Public Accountants, 45
- Advertising (fraudulent and deceptive practices)
American Newspaper Publishers Assn., 45
Direct Marketing Association, 46
Federal Trade Commission, 82
National Advertising Division, 47
State and Local Consumer Protection Offices, 48
- Aging. **SEE ALSO** Retirement
Social Security Administration, 79
State Agencies on Aging, 61
- Agriculture. **SEE** Farm programs; Food; Health
U.S. Department of (USDA), 78
- Aio
Agencies with Dependent Children
(A-100), -check local telephone directory for public welfare or social services office
- AIDS Hotline, 79
- Aircraft, airlines
Federal Aviation Administration, 80
Office of Intergovernmental and Consumer Affairs, 80
- Alcohol
abuse
National Health Information Center, 79
beverage labeling and ingredients
Bureau of Alcohol, Tobacco and Firearms, 47
- Aliens
Immigration and Naturalization Service, 80
- American Indians. **SEE** Native Americans
- Animal care and veterinary services
Animal Care Staff (USDA), 78
humane societies-check local telephone directory
quarantine
Animal Care Staff, 78
State and Local Consumer Protection Offices, 48
veterinary drugs
Food and Drug Administration, 79
- Apartments
State and Local Consumer Protection Offices, 48
- Appliances
dispute resolution
Major Appliance Consumer Action Panel (MACAP), 47
energy efficiency labeling
Federal Trade Commission, 82
safety
Product Safety Hotline, 78
- Arbitration. **SEE ALSO** specific industries and products
American Arbitration Association, 45
- Arbitration—Continued
Better Business Bureaus, 42
State and Local Consumer Protection Offices, 48
Trade Associations and Other Dispute Resolution Programs, 45
- Asbestos Action Program, 81
- Associations
Trade Associations and Other Dispute Resolution Programs, 45
- Attorneys. **SEE** Lawyers
- Automobiles. **SEE** Cars
- Bankruptcy
check local telephone directory
Bankruptcy Court clerk
- Banks and banking. Banks are regulated by one or more agencies. Check the Department of Treasury listing in the Selected Federal Agencies section to learn which agency to contact.
- Better Business Bureaus, 4, 42
- Bilingual education. **SEE** Education
- Bill collection. **SEE** Credit
- Black lung benefits
Mine Safety and Health Administration, 80
- Blind. **SEE** Disabled
- Boats and boating
recalls, safety
Boat Owners Association of the United States (BOAT/U.S.), 46
Boating Safety Hotline, 80
Office of Boating, Public and Consumer Affairs, 80
- Bonds. **SEE** Investments
- Broadcasting (radio and television)
Federal Communications Commission, 81
- Brokers (stocks and bonds). **SEE** Investment
- Builders (homes). **SEE** Housing
- Buses (baggage, rates, and service)
Interstate Commerce Commission, 82
check with your State and Local Consumer Protection Office for other contacts
- Cable television. **SEE** Television
- Cameras and photography equipment
Photo Marketing Association, 47
State and Local Consumer Protection Offices, 48
- Cancer Hotline, 79
- Car Manufacturers, 35
- Cars
advertising
Federal Trade Commission, 82
State and Local Consumer Protection Offices, 48
dispute resolution
American Automobile Association, 45;
Automotive Consumer Action Program
- Cars—Continued
(AUTOCAP), 45
BBB Auto Line, 45
Chrysler Motors Customer Relations, 46
Ford Consumer Appeals Board, 46
manufacturers, 35
emissions standards
Environmental Protection Agency
Public Information Center, 81
fuel economy standards
National Highway Traffic Safety Administration, 80
fuel economy testing and labeling
Environmental Protection Agency
Public Information Center, 81
imported car standards
National Highway Traffic Safety Administration, 80
U.S. Customs Service, 81
insurance
Insurance Information Institute, 46
State Insurance Regulators, 65
State and Local Consumer Protection Offices, 48
lemon laws
State and Local Consumer Protection Offices, 48
odometer tampering and fraud
Auto Safety Hotline, 80
State and Local Consumer Protection Offices, 48
pedestrian safety
National Highway Traffic Safety Administration, 80
recalls
National Highway Traffic Safety Administration, 80
repairs, tires
American Automobile Association (for AAA certified repair shops), 45
BBB AUTO LINE, 45
Eubie Smart Consumer Tip, 41
National Tire Dealers and Retreaders Association, 47
State and Local Consumer Protection Offices, 48
safety
Auto Safety Hotline, 80
used
Eubie Smart Consumer tip, 41
Federal Trade Commission, 82
State and Local Consumer Protection Offices, 48
- Cemeteries
Cemetery Consumer Service Council, 46
Monument Builders of North America, 47
veterans
Department of Veterans Affairs
National Cemetery System, 83
- Census Data
Bureau of the Census, 78
- Charitable organizations (reports on)
Council of Better Business Bureaus, 42
- Chemical and oil spills. **SEE** Environment

- Child abuse and neglect
National Center on Child Abuse and Neglect, 79
- Child care, 7
information for employers
Women's Bureau—the Work and Family Clearinghouse, 80
- Child support enforcement
Department of Health and Human Services, Office of Child Support Enforcement, 79
- Citizenship applications
Immigration and Naturalization Service, 80
- City government
State and Local
Consumer Protection Offices, 48
- Civil rights. **SEE ALSO** Discrimination; specific departments in Selected Federal Agencies section
Commission on Civil Rights, 84
- Clothing
American Apparel Manufacturers Association, 45
American Textile Manufacturers Institute, 45
care labeling
Federal Trade Commission, 82
children's sleepwear (flammability standards)
Product Safety Hotline, 78
- Coins. **SEE ALSO** Investments
U.S. Mint, 81
- Collection agencies. **SEE** Credit
Commerce, Department of, 78
- Commissaries
Military Commissary and Exchange Contacts, 75
- Commission On Civil Rights, 84
- Commodity futures and options. **SEE** Investments
- Commodity Futures Trading
Commission, 78
- Complaints. **SEE** Consumer complaints
- Construction (homes) **SEE** Housing
- Consumer complaints
Better Business Bureaus, 42
Corporate Consumer Contracts, 11
Federal Information Centers, 77
letter, 2
sample complaint letter, 3
Selected Federal Agencies, 78
State, County and City Government
Consumer Protection Offices, 48
strategies, 2
Trade Associations and Other
Resolution Programs, 45
- Consumer Information—check the Table of Contents of this Handbook for more information.
- Consumer Information Center (CIC), 6, 78
Consumer Product Safety Commission, 78
- Consumer protection offices
State, County and City Government
Consumer Protection Offices, 48
- Consumer tips
Airline travel, 77
Better Business Bureaus, 4
buying tips, 1
car repair, 41
- Consumer tips—Continued
child care, 7
choosing a school, 8
complaint strategies, 2
credit cards, 9
handbook use, 4
health fraud, 66
home improvements, 9
job training, 8
legal assistance, 6
libraries, 5
long distance telephone service, 83
mail order shopping, 10
privacy protection, 7
sample complaint letter, 3
school selection, 8
small claims courts, 6
State, County, and City Government
Consumer Offices, 5
telephone shopping, 10
used cars, 41
Warranties/guarantees, 60
- Cooperative Extension Service, 78
- Corporate Consumer Contacts, 4, 11
- Correspondence schools. **SEE** Education
- Cosmetics (labeling and safety)
Food and Drug Administration, 79
- Counterfeit products
Counterfeit Goods Hotline, 81
- County government
State and Local Consumer Protection
Offices, 48
- Courts
small claims, 6
- Credit
billing
Federal Trade Commission, 82
collection, collection agencies
American Collectors Association, 45
Federal Trade Commission, 82
State and Local Consumer Protection
Offices, 48
- counseling
Consumer Credit Counseling
Services, 6
State and Local Consumer Protection
Offices, 48
- credit cards, 9
bank issued. **SEE ALSO** Banks
National Credit Union
Administration, 82
Selected Federal Agencies, 78
State Banking Authorities, 63
all other credit cards
Consumer Tip from Eubie Smart, 9
Federal Trade Commission, 82
- discrimination. **SEE ALSO** Banks
Federal Trade Commission, 82
- harassment
Federal Trade Commission, 82
- repair
State and Local Consumer Protection
Offices, 48
- unions
National Credit Union
Administration, 82
- Cruise ships. **SEE ALSO** Travel
Federal Maritime Commission, 82
- Currency
Bureau of Engraving and Printing, 81
- Customs
U.S. Customs Service, 81
- Day care. **SEE** Child care
- Debts. **SEE** Bankruptcy; Credit
- Defense, Department of, 78
- Dentists. **SEE** Health care professionals
- Departments of U.S. Government. **SEE** specific departments in Selected Federal Agencies, 78
- Diet programs. **SEE** Weight loss programs
- Direct deposit
Financial Management Service, 81
- Direct marketing
Consumer Tip from Eubie Smart, 10
Direct Marketing Association (DMA), 46
Federal Trade Commission, 82
State and Local Consumer Protection
Offices, 48
U.S. Postal Service, 83
- Direct selling (door-to-door sales)
Direct Selling Association, 46
Federal Trade Commission, 82
State and Local Consumer Protection
Offices, 48
- Disabled/Handicapped Persons
benefits
Social Security Administration, 79
Books for the Blind and Physically
Handicapped, 86
communications
Federal TDD Directory, 84
Operator Assistance, 86
education
Books for the Blind and Physically
Handicapped, 86
Clearinghouse on the
Handicapped, 78
job training and employment
President's Committee on Employment
of People with Disabilities, 82
State Vocational and Rehabilitation
Agencies, 69
veterans
Department of Veterans Affairs, 83
State Vocational and Rehabilitation
Agencies, 69
- Disasters (natural)
Federal Emergency Management
Agency, 82
National Weather Service, 78
U.S. Geological Survey, 80
- Discrimination
child care
Department of Health and Human
Services, Office for Civil
Rights, 79
State and Local Consumer Protection
Offices, 48
credit. **SEE ALSO** Banks
Federal Trade Commission, 82
employment
Equal Employment Opportunity
Commission, 81
President's Committee on Employment
of People with Disabilities, 82
general
Commission on Civil Rights, 84
Department of Justice, Civil
Rights Division, 80
State and Local Consumer Protection
Offices, 48
health services
Department of Health and Human

- Discrimination—Continued
 Services, Office for Civil Rights, 79
 housing
 Office of Fair Housing and Equal Opportunity, 79
 lending. **SEE** Banks
 Medicare/Medicaid
 Health Care Financing Administration, 79
 mortgages
 Office of Fair Housing and Equal Opportunity, 79
 nursing homes
 Department of Health and Human Services, Office for Civil Rights, 79
 social service programs
 Department of Health and Human Services, Office for Civil Rights, 79
- Dispute resolution
 Better Business Bureaus, 42
 Trade Associations and Other Dispute Resolution Programs, 45
- Distilled spirits. **SEE** Alcohol
- Doctors. **SEE** Health care professionals
- Door-to-door sales. **SEE** Direct selling
- Drinking water
 Safe Drinking Water Hotline, 81
 State Utility Commissions, 67
- Drugs
 abuse
 National Health Information Center, 79
 illegal
 Drug Enforcement Administration (DEA), 80
 Narcotics/Drug Smuggling Hotline, 81
 information, labeling and safety for prescription and over-the-counter drugs
 Food and Drug Administration, 79
 orphan
 National Health Information Center, 79
 veterinary
 Food and Drug Administration, 79
- Dry cleaning
 State and Local Consumer Protection Offices, 48
- Education
 bilingual
 National Clearinghouse on Bilingual Education Hotline, 79
 Consumer Tip from Eubie Smart, 8
 correspondence (home study)
 Federal Trade Commission, 82
 National Home Study Council, 47
 State and Local Consumer Protection Offices, 48
 financial aid (federal), 8, 78
 handicapped children
 Clearinghouse on the Handicapped, 78
 State Vocational and Rehabilitation Agencies, 69
 native Americans
 Bureau of Indian Affairs, 79
 school lunch programs
 check local telephone directory for school board or superintendent of schools
- Education—Continued
 school lunch program standards
 Food and Nutrition Service, 78
 school selection, 8
 special education programs
 Clearinghouse on the Handicapped, 78
 trade and technical
 Federal Trade Commission, 82
 National Association of Trade and Technical Schools, 47
 State and Local Consumer Protection Offices, 48
 veterans
 Department of Veterans Affairs, 83
- Education, Department of, 78
- Elderly. **SEE** Aging
- Electronic funds transfer. **SEE ALSO** Banks
 Federal Trade Commission, 82
 Financial Management Service, 81
- Electronics, consumer
 Electronic Industries Association, 46
 Federal Trade Commission, 82
 State and Local Consumer Protection Offices, 48
- Emergency preparedness. **SEE** Disasters
- Emission control standards. **SEE** Cars
- Employment
 agencies
 Federal Trade Commission, 82
 National Association of Personnel Consultants, 47
 State and Local Consumer Protection Offices, 48
 benefits
 Pension and Welfare Benefits Administration, 80
 discrimination, equal employment opportunity
 Equal Employment Opportunity Commission, 81
 President's Committee on Employment of People with Disabilities, 82
 labor disputes
 American Arbitration Association, 45
 Bureau of Labor-Management Relations, 80
 National Labor Relations Board, 82
 relocation, training, and assistance
 Employment and Training Administration, 80
 State Vocational and Rehabilitation Agencies, 69
 unfair labor practices
 Employment Standards Administration, 80
 National Labor Relations Board, 82
 veterans
 Office of the Assistant Secretary for Veterans Employment and Training, 80
 wage issues (garnishment, minimum and overtime)
 Employment Standards Administration, 80
 workers' compensation
 Employment Standards Administration, 80
 workplace economic changes
 Employment Standards Administration, 80
- Employment—Continued
 workplace safety
 Employment Standards Administration, 80
 Occupational Safety and Health Administration, 80
 workplace technological changes
 Employment Standards Administration, 80
- Energy. **SEE ALSO** Power plants; Utilities; alternative fuels
 Office of Conservation and Renewable Energy, 79
 check local telephone directory for state energy conservation office
 conservation
 Conservation and Renewable Energy Inquiry and Referral Service, 79
 National Appropriate Technology Assistance Service, 79
 Office of Conservation and Renewable Energy, 79
 costs and billing
 State and Local Consumer Protection Offices, 48
 State Utility Commissions, 67
 efficiency labeling
 Conservation and Renewable Energy Inquiry and Referral Service, 79
 Federal Trade Commission, 82
 heating fuel
 information
 Department of Energy, 79
 safety
 Product Safety Hotline, 78
 oil spills
 National Response Center, 80
 regulation
 State Utility Commissions, 67, 67
 renewable and solar
 Conservation and Renewable Energy Inquiry and Referral Service, 79
 National Appropriate Technology Assistance Service, 79
 Tennessee Valley Authority, 82
 weatherization assistance
 Office of Conservation and Renewable Energy, 79
- Energy, Department of, 79
- Environment
 hazards
 Asbestos Hotline, 81
 Chemical Emergency Preparedness Program Hotline, 81
 National Pesticides
 Telecommunications Network, 81
 National Response Center, 80
 Resource Conservation and Recovery Act (RCRA)/Superfund Hotline, 81
 Safe Drinking Water Hotline, 81
 Toxic Substances Control Act
 Assistance Information Service, 81
 information
 Environmental Protection Agency, Public Information Center, 81
 program fraud, waste or abuse
 Environmental Protection Agency, Inspector General's Whistle Blower Hotline, 81
- Environmental Protection Agency (EPA), 81
- Equal Employment Opportunity Commission 81

INDEX

- Explosives
Bureau of Alcohol, Tobacco and Firearms, 81
- Eubie Smart Consumer Tips, 7
- Fabrics. **SEE** Clothing
- Family records
National Archives and Records Administration, 82
- Farm programs
farm loans
Farmers Home Administration, 78
fraud, waste or abuse
Department of Agriculture, Inspector General's Hotline, 78
information
Cooperative Extension Service, 78
Department of Agriculture, Office of Information, 78
- Federal agencies. **SEE** the Table of Contents
- Federal Information Centers, 77
- Federal TDD Directory, 84
- Federal Trade Commission, 82
- Federal notices and regulations
Federal Register, National Archives and Records Administration, 82
- Federal property
monuments, parks
National Park Service, 80
surplus sales
General Services Administration, 82
- Financial aid to students. **SEE** Education
- Financial planning
International Association for Financial Planning, 46
- Fire
insurance
State Insurance Regulators, 65
prevention
Product Safety Hotline, 78
U.S. Fire Administration, 82
- Firearms
Bureau of Alcohol, Tobacco and Firearms, 81
- Fireworks
Product Safety Hotline, 78
State and Local Consumer Protection Offices, 48
- Fishing and seafood. **SEE** Food and nutrition
- Fishing
U.S. Fish and Wildlife Service, 80
- Fitness. **SEE** Health
- Flammable fabrics. **SEE** Clothing
- Flood insurance. **SEE** Insurance
- Food and Drug Administration, 79
- Food and nutrition
assistance programs
Food and Nutrition Service, 78
fish and seafood
inspection
National Marine Fisheries Service, 78
management
U.S. Fish and Wildlife Service, 80
nutrition information and recipes
National Marine Fisheries Service, 78
- Food and nutrition—Continued
fraud, waste or abuse
Department of Agriculture, Inspector General's Hotline, 78
grading
Agricultural Marketing Service, 78
packaging, labeling, quality, and safety (except meat and poultry)
Food and Drug Administration, 79
- Food stamps
Food and Nutrition Service, 78
check local telephone directory for public welfare or social services office
meat and poultry labeling, quality, safety and inspection
Food Safety and Inspection Service, 78
Meat and Poultry Hotline, 78
nutrition labeling
Food and Drug Administration, 79
Human Nutrition Information Service, 78
school lunch program
check local telephone directory for school board or superintendent of schools
school lunch program standards
Food and Nutrition Service, 78
tampering
Federal Bureau of Investigation, 80
Food and Drug Administration, 79
turkey
Food Safety and Inspection Service, 78
National Turkey Federation, 47
- Food Stamps. **SEE** entry above
- Franchises/Business opportunities
Better Business Bureaus, 42
Federal Trade Commission, 82
State and Local Consumer Protection Offices, 48
- Fraudulent advertising. **SEE** Advertising
- Fuel economy standards. **SEE** Cars
- Funerals
Cemetery Consumer Service Council, 46
Federal Trade Commission, 82
Funeral Service Consumer Arbitration Program (FSCAP), 46
Monument Builders of North America, 47
State and Local Consumer Protection Offices, 48
veterans
Department of Veterans Affairs, 83
- Futures. **SEE** Investments
- Gas. **SEE** Natural gas; Energy
- Gasoline pumps. **SEE** Weights and measures
- Genealogy. **SEE** Family records
- General Services Administration, 82
- Government checks
Financial Management Service, 81
- Government Printing Office, 82
- Government publications
Consumer Information Center, 78
Government Printing Office, 82
National Archives and Records Administration, Publications Services, 82
Selected Federal Agencies, 78
- Guarantees. **SEE** Warranties/Guarantees
- Handicapped persons. **SEE** Disabled
- Hazardous substance spills and waste.
SEE Environment
- Health
AIDS Hotline, 79
Cancer Hotline, 79
discrimination in services
Department of Health and Human Services, Office for Civil Rights, 79
doctors. **SEE** Health care professionals
elderly. **SEE** Aging; Medicaid; Medicare; Medigap; Nursing homes
employee benefits
Pension and Welfare Benefits Administration, 80
exercise and fitness
National Health Information Center, 79
President's Council on Physical Fitness and Sports, 79
fraud
Eubie Smart Tip, 66
Federal Trade Commission, 82
Food and Drug Administration, 79
State and Local Consumer Protection Offices, 48
health maintenance organizations (HMOs) Office of Prepaid Health Care, 79
health spas
Federal Trade Commission, 82
State and Local Consumer Protection Offices, 48
hospital care for the indigent
Hill-Burton Free Hospital Care Hotline, 79
hospital certification
Health Standards and Quality Bureau, 79
information
National Health Information Center, 79
insurance disputes
State Insurance Regulators, 65
job health and safety
Occupational Safety and Health Administration, 80
medical devices
Food and Drug Administration, 79
medical records
State and Local Consumer Protection Offices, 48
medicines (prescription and over-the-counter). **SEE** Drugs
patient education
Food and Drug Administration, 79
preferred provider organizations (PPOs)
Office of Prepaid Health Care, 79
prescription drugs
Food and Drug Administration, 79
rare diseases
National Health Information Center, 79
services for the disabled
Federal TDD Directory, 84
State Vocational and Rehabilitation Agencies, 69
surgery
Second Surgical Opinion Program, 79
veterans
Department of Veterans Affairs, 83
- Health and Human Services,
Department of, 79

- Health care professionals (doctors, dentists, nurses, technicians, therapists)
Occupational and Professional Licensing Boards, 5
State and Local Consumer Protection Offices, 48
- Health insurance. **SEE** Insurance
- Hearing impairment. **SEE ALSO** Disability
Better Hearing Institute, 46
Federal TDD Directory, 84
Federal Trade Commission, 79
Food and Drug Administration, 79
Hearing Industries Association, 46
State and Local Consumer Protection Offices, 48
- Home equity, home improvement loans. **SEE** Banks; Home mortgages; Credit
- Home improvements/remodeling
Eubie Smart Tip, 9
National Association of Home Builders, 47
State and Local Consumer Protection Offices, 48
- Home mortgages. **SEE ALSO** Banks; Credit discrimination
Office of Fair Housing and Equal Opportunity, 79
Office of Thrift Supervision, 81
FHA Mortgages
Office of Single Family Housing, 79
insurance
Home Owners Warranty Program, 46
Insurance Information Institute, 46
Office of Single Family Housing, 79
State Insurance Regulators, 65
- Home study. **SEE** Education
- Homeowners insurance. **SEE** Home mortgages; Insurance
- Hospitals. **SEE** Health
- Hotels and motels
American Hotel and Motel Association, 42
- Hotlines (federal)
Check subject headings and/or Selected Federal Agencies, 78
- Housing. **SEE ALSO** Home equity loans; Home improvement loans; Home improvements; Home mortgages; Loans
discrimination
Office of Fair Housing and Equal Opportunity, 79
manufactured and mobile homes
Manufactured Housing and Construction Standards Division, 79
rehabilitation loans
Office of Urban Rehabilitation, 79
National Association of Home Builders, 47
State and Local Consumer Protection Offices, 48
- Housing and Urban Development, Department of (HUD), 79
- Housing loans. **SEE** Home mortgages
- Hunting
National Park Service, 80
U.S. Fish and Wildlife Service, 80
- Immunizations
safety
Food and Drug Administration, 79
- Insurance
business
Insurance Information Institute, 46
car. **SEE** Cars
dispute resolution
American Arbitration Association, 45
Better Business Bureaus, 42
State Insurance Regulators, 65
flood
Federal Emergency Management Agency, 82
health and life
American Council of Life Insurance, 45
State and Local Consumer Protection Offices, 48
State Insurance Regulators, 65
loan
Title I Insurance Division, 79
mortgage
Home Owners Warranty Program, 46
Insurance Information Institute, 46
Office of Single Family Housing, 79
State Insurance Regulators, 65
property and casualty
Insurance Information Institute, 46
State Insurance Regulators, 65
unemployment
Employment and Training Administration, 80
veterans' life insurance
Department of Veterans Affairs, 83
- Immigration and Naturalization Service, 80
- Interior, Department of, 79
- Internal Revenue Service, 81
- Investments. (Coins; Commodity futures and options; mutual funds; Securities; Stock and bonds, etc.)
Commodity Futures Trading Commission, 78
Federal Trade Commission, 82
Securities and Exchange Commission, 82
State and Local Consumer Protection Offices, 48
- Interstate Commerce Commission (ICC), 82
- Justice, Department of, 80
- Job assistance, training, health and safety. **SEE** Employment
- Labeling and packaging. **SEE** Appliances; Clothing; Cosmetics; Drugs; Energy; Fabrics; Food and nutrition
- Labor, Department of, 80
- Lawyers, legal assistance, 6
American Bar Association, 45
- Leasing
Federal Trade Commission, 82
State and Local Consumer Protection Offices, 48
- Libraries, 5
- Licensing boards (occupational and professional)
Occupational and Professional Licensing Boards, 5
State and Local Consumer Protection Offices, 48
- Life insurance. **SEE** Insurance
- Limited Partnerships. **SEE** Investments
- Liquor. **SEE** Alcohol
- Loans. **SEE ALSO** Banks; Credit; Home equity loans; Home improvement loans; Home mortgages
discrimination
Comptroller of the Currency, 81
Federal Deposit Insurance Corporation, 82
Federal Reserve System, 82
Office of Fair Housing and Equal Opportunity, 79
Office of Thrift Supervision, 81
farm
Farmers Home Administration, 78
FHA mortgages
Office of Single Family Housing, 79
FmHA insured
Farmers Home Administration, 78
insurance. **SEE** Insurance
neighborhood commercial property investment
Office of Urban Rehabilitation, 79
settlement costs
Office of Single Family Housing, 79
small business
Small Business Administration, 82
- Long-term health care. **SEE ALSO** Aging; Health; Nursing homes
American Health Care Association, 45
- Magazine subscriptions
Magazine Publishers Association, 46
State and Local Consumer Protection Offices, 48
Subscription Research Section (GPO), 82
- Mail fraud and misrepresentation
U.S. Postal Service, 83
- Mail order. **SEE** Direct marketing
- Mail service. **SEE ALSO** Post offices/Postal Service; U.S. Postal Service
mail preference service (adding or removing names from mailing lists)
Direct Marketing Association, 46
- Mass transit
State and Local Consumer Protection Offices, 48
- Measurements. **SEE** Weights and Measures
- Meat and poultry. **SEE** Food and nutrition
Meat and Poultry Hotline, 78
- Medals (national)
U.S. Mint, 81
- Medicaid
complaints
Social Security Administration, 79
discrimination
Health Care Financing Administration, 79
fraud
Department of Health and Human Services, Inspector General's Hotline, 79
hospital and nursing home certification
Health Standards and Quality Bureau, 79
policy information
Health Care Financing Administration, 79

- Medical. **SEE** Health;
- Medicare
 complaints, general
 Social Security Administration, 79
 discrimination
 Health Care Financing
 Administration, 79
 eligible PPOs
 Office of Prepaid Health Care, 79
 fraud
 Office of Prepaid Health Care, 79
 hospital and nursing home
 certification
 Health Standards and Quality
 Bureau, 79
 policy information
 Health Care Financing
 Administration, 79
- Medicines. **SEE** Drugs
- Medigap
 American Council of Life Insurance, 45
 Health Care Financing
 Administration, 79
 State and Local Consumer Protection
 Offices, 48
- Metric system
 Office of Metric Programs, 78
- Military. **SEE ALSO** Veterans
 National Committee for Employer
 Support of the Guard and
 Reserve, 47
 Military Commissary and Exchange
 Contacts, 75
- Minimum wage. **SEE** Employment
- Mobile homes. **SEE** Housing
- Money market/mutual funds. **SEE**
 Investments
- Monuments
 cemetery
 Monument Builders of North
 America, 47
 national
 National Park Service, 80
- Mortgages. **SEE** Home mortgages
- Motels. **SEE** Hotels and motels
- Motor vehicles. **SEE** Cars
- Natural gas
 American Gas Association, 45
- Newspapers, fraudulent advertising
 American Newspaper Publishers
 Assn., 45
- Nursing homes
 American Health Care Association, 45
 certification
 Health Care Financing
 Administration, 79
 Health Standards and Quality
 Bureau, 79
 discrimination
 Department of Health and Human
 Services, Office for Civil
 Rights, 79
 information
 American Health Care
 Association, 45
 Department of Veterans Affairs, 83
 State and Local Consumer Protection
 Offices, 48
- Nutrition. **SEE** Food and nutrition
- Occupational and professional licensing
 boards. **SEE** Licensing
- Occupational Safety and Health
 Administration (OSHA), 80
- Oil resources. **SEE** Energy
- Overtime pay. **SEE** Employment
- Package tours. **SEE** Travel
- Parks (national)
 National Park Service, 80
- Passport Services, 80
- Patent and Trademark Office, 80
- Pension insurance, plans
 Pension and Welfare Benefits
 Administration, 80
 Pension Benefit Guaranty
 Corporation, 82
- Personnel consultants. **SEE** Employment
- Pesticides
 National Pesticides Telecommunications
 Network, 81
- Pets. **SEE** Animal care and veterinary
 services
- Pharmaceuticals. **SEE** Drugs
- Pharmacies, pharmacists
 State and Local Consumer Protection
 Offices, 48
- Physical fitness. **SEE** Health
- Physical handicaps. **SEE**
 Disabled/Handicapped
- Physicians. **SEE** Health care
 professionals
- Poisoning
 National Pesticides Telecommunications
 Network, 81
- Political advertising
 Federal Communications
 Commission, 81
- Pollution
 Environmental Protection Agency, 81
- Post offices/Postal service
 closing appeals
 Postal Rate Commission, 82
 complaints (including mail fraud)
 U.S. Postal Service, 83
 postal rates
 Postal Rate Commission, 82
- Poultry. **SEE** Food and nutrition
- Power plants. **SEE ALSO** Energy; Utilities
 electric
 Edison Electric Institute, 46
 State Utility Commissions, 67
 nuclear
 Nuclear Regulatory Commission, 82
 State Utility Commissions, 67
- Privacy protection, 7
- Pyramid schemes
 Federal Trade Commission, 82
 State and Local Consumer Protection
 Offices, 48
- Radio (broadcast regulation, licenses)
 Federal Communications
 Commission, 81
- Radioactive materials
 Nuclear Regulatory Commission, 82
- Radiological products
 Food and Drug Administration, 79
- Railroads
 employee benefits
 Railroad Retirement Board, 82
 hazardous freight and cargo/safety
 Federal Railroad Administration, 80
 rates, service, and claims
 Interstate Commerce Commission, 82
- Real estate
 interstate
 Interstate Land Sales, 79
 practices and settlement procedures
 Office of Single Family Housing, 79
 State and Local Consumer
 Protection Offices, 48
- Recalls. **SEE** Cars, Boating
 other consumer products
 Product Safety Hotline, 78
- Rehabilitation
 urban housing
 Office of Urban Rehabilitation, 79
 vocational
 Federal TDD Directory, 84
 State Vocational and Rehabilitation
 Agencies, 69
- Remodeling. **SEE** Home improvements
- Rent control
 check with your State and Local
 Consumer Protection Office for
 contacts
- Repairs and repair facilities. **SEE** Cars,
 other specific products
 State and Local Consumer Protection
 Offices, 48
- Resorts. **SEE** Hotels and motels; Travel
- Retirement benefits/plans. **SEE ALSO**
 Pension plans
 Social Security Administration, 79
- Runaway children
 National Runaway Switchboard, 79
- Retirement
 Pension Benefit Guaranty
 Corporation, 82
 Railroad Retirement Board, 82
 Social Security Administration, 79
- Safety. **SEE** Aircraft; Appliances;
 Automobiles; Boating; Drugs; Food
 and Nutrition; Hollines; Toy; Traffic
 other consumer products
 Product Safety Hotline, 78
- Sample Complaint Letter
- Savings Bonds
 Bureau of the Public Debt, 81
 U.S. Saving Bond Division, 81
- Savings and Loan Associations. **SEE**
 Banks and banking
 Office of Thrift Supervision, 81
- Schools. **SEE** Education
- Seafood. **SEE** Food and Nutrition
- Securities. **SEE** Investments
 Securities and Exchange Commission, 82
 Selected Federal Agencies, 5, 78
- Senior citizens. **SEE** Aging
- Small Business Administration (SBA), 82
- Small claims court, 6
- Social Security Administration, 79
- Social services. **SEE** Aging;
 Disabled; Health

- Social Services.—Continued
 State and Local Consumer Protection Offices, 48
 State Vocational and Rehabilitation Agencies, 69
- Speech impairment. *SEE* Disabled
- Sports, sports equipment
 Product Safety Hotline, 78
 President's Council on Physical Fitness and Sports, 79
- Standards (product)
 National Institute of Standards and Technology, 78
- State Agencies on Aging, 61
- State Banking Authorities, 63
- State, County, and City Government Consumer Protection Offices, 5, 48
- State Insurance Regulators, 65
- State Utility Commissions, 67
- State Vocational and Rehabilitation Agencies, 69
- State Weights and Measures Offices, 73
- Stocks and Bonds. *SEE* Investments
- Supplemental Security Income (SSI)
 Social Security Administration, 79
- Surgery, *SEE* Health
- Surplus property sales (Federal),
 General Services Administration, 82
- Survivor benefits
 Department of Veterans Affairs, 83
 Social Security Administration, 79
- Taxes
 federal
 Internal Revenue Service, 81
 state and local
 State and Local Consumer Protection Offices, 48
- Telecommunications devices for the deaf
 Federal TDD Directory, 84
 Operator Assistance, 86
- Telemarketing, teleshopping. *SEE* Direct Marketing
- Telephones
 local service
 State and Local Consumer Protection Offices, 48
 long distance services
 Common Carrier Bureau, Federal Communications Commission, 81
 shopping, 10
- Television
 broadcasts regulations
 Federal Communications Commission, 81
 sets
 Electronic Industries Association, 46
 shopping, 10
- Toys
 safety
 Product Safety Hotline, 78
 Toy Manufacturers of America, 47
- Trade
 domestic
 Federal Trade Commission, 82
 international
 Department of Commerce, Office of Consumer Affairs, 78
- Trade and technical schools. *SEE* Education
- Trade Association and Other Dispute Resolution Programs, 45
- Transportation, Department of, 80
- Travel
 fraud
 Federal Trade Commission, 82
 State and Local Consumer Protection Offices, 48
 Passport Services, 80
 U.S. Tour Operators Association, 47
 travel agents
 American Society of Travel Agents, Inc., 45
- Treasury, Department of, 81
- U.S. Government offices. *SEE* Selected Federal Agencies, 78
- Unemployment. *SEE* Employment
- Used cars. *SEE* Cars
- Utilities. *SEE ALSO* Energy; Power plants
 Edison Electric Institute, 46
 State Utility Commissions, 67
- Veterans
 Office of the Assistant Secretary for Veterans' Employment and Training, 80
 Veterans Affairs, Department of, 83
- Visually impaired. *SEE* Disabled
- Vocation Rehabilitation. *SEE* Disabled: Rehabilitation
- Vocational schools. *SEE* Education
- Wages (garnishment, minimum wage, overtime pay) *SEE* Employment
- Warranties/Guarantees
 Consumer Tip from Eubie Smart, 60
 Federal Trade Commission, 82
 Home Owners Warranty Program, 46
 State and Local Consumer Protection Offices, 48
- Weights and measures
 National Institute of Standards and Technology, 78
 State offices, 73
- Weight loss programs
 Cooperative Extension Service, 78
 Federal Trade Commission, 82
 Food and Drug Administration, 79
 State and Local Consumer Protection Offices, 48
- Welfare
 Social Security Administration, 79
 State and Local Consumer Protection Offices, 48
- Workers' compensation. *SEE* Employment
- Writing a Complaint Letter, 2