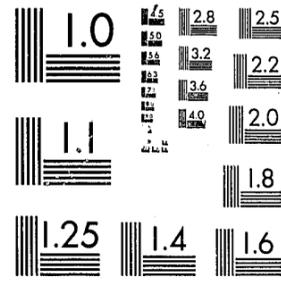


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**CONSUMER
ALERT**

**"AN ALERT, INFORMED
CONSUMER IS THE
BEST PROTECTION
AGAINST FRAUD."**

76319

Published by:
Slade Gorton
Attorney General
State of Washington





Dear Fellow Consumer:

This "Consumer Alert" is designed to help YOU to be on guard against some of the most common consumer problems.

We know that AN ALERT, INFORMED CONSUMER IS THE BEST PROTECTION AGAINST FRAUD.

By reading this pamphlet you will learn about some of the most common consumer problems and some of the things you can do to avoid them. You will also learn about some of the laws which protect you, and some of the agencies which seek to serve you. These agencies, in cooperation with the majority of businessmen who are honest, are working to make our state a better place to live and shop.

You can help yourself by being alert. And you can help your community by writing the appropriate agency if you think an illegal business practice exists in your community.

Sincerely,

SLADE GORTON
Attorney General

P.S. Why not save this "Alert" for future reference?

STATE PRINTING PLANT  OLYMPIA, WASHINGTON

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(Revised April, 1979)

Tips To the Wise Buyer

1. NEVER SIGN ANYTHING you haven't read and understood. Once you sign a contract, you are normally bound to its terms.
2. NEVER SIGN a retail installment sales contract that doesn't have all the blanks filled in. The law requires that you be given a copy of the contract. Keep it for future reference.
3. GUARANTEES should be obtained in writing and signed. Oral promises are difficult to prove.
4. SERVICE OR FINANCE CHARGES must be clearly spelled out. Make sure you know what you will be required to pay for the privilege of paying over a period of time.
5. BUY ONLY WHAT YOU CAN AFFORD. It's easy to sign up for credit, but it may be difficult to make payments later. If you can't meet payments, you may lose the merchandise plus what you already paid on it. If you have a credit problem, contact a nonprofit credit counseling service.
6. TAKE TIME! Two extremely important factors to consider when making a purchase are the price of the item and the reputation of the firm selling it. Check around for prices and get competitive bids. Never let a salesman rush you into buying or signing a contract. Reputable merchants value your patronage and will adjust valid complaints. If you aren't sure of the firm's reputation, check with friends who have dealt with the firm, the Better Business Bureau, local Chamber of Commerce, or your bank.
7. DON'T TRADE with firms that use bait-and-switch or other unfair or deceptive advertising techniques, or which refuse to fairly adjust valid complaints.
8. CONSULT A LAWYER on major or complex transactions such as buying or remodeling a house, purchasing recreation land or a business franchise. Talk to the lawyer before you buy, which means before you sign an earnest money agreement or a promise to buy later.
9. UNBELIEVABLE DEALS usually are just that—unbelievable! Remember that.

Common Consumer Problems

This section on frequent problems is based on the experience of the Consumer Protection Section of the Attorney General's Consumer Protection and Antitrust Division.

We suggest that you keep this booklet and refer to it before making important buying or other business decisions.

ADVERTISING

- Deceptive Comparative Pricing: Comparative shopping is extremely important in making both everyday and major purchases. But be careful to check the accuracy of so-called comparison prices. A seller may advertise that a color TV is on sale for \$499.95 and regularly sells for \$549.95. But comparative shopping may show that a competitor's price for an identical TV set is ALWAYS \$499.95. The same is true for the smallest items, from breakfast cereal to toothpaste. Don't count on slogans like "special discount," "marked down," or "new low price." Make sure the advertised special is really special; it may ordinarily be sold at the advertised "special price" or it may be cheaper elsewhere.
- Bait-and-Switch: The seller usually advertises a "bait" product—such as a brand-name appliance, an automobile, or a set of furniture or other products—at an extremely low price, sometimes as a "repossession" or as "freight-damaged." When the customer goes to see the "bait," an attempt is made to sell a more expensive item. This is the "switch." Or the customer may be told the advertised item is sold out and then be switched to another, higher-priced item. Consumers should bear in mind that it is legitimate to try to "sell up" to a better product. However, the store crosses the line into unfairness if it does so by advertising an item which it has little intention of selling or does not make a *bona fide* effort to sell.

- Another "bait-and-switch" situation involves advertisement of a special which the merchant either does not have or has only in very limited quantities. Unless the ad mentions limited availability, the merchant must have enough stock to meet the expected demand. If that is not the case, and if there is no reason (such as shipping delays), it may be an attempt to sell higher-priced items.
- Phony "Contests" and "Surveys": Be wary of such statements as "You have just been selected the lucky winner of . . ." Contests and surveys are often used to lure people into making purchases they later regret. Such "contests" most commonly are conducted by telephone or direct mail. The "free prize" usually is sold with expensive companion items—such as yearbooks with "free" encyclopedias or records with "free" phonographs. **Remember, no one is in business to give things away!**

AUTOMOBILES

Purchases: Both a car and the paperwork which usually accompanies its sale are complicated—too complicated for most people to understand completely. This complexity makes it possible for some car dealers to take advantage of consumers.

Before you start looking for a car, read a consumer publication. And when you look, go with a knowledgeable friend.

State law forbids unfair business practices and requires good-faith dealings in the sale of all motor vehicles.

Complaints arising from new- or used-car sales should be sent either to our Consumer Protection Division or to the Dealer Division of the State Department of Licensing.

Here are some ways you can avoid problems when buying a car:

New or Used Cars

- Check the reputation of the agencies or car lots you wish to visit.
- Make the salesman state the total price, not just dollars per month. Be sure his

stated total corresponds with the price on the contract.

- If a salesman begins to apply "uncomfortable" sales pressure, bow out quickly.
- Be aware of "system sales." This is a high-pressure selling technique using a series of salesmen, concluding with a "closing manager." The system is designed to fatigue and confuse the customer and to get him/her to agree to terms which might not otherwise be acceptable.
- Don't sign a contract, or any other document, unless you intend to purchase a car. Any deposit may be forfeited if you change your mind.
- If a large down payment or "pick-up" payment is required, you may have to obtain a "side loan." Remember that in such a case you will have two monthly car payments instead of one.



Used Cars

- Remember that you assume a number of risks when buying a used car. You should find out everything you can about the condition of the car before you sign a contract. There are several simple checks you can make on a car while still on the lot. See the Consumers Union booklet, "How to Buy a Used Car."
- Before you buy a used car have a mechanic check the brakes, compression, transmission, shocks and general engine and body condition. There also are automotive diagnostic centers available in some areas. A modest investment for an independent check may save you time and money in the long run.
- Under state law you have the right to know the name and address of the previous owner of a used car. A dealer, however, is not required to offer you this information, so be sure to ask for it.

- Written warranties and guarantees are important. Make sure that you understand them. Some guarantees may not provide as much protection as they appear to. Consider the warranty as you would any other aspect of the sale when deciding what and where to purchase.
- Some used cars are sold "as is." In that case, you probably will be responsible for anything that goes wrong if you expressly negotiated the "as is" provision with the seller. In any case, if you decide to challenge the "as is" clause, you'll probably have to go to court.
- Do not rely on general assurances made by the salesman about a used car. Check it out yourself. If you don't know much about cars, take along a friend who does.

Repairs: If your car needs major repairs, get three estimates from reputable firms and make sure the estimate you select will be binding. Again, recommendations by friends you trust, who have used the firm's services, are very important.

You should also be aware that state law prohibits a repair shop from asserting a possessory lien (the right to keep your vehicle until repair charges are paid) unless certain conditions have been met. These conditions are that: (1) the shop must return all replaced parts if the customer has requested them in advance of the work; (2) the shop must list all parts and service on a written invoice, and (3) if the price is estimated to exceed \$50.00, the shop must offer the customer an option of a written estimate. If these requirements are met, a shop may hold your car until you pay for the repairs, but not for any portion of the bill which exceeds 110 per cent of the amount authorized by the customer on the estimate.

If a repair shop does not attempt to hold cars until owners pay for repairs, it can avoid the legal requirements for return of parts, a complete invoice and a written estimate. However, a wise consumer will try to select a repair shop that always follows such procedures.

CREDIT

There is approximately \$1,000 of consumer credit outstanding for every man, woman and child in this country. With the increase in credit there has been a corresponding growth of problems in credit transactions.

Borrowing: Obviously, it costs money to borrow money. Remember that you can shop for money just like anything else. State and federal laws have simplified the task of comparing loan costs by requiring all creditors to reveal annual percentage rates and other details showing the real impact of a loan. By using this information, you can compare loan costs.

You generally will get lower interest rates from a credit union, bank, mutual savings bank or savings and loan association than from a small loan company. Under Washington law, small loan companies can charge up to 36% interest a year.

Credit Cards: It's a good idea to keep a written list of all your credit cards and account numbers. If you should lose a credit card and notify the company immediately, you will not be responsible for more than \$50 in charges.

Credit Counseling and Debt Adjustment: There are nonprofit credit counseling services in Seattle, Tacoma, Yakima, and the Tri-Cities (see agency listing) that will advise you on budget and credit problems for a small fee.

These community-supported offices provide many of the same services as commercial firms known as debt adjusters, which charge a fee. Commercial debt adjusters act as a middleman between a debtor and creditors. They take a payment from a consumer and in turn pay the creditors, often on a revised payment schedule. State laws allow such firms to keep a percentage for service fees and reserve accounts. Many states prohibit such firms. The Attorney General's Office has recommended that they be prohibited in this state also.

Remember, no adjusting service can re-



quire a creditor to agree to a revised payment schedule. Nor can these services protect a debtor from any creditor who does not agree to a new payment schedule.

Consumers considering a debt consolidation loan should remember that while such a loan may reduce the number and amounts of the payments, it will increase the total amount of indebtedness. Shopping for the lowest interest rate is extremely important.

Fair Credit Billing Act: This federal law helps protect consumers from unfair and inaccurate billing practices. It specifically applies to "open end" creditors (those who issue credit cards) and creditors using revolving charge accounts.

The law sets up a procedure for clearing up possible billing errors. It also limits the time a company may take in replying to you when you have a billing dispute.

Information on your rights under this law may be obtained from the company issuing the account or from the Federal Trade Commission.

Fair Credit Reporting Act: This federal law provides that if you are denied credit, insurance or employment based on a credit bureau report, you must be given the bureau's address. Although the law does not give you the right to see your file, it does entitle you to know the "nature and substance" of the information in your file. Thus, you should learn of all the credit information in your file, including sources. If the information is incorrect, the credit bureau must investigate. If their investigation does not resolve the matter, you may submit your version, which will then be given to anyone asking for your credit report.

Equal Credit Opportunity Act: The Equal Credit Opportunity Act is designed to insure that when you apply for credit, your application will be considered strictly on the basis of your credit worthiness and not on unrelated factors. The act prohibits creditors from denying credit because of race, religion, national origin, sex, marital status, age or because all or part of one's income comes from public assistance.

Collection Agencies: Although creditors are entitled to use collection agencies to help

collect overdue bills, the procedures used to collect bills are strictly regulated by Washington laws.

Some collection agencies may resort to tactics which are deceptive or unfair, such as telephone harassment or implying that a document is an official court document, when it is not. Some may threaten to do things they cannot do, or attempt to collect amounts which are the subject of legitimate dispute between a consumer and a firm. Under the terms of the state Collection Agency Act, a collection agency in its first notice to you must itemize its claim against you. If you dispute any part of the claim in writing to the collection agency, they must forward a copy of your letter to any credit bureau to which they have reported their claim.

If you have a problem in one of these categories with a collection agency, contact the Consumer Protection Division or write to the Division of Professional Licensing of the Department of Licensing. If you have an overdue balance and can't pay it all, contact the firm promptly to attempt to work out a revised payment plan. And remember, except in rare situations, nobody—including a collection agency—can garnish your wages until they have a court judgment indicating you really owe the money.

EMPLOYMENT & TRAINING

Employment Agencies: These firms provide a valuable service of matching people and jobs. But like anything else, you had better check the reputation of the agencies you contact. Some are so anxious to place people in jobs (and get the fee) that they don't always make the best placement.

Know what a job entails before you accept it. If you take a job and decide later that you don't like it, you may have to pay the fee anyway.

Be sure to read any contracts very carefully, and make sure you understand the financial obligations. If the fee is to be financed, make arrangements with the agency before accepting employment.

A maximum fee schedule is now being enforced by the state Department of Licens-

ing. Many employers agree to pay the agency fee.

You should also be aware that the Washington State Department of Employment Security has listings for hundreds of positions at no fee.

At-Home Employment: Be extremely wary of ads for work-at-home schemes, which promise that large sums of money can be made "at home" and/or "in your spare time." Such ads often appear in "business opportunity" listings. Few, if any, of these companies offer actual employment or guarantee either a profit or a market for the product. These companies almost always require that you invest money to buy a list of "prospective employers," equipment, etc. There are good programs as well as questionable ones, so check very carefully before you become involved.

Correspondence and Business Schools: There always have been worthless "diploma mills" which offer courses in a variety of subjects. They may promise high-paying jobs which they can't deliver. Too often, consumers pay for courses which are of little or no use to potential employers because they are inadequate or because the employment market is saturated. In addition, some students have lost money when schools have gone out of business.

Washington law now requires all schools not already approved by another agency to register with the state Department of Licensing, Division of Professional Licensing. This law provides that you can cancel your contract on or before your first class day or the day you get your first lesson by mail and receive a partial refund.

Before signing a contract, research the educational and job opportunities in your desired job field.

- Check with a community college or vocational-technical school to see if they



offer the desired training. If they do, chances are it will cost less.

- Before enrolling, check the school's reputation carefully. Also, if you are interested in the school's placement service, ask the school to show you its employment record.
- Always check with potential employers or unions to find out if there are jobs available once you're trained and if the particular course of training actually is useful for such jobs. You may find that employers prefer to offer their own training.
- Find out if any special licensing is required for the work you're interested in. If so, ask the licensing agency if the school's graduates qualify for licenses.
- Finally, remember that a placement service or a "diploma" is NOT a job guarantee.

Want Ads: Some job seekers are deceived by what appear to be salaried job offers listed in a newspaper. The consumer may later find the job or promised salary is not as represented. For example, an ad requesting delivery personnel may in fact be a door-to-door sales position.

Other job listings which should be checked carefully include:

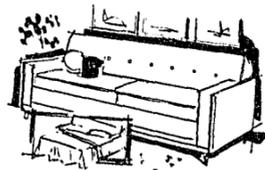
- Jobs requiring an investment
 - Jobs requiring the purchase of an inventory or supplies
 - Jobs requiring training which the employee must pay for prior to employment.
- If you answer an ad that you believe to be misleading, promptly notify the newspaper and contact your nearest Consumer Protection Division office.

FURNITURE

Purchase: We receive many complaints about furniture sales, usually involving bait-and-switch advertising, problems of comparative value and delivery of damaged furniture or furniture other than what was ordered. When purchasing furniture make certain before you sign any agreement or deposit any money that you understand all the terms of your agreement. Make sure the contract specifies:

- the manufacturer, style number and description of your furniture,
- an anticipated delivery date,
- provisions for return of your deposit if the company cannot deliver the particular furniture style you ordered or cannot deliver the furniture within a reasonable time.

Frequent complaints arise involving problems of repairing defective merchandise or early wear of furniture and carpeting. If a guarantee is offered or representations are made regarding durability or repair, make sure your contract specifies who—the manufacturer or the dealer—will be responsible for repairs.



Rental: In recent years there has been an increase in lease or rent-to-own furniture agreements. Billing problems, confusion over purchase options and durability of the furniture are among the more common complaints. Examine the lease carefully before signing it. Make sure you understand the terms, especially those under which your rental payments will be applied toward purchase.

Whether purchasing or renting, shop around so that you will know when you're getting your money's worth. You should examine all furniture immediately upon delivery. Refuse to accept delivery of any furniture that is not as specified in your contract or damaged. Reputable dealers will adjust most problems quickly.

GOVERNMENT

Government agencies exist to serve people and can be effective in helping those who know how to use their services. Listings in the Information Sources section of this pamphlet can help you find the proper agency to handle your particular problem.

If you encounter unreasonable red tape or delay in your dealings with an agency, contact a U.S. senator or representative if a federal agency is involved, your state legislator if a state agency is involved or your county or city council member if a local agency is involved.

Newspapers and broadcast stations in some communities offer ombudsman-type services where the grievances of consumers concerning business practices or government agencies are made public. Take advantage of this opportunity to make public servants more accountable to you, the people they serve.

HEALTH AND SELF-IMPROVEMENT

Fraudulent schemes designed to cure previously incurable diseases, change physical appearance, end loneliness or increase sex appeal appear daily. Even reputable media carry advertisements for a variety of pills, potions, plans and equipment which supposedly will bring miraculous changes. These schemes thrive on consumer gullibility and desperation.

Health: Unlike most consumer problems which may "only" cost money, health frauds can be directly or indirectly dangerous to your health as well. There is no pre-market clearance or check required to certify the safety or effectiveness of pills or plans which do not fit the legal description of prescription drugs. Our advice is not to order or subscribe to any supposed health plan without first consulting your physician. Remember, your doctor is a health professional. Even something which your neighbor claims may have helped him or her may be ineffective or risky for you.

Health and Figure Salons: The Consumer Protection Division has received a number of complaints that some health and figure salons have used high pressure or bait-and-switch

tactics in selling memberships. Other consumers complain that firms have misrepresented the nature of facilities, instruction or cost, or that they have gone out of business.

Before you decide to join a health or figure salon, carefully compare facilities and cost. Be cautious! Make sure all promises, especially those regarding facilities, hours, and your ability to resell or transfer your membership, are in writing. Paying for a long-term membership may prove to be a bad investment if the salon goes out of business, becomes overcrowded or if you lose interest in the salon's program.

Hearing Aids: Over the years the Consumer Protection Division has received many complaints involving consumers who were improperly fitted with hearing aids, were sold unneeded hearing aids, or were sold hearing aids even though their hearing loss could not be helped. Such complaints led in 1977 to a federal regulation which prohibits the sale of hearing aids unless the consumer has been examined by a physician who states in writing that the patient needs a hearing aid. Although the law allows you to waive this protection, our office advises all consumers who suspect a hearing loss to contact a physician for a thorough examination.

Dating Clubs: Dating clubs are business enterprises which offer certain dating-related services for a fee, usually of several hundred dollars. The basic service usually consists of supplying names of club members to other members. Often the consumer is told that part of his or her membership fee covers a number of social functions which he/she will be able to attend as a member.

Complaints indicate that some club members receive the same referrals over and over, that referrals are not matched to their interests or that they have married or moved. Another common complaint is that some clubs do not hold social functions as promised. Before signing a contract for a dating or social club, consider the low-cost or free alternatives.

REAL ESTATE

Real estate purchases in all likelihood represent one of the last footholds of *caveat emptor*: Buyer Beware. Because land is unique, a lot of problems which arise during the purchase of real estate are unique. Thus, this section only addresses some of the general problems.

Homes: Buying a home is the largest and most complex transaction most people will ever make. For that reason, you should prepare for it very carefully. You may wish to obtain the booklet "Wise Home Buying" from the Department of Housing and Urban Development, Arcade Plaza Building, 1321 Second Avenue, Seattle, WA 98101.

Get some expert "coaching." If you are seriously interested in a particular house, hire an independent engineer or architect to inspect the structure, roof, wiring, plumbing, etc. The fee you will pay won't be nearly as high as an unanticipated repair bill might be. Even government-underwritten programs for building or rehabilitating homes have been the subject of numerous complaints; government standards are no guarantee of sound construction.



You also may wish to hire an appraiser to help you determine the market value of the property. Remember, in most transactions the real estate agent represents the seller, not the buyer, so be careful about relying on the salesman's statements.

If you decide to buy, read the earnest money agreement carefully before you sign it! An earnest money offer contains the basic terms of the sale agreement and when signed by the seller is a contract which under most circumstances you cannot cancel. Most earnest money documents are printed on standard forms and may not protect your interests. There is no reason that you cannot add or delete terms in the earnest money offer as you wish, and the seller can then decide whether to accept the offer. You may wish to have an attorney review it to protect your interests.

It is possible to sell property on which there is not clear title. It is necessary, therefore, for someone buying property to make sure the seller owns it. This can be accomplished by obtaining a preliminary title check before closing from the seller. You should then be provided with a title insurance policy upon closing.

Shop around for credit terms, too! Despite the "going interest rate," there can be significant differences on a particular home loan from one lending institution to another. When you first inquire about a loan, get an estimate of all the various loan charges, such as loan origination fees, appraisal fees, insurance, etc. These charges, like the interest rate, can vary with the lender.

Condominiums: Condominiums are enjoying increased popularity in many areas. A purchaser can buy a condominium to use as a residence or purchase a "share" in a time-share unit, which entitles the purchaser to use the condominium for a limited period of time during the year.

All of the same considerations involved in buying a home are involved in buying a condominium, plus some additional ones. Since the purchaser is buying not only his unit but common areas, there are often additional costs which should be carefully explored. Condominiums usually have a monthly or annual fee to be paid to an association for the maintenance of common areas. There also may be a fee to be paid to the developer for recreational areas or equipment. Be sure to read all of the condominium declaration and by-laws before signing anything. A very helpful booklet entitled "Questions About Condominiums" can be obtained from HUD to answer many of your questions.

Mobile Homes: Most problems involve either structural defects or subsequent damage. According to these complaints, the dealer sometimes refuses to take responsibility for repairing the damage . . . and so does the manufacturer. The buyer is caught in the middle. Our advice: Check the reputation of the dealer and the manufacturer and shop carefully. As always, remember to get the guarantees and warranties in writing.

Complaints regarding plumbing, electrical or structural defects may be sent to the Department of Labor and Industries. For a modest fee, the Mobile Home Division will make a visual inspection at your request.

Repairs and Remodeling: The homeowner should be very careful about choosing someone to do remodeling or repairs. Here are a few suggestions which could save you headaches and maybe some hard-earned cash.

- Insist on proof that the contractor is currently licensed and bonded. Ask to see his state registration certificate, since nearly all persons contracting to do home improvements must have a state license.
- If at all possible, select a contractor or workman who has done satisfactory work for your friends or acquaintances.
- Failing such recommendations, check the reliability of the contractor with your banker or other contacts in the business community. And ask the contractor for references on previous jobs and check with them.
- Be especially wary of itinerant repairmen traveling in unmarked vehicles.
- Get several written estimates before choosing a contractor. However, consider reliability as well as cost in making a final decision.
- Be sure that the work you want done is accurately described on the contract.
- Include a time schedule for completion.
- Beware of paying the entire amount of the contract before the work is begun. Try to arrange payment or partial payment upon completion of the work.



Recreational Land: Recreational land is often sold by promotion as opposed to classified advertising. Because of this, the consumer often is subjected to a well-planned and high-pressure sales presentation which stresses all of the good points of the property

in question but does not mention possible faults. Exaggerated claims often are made about the future value of the property.

Land which is suitable for camping may not be proper for building, so be sure that the land is right for your purpose. Check with local authorities to be sure the land is properly platted and that there aren't problems with water, septic systems, etc.

Be especially careful if the developer promises to put in roads, water and other improvements AFTER you sign the contract. Be certain that those promises are in writing. Satisfy yourself that the developer will stay in business long enough to carry through.

One good rule to follow is: If you haven't seen it, don't buy it!

Fraud involving land in other states causes additional problems since effective remedies in the event of trouble must often be sought in a distant state.

State and federal law requires that most large developers must give you a property report containing important disclosures about the property before the time of purchase or you may cancel your contract. Be sure to read the property report carefully. For additional information about developers and your rights under these laws, contact the Real Estate Division of the Department of Licensing in Olympia, WA 98504 and the Office of Interstate Land Sales Registration, HUD, Washington, DC 20411.

When buying any real estate, have an attorney check the sales documents before you sign. A modest legal fee may save you hundreds—or even thousands—of dollars. You also will be wise to check the reputation of the developer.

MOVING

If you're considering using a commercial mover, we suggest you start early by getting estimates from two or three firms.

The price-per-pound rates generally are the same between most companies.

The estimate you get really is only an *estimate* of the weight of your goods. The exact weight will be determined only after the truck is loaded. Thus, a lower estimate doesn't necessarily mean a given company will save you money.

If you have a written estimate, you will pay for the actual weight up to 10 per cent more than the original estimate on interstate moves and up to 15 per cent more on instate moves.

Illustration: If you have a written estimate for 5,000 pounds and the actual weight is 5,600 pounds, you can be charged for 5,500 pounds on an interstate move. On an in-state move, you would be charged for the entire 5,600 pounds.



Unless you make advance arrangements, you will be expected to pay upon delivery of your goods.

Moves within Washington state are regulated by the Utilities and Transportation Commission in Olympia. Interstate moving companies are regulated by the Interstate Commerce Commission, which has an office in Seattle.

Every interstate mover is required to give a customer a copy of its performance record for the previous year.

Liability of the mover is usually limited for damages and losses. You must request the minimum liability. You may also increase your coverage at a greater cost.

INSURANCE

The purchase of insurance is an important decision which should be made carefully. Insurance policies themselves are written in legal language often confusing to consumers. As a result, reputable and honest insurance agencies can be helpful in explaining costs

and coverage of policies. If you are relying on an agent's explanations, be sure you have been careful in your selection of that agent. Be especially cautious in considering mail-order insurance or policies which primarily are sold through advertisements.

Complaints involving insurance matters should be sent to the State Insurance Commissioner.

BUSINESS OPPORTUNITIES

Business opportunities may involve fraudulent or questionable promotions designed to attract victims into investing in a business which usually is depicted as lucrative. Problems may occur in virtually any type of financial dealing; e.g., vending machines, product dispensing, distributorships in limited geographical areas, multi-level sales organizations, etc. Although questionable schemes may differ in form, they all have basic identifiable similarities:

- a financial investment is almost always required to be made by the victim in advance.
- the victim's investment is "covered" by inventory of company products, inventory of company equipment, guaranteed buy-back agreements, or escrow accounts.
- in his or her sales pitch, the promoter convinces the victim that the parent company will work closely to assure success. Such promised business assistance promoted by the parent company often includes management and marketing aid, training, and saturation advertising campaigns.

A prevalent type of business opportunity fraud is the work-at-home scheme. Raw materials and certain basic manufacturing equipment are purchased as backup to in-plant production or to finish the final product at home in a garage or basement. The company will then buy back on a piece-work basis all "acceptable" finished items. The market for the items is assured through an alleged contract with a major national retail outlet. After the victim invests, the business never buys back the merchandise and eventually goes out of business.

Franchises: There basically are two types of legitimate franchises, and you should be very careful before you invest a penny in either. In the first type, you basically are buying a sales territory for a product. In the second type, you are buying a business with property, such as a fast-food restaurant.



There are many people who have made handsome profits through franchises. But, as the Consumer Protection Division files show, many Washington families have lost their life's savings by jumping into something they didn't understand on the hope that they would make a lot of money and be independent at the same time. Many found that they didn't make money, and they weren't independent either. Some franchisers misrepresent the profit possibilities, the service they will provide, and/or the quality or success of the product.

If you are thinking of a franchise investment, first find out about the company. Ask for a formal, audited financial report. Check with the Securities Division of the Department of Licensing. Find out what the earnings are and where they come from. Have an attorney explain to you exactly what property and services you will be getting for your money and what your commitment to the franchise holder will be. Ask your banker or tax accountant to explain the financial aspects. Check with existing franchisees and talk to them about their operation, including income and any problems they might have. Look at the product and rely on your common sense to judge whether it will sell, considering the quality, price and competition. Weigh your experience in the field.

Contact the Small Business Administration (710 Second Ave., Seattle, WA 98104) for a copy of "Evaluating a Franchise." It has a list of questions you will want answered before committing yourself. When considering an investment this large, you owe it to yourself to check very carefully.

Pyramid Sales: Pyramid or chain distribu-

tor companies have been a serious source of problems.

The essential characteristic of a chain distributor scheme is that it requires an initial investment as a condition to your earning money by selling others who will perpetuate the scheme ad infinitum. The likelihood of earning enough to recover your required investment is remote, and many consumers have lost part or all of their investments in these schemes. Consequently, the legislature has declared them illegal.

These schemes usually are surrounded by claims of fantastic earning potential and wealth. "Opportunity" meetings may be held to promote a high-pressure and enthusiastic atmosphere, promising wealth and personal success if you will "join" the company by making an investment.

MAIL

Mail Order: Complaints concerning mail-order problems consistently rank very high in the Consumer Protection Division's statistics every year.

For years we have recommended, and still do, that consumers patronize reputable firms within their own communities. Most of the products ordered by mail also are available locally, and they are a lot easier to exchange or repair if the need arises.

There are, of course, some very reputable firms engaged in mail-order service. We suggest that you do not do business by mail unless you know in advance that you are dealing with one of those firms. Even then, of course, problems may result from dealing with a business through the mail.

A new Federal Trade Commission rule protects consumers who order merchandise by mail. This rule gives consumers the right to know when to expect merchandise to be shipped. If an ad says that the manufacturer will "rush" an item in less than a week, for example, they must ship it within that time. If no date is stated, you have the right to have your merchandise shipped within 30 days. If the seller does not ship within the stated time, or within 30 days, you have the right to cancel the order and get your money back. The seller also must notify you of delays.

Magazines: Problems with magazine subscriptions are numerous. Part of the problem involves computerized circulation departments and, while many publishers make good-faith settlements, they often take a long time.

As a precaution, we suggest that you subscribe on a "bill me" basis. Pay the bill after you receive the first issue.

Another problem with magazines is independent subscription firms which sell door-to-door. Often there is a dispute or communication problem between the firm and the publisher—



with the consumer caught in the middle.

Unordered Merchandise: Goods which you did not order and are sent to you through the mail need not be returned. You should be sure, however, that the delivery was not accidental and that you in no way authorized delivery of the merchandise.

Another problem is the "negative option" in which a firm tells you they will send merchandise UNLESS you return their "no order" card. Such merchandise may be considered unordered, unless you have previously agreed to such procedure (as with a record or book club).

Obscene Mail: If you think the material received is obscene, you may contact your local postmaster who will help you have your name removed from the mailing list of the firm that sent it.

RENTALS

Landlord-tenant relations comprise one of the most troublesome categories, according to our files. Probably the most common complaint is that some landlords retain the so-called "damage deposit" without regard to the condition of the premises at the time tenancy ends.

This type of complaint usually boils down to a dispute of fact in which the landlord claims that the apartment was left in a dirty or damaged condition, and the former tenant

claims that it was left clean and undamaged. This type of situation is extremely difficult to resolve. Even in Small Claims Court, there is a problem of proof.

It is a good idea to make sure that the terms covering any deposit and the conditions under which it will be returned are precisely defined in the rental agreement in a way that you can understand them. Also, make a list of any defects before you rent and have the landlord sign it. Do the same when you leave.

The Mobile Home Landlord-Tenant Act was enacted by the legislature in 1977. It applies to mobile home owners renting space from a mobile home park owner. Under the law, the park owner must offer the mobile home owner a one-year rental agreement.

SALES

Door-To-Door Sales: Because of frequent high pressure techniques and sometimes shoddy and overpriced merchandise, the law provides consumers three days to reconsider and cancel door-to-door sales contracts of more than \$25 value.

The three-day cooling-off period applies to sales transacted at places other than the seller's principal place of business, such as door-to-door sales. It only applies to a retail installment transaction, which is defined as a retail sale payable in more than four installments (even without interest or service charge), or a sale with a service charge or interest with the unpaid balance payable in one or more installments. The three-day cancellation provision also applies to cash sales exceeding \$25 transacted away from the seller's place of business. (Federal law provides a similar cooling-off period for door-to-door sales.)

Regarding the buyer's duties to return the merchandise if he cancels the transaction, state law provides that the seller be entitled to reclaim, and the buyer shall return or make available to the seller at the place of delivery in its original condition, any goods received by the buyer under the contract or charge agreement.

Check the reputation of firms selling door-to-door before signing a contract. Do some comparative pricing at local stores

which carry similar merchandise. You may find that you can buy comparable items at lower prices.

Avoid a salesman who uses a high-pressure sales pitch or insists you sign a contract immediately because he can't return. Take time! Read the contract. Think it over before you decide.

Referral Sales: Fortunately, this type of selling gimmick, which resembles the old chain-letter technique, is on the decline, which is a good thing for consumers. Studies have shown that it is not economically feasible to make general payments either on the basis of referrals or purchases. If a salesman offers you rebates on a deal based on showings or sales to others, chances are that someone (maybe you) is going to pay more than the competitive price. Most of these practices are unlawful in the State of Washington.

TV & APPLIANCE REPAIR

In some areas of the state, TV repair firms are organized into associations which have adopted standards of performance, and the member firms agree to practice those guidelines. Membership in such an association is one way of telling if a firm is reputable.

Ask how repairs or warranty work will be handled before you buy. When repairs must be made, find out what pick-up and delivery charges will be. Obtain a written estimate for all work, and instruct the repairman to contact you before doing any work not covered by the estimate.

Our best advice on repairs on TV sets and other appliances is to make sure you are dealing with a reputable service, whether it is a large department store or a one-person operation.

PROFESSIONAL SERVICES

When choosing a professional person, attempt to obtain sufficient information upon which to base your selection. Once you have selected a professional, agree upon what services are to be rendered. Make certain that you clearly understand the fee that will be charged.

Any complaints (including those concerning ethical practices) you may have against a licensed professional should be made to: Division of Professional Licensing, Department of Licensing, Olympia, Washington 98504. In addition, many of the state professional associations have their own internal disciplinary procedures. If you feel that the services you received do not fulfill your agreement, you may consider contacting an attorney or an arbitrator.

When You Have A Problem

Hopefully the advice in this pamphlet will help you avoid consumer problems. In the event that you do encounter a problem with a product or service, we would like to suggest a few guidelines to follow in pursuing the matter.

The First Step:

A smart consumer will first visit or telephone the store or place of business which sold the item. Remember to take sales slips, warranties, and any other items which might help you. It is important to remain calm but firm; anger seldom helps in these situations. You do not have to take the first "no" as a final answer. Consider the cost of the item involved, however. If the complaint is minor, it may be better to settle. By no means should you give up if your complaint is justified and involves a major item or a significant amount of money.

An important hint for the consumer is to know exactly what your complaint is and what you want done. It will help if you can tell the clerk or manager what your problem is and what remedies you want. In addition, make notes of all phone calls, conversations, or correspondence with the business. They may be useful.

If the store clerk or department manager does not solve your problem, go further up the ladder. If it is a large firm operating regionally or nationally, write a letter to the president. Experience has shown that a to-the-point letter, in addition to a telephone call, is most effective. Be sure to include the dates of the transaction, a brief description of the problem, what you have done to this point and what you want done about your complaint.

If after three weeks you have received no response, follow up with a stronger letter asking what is being done about your problem. You should also then state what your next step or course of action will be, such as contacting the proper enforcement or regulatory agency. (A good suggestion is to send the letter registered, return receipt requested).

Now that you have pursued the matter as

far as possible, but still have received no satisfaction, what courses should you follow?

As a consumer with a problem there are a number of alternatives which you may follow:

What the Consumer Protection Division Can Do:

The Consumer Protection and Antitrust Division of the Office of the Attorney General receives a large number and variety of complaints and inquiries. In some cases, complaints are received which are in the primary jurisdiction or expertise of another agency or organization. By reviewing the agency listing in this pamphlet, you may determine whether another agency may be able to assist you. If so, you can save time by contacting that agency directly.

Those complaints which are not so referred are retained for processing by Consumer Protection. This process is important for several reasons. First, in many cases, consumer complaints result from a breakdown in communications or a misunderstanding between the consumer and the businessman. Receipt of a complaint through a third party not involved in the transaction will frequently result in the resolution of those difficulties and the consumer and the businessman will achieve a satisfactory conclusion to the matter.

Second, the information received in individual consumer complaints is of great assistance to the law enforcement efforts of the Attorney General. In many cases, a number of complaints will show a pattern of unfair or deceptive business practices on the part of a particular firm. In those cases, the Attorney General may file a lawsuit against the firm to compel an end to the practices and, if appropriate, to recover monies wrongfully acquired by the business.

Additionally, complaints regarding particular industries or practices will indicate patterns which may not be unfair according to existing law, but should be declared so by the legislature. In those instances, information gathered from consumer complaints will be provided on request to the state legislature.

Thus, even though the Consumer Protection

Division is not able to directly help each consumer complainant or file suit on each complainant's behalf, we rely on the information provided by the complaints. Each complaint becomes a permanent part of our records and may help us later in establishing that a pattern of unlawful business practices exists or to support requests for new laws to prevent unfair activity in the marketplace.

How to Submit a Complaint:

In order to maintain a permanent file copy of all complaints, it is requested that complaints to the Consumer Protection Division be in writing. No particular form is necessary and usually a brief narrative description of the transaction you're complaining about will be the best approach. However, please try to include all facts which you think are pertinent and necessary to explain your complaint. Please be sure to include copies of all documents, such as contracts, cancelled checks, etc., which relate to the transaction.

After it is received, your complaint will normally be assigned to a complaint processor or an investigator who will send a copy of your complaint to the firm and request that the firm respond. We find that, in the majority of cases, the firms involved will promptly adjust the complaint to the customer's satisfaction.

However, not all complaints are adjusted. In individual cases involving disputed facts, we do not have the legal authority to force adjustments.

Even though we are not permitted to represent private individuals, we are often able to achieve settlements through our normal complaint processing. The fact that a settlement is not achieved with regard to a particular complaint does not reflect on the validity of that complaint, however, and in the case of an unresolved complaint, our staff will endeavor to provide you with alternative methods to solve your difficulty.

Additionally, using media complaint resolution services such as the "Action Line" can also be beneficial.

Although there is no legal power in this alternative, the public exposure a firm

receives may be pressure enough to encourage a settlement.

Legal Alternatives:

One of the legal remedies available to you in certain circumstances is Small Claims Court. This division of Justice Court is designed to handle cases involving amounts of \$300 or less which are relatively simple and do not require an attorney.

If you have been damaged or feel you are owed money you may file a claim at your county courthouse. They will provide additional information on how to file your claim. A court date will be set, at which time you and the defendant will appear to tell your stories to the judge.

In addition, you may bring a suit through your own attorney to stop violations of many of the consumer protection laws of the state, including the Consumer Protection Act, Land Sales Disclosure Act, Collection Agency Act, Franchise Investment Protection Act, Camping Club Registration Act and others. You may be able to recover your own damages, treble damages, and attorney's fees. If you need an attorney and don't have one, you can contact the Lawyer Referral Service nearest your community.

Agencies Which Provide Consumer Information or Complaint Service

The following listing is meant to be helpful. However, if you have trouble finding the information you need, contact the Attorney General's Office.

Consumer complaints, especially involving unfair and deceptive business practices or landlord-tenant problems, should be addressed to the nearest Consumer Protection Division of the Attorney General's Office. If at all possible, please write to your nearest office or call the toll-free Seattle number so that we can handle your complaint effectively.

Seattle: 1366 Dexter Horton Bldg. 98104
(206) 464-6684

Toll free: 1-800-552-0700

Spokane: 960 Paulsen Professional
Bldg. 99201

(509) 456-3123

Tacoma: 620 Perkins Building
1103 "A" Street 98402
(206) 593-2904

Olympia: Temple of Justice 98504
(206) 753-6210

These agencies can help you when your problems or complaints come under the following subject areas:

Appliances: Handles complaints against manufacturers of major appliances.

Major Appliance Consumer
Action Panel
20 North Wacker Drive
Chicago, IL 60606

Automobiles: Purchase of new and used cars.

Department of Licensing
Dealer Division
Highways-Licenses Building
Olympia, WA 98504
(206) 753-6918

Automobile sales and repair complaints may also be addressed to the nearest Attorney General's Office.

Business: Complaints of unfair and deceptive business practices should be directed to the Federal Trade Commission. The FTC enforces all federal consumer protection laws covering such areas as credit, debt collection, advertising, price fixing and warranties.
Federal Trade Commission
915 Second Avenue, Room 2840
Seattle, WA 98174
(206) 442-4655

Contractors: All contractors must be registered with the state. For problems contact:
Contractors Registration Section
Department of Labor and Industries
520 Water Street
Olympia, WA 98504
(206) 753-6807 or
Toll-free: 1-800-562-6006

Corporation Information: To find out if a corporation is licensed to do business in the state, if it has changed its name, or who the officers or directors are, contact:
Secretary of State's Office
Legislative Building
Olympia, WA 98504
(206) 753-7115

Discrimination: For discrimination problems concerning employment, real estate, credit and insurance, and places of public accommodation, contact:
Washington State Human Rights Commission
1601 Second Avenue Building
- 4th Floor
Seattle, WA 98101
(206) 464-6500

Federal Information Center: This center can provide information on federal agencies and direct your inquiries to the appropriate agency.

Seattle: Federal Building
915 Second Avenue
98174
(206) 442-0570

Tacoma: (206) 383-5230

Financial Institutions:

Federally Chartered Banks:
13th National Bank Region
U.S. Treasury Department
707 S.W. Washington Street
— Room 900
Portland, OR 97205
(503) 221-3091

State Chartered Banks:
Division of Banking
General Administration Building
Room 219
Olympia, WA 98504
(206) 753-6520

Federally Chartered Credit Unions:
(indicated by "Federal" in the name)
Credit Union Administration
Second Embarcadero Center, Suite 1830
San Francisco, CA 94411
(415) 556-6277

State Chartered Savings & Loan Associations & Credit Unions:
Division of Savings & Loan
General Administration Building
Room 217
Olympia, WA 98504
(206) 753-5597

Federally Chartered Savings & Loan Associations: (indicated by a FSLIC medallion)
Federal Home Loan Bank Board
600 Stewart Street
Seattle, WA 98101
(206) 624-3980

Food, Drugs and Health Items: For problems such as spoilage of meat and poultry products bought locally, and for complaints about grocery store practices, contact your local health department. For problems of interstate food products, except meat and poultry, and for problems of drugs, health, medical devices and cosmetics:

Food & Drug Administration
5003 Federal Office Building
909 First Avenue
Seattle, WA 98174
(206) 442-5300

For problems such as food labeling or spoilage of dairy products in-state:

Washington State Department of Agriculture
406 General Administration Building
Olympia, WA 98504
(206) 753-0929

For all problems with fresh or canned meat and poultry:

U.S. Department of Agriculture, SSQS,
MPIP
P.O. Box 2167
Olympia, WA 98507
(206) 753-9497

Insurance: Problems dealing with insurance companies, insurance salespersons and practices, should be directed to:

Washington State Insurance Commissioner's Office

Kennewick: Suite 7-7
Box 409
8300 Gage Blvd. 99336
(509) 783-7386

Seattle: 311 Olympic National Life
Building 98104
(206) 464-6262

Spokane: 225 Symons Building
South 7th Street
99204
(509) 456-4111

Vancouver: 1514 "E" Street
P.O. Box 5014 98663
(206) 696-6331

Yakima: 1112-B West Lincoln
Avenue 98902
(509) 575-2780

Mt. Vernon: 310 Pine Street 98273
(206) 336-2651

Olympia: Insurance Building, AQ-21
98504
(206) 753-3611

Landlord-Tenant: The Attorney General's Office enforces the Washington State Residential Landlord-Tenant Act. Contact your nearest Attorney General's Office.

Mails: Fraudulent Use of the Mail or Obscene Mail:

U.S. Postal Inspectors
c/o Your Local Post Office, or
Postal Inspector in Charge
3rd & Union Street
Seattle, WA 98101
(206) 442-7840

Complaints dealing with mail order firms may be addressed to the Attorney General's Office nearest you.

Mobile Homes: Inspection
Mobile Home Division
Department of Labor & Industries
300 West Harrison
Seattle, WA 98119
(206) 464-6580

Moving: For complaints about moves within the state:

Washington State Utilities &
Transportation Commission
Highways-Licenses Building - 7th Floor
Olympia, WA 98504
(206) 753-6423

For complaints about moves between states:

Interstate Commerce Commission
858 Federal Building
915 Second Avenue
Seattle, WA 98174
(206) 442-5480 or Toll-Free
1-800-424-9312

Public Safety: The Consumer Product Safety Commission investigates complaints dealing with consumer products and their safety:

Consumer Product Safety Commission
3240 Federal Building
915 Second Avenue
Seattle, WA 98174
(206) 442-5276
Toll-free hotline to inquire about or report hazardous products: 1-800-638-8326

Professional Services:

Physicians: Complaints regarding doctors and physicians may be submitted to:

Medical Disciplinary Board
Department of Licensing
P. O. Box 9649
Olympia, WA 98504
(206) 753-3779

State Medical Association
444 N.E. Ravenna Boulevard
Seattle, WA 98103
(206) 623-4801

Dentists: Complaints against Dental Association members may be submitted to:

Dental Disciplinary Board
Department of Licensing
P. O. Box 9649
Olympia, WA 98504
(206) 753-3779

Washington State Dental Assn.
P. O. Box 9824
Seattle, WA 98109
(206) 622-1914

Lawyers: If you have a complaint about a lawyer, contact:

Washington State Bar Association
505 Madison
Seattle, WA 98104
(206) 622-6054

Pharmacists: For complaints against pharmacists, contact:

State Board of Pharmacy
WEA Building
319 E. 7th Avenue
Olympia, WA 98504
(206) 753-6834

Others:

Information regarding the licensing procedures and/or requirements for architects, barbers, charities, chiropractors, collection agencies, cosmetology, debt adjusters, dentists, employment agencies, engineers, funeral directors, embalmers, hearing aids, inspectors, massage, notary public and proprietary schools is handled by:

Division of Professional Licensing
Department of Licensing
Highways-Licenses Building
P. O. Box 9649
Olympia, WA 98504
(206) 753-6838

This division also offers licensing information concerning nursing home administrators, dispensing opticians, optometrists, osteopaths, nurses, physical therapists, sanitarians, therapeutics and veterinarians.

Real Estate:

Questions or complaints about real estate transactions within the State of Washington should be addressed to:

Real Estate Division
Department of Licensing
Highways-Licenses Building
Olympia, WA 98504
(206) 753-6681

Out-of-State Land Sales:

The agency to contact is:
Interstate Land Sales Registration
Department of H.U.D.
451 Seventh Street S.W.
Washington, D.C. 20410

Schools:

For complaints against correspondence or proprietary (vocational or trade) schools:

Department of Licensing
Proprietary Schools Division
P. O. Box 9649
Olympia, WA 98504
(206) 753-6838

Securities Investments:

In-state firms:
Securities Division
Department of Licensing
P. O. Box 648
Olympia, WA 98504
(206) 753-6928

Interstate:

Securities & Exchange Commission
3040 Federal Building
915 Second Avenue
Seattle, WA 98174
(206) 442-7990

Utilities:

For complaints or questions about all telephone companies, and gas, water, power and light companies which are not publicly owned:

Utilities & Transportation Commission
Highways-Licenses Building
Olympia, WA 98504
(206) 753-1279

Complaints against public utilities should be directed to the appropriate county commissioners.

Wage Claims:

Disputes concerning wages which you feel are owed to you can be handled by this agency:

Wage & Claim Division
Department of Labor & Industries
300 West Harrison - 3rd Floor
Seattle, WA 98119
(206) 464-6800

OTHER CONSUMER INFORMATION SOURCES

Cooperative Extension Service:

For information and education programs on agriculture, horticulture, home economics, energy conservation, health, food and nutrition. For counties other than those listed below, check the county government listing of the telephone book.

King County: 312 Smith Tower
Seattle, WA 98104
(206) 344-2686

Pierce County: 2401 S. 35th
Tacoma, WA 98409
(206) 593-4190

Spokane County: County Court House
Spokane, WA 99201
(509) 456-3651

Snohomish County: Agriculture Building
Everett, WA 98201
(206) 259-9422

Better Business Bureau:

For reliability of firms or individuals in business; pamphlets on various products and services:

Seattle: 2332-6th Ave. 98121
(206) 622-8066

Spokane: 319 Columbia Bldg. 99204
(509) 747-1155

Tacoma: 950 Pacific Ave. 98402
(206) 383-5561

Yakima: P.O. Box 1584 98907
424 Washington Mutual Bldg.
(509) 248-1326

(In some other cities the Chamber of Commerce provides a similar service.)

Consumer Credit Counseling:

For non-profit credit advice and assistance at a minimal charge:

Seattle: 2316-6th Ave. 98121
(206) 682-3290

Kennewick: 115 W. Kennewick Ave.
99336
(509) 586-2181

Yakima: 1222 S. 1st Street 98901
(509) 248-5270

Tacoma: 2220-6th Ave. 98403
(206) 383-3826

Audio-Visual:

Audio-Visual Services
Washington State Library
Olympia, WA 98504

The Washington State Library has a number of consumer protection films available on loan to schools and other groups. They include films on how to buy a used car, credit, contracts and others.

Attorneys:

For advice on whether you need to see an attorney and for assistance in obtaining legal advice at a minimal charge:

Lawyer Referral Service:

King County: 320 Central Building
810 Third Avenue
Seattle, WA 98104
(206) 623-2551

Pierce County: County-City Building
Room 240, 930 Tacoma
Ave. So.
Tacoma, WA 98402
(206) 383-3432

Spokane County: County Law Library
1020 Paulsen Building
Spokane, WA 99201
(509) 747-8658

All other counties may call the State Bar
Association:
(206) 622-6050

PUBLICATIONS

Consumer Reports
256 Washington Street
Mt. Vernon, New York 10550

Published by Consumers Union, this monthly magazine compares and rates hundreds of consumer products. It is an invaluable resource when contemplating a major purchase. Cost: \$1.00 an issue.

Consumers' Research Magazine
Consumers' Research, Inc.
Washington, New Jersey 07882

Consumers' Research, Inc. is an independent, non-profit educational organization that tests and rates consumer products. Cost: \$1.00 an issue.

Consumer News'
Department of Health, Education & Welfare
Office of Consumer Affairs
Washington, D.C. 20201

Consumer News is a newsletter published twice a month that reports federal government programs for consumers, covers proposed legislation and regulation and informs consumers of how they can comment on proposals by various government agencies. Cost: \$6.00 a year.

Consumer Information Center
Pueblo, Colorado 81009

The Consumer Information Center publishes information on many types of consumer products, services and concerns, compiled by federal agencies. A free "Consumer Information Catalog" of pamphlets is published quarterly and is available by writing to the above address. Many of the pamphlets are free, and some are available in Spanish.

How To Become An Active Consumer

You are a consumer. How about being an active one?

Although Washington is one of the best "consumer" states, we have not fully reached our goal: a climate of fair competition and informed buying. You can help work toward that goal.

Here are some suggestions:

—BE SMART. Practice good "consumer habits" as set forth in this booklet, and encourage your relatives and friends to do the same. Your knowledge can help you get good deals as well as avoid problems.

—BE ALERT. Watch for consumer information in your news media. Find out what consumer services are available in your community. Follow the progress of legislation which will help all consumers.

—PROGRAMS. Suggest (or arrange for) consumer protection speakers, films or other programs at your club, PTA or other organizations. Encourage the schools in your district to include consumer-oriented instruction in their curriculum.

—LEGISLATION. Find out how candidates for public office stand on important consumer issues. Then contact local councilmen and commissioners, state legislators and your federal congressmen asking them to support consumer legislation and consumer agencies at the requested level of funding. Become aware of the progress of consumer legislation by following the media and calling the free legislation information number 1-800-562-6000, when the legislature is in session.

—JOIN. On some things you can be more effective by joining others who share your interest. A national group, Consumers Union, provides its excellent magazine, CONSUMER REPORTS, as a part of the membership fee. The Consumer Federation of America (1012 14th St., N.W., Washington, D.C. 20005) lobbies for consumer interests in the national capitol.



OFFICE OF THE
ATTORNEY GENERAL

SLADE GORTON ATTORNEY GENERAL
TEMPLE OF JUSTICE OLYMPIA, WASHINGTON 98504

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