Dear Consumer:

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

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

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

Sincerely,

[Signature]
Dear Consumer:

Every day I receive letters and phone calls from consumers asking questions such as: What do I do if my car dealer refuses to perform repairs that come under my warranty? What are my rights if I get bumped from an airplane? Is there a way to track down mail order merchandise that was paid for but never delivered? How can I select a safe toy for my four-year-old? Is there a consumer protection office in my home town? Where can you go to find the answers to these and many other common consumer questions? I am pleased to say that now you can turn to this Consumer’s Resource Handbook for help.

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

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

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

Sincerely,

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

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

An Ounce of Prevention...

This section gives step-by-step information on how to resolve consumer complaints. We don't feel it would be complete, however, unless it contained some information on how to avoid problems before they occur. An ounce of prevention can save a pound of aggravation.

Here are some questions to ask before making a purchase or signing on the dotted line. View the following as a "consumer checklist." If you are in doubt when answering any of these questions, it would be wise to look elsewhere in shopping for goods or services. Have you checked consumer product testing magazines and other informative sources to see how the experts rate the product you are considering?

Does the advertiser promise more than the product can reasonably deliver? Beware of claims that seem too good to be true.

Have you comparison shopped? A little time spent comparing prices and quality for goods and services can often save a lot of money and trouble.

According to your local consumer protection agency or Better Business Bureau, does the company have a good track record for reliability?

If you are seeking professional assistance, have you asked about fees, services, qualifications and licenses?

D Have you checked consumer product testing magazines and other informative sources to see how the experts rate the product you are considering?

Do you feel you are being pushed too fast to buy or to sign a contract?

Do you understand the contract and your full obligation—finance charges, total price, and what happens if you miss a payment or want to pay off in advance? If necessary, take the contract home or seek legal advice. Get any oral promises in writing.

Is there a warranty? Does it cover parts and labor—and for how long? Where do you have to take the item for repair?

What are the company's policies for complaint handling?

Does the company give refunds? Of course, once in a while even the most careful shoppers find themselves buying products that don't work right, services that don't serve well and merchants who are less than enthusiastic about resolving difficulties. However, most businesses depend on satisfied customers to stay in business. Reputable firms will make an honest effort to resolve problems—but first you must let them know a problem exists. So, when consumer problems do arise—as they will—don't just sit back and take it (or be taken); follow the basic steps outlined on the following pages.
Sample “Complaint” Letter

Need the President’s Name and Address of the Firm?
- First check to see if the company has a local office. If it does, call and ask for the name and address of its national president. If there is no local listing, Standard & Poor’s Register of Corporations, Directors and Executives is a good reference source which lists over 37,000 American business firms. This book can also be found in many public libraries.

Have the Name of Product But Need To Know the Manufacturer?
- The Thomas Registry lists thousands of products and their manufacturers. This book can also be found in many public libraries.

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

If you are not satisfied with the company’s response to your letter or never receive a response, you may now wish to contact outside sources for help. These include:
- Action Lines
- AFL-CIO Community Services
- Better Business Bureaus
- Consumer Action Panels
- Consumer Credit Counseling
- Federal Agencies
- Government Services
- Legal Aid and Legal Services
- Media Programs
- Pre-paid Legal Services
- Private Attorneys
- Private Consumer Organizations
- Public Interest Law Centers
- Small Claims Courts
- State Licensing Boards and Bureaus
- State/Local Consumer Offices

Details on these sources are included on the following pages.

Your Letter
- Include your name, address and home and work phone numbers.
- Type your letter, if possible. If it is handwritten, make sure it is neat and legible.
- Make it brief and to the point. Include all pertinent facts (i.e., date of transaction, item involved, store) and what you believe would be a fair and just settlement of the problem. Attach documentation to support your case; be sure to send COPIES, not originals.
- Remember, the person reading your letter is not personally responsible for your problem, BUT may be responsible for resolving it. Therefore, avoid writing a sarcastic, threatening, or angry letter; it may lessen your chances of getting the complaint resolved.
- Keep a copy of the letter for your records.

Your Address
Your City, State, Zip Code Date

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

Dear Company President:

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

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

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

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

Sincerely,

Your Name

---

Where To Go For Assistance

State, County, and City Consumer Offices

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

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

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many cities and counties have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries.

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

Occupational and Professional Licensing Boards

What They Are:
If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than
550 professions and occupations, including doctors, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, and other repair facilities. Employment agencies, collection agencies, and electronic repair facilities.

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

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

What They Do:

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

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

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

How To Reach Them:

- You can find out about a state licensing board by contacting the consumer office, or library.

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

How To Reach Them:

- Media Programs

What They Are:

- Media Programs include: television stations, radio stations, newspapers, magazines, and publications. They provide information to consumers about the quality and performance of products and services. They also attempt to settle consumer complaints against local business firms.

What They Do:

- BBBS attempt to settle consumer complaints against local business firms. A BBB considers a consumer complaint settled when:
  1. The customer receives satisfaction.
  2. The customer receives a reasonable adjustment—in other words, gets what was paid for.
  3. The company provides proof that the customer's demands are unreasonable or unwaranted.

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

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

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

How To Reach Them:

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

Legal Aid and Legal Services

What They Are:

- Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in law), advocates, and volunteers, and affiliated with radio and television programs.

What They Do:

- They use their services to those who qualify. All court listings. When you reach the court, ask the court clerk how to use small claims court. Sit in on a small claims court session before taking a case to court so you become familiar with its operation.

Small Claims Courts

What They Are:

- Small claims courts are a big help for consumers. Court procedures are simple, inexpensive, quick and informal. Court fees range from about $2 to $15, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers, and the party you are suing brings one, don't be frightened. The court is informal and most judges make allowances for consumers who appear without lawyers. But remember, just because the court is informal, the ruling of the court must be followed, just like any other court.

What They Do:

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

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

How To Reach Them:

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

Better Business Bureaus (BBBs)

What They Are:

- BBBS are non-profit organizations sponsored by private businesses. There are 147 BBB locations across the U.S. today, sponsored by local and national business. While BBBS vary from place to place, most offer a variety of basic services. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint registered against a business, but all will tell you if a complaint has been registered. BBBS accept written complaints, and will contact a firm on your behalf.

What They Do:

- BBBS attempt to settle consumer complaints against local business firms. A BBB considers a consumer complaint settled when:
  1. The customer receives satisfaction.
  2. The customer receives a reasonable adjustment—in other words, gets what was paid for.
  3. The company provides proof that the customer's demands are unreasonable or unwaranted.

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

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

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

How To Reach Them:

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

How To Reach Them:

- Media Programs

What They Are and What They Do:

- Media Programs include: television stations, radio stations, newspapers, magazines, and publications. They provide information to consumers about the quality and performance of products and services. They also attempt to settle consumer complaints against local business firms.

What They Do:

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

When your own personal efforts fail to produce the desired results, you should consider getting "Action" resources in mind. "Call for Action" is one of the largest and most effective "help" programs. Staffed by 2,500 volunteers, and affiliated with radio and television stations around the country, "Call for Action" helps more than 250,000 people annually. Trained volunteers handle the calls and record information from anyone with a consumer problem. The volunteers relay complaints to the proper individuals, business people, or public agencies and check back with you—usually in about two weeks.

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

How To Reach Them:

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

Public Interest Law Centers
What They Are:
Public interest law centers are non-profit, law-exempt groups offering legal representation to consumers and others who would not otherwise be represented before Federal agencies or the courts. There are nationally more than 100 public interest law centers involved in consumer, minority, women's, handicapped, low-income, and environmental issues.
What They Do:
Generally they do not handle individual cases; rather, they represent the views of a number of citizens. The centers participate in formal government rulemaking proceedings and informally monitor government activities. They do not rely solely on lawyers to set policies for legal actions. Other professionals, such as doctors, engineers, and scientists, are asked for their advice.

Private Lawyers
What They Are:
Private lawyers are legal agents for clients in legal and business transactions. Lawyers can manage your legal affairs, give legal advice, and present your case in court.
What They Do:
Usually, they do not take cases that involve small sums of money. These are better suited for small claims courts.

How To Reach Them:
If you need help in finding a lawyer, check with the Lawyer Referral Service of the American Bar Association. The Service is listed in local phone books, or you can contact the American Bar Association, 1155 E. 60th Street, Chicago, Illinois 60637. Since lawyers may now advertise, be sure to comparison shop through directories or newspapers. If you have a complaint or need further information, contact your local state bar association listed in your telephone directory.

Private Consumer Groups
What They Are:
Private consumer groups operate in all 50 states, at local, state, and national levels. In most cases, these groups are made up of individual consumer members who join together to advocate consumer interests. They are usually created and staffed by volunteers, although some have paid staff members.
What They Do:
Some consumer groups help individual consumers with complaints. Others are dedicated to serving the broad needs of special population groups such as the elderly, women, minorities, low-income individuals and workers. They represent concerned consumers by using their groups to focus consumer thought and energy on critical consumer issues to bring about needed improvements in the marketplace. Frequently, they provide consumer education and information.

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

AFL-CIO Community Services
What They Are:
The American Federation of Labor-Congress of Industrial Organizations (AFL-CIO) offers a number of community services to its millions of union members across the nation. Two of these are consumer and debt counseling.
What They Do:
Consumer counseling is provided to help union members protect their savings and learn how to handle consumer problems. Consumer clinics giving assistance on specific consumer problems which require legal or other forms of guidance, are also available to some union members.
How To Find Them:
These counseling problems are not available in all areas of the country. To find an AFL-CIO Community Services representative or a United Labor Agency in your area, list will be listed in your local phone book. If you are unable to locate an AFL-CIO program in your area, write AFL-CIO Community Services Department, 815 16th Street, N.W., Washington, D.C. 20036.

Consumer Credit Counseling Services
What They Are:
If you have problems budgeting your money, you may want to consider seeking consumer credit counseling. Many organizations, including credit unions, family service centers and religious organizations, offer consumer credit counseling services. Another source of help is the Consumer Credit Counseling Service (CCCS), sponsored by the National Foundation for Consumer Credit, Inc., which is supported by banks, credit card companies, finance companies and other financial institutions. CCCS has 219 offices across the nation, with services available in all states except Alaska, Arkansas, Delaware, and Mississippi.
What They Do:
The CCCS counseling program provides money-management techniques, debt payment plans, and educational programs. There is no charge for counseling advice. However, offices in some states do make a small charge if a client asks the CCCS to handle a debt-repayment plan. It's wise to ask about fees before you request any services.
Some Advice
Money problems often occur because of the “impulse buying” of fancy items on credit without considering whether payments can be made after paying for monthly basic needs. All money problems are not caused by mismanagement. Unexpected hospital expenses, sudden sickness, or loss of a job may create a need for financial counseling.

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

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

Many credit unions, family service organizations, and religious organizations provide similar credit counseling services. Whether you use CCCS, a family service credit counselor, or any type of counseling service, always ask in advance about fees. If you’re already seeking credit help, you don’t need any extra, unforeseen bills to pay, so be careful.

How To Reach Them:
Look in your local phone book for the Consumer Credit Counseling Service or Credit Union League, or contact your local consumer office or financial institution. Also, local credit unions will provide information and referral. Check to see if your employer, church, synagogue, or civic organization has a credit union, or contact the Credit Union National Association, P.O. Box 451, Madison, Wisconsin 53701.

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

How To Reach Them:

Automobile, Furniture, and Major Appliances
Consumer Action Panels

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

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

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

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

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

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

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

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

Homeowner Protection Programs

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

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

Your qualified HOW builder will give you the following protections:
• For 10 years your home is protected against major structural defects. (This is the builder’s obligation for the first two years. The next eight years are covered by a national insurance plan.)
• During the first year your builder guarantees that materials and workmanship meet HOW’s Approved Standards.
• During the second year your HOW builder continues to be responsible for the wiring, piping and duct work.
• And, during these first two years, the national insurance coverage provided through HOW assumes the builder’s responsibilities to you, if for any reason, the builder cannot or will not meet the warranty’s obligations.

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

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

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

Securities Exchanges and Associations

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

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

How To Reach Them: Correspondence or other documents from a broker will often indicate the exchanges of which it is a member. If not, ask the broker or check with the SEC. (See “INVESTMENTS AND BUSINESS OPPORTUNITIES” in SECTION II.)
Introduction

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

### Section II

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

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

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

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

<table>
<thead>
<tr>
<th>Advertising</th>
<th>Banking and Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing and Fabrics</td>
<td>Drugs</td>
</tr>
<tr>
<td>Funerals</td>
<td>Housing</td>
</tr>
<tr>
<td>Investments</td>
<td>Mail Orders</td>
</tr>
<tr>
<td>Motor Vehicles</td>
<td>Transportation</td>
</tr>
<tr>
<td>Warranties</td>
<td></td>
</tr>
</tbody>
</table>

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

This symbol means that an agency provides consumer information.
Action

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

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

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

NCSL offers free training programs, regular materials, and technical assistance to service-learning and student volunteer programs in high schools and colleges throughout the U.S. There are approximately 750,000 students in community service programs sponsored by their schools.

Consumer affairs projects range from a holding service to presenting consumer problems on local television.

Advertising

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

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

Contact: Office of the Secretary
Federal Trade Commission
Washington, D.C. 20580
(202) 523-5088

Unavailable Advertised Specials: Consumer Tips

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

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

Alcohol

Alcoholism and Alcohol Abuse

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

Contact: Director
National Clearinghouse for Alcohol Information
Department of Health, Education, and Welfare
P.O. Box 2345
Rockville, Maryland 20852
(301) 486-2600

Animals/Pets

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

Contact: Director
National Clearinghouse for Animal Information
Department of Health, Education, and Welfare
P.O. Box 2345
Rockville, Maryland 20852
(301) 486-2600

Antitrust

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

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

Animal Health

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

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

Appliances

General

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

Energy Efficiency

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

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

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

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

Banking and Credit Commercial Banks

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

Federally Chartered Banks

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

Contact: Director Office of Community Affairs Washington, D.C. 20560 (202) 389-4427

Savings and Loan Associations

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

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

Credit Unions

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

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

Contact: Director Office of Consumer Affairs and Civil Rights Federal Deposit Insurance Corporation Washington, D.C. 20242 (202) 385-4427

An explanation of the symbols used in this section can be found on page 11.
record. This law lets you review the information contained in the report and, if there is a mistake, lets you challenge the information.

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

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

**How much does credit cost?** Truth-in-Lending requires creditors to give you certain basic information to help you make credit decisions. This information includes the annual percentage rate (APR), the total cost of credit, and any other fees; the APR is the interest rate on the loan.

**Business**

**Business-Consumer Relations**

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

**Contact:**

Office of Consumer Affairs
Department of Commerce
Washington, D.C. 20230
(202) 377-3176

**Small Business-Government Relations**

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

**Contact:**

Chief
Office of Public Information
Administration for Children, Youth, and Families
Department of Health, Education, and Welfare
Washington, D.C. 20210
(202) 755-7724

**Runaway**

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

**Contact:**

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

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

**Contact:**

800-321-6946
800-392-3352 (In Texas)
800-231-6762 (In Alaska, Hawaii)

**Children, Youth and Families**

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

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

**Contact:**

Director
Office of Advocacy Programs
Small Business Administration
1441 11th Street, NW
Washington, D.C. 20416
(202) 653-6675

**Content Labeling**

The Federal Trade Commission (FTC) requires content labels to be attached to wool, fur, textile, and down products. They assist businesses in understanding Federal regulations that may affect them and respond to questions or complaints a business may have regarding government action.

**Contact:**

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

**Clothing and Fabrics**

**Care Labeling**

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

Under this law, all textile wearing apparel (except hats, gloves, and shoes) must have care labels. Also covered are draperies, curtains, slipcovers, upholstery, furniture, carpets and rugs. Excluded from the rule are leather, suede, fur, plastic, or most vinyl garments or fabrics.

**Contact:**

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

An explanation of the symbols used in this section can be found on page 11.
sleepwear, and general wearing apparel. CPSC also ensures that clothes will not be cancer causing or in any other way be harmful to health.

Contact:
Director
Office of Communications
Consumer Product Safety Commission
Washington, D.C. 20207
600-638-6326
600-638-6333 (In Maryland)
800-638-6333 (In Puerto Rico, Virgin Islands, Alaska, Hawaii)

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

Communications

The Federal Communications Commission (FCC) is the agency charged with regulating radio, television, wire, cable and satellite communications. FCC rules require that radio and television stations be responsive to the needs of consumers in the communities they serve; that their broadcasts present both sides of a controversial issue; and that misleading advertisements are not aired. The FCC does not regulate program content.

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

FCC regulates and licenses other two-way radio services for marine and aviation safety, police and fire, business radio and CB service. You may call the following telephone numbers for questions concerning communications services:

Applications, Bulletins, and Forms
Request forms (202) 632-7272
FCC Regional Offices also distribute forms upon request. See page 51 for a list of these offices.

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

Cable Television
Certificates of compliance (202) 632-7490
Complaints/general information (202) 632-0703
Rulemaking proceedings (202) 632-6468

Citizen and Amateur Radio
Status of application—citizens (717) 334-9167
Status of application—amateur (717) 334-7631

Examinations (Amateur and Radio-Telephone Operator Permit)
Washington, D.C. area (301) 436-7590
Other areas: FCC Regional Offices

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

Legal Assistance
(202) 632-7000

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

Common Carrier

Telephone and telegraph (Complaints and general information) (202) 632-7553
Interconnect (Personally owned telephones) (202) 632-6440
Rates (202) 632-5550
Rulemaking proceedings (202) 632-9042

Press Information
(202) 632-7260

Public Information
(202) 632-7000

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

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

A petition was filed with the FCC on December 6, 1974, asking that the FCC "freeze" applications by religious institutions for TV or FM channels that are reserved for educational stations. The FCC routinely assigned it a rule-making number—RM 2463. On August 1, 1975, the FCC unanimously denied this petition, declaring that the First Amendment requires government agencies to take a neutral stance toward religious activity.

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

The FCC is not trying to take religious broadcasting off the air. In fact, the FCC is prohibited by law from ruling on the content of broadcast programming—religious or otherwise. The FCC needs consumer help to spread the word that there is not a petition to ban religious programming.

Consumer Affairs

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

Contact:
Director
Consumer Information
U.S. Office of Consumer Affairs
621 Reporters Building
Washington, D.C. 20201
(202) 736-8930

Religious Broadcasting and the FCC

The Consumer Information Center (CIC) distributes Federal consumer publications and works with and encourages other Federal agencies to develop consumer information. CIC publishes the free Consumer Information Catalog, a listing of more than 200 selected Federal consumer publications, and provides information to consumers about issues pending before other Federal agencies.

Contact:
Director
Consumer Information
U.S. Office of Consumer Affairs
621 Reporters Building
Washington, D.C. 20201
(202) 736-8930

Consumer Information

The Consumer Information Center (CIC) distributes Federal consumer publications and works with and encourages other Federal agencies to develop consumer information. CIC publishes the free Consumer Information Catalog, a listing of more than 200 selected Federal consumer publications, and provides information to consumers about issues pending before other Federal agencies.

Contact:
Director
Consumer Information
U.S. Office of Consumer Affairs
621 Reporters Building
Washington, D.C. 20201
(202) 736-8930

Consumer Deputy Program

The Consumer Product Safety Commission has a Consumer Deputy Program where unpaid volunteers conduct surveys or check specific products to see if they comply with regulations. These surveys encourage removal of banned or non-complying products from retail stores and make retailers and consumers aware of Federal regulation of these products. In one study, when engineers and householders declare a product non-compliant, the dealer guarantees compliance with regulations, requiring the use of child-resistant packaging of oral prescription drugs.

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

Consumers' Education

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

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

Copyrights, Patents and Trademarks

Copyrights

The Copyright Office of the Library of Congress registers and records all copyrights. A copyright is a grant given by the United States Government to authors extending them exclusive rights to do or to authorize the reproduction, distribution, performance, or display of a copyrighted work. In general, a copyright of a work created after January 1, 1978, lasts for the life of the author and for 50 years after the author's death. A copyright is in no way indicative of government approval of the quality or contents of the work. The Copyright Office provides information on copyright law, getting a copyright and registration procedures. Copyright records may be obtained for a fee. However, visitors may use the Copyright Card Catalog and other records free of charge.
Trademarks
The Patent and Trademark Office administers the Federal trademark registration statute. A trademark is a distinctive emblem or motto which a manufacturer places on a product so that it may be identified as a product of that manufacturer. Each certificate of registration for a trademark remains in force for 20 years. A trademark is in no way indicative of government approval of the quality or contents of the product. The trademark statute was enacted to protect business investments and help avoid consumer deception or confusion. The Office registers marks used in commerce, subject to Federal regulation. The trademark search files contain information on over 400,000 registered marks.

Contact: Commissioner of Patents and Trademarks
2021 Jefferson Davis Highway
Arlington, Virginia 22202
(703) 557-3080
(Actual Location)

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

Contact: Office of the Secretary
202-358-1800

Drugs
Drug Abuse
The Alcohol, Drug Abuse, and Mental Health Administration (ADAMHA) develops and coordinates Federal programs for the prevention, control and treatment of narcotic addiction and drug abuse and the rehabilitation of affected individuals. The National Institute on Drug Abuse, a division of ADAMHA, maintains a clearhouse of information on all aspects of drug abuse and treatment programs.

Contact: Director
Office of Communications
301-433-3170

Door-to-door Sales
The Federal Trade Commission (FTC) has a regulation that requires a "cooling off" period for door-to-door sales. This rule requires that the salesperson inform the customer of their right to cancel the contract, (2) give customers two copies of the cancellation form, and (3) give customers a dated receipt or contract that shows the name and address of the seller.

You should consider canceling the purchase if you or she must sign and date one copy of the form and mail it to the address given for cancellation any time before midnight of the third business day after the contract date. This rule not only includes sales made at home, but also sales agreements made anywhere other than the seller's normal place of business, such as "parties" hosted in homes, and sales made in rental hotel rooms. It does not cover sales made totally by mail or phone; under $25.00; for real estate, insurance or securities; or for emergency home repairs.

Contact: Office of the Secretary
202-358-1800

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

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

Consumer Product Safety Commission
Washington, D.C. 20207
800-638-2378
800-492-8363
960-638-4333 (In Puerto Rico, Virgin Islands, Alaska, and Hawaii)

Drugs: Consumer Tips
Bringing Down the Cost of Prescription Drugs

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

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

Protect Children From Accidental Poisoning

• Avoid taking medicines in your child's presence. The child may learn to imitate your action.
• Store internal medicines away from other household substances. Properly re-seal the cap and keep the product in the original container. Never put medicine in a cup or other bottle.
• Keep the telephone number of the nearest doctor, poison control center and hospital in a handy place.

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

- Be sure to ask your doctor about the possible side effects of any prescribed drug. Remember that alcohol, some foods and other drugs can boost or suppress the effectiveness of the prescribed drug.
- Be sure to read all drug labels and patient-package inserts carefully and pay close attention to warning labels.

Economy

Cost of Living, Employment/Unemployment

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

The CPI number itself shows how much prices have changed since 1983. At that time, all selected goods and services had an index number of 100. Today, if a certain item has a CPI index number of 110, it would mean the price has increased 11% since 1983. BLS also publishes estimated family budgets for the U.S. and different cities and estimates future demand for certain occupations. Employment and unemployment data are also included.

Contact:
Section of Inquiries and Correspondence
Bureau of Labor Statistics
Department of Labor
Washington, D.C. 20212
(202) 623-1533

Education

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

General

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

Contact:
Director
Office of Public Affairs
Office of Education
Washington, D.C. 20202
(202) 257-8535

Discrimination

The Office of Civil Rights in the Department of Health, Education and Welfare enforces Title IX of the Education Amendments which prohibit sex discrimination in Federally funded educational activities.

Contact:
Director
Office of Civil Rights
Department of Health, Education and Welfare
Washington, D.C. 20201
(202) 254-6671

Education Grants and Loans

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

Contact:
Director
Office of Public Affairs
Office of Education
Department of Health, Education and Welfare
Washington, D.C. 20202
(202) 257-4270

Handicapped

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

Contact:
Director
Bureau of Education for the Handicapped
Department of Health, Education and Welfare
Washington, D.C. 20201
(202) 254-9815

Privacy

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

Contact:
Director
Office of Elementary and Secondary Education
Washington, D.C. 20020
(202) 456-6757

Unemployed/Job Training

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

Contact:
Director
Employment and Training Administration
Department of Labor
Washington, D.C. 20221
(202) 576-6960 (General Information)

Women

The Women’s Bureau in the Department of Labor offers information and advisory and technical assistance on...
the Agency's decision-making processes. The Agency is highly decentralized. EPA's 10 regional offices work closely with state agencies to implement environmental laws.

The Agency's goal is to achieve a compatible balance between human activities and the natural systems which support and nurture life. Following are addresses and phone numbers for frequently contacted offices:

**Consumer Complaints**

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

**Pesticide Storage**

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

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

**Fuel Economy**

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


**Pesticides for Home Use**

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

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

**Illegal Dumping of Wastes**

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

**Bottled Water**

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

Office of Toxic Substances (TS-739) Environmental Protection Agency Washington, D.C. 20460 (202) 544-8686

(202) 554-1404 (In Washington, D.C.)

**Asbestos Materials Used in Some Schools**

Some schools, older ones in particular, had asbestos used in their construction. When this asbestos or its protective covering deteriorates, particles are released into the air. EPA has information about a program to identify these schools and assist communities in remediating the problem.

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

**Federal Regulations**

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

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

Chicago, Illinois (312) 660-0864

Los Angeles, California (213) 688-6894

**Notices of Proposed and New Federal Regulations**

The Federal Register is a fine-day-a-week publication to tell the public about proposed and new government regulations. It includes Presidential proclamations, Executive Orders and other Presidential documents. The Federal Register is available through government depository libraries or may be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 for $7.50 copy, $5.00 monthly/$50.00 year.

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

Safety and Quality—General

The Food and Drug Administration (FDA) assures that all food and food additives, other than meat and poultry or those containing meat and poultry, are safe, pure, and wholesome, and honestly and informatively packaged and labeled. If you find unsanitary, contaminated, or mislabeled foods, contact the FDA.

To avoid lavish, expensive funerals, funeral directors, morticians and embalmers are all regulated by state licensing boards. For a description of licensing boards, see SECTION I. These boards are primarily concerned with procedural competence than with business practices. Local and state consumer offices can direct consumers to the correct licensing boards.

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

Meat and Poultry

The Food Safety and Quality Service (FSQS) of the U.S. Department of Agriculture (USDA) assures that meat and poultry—and products made from them—are safe, wholesome and truthfully labeled. In packing, housing and processing plants, FSQS inspects meat and poultry products for sanitation, accurate labeling, and proper use of food additives. FSQS also monitors meat and poultry to detect potentially hazardous residues above the levels set by FDA.

If you find unsanitary, contaminated, or mislabeled foods, contact the FDA.

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

Meat and Poultry

The Food Safety and Quality Service (FSQS) of the U.S. Department of Agriculture (USDA) assures that meat and poultry—and products made from them—are safe, wholesome and truthfully labeled. In packing, housing and processing plants, FSQS inspects meat and poultry products for sanitation, accurate labeling, and proper use of food additives. FSQS also monitors meat and poultry to detect potentially hazardous residues above the levels set by FDA.

Inspection and Grading

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

Contact: Inspection and Safety Division National Marine Fisheries Service Department of Commerce Washington, D.C. 20235 (202) 634-7946

Inspector and Grading

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

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

The grading staff does not investigate complaints on fresh or processed fruits and vegetables, but recommends contacting the Food and Drug Administration (See: FSQS). Check with the State Extension Service located at the state land-grant university for information. The Multi-billion-dollar funeral industry may soon be regulated by the Federal Trade Commission (FTC). Presently, funeral directors, morticians and embalmers are all regulated by state licensing boards. For a description of licensing boards, see SECTION I. These boards are primarily concerned with procedural competence than with business practices. Local and state consumer offices can direct consumers to the correct licensing boards. The FTC, concerned about business practices, conducted a long investigation which showed that many people were sold more funeral services than needed at prices they couldn't afford. The FTC rules will require funeral directors to: (1) give consumers an itemized bill for all goods and services, (2) list the complete line of caskets and prices of each, and (3) disclose other important information about the goods and services.

An explanation of the symbols used in this section can be found on page 11 of the Federal Register.
funeral homes providing basic services at reasonable prices. The one-time fee to join ranges from $5.00 to $25.00. For a listing of these societies and additional details, contact the Continental Association of Funeral and Memorial Societies, 1828 L Street, N.W., Washington, D.C. 20036. Remember that funeral services are a separate purchase from burial (cemetery) plots.

The Social Security Administration (SSA) will pay $255.00 for memorial/funeral services or for a burial plot for those with an insured earnings record. (One does not have to be receiving Social Security benefits at time of death for survivors to receive payment. Check with SSA for further information. Payment is made to a funeral director or other person involved with the arrangements. For more information contact the local Social Security office found in the phone book white pages of death for survivors to receive). Ranges from 101x523.

Handicapped General

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

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

Health Care General

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

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

Complaints and Information About Doctors, Dentists, Hospitals

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

Medicare

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

Contact: Director Office of Public Affairs Public Health Service

Medicaid

Medicaid is a public assistance program financed by Federal, state and local governments. Generally, low income people who are 65 or older, blind, disabled or are members of families with dependent children, are eligible. Each state designs its own program based on Federal guidelines. With the exception of Arizona, all states, as well as the District of Columbia, Puerto Rico, the Virgin Islands and Guam, have Medicaid programs.

Contact: Local Welfare Office or State Medicaid Office or Director Consumer Affairs Staff Health Care Financing Administration Department of Health, Education and Welfare Washington, D.C. 20201 (202) 245-0734

Second Opinions for Non-Emergency Surgery

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

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

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

Contact: (800) 638-6833

Handicapped Clearancing House

The Alcohol, Drug Abuse, and Mental Health Administration (ADAMHA) develops and coordinates Federal programs for the prevention, control and treatment of mental illness. The National Institute of Mental Health (NIMH), a division of ADAMHA, maintains a mental health information clearinghouse, NIMH has publications available on such subjects as parenthood, coping with stress and guilt, and learning disabilities such as dyslexia.

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

Health Research

The National Institutes of Health (NIH) conduct and support research on the causes, prevention and cure of diseases. Some of the major components of NIH are the National Cancer Institute; National Heart, Lung and Blood Institute; National Eye Institute; National Institute on Aging; and National Institute of Arthritis, Metabolism, and Digestive Diseases. Each of the Institutes has wealth of information, in both technical and non-technical language, available to the public.

Contact: Director Division of Public Information National Institutes of Health 8000 Rockville Pike Bethesda, Maryland 20014 (301) 496-5767

Handicapped Clearancing House

The Center for Disease Control (CDC) provides leadership and direction in the prevention and control of disease and other preventable conditions. CDC has a general information packet available with leaflets on symptoms, diagnosis, treatment and prevention of various diseases and conditions such as malaria, tetanus and mumps. Other technical information on lab procedures, immunizations, etc., are available upon specific request.

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

Health Maintenance Organizations

The Office of Health Maintenance Organizations, a division of the Public Health Service, promotes the development of Health Maintenance Organizations (HMOs). Membership in these health plans can be obtained through employment groups where a choice is offered between traditional group health plans and HMOs. HMOs differ from traditional group health insurance by actually providing the service rather than only paying medical bills.
HMOs provide a complete range of health benefits, including preventive care, regular checkups, office visits, and full hospitalization. HMOs hold down hospital costs by reducing the number of days their members spend in hospitals to less than half the national average. This record is achieved through extensive use of outpatient services and educational and preventive programs.

Contact:
Director
Division of Program Promotion
The Office of Health
Maintenance Organizations
Department of Health, Education and Welfare
10420 Parklawn Drive
Rockville, Maryland 20857
800-428-6565
(301) 443-2300 (In Maryland)

Hearing Aids
The Food and Drug Administration (FDA) regulates part of the hearing aid industry. FDA requires that hearing aids be clearly and permanently marked with the manufacturer’s name, the name of the model, a serial number, the year it was made, and a “6” symbol to show the positive connection for battery insertion. FDA also requires people buying hearing aids to have a hearing test before purchase, although people over 18 may waive this test.

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

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

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

Buying Hearing Aids: Consumer Tips

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

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

Some of these programs are described below. For further information on these and other programs, or to register a complaint about any service or program provided by HUD, it is best to write directly to a HUD office located on page 50. (Also see Homeowner Protection Programs described in SECTION 1, page 9.)

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

Discrimination
The Fair Housing and Equal Opportunity Office at the Department of Housing and Urban Development (HUD) is responsible for administering the Civil Rights Act of 1968 that prohibits discrimination in housing, employment and business opportunities. In particular, HUD enforces the Act’s regulations that no one can be denied housing because of race, color, religion, sex, age, or national origin. Types of housing discrimination often investigated by HUD officials are:
- Housing conditions, including safety and sanitation, must be suitable for human beings. (Also see Homeowner Protection Programs described in SECTION 1, page 9.)
- Some HUD regulations require the borrower to deposit taxes and insurance payments for more than 12 months.

Contact:
Director
Federal Housing Administration
Division of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6860

Federal Housing Administration Loans
The Federal Housing Administration (FHA), a part of the Department of Housing and Urban Development (HUD), offers a wide variety of mortgage insurance programs to help provide housing needs of millions of lower- and middle-income Americans. The most widely known program is the one that provides mortgage insurance for one-to-four family homes. Under this program, FHA insures private financial institutions, like a bank or savings and loan, against any loss. As a result, financial institutions are more willing to make mortgage loans, thus helping to assure an adequate supply of mortgage money. FHA itself does not make loan money; it insures the mortgage.

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

To be eligible for an FHA-insured loan, you must have enough money to make a down payment equal to three percent of the first $25,000 of the house’s value and five percent of the value over $25,000, as well as clos­ ing costs. Also, you must have a satis­ factory credit rating and be able to handle the monthly mortgage payments.

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

An explanation of the symbols used in this section can be found on page 11.
Many consumer offices and local housing authorities have tenants' guides which list tenant rights and responsibilities. If available, pick one up and study it before signing a lease.

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

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

• Review a contract carefully before signing.

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

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

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

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

Other points:

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

• Check with your local Better Business Bureau or consumer affairs office (see SECTION III) to see if there have been complaints about your mobile home firm. Also, ask the firm to transport and set up your home for you. Check them out.

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

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

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

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

Contact: Assistant Commissioner Information Services Division Immigration and Naturalization Service Department of Justice 425 Eye Street, N.W. Washington, D.C. 20536 (202) 633-2989

Flooding
The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program which enables individuals to purchase insurance to protect property owners in participating flood-prone communities. Buildings and their contents are eligible for insurance under the program.


Flood Insurance
Insurance regulation is handled almost entirely at the state level; the federal level is limited to the following programs:

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


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


Investments and Business Opportunities
Commodity Futures Trading Commission
The Commodity Futures Trading Commission (CFTC) regulates trading in commodity futures and certain other transactions such as options, commodity swaps, physically settled leveraged and deferred deliveries that call for future delivery of a commodity. It does not regulate regular transactions in commodities. CFTC's regulatory authority applies to transactions both on and off of U.S. commodity exchanges. Commodities for which contracts are traded fall into three general categories—farm products such as wheat, metals such as gold, and financial instruments such as U.S. Treasury bills. Contracts traded on domestic exchanges must be approved by the CFTC, and in general all persons and firms who trade contracts for others, or who provide trading advice, must register with the Commission.

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

Contact: Office of Public Information Commodity Futures Trading Commission 2303 K Street, N.W. Washington, D.C. 20581 (202) 424-8833

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

Contact: Office of the Secretary Federal Trade Commission Washington, D.C. 20580 (202) 523-3000

Business Management Assistance
The Industry and Trade Administration (ITA) of the Department of Commerce provides information and services for current and new businesses.

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

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

Stocks and Bonds

The securities laws administered by the Securities and Exchange Commission (SEC) protect investors by preventing fraud in the buying and selling of securities. Corporations under the SEC's jurisdiction must disclose in full information about their business operations and financial condition. The SEC receives and processes complaints and inquiries from investors and recommends remedial action. SEC's Office of Consumer Affairs issues a periodic newsletter which it distributes to more than 100,000 persons. The newsletter is available upon request. (Also see: Business Services and Consumer Affairs, page 55.)

Investments: Consumer Tips

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

Low-Income Consumers

Low-income consumers often lack mobility, the cash to make quantity purchases, and credit to buy quality products. Suburban, rural, elderly, and handicapped consumers should complete a Consumer Service Card which is available from letter carriers and post offices.

Mail Service

The Consumer Advocate at the U.S. Postal Service (USPS) offers informal counseling and consumer information to help individuals resolve mail problems. (See: Consumer Services, page 46.)

Mail Fraud and Misrepresentation

The Inspection Service, headed by the Chief Postal Inspector, is the law enforcement and audit arm of the Postal Service. It performs regulatory, investigative, law enforcement and audit functions. It is responsible for investigating complaints and other evidence of violations of Federal statutes relating to the Postal Service. Mail fraud, false mail order advertising, and unsatisfactory mail order transactions are regulated by the Inspection Service's jurisdiction. Some examples include: chain letters; work-at-home schemes; pyramid sales promotions; exaggerated cosmetic, diet, medical, and energy saving products; misused credit cards; coupon redemptions; false billing; and fraudulent schemes.

Mail Orders

The Federal Trade Commission (FTC) has a rule requiring mail order merchants to be financially able to perform contracts. (Also see: Consumer Services, page 46.)

Unordered Merchandise

It is a violation of the Federal Trade Commission Act to send unordered merchandise through the mail unless it is (1) a free sample and marked as such, or (2) merchandise sent by a charitable organization asking for a contribution. By statute, consumers may treat unordered merchandise as a gift and do not have to pay for it. Persons sending unordered merchandise through the mail are prohibited from demanding payment. Moreover, billing for unordered merchandise may constitute mail fraud or misrepresentation.

Contact: Local Postmaster

Mail Orders

The Postal Service provides services to help consumers protect their mail from theft or misdirected to the wrong address. (Also see: Consumer Services, page 46.)

Consumer Advocate

The Postal Service has an office in most cities, staffed by consumer service representatives, to help consumers resolve problems. (Also see: Consumer Services, page 46.)

Contact: Local Postmaster

Mail Fraud and Misrepresentation

The Federal Trade Commission (FTC) has a rule requiring mail order merchants to be financially able to perform contracts. (Also see: Consumer Services, page 46.)

Unordered Merchandise

It is a violation of the Federal Trade Commission Act to send unordered merchandise through the mail unless it is (1) a free sample and marked as such, or (2) merchandise sent by a charitable organization asking for a contribution. By statute, consumers may treat unordered merchandise as a gift and do not have to pay for it. Persons sending unordered merchandise through the mail are prohibited from demanding payment. Moreover, billing for unordered merchandise may constitute mail fraud or misrepresentation. Under law, the Postal Service can declare the receipt of unordered merchandise as a gift. However, the de-
be "eroticly arousing or sexually
suggestive." Form 2150, Notice for
ProNolitory Order Against Sender of
Pandering Advertisement in the Mail, also
available locally, may be used for this
purpose.

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

Contact:
Office Director
and Services
Washington, D.C. 20260
(202) 254-5614

Postal Rate Commission
Washington, D.C. 20268
(202) 254-5614

Information on Current Mail
Classification
Contact:
Office of Mail Classification
Postal Service
Washington, D.C. 20260
(202) 254-4414

information on small post office
Closings or Consolidations
Contact:
Delivery Services Department
Postal Service
Washington, D.C. 20260
(202) 254-5714

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

• Comparison shop. Find out if the
merchandise is available from another
mail order source. If so, is the cost
the same or maybe even less?
• Check the advertising claims. Are
they too good to be true? Reliable firms
do not overpromise. Check the de-
scription of the product carefully and,
if you send for it, keep a copy of the ad or
catalog from which you ordered.
• Find out if there is a warranty. Read
it carefully. Does it offer your
money back if you're not satisfied?
• Check the time limit on delivery. If
none is stated, the maximum length of
time the Federal Trade Commission
(FTC) says all you have to wait is 30
days.
• Ask the company for a more de-
tailed description of the product or its
guarantee if you have any doubts
about either.

When You Order
Merchandise by Mail

• Make sure your name and address
are clearly marked on the order form. If
you are ordering a gift, make doubly
sure that the name and address of the
person receiving the order are included
and legible.
• Keep a copy of your order form and
any letters you send to the company.
Make sure you have the company's
correct address for future reference.
• Never send cash. Pay by check or
money order so you have a record that
you've paid. Be sure to include any
extra charges, shipping, handling, and
taxes.
• Check the order immediately when
you receive it. Make sure it is what you
wanted and ordered. If not, notify the
company (it is best to do so in writing
and keep a copy of your letter) and return
the merchandise by certified mail for a refund or exchange.

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

Maps
The National Cartographic Informa-
tion Center (NCIC) provides a national
information service on maps, charts,
airplanes and space photographs, geo-
detic control and other cartographic
data.
NCIC has information on data avail-
able, where to get it and how to place
orders.

Contact:
National Cartographic
Information Center
Geological Survey
(202) 860-6045

Metrification
The U.S. Metric Board was created by
Congress to plan and coordinate
voluntary conversion to the metric
system.
The Board is an independent agency
which monitors metric conversion
activities to protect buyers and sellers
of metric products. Primary emphasis
is on the rights and interests of
consumers.

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

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

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

Safetv and Recalls
The National Highway Traffic Safetv
Administration (NHTSA) works to
reduce highway deaths, injuries, and
property losses by writing and en-
forcing Federal Motor Vehicle Safety
Standards (FMVSS) for vehicles and
vehicle equipment, such as tires. NHTSA investigates reports of safety-
related defects and substantial equip-
ment failures and enforces laws
requiring the recall and remedy.
Recalls may be done voluntarily
by a manufacturer when a company
considers a problem serious enough
to pose a safety threat to the vehicle.
Recalls can also be ordered when
NHTSA determines a vehicle or its
equipment has a safety-related defect,
fails to comply with FMVSS, and the
pro-
tem is common to a group of vehicles
or items of equipment of the same
make, model and year.

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

NHTSA receives over 80,000 vehi-
cle complaints each year. While
NHTSA tries to help every consumer,
it cannot investigate each complaint.

Before a formal investigation or re-
call is ordered, there must be evi-
dence that the reported problem poses
a safety risk and is a problem common
to a group of vehicles or items of
equipment.

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

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

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

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

The Environmental Protection
Agency (EPA) establishes and moni-
tors pollution requirements, tests auto-
mobiles for gas mileage performance
and publishes a booklet which lists
EPA mileage figures.

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

Contact:
Consumer Affairs Section
National Highway Traffic Safety
Administration
Washington, D.C. 20530
202-523-4768

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

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

The Pension Benefit Guaranty Corporation (PBGC) guarantees basic retirement benefits to participants in private pension plans. Approximately 33 million workers and retirees are in pension plans that are, up to legal limits, insured by PBGC. If an insured plan should end its operations without enough money to pay the benefits guaranteed by PBGC, this agency assures that each participant receives the entitled amount. PBGC has booklets for consumers explaining the guarantee program and publications on program guidelines for plan administrators. PBGC also offers a pamphlet for consumers who are considering Individual Retirement Accounts (IRAs).

Moving/Movers

The Interstate Commerce Commission (ICC) regulates interstate moves and dividend payments. In-state moves are usually regulated by a state or local public service commission.

For interstate moves—from one state to another—consumers may look to the ICC for assistance. To evaluate a mover before using its services, the Commission requires that, on request, consumers be given copies of carrier performance reports. In addition, movers are required to provide each consumer with an ICC booklet explaining the consumer’s rights and obligations on: signing papers, estimates, weighing of shipments, payment for the move, and filing claims.

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

Contact:
Consumer Assistance Office
Interstate Commerce Commission
Washington, D.C. 20234
800-424-3912

PBGC Field Office
Federal Building
Room 4033
300 North Los Angeles Street
Los Angeles, California 90012
(213) 688-6428

Pensions and Tax Laws

The Internal Revenue Service (IRS) has responsibility for interpreting and administering the federal tax laws relat­ed to the qualification and operation of employee benefit plans and trusts maintained by employers and individ­uals. This includes pension, annuity, profit-sharing, stock bonus and bond purchase plans as well as Individual Retirement Accounts (IRAs). The IRS has jurisdiction over the participation, vesting and funding standards applicable to such plans, the computation of benefits, and the orderly transfer of their interests in them and the deductibility of employer contributions. For information and assistance contact one of the 58 IRS district offices.

Contact:
Director
Consumer Assistance Office
Interstate Commerce Commission
Washington, D.C. 20234
800-424-3912

Pensions and Privacy

Do you believe that government files about you contain improper information? Do you believe the Federal Gov­ernment has released information of you to others? The Privacy Act of 1974 regulates the collection, maintenance, use and disclosure of personal information in government files. It requires disclosure of agency records, allows individuals to see their files and sets up a way to correct errors. It also prohibits disclo­sure of information on identifiable individuals except for certain pur­poses. There are civil and criminal penalties for a violation. The Act does not apply to the private sector except for government contract workers. (Also see EDUCATION and BANKING AND CREDIT.)

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

Product Safety

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

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

By law, a manufacturer learning about a defect must notify CPSC. If necessary, CPSC issues a recall. Most recalls are voluntary, with manufacturers offering either repair, replacement or refund. Occasionally, CPSC takes a manufacturer to court to obtain a recall. CPSC has a toll-free hotline to take reports from consumers about product safety hazards and provide information on product recalls. The Commission provides sample copies of approxi­mately 200 fact sheets, pamphlets, and curriculum materials—as well as films and slides—for most products used in and around the home. These consumer information/education ma­terials cover fire safety, electrical safety, playground safety, toy safety, recreation equipment safety, power equipment safety, and household structure safety. (Also see: CONSUMER DEPENDENCY.)

Contact:
Director
Office of Communications and Consumer Product Safety Commission
Washington, D.C. 20207
800-638-6325
800-492-8383 (In Maryland)
800-638-8333 (In Puerto Rico, Virgin Islands, Alaska, Hawaii)

Rural Development

The Farmers Home Administration (FmHA) within the U.S. Department of Agriculture provides credit for those in rural America who are unable to get credit from other sources at reasonable rates and terms. FmHA operates a number of loan programs including, but not limited to, Home Project Loans, Rural Housing Loans, Emergency Loans, and Soil Conservation Loans.

Applications for loans are made at the agency’s 1,825 local county offices, generally located in county seat­towns.
Social Security

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

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

Taxes

The Internal Revenue Service (IRS) administers and enforces most tax laws. It provides taxpayer services and education, determines assessments and collects taxes. The IRS has 58 district offices which provide tax assistance by toll-free telephone. Toll-free numbers are listed in IRS tax packages and in public telephone directories. Taxpayers may also use the toll-free network to clarify bills and notices, and to contact the Problem Resolution Officer for problems and complaints unresolved through normal channels.

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

Transportation General

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

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

Contact: Chief Division of Consumer Affairs, S-63

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

Air Routes and Service

The Civil Aeronautics Board (CAB) regulates airline fares and routes as well as the basics of passenger rights and airline responsibilities. The CAB's Bureau of Consumer Protection handles complaints against airlines and investigates suspected violations of the Board's regulations. CAB encourages airlines to compete vigorously for passengers. As a result, consumers usually have a choice of many discount fare plans and types of services. The Board also works to make sure passengers are adequately protected when dealing with airlines.

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

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

Air Safety

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

Contact: Public Information Center Federal Aviation Administration APA-430 Department of Transportation Washington, D.C. 20591 (202) 426-8058 or Chief Community and Consumer Liaison Division Federal Aviation Administration APA-100 Department of Transportation Washington, D.C. 20591 (202) 426-1960

Maritime

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

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

Contact: Office of Public and International Affairs Coast Guard (G-A/83) Department of Transportation Washington, D.C. 20593 (202) 426-2267

Ships

The Federal Maritime Commission (FMC) is an independent agency responsible for the regulation of U.S. ocean commerce. Among other duties the FMC assures that shipowners have the required insurance to pay cargo and passengers for personal injury or death, and informally assists and counsels parties who have complaints about companies or service. The Commission also assists consumers with problems involving goods transported by water and provides advice to consumers of appropriate future action.

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

Bus and Rail Rapid Transit

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

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

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

Train Travel Amtrak

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

Amtrak wants to discontinue routes and services because of losses, it must follow the steps required by the Department of Transportation and Congress. This includes submitting plans to the governor of each affected State, wishing to preserve services which may be notified when the property in which they are interested becomes available. To obtain mail list applic- ations, contact the General Services Administration's Federal Information Center (FIC) nearest you. A listing of FICs is found on the inside back cover.

Surplus Government Property

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

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

An explanation of the symbols used can be found on page 11.
For consumer problems, contact a local Amtrak consumer relations office listed in the phone directory under Amtrak.

Contact:
Amtrak
Office of Consumer Relations
P.O. Box 2709
Washington, D.C. 20013
(202) 385-2123

Privately Run Passenger Train Service

The Interstate Commerce Commission (ICC) regulates non-Amtrak passenger railroad lines to ensure that consumers have adequate transport services. The Department of Transportation and the Federal Railroad Administration work with the ICC to conduct research and set safety guidelines by applying the Interstate Commerce Act.

Contact:
Department of Transportation
Office of Consumer Relations
1425 K Street, N.W.
Washington, D.C. 20590
(202) 385-8170

Railroads

The Federal Railroad Administration (FRA) promotes the conservation and wise use of railroads and land resources. The agency ensures that railroads operate in the best interest of the public.

Contact:
Consumer Assistance Office
Interstate Commerce Commission
Washington, D.C. 20423
(202) 224-9312
(202) 275-7805 (In Washington, D.C.)

Transportation: Consumer Tips on Air Travel

Comparison shopping for air fares can lead to real savings, because airlines no longer charge identical prices. Call each airline that flies to your destination and ask for information about all of its fares. Find out if you can save money buying round trip tickets or flying at night or on off peak days. When shopping for airline bargains, remember that lower fares often mean less service—fewer extras, crowded planes and cancellation charges.

- Delayed and cancelled flights—Airlines don't guarantee they'll fly on schedule, and you should realize this when you're planning your trip. Usually, airlines do help people get through scheduling fouls-ups by booking alternative flights. If a delay is expected to last longer than four hours, most U.S. airlines will: (1) pay for a telephone call or telegram to your destination; (2) pay for a hotel room if you're stranded over-night; (3) pay cab fare between the airport and hotel; and (4) furnish meals.
- Baggage—Airlines may place a limit on the amount of money they will pay if your checked suitcase is lost or damaged. The maximum is $750 per passenger on domestic flights. On international trips the limit is based on the weight of your checked bags—$9.07 a pound. You may raise the amount of the airline's potential liability by buying "excess valuation" when you check your bags at the airport. Be sure to write your name and address (use your office address if you have one) on all of your bags. Report any missing or damaged luggage to the airline before you leave the airport.
- Oversold flights—If an airline must "bump" passengers from a oversold flight, CAB rules require them to ask for volunteers first—people willing to give up their seats in return for money and a later flight. If there aren't enough volunteers, most airlines decide who gets to fly and who doesn't on a last-come, last-served basis, according to the time you get to the boarding gate. People involuntarily bumped are almost always entitled to denied boarding compensation, and airlines must pass out written statements to all bumped passengers explaining, among other things, how the amount is computed. Airlines able to get bumped passengers to their destinations within two hours of the originally scheduled arrival time are required to give passengers the value of their tickets, with a minimum reimbursement of $37.50 and a maximum of $200.00. If the delay is more than two hours, you are entitled to $75.00 and the maximum at $400.00. Some foreign airlines don't follow these rules.

What You Can Take on an Airplane Trip

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

Travel Passports

The Department of State issues passports to U.S. citizens for foreign travel. All first-time passport applicants must appear before either a Department of State passport agent or an authorized state court of record clerk, probate court judge or clerk, or postmaster of the post office. When applying for a passport, you must bring with you evidence of citizenship (i.e., birth certificate), two passport photos and personal identification.

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

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

National Forests

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

The Forest Service has a listing of all national forests.

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

National Parks and Historical Sites

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

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

Veterans

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

- Provides a full range of medical services to eligible beneficiaries including hospitalization, outpatient and extended care. Special programs include alcohol and drug treatment, mental health care, nursing home care, domiciliary care, prosthetic devices, aids and services to the blind, and dental care. The VA may also authorize medical care, usually in non-VA facilities, to the dependents of certain veterans.
- Provides funds for educational assistance to qualified: (1) veterans, (2) orphans and widows of veterans, (3) children and wives of certain ser­ vice-disabled veterans, and (4) certain categories of active duty personnel.
- Provides monthly compensation for service-connected disability and monthly pensions in non-service-connected disability if it is total and permanent.
- Provides monthly compensation or pensions to qualified dependents of living or deceased veterans.
- Provides loan guarantee for veterans ("GI Loans") or under certain conditions, direct loans, to qualified veterans for purchases of houses, condominiums and mobile homes.
- Provides burial (includes a headstone or marker) of veterans and eligi­ ble dependents in national cemeteries; headstones or markers for veterans whose remains are not recovered; monetary allowance toward the cost of a privately purchased grave marker for a veteran; monetary allowance toward the cost of a veteran's burial in a non­ national cemetery, burial flags for eligi­ ble veterans; Presidential memorial certificates for deceased veterans; and grants-in-aid to states for establish­ ment, expansion, and improvement of veterans cemeteries.

- Administers five Federal Government life insurance programs for ser­ vice veterans and veterans, makes loans on permanent plan policies, and pays insurance liability benefits to benefici­ aries.
- Supervises the administration of Servicemen's Group Life Insurance (SGLI) program for members of the Uniformed Services, including Reservists, and Veteran's Group Life Insur­ ance (VGLI) for veterans for five years after discharge.

For assistance call or visit a VA Regional Office, VA Hospital, VA National Cemetery, or contact local veterans' organization representatives. Consult your local telephone directory for the nearest VA Medical Center, VA Regional Office or VA Hospital. For assistance call or visit a VA Regional Office, VA Hospital, VA National Cemetery, or contact local veterans' organization representatives. Consult your local telephone directory for the nearest VA Medical Center, VA Regional Office or VA Hospital.

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

Warranties

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

The Magnuson-Moss Warranty Act requires warranties on products...
Federal Warranties:

When shopping for products compare warranties and to get the best protection, be sure to read the warranty to see what parts are covered. The limited warranty gives less protection than the full warranty. For example, it may cover only the cost of parts and not labor, or only the first purchaser, etc.

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

Warranties: Consumer Tips

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

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

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

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

November, however, a full warranty may not cover the whole product. Always read the warranty to learn what parts are covered.

Weights and Measures

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

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

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

Federal Regional Offices

Community Services

Administration

Regional Offices

   Room E-400
   Boston, Massachusetts 02203
   (617) 523-4800

2. Federal Plaza
   32nd Floor
   New York, New York 10007
   (212) 264-1900

3. P.O. Box 169
   Philadelphia, Pennsylvania 19105
   (215) 597-1188

4. 101 Marietta Street, NW
   Atlanta, Georgia 30303
   (404) 221-2692

5. 300 South Wacker Drive
   24th Floor
   Chicago, Illinois 60606
   (312) 535-5562

6. 1205 Main Street
   Dallas, Texas 75202
   (214) 767-6125

7. 911 Walnut Street
   Kansas City, Missouri 64106
   (816) 374-3761

8. Federal Building
   16th Street South
   Denver, Colorado 80224
   (303) 476-7677

9. 450 Golden Gate Avenue
   Box 90008
   San Francisco, California 94102
   (415) 566-5400

10. 1321 Second Avenue
    Arcade Plaza Bldg.
    Seattle, Washington 98101
    (206) 442-4910

Office of the Comptroller of the Currency

Regional Offices

1. 1 Center Plaza, Suite P-400
   Boston, Massachusetts 02108
   (617) 233-2374

2. 1211 Avenue of the Americas
   Suite 4250
   New York, New York 10036
   (212) 299-3987

Commodity Futures Trading Commission

Regional Offices

1. One World Trade Center
   Suite 4747
   New York, New York 10048
   (212) 446-2085

2. 233 South Wacker Drive
   48th Floor
   Chicago, Illinois 60606
   (312) 353-6642

3. 510 Grain Exchange Building
   Minneapolis, Minnesota 55415
   (612) 725-2025

4. 4091 Main Street
   Suite 208
   Kansas City, Missouri 64112
   (816) 374-2994

5. Two Embarcadero Center
   Suite 1680
   San Francisco, California 94111
   (415) 559-7503

Consumer Product Safety

Commission

Regional Offices

1. 1330 W. Peachtree Street, NW
   Atlanta, Georgia 30309
   (404) 881-2231

2. 100 Summer Street
   16th Floor, Room 1007
   Boston, Massachusetts 02110
   (617) 223-5576

3. 230 South Dearborn Street
   Room 2945
   Chicago, Illinois 60604
   (312) 353-8200

4. Plaza 9 Bldg., Suite 520
   55 Ewer Plaza, 5th Floor
   Cleveland, Ohio 44114
   (216) 522-3886

5. 500 South Ewaul, Room 410C
   Dallas, Texas 75201
   (214) 749-3871

6. Guaranty Bank Bldg., Suite 938
   17th Street
   Denver, Colorado 80202
   (303) 873-4837

7. Pacific National Bank Bldg., Suite 1500
   115 Grand Avenue
   Kansas City, Missouri 64110
   (816) 374-2034

8. 3660 Wilshire Blvd., Suite 1100
   Los Angeles, California 90010
   (213) 688-7272
<table>
<thead>
<tr>
<th>Section</th>
<th>Address</th>
<th>City, State Zip</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Eastern Region</td>
<td>26 Federal Plaza, Room 2641</td>
<td>Washington, DC 20549</td>
<td>(202) 426-6700</td>
</tr>
<tr>
<td>2. Northern Region</td>
<td>One Federal Plaza, Room 1442</td>
<td>Philadelphia, PA 19106</td>
<td>(215) 556-5186</td>
</tr>
<tr>
<td>3. Southern Region</td>
<td>450 Golden Gate Avenue, Suite 4426</td>
<td>San Francisco, CA 94102</td>
<td>(415) 556-2630</td>
</tr>
<tr>
<td>4. Western Region</td>
<td>1435 Peachtree Street, Suite 550</td>
<td>Atlanta, GA 30309</td>
<td>(404) 881-3127</td>
</tr>
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</table>

**National Credit Administration Regional Offices**

<table>
<thead>
<tr>
<th>Number</th>
<th>State</th>
<th>Office</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>1.</td>
<td>Massachusetts</td>
<td></td>
<td>1375 Pennsylvania Avenue, Suite 1400</td>
<td>(512) 397-5131</td>
</tr>
<tr>
<td>2.</td>
<td>Georgia</td>
<td></td>
<td>3530 Market Street, Philadelphia, PA 19104</td>
<td>(215) 596-1201</td>
</tr>
<tr>
<td>3.</td>
<td>Florida</td>
<td></td>
<td>125 South Dearborn Street, Room 32nd Floor</td>
<td>(312) 333-0200</td>
</tr>
<tr>
<td>4.</td>
<td>Illinois</td>
<td></td>
<td>555 Griffin Square, Room 602</td>
<td>(312) 333-0200</td>
</tr>
<tr>
<td>5.</td>
<td>Colorado</td>
<td></td>
<td>1720 Peachtree Road, Suite 500</td>
<td>(404) 881-3127</td>
</tr>
<tr>
<td>6.</td>
<td>New York</td>
<td></td>
<td>26 Federal Plaza, Room 2641</td>
<td>(202) 426-6700</td>
</tr>
<tr>
<td>7.</td>
<td>California</td>
<td></td>
<td>1435 Peachtree Street, Suite 550</td>
<td>(404) 881-3127</td>
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**Occupational Safety and Health Administration Regional Offices**

<table>
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<th>Address</th>
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</tr>
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<tbody>
<tr>
<td>1.</td>
<td>Massachusetts</td>
<td></td>
<td>1375 Pennsylvania Avenue, Suite 1400</td>
<td>(512) 397-5131</td>
</tr>
<tr>
<td>2.</td>
<td>Georgia</td>
<td></td>
<td>3530 Market Street, Philadelphia, PA 19104</td>
<td>(215) 596-1201</td>
</tr>
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<td>3.</td>
<td>Florida</td>
<td></td>
<td>125 South Dearborn Street, Room 32nd Floor</td>
<td>(312) 333-0200</td>
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<td>4.</td>
<td>Illinois</td>
<td></td>
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<td>5.</td>
<td>Colorado</td>
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<td>1720 Peachtree Road, Suite 500</td>
<td>(404) 881-3127</td>
</tr>
<tr>
<td>6.</td>
<td>New York</td>
<td></td>
<td>26 Federal Plaza, Room 2641</td>
<td>(202) 426-6700</td>
</tr>
<tr>
<td>7.</td>
<td>California</td>
<td></td>
<td>1435 Peachtree Street, Suite 550</td>
<td>(404) 881-3127</td>
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</table>

**Immigration and Naturalization Service Offices**

<table>
<thead>
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<tbody>
<tr>
<td>1.</td>
<td>Eastern Region</td>
<td></td>
<td>Room 3E</td>
<td>(404) 881-3127</td>
</tr>
<tr>
<td>2.</td>
<td>Northern Region</td>
<td></td>
<td>Room 3445</td>
<td>(410) 226-6700</td>
</tr>
<tr>
<td>3.</td>
<td>Southern Region</td>
<td></td>
<td>Room 29-118</td>
<td>(215) 596-5186</td>
</tr>
<tr>
<td>4.</td>
<td>Western Region</td>
<td></td>
<td>Room 4</td>
<td>(202) 426-6700</td>
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**Securities and Exchange Commission Regional Offices**

<table>
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<td>New York</td>
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<td>26 Federal Plaza, Room 2641</td>
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<td>7.</td>
<td>California</td>
<td></td>
<td>1435 Peachtree Street, Suite 550</td>
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**Small Business Administration Regional Offices**

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<td>1375 Pennsylvania Avenue, Suite 1400</td>
<td>(512) 397-5131</td>
</tr>
<tr>
<td>2.</td>
<td>Georgia</td>
<td></td>
<td>3530 Market Street, Philadelphia, PA 19104</td>
<td>(215) 596-1201</td>
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<tr>
<td>3.</td>
<td>Florida</td>
<td></td>
<td>125 South Dearborn Street, Room 32nd Floor</td>
<td>(312) 333-0200</td>
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<tr>
<td>4.</td>
<td>Illinois</td>
<td></td>
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<td>7.</td>
<td>California</td>
<td></td>
<td>1435 Peachtree Street, Suite 550</td>
<td>(404) 881-3127</td>
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</table>
Section III

Introduction
This section contains a listing of state and local offices. Their functions and responsibilities vary greatly from state to state, as do the services and information they provide. Some handle consumer complaints or will refer you to the right place for help. Some regulate state industries or enforce state consumer laws. And many provide consumer education and information.

While we have not attempted to spell out what each office does, this listing should be a helpful reference on where to turn with problems or questions.

In addition to listing consumer affairs offices, we have included state offices dealing with specific regulated industries and special concerns. Included under each state, for instance, are listings for offices on aging, energy, banking and credit, insurance, transportation and utilities and weights and measures.

Following is a breakdown of what the offices listed under each heading generally offer consumers:

General
These are usually the main consumer offices for each state. Some are located in governors' offices, and some are part of state attorney general's offices. Some states have more than one office. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. If there are branch offices in a state they are also listed. Following these offices, county and local consumer offices are given. As a general rule, the first place you should call is the local office nearest your home.

Aging
State offices on aging are responsible for coordinating services for the elderly. They can provide information on programs, services and opportunities for the elderly. (Also see the AGING heading in SECTION II.)

Banking and Credit
The state banking authorities listed here regulate and supervise state chartered banks. However, many of them can handle or refer problems and complaints concerning other types of banks and can answer general questions about banking and credit. (Also see the BANKING AND CREDIT heading in SECTION II.)

Energy
State energy offices generally carry out the Federal Government's energy conservation programs. They often have information on energy conservation, production and alternative energy sources and can refer you to sources of help for specific energy problems. These offices also usually have the power to decide how fuel is distributed during shortages. (Also see the ENERGY heading in SECTION II.)

Insurance
Each state has its own laws and regulations governing all types of insurance, and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company (Keep in mind that company decisions—such as claim denials—can be appealed within the company.) contact your state insurance commissioner for help. Many insurance
Transportation and/or Utilities

Two main offices are usually listed under this heading for each state. One is the state utility commission, which largely regulates the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Intrastate rates for these utilities and services are regulated by the Federal Government.) Many state utility commissions offer complaint handling services and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

Utility consumer advocacy offices are also listed under many states. These offices, sometimes called consumer counsellors' offices, represent the interests of consumers in rate proceedings of state utility commissions. Because of the complexity of participation in these proceedings is so high, very few consumers can afford to present the consumer's side of these rate issues to state utility commissions, let alone provide the necessary time and expertise. Thus, to avoid utility commission decisions based on the one-sided arguments presented by the companies, many states have appointed consumer or public advocates who have been given the responsibility to intervene in these proceedings on behalf of consumers.

Additionally, some of the advocates' offices can investigate consumer complaints involving utilities, or represent consumers who file formal complaints with state utility commissions. Some advocates will even investigate utility service where warranted. (Also see the communications, energy and transportation headings in section II.)

Weights and Measures

These offices enforce weights and measures laws and regulations and assure that transactions are fair and accurate. Weights and measures offices check the weights of packaged products and the accuracy of such weights and measures as supermarket scales, gasoline pumps, taximeters and rental car odometers. Contact your weights and measures office if you believe you've purchased a short weight package or think a weights and measures device is inaccurate. Local offices can often be found under "weights and measures," "standards," "consumer protection" or "consumer affairs" headings in the city or county government sections of your phone book. Also, many of the county or local consumer offices listed under the general heading of this section either handle weights and measures matters, or can refer you to the right office. (Also see the weights and measures heading in section II.)

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### Directory: Alabama

**Alabama**

**General**

- **Herbert White**, Director
  - Governor's Office
  - Consumer Protection Section
  - Office of Attorney General
  - 401 E. Street, Suite 200
  - Montgomery, AL 36104
  - (334) 242-2266
  - (800) 362-9032

**Transportation and/or Utilities**

- **Constance W. Pugh**, Director
  - State Office Building
  - Montgomery, AL 36104
  - (334) 242-2266
  - (800) 362-9032

**Aging**

- **W. Ray Harris, Director**
  - Railroad Commission
  - Montgomery, AL 36104
  - (334) 242-2266

**Banking and Credit**

- **Kenneth R. McCarter**, Acting Superintendent of Banks
  - 631 Administration Building
  - Montgomery, AL 36110

**Energy**

- **Edwin G. Hadley**, Staff Director
  - Alabama Energy Management Board
  - Montgomery, AL 36170
  - (334) 242-2266

**Insurance**

- **Charles Payne**, Commissioner of Insurance
  - 631 Administration Building
  - Montgomery, AL 36110
  - (334) 242-2266

**Transportation and/or Utilities**

- **Walter P. Stidham**, Executive Director
  - Alabama Public Service Commission
  - P.O. Box 991
  - Montgomery, AL 36104
  - (334) 242-2266

**Weights and Measures**

- **J. L. Baggett**, Chief
  - P.O. Box 3330
  - Montgomery, AL 36109
  - (334) 242-2266

### Alaska

**General**

- **Jim Herington**, Chief
  - Consumer Protection Section
  - Office of Attorney General
  - 401 E. Street, Suite 100
  - Juneau, AK 99801
  - (907) 465-3692

**Transportation and/or Utilities**

- **Dan Wilder**, Director
  - Public Service Commission
  - Anchorage, AK 99504
  - (907) 465-3692

**Aging**

- **Bill Brown**, Commissioner
  - Department of Health and Social Services
  - P.O. Box 1370
  - Juneau, AK 99812
  - (907) 465-3692

**Banking and Credit**

- **John M. Kelts**, Director
  - Alaska Public Utilities Commission
  - P.O. Box 3138
  - Juneau, AK 99802

**Energy**

- **Kathleen Goggin**, Director
  - Office of Energy Efficiency and Renewable Energy
  - P.O. Box 1568
  - Anchorage, AK 99510

**Weighs and Measures**

- **Richard C. Swenson**, Chief
  - P.O. Box 11305
  - Anchorage, AK 99511

**Arizona**

**General**

- **Patricia S. Meachum**, Commissioner
  - 300 S. Court Avenue
  - Phoenix, AZ 85003
  - (602) 255-4421

**Transportation and/or Utilities**

- **John B. Trendle**, Commissioner
  - P.O. Box 23790
  - Phoenix, AZ 85034

**Aging**

- **Larry J. Smith**, Commissioner
  - Department of Health and Family Services
  - 300 S. Court Avenue
  - Phoenix, AZ 85003
  - (602) 255-4421

**Banking and Credit**

- **John F. Kelly**, Commissioner
  - Department of Financial Institutions
  - 300 S. Court Avenue
  - Phoenix, AZ 85003
  - (602) 255-4421

**Energy**

- **Lee E. Helft**, Director
  - Office of Economic Planning
  - P.O. Drawer 1000
  - Anchorage, AK 99510
  - (907) 279-1451

**Weights and Measures**

- **John F. Kelly**, Commissioner
  - Department of Financial Institutions
  - 300 S. Court Avenue
  - Phoenix, AZ 85003
  - (602) 255-4421
For More Information

If you have questions about any program or agency in the Federal Government, you may want to call the Federal Information Center (FIG) nearest you. FIG staffs are prepared to help consumers find needed information or locate the right agency—local or national. FIG staffs are usually able to provide local listings in the telephone directories. For the FIG number nearest you, see the listing below.

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<tr>
<th>State</th>
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<td>205-322-8591</td>
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Local listings printed in italics are to the nearest FIG.