

CONSUMER FRAUDS AND
ELDERLY PERSONS:
A GROWING PROBLEM

AN INFORMATION PAPER

PREPARED BY THE STAFF OF THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE



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LETTER OF TRANSMITTAL

U.S. SENATE,
SPECIAL COMMITTEE ON AGING,
Washington, D.C., March 1, 1983.

Hon. JOHN HEINZ,
Chairman, Senate Special Committee on Aging.

DEAR MR. CHAIRMAN: The enclosed information paper represents the findings of the consumer fraud survey initiated at your direction in July 1982. Recipients of the committee's survey included about 1,500 State attorneys general, district attorneys, consumer affairs offices, and chiefs of police in large and small cities across the country. Over 45 percent responded, indicating that consumer frauds against the elderly are a significant and growing problem.

I would like to acknowledge the assistance of Virginia Knauer, Special Assistant to the President, and Director of the U.S. Office of Consumer Affairs.

I would also like to acknowledge the participation of staff members David Holton, Betsy Vierck, and Bill Halamandaris.

Sincerely,

JOHN ROTHER, *Staff Director.*

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CONSUMER FRAUDS AND ELDERLY PERSONS: A GROWING PROBLEM

I. SUMMARY

On August 4, 1981, the Senate Committee on Aging held hearings to review the impact of consumer frauds against the elderly. The hearing identified a significant problem with potentially enormous implications for the elderly.

Subsequently, to determine the size of the problem, the committee conducted a national survey of responsible State and local officials. Over 1,300 questionnaires were sent to:

- State consumer affairs offices.
- Chiefs of police in large and small cities across the country; and
- A nationwide sample of district attorneys and attorneys general.

The purpose of the survey was to: (1) Determine the frequency of frauds directed at the elderly; (2) define the impact of consumer and economic frauds on the lives of the elderly; and (3) identify resources and strategies being employed to combat these frauds. This survey and related research conducted in the interim form the basis for this report.

It is our conclusion that consumer frauds are a major problem for the elderly. The elderly are perceived as "easy marks" and targeted for abuse. Over 77 percent of respondents indicated the elderly are more frequently defrauded than the younger population. When victimized, they are likely to suffer disproportionate losses and are slower to recover.

The 10 most harmful frauds directed against the elderly are:

- (1) Quackery and medical related frauds.
- (2) Home repair and improvement frauds.
- (3) Bunco schemes.
- (4) Insurance frauds.
- (5) Social frauds.
- (6) Land and housing frauds.
- (7) Business and investment frauds.
- (8) Nursing home frauds.
- (9) Automobile frauds; and
- (10) Funeral fund.

Overall, consumer and economic frauds directed at the elderly are widespread and pervasive, touching nearly every aspect of senior's lives. Respondents reported an increase in fraud cases of over 12 percent a year. While frauds are increasing, resources available to combat fraud are said to be diminishing.

II. INTRODUCTION

On August 4, 1981, the Senate Committee on Aging convened hearings in Harrisburg, Pa., focusing on consumer frauds and the elderly. Witnesses, including Virginia Knauer, Special Assistant to the President, and Director of the U.S. Office of Consumer Affairs; Kenneth Fletcher, Chief Postal Inspector, U.S. Postal Service; and representatives of State consumer protection offices, identified a staggering array of frauds directed at the elderly. Mrs. Knauer displayed fraudulent medical devices, such as an electrogalvanic bracelet and an acupressure massage mat. Mr. Fletcher dramatized the danger of mail order "miracle cures" by citing examples of cancer cures containing contaminated compounds. In at least one case, the purchaser died while attempting the "cure."

Terry Lazin, director of the Pennsylvania Bureau of Consumer Protection, testified her office receives about 5,000 complaints each year from senior citizens complaining of consumer crimes. She estimated that this figure represented only 5 percent of the total frauds actually perpetrated against the elderly.

Subsequently, at the direction of Chairman Heinz and Ranking Minority Member Chiles, the committee initiated a survey to assess the size of this problem. Over 1,300 questionnaires were mailed to police chiefs, district attorneys, State attorneys general, and consumer protection offices. The purpose of the questionnaire was to assess the nature and frequency of consumer and economic frauds, the impact of these frauds on the elderly, and the resources available to combat these abuses.

The response to the committee's survey indicate:

(1) Consumer frauds are widespread and pervasive. They invade every aspect of a consumer's life from health care to housing.

(2) Consumer and economic frauds are increasing. Respondents report an increase of about 12 percent a year.

(3) The elderly are considered "prime targets" for these abuses. Over 77 percent of those responding indicated the elderly are more often the targets of fraud than the younger population. This targeting was attributed to perceptions of vulnerability, need, and isolation.

(4) Those who perpetrate these crimes are well organized, sophisticated, and effective. Respondents reported "schools for scoundrels" organized by cons to tutor other cons in the fine art of making a "sting." Police reported it was not uncommon for cons to exchange "hit lists"—the names of those they had successfully defrauded—upon leaving one location for another. The ultimate measure of the cons' success—their take—is incalculable. But if it could be calculated, it would almost certainly be measured in the billions.

(5) While, by every measure, consumer and economic frauds are increasing and present a significant threat to society, resources available to combat this problem are diminishing. Federal programs operated by the Law Enforcement Assistance Administration have been eliminated. Other Federal funds earmarked for consumer service have been lost in block grants. Thirty-five percent of State consumer offices reported reductions in funds. Forty-seven percent indicated they had been level funded.

In an attempt to relate the frequency of specific frauds and their impact on the elderly, respondents were asked to identify the frauds they felt were most harmful to the elderly. The 10 frauds identified, by frequency of response, are:

- (1) Quackery and medical related frauds.
- (2) Home repair and improvement frauds.
- (3) Bunco schemes.
- (4) Insurance frauds.
- (5) Social frauds.
- (6) Housing, land sale, and rental frauds.
- (7) Business opportunity frauds.
- (8) Nursing home frauds.
- (9) Automobile purchase and repair frauds; and
- (10) Funeral fraud.

The committee identified a number of effective preventive measures. The single most important of these is the realization by the elderly, and those working with them, that age brings an increased risk of victimization. While this fact reflects the reality of the situation, it is based on a perception of vulnerability that can largely be altered. Seniors, more than any other group, can reduce their susceptibility to consumer frauds.

III. THE SURVEY

A. METHODOLOGY

Recipients of the committee's questionnaire included the chiefs of police from the 200 largest American cities, a random sample of 1,000 chiefs of police from small cities and towns across the country, and 128 State consumer affairs offices and district attorney fraud units. These groups were chosen to provide a broad sample that encompassed various levels of government and geographical areas.

The total response rate to the committee's survey was 45 percent. The response rate from the chiefs of police of large cities and the State consumer offices was unusually high—65 and 61 percent respectively. In all, data from the survey includes information from every geographical region in the country, every State, 74 percent of all American cities with populations over 200,000, 50 percent of cities with populations between 85,000 and 200,000, and a sampling of cities with populations under 85,000.

B. SURVEY RESULTS

An analysis of the survey data supports the following conclusions:

(1) *Consumer frauds are widespread and pervasive.*—Respondents from every source identified consumer and economic fraud as a significant problem. Frauds reported covered nearly every aspect of life.

(2) *Consumer frauds are increasing.*—Respondents reported a 12-percent yearly increase in fraud cases from 1978 to 1980. Consumer offices reported the greatest increase in complaints (72 percent).

(3) *The elderly are more frequently victimized than other population group.*—Over three-quarters of all respondents stated the el-

derly are more frequently the victims of consumer frauds than the younger population. The chiefs of police located in large metropolitan areas were particularly emphatic on this point. Some 83 percent of these reported that the elderly, in their experience, were the most frequent victims of consumer and economic frauds.

(4) *Consumer cons are well organized and effective.*—Respondents reported “schools for scoundrels,” instances where “sucker lists” were bought or traded, and a host of other techniques used to identify the easy “mark.” Elderly victims were said to be targeted by obituary notices, which list survivors, other newspaper accounts, “scanning” older neighborhoods, and public real estate lists.

(5) *Resources to combat consumer frauds are decreasing as these frauds increase.*—Many Federal programs have been eliminated. State consumer offices reported reductions in funding or level funding, which have curtailed their ability to combat consumer frauds.

C. TECHNIQUES OF FRAUD

The most frequent place of contact between the con man and his victim is the victim's home. The approach can be as simple as knocking on the door, picking up the phone, or dropping a brochure in the mail. Once contact has been made, the con man relies on a variety of techniques to “sell” his mark. Among the more frequent approaches are:

- Scare techniques:* With this technique the con man seeks to convince his marks of some impending peril. This approach is particularly useful in home repair frauds. The con seeks to persuade his victim the chimney will collapse, the roof will leak, or there is some other immediate problem in need of attention.
- Rush deals:* Con men seek to confuse. Particularly with seniors, the con man is likely to attempt to force an immediate decision. “I can only make this offer to you today,” is a common routine.
- Pressure for downpayment:* Once a commitment has been obtained, the con will pressure his mark for “something on account.” This downpayment ostensibly seals the deal. In reality, its purpose is to assure the con his reward will not be thwarted by reflection. More often than not, the con will take the money and run.
- Secrecy:* Secrecy serves the dual purpose of inducement and protection. Often the con will attempt to persuade his victim the offer is so good it is not commonly available or, alternately, that the merchandise is “hot.” Once a mark has been made, this approach assures the con some additional protection from discovery and prosecution.
- Claims of credibility:* This technique relies heavily on the presumed expertise and authority. It is often used in combination with other techniques to give the con more credibility.

IV. THE 10 MOST HARMFUL FRAUDS

A. MEDICAL FRAUDS

Seniors account for a disproportionate share of total U.S. health care costs. In 1978, persons 65 and older represented 11 percent of the U.S. population but, according to the Department of Health and Human Services, accounted for 29 percent of total personal health care expenses. The elderly account for one-fourth of all hospital stays, are twice as likely to visit their physician, and are considerably more likely to use outpatient clinic services. Overall, per capita health expenses are 2½ times greater for persons over 65 than for persons under 65.

In addition, and of particular importance to those seeking opportunities for fraud, seniors are much more likely to have developed chronic ailments. Eighty percent of all seniors are said to have at least one chronic condition. Multiple chronic conditions are common. The most frequently reported chronic conditions according to the National Center for Health Services Research, are arthritis, hypertension, hearing impairment, heart conditions, visual impairments, and diabetes.

Not surprisingly, seniors are particularly concerned about their health. This concern creates a large vulnerability to quacks, miracle cures, hospital frauds, aging cures, medical aids, and other medical frauds of all kinds. Because seniors often forego proper medical care in response to the promises of these charlatans, and the genuine danger from contaminated compounds, respondents ranked medical frauds as the single most harmful fraud against the elderly. Over 17 percent of those responding to the committee's survey identified these frauds as a major concern. The following examples illustrate these frauds:

- An elderly Vermont couple was approached by a door-to-door salesman for Twenty-First Century Products. The con told the couple that if they did not purchase the hearing aids he was selling they would either go deaf or require surgery. They paid \$1,138 for hearing aids they did not need.
- Kreuger-Ross Laboratories initiated a nationwide campaign through the mail for a formula promising prostate relief. Purchasers received a 90-day supply of tablets which experts described as an irrational concoction of zinc, pumpkin seed, and bee pollen. Over 42,000 people were victimized by this scheme. The company's take exceeds \$420,000.
- A California company marketed—at \$10 a bottle—an elixir that was guaranteed to "revitalize your sex life." 36,000 people were conned by this scheme. The concoction was nothing more than a vitamin combination available at any drugstore at one-tenth the price.
- The Bettervision Eye Clinic charged approximately 66,000 people \$10.95 each for a remedy for glaucoma. The remedy consisted of exercise directions to be taken in place of prescribed medications. Physicians testified the exercises could have resulted in blindness.
- A California promoter promised a cancer cure for \$700. Purchasers received a bottle of B-12 vitamins, a bottle of kelp

fluid, and needles to inject the compound into the bloodstream. The products were so badly contaminated, authorities have testified they could have resulted in death.

Among the most frequent medical frauds are unproven remedies that promise relief not supported by scientific evidence. Common examples are the various hair restorative compounds, "cures" for baldness, "miracle diet programs," aging inhibitors, "wrinkle reducers," sex aids, cure-alls, and pain relievers. Whatever the price, whatever the product, most of these cons sell hope—hope for the relief of pain, restoration of youth, and delay of death.

B. HOME REPAIR AND IMPROVEMENT FRAUDS

Seventy-one percent of the elderly own their own homes. The majority of these homes were built before 1940. Only 11 percent of the houses where the household was headed by a senior were built since 1970. Twenty-two percent of those headed by younger people were built after this period.

This combination of the number of elderly who own homes and the age of these dwellings is particularly attractive to phony repairmen. In fact, respondents to the committee's survey indicated home repair and improvement frauds were the most frequent frauds committed against the elderly.

Generally, phony home repairmen make a direct approach. They may appear at the victim's house posing as a city official or claim to have been referred by a neighbor down the street. Whatever the excuse, they quickly note some fundamental flaw in the house that must be repaired immediately. They specialize in roofing and siding, insulation, furnace repair, chimney replacements, wet basements, and driveway topping. Typically, they promise quick, efficient service at bargain rates, take a large downpayment, and never return. Some examples of home repair frauds are:

- An elderly Madison, Wis., woman agreed to let three men seal her driveway after they gave her a \$12 estimate. When the job was completed, they told her they had guessed wrong. She was told the job would now cost her \$800. She was too frightened to refuse.
- A second woman in the same situation, refused the con's offer only to look out her window and see the men working on her driveway. When she objected, they demanded \$40 for the partially completed job.
- In Newark, N.J., an electrical contractor deceived an elderly couple into believing their house needed rewiring. A State court found the contractor had "confused, intimidated, and frightened the couple" into paying thousands of dollars for a service they did not need.

C. BUNCO SCHEMES

Bunco is a generic term for swindling schemes or confidence games. There are currently over 800 known bunco schemes. The three most common bunco schemes are:

(1) *The pigeon drop*: In the most common variation of this scheme, an older person is approached by strangers who claim to have found a large bag containing cash. Through a series of decep-

tions, the victim is convinced to put up "good faith" money to share in the find. The victim is asked to put the good faith money in a purse or parcel for safekeeping. In the final deception, the victim is distracted and the parcel containing his money is switched for another. To the sophisticated, this scheme usually seems too incredible to work. But the California Department of Justice estimates over a half million dollars a year is lost to these schemes in that State alone.

(2) *The bank examiner*: In this scheme, the con artist portrays himself as a good samaritan. He generally poses as a bank official and requests the assistance of the victim in checking on an employee suspected of defrauding the bank. Alternately, the con may indicate there is reason to believe the victim's records are inaccurate and should be checked. Once the con has the victim's confidence, he persuades the victim to withdraw large sums of cash from his bank account. In one recent example, a widow in Iowa City, Iowa, was swindled out of her life savings—\$5,900—by four cons using this technique.

(3) *The phony official*: In these cons, the swindler poses as a representative of an official agency, such as medicare, Social Security, the local zoning board, or some other agency. Once they have made contact, they persuade the victim he needs insurance to cover medical costs not covered by medicare, must repair his home, or replace appliances.

The following examples further demonstrate bunco schemes:

- An 88-year-old Texas woman was swindled out of her life savings—nearly \$10,000—by cons who played the bank examiner game.
- In Euclid, Ohio, two con artists posing as bank officials examining a check fraud case swindled an elderly woman out of \$100,000 in jewelry. They persuaded her to give them her jewels for "safekeeping" until the check fraud matter was resolved.
- A 77-year-old woman in Kentucky was swindled in January 1981, out of \$1,200 by a variation of the pigeon drop game.

D. INSURANCE FRAUDS

The National Center for Health Services Research estimated in 1981 that 83.9 percent of the civilian, noninstitutionalized population had full-time, year-round insurance coverage. Those 65 and over—in part because of medicare—showed year-round coverage rates of 97.8 percent. By contrast, young adults showed year-round coverage rates of 70 percent.

These figures reflect senior concerns for the probability and effect of illness which makes them particularly susceptible to insurance frauds. The most flagrant of these abuses involve so-called medigap insurance and cancer insurances.

Medigap policies are said to be designed to cover the gaps in medicare's coverage. Around 20 million of these policies have been sold to seniors at a cost of about \$4 billion. In one instance, an elderly woman in Minneapolis was persuaded to pay \$1,646 for medigap policies from five different companies. Despite her additional expense, she did not receive any additional coverage.

Cancer insurance is among the hottest insurance sales items. There are currently over 20 million insurance policies in effect. So many questions have been raised with respect to these policies that one State—Massachusetts—has banned their sale in the State.

The following techniques are often used by unscrupulous insurance agents:

Stacking: This term refers to the practice of persuading the victim to buy more policies than are needed.

Rolling-over: This technique refers to the practice of attempting to persuade the victim to replace his existing policy with a “better” or “more comprehensive” one.

Misrepresentation: This is a deliberate deception as to the policy’s coverage.

Cleansheeting: Here, the agent simply forges the victim’s signature on a new policy.

Switching: In this fraud, the salesman switches policies so that the coverage obtained and the premium is different than the victim believed.

The following examples illustrate these frauds:

- A 76-year-old woman in Illinois was sold 71 insurance policies totaling premiums of more than \$15,000. These policies were for hospitalization, nursing home cost, cancer, and burial expenses. One agent sold the widow 21 different policies. Thirteen of these policies were for life insurance.
- An 85-year-old woman was sold hospital insurance by a door-to-door salesman. She was told the cost was \$893.25, but the receipt she was given was for only \$270.75. After a relative intervened, the woman stopped payment on her check.

E. SOCIAL FRAUDS

Social frauds draw on a victim’s charity, compassion, loneliness, and vanity. Charity frauds take advantage of the best instincts of people. The most frequent charity frauds involve bogus charities or religious groups, misrepresentation of association with a charity or religious group, and misrepresentation of the benefits or uses of contributions. Companionship clubs or “lonely hearts” clubs prey on the loneliness of its victims. Fears of growing old, becoming isolated and alone, are exploited with phony computer dating services, dancing lessons, or “dues” for social clubs. Two recent examples of social frauds are detailed below:

- In 1981, the Postal Service filed complaints against the Senior Citizens Entertainment Service of Monroe County and the Vietnam War Veterans of Rochester, New York. In both cases, con men were hired to place random calls to solicit funds for the two bogus charities. The Senior Citizens Entertainment Service was portrayed as an established organization dedicated to assist seniors in nursing homes in the county. The Vietnam veterans organization was said to be in existence to provide comfort to hospitalized veterans. Though the scheme collected thousands of dollars before the intervention of Postal authorities, not one dollar was ever received by any senior citizen group or veterans organization from the “charitable organization.”

—Four people were indicated in Washington, D.C., for a charity scheme. The four con men were said to have netted over \$30,000 ostensibly to aid families of policemen or firemen disabled or killed in the line of duty.

F. HOUSING AND LAND FRAUDS

Land sales frauds are said to cost U.S. citizens over \$10 million a year. Advertisements are designed to persuade the unwary to buy property they have never seen. All too frequently, the idyllic property in the brochure turns out to be swampland, or desert property far from the nearest town.

Similar misrepresentations are made with regard to vacation homes, time-sharing properties, and retirement homes. Often the buyer finds the romantic hideaway he purchased is without utility connections, or that the time-sharing resort sold more time than was available.

The case of L. T. P. Properties, Inc., is typical of these frauds. In this case, 507 individuals—almost exclusively elderly—lost \$625 million supposedly to purchase land in a golfclub community near De Bary, Fla. Among the victims were Lorraine Huber, a quadriplegic, and an 82-year-old mother. These two individuals lost \$21,000 to the scheme.

Other illustrative cases include:

- An elderly Massachusetts man lost a \$3,400 downpayment in a housing swindle that involved a promise to build a house on property the swindler did not own. The perpetrator of the fraud cleared more than \$100,000 from the swindle.
- Hundreds of investors from across the country lost at least \$132,000 in “downpayments” on land known as the Tierra Del Oro Estates. The land was portrayed as valuable, oil-producing property with a high agricultural potential. In fact, the land was nothing more than an abandoned farm 72 miles from Lubbock, Tex. There was no oil-producing potential.
- An elderly Kentucky woman was treated to the double whammy. She was conned into paying \$3,185 for improvements that were never made to her house. Shortly thereafter, a second con appeared at her door saying he was a representative of the “Dayton Bond Co.” He told her the material that was to be used on her house had not been paid for and that, accordingly a lien had been placed on her house for that material in the amount of \$1,260. After threatening legal action, he collected the “lien” and left.
- One con, David Mangiapane, of Buffalo, N.Y., acquired more than \$200,000 by home repair frauds in 1981. Mangiapane convinced his victims their homes would “burn to the ground” unless faulty electrical or plumbing systems were repaired.
- In Logansport, Ind., two men visited an elderly woman and asked to trim a tree in her front yard. She agreed but asked the con men to wait while she ran an errand. On her return, she found the tree had been trimmed. The con men informed her they had made 200 cuts and their fee was \$2.50 per cut. A local tree company subsequently informed the woman they would have performed the service for one-fourth the cost.

—A 76-year-old woman was fooled by a man who told her he was an employee of the gas company and wanted to check some pipes in her cellar. Once in the cellar he discovered some “severely damaged pipes” requiring repair. He requested \$120 for this service. The victim gave the man \$80—all she had in the house—as partial payment. The man left and never returned.

G. BUSINESS OPPORTUNITY AND INVESTMENT FRAUDS

Twenty-five percent of the elderly have income levels at or near the poverty line. For these people, retirees and others living on fixed incomes, business and investment frauds present a powerful attraction. For a relatively modest investment or through some irresistible business opportunity, the victim is offered the promise of great rewards. In one case, a Cleveland promoter sold jewelry franchises to 540 investors who responded to newspaper ads. The con collected \$3.5 million with this scheme. All that the victims received for their investment was \$100 worth of costume jewelry.

The other major variation—and one particularly targeted at the elderly—involves work-at-home schemes of all kinds. Some of the more common work-at-home schemes include worm farms, envelope addressing, envelope stuffing, and sew-at-home schemes. One sew-at-home scheme drew 200,000 applicants who were allowed, for a small registration fee, to take a sewing test to see if they qualified for employment. Not surprisingly, no one qualified. No refunds were ordered.

Other examples of these cons include:

- Two El Paso, Tex., residents took out a mortgage on their home to buy a plant-growing franchise. They paid \$6,500 for a greenhouse, plants, and supplies on the promise that the firm would buy back the plants they grew. The greenhouse leaked and the franchiser went out of business before it could be asked to buy a single plant. The couple is still paying for their investment with mortgage payments of \$153 a month.
- A California resident answered an ad from a Texas firm which sold investors earthworms to grow at home. The victim invested \$11,130 and received \$231 before the company dissolved.
- A retired Philadelphia firefighter was conned out of \$35,000 by the International Coin Museum. The gold bullion he was promised was never delivered.
- Twenty seniors were conned out of half a million dollars in a stock swindle.
- The Royal American Chinchilla Co. advertised high profits in the breeding and sale of chinchilla herds. Chinchillas were said to be easy to raise, free from odor, and disease resistant. Investors found that not only were the chinchillas odiferous, and difficult to raise, the animals furnished were of such poor quality, profitable ranching was virtually impossible.

H. NURSING HOME FRAUDS

About 1.2 million seniors live in the Nation’s 25,000 nursing homes. They constitute about 90 percent of all nursing home residents. Further, the probability of being institutionalized increases with age from 1 out of 100 in the age group 65 to 74 to 1 out of 5 of

those over 85 years old. Abuses in nursing homes have been well publicized during the last decade, largely due to the efforts of the committee. Most of the concern that has been generated has focused on the quality of care issues and indications of medicare and medicaid fraud. Because the Government, as the purchaser of services, is so evidently defrauded by these activities, we have often lost sight of the fact that the seniors are often also defrauded. They may be conned into paying an "admission fee" to purchase a place in a medicaid facility, overcharged for specific services, defrauded out of personal maintenance funds, and forced to pay for specific services and supplies that should be included in the home's per diem rate.

One of the more recent variations on this theme in the development of "lifecare" facilities. In these instances, seniors are persuaded to sign over all of their assets with the promise that they will be taken care of until they die. Often, the facility changes ownership or goes out of business, leaving the seniors stranded and exposed.

Another recent example of nursing home fraud is provided by the Iowa nursing home resident who was taken on a shopping spree by two female employees. While he was there, a clerk observed one of the employees take a credit card from the elderly man's pocket, make a purchase, and return it. The nursing home resident had no recollection of the event.

I. AUTOMOBILE FRAUDS

Most consumers have had some experience with unreliable automobile salesmen and repairmen. Though these experiences can be aggravating, for the most part they stop short of outright fraud. Automobile frauds consist of fraudulently increasing the profit margin, misrepresenting the car performance or history, or switching vehicles, substituting a similar car with fewer options or performance problems for the one purchased. Among the common automobile cons are:

- Packing*: Raising the price of the new car to offer a "big trade-in" on the consumer's used car.
- Highballing*: Quoting the buyer a low price until the deal is signed.
- Macing*: Giving an individual a downpayment or a note for a car and then skipping town with the car and the balance.
- VAPO-JETS, Inc., advertised the sale of a gas-saving device that would increase gas mileage by 40 percent. The Environmental Protection Agency found it had a negligible impact on gas mileage.
- In Somerset County, N.J., three transmission service companies were indicted for deception and unnecessary repair work. The local consumer affairs office had received so many complaints concerning the firms that authorities mounted an undercover operation dubbed "transcam." Investigators found the firms were charging customers \$400 to \$600 for unnecessary work.
- In Virginia Beach, Va., the operator of a local gas station was arrested for charging two motorists for replacing their car engines even though the engines did not need to be replaced.

J. FUNERAL FRAUDS

Funeral frauds feed on the vulnerability of families at the time of a family member's death. They encourage a natural desire to take the best possible care of the departed. Common abuses include:

Implying there is a legal requirement that the deceased be embalmed before burial: In most States, there is no such requirement unless the deceased is to be transported by common carrier.

Unauthorized removal of remains: Some funeral directors have arrangements with hospitals and nursing homes calling for the delivery of anyone who dies in the facility. In one recent case, when a relative objected, she was allowed to recover the body, but only after paying for "services rendered."

Refusal to release: Basically, this con involves holding the deceased hostage until family members make the required payments. In Florida last year, a woman made arrangements over the telephone for her father's funeral. The funeral director agreed to handle the funeral for \$495. When the daughter arrived at the funeral home, however, she found the price had doubled. When she objected, she was not permitted to remove the body until she obtained a court order.

Cash advances: Many of the services associated with funerals, such as flowers and obituary notices, are provided by third parties. These services are customarily covered by a cash advance. The abuse enters when the funeral director inflates or misrepresents the actual cost of these services.

Some of the specific abuses identified by the committee include customers being:

- Told the State law required the purchase of a cemetery plot even though the deceased was to be cremated.
- Charged \$1,600 for unspecified services.
- Charged for embalming even though the deceased was to be cremated.
- Charged a markup in excess of 1,000 percent for burial vaults; and
- Quoted prices as high as \$550 for the pickup and preparation of the death certificate.

V. OTHER COMMON FRAUDS AGAINST THE ELDERLY

A number of other frauds with a significant impact on the elderly were identified by the committee's survey. What follows is a summary of the most frequently reported of these frauds:

Abuse of trust schemes involve the exploitation of a position of authority and/or trust such as misuse of funds by bankers, trustees, relatives, or attorneys, who may control an older person's funds. Public or private officials, such as nursing home operators, may also misuse the funds of dependent elderly clients or patients.

Advance fee schemes demand "downpayments" in return for a promised service which the con artist has no intention of repaying. The phony fee is often called a "returnable deposit."

Appliance and TV repair schemes involve tricks, such as overcharging for services performed, charging for services and parts not used, performing services or repairs not wanted or needed, and fail-

ing to perform services or repairs until the warranty period expires.

Bait and switch advertising occurs when a customer is "baited" into a store with a "special offer" that appears to be a bargain and then talked into purchasing a product which offers a higher profit. Frequently "bait and switch" salesmen will claim that he has "sold out" of the advertised "special offer."

Buyers clubs schemes guarantee that the club "members" will be able to purchase merchandise and services at reduced rates. When victims try to cash in their coupons they find that the prices are not significantly lower or that the storeowner, restaurant, or service-provider never approved their participation in the clubs and consequently will not honor them.

Chain letters and referral frauds induce victims into parting with money or property on the promise they will make money through bringing others into the chain. First-tier victims usually believe that those whom they involve in the scheme (second-tier victims) will make money—but since second-tier victims can only make money by involving third-tier victims, and so on, the scheme must eventually collapse. Generally, only the fraud operators who manage the scheme make money on it.

Deceptive entry schemes combine con artist techniques with traditional methods of robbery using a phony approach to the victim to find out where he keeps his cash and then returning later when he's not home. One common scam involves con artists posing as Social Security doctors to check an ailment such as arthritis and pickpocketing the victim while "checking" him.

Discounter scams employ claims that during a project such as furnace repair or rewiring, quantities of material were charged in the homeowner's name but never paid for, and that "the supply house" now holds a lien on the property. The con artist says he represents a bonding company, and can get the lien released if the homeowner will put up the money to pay for the material charged in his name.

False claims are fraudulent written claims for services or goods that were not provided as claimed. While the immediate victim of such a fraud is usually the Government program, the cumulative effect of such abuses may be to withdraw public support for needed programs. Thus, the elderly become victims of decreasing services.

False, misleading advertising involves the use of untrue or deceptive promotional techniques. The following kinds of practices are prominent in this area: Advertising as a "sale" item a product that is really at the regular or a higher price, falsely claiming an attribute which a good or service does not, in fact, possess (e.g., advertising a coat as 100-percent wool when it is, in fact, made of a synthetic blend), misstatement of the true cost of a good or service through techniques such as using confusing payment provisions that the consumer will not understand.

Fortune telling scams are the favorite of gypsy con artists who may go under the title of fortune teller, reader, adviser, or seer, medium, healer, or spiritualist, palm reader, card reader, or psychic. The classic, costly scam is to tell the victims who have come to her to read their future or for advice that there are "evil spirits"

on their money causing bad fortune. The fortune teller then "blesses" the victim's money which is never seen again.

Lawsuit frauds, commonly called "sewer service" frauds, occur when merchandising, home repair, or other frauds rely on the use of lawsuits for collecting payments from their victims. The usual tactic is not to inform the customer that a lawsuit has been filed. This is accomplished by such techniques as dropping the official summons or subpoena "down the sewer" instead of delivering it to the customer. The effect of this "sewer service" is to deny the customer any opportunity to contest the lawsuit. The elderly may be especially vulnerable to this type of action, since the charge that an elderly person really did receive a summons (but forgot it) may be believed by court personnel.

Missing heirs scheme involve the false notification of victims that they may be related to a wealthy person who is recently deceased. For a fee, the con artist claims that he will perform a "geneology search" which is never performed or performed in a cursory manner.

Patents and inventions frauds induce victims to submit costly fees under the belief that his "invention" is "important" and should be "patented" to avoid competition. Unscrupulous patent research and assistance firms usually find their customers through advertising in newspapers.

Referral selling scams occur when a fast talking door-to-door salesman promises the victim that his merchandise will be paid for if he gives the solicitor the names of friends. For instance the following is a description, taken from a Montana publication, "Be An Open Eyed Consumer," of why this scheme is not to the victim's advantage:

The salesman tells you that every time he sells one of your friends his product, you will receive a rebate of a certain amount of money, say \$30. If your purchase price is \$150, he will be quick to explain that your bill will be paid if only five of your friends buy the product. However, chances are that you will pay the full purchase price. Assume that the salesman calls on you first and contacts the five persons by the end of the first week—you and five other persons. If each of your five friends gives him five names and he contacts them, at the end of the second week he has contacted 31 more people. By the end of the ninth week, the salesman has talked to 500,000 more people than live in Montana. At the end of the 12th week, he has contacted 100 million more people than the population of the United States, and at the end of the 14th week, he has contacted over double the population of the world. Obviously, even if you were the very first person this salesman visited, the plan would never make you a lot of money. In all likelihood, the salesman is well past the sixth or seventh week by the time he talks to you.

Vacation package schemes attract elderly customers on fixed incomes who hope to travel at reduced rates. Unfortunately, frequently the reason why travel packages can offer reduced rates is

that “complementary” meals are in not-so-nice restaurants and the hotels are run down and in out-of-the-way places.

Vanity publishing schemes and song sharks involve getting money from individuals on the promise of promoting their creative “talents” (real or imaginary), or assisting them in the development of such a “talent.” The scheme operator will imply a promise of national advertising, book reviews, distribution, special marketing services—but not so concretely that he will be held to it. Victims are left with a few copies of a printed and scored song arrangement, or a number of copies of books which established book review publications will not look at because of their publishing source.

VI. COMBATING FRAUD

Consumer protection laws date back to ordinances established by ancient cultures to protect consumers in the marketplace. These included proscriptions against short-weighted or adulterated goods, medieval concepts of a “just price,” and laws against usury and the manipulation of markets. But the end of the 19th century, however, the principle of “caveat emptor” (let the buyer beware) had firmly replaced earlier judicial notions of fairness between contracting parties. It has largely become the purchaser’s responsibility to protect his or her own interests by insuring that what he or she purchased was of sufficient quality to meet personal desires and needs.

Since the early 1900’s, however, laws directed at consumer protection and related issues began to evolve on Federal, State, and local levels; their primary aim was the curtailment of deceptive, fraudulent, or unfair acts or practices in the marketplace. The recent trend in reformation of consumer protection laws has been toward uniformity on the national level.

Today, every State and the District of Columbia has some form of consumer protection statute. In general, States prohibit several categories of practices aimed at consumers including false or deceptive acts, unfair acts, unconscionable acts, and practices lacking in good faith. Nearly every State has enacted Unfair and Deceptive Practices Acts (UDAP) proscribing misleading, deceptive, false, or fraudulent acts or practices. In addition, some States have enacted consumer protection laws aimed at specific types of transactions.

Enforcement strategies frequently employed include both State criminal and civil sanctions, and private remedies. State-imposed requirements such as disclosures, licensing, and bonding help prevent fraud. State-created rights facilitate a private citizen’s action against fraud. In these actions most States allow the recovery of actual damages. At least 17 States’ statutes provide for double or treble actual damages in such suits.

Other laws enacted by some States to protect consumers include:

- (1) Retail Installment Sales Acts (RISA) which emphasize disclosure requirements and define the rights of a consumer in default and the creditor’s ability to repossess or accelerate payments.
- (2) Home Repair Financing Acts (HRFA) which may require the licensing of home repair contractors, financing agencies, or home repair salespersons.

(3) Home Solicitation Sales Acts (HSSA) which are enacted to permit the buyer time to consider a contract executed at a place other than the dealer's place of business and provide the buyer with the right to cancel a contract without incurring a penalty.

(4) Statutes which govern insurance prices, insurance company solvency, policy cancellation processes, and types of coverage available to consumers.

(5) State usury laws which regulate interest rate ceilings.

Federal consumer fraud enforcement is chaotic. Responsibility is divided between some 27 agencies that have a specific responsibility for preventing particular forms of consumer frauds. In main, the Federal Trade Commission has primary responsibility. But other agencies have exclusive jurisdiction over specific industries, or share jurisdiction with the FTC.

The deficiencies of the Federal system are readily apparent. There is a clear risk that some matters will inevitably fall between the cracks or that the regulating agency may be ill-prepared or reluctant to perform its enforcement responsibility. Of greatest concern, however, is the confusion created by the lack of a clear, cohesive approach to controlling consumer frauds.

The single most important element in the campaign against fraud does not require legislation or a budget appropriation. It is the growing awareness of seniors that they are being victimized and that *they* can prevent it.

The committee identified the following 10 steps that elderly consumers can take to avoid being conned.

(1) *Check with officials* (the police, consumer offices, the Better Business Bureau, and other agencies) before entering into any major transaction or whenever in doubt.

(2) *Learn about fraud* and how to avoid it.

(3) *Shop around* before purchasing services or products. Get references, compare prices, and check performance.

(4) *Understand* completely any contracts, estimates, or other papers before they are signed. Do *not* sign anything you don't understand. If necessary, check with a lawyer.

(5) *Whenever possible, deal with local, well-established firms.*

(6) *Never* do business with anyone who appears at your door without a specific request.

(7) *Identify* any unknown serviceman or sales representative before allowing them entry. Ask for an ID and have it verified if necessary.

(8) *Never* conduct business over the phone unless you initiate the contact.

(9) *Never* pay for services until they have been performed to your complete satisfaction.

(10) *Be very wary* of any offer which promises great wealth with minimal effort.

If a senior should be victimized, the most important thing they can do is *complain*. Sixty-seven percent of our survey respondents indicated seniors complain less than others. The five most important things a senior can do when they have been defrauded are:

(1) Notify responsible agencies (the police, consumer offices, and the Better Business Bureau) immediately.

(2) Do not be embarrassed. Allow the story to be told so the scheme can be identified, the culprits apprehended and victimization of others avoided.

(3) If you paid by check, stop payment immediately.

(4) Cooperate with law enforcement agencies completely so the criminal can be prosecuted.

(5) Save any evidence—such as receipts, canceled checks, contracts, or the product itself—until it can be turned over to the responsible enforcement agency.

Sources of Help

If you are not satisfied with the company's response or never receive a response, you may now wish to contact other sources for help.

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 (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, 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 while others have a consumer affairs office as a 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 states, counties and cities 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. A listing of state and local consumer and other government offices begins on page 37 of this Handbook.

Better Business Bureaus

What They Are:

Better Business Bureaus (BBBs) are non-profit organizations sponsored by private businesses. There are some 150 BBBs in the U.S. today, sponsored by local and national businesses. See page 69 for a list of these BBBs. BBBs vary from place to place, and offer a variety of 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. Many of the BBBs accept written complaints, and will contact a firm on your behalf. The BBB does not judge or rate individual products or brands, handle complaints concerning the prices of goods or services or give legal advice.

Approximately 120 of the 151 BBBs offer binding arbitration to those who ask for it. The Council of Better Business Bureaus, the national headquarters of the organization, also offers consumer education programs and reports on charitable organizations. The national Council is located at 1515 Wilson Blvd., Arlington, Virginia, 22201.

Federal Assistance

Many Federal agencies have enforcement responsibilities for specific consumer products and services. Agencies with this kind of authority are listed in Section II beginning on page 9.

There are many Federal agencies but not every agency can handle individual complaints. Some will only offer help if a number of persons have the same problem. Many communities now have federal information operators who can tell you whom to call. See page 31 of this book, or your local telephone directory White Pages under United States Government.

Many Federal agencies suggest that for more efficient service you should contact their regional offices. Listings of Federal regional offices begin on page 21.

Media Programs

What They Are and What They Do:

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

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a 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 sometimes select the most severe problems, or those most representative of a number of complaints.

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

How To Reach Them:

To find these services, check with your local newspapers, radio and 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, these services are listed in *Help: The Useful Almanac* (published by Consumer News, Inc.). This publication may be found in most libraries.

Industry Consumer Programs

Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How To Reach Them:

Industry associations which handle complaints are listed under their topic headings in Section II of this Handbook. Many other trade associations have varying consumer functions. They can be located at your library in a directory entitled *National Trade—Professional Associations of the U.S. and Canada and Labor Unions* or other help directories.

Consumer Action Panels for Automobiles, Furniture, Major Appliances, and Funeral Directors

What They Are:

Consumer Action Panels (CAPs) are special offices established by certain industries to help resolve problems between consumers and industry members. If you have problems with a car, furniture, appliance, or a funeral director, 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 the complaint is not resolved at this level, your case will be referred to the action panel, which includes consumers and business representatives. After hearing the facts of your case, the panel will recommend the action a manufacturer or retailer should take.

For more information on dispute resolution services write to the U.S. Office of Consumer Affairs, Washington, D.C. 20201.

AutoCAPs:

Automobile dealer associations have established 32 AutoCAPs across the United States. There are also some 20 auto dealer associations which handle car complaints although they do not have CAPs or formal or regular panels of decision-makers.

To find out if there is an AutoCAP in your area, contact the National Automobile Dealers Association (NADA), 8400 West Park Drive, McLean, Virginia 22102; phone (703) 821-7144. 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. Decisions of an AutoCAP are binding on the dealer, but not on the consumer.

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. Decisions made by FICAP are not binding on either party.

Major Appliance CAP:

Complaints involving major appliances should be sent to the Chairman of the Major Appliance Consumer Action Panel (MACAP), 20 N. Wacker Drive, Chicago, Illinois 60606; phone (312) 984-5858. Decisions of MACAP are binding on the manufacturer, but not on the consumer.

Funeral CAP:

If you have a complaint about a funeral director contact ThanaCAP, 135 West Wells Street, Milwaukee, Wisconsin 53202; phone (414) 276-2500. Decisions made by ThanaCAP are binding on both the funeral director and the consumer.

Occupational and Professional Licensing Boards

What They Are:

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

What They Do:

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

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

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

How To Reach Them:

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

Consumer Credit Counseling Services

What They Are:

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

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:

The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program individually tailored to a consumer's agreed upon ability to pay, a counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer Credit Counseling programs are non-profit and provide service either free or for a nominal charge.

How To Reach Them:

To find out if your area is covered by a CCCS, check with the National Foundation for Consumer Credit or look in your local telephone directory. National Foundation for Consumer Credit, 8701 Georgia Avenue, Suite 601, Silver Spring, Maryland 20910.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Legal Resources

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally 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 intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

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

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from court to court, from a low of \$300 to a high of \$5,000, with an average maximum of around \$750.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to "garnishee" or 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 contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

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

In some cities, both Legal Aid and Legal Services offices are Federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal government, and it, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:

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

Private Lawyers

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, you may wish to comparison shop through directories or newspapers. If you have a complaint or need further information, contact your local or state bar association listed in your telephone directory.

Sample "Complaint" Letter

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

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

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

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

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

Keep Copies of Your Letter and All Related Documents and Information

	Your Address Your City, State, Zip Code Date
	Appropriate Person Company Name Street Address City, State, Zip Code
	Dear (Appropriate Name):
	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

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.

Federal Information Centers

ALABAMA		KANSAS		OHIO	
Birmingham	(205) 322-8591	Topeka	(913) 295-2866	Akron	(216) 375-5638
Mobile	(205) 438-1421	Other locations	(800) 432-2934	Cincinnati	(513) 684-2801
ALASKA		KENTUCKY		Cleveland	(216) 522-4040
Anchorage	(907) 271-3650	Louisville	(502) 582-6261	Columbus	(614) 221-1014
ARIZONA		LOUISIANA		Dayton	(513) 223-7377
Phoenix	(602) 261-3313	New Orleans	(504) 589-6696	Toledo	(419) 241-3223
Tucson	(602) 622-1511	MARYLAND		OKLAHOMA	
ARKANSAS		Baltimore	(301) 962-4980	Oklahoma City	(405) 231-4868
Little Rock	(501) 378-6177	MASSACHUSETTS		Tulsa	(918) 584-4193
CALIFORNIA		Boston	(617) 223-7121	OREGON	
Los Angeles	(213) 688-3800	MICHIGAN		Portland	(503) 221-2222
Sacramento	(916) 440-3344	Detroit	(313) 226-7016	PENNSYLVANIA	
San Diego	(714) 283-6030	Grand Rapids	(616) 451-2628	Allentown/	
San Francisco	(415) 556-6600	MINNESOTA		Bethlehem	(215) 821-7785
San Jose	(408) 275-7422	Minneapolis	(612) 349-5333	Philadelphia	(215) 597-7042
Santa Ana	(714) 836-2386	MISSOURI		Pittsburgh	(412) 644-3456
COLORADO		Kansas City	(816) 374-2466	Scranton	(717) 346-7081
Colorado Springs	(303) 471-9491	St. Louis	(314) 425-4106	RHODE ISLAND	
Denver	(303) 234-7181	Other locations within area code		Providence	(401) 331-5565
Pueblo	(303) 544-9523	314	(800) 392-7711	TENNESSEE	
CONNECTICUT		Other locations within area codes		Chattanooga	(615) 265-8231
Hartford	(203) 527-2617	816 and 417	(800) 892-5808	Memphis	(901) 521-3285
New Haven	(203) 624-4720	NEBRASKA		Nashville	(615) 242-5056
FLORIDA		Omaha	(402) 221-3353	TEXAS	
St. Petersburg	(813) 893-3495	Other locations	(800) 642-8383	Austin	(512) 472-5494
Tampa	(813) 229-7911	NEW JERSEY		Dallas	(214) 767-8585
Other locations	(800) 282-8556	Newark	(201) 645-3600	Fort Worth	(817) 334-3624
GEORGIA		Paterson/Passaic	(201) 523-0717	Houston	(713) 229-2552
Atlanta	(404) 221-6891	Trenton	(609) 396-4400	San Antonio	(512) 224-4471
HAWAII		NEW MEXICO		UTAH	
Honolulu	(808) 546-8620	Albuquerque	(505) 766-3091	Ogden	(801) 399-1347
ILLINOIS		Santa Fe	(505) 983-7743	Salt Lake City	(801) 524-5353
Chicago	(312) 353-4242	NEW YORK		VIRGINIA	
INDIANA		Albany	(518) 463-4421	Newport News	(804) 244-0480
Gary/Hammond	(219) 883-4110	Buffalo	(716) 846-4010	Norfolk	(804) 441-3101
Indianapolis	(317) 269-7373	New York	(212) 264-4484	Richmond	(804) 643-4928
IOWA		Rochester	(716) 546-5075	Roanoke	(703) 982-8591
Des Moines	(515) 284-4448	Syracuse	(315) 476-8545	WASHINGTON	
Other locations	(800) 532-1556	NORTH CAROLINA		Seattle	(206) 442-0570
		Charlotte	(704) 376-3600	Tacoma	(206) 383-5230
				WISCONSIN	
				Milwaukee	(414) 271-2273

Listing of Federal Offices and Trade Associations by Topic

Advertising

Fraudulent and Deceptive Practices

National Level
Advertising Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

National Advertising Division of the Council of Better Business Bureaus
845 Third Avenue
New York, New York 10022
(212) 754-1320

State and Local Level

State and local consumer protection offices

See listing on page 37.

Patent and Trademark Attorneys'

Advertising
Office of the Solicitor
Patent and Trademark Office
Department of Commerce
Washington, D.C. 20231
(703) 557-3525

Political Advertising on Television and Radio

Fairness/Political Broadcast Branch
Broadcast Bureau
Federal Communications Commission
Washington, D.C. 20554
(202) 632-7586

Products or Services Advertised, Billed, or Delivered through the U.S. Mail

Local Postmaster or local Postal Inspector
(Consult your local telephone directory for listing.)

or
Chief Postal Inspector
United States Postal Service
Washington, D.C. 20260
(202) 245-5445

Aging

National Clearinghouse on Aging
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-0188
State Aging Office
See listing on page 55.

Aid to Families With Dependent Children

State or local Public Welfare or Social Services Office
(Consult your local telephone directory for listing of these offices.)

Air Travel (See Travel)

Alcohol Beverages

Bureau of Alcohol, Tobacco, and Firearms
Department of the Treasury
Contact the Regional Office serving your state.

See listing on page 26.

Public Information
Distilled Spirits Council of the United States, Inc.

425 13th Street, N.W., Suite 1300
Washington, D.C. 20004
(202) 628-3544

United States Brewers Association
1750 K Street, N.W.
Washington, D.C. 20006
(202) 466-2400

Wine Institute
165 Post Street
San Francisco, California 94108
(415) 986-0878

Antitrust

Antitrust Division
Department of Justice
Contact the Regional Office serving your state.

See listing on page 22.
Bureau of Competition
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Apartments (See Housing)

Appliances

General Inquiries
Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive, Room 1500
Chicago, Illinois 60606
(312) 984-5858

Energy Efficiency Labeling (See Energy)

Radiation Emissions (See Environment) Safety

Product Recalls
Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800) 492-8363 (Maryland)
(800) 638-8326 (All States except Maryland, Alaska, Hawaii)
(800) 638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands
TTY for the Deaf (800) 838-8270 (All States except Maryland)
(800) 492-8104 (Maryland)

Automobiles (See Motor Vehicles)

Banking

General Inquiries
American Bankers Association
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 467-4000

Electronic Fund Transfer (EFT)
Federal Reserve System
Contact the Regional Office serving your state.
See listing on page 28.

Federally Chartered Banks (Banks with the word "National" or initials N.A. in their names) and District of Columbia Banks

Comptroller of the Currency
Department of the Treasury
Contact the Regional Office serving your state.
See listing on page 26.

Credit Unions Federally Chartered (those with the word "Federal" in their names)

National Credit Union Administration
Contact the Regional Office serving your state.

See listing on page 29.
Credit Union National Association
1730 Rhode Island Avenue, N.W.
Washington, D.C. 20036
(202) 828-4500

State Chartered
State Banking Authorities
See listing on page 59.

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Savings and Loan Institutions (Federally Insured)

Federal Home Loan Bank Board
Contact the Regional Office serving your state.

See listing on page 28.

State Chartered Banks that are Members of the Federal Reserve System

Federal Reserve System
Contact the Regional Office serving your state.

See listing on page 28.

State Banking Authorities.

See listing on page 59.

State Banks that are NOT Members of the Federal Reserve System, but are Insured by the Federal Deposit Insurance Corporation.

Federal Deposit Insurance Corporation.
Contact the Regional Office serving your state.

See listing on page 27.

State Banking Authorities.

See listing on page 59.

Also see *Credit*.

Boating Safety

United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.

See listing on page 25.

Burial Benefits for Veterans (See Veterans Benefits)**Bonds (See Stocks/Bonds)****Cars (See Motor Vehicles)****Child Abuse**

National Center on Child Abuse and Neglect
P.O. Box 1182
Washington, D.C. 20013
(202) 245-2840

Parents Anonymous
Suite 209

22330 Hawthorne Boulevard
Torrance, California 90505
(800) 352-0386 (California)
(800) 421-0353 (Elsewhere)

Child Support

Office of the Deputy Director
Office of Child Support Enforcement
Department of Health and Human Services

6110 Executive Boulevard
Rockville, Maryland 20852
(301) 443-4442

Civil Rights**General Inquiries**

Civil Rights Division
Department of Justice
Main Justice Building
Washington, D.C. 20530
(202) 633-3847

Employment

Office of Executive Director
Equal Employment Opportunity Commission
Washington, D.C. 20506
(202) 634-6814

Federally Funded Projects

Compliance Enforcement
Office for Civil Rights
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-6118

Housing

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 426-3500 (District of Columbia)
(800) 424-8590 (All States)

Unfair Labor Practices

Office of Executive Secretary
National Labor Relations Board
Washington, D.C. 20570
(202) 254-9430

Veterans' Benefits Assistance (See Veterans Benefits)**Clothing/Fabrics****Labeling**

Enforcement
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Director of Educational Services
American Apparel Manufacturers Association

1611 North Kent Street, Suite 800
Arlington, Virginia 22209
(703) 524-1864

Communications Division
American Textile Manufacturers Institute, Inc.

1101 Connecticut Avenue, N.W. Suite 300
Washington, D.C. 20036
(202) 862-0500

Office of the President
National Association of Hosiery Manufacturers

516 Charlottetown Office Gallery
P.O. Box 35098
Charlotte, North Carolina 28235
(704) 372-4200

Clothing Allowance for Service-connected Disabled Veterans (See Veterans Benefits)**Collection Agencies (See Credit)****Communications****General Inquiries**

Consumer Assistance Office
Federal Communications Commission (FCC)
Washington, D.C. 20552
(202) 632-7000

Broadcasting (Radio, TV)—FCC

Program and advertising complaints
(202) 632-3860
Political broadcasting—equal time
(202) 632-7086

Cable Television—FCC

Registration process
(202) 632-7076
Complaints/general information
(202) 632-9703
Rulemaking proceedings
(202) 632-6468

Citizen and Amateur Radio—FCC

Status of application—citizens
(717) 337-1212
Status of application—amateur
(717) 337-1212

Examinations (Amateur and Radio-Telephone Operator Permit)—FCC

(301) 962-2728 (District of Columbia)
Other areas: FCC Regional Offices
See listing on page 27.

Interference Complaints—FCC

(301) 962-2728 (District of Columbia)
Other areas: FCC Regional Offices
See listing on page 27.

Common Carrier—FCC

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

Press Information—FCC

(202) 254-7674

Defective Equipment

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Consumer Education/Information

Office of Consumer and Business Education
Federal Trade Commission
Washington, D.C. 20580
Consumer Education Resource Network
1555 Wilson Boulevard
Suite 600
Rosslyn, Virginia 22209
(703) 522-4616 (Virginia)
(800) 336-0223 (Elsewhere)
Cooperative Extension Service
(Consult your local telephone directory under your state's land grant university or your county government.)

Consumer Information Catalog

(a free catalog listing more than 200 Federal consumer publications)
Consumer Information Catalog
Consumer Information Center
Pueblo, Colorado 81009

Copyrights, Patents, and Trademarks**Copyrights**

Copyright Office
Library of Congress
Washington, D.C. 20559
(202) 287-8700

Patents

Patent Inquiries
Commissioner of Patents and Trademarks
Washington, D.C. 20231
(703) 557-3428

Trademarks

Trademark Inquiries
Commissioner of Patents and Trademarks
Washington, D.C. 20231
(703) 557-3428

Cosmetics

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Credit

Credit Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Credit Counseling

Executive Director
National Foundation for Consumer Credit
8701 Georgia Avenue, Suite 601
Silver Spring, Maryland 20910
Also see Section I, page 5 for more information

See BANKING for appropriate contact if complaint involves a bank, credit union, or savings and loan institution.

Garnished Wages for Settlement of a Debt (See Labor Practices)**Door-to-Door Sales**

State and Local Consumer Protection Offices
See listing on page 37.
Enforcement
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.
Executive Director
Direct Selling Education Foundation
1730 M Street, N.W.
Washington, D.C. 20036
(202) 293-5760

Drugs

General Inquiries
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Communications Division
Pharmaceutical Manufacturers Association
1155 15th Street, N.W.
Washington, D.C. 20005
(202) 463-2065

Illegal Drug Traffic on the High Seas
United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.
See listing on page 25.

Narcotics and Dangerous Drugs

Drug Enforcement Administration
Department of Justice
Contact the Regional Office serving your state.
See listing on page 22.

Pharmacies

State Licensing Boards
Consumer Department
National Association of Retail Druggists
1750 K Street, N.W.
Washington, D.C. 20006
(202) 347-7495

Education

General Inquiries
Office of Public Participation and Special Concerns
Department of Education
Washington, D.C. 20202
(202) 447-9043
Public Affairs
National Education Association of the United States
1201 16th Street, N.W.
Washington, D.C. 20036
(202) 833-4000
Local School Board
or
School Superintendent
(Consult your local telephone directory for listing)

Correspondence Courses

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

National Home Study Council
1601 18th Street, N.W.
Washington, D.C. 20009
(202) 234-5100

Federal Indian School System

Bureau of Indian Affairs
Department of the Interior
Washington, D.C. 20240
(202) 343-7445

Job Training (See Labor Practices)

School Lunch Program Standards (See Food/Nutrition)

Student Aid

Federal/Student Aid Program
Box 84
Washington, D.C. 20044
(800) 492-6602 (Maryland)
(800) 638-6700 (Elsewhere)

Trade and Vocational Schools

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Office of Public Information
National Association of Trade and Technical Schools
2021 K Street, N.W.
Washington, D.C. 20006
(202) 296-8892

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

VA Education Program (See Veterans Benefits)

Employment (See Labor Practices)

Energy

General Inquiries

Manager
Department of Energy Technical Information Center
Post Office Box 62
Oak Ridge, Tennessee 37830
(615) 576-1304

Alternative Fuels

Conservation and Renewable Energy Inquiry and Referral Service
(800) 462-4983 (Pennsylvania)
(800) 523-2929 (Continental U.S.)
(800) 532-4700 (Alaska and Hawaii)
State Energy Conservation Offices
(Consult your local telephone directory for listing.)

Efficiency Labeling for Consumer Products

Enforcement
Federal Trade Commission
Washington, D.C. 20580
Conservation and Renewable Energy Inquiry and Referral Service
P.O. Box 8900
Silver Spring, Maryland 20907
(800) 462-4983 (Maryland)
(800) 523-2919 (Continental U.S.)

Fuel Economy Standards (Miles per Gallon) (See Motor Vehicles)

Fuel Saving Devices and Additives
State and Local Consumer Protection Offices

See listing on page 37.

Advertising Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Fuel Saving Device Evaluation
Coordinator
Vehicle Emission Laboratory
Environmental Protection Agency
2565 Plymouth Road

Ann Arbor, Michigan 48105
(313) 668-4200

Office of Consumer Affairs
Department of Energy
Washington, D.C. 20585
(202) 252-5373

Nuclear Power Plants Licensing, Regulation and Site Inspection

Office of Public Affairs
Nuclear Regulatory Commission
Washington, D.C. 20555
(301) 492-7715

Ride Sharing (Employer Programs)

Ride Sharing Information Center
Federal Highway Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-2943 (District of Columbia)
(800) 424-9184 (Elsewhere)

Solar Energy

Solar Energy Institute of North America
1110 Sixth Street, N.W.
Washington, D.C. 20001
(202) 289-4411

Tennessee Valley Programs

Citizen Action Office
Tennessee Valley Authority
400 Commerce Avenue
Knoxville, Tennessee 37902
(615) 632-4402
(800) 362-9250 (Tennessee)
(800) 251-9242 (Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Virginia)

Environment

Public Inquiries Center (A-107)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Emission Control Standards for Motor Vehicles (See Motor Vehicles)

Noise Level Standards

Aircraft
Community and Consumer Liaison Division (APA-400)
Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426-1960
Local Airport Authorities
(Consult your local telephone directory for listing.)

Oil Spills

United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.
See listing on page 25.

Financial Responsibility of Carriers for Clean-up

Office of Consumer Affairs
Federal Maritime Commission
Washington, D.C. 20573
(202) 523-5807

Federal Regulations

Office of the Federal Register
General Information
Washington, D.C. 20405
(202) 523-5240

Library

Office of the Federal Register
National Archives
Washington, D.C. 20408
(202) 633-6930

Food/Nutrition

General Inquiries

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services

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

Also see listing of Regional Offices on page 21.

Office of the Consumer Advisor
Department of Agriculture
Administration Building
Washington, D.C. 20250
(202) 447-3975

Consumer Affairs

Food Marketing Institute
1750 K Street, N.W.
Washington, D.C. 20009
(202) 452-8444

Consumer Affairs

National Food Processors Association
1133 20th Street, N.W.
Washington, D.C. 20036
(202) 331-5900

Fish and Fish Products

Voluntary Standards and Inspection

Seafood Research, Inspection and Consumer Services
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634-7458

Food Stamps

Local Public Welfare or Social Services Office
(Consult your local telephone directory for office serving your area.)

Grading

Agricultural Marketing Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-7587

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Labeling, Quality, and Safety (For all foods except meat and poultry products)

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services

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

Also see listing of Regional Offices on page 21.

Meat and Poultry Products

Consumer Inquiries

Food Safety and Inspection Service
Department of Agriculture
Washington, D.C. 20250
(202) 472-4485

Consumer Affairs

American Meat Institute
P.O. Box 3556
Washington, D.C. 20007
(202) 841-2400

School Lunch Program Standards

School Programs Division
Food and Nutrition Service
Department of Agriculture
Washington, D.C. 20250
(202) 756-3276

Local School Boards or School Superintendent

(Consult your local telephone directory for listing.)

Franchises/Business**Opportunities**

Enforcement

Federal Trade Commission
Washington, D.C. 20580

Also see listing of Regional Offices on page 29.

Public Inquiries

International Franchise Association
1025 Connecticut Avenue, N.W.
Suite 1005

Washington, D.C. 20036
(202) 659-0790

Freight Shipments

(The following agencies deal with interstate shipments. Intrastate shipments are regulated by State Public Utility Commissions, see listing on page 63.)

Rates, Service, and Claims Handling via Inland Waterways, Rail, Truck, and Service Freight Forwarders

Office of Consumer Protection
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-0860 (District of Columbia)
(800) 424-8312 (All States)

via Ocean, Domestic Off-Shore, and Foreign

Office of Consumer Affairs
Federal Maritime Commission
Washington, D.C. 20573
(202) 523-5807

Hazardous Cargoes**via Air**

Community and Consumer Liaison Division (APA-400)
Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426-1960

via Highway

Office of Public Affairs and Consumer Participation (DCA-1)
Research and Special Programs Administration
Department of Transportation
Washington, D.C. 20590
(202) 472-5717

Federal Highway Administration
Department of Transportation
Contact the Regional Office serving your state. All Regional Offices except for the State of Maryland are located in the Capital city. The Maryland Regional Office is in Baltimore. (Consult your local telephone directory for listing of these offices.)

via Rail

Office of Public Affairs (ROA-30)
Federal Railroad Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0861

via Waterways

United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.

See listing on page 25.

Funerals

State and Local Consumer Protection Offices

See listing on page 37.

Service Industry Practices
Federal Trade Commission
Washington, D.C. 20580

Also see listing of Regional Offices on page 29.

THANACAP

135 West Wells Street
Milwaukee, Wisconsin 53203
(414) 276-2500

Continental Association of Funeral and Memorial Societies, Inc.
1828 L Street, N.W.
Washington, D.C. 20036
(202) 293-9788

Veterans Headstones or Markers (See Veterans Benefits)**Furniture** (See Home Furnishings)**Handicapped**

Clearinghouse on the Handicapped
Department of Education Services
Washington, D.C. 20202
(202) 245-0080

National Library Service for the Blind and Physically Handicapped

Library of Congress

1291 Taylor Street, N.W.
Washington, D.C. 20542
(202) 287-5100 (District of Columbia)
(800) 424-8567 (Elsewhere)

President's Committee on Employment of the Handicapped

1111 20th Street, N.W.
Washington, D.C. 20036
(202) 653-5044

National Center for a Barrier Free Environment

1140 Connecticut Avenue, N.W.,
Suite 1006
Washington, D.C. 20036
(202) 466-6896 (District of Columbia)
(800) 424-2809 (Elsewhere)
(See also "Services for Handicapped Persons" on page 33.)

Hatch Act Violations

Office of the Special Counsel
Merit System Protection Board
1717 H Street, N.W.
Washington, D.C. 20419
(202) 653-7140

Health Care**General Inquiries**

National Health Information Clearinghouse
Department of Health and Human Services
P.O. Box 1133
Washington, D.C. 20013
(703) 522-2590 (District of Columbia, Virginia, Alaska, Hawaii)
(800) 338-4797 (Elsewhere)

Health Maintenance Organizations (HMO)

Division of Program Promotion
Office of Health Maintenance Organizations
Department of Health and Human Services
12420 Parklawn Drive
Rockville, Maryland 20857
(301) 443-2300

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Hearing Aids

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human
Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on
page 21.

Marketing Practices

Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on
page 29.

Better Hearing Institute

1430 K Street, N.W.
Washington, D.C. 20005
(202) 638-7577 (District of Columbia)
(800) 424-8576 (All States)
Also see DRUGS

Hill-Burton Hospitals

Under the Hill-Burton Law, many
hospitals in the nation must give
some free or reduced charges for care
to those who qualify because of low
income. For more information, call the
toll-free number and leave the
information which the recording
requests.

(800) 638-0742 (All states except
Maryland)

(800) 482-0359 (Maryland)

Or, contact the Regional Office serving
your state. See listing on page 22.

Immunizations

Personal physician or local Health
Department
Consult your local telephone directory
Center for Disease Control
Atlanta, Georgia 30333

Medicaid

Local Public Welfare or Social Services
Offices
(Consult your local telephone directory
for listing of the office serving your
area.)

Medical Devices

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human
Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on
page 21.

Medical Records

State and Local Consumer Protection
Offices.
See listing on page 37.

Medicare

Local Social Security Office
(Consult your local telephone directory
for listing of the office serving your
area.)

or

Medicare Inquiries
Health Care Financing Administration
Department of Health and Human
Services

6325 Security Boulevard
Baltimore, Maryland 21207
(301) 594-9086
(301) 594-9016 TTY for the deaf

Medigap

Bureau of Program Operations
Health Care Financing Administration
Department of Health and Human
Services
Room 500—East High Rise
6325 Security Boulevard
Baltimore, Maryland 21207
(301) 594-9412

Nursing Homes

Division of Long-Term Care
Health Care Financing Administration
Department of Health and Human
Services

1849 Gwyn Oak Avenue
Dogwood East Building
Baltimore, Maryland 21207
(301) 594-3642

Long Term Care Ombudsman Program
State Aging Offices
See listing on page 55.

Consumer Services

American Health Care Association
1200 15th Street, N.W.
Washington, D.C. 20005
(202) 833-2050

Second Surgical Opinion

Second Surgical Opinion Program
Department of Health and Human
Services

Humphrey Building, Room 313H
Washington, D.C. 20201
(800) 492-6603 (Maryland)
(800) 638-6833 (Elsewhere)

Veterans (See Veterans Benefits)

Also see DRUGS, LABOR PRACTICES

Health Spas

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on
page 29.

State and Local Consumer Protection
Offices
See listing on page 37.

Association of Physical Fitness Centers
5272 River Road, Suite #500
Washington, D.C. 20016
(301) 656-5060

Highway Safety (See Motor Vehicles
and Transportation)**Home Furnishings****Carpets**

Consumer Affairs
Carpet and Rug Institute
1629 K Street, N.W., Suite 700
Washington, D.C. 20006
(202) 223-2578

Fabrics (upholstery, draperies)

Communications Division
American Textile Manufacturers
Institute, Inc.
1101 Connecticut Avenue, N.W.,
Suite 300
Washington, D.C. 20036
(202) 862-0500

Flammability

Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800) 638-8326 (All States except
Maryland, Alaska, Hawaii)

(800) 492-8363 (Maryland)
(800) 638-8333 (Alaska, Hawaii, Puerto
Rico, Virgin Islands)

TTY for the Deaf

(800) 638-8270 (All states except
Maryland)
(800) 492-8104 (Maryland)

Furniture

Furniture Industry Consumer Advisory
Panel (FICAP)
Box 951
High Point, North Carolina 27261
Inquiries must be in writing.

Wall Coverings

National Decorating Products
Association
9334 Dielman Industrial Drive
St. Louis, Missouri 63132
(314) 991-3470

Paint

*Consumer Products Division
National Paint and Coatings Association
1500 Rhode Island Avenue, N.W.
Washington, D.C. 20005
(202) 462-6272*

Home Improvements

State and Local Consumer Protection Offices

See listing on page 37.

Also see Advertising, Appliances, Product Quality, and Warranties

Loans

Property Improvement Inquiries
Office of Title Insurance Loans
Assistant Secretary for Housing and Urban Development
Washington, D.C. 20410
(202) 755-6680

Housing**General Inquiries**

HUD Information Center
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6420

Condominium Conversion

State and Local Consumer Protection Offices
See listing on page 37.

Discrimination

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 426-3500 (District of Columbia)
(800) 424-8590 (Elsewhere)

FHA Loans

Federal Housing Administration
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6600

FmHA Insured Loans

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

Migrant Housing

Occupational Safety and Health Administration
Department of Labor
Contact the Regional Office serving your state.
See listing on page 24.

Mobile Homes

Durability and Safety Standards
Office of Mobile Home Standards
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6920

Marketing Practices

Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

*Center for Auto Safety
Mobile Home Inquiries
1223 Dupont Circle Building
Washington, D.C. 20036
(202) 659-1126*

*Office of the President
Manufactured Housing Institute
1745 Jeff Davis Highway
Arlington, Virginia 22202
(703) 979-6620*

Mortgage Lending (See Banking)

Real Estate Settlement Procedures
Office of Real Estate Practices
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6524

Rent Control

State and Local Consumer Protection Offices
See listing on page 37.

Sales and Warranties

State and Local Consumer Protection Offices
See listing on page 37.

Marketing Practices

Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Urban Homesteading Programs

Rehabilitation Management Division
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-5970

Veterans' Housing (See Veterans Benefits)**Weatherization Assistance**

Consumer Inquiries-Weatherization Assistance
Office of Conservation and Renewable Energy
Department of Energy
Washington, D.C. 20585
(202) 252-2207

Immigration and Naturalization

Immigration and Naturalization Service
Department of Justice
Contact the Regional Office serving your state.
See listing on page 23.

Insurance

All forms of consumer insurance are regulated at the state level by State Insurance Commissioners. The listing of the office serving your state is on page 61.

Agents Selling Fire, Homeowners, and Automobile Policies

*Consumer Relations
National Association of Professional Insurance Agents
400 N. Washington Street
Alexandria, Virginia 22314
(703) 836-9340*

Federally Funded Hazard Insurance Programs**All Risk Crop Insurance**

Federal Crop Insurance Corporation
Department of Agriculture
South Building
Washington, D.C. 20250
(202) 447-3287

Flood Insurance

Federal Insurance Administrator
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 267-0750 (District of Columbia)
(800) 434-8372 (Elsewhere)

Veterans Life Insurance Programs (See Veterans Benefits)**Workers Compensation**

Contact State Workers Compensation or Industrial Accidents Office. (Consult your local telephone directory for listing, or contact your State or local Consumer Protection office.)

Investments (See Franchises/ Business Opportunities, Stocks, Bonds, and Vacation/Resort Time Sharing)**Labeling****Foods, Drugs, and Cosmetics**

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Product Safety

Public Inquiries
 Consumer Product Safety Commission
 Washington, D.C. 20207
 (202) 492-6800
 (800) 638-8326 (All states except Maryland)
 (800) 492-8363 (Maryland)
 (800) 638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
 TTY for the Deaf
 (800) 638-8276 (All states except Maryland)
 (800) 492-8104 (Maryland)

Labor Practices**General Inquiries**

Coordinator of Consumer Affairs
 Department of Labor
 Room S1032
 Washington, D.C. 20210
 (202) 523-6060

Employment Job Training

Employment and Training Administration
 Department of Labor
 Contact the Regional Office serving your state.

See listing on page 23.

Equal Employment

Office of the Executive Director
 Equal Employment Opportunity Commission
 Washington, D.C. 20506
 (202) 634-6814

Job Safety and Health

Hazards Evaluation and Technical Assistance Branch
 National Institute of Occupational Safety and Health
 4676 Columbia Parkway
 Cincinnati, Ohio 45226
 (513) 684-2176
 Occupational Safety and Health Administration
 Department of Labor
 Contact the Regional Office serving your state.
 See listing on page 24.

Labor Unions

Labor-Management Services Administration
 Department of Labor
 Contact the Regional Office serving your state.
 See listing on page 24.

Mine Safety and Health

Office of Information
 Mine Safety and Health Administration
 Department of Labor
 Ballston Towers #3
 Arlington, Virginia 22203
 (703) 235-1452

Unfair Labor Practices

Office of the Executive Secretary
 National Labor Relations Board
 Room 701
 1717 Pennsylvania Avenue, N.W.
 Washington, D.C. 20570
 (202) 254-9430

Wages

Garnisheed, Minimum, Overtime Pay
 Employment Standards Administration
 Department of Labor
 Contact the Regional Office serving your state.
 See listing on page 24.

Land Sales (Sold through Interstate Commerce or the Mails)

Office of Interstate Land Sales
 Department of Housing and Urban Development
 Washington, D.C. 20410
 (202) 755-6716

Marketing Practices

Federal Trade Commission
 Washington, D.C. 20580
 Also see listing of Regional Offices on page 29.

Magazines

Publishers Clearinghouse
 382 Channel Drive
 Port Washington, New York 11050
 (516) 883-5432 (New York)
 (800) 645-9242 (All states, except New York)

Mail

International Mail, Duty Assessment
 Duty Assessment Division
 U.S. Customs Service
 Department of Treasury
 Washington, D.C. 20229
 (202) 566-8121

Rate Setting

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

Service and Products

Local Postmaster
 (Consult your local telephone directory for listing.)
 or
 Consumer Advocate
 U.S. Postal Service
 Washington, D.C. 20260
 (202) 245-4514

Note: For the consumer's convenience, every Post Office and all mail carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions.

Mail Orders**Mailing Lists**

Adding Your Name to a Mailing List
Mail Preference Service
Add-on Program
 6 East 43rd Street
 New York, New York 10017
 (212) 689-4977

Removing Your Name from a Mailing List

Mail Preference Service
Name-Removal Program
 6 East 43rd Street
 New York, New York 10017
 (212) 689-4977

Merchandise Ordered through the Mails

Unordered Merchandise and Late Delivery
 Enforcement
 Federal Trade Commission
 Washington, D.C. 20580
 Also see listing of Regional Offices on page 29.

Local Postmaster or Local Postal Inspector

State and local consumer protection offices
 or
 Chief Postal Inspector
 United States Postal Service
 Washington, D.C. 20260
 (202) 245-5445

Mail Order Action Line
 6 East 43rd Street
 New York, New York 10017
 (212) 689-4977

Marketing Abuses (See Unfair Merchandising Techniques)**Mass Transit Systems** (See Travel)**Medicare/Medicaid** (See Health Care)**Mobile Homes** (See Housing)**Money-Back Guarantees** (See Warranties)**Mortgage Lending** (See Banking)**Motor Vehicles/Transportation**

General Inquiries
 Government Affairs
 Consumer Affairs Officer
 Department of Transportation
 Washington, D.C. 20590
 (202) 426-4518

Center for Auto Safety
 1223 Dupont Circle Building
 Washington, D.C. 20036
 (202) 659-1126

Advertising (See Advertising)

Automobiles and Adaptive Equipment for Veterans (See Veterans Benefits)**Disclosure of New Car Information** (Information sticker displayed on window)

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

Emission Control Standards

Office of Mobile Source Air Pollution Control (ANR-445)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0596

Fuel Economy**Automobiles and Light Duty Trucks Standards**

Office of Automotive Fuel Economy (NRM-20)
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0846

Testing and Labeling

Vehicle Emission Laboratory
Environmental Protection Agency
2565 Plymouth Road
Ann Arbor, Michigan 48105
(313) 668-4200

Gas Mileage Guide

You can pick a copy up at any new car or light duty truck dealer, or write to:

Technical Information Center
Department of Energy
P.O. Box 62
Oak Ridge, Tennessee 37830

Fuel Saving Devices and Additives (See Energy)**New Cars****Defects, Sales, Warranties**

State and Local Consumer Protection Offices

See listing on page 37.

Marketing Practices

Federal Trade Commission
Washington, D.C. 20580

Also see listing of Regional Offices on page 29.

National AUTOCAP Director**Automotive Consumer Action Program (AUTOCAP)**

8400 Westpark Drive
McLean, Virginia 22102
(703) 821-7144

Project Autoline

Sponsored by Local Better Business Bureaus

(Consult your local telephone directory for listing.)

Odometer Tampering

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

Auto Safety Hotline

National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800) 424-9393 (All states)

State and Local Consumer Protection Offices

See listing on page 37.

Recalls Related to Safety Problems

Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800) 424-9393 (All states)

Repairs and Repair Facilities

State and Local Consumer Protection Offices

See listing on page 37.

AAA Approved Auto Repair Service

Sponsored by Local American Automobile Association offices
(Consult your local telephone directory for listing.)

Rust Problems

Marketing Problems
Federal Trade Commission
Washington, D.C. 20580
Also see listing for Regional Offices on page 29.

Safety Standards for Domestic and Foreign Vehicles Sold in the United States

Office of Public Affairs and Consumer Participation (NOA-42)
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0670

Tires

Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800) 424-9393 (All states)
Consumer Inquiries
National Tire Dealers and Retreaders Association, Inc.
1343 L Street, N.W.
Washington, D.C. 20005
(202) 638-6650

Used Cars**Defects, Sales, Warranties**

State and Local Consumer Protection Offices

See listing on page 37.

Marketing Practices

Federal Trade Commission
Washington, D.C. 20580
Also see listing for Regional Offices on page 29.
Also see Product Reliability, Recreational Vehicles and Unfair Merchandising Techniques

Moving

Household Goods (Interstate)
Office of Consumer Protection
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-0860 (District of Columbia)
800-424-9312

Consumer Assistance Office
American Movers Conference
P.O. Box 9204
Arlington, Virginia 22209
(703) 524-5440

Mutual Funds (See Stocks/Bonds)**National Measurement Standards**

(See Weights and Measures)

Passports (See Travel)**Pension Plans**

Pension Benefit Guaranty Corporation
Suite 700
2020 K Street, N.W.
Washington, D.C. 20006
(202) 254-4317

Labor-Management Services

Administration
Department of Labor
Contact the Regional Office serving your state. See listing on page 24.

Railroad Retirement Board

844 N. Rush Street
Chicago, Illinois 60611
(312) 751-4650

Also see Social Security Benefits and Veterans Benefits

Pets/Animals**Humane Treatment and Interstate Shipments**

Animal Care Staff
Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 770
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436-7833

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Local Humane Societies

(Consult your local telephone directory for listing.)

or

Public Relations

Humane Society of the United States
2100 L Street, N.W.
Washington, D.C. 20037
(202) 452-1100

Prohibited Importation

Division of Law Enforcement
United States Fish and Wildlife
Department of the Interior
P.O. Box 28006
Washington, D.C. 20005
(202) 343-9242

Quarantine

Quarantine Division
Center for Prevention Services
Center for Disease Control
Atlanta, Georgia 30333
(404) 329-2574
State Agriculture Departments (Consult your local telephone directory for listing.)

Product Quality

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

Product Safety

Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800)-838-8326 (All States except Maryland, Alaska, Hawaii)
(800)-492-8363 (Maryland)
(800)-838-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800)-838-8270 (All States except Maryland)
(800)-492-8104 (Maryland)

Also see Boating Safety, Cosmetics, Drugs, Food/Nutrition, Mobile Homes, Motor Vehicles, and Toys

Public Transportation (See Travel)

Pyramid Schemes

Office of Consumer Affairs and Information Services
Securities and Exchange Commission
500 N. Capitol Street, N.W.
Washington, D.C. 20549
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Radio Bands (See Communications)**Railroads** (See Freight Shipments and Travel)**Recreational Vehicles**

Safety
Public Inquiries
Consumer Product Safety Commission
Washington D.C. 20207
(202) 492-6800
(800)-838-8326 (All States except Maryland, Alaska, Hawaii)
(800)-492-8363 (Maryland)
(800)-838-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800)-838-8270 (All States except Maryland)
(800)-492-8104 (Maryland)
On-Road Motor Vehicles
Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800)-424-8393 (All States)

Warranties (See Warranties/Money-Back Guarantees)

Rehabilitation (See Labor Practices and Veterans Benefits)**Rent Control (See Housing)****Small Claims Courts**

See page 6 for information on these Courts.

Social Security Benefits

Retirement, Survivors, and Disability Benefits Supplemental Security Income Programs (SSI) for the Aged, Blind and Disabled

Local Social Security Office
(Consult your local telephone directory for listing of this office; contact can be made in person or by phone.)

Also see Aid to Families With Dependent Children, and Health Care

Small Business Assistance

Office of Consumer Affairs
Small Business Administration
Washington, D.C. 20416
(202) 653-6519
SBA Publications
(202) 653-6365 (District of Columbia)
(800) 792-8801 (Texas)
(800) 433-7212 (Elsewhere)

Stocks/Bonds

Office of Consumer Affairs and Information Services
Securities and Exchange Commission
Washington, D.C. 20549
(202) 523-3952

Consumer Inquiries
National Association of Securities Dealers, Inc.
1735 K Street, N.W.
Washington, D.C. 20006
(202) 833-7290

Investor Broker Liaison
New York Stock Exchange
55 Water Street
New York, New York 10041
(212) 663-6948

Futures Trading Exchanges
Office of the Executive Director
Complaint Section
Commodity Futures Trading Commission
Washington, D.C. 20581
(202) 254-3067

Consumer Affairs
Futures Industry Association, Inc.
1919 Pennsylvania Avenue, N.W.
Washington, D.C. 20006
(202) 466-5460

Mutual Funds

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

Public Inquiries
Investment Company Institute
1775 K Street, N.W.
Washington, D.C. 20006
(202) 293-7700

Taxes**Federal**

Internal Revenue Service
(Consult your local telephone directory for office serving your area.)

Television (See Communications)**Tires** (See Motor Vehicles)**Toys****General Inquiries**

Public Inquiries
Toy Manufacturers of America, Inc.
200 Fifth Avenue
New York, New York 10010
(212) 675-1141

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Safety

Public Inquiries
 Consumer Product Safety Commission
 Washington, D.C. 20207
 (202) 492-6800
 (800) 638-8026 (All States except
 Maryland, Alaska, Hawaii)
 (800) 492-8363 (Maryland)
 (800) 638-8333 (Alaska, Hawaii, Puerto
 Rico, Virgin Islands)
 TTY for the Deaf
 (800) 638-8270 (All States except
 Maryland)
 (800) 492-8104 (Maryland)

Travel

General Inquiries
 Governmental Affairs
 Consumer Affairs Officer
 Department of Transportation
 Washington, D.C. 20590
 (202) 426-4518

Air

Fares and Routes
 Office of Congressional, Community and
 Consumer Affairs
 Civil Aeronautics Board
 Washington, D.C. 20428
 (202) 673-6047

Note: The Airlines Deregulation Act of
 1978 terminated the Civil Aeronautic
 Board's (CAB) authority over routes at
 the end of 1981 and terminates
 authority over fares in January 1983.
 However, the CAB may possibly be
 abolished as early as October 1982.
 Consumer protection jurisdiction may
 be transferred to the Federal Trade
 Commission and the Department of
 Transportation.

Consumer Affairs
 Airline Passengers Association
 P.O. Box 220074
 Dallas, Texas 75222
 (214) 438-8100

Safety

Community and Consumer Liaison
 Division (APA-400)
 Federal Aviation Administration
 Department of Transportation
 Washington, D.C. 20591
 (202) 426-1960

Buses

Baggage, Rates and Service
 Office of Consumer Protection
 Interstate Commerce Commission
 Washington, D.C. 20423
 (202) 275-0860 (District of Columbia)
 (800) 424-9312 (All States)

Safety

Federal Highway Administration
 Department of Transportation
 Contact the Regional Office serving your
 state. All Regional Offices except for
 the State of Maryland are located in
 the State Capital. The Maryland
 Regional Office is in Baltimore.
 (Consult your local telephone directory
 for listing of these offices.)

Cruises

**Financial Responsibility of Carriers for
 Cancelled Voyages, Shipboard Deaths
 or Injuries**
 Office of Consumer Affairs
 Federal Maritime Commission
 Washington, D.C. 20573
 (202) 523-5807

Highways

Design and Construction Standards
 Federal Highway Administration
 Department of Transportation
 Contact the Regional Office serving your
 state. All Regional Offices except for
 the State of Maryland are located in
 the Capital city. The Maryland
 Regional Office is in Baltimore.
 (Consult your local telephone directory
 for listing of these offices.)

Mass Transit Systems (Public
 transportation)
 Local Transportation Authorities
 (Consult your local telephone directory
 for listing.)

Office of Public Affairs (UPA-1)
 Urban Mass Transportation
 Administration
 Department of Transportation
 Washington, D.C. 20590
 (202) 426-4043

Communication Services
 American Public Transit Association
 1225 Connecticut Avenue, N.W.
 Washington, D.C. 20036
 (202) 828-2847

Passports

Citizens Counselor Services
 Department of State
 Room 4811
 Washington, D.C. 20520
 (202) 632-3444 (For non-emergencies)
 (202) 632-5225 (For emergencies)

Railways

AMTRAK
 Customer Relations
 AMTRAK
 P.O. Box 2709
 Washington, D.C. 20013
 (202) 383-2121

Safety

Office of Public Affairs (ROA-30)
 Federal Railroad Administration
 Department of Transportation
 Washington, D.C. 20590
 (202) 426-0681

Service

Office of Consumer Protection
 Interstate Commerce Commission
 Washington, D.C. 20423
 (202) 275-0860 (District of Columbia)
 (800)-424-9312 (All states)

Vacation Package Tours

Federal Trade Commission
 Contact the Regional Office serving your
 state.
 See listing on page 29.
 State and Local Consumer Protection
 Offices
 See listing on page 37.
 Also see Boating Safety and Motor
 Vehicles

Trucks (See Freight Shipments and
 Motor Vehicles)

**Unfair Merchandising
 Techniques**

National Level
 Marketing Practices
 Federal Trade Commission
 Washington, D.C. 20580
 Also see listing of Regional Offices on
 page 29.

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

State and Local Level

State and Local Consumer Protection
 Offices
 See listing on page 37.

Utilities

State Public Utilities Commissions
 See listing on page 63.

Vacation Resort Time Sharing

Marketing Practices
 Federal Trade Commission
 Washington, D.C. 20580
 Also see listing of Regional Offices on
 page 29.

Veterans Benefits

**Automobiles and Adaptive Equipment for
 Certain Disabled Veterans and
 Members of the Armed Forces**

**Clothing Allowance for Service-
 Connected Disabled Veterans**

LISTING OF FEDERAL OFFICES AND TRADE ASSOCIATIONS BY TOPIC

Compensation

Service-Connected Disability, Dependency and Indemnity Compensation for Service-Connected Death

Education Programs

Educational Assistance for Veterans, Dependents, and Post-Vietnam Era Veterans

Housing

Specially Adapted Housing for Disabled Veterans
Guaranteed and Insured Loans (Homes, Condominiums, Mobile Homes)

Life Insurance**Pensions**

Non-Service Connected Disability for Veterans, Surviving Spouses, Children

Vocational Rehabilitation for Disabled Veterans

VA Regional Office
(Consult your local telephone directory for office serving your area.)

or
Veterans Assistance Service (27)
Veterans Administration
Washington, D.C. 20420
(202) 389-2567

Burial Benefits

Allowances and Flags, Burial in a National Cemetery
Department of Memorial Affairs (41)
Veterans Administration
Washington, D.C. 20420
(202) 275-1459

Headstone or Marker (Government furnished)
Department of Memorial Affairs (42)
Veterans Administration
Washington, D.C. 20420
(202) 275-1493

Medical Care

Domiciliary Services, Hospitalization, Nursing Care, Outpatient Care

For information about VA medical care, contact any VA facility (consult your local telephone directory for care facility serving your area) or contact:

The Inquiries Unit (101B3)
Veterans Administration
Washington, D.C. 20420
(202) 389-3314

Any complaints, comments, or suggestions should be directed to the Director of the nearest VA Office, VA Hospital, VA National Cemetery, or contact:

Consumer Affairs Staff
Veterans Administration
Washington, D.C. 20420
(202) 389-2843

Warranties/Money Back Guarantees

State and Local Consumer Protection Offices

See listing on page 37.

Marketing Practices

Federal Trade Commission

Washington, D.C. 20580

Also see listing of Regional Offices on page 29.

Weights/Measures

State Weights and Measures Offices

See listing on page 65.

National Standards

Public Information Division

National Bureau of Standards

Department of Commerce

Washington, D.C. 20234

(301) 921-3181

Workers' Compensation (See Insurance)

Federal Agencies and Their Regional Offices

Department of Health and Human Services

Food and Drug Administration

Region I

Food and Drug Administration
585 Commercial Street
Boston, Massachusetts 02109
(617) 223-5857

Region II

Food and Drug Administration
850 Third Avenue
Brooklyn, New York 11232
(212) 965-5754

Food and Drug Administration
599 Delaware Avenue
Buffalo, New York 14202
(716) 846-4461

Food and Drug Administration
20 Evergreen Place
East Orange, New Jersey 07018
(201) 645-6356

Food and Drug Administration
P.O. Box 54427, Old San Juan Station
San Juan, Puerto Rico 00905
(809) 723-4465

Region III

Food and Drug Administration
Room 900 U.S. Customhouse
2nd and Chestnut Streets
Philadelphia, Pennsylvania 19106
(215) 597-0837

Food and Drug Administration
Pittsburgh Resident Inspection Post
7 Parkway Center, Suite 645
Pittsburgh, Pennsylvania 15220
(412) 644-2858

Food and Drug Administration
900 Madison Avenue
Baltimore, Maryland 21201
(301) 962-3593

Food and Drug Administration
Falls Church Resident Inspection Post
701 W. Broad Street, Room 309
Falls Church, Virginia 22046
(703) 285-2578

Region IV

Food and Drug Administration
1182 W. Peachtree Street, N.W.
Atlanta, Georgia 30309
(404) 881-7355

Food and Drug Administration
P.O. Box 118
Orlando, Florida 32802
(305) 855-0900

Food and Drug Administration
297 Plus Park Boulevard
Nashville, Tennessee 37217
(615) 251-7127

Region V

Food and Drug Administration
433 West Van Buren Street
1222 Main Post Office Building
Chicago, Illinois 60607
(312) 353-7840

Food and Drug Administration
1141 Central Parkway
Cincinnati, Ohio 45202
(513) 684-3501

Food and Drug Administration
U.S. Courthouse Building
85 Marconi Boulevard, Room 231
Columbus, Ohio 43215
(614) 469-7353

Food and Drug Administration
Cleveland Resident Inspection Post
601 Rockwell Avenue, Room 453
Cleveland, Ohio 44114
(216) 522-4844

Food and Drug Administration
1560 East Jefferson Avenue
Detroit, Michigan 48207
(313) 226-6260

Food and Drug Administration
Indianapolis Resident Inspection Post
575 North Pennsylvania, Room 693
Indianapolis, Indiana 46204
(319) 269-6500

Food and Drug Administration
240 Hennepin Avenue
Minneapolis, Minnesota 55401
(612) 725-2121

Food and Drug Administration
Milwaukee Resident Inspection Post
615 E. Michigan Street
Milwaukee, Wisconsin 53202
(414) 291-3904

Region VI

Food and Drug Administration
500 South Ervay
Suite 470-B
Dallas, Texas 75201
(214) 767-5433

Food and Drug Administration
4298 Elysian Fields Avenue
New Orleans, Louisiana 70122
(504) 589-6344

Food and Drug Administration
Houston Station
1440 N. Loop Suite 250
Houston, Texas 77009
(713) 226-5581

Food and Drug Administration
San Antonio Resident Inspection Post
419 S. Main, Room 301
San Antonio, Texas 78204
(512) 229-6737

Region VII

Food and Drug Administration
1009 Cherry Street
Kansas City, Missouri 64106
(816) 374-5623

Food and Drug Administration
St. Louis Station
Laclede's Landing
808 North Collins Street
St. Louis, Missouri 63102
(314) 425-4137

Food and Drug Administration
Omaha Resident Inspection Post
1619 Howard Street
Omaha, Nebraska 68102
(402) 221-4676

Region VIII

Food and Drug Administration
500 U.S. Customhouse
19th and California Streets
Denver, Colorado 80202
(303) 837-4915

Region IX

Food and Drug Administration
50 United Nations Plaza, Room 518
San Francisco, California 94102
(415) 556-2682

Food and Drug Administration
1521 W. Pico Boulevard
Los Angeles, California 90015
(213) 688-3771

Region X

Food and Drug Administration
909 First Avenue
Federal Office Building, Room 5003
Seattle, Washington, 98174
(206) 442-5310

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Washington Office
Consumer Affairs and Small Business
Staff (HFO-22)
Food and Drug Administration
Department of Health and Human
Services
5600 Fishers Lane, Room 13-82
Rockville, Maryland 20857
(301) 443-4166

Public Health Services (Hill-Burton Hospitals)

Region I
JFK Federal Building
Boston, Massachusetts 02203
(617) 223-6680
Connecticut New Hampshire
Maine Rhode Island
Massachusetts Vermont

Region II
Federal Building
26 Federal Plaza
New York, New York 10007
(212) 264-2560
New Jersey Puerto Rico
New York Virgin Islands

Region III
3535 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-6704
Delaware Pennsylvania
District of Columbia Virginia
Maryland West Virginia

Region IV
101 Marietta Towers, 11th Floor
Atlanta, Georgia 30323
(404) 242-2109
Alabama Mississippi
Florida North Carolina
Georgia South Carolina
Kentucky Tennessee

Region V
300 South Wacker Drive
Chicago, Illinois 60606
(312) 353-5232
Illinois Minnesota
Indiana Ohio
Michigan Wisconsin

Region VI
1200 Main Tower Building, Room 1100
Dallas, Texas 75202
(214) 729-3910
Arkansas Oklahoma
Louisiana Texas
New Mexico

Region VII
601 East 12th Street
Kansas City, Missouri 64106
Iowa Missouri
Kansas Nebraska

Region VIII
1961 Stout Street
Denver, Colorado 80294
(303) 837-4461
Colorado South Dakota
Montana Utah
North Dakota Wyoming

Region IX
Federal Office Building
50 United Nations Plaza
San Francisco, California 94102
Alaska Guam
California Trust Territory of
Hawaii Pacific Islands
Nevada American Samoa

Region X
Arcade Plaza (MF829)
1321 Second Avenue
Seattle, Washington 98101
(206) 399-0215
Alaska Oregon
Idaho Washington

Washington Office
Hill-Burton Inquiries
Health Resources Administration
Bureau of Health Facilities
Department of Health and Human
Services
3700 East-West Highway
Hyattsville, Maryland 20782
(800) 492-0359 (Maryland)
(800) 638-0742 (Elsewhere)

Department of Justice

Antitrust Field Offices

Atlanta
1776 Peachtree Street, N. W.
Atlanta, Georgia 30309
(404) 881-3828
Alabama North Carolina
Florida South Carolina
Georgia Tennessee
Mississippi

Chicago
219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7530
Colorado Minnesota
Illinois Missouri
Indiana Nebraska
Iowa North Dakota
Kansas South Dakota
W. District of Wisconsin
Michigan

Cleveland
Celebrezze Federal Building
Cleveland, Ohio 44199
(216) 522-4070
Kentucky Ohio
Eastern District West Virginia
of Michigan

Dallas
Earl Cabell Building
1100 Commerce Street
Room 8C6
Dallas, Texas 75242
(214) 767-8051
Texas Louisiana
Oklahoma Arkansas

Los Angeles
Room 1443
1100 U.S. Courthouse
Los Angeles, California 90012
(213) 688-6579
Southern and Central Districts of
California
Arizona
New Mexico

New York
26 Federal Plaza
New York, New York 10278
(212) 264-0390
Connecticut Northern New Jersey
Maine New York
Massachusetts Rhode Island
New Hampshire Vermont

Philadelphia
U.S. Courthouse
601 Market Street
Philadelphia, Pennsylvania 19106
(215) 597-7405
Delaware Pennsylvania
Maryland Virginia
Southern New Jersey

San Francisco
Box 38046
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-6300
Alaska Nevada
Arizona New Mexico
California Oregon
Hawaii Utah
Idaho Washington
Montana Wyoming

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

Drug Enforcement Administration

Northeastern Regional Office
555 West 57th Street
New York, New York 10019
(212) 399-5151
Canada New Hampshire
Connecticut New Jersey
Delaware Pennsylvania
Maine Rhode Island
Massachusetts Vermont

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Southeastern Regional Office

8400 N.W. 63rd Street
Miami, Florida 33166
(305) 591-4870

Alabama	North Carolina
Arkansas	Puerto Rico
Florida	South Carolina
Georgia	Tennessee
Louisiana	Virginia
Maryland	Washington, D.C.
Mississippi	

North Central Regional Office

1800 Dirksen Federal Building
219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7875

Indiana	Nebraska
Iowa	North Dakota
Kansas	Ohio
Kentucky	South Dakota
Michigan	West Virginia
Minnesota	Wisconsin
Missouri	

South Central Regional Office

1880 Regal Row
Dallas, Texas 75235
(214) 767-7203

Arizona	Oklahoma
Colorado	Utah
New Mexico	Wyoming

Western Regional Office

Suite 800
350 South Figueroa Street
Los Angeles, California 90071
(213) 688-2650

Alaska	Idaho
California	Montana
Canada	Nevada
Guam	Oregon
Hawaii	Washington

Washington Office

Office of Diversion Control
Drug Enforcement Administration
Department of Justice
Washington, D.C. 20537
(202) 633-1000

Immigration and Naturalization Service**Eastern**

Federal Building
Elmwood Avenue
Burlington, Vermont 05401
(802) 951-6223

Connecticut	New York
Delaware	Pennsylvania
Maine	Rhode Island
Maryland	Vermont
Massachusetts	Virginia
New Hampshire	West Virginia
New Jersey	Puerto Rico

Northern

Federal Building
Fort Snelling
Twin Cities

Minnesota 55111 (612) 725-4451	
Alaska	Montana
Colorado	Nebraska
Idaho	North Dakota
Illinois	Ohio
Indiana	Oregon
Iowa	South Dakota
Kansas	Utah
Michigan	Washington
Minnesota	Wisconsin
Missouri	Wyoming

Southern

Skyline Center Building C
311 N. Stemmons Freeway
Dallas, Texas 75207
(214) 767-6002

Alabama	New Mexico
Arkansas	North Carolina
Florida	Oklahoma
Georgia	South Carolina
Kentucky	Tennessee
Louisiana	Texas
Mississippi	

Western

Terminal Island
San Pedro, California 90731
(213) 548-2375

Arizona	Hawaii
California	Nevada

Washington Office

Immigration and Naturalization Service
Department of Justice
25 E Street, N.W.
Washington, D.C. 20538
(202) 724-7796

Department of Labor**Employment and Training Administration****Region I**

JFK Federal Building
Government Center
Boston, Massachusetts 02203
(617) 223-6440

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region II

1515 Broadway
New York, New York 10036
(212) 944-3209

New Jersey	Puerto Rico
New York	Virgin Islands

Region III

P.O. Box 8796
Philadelphia, Pennsylvania 19101
(215) 596-6336

Delaware	Pennsylvania
District of Columbia	Virginia
Maryland	West Virginia

Region IV

1371 Peachtree Street, N.E., Room 405
Atlanta, Georgia 30367
(404) 881-4411

Alabama	Mississippi
Florida	North Carolina
Georgia	South Carolina
Kentucky	Tennessee

Region V

230 S. Dearborn Street
Chicago, Illinois 60604
(312) 353-0313

Illinois	Minnesota
Indiana	Ohio
Michigan	Wisconsin

Region VI

555 Griffin Square Building, Room 317
Dallas, Texas 75202
(214) 767-6877

Arkansas	Oklahoma
Louisiana	Texas
New Mexico	

Region VII

911 Walnut Street
1000 Federal Office Building
Kansas City, Missouri 64106
(816) 374-3796

Iowa	Missouri
Kansas	Nebraska

Region VIII

Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 837-4477

Colorado	South Dakota
Montana	Utah
North Dakota	Wyoming

Region IX

Federal Office Building
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-7414

Arizona	Hawaii
California	Nevada
Guam	

Region X

909 First Avenue, Room 1145
Seattle, Washington 98174
(206) 442-7700

Alaska	Oregon
Idaho	Washington

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Washington Office

Director, Office of Public Affairs
 Employment and Training Administration
 Department of Labor
 601 D Street, N.W., Room 10418
 Washington, D.C. 20530
 (202) 376-6270

**Employment Standards
Administration****Region I**

JFK Federal Building
 Government Center
 Boston, Massachusetts 02203
 (617) 223-4305
 Connecticut New Hampshire
 Maine Rhode Island
 Massachusetts Vermont

Region II

1515 Broadway
 New York, New York 10036
 (212) 944-3351
 New Jersey Puerto Rico
 New York Virgin Islands

Region III

3535 Market Street
 Philadelphia, Pennsylvania 19104
 (215) 596-1185
 Delaware Pennsylvania
 District of Columbia Virginia
 Maryland West Virginia

Region IV

1371 Peachtree Street, N.E.
 Atlanta, Georgia 30367
 (404) 881-2818
 Alabama Mississippi
 Florida North Carolina
 Georgia South Carolina
 Kentucky Tennessee

Region V

230 S. Dearborn Street
 Chicago, Illinois 60604
 (312) 353-8845
 Illinois Minnesota
 Indiana Ohio
 Michigan Wisconsin

Region VI

555 Griffin Square Building
 Griffin & Young Streets
 Dallas, Texas 75202
 (214) 767-6894
 Arkansas Oklahoma
 Louisiana Texas
 New Mexico

Region VII

911 Walnut Street
 Kansas City, Missouri 64106
 (816) 374-5381
 Iowa Missouri
 Kansas Nebraska

Region VIII

Federal Building
 1961 Stout Street
 Denver, Colorado 80294
 (303) 837-5903
 Colorado South Dakota
 Montana Utah
 North Dakota Wyoming

Region IX

Federal Office Building
 450 Golden Gate Avenue
 San Francisco, California 94102
 (415) 556-1318
 Arizona Hawaii
 California Nevada
 Guam

Region X

909 First Avenue
 Seattle, Washington 98174
 (206) 442-1536
 Alaska Oregon
 Idaho Washington

Washington Office

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

**Labor-Management Services
Administration****Region I**

New Studio Building
 110 Tremont Street
 Boston, Massachusetts 02203
 Connecticut New Hampshire
 Maine Rhode Island
 Massachusetts Vermont

Region II

1515 Broadway
 New York, New York 10036
 (212) 944-3408
 New Jersey Puerto Rico
 New York Virgin Islands

Region III

3535 Market Street
 Philadelphia, Pennsylvania 19104
 (215) 596-1134
 Delaware Pennsylvania
 District of Columbia Virginia
 Maryland West Virginia

Region IV

1371 Peachtree Street, N.E.
 Atlanta, Georgia 30367
 (404) 881-4237
 Alabama Mississippi
 Florida North Carolina
 Georgia South Carolina
 Kentucky Tennessee

Region V

230 S. Dearborn Street
 Chicago, Illinois 60604
 (312) 353-0133
 Illinois Minnesota
 Indiana Ohio
 Michigan Wisconsin

Region VI

555 Griffin Square Building
 Dallas, Texas 75202
 (214) 767-6331
 Arkansas Oklahoma
 Louisiana Texas
 New Mexico

Region VII

911 Walnut Street
 Kansas City, Missouri 64106
 (816) 374-5131
 Iowa Missouri
 Kansas Nebraska

Region VIII

Federal Building
 1961 Stout Street
 Denver, Colorado 80294
 (303) 837-5061
 Colorado South Dakota
 Montana Utah
 North Dakota Wyoming

Region IX

Federal Office Building
 450 Golden Gate Avenue
 San Francisco, California 94102
 (415) 556-5915
 Arizona Hawaii
 California Nevada
 Guam

Region X

909 First Avenue
 Seattle, Washington 98174
 (206) 442-5216
 Alaska Oregon
 Idaho Washington

Washington Office

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

**Occupational Safety and Health
Administration****Region I**

JFK Federal Building
 Government Center
 Boston, Massachusetts 02203
 (617) 223-5535
 Connecticut New Hampshire
 Maine Rhode Island
 Massachusetts Vermont

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Region II

1515 Broadway
New York, New York 10036
(212) 944-3432
New Jersey Puerto Rico
New York Virgin Islands

Region III

3535 Market Street
Philadelphia, Pennsylvania 19104
(215) 596-1206
Delaware Pennsylvania
District of Columbia Virginia
Maryland West Virginia

Region IV

1371 Peachtree Street, N.E.
Atlanta, Georgia 30367
(404) 881-3573
Alabama Mississippi
Florida North Carolina
Georgia South Carolina
Kentucky Tennessee

Region V

230 S. Dearborn Street
Chicago, Illinois 60604
(312) 353-2220
Illinois Minnesota
Indiana Ohio
Michigan Wisconsin

Region VI

555 Griffin Square Building
Griffin & Young Streets
Dallas, Texas 75202
(214) 767-4764
Arkansas Oklahoma
Louisiana Texas
New Mexico

Region VII

911 Walnut Street
Kansas City, Missouri 64106
(816) 374-5861
Iowa Missouri
Kansas Nebraska

Region VIII

Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 837-7883
Colorado South Dakota
Montana Utah
North Dakota Wyoming

Region IX

Federal Office Building
450 Golden Gate Avenue
San Francisco, California 94102
(415) 566-0586
Arizona Hawaii
California Nevada
Guam

Region X

909 First Avenue
Seattle, Washington 98174
(206) 442-5930
Alaska Oregon
Idaho Washington

Washington Office

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

Department of Transportation

United States Coast Guard**First Coast Guard District**

150 Causeway Street
Boston, Massachusetts 02114
(617) 223-3607
Maine Rhode Island
Massachusetts Vermont
New Hampshire

Second Coast Guard District

1430 Olive Street
St. Louis, Missouri 63103
(314) 425-4627
Alabama (part) Nebraska
Arkansas North Dakota
Colorado Ohio (part)
Illinois (part) Oklahoma
Indiana (part) Pennsylvania (part)
Iowa South Dakota
Kansas Tennessee (part)
Kentucky West Virginia
Minnesota (part) Wisconsin (part)
Mississippi (part) Wyoming
Missouri

Third Coast Guard District

Governor's Island
New York, New York 10004
(212) 668-7974
Connecticut New York (part)
Delaware Pennsylvania (part)
New Jersey

Fifth Coast Guard District

Federal Office Building
431 Crawford Street
Portsmouth, Virginia 23705
(804) 398-6202
District of Columbia North Carolina
Maryland Virginia

Seventh Coast Guard District

1018 Federal Building
51 SW 1st Avenue
Miami, Florida 33130
(305) 356-5758
Florida (part) South Carolina
Georgia (part)

Eighth Coast Guard District

Hale Boggs Federal Building
500 Camp Street
New Orleans, Louisiana 70130
(504) 589-6198
Alabama (part) Mississippi (part)
Florida (part) New Mexico
Georgia (part) Texas

Ninth Coast Guard District

1240 East 9th Street
Cleveland, Ohio 44199
(216) 522-3912
Illinois (part) New York (part)
Indiana (part) Ohio (part)
Michigan Pennsylvania (part)
Minnesota (part) Wisconsin (part)

Eleventh Coast Guard District

Union Bank Building
400 Ocean Boulevard
Long Beach, California 90822
(213) 590-2213
Arizona Nevada (part)
California (part) Utah (part)

Twelfth Coast Guard District

630 Sansome Street
San Francisco, California 94126
(415) 556-3860
California (part) Utah (part)
Nevada (part)

Thirteenth Coast Guard District

Federal Building
915 2nd Avenue
Seattle, Washington 98174
(206) 442-5896
Idaho Oregon
Montana Washington

Fourteenth Coast Guard District

PJKK Federal Building
300 Ala Moana Boulevard
Honolulu, Hawaii 96850
(808) 546-5531
Hawaii

Seventeenth Coast Guard District

P.O. Box 3-5000
Juneau, Alaska 99802
(907) 586-7290
Alaska

Washington Office

Office of Boating, Public and Consumer
Affairs (G-B)
United States Coast Guard
Department of Transportation
Washington, D.C. 20593
(202) 426-1080 (District of Columbia)
(800) 424-8802 (Elsewhere)

Region 12

Consumer Complaint Specialist
 Twelfth National Bank Region
 1405 Curtis Street, Suite 3000
 Denver, Colorado 80202
 (303) 837-4883
 Arizona Utah
 Colorado Wyoming
 New Mexico

Region 13

Consumer Complaint Specialist
 Thirteenth National Bank Region
 707 SW Washington Street, Room 900
 Portland, Oregon 97205
 (503) 221-3091
 Idaho Oregon
 Montana Washington

Region 14

Consumer Complaint Specialist
 Fourteenth National Bank Region
 One Market Plaza
 Steuart Street Tower, Suite 2101
 San Francisco, California 94105
 (415) 454-8561
 California Hawaii
 Guam Nevada

Washington Office

Deputy Comptroller for Customer and
 Community Programs
 Comptroller of the Currency
 Department of the Treasury
 8th Floor—L'Enfant Plaza
 Washington, D.C. 20219

Federal Communications Commission

Southcentral Region

Brywood Office Tower, Room 320
 8800 East 63rd Street
 Kansas City, Missouri 64133
 (816) 926-5179
 Arkansas Nebraska
 Colorado New Mexico
 Iowa Oklahoma
 Kansas South Dakota
 Louisiana Texas
 Mississippi Wyoming
 Missouri

Southeast Region

Room 2111
 101 Marietta Tower
 Atlanta, Georgia 30303
 (404) 221-6500
 Mailing Address:
 Post Office Box 1775
 Atlanta, Georgia 30301
 Alabama South Carolina
 Florida Tennessee
 Georgia Virginia
 North Carolina

Southwest Region

Room 423
 555 Battery Street
 San Francisco, California 94111
 (415) 556-7701
 Arizona Nevada
 California Utah

Northwestern Region

3256 Federal Building
 915 Second Avenue
 Seattle, Washington 98174
 (206) 442-7653
 Alaska Montana
 Hawaii Oregon
 Idaho Washington

Northcentral Region

Park Ridge Office Center
 Room 306
 1550 Northwest Highway
 Park Ridge, Illinois 60068
 (312) 353-0368
 Illinois North Dakota
 Indiana Ohio
 Kentucky South Dakota
 Michigan Wisconsin
 Minnesota

Washington Office

Consumer Assistance Office
 Federal Communications Commission
 1919 M Street, N.W., Room 252
 Washington, D.C. 20554
 (202) 662-7000

Federal Deposit Insurance Corporation

Atlanta Regional Office

Federal Deposit Insurance Corporation
 233 Peachtree Street, N.E., Suite 2400
 Atlanta, Georgia 30043
 (404) 221-6631
 Alabama North Carolina
 Florida South Carolina
 Georgia

Boston Regional Office

Federal Deposit Insurance Corporation
 60 State Street, 17th Floor
 Boston, Massachusetts 02109
 (617) 223-6420
 Connecticut New Hampshire
 Maine Rhode Island
 Massachusetts Vermont

Chicago Regional Office

Federal Deposit Insurance Corporation
 233 S. Wacker Drive, Suite 6116
 Chicago, Illinois 60606
 (312) 353-2600
 Illinois
 Indiana

Columbus Regional Office

Federal Deposit Insurance Corporation
 1 Nationwide Plaza, Suite 2600
 Columbus, Ohio 43215
 (614) 469-7301
 Kentucky
 Ohio
 West Virginia

Dallas Regional Office

Federal Deposit Insurance Corporation
 350 North St. Paul Street, Suite 2000
 Dallas, Texas 75201
 (214) 767-5501
 Colorado Oklahoma
 New Mexico Texas

Kansas City Regional Office

Federal Deposit Insurance Corporation
 2345 Grand Avenue, Suite 1500
 Kansas City, Missouri 64108
 (816) 374-2851
 Kansas
 Missouri

Madison Regional Office

Federal Deposit Insurance Corporation
 1 South Pinckney Street, Room 813
 Madison, Wisconsin 53703
 (608) 264-5226
 Michigan
 Wisconsin

Memphis Regional Office

Federal Deposit Insurance Corporation
 1 Commerce Square, Suite 1800
 Memphis, Tennessee 38103
 (901) 521-3872
 Arkansas Mississippi
 Louisiana Tennessee

Minneapolis Regional Office

Federal Deposit Insurance Corporation
 730 Second Avenue South, Suite 266
 Minneapolis, Minnesota 55402
 (612) 725-6241
 Minnesota South Dakota
 Montana Wyoming
 North Dakota

New York Regional Office

Federal Deposit Insurance Corporation
 345 Park Avenue, 21st Floor
 New York, New York 10154
 (212) 826-4762
 New Jersey Puerto Rico
 New York Virgin Islands

Omaha Regional Office

Federal Deposit Insurance Corporation
 1700 Farnam Street, Suite 1200
 Omaha, Nebraska 68102
 (402) 221-3311
 Iowa
 Nebraska

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Philadelphia Regional Office

Federal Deposit Insurance Corporation
1900 Market Street, Suite 616
Philadelphia, Pennsylvania 19103
(215) 597-2295
Delaware
Maryland

Pennsylvania
Virginia

San Francisco Regional Office

Federal Deposit Insurance Corporation
44 Montgomery Street, 3600
San Francisco, California 94104
(415) 556-2736
Alaska
Arizona
California
Guam
Hawaii

Idaho
Nevada
Oregon
Utah
Washington

Washington Office

Office of Consumer Compliance Programs
550 17th Street, N.W.
Washington, D.C. 20429
(202) 389-4767 (District of Columbia)
(800) 424-5488 (All states)

**Federal Home Loan
Bank Board****Atlanta**

P. O. Box 56527
Peachtree Center Station
Atlanta, Georgia 30343
(404) 522-2450

Alabama
District of Columbia
Florida
Georgia

Maryland
North Carolina
South Carolina
Virginia

Boston

P. O. Box 2196
Boston, Massachusetts 02106
(617) 223-5300

Connecticut
Maine
Massachusetts

New Hampshire
Rhode Island
Vermont

Chicago

111 East Wacker Drive
Suite 800
Chicago, Illinois 60601
(312) 565-5700
Illinois
Wisconsin

Cincinnati

2500 DuBois Tower
Cincinnati, Ohio 45202
(513) 852-7500
Kentucky
Ohio
Tennessee

Des Moines

907 Walnut Street
Des Moines, Iowa 50309
(515) 243-4211
Iowa
Minnesota
Missouri

North Dakota
South Dakota

Indianapolis

P. O. Box 60
Indianapolis, Indiana 46206
(317) 269-5200
Indiana
Michigan

Little Rock

323 Center Street
Little Rock, Arkansas 72201
(501) 372-7141
Arkansas
Louisiana
Mississippi

New Mexico
Texas

New York

One World Trade Center
Floor 103
New York, New York 10048
(212) 432-2000
New Jersey
New York

Puerto Rico
Virgin Islands

Pittsburgh

1 Stanwix Street
Gateway Center
Pittsburgh, Pennsylvania 15222
(412) 288-3400
Delaware
Pennsylvania
West Virginia

San Francisco

P. O. Box 7948
San Francisco, California 94120
(415) 393-1000
(800) 227-3082 (Arizona and Nevada)
(800) 652-1646 (California)

Seattle

600 Stewart Street
Seattle, Washington 98101
Alaska
Guam
Hawaii
Idaho
Montana

Montana
Oregon
Utah
Wyoming
Washington

Topeka

P. O. Box 176
Topeka, Kansas 66601
(913) 233-0507
Colorado
Kansas

Nebraska
Oklahoma

Washington, D.C.

Department of Consumer and Civil Rights
Office of Examination and Supervision
Federal Home Loan Bank Board
Washington, D.C. 20552
(202) 377-6237

**Board of Governors
of the
Federal Reserve System****District 1**

600 Atlantic Avenue
Boston, Massachusetts 02106
(617) 973-3000

Connecticut
Maine
Massachusetts

New Hampshire
Rhode Island
Vermont

District 2

33 Liberty Street
New York, New York 10045
(212) 791-5000
Central and Northern New Jersey
New York

District 3

100 North Sixth Street
Philadelphia, Pennsylvania 19105
(215) 574-6000

Delaware
Southern New Jersey
Central and Eastern Pennsylvania

District 4

P. O. Box 6387
1455 East Sixth Street
Cleveland, Ohio 44114
(216) 579-2000
Eastern Kentucky
Ohio

Western Pennsylvania
Northern Tip of West Virginia

District 5

701 East Byrd Street
Richmond, Virginia 23261
(804) 643-1250

Maryland
North Carolina
South Carolina

Virginia
West Virginia
(except Northern
Tip)

District 6

P. O. Box 1731
Atlanta, Georgia 30301
(404) 586-8500

Alabama
Florida
Georgia
Southern Louisiana

Southern Mississippi
Central and Eastern
Tennessee

Federal Trade Commission

District 7

230 South LaSalle Street
Chicago, Illinois 60690
(312) 322-5322
Northern Illinois
Central and Northern Indiana
Iowa
Michigan (except upper peninsula)
Wisconsin (except Northwestern portion)

District 8

411 Locust Street
St. Louis, Missouri 63102
(314) 444-8444
Arkansas
Southern Illinois
Southern Indiana
Western Kentucky
Northern Mississippi
Central and
Eastern Missouri
Western Tennessee

District 9

250 Marquette Avenue
Minneapolis, Minnesota 55480
(612) 340-2345
Upper Peninsula
of Michigan
Minnesota
Montana
North Dakota
South Dakota
Northwestern
Wisconsin

District 10

925 Grand Avenue
Kansas City, Missouri 64198
(816) 881-2000
Colorado
Kansas
Western Missouri
Nebraska
Northern New Mexico
Oklahoma (except
Southeastern
portion)
Wyoming

District 11

400 South Akard Street
Dallas, Texas 75222
(214) 651-8111
Northern Louisiana
Southern New Mexico
Southeastern Oklahoma
Texas

District 12

400 Sansome Street
San Francisco, California 94120
(415) 544-2000
Alaska
Arizona
California
Hawaii
Idaho
Nevada
Oregon
Utah
Washington

Washington Office

Division of Consumer and Community
Affairs
Board of Governors of the Federal Reserve
System
20th and C Streets, N.W.
Washington, D.C. 20551
(202) 452-3693

Atlanta

1718 Peachtree Street, N.W.
Suite 1000
Atlanta, Georgia 30367
(404) 881-4836
Alabama
Florida
Georgia
Mississippi
North Carolina
South Carolina
Tennessee
Virginia

Boston

150 Causeway Street
Room 1301
Boston, Massachusetts 02114
(617) 223-6621
Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

Chicago

55 E. Monroe Street
Suite 1437
Chicago, Illinois 60603
(312) 353-4423
Illinois
Indiana
Iowa
Kentucky
Minnesota
Missouri
Wisconsin

Cleveland

118 St. Clair Avenue
Suite 500
Cleveland, Ohio 44114
(216) 552-4207
Delaware
Maryland
Michigan
New York (West of Rochester)
Ohio
Pennsylvania
West Virginia

Dallas

2001 Bryan Street
Suite 2665
Dallas, Texas 75201
(214) 767-0032
Arizona
Louisiana
New Mexico
Oklahoma
Texas

Denver

1405 Curtis Street
Suite 2900
Denver, Colorado 80202
(303) 837-2271
Colorado
Kansas
Montana
Nebraska
North Dakota
South Dakota
Utah
Wyoming

Los Angeles

11000 Wilshire Boulevard
Los Angeles, California 90024
(213) 824-7575
Arizona
Southern California

New York

26 Federal Plaza
Room 2243-EB
New York, New York 10278
(212) 264-1207
New Jersey
New York (East of Rochester)

San Francisco

450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-1270
Hawaii
Nevada
Northern California

Seattle

28th Floor
915 2nd Avenue
Seattle, Washington 98174
(206) 442-4655
Alaska
Idaho
Oregon
Washington

*FTC Field Station

P. O. Box 50169
Honolulu, Hawaii 96850
(808) 546-5685

Washington, D.C. Office

Correspondence Office
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3567

National Credit Union Administration

Region I

National Credit Union Administration
441 Stuart Street, 6th Floor
Boston, Massachusetts 02116
(617) 223-6807
Connecticut
Maine
Massachusetts
New Hampshire
New Jersey
New York
Puerto Rico
Rhode Island
Vermont
Virgin Islands

Region II

National Credit Union Administration
310 North Second Street
Harrisburg, Pennsylvania 17101
(717) 782-4595
Delaware
District of Columbia
Maryland
Pennsylvania
Virginia
West Virginia

Region III

National Credit Union Administration
1365 Peachtree Street, Suite 500
Atlanta, Georgia 30367
(404) 881-3127
Alabama
Arkansas
Florida
Georgia
Kentucky
Louisiana
Mississippi
North Carolina
South Carolina
Tennessee

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Region IV

National Credit Union Administration
 New Federal Building
 234 N. Summit Street, Room 704
 Toledo, Ohio 43604
 (419) 259-7511

Illinois	Missouri
Indiana	North Dakota
Iowa	Ohio
Michigan	South Dakota
Minnesota	Wisconsin

Region V

National Credit Union Administration
 Grant Building—Suite 407
 611 East 6th Street
 Austin, Texas 78701
 (512) 397-5131

Arizona	Nevada
Colorado	New Mexico
Idaho	Oklahoma
Kansas	Texas
Montana	Utah
Nebraska	Wyoming

Region VI

National Credit Union Administration
 77 Geary Street
 Second Floor
 San Francisco, California 94108
 (415) 556-6277

Alaska	Hawaii
American Samoa	Oregon
California	Washington
Guam	

Washington Office

Office of Consumer Affairs
 National Credit Union Administration
 1776 G Street, N.W.
 Washington, D.C. 20456
 (202) 357-1080

State, County, and City Government Consumer Protection Offices

Listed below are consumer protection offices which are part of state, county, and city governments. Some are located in governors' offices, state attorney generals' offices, or mayors' offices. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. As a general rule, the first place you should go for help with a consumer problem is the local office nearest your home. Since most offices require that complaints be in writing, you might save time by writing, rather than calling, with your initial complaint.

Alabama

State Office
Fincher Allen, Director
Consumer Protection Division
Office of Attorney General
560 South McDonough Street
Montgomery, Alabama 36104
(205) 832-5936
800-392-5658 (Alabama only)

Alaska

State Office
Connie Sipe, Chief
Consumer Protection Section
Office of Attorney General
1049 West Fifth Avenue, Suite 101
Anchorage Alaska 99501
(907) 279-0428

Branch Offices

Office of Attorney General
State Court Office Building
604 Barnette Street, Room 228
Fairbanks, Alaska 99707
(907) 465-8588

Office of Attorney General
Pouch K, NBA Building
217 Second Street
Juneau, Alaska 99811
(907) 465-3692

Office of Attorney General
415 Main Street, Room 304
Ketchikan, Alaska 99901
(907) 225-8120

Arizona

State Office
Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
207 State Capitol Building
Phoenix, Arizona 85007
(602) 255-5763 (Fraud only)
800-354-8431 (Arizona only)

Branch Office

John F. Kelly
Financial Fraud Division
Office of Attorney General
403 West Congress Street
Tucson, Arizona 85701
(602) 882-5501 (Fraud only)

County Offices

John Barnes
Chief Investigator
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, Arizona 85603
(602) 432-5703 ext. 470

Howard Fell, Director
Consumer Protection/Economic Crime Unit
Pima County Attorney's Office
111 West Congress, 9th Floor
Tucson, Arizona 85701
(602) 792-8668

David Ellsworth
Yuma County Attorney's Office
P.O. Box 1048
Yuma, Arizona 85364
(602) 782-4534 ext. 55

City Offices

Mayor's Citizens Assistance Office
251 West Washington
Phoenix, Arizona 85003
(602) 262-7777
Ronald M. Detrick
Supervising Attorney
Tucson City Attorney's Office
P.O. Box 27210
2302 East Speedway, Room 202
Tucson, Arizona 85726
(602) 791-4886

Arkansas

State Office
Tom Hicks, Director
Consumer Protection Division
Office of Attorney General
Justice Building
Little Rock, Arkansas 72201
(501) 371-2341
800-482-8982 (Arkansas only)

California

State Office
Richard B. Spohn, Director
California Department of Consumer
Affairs
1020 N Street
Sacramento, California 95814
(916) 445-0660 (Complaint assistance)
(916) 445-1254 (Consumer information)

Bureau of Automotive Repair
California Department of Consumer
Affairs
3116 Bradshaw Road
Sacramento, California 95827
(916) 366-5050
800-952-5210 (California only; Auto
repair only)

Public Inquiry Unit
Office of Attorney General
555 Capitol Mall, Suite 350
Sacramento, California 95814
800-952-5225 (California only)

Branch Offices

Dan Woodridge
California Department of Consumer
Affairs
107 South Broadway, Room 8020
Los Angeles, California 90012
(213) 620-4380

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

John Rouse
California Department of Consumer
Affairs
455 Golden Gate Avenue, Room 2091
San Francisco, California 94102
(415) 557-0966

County Offices

Richard Michaels
Assistant District Attorney
Alameda County District Attorney's
Office
24405 Amador Street, Room 103
Hayward, California 94544
(415) 881-6150

William O'Malley
Contra Costa County District Attorney
Special Operations Division
P.O. Box 670
725 Court Street
Martinez, California 94553
(415) 372-4500 ext. 4620

L. J. Garrett, Jr., Director
Del Norte County Division of Consumer
Affairs
2650 Washington Boulevard
Crescent City, California 95531
(707) 464-2716 or 3756

Lawrence Viau, Chief
Consumer Fraud Division
Fresno County District Attorney's Office
Courthouse
1100 Van Ness Avenue
Fresno, California 93721
(209) 488-3141

Margaret Spencer
Deputy District Attorney
Kern County Consumer Unit
1215 Truxton Avenue
Bakersfield, California 93301
(805) 861-2421

Richard Kalustian
Consumer and Environment Protection
Division
Los Angeles County District Attorney's
Office
320 West Temple Street, Room 540
Los Angeles, California 90012
(213) 974-3970

Shirley Goldinger, Director
Los Angeles County Department of
Consumer Affairs
500 West Temple Street, Room B-96
Los Angeles, California 90012
(213) 974-1452

Robert DeSanti, Director
Consumer Protection Unit
Madera County Weights and Measures
902 North Gateway Drive
Madera, California 93637
(209) 674-4641

Barry Wood
Deputy District Attorney
Consumer Division
Mendocino County District Attorney's
Office
Ukiah, California 95482
(707) 468-4211

John T. Swan
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
Napa, California 94558
(707) 253-4427

David Himelston
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
P.O. Box 808
700 Civic Center Drive West
Santa Ana, California 92702
(714) 834-3600

Ronald Melendez, Director
Orange County Office of Consumer
Affairs
1300 S. Grand Avenue
Building C
Santa Ana, California 92705
(714) 834-6100

Gary Tranbarger
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's
Office
P.O. Box 1148
4080 Lemon Street
Riverside, California 92502
(714) 787-6372

William Kershaw
Supervising Deputy District Attorney
Sacramento County District Attorney's
Fraud Division
P.O. Box 749
Sacramento, California 95804
(916) 440-6823

Charles Hayes, Director
Consumer Fraud Division
San Diego County District Attorney's
Office
P.O. Box X-1011
San Diego, California 92112
(714) 236-2474

Assistant District Attorney
Consumer Fraud/Economic Crime Unit
San Francisco County District Attorney's
Office
880 Bryant Street, Room 320
San Francisco, California 94103
(415) 553-1821

John Calabrace
Deputy District Attorney
San Joaquin County District Attorney's
Office
P.O. Box 50
Stockton, California 95201
(209) 944-3811

Christopher Money
District Attorney
Consumer Unit
San Luis Obispo County District
Attorney's Office
302 Courthouse Annex
San Luis Obispo, California 93408
(805) 549-5800

John E. Wilson
Deputy District Attorney
Consumer Fraud Unit
San Mateo County District Attorney's
Office
Hall of Justice and Records
Redwood City, California 94063
(415) 363-4656

Eugene Martinez
Deputy District Attorney
Consumer/Business Law Section
Santa Barbara County District Attorney's
Office
118 East Figueroa
Santa Barbara, California 93101
(805) 963-6158

Daniel R. Smith, Director
Santa Clara County Department of
Consumer Affairs
1553 Berger Drive
San Jose, California 95112
(408) 299-4211

Louis Bergna, Chief
Consumer Fraud Unit
Santa Clara County District Attorney's
Office
70 West Hedding Street, West Wing
San Jose, California 95110
(408) 275-9651

Gloria Lorenzo, Coordinator
Division of Consumer Affairs
Santa Cruz County District Attorney's
Office
701 Ocean Street, Room 240
Santa Cruz, California 95060
(408) 425-2054

Harry Kinnicutt
Deputy District Attorney
Consumer Fraud Unit
Solano County District Attorney's Office
600 Union Avenue
Fairfield, California 94533
(707) 429-6451

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Claudia Leong
Consumer Affairs Coordinator
Stanislaus County Office of Consumer Affairs
1100 H Street, 2nd Floor
Modesto, California 95354
(209) 523-7707

Robert Graham
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
Modesto, California 95353
(209) 577-0570

Robert O'Connor
Supervising Deputy District Attorney
Consumer Fraud Section
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, California 93009
(805) 654-3110

Richard L. Gilbert
Yolo County District Attorney
Consumer Fraud Division
P.O. Box 1247
Woodland, California 95695
(916) 666-8521

City Offices
Michael P. Stanley
Assistant City Attorney
Consumer Protection Section
Los Angeles City Attorney's Office
200 North Main Street
1700 City Hall East
Los Angeles, California 90012
(213) 485-4515

Susan Huguenor
Consumer Protection Unit
San Diego City Attorney's Office
City Administration Building
202 C Street, 3rd Floor
San Diego, California 92101
(714) 236-6007

Barbara Levitt
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
Santa Monica, California 90401
(213) 393-9975 ext. 321

Colorado
State Offices
Thomas P. McMahon
Antitrust and Consumer Protection
Enforcement Section
Office of Attorney General
1525 Sherman Street, 2nd Floor
Denver, Colorado 80203
(303) 866-3611

Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 866-3561

Sandra McCray, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 2nd Floor
Denver, Colorado 80203
(303) 866-3611

County Offices
Mike Wallace
District Attorney for *Archuleta, Laplata*
and *San Juan Counties*
P.O. Box 3455
Durango, Colorado 81301
(303) 247-8850

Alex Hunter, District Attorney
Boulder County District Attorney's Office
Consumer Office
P.O. Box 471
Boulder, Colorado 80306
(303) 441-3700

Clair Villano
Executive Director
Denver District Attorney's Consumer Office
1544 York Street
Denver, Colorado 80206
(303) 333-4224
(303) 333-7723 (Complaints)

Bob Russel, District Attorney
El Paso District Attorney's Consumer Office
for *El Paso and Teller Counties*
27 East Vermijo, Suite 413
County Office Building
Colorado Springs, Colorado 80903
(303) 471-5861

Al Bloom, Investigator
District Attorney's Consumer Office for
Larimer County
Larimer County
Rocky Mountain Bank Building
P.O. Box 1489
Fort Collins, Colorado 80522
(303) 221-7200

Gus Sandstrom
Pueblo District Attorney's Consumer
Office for *Pueblo County*
Pueblo County
Courthouse
Tenth and Mian Streets
Pueblo, Colorado 81003
(303) 544-0075

Robert Miller
Weld District Attorney's Consumer
Office for *Weld County*
Weld County
P.O. Box 116
Greeley, Colorado 80632
(303) 356-4000 ext. 743

Connecticut

State Offices
Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, Connecticut 06115
(203) 566-4999
800-842-2649 (Connecticut only)

Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
30 Trinity Street
Hartford, Connecticut 06115
(203) 566-5374

City Office
Guy Tommasi, Director
Office of Consumer Protection
Middletown
City Hall
Middletown, Connecticut 06457
(203) 347-4671 ext. 216

Delaware

State Offices
Frances M. West, Director
Delaware Division of Consumer Affairs
Department of Community Affairs and
Economic Development
820 North French Street, 4th Floor
Wilmington, Delaware 19801
(302) 571-3250

Christopher J. Curtin
Deputy-in-Charge
Economic Crime and Consumer
Rights Division
Department of Justice
820 North French Street
Wilmington, Delaware 19801
(302) 571-3849

District of Columbia

Herbert Simmons, Jr., Director
D.C. Office of Consumer Protection
1424 K Street, NW, 2nd Floor
Washington, D.C. 20005
(202) 727-1158

Florida

State Offices
Jane Robinson, Director
Division of Consumer Services
110 Mayo Building
Tallahassee, Florida 32301
(904) 488-2221
800-342-2176 (Florida only)

Nikki Clark
Consumer Counsel
Consumer Protection Division
Office of Attorney General
State Capitol
Tallahassee, Florida 32301
(904) 488-3266

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Gerald Lewis
Office of the Comptroller
State Capitol
Tallahassee, Florida 32301
(904) 488-0286

Jack Shreve, Public Counsel
Office of Public Counsel
4 Holland Building
Tallahassee, Florida 32301
(904) 488-9330
(Litigation only)

R. B. Burroughs, Jr., Secretary
Department of Business Regulation
The Johns Building
5 South Bronough Street
Tallahassee, Florida 32304
(904) 488-7114

Branch Offices

Tony Musto
Assistant Attorney General
Office of Attorney General
401 NW Second Avenue, Suite 820
Miami, Florida 33128
(305) 377-5441

Charles Corcas, Jr.
Assistant Attorney General
Office of Attorney General
1313 Tampa Street, 8th Floor
Park Trammell
Tampa, Florida 33602
(813) 272-2670

Patricia Basford
Office of the Comptroller
111 East Coastline Drive, Room 610
Jacksonville, Florida 32202
(904) 359-8085

Helen Doyle
Office of the Comptroller
401 NW Second Avenue, Suite 870
Miami, Florida 33128
(305) 377-5213

Linda Aronoff
Office of the Comptroller
400 West Robinson Street, Room 501
Orlando, Florida 32801
(305) 423-6115

Andy Gillman
Office of the Comptroller
160 Governmental Center, Suite 701
Pensacola, Florida 32501
(904) 436-8520

Jimmy Henry
Office of the Comptroller
1861 NE Capital Circle
Tallahassee, Florida 32308
(904) 488-0027

Margery Cobb Smith
Office of the Comptroller
1313 Tampa Street
Tampa, Florida 33602
(813) 272-2565

Grace Scalia
Office of the Comptroller
111 Georgia Avenue, Suite 211
West Palm Beach, Florida 33401
(305) 837-5054

County Offices

Charles E. Wilson, Coordinator
Brevard County Consumer Fraud
Division
State Attorney's Office
County Courthouse
Titusville, Florida 32780
(305) 269-8401

Stanley A. Kaufman, Director
Broward County Consumer Affairs
Division
236 SE First Avenue, 6th Floor
Fort Lauderdale, Florida 33301
(305) 765-5306

Arthur Hershbein, Interim Director
Metro Dade County Consumer Protection
Division
140 West Flagler Street, 16th Floor
Miami, Florida 33130
(305) 579-4222

Consumer Protection Division
South Dade County Government Center
10710 SW 211th Street
Miami, Florida 33189
(305) 232-1810 ext. 265

Joan Stember
Assistant State Attorney
Dade County Consumer Fraud Division
Office of State Attorney
1351 NW 12th Street
Miami, Florida 33125
(305) 547-5200

Walter T. Dartland
Consumer Advocate
Metropolitan Dade County
44 West Flagler Street Room 2301
Miami, Florida 33130
(305) 579-4206

James A. Gardener
Assistant State Attorney for
Manatee, Sarasota and DeSoto
Counties
Office of State Attorney
2070 Main Street
Sarasota, Florida 33577
(813) 955-0918

Thatcher Wait
Consumer Affairs Officer
Duval County Division of Consumer
Affairs
Department of Human Resources
614 City Hall
Jacksonville, Florida 32202
(904) 633-3429 or 3940

Sam Uccello, Director
Hillsborough County Department of
Consumer Affairs
305 North Morgan, Suite 707
Tampa, Florida 33602
(813) 272-6750

Allice C. Skaggs, Director
Palm Beach County Department of
Consumer Affairs
324 Datura Street
Commerce Building, Suite 300
West Palm Beach, Florida 33401
(305) 837-2670

Frank Stockton, Chief
Palm Beach County Economic Crime
Division
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837-2391

Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
530 Sunset Road
Newport Richey, Florida 35552
(813) 847-8110

William H. Richards,
Director
Pinellas County Office of Consumer
Affairs
801 West Bay Drive, Suite 601
Largo, Florida 33540
(813) 448-3801

Douglas Huth, Coordinator
Seminole County Consumer Fraud
Division
Office of State Attorney
Seminole County Courthouse
Sanford, Florida 32771
(305) 322-7534

City Offices

Morris Cohen, Chairman
Lauderhill Consumer Affairs Committee
1080 NW 47th Avenue
Lauderhill, Florida 33313
(305) 583-1045

Robert L. Shurr, Chairman
Tamarac Board of Consumer Affairs
5811 NW 88th Avenue
Tamarac, Florida 33321
(305) 722-5900 ext. 27

Georgia

Barry Reid, Administrator
Governor's Office of Consumer Affairs
205 Butler Street, S.E., Suite 356
Plaza Level East Tower
Atlanta, Georgia 30334
(404) 656-3790
800-282-4900 (Georgia only)

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Michael S. Rosenthal
Attorney for Deceptive Practices
Office of Attorney General
228 State Judicial Building
Atlanta, Georgia 30334
(404) 656-3357

City Offices

Leon Hall, Director
Atlanta Mayor's Office of Community and
Consumer Affairs
City Hall—68 Mitchell Street, SW
Memorial Drive Annex
Atlanta, Georgia 30303
(404) 658-6105

Hawaii**State Offices**

Mark Nomura, Director
Governor's Office of Consumer Protection
250 South King Street
P.O. Box 3767
Honolulu, Hawaii 96812
(808) 548-2560 (Administrative and
Legal—Hawaii only)
(808) 548-2540 (Complaints—Hawaii only)

Branch Offices

Glenn Ikemoto, Investigator
Governor's Office of Consumer Protection
P.O. Box 191
Lihue, Kauai, Hawaii 96766
(808) 245-4365

Herbert Ohgigashi, Investigator
Governor's Office of Consumer Protection
P.O. Box 1098
Wailuku, Maui, Hawaii 96793
(808) 244-4387

Tom Inomoto, Investigator
Governor's Office of Consumer Protection
75 Aupuni Street
Hilo, Hawaii 96720
(808) 961-7433

Idaho**State Office**

John Eric Sulton, Chief
Business Regulation Division
Office of Attorney General
State Capitol
Boise, Idaho 83720
(208) 334-2400

Illinois**State Offices**

Ellen Craig
Special Assistant to the Governor
Governor's Office of Interagency
Cooperation
160 North LaSalle Street, Suite 2010
Chicago, Illinois 60601
(312) 743-2773

Susan Pierson DeWitt
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, Illinois 62706
(217) 782-9011

Clifford L. Meacham, Chief
Consumer Protection Division
Office of Attorney General
228 North LaSalle, Room 1242
Chicago, Illinois 60601
(312) 793-3580

Branch Offices—Downstate

C. Dana Eastman, Jr.
Special Assistant Attorney General
Office of Attorney General
210 William Street
Alton, Illinois 62002
(618) 465-2711

Max Jones, Special Investigator
Office of Attorney General
Association of Commerce and Industry
Building
210 Southeast Street
Bloomington, Illinois 61701
(309) 829-6344

Robert P. Schulhof
Special Assistant Attorney General
Office of Attorney General
103 South Washington, Suite 12
Carbondale, Illinois 62901
(618) 457-7831

Samuel L. Erwin
Special Assistant Attorney General
Office of Attorney General
113 North Neil Street, Suite 308
Champaign, Illinois 61820
(217) 333-7691

S. John Muller
Special Assistant Attorney General
City Hall
520 Jackson, Box 99
Charleston, Illinois 61920
(217) 345-5651

Eugene Byers, Special Investigator
Office of Attorney General
Chamber of Commerce Building
P.O. Box 1031
Decatur, Illinois 62525
(217) 429-5167

James Keehner
Daniel J. Stack
Special Assistants Attorney General
Office of Attorney General
818 Martin Luther King Drive
East St. Louis, Illinois 62201
(618) 874-2238

Paul C. Cation
Special Assistant Attorney General
Office of Attorney General
500 Main Street
Peoria, Illinois 61602
(309) 671-3191

Frederick J. Kapala
Special Assistant Attorney General
Office of Attorney General
813 East State St.
Rockford, Illinois 61104
(815) 965-1060

Robert H. Lawson
Special Assistant Attorney General
Office of Attorney General
1800 Third Avenue, Room 220
Rock Island, Illinois 61201
(309) 788-7820

Branch Offices—Upstate

Mary Runion, Office Manager
Office of Attorney General
Community Center
1616 North Arlington Heights Road
Arlington Heights, Illinois 60004
(312) 259-7730

Charles Atwell, Jr.
Assistant Attorney General
Office of Attorney General
403 West Galena Boulevard, Room 203
Aurora, Illinois 60506
(312) 892-4341

Robert Gales
Assistant Attorney General
Office of Attorney General
1339 West Irving Park Road
Bensenville, Illinois 60106
(312) 595-2374 or 2375

Ronald Potempa
Hearing Officer
Office of Attorney General
4750 North Broadway, Room 216
Chicago, Illinois 60640
(312) 769-3742

Fausto Gamba, Office Manager
Office of Attorney General
1104 North Ashland Avenue
Chicago, Illinois 60622
(312) 793-5638

Robert Power
Assistant Attorney General
Office of Attorney General
7908 South Cottage Grove
Chicago, Illinois 60619
(312) 488-2600

Jeff Einbinder, Office Manager
Office of Attorney General
Chamber of Commerce Building
800 Lee Street
Des Plaines, Illinois 60016
(312) 824-4200

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Robert Snyder
Assistant Attorney General
Office of Attorney General
71 North Ottawa Street
Joliet, Illinois 60434
(815) 722-0433 or 0434

Kermit Yost, Office Manager
Office of Attorney General
6101 Capulina Street
Morton Grove, Illinois 60053
(312) 965-4658

Jeannette Yost, Office Manager
Office of Attorney General
5127 Oakton Street
Skokie, Illinois 60065
(312) 674-2522 or 673-0500

Cindy Girard, Office Manager
Office of Attorney General
414 North Sheridan Road
Waukegan, Illinois 60085
(312) 249-3802

County Offices

Glenn Carr, Chief
Consumer Fraud Division
Cook County Office of State's Attorney
303 Daley Center
Chicago, Illinois 60602
(312) 443-8425

Don W. Weber, State's Attorney
Madison County Office of State's Attorney
103 Purcell Street, 3rd Floor
Edwardsville, Illinois 62025
(618) 692-4550

City Offices

Karen Pettitte, Commissioner
Chicago Department of Consumer
Services
121 North LaSalle Street, Room 808
Chicago, Illinois 60602
(312) 744-4090

Robert E. Hinde, Administrator
Des Plaines Consumer Protection
Commission
1420 Miner Street
Des Plaines, Illinois 60016
(312) 297-1200 ext. 258

Indiana**State Office**

David A. Miller, Director
Consumer Protection Division
Office of Attorney General
219 State House
Indianapolis, Indiana 46204
(317) 232-6330 or 6331
800-362-5516 (Indiana only)

County Offices

Jack Crawford
Lake County Prosecuting Attorney
2293 North Main Street
Crown Point, Indiana 46307
(219) 738-9055

Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
Indianapolis, Indiana 46204
(317) 633-3522

Jeffery L. Lantz
Vanderburgh County Prosecuting
Attorney
First Judicial Circuit
Room 220, Courts Building
Civic Center Complex
Evansville, Indiana 47708
(812) 426-5150

City Office

Brian Nelson, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts
Gary, Indiana 46407
(219) 944-6475

Iowa**State Offices**

Douglas R. Carlson
Assistant Attorney General in Charge
Consumer Protection Division
Office of Attorney General
1300 East Walnut, 2nd Floor
Des Moines, Iowa 50319
(515) 281-5926

William P. Angrick, II
Iowa Citizens' Aide/Ombudsman
515 East 12th Street
Des Moines, Iowa 50319
(515) 281-3922

Kansas**State Office**

Wayne Hundley
Deputy Attorney General and Chief
Consumer Protection and Antitrust
Division
Office of Attorney General
Kansas Judicial Center, 2nd Floor
Topeka, Kansas 66612
(913) 296-3751
800-432-2310 (Kansas only)

County Offices

Lawrence V. Christ
Assistant District Attorney and Head
Consumer Fraud Division
Johnson County District Attorney's
Office
Johnson County Courthouse, Box 728
Olathe, Kansas 66061-0728
(913) 782-5000 ext. 317, 318
Mark A. Vining, Director
Consumer Fraud and Economic Crime
Division
Sedgwick County District Attorney's
Office
Sedgwick County Courthouse
Wichita, Kansas 67203
(316) 268-7921

Ronald E. Whitten
Assistant District Attorney for Consumer
Affairs
Shawnee County District Attorney's
Office

212 Shawnee County Courthouse
Topeka, Kansas 66603
(913) 295-4340

City Offices

Joe Wilhm, Director
Kansas City Department of Consumer
Affairs
701 North Seventh Street, Room 969
Kansas City, Kansas 66101
(913) 371-2000 ext. 230, 231

Douglas Wright
Deputy City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
Topeka, Kansas 66603
(913) 295-3883

Kentucky**State Office**

Michael Beiting
Assistant Deputy Attorney General
Consumer Protection Division
Office of Attorney General
209 St. Clair Street
Frankfort, Kentucky 40601
(502) 564-2200
800-432-9257 (Kentucky only)

County Office

Richard E. Akers, Administrator
Jefferson County Consumer Protection
Department
208 South Fifth Street, Room 401
Louisville, Kentucky 40202
(502) 581-6280

City Office

Betty Keller, Secretary
Owensboro Consumer Affairs
Commission
101 East Fourth Street
Owensboro, Kentucky 42301
(502) 684-7251 ext. 8230

Louisiana**State Offices**

Ann Myers, Director
State Office of Consumer Protection
2610A Wooddale Boulevard
P.O. Box 44091, Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4401
800-272-9868 (Louisiana only)

Patricia J. Hakes, Chief
Consumer Protection Section
Office of Attorney General
1885 Wooddale Boulevard, Suite 1205
Baton Rouge, Louisiana 70806
(504) 925-4181

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Bruce Malone

Assistant Commissioner
Office of Marketing
Department of Agriculture
P.O. Box 44184, Capitol Station
Baton Rouge, Louisiana 70804
(504) 292-3600

Branch Office

Nadine Ramsey
Consumer Protection Section
Office of Attorney General
234 Loyola Avenue, 7th Floor
New Orleans, Louisiana 70112
(504) 568-5575

County Office

Gerald R. Alonzo
Consumer Protection and Commercial
Fraud Division
Jefferson Parish District Attorney's
Office
New Courthouse Annex, 5th Floor
Gretna, Louisiana 70053
(504) 388-1020

Maine**State Offices**

Cheryl Harrington
Assistant Attorney General
Consumer Fraud Division
Office of Attorney General
State House Station No. 6
Augusta, Maine 04333
(207) 289-3716

Harry Giddings

Deputy Superintendent
Bureau of Consumer Protection
Department of Business Regulation
State House Station No. 35
Augusta, Maine 04333
(207) 289-3731

Maryland**State Offices**

H. Robert Erwin, Jr., Chief
Consumer Protection Division
Office of Attorney General
26 South Calvert Street
Baltimore, Maryland 21202
(301) 659-4300

Rebecca L. Cody, Director
Office of Licensing and Consumer
Services

Motor Vehicle Administration
6601 Ritchie Highway, NE
Glen Burnie, Maryland 21062
(301) 768-7420

Branch Offices

Alice Pensmith
Consumer Specialist
Metro Branch Office
Maryland Attorney General's Consumer
Protection Division
5112 Berwyn Road, 3rd Floor
College Park, Maryland 20740
(301) 474-3500

Larry Munson, Director
Western Maryland Branch Office
Maryland Attorney General's Consumer
Protection Division
138 East Antietam Street
Hagerstown, Maryland 21740
(301) 791-4780

Emalu Myer, Consumer Specialist
Eastern Shore Branch Office
Maryland Attorney General's Consumer
Protection Division
State Office Complex
Salisbury, Maryland 21801
(301) 546-4407

County Offices

Nancy Resnick, Coordinator
Anne Arundel County Board of
Consumer Affairs
Arundel Center
Annapolis, Maryland 21401
(301) 224-6750 ext. 7300 (Baltimore)
(202) 261-8250 ext. 7300 (Washington,
D.C.)

James Jones, Administrator
Howard County Office of Consumer
Affairs

Carroll Building
3450 Courthouse Drive
Ellicott City, Maryland 21043
(301) 992-2176

Barbara B. Gregg, Executive Director
Montgomery County Office of Consumer
Affairs

611 Rockville Pike
Rockville, Maryland 20852
(301) 279-1776

Nila Stovall
Executive Director
Prince George's County Consumer
Protection Commission
1142 County Administration Building
Upper Marlboro, Maryland 20870
(301) 952-4700

City Office

Barnard P. Cole, Director
Baltimore Major Fraud Unit
309 Court House
Baltimore, Maryland 21202
(301) 396-4997 (Major cases)

Massachusetts**State Offices**

Barbara Newman, Director
Self-Help Consumer Information Office
Executive Office of Consumer Affairs
John W. McCormack Building
One Ashburton Place, Room 1411
Boston, Massachusetts 02108
(617) 727-7780

John T. Montgomery, Chief
Consumer Protection Division
Department of Attorney General
One Ashburton Place, 19th Floor
Boston, Massachusetts 02108
(617) 727-8400

Branch Office

Richard Dalton
Assistant Attorney General
Consumer Protection Division
Department of Attorney General
20 Maple Street
Springfield, Massachusetts 01103
(413) 785-1951

County Offices

Richard Steward, Director
Franklin County Consumer Protection
Agency
District Attorney's Office
Courthouse
Greenfield, Massachusetts 01301
(413) 774-5102

Gerald Matthews, Director
Hampden County Consumer Action
Center
17 Wilbraham Road, P.O. Box 1449
Springfield, Massachusetts 01101
(413) 737-4376

Joan Weston, Director
Consumer Protection Agency
Hampshire County District Attorney's
Office
Courthouse, 15 Gothic Street
Northampton, Massachusetts 01060
(413) 584-1597

Beth Munro, Coordinator
Worcester County Consumer Rights
Project
399 Main Street, Room 200
Worcester, Massachusetts 01608
(617) 752-3718

City Offices

JoAnn Prevost, Commissioner
Boston Mayor's Office of Consumer
Affairs and Licensing
1 City Hall Plaza, Room 703
Boston, Massachusetts 02201
(617) 725-3320

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Shirley A. Underwood, Director
Consumer Division
Lowell Community Team Work, Inc.
167 Dutton Street
Lowell, Massachusetts 01852
(617) 459-0551 or 6161

Michigan**State Offices**

Frederick H. Hoffecker
Office of Attorney General
690 Law Building
Lansing, Michigan 48913
(517) 373-0573

Kent Wilcox, Executive Director
Michigan Consumers Council
414 Hollister Building
106 West Allegan Street
Lansing, Michigan 48933
(517) 373-0947
800-292-5680 (Michigan only)

County Offices

George B. Mullison
Prosecuting Attorney
Bay County Consumer Protection
Bay County Building
Bay City, Michigan 48706
(517) 893-3594

Pamela Lloyd, Supervisor
Genesee County Consumer Affairs
206 South Center Road
Burton, Michigan 48529
(313) 257-3161

Edward L. Bohde, Chief
Consumer Fraud Unit
Macomb County Office of Prosecuting
Attorney
Macomb Court Building, 6th Floor
Mt. Clemens, Michigan 48043
(313) 469-5600

John Knapp, Director
Consumer Action Center
Washtenaw County Office of Prosecuting
Attorney
120 Catherine Street
P.O. Box 8645
Ann Arbor, Michigan 48107
(313) 994-2420

City Office

Dorothy Stacy, Coordinator
Citizen Resources Department
4500 Maple
Dearborn, Michigan 48126
(313) 943-2285 or 2143

Esther Shapiro, Director
City of Detroit Consumer Affairs
Department
1600 Cadillac Tower
Detroit, Michigan 48226
(313) 224-3508

Minnesota**State Offices**

Sue Halverson
Special Assistant Attorney General
Consumer Protection Division
Office of Attorney General
Room 200
117 University Avenue
St. Paul, Minnesota 55155
(612) 296-3353

Kris Sanda, Director
Governor's Office of Consumer Services
128 Metro Square Building
Seventh and Roberts Streets
St. Paul, Minnesota 55101
(612) 296-4512
(612) 296-2331 (Complaints)

Branch Office

Marilyn Krueger, Investigator
Duluth Regional Office
Governor's Office of Consumer Services
320 West Second Street, Room 610
Duluth, Minnesota 55802
(218) 723-4891

County Office

Ann L. Alton
Assistant County Attorney
Hennepin County Citizen Protection and
Economic Crime Unit
C2100 County Government Center
Minneapolis, Minnesota 55487
(612) 348-8105
(612) 348-4528 (Complaints)

City Office

John A. Bergquist, Director
Consumer Affairs Division
Minneapolis Department of Licenses and
Consumer Service
101 A City Hall
Minneapolis, Minnesota 55415
(612) 348-2080

Mississippi**State Offices**

Guy N. Rogers
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 220
Jackson, Mississippi 39205
(601) 961-4244

James H. Spencer, Director
Consumer Protection Division
Department of Agriculture and
Commerce
High and President Streets
P.O. Box 1609
Jackson, Mississippi 39205
(601) 354-6258

Missouri**State Offices**

William Newcomb, Jr., Chief Counsel
Trade Offense Division
Office of Attorney General
Supreme Court Building
P.O. Box 899
Jefferson City, Missouri 65102
(314) 751-2616

Joe Frappier, Director
Missouri Department of Consumer
Affairs, Regulation and Licensing
P.O. Box 1157
Jefferson City, Missouri 65102
(314) 751-4996

Branch Offices

Angela Bennett
Trade Offense Division
Office of Attorney General
431 Missouri Office Building
615 East 13th Street
Kansas City, Missouri 64106
(816) 274-6686

Peter Lumaghi

Trade Offense Division
Office of Attorney General
111 North Seventh Street
St. Louis, Missouri 63101
(314) 444-6815

Montana**State Office**

Robert M. Carlson, Manager
Consumer Affairs Unit
Department of Commerce
1424 Ninth Avenue
Helena, Montana 59620
(406) 449-3183

County Office

Robert L. Deschamps, III
Missoula County Attorney
County Courthouse
Missoula, Montana 59801
(406) 721-5700

Nebraska**State Office**

Mark D. Starr
Assistant Attorney General
Consumer Protection Division
Department of Justice
605 South 14th Street
Lincoln, Nebraska 68509
(402) 471-2682

County Office

Arthur S. Raznick, Director
Consumer Fraud Division
Douglas County Attorney's Office
909 Omaha-Douglas Civic Center
Omaha, Nebraska 68183
(402) 444-7625

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Nevada**State Offices**

Lee Elizabeth McMahon
Deputy Attorney General
Consumer Affairs Division
Office of Attorney General
State Mail Room Complex
Las Vegas, Nevada 89158
(702) 386-5293

Nancy Sprague, Commissioner
Consumer Affairs Division
Department of Commerce
State Mail Room Complex
Las Vegas, Nevada 89158
(702) 386-5293

Branch Office

Consumer Affairs Division
Department of Commerce
201 Nye Building
Capitol Complex
Carson City, Nevada 89710
(702) 885-4340
800-892-0973 (Nevada only)

County Office

Shirley Katt
Investigator-in-Charge
Washoe County Consumer Protection
Division
District Attorney's Office
P.O. Box 11130
Reno, Nevada 89520
(702) 785-5652

New Hampshire**State Office**

Anne R. Clarke, Chief
Consumer Protection and Antitrust
Division
Office of Attorney General
State House Annex
Concord, New Hampshire 03301
(603) 271-3641

New Jersey**State Offices**

James J. Barry, Director
Division of Consumer Affairs
Department of Law and Public Safety
1100 Raymond Boulevard, Room 504
Newark, New Jersey 07102
(201) 648-4010

Stanley C. VanNess, Public Advocate
Department of Public Advocate
P.O. Box 141
Trenton, New Jersey 08625
(609) 292-7087
800-792-8600 (State agency action only)

Stephen A. Herman
Deputy Attorney General
Division of Law
1100 Raymond Boulevard, Room 315
Newark, New Jersey 07102
(201) 648-4732

Patricia Royer, Executive Director
New Jersey Office of Consumer
Protection
1100 Raymond Boulevard, Room 405
Newark, New Jersey 07102
(201) 648-4019

County Offices

John Legnaoli, Director
Atlantic County Consumer Affairs
1601 Atlantic Avenue, 7th Floor
Atlantic City, New Jersey 08401
(609) 345-6700 ext. 475

June Clark, Director
Bergen County Consumer Affairs
355 Main Street
Hackensack, New Jersey 07601
(201) 646-2650

Renee L. Borstad, Director
Burlington County Consumer Affairs
54 Grant Street
Mount Holly, New Jersey 08060
(609) 261-5054

Barbara Berman, Director
Camden County Consumer Affairs
Camden County Administration Building
600 Market Street (Lower Level)
Camden, New Jersey 08101
(609) 757-8387

Mark Diederich, Director
Cape May County
Central Mail Room
Cape May Court House
Cape May, New Jersey 08210
(609) 465-7111 ext. 399

George S. Franks, Director
Cumberland County Consumer Affairs
788 East Commerce Street
Bridgeton, New Jersey 08302
(609) 451-8000

Robert Russo, Director
Essex County Consumer Services
900 Bloomfield Avenue
Varona, New Jersey 07044
(201) 226-1571

Viola Gentile, Director
Gloucester County Consumer Affairs
The Cotton Building
One South Broad Street
Woodbury, New Jersey 08096
(609) 845-1600

Francis Morley
Hudson County Consumer Affairs
County Administration Building
595 Newark Avenue
Jersey City, New Jersey 07306
(201) 792-3737 ext. 252, 219

Debra Hunt, Director
Hunterdon County Consumer Affairs
P.O. Box 198
Califon, New Jersey 07830
(201) 832-5621

Constance Trombley
Mercer County Consumer Affairs
640 South Broad Street
Trenton, New Jersey 08611
(609) 989-6671

Lawrence Cimmino, Director
Middlesex County Consumer Affairs
841 Georges Road
North Brunswick, New Jersey 08902
(201) 745-2787

Emilia Siciliano, Director
Monmouth County Consumer Affairs
Hall of Records
Freehold, New Jersey 07728
(201) 431-7900

Carole A. Glade, Director
Morris County Consumer Affairs
Court House
32 Washington Street
Morristown, New Jersey 07900
(201) 285-2811

Elizabeth Rozier, Director
Ocean County Consumer Affairs
C.N. 2191, County Administration
Building, Room 225
Toms River, New Jersey 08753
(201) 929-2105 or (609) 693-5011

Salvatore Cannata, Director
Passaic County Consumer Affairs
County Administration Building
309 Pennsylvania Avenue
Paterson, New Jersey 07503
(201) 881-4547

Robert Jones, Director
Salem County Consumer Affairs
County Administration Building
P.O. Box 24
Salem, New Jersey 08079
(609) 935-7510 ext. 301

Ruth Hotz, Director
Somerset County Consumer Affairs
County Administration Building
Somerville, New Jersey 08876
(201) 725-4700 ext. 306

Ellen Bloom, Director
Union County Consumer Affairs
P.O. Box 186
300 North Avenue East
Westfield, New Jersey 07091
(201) 233-0502

Ben Bosco, Director
Warren County Consumer Affairs
Court House Annex
Belvidere, New Jersey 07825
(201) 475-5361 ext. 353

City Offices

Ed Leonard, Director
Belleville Consumer Affairs
Municipal Building
Belleville, New Jersey 07109
(201) 759-9100

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Lorraine Sudia, Director
Brick Consumer Affairs
 Municipal Building
 Brick, New Jersey 08723
 (201) 477-3000 ext. 201

Angela Buccino, Director
Cedar Grove Consumer Affairs
 Town Hall, 525 Pompton Avenue
 Cedar Grove, New Jersey 07009
 (201) 239-1410

John K. Paven, Director
Cinnaminson Consumer Affairs
 Municipal Building
 1621 Riverton Road
 Cinnaminson, New Jersey 08072
 (609) 829-6000

Theresa Ward, Director
Clark Consumer Affairs
 Municipal Building
 Westfield Avenue
 Clark, New Jersey 07066
 (201) 388-3600

William J. Adelheim
Clifton Consumer Affairs
 City Hall, 900 Clifton Avenue
 Clifton, New Jersey 07015
 (201) 473-2600 ext. 297

Debra Greenberg, Director
Cranford Consumer Affairs
 Municipal Building
 8 Springfield Avenue
 Cranford, New Jersey 07016
 (201) 276-8900

Barbara Mufson, Director
Denville Consumer Affairs
 Municipal Building, Main Street
 Denville, New Jersey 07834
 (201) 627-8900

John Troxel, Director
Deptford Township Consumer Affairs
 542 Penn Boulevard
 Woodbury, New Jersey 08906
 (609) 845-5300 ext. 262, 375

Mabel Barbato, Director
Dunellen Consumer Affairs
 Borough of Dunellen
 P.O. Box 174
 Dunellen, New Jersey 08812
 (201) 752-0009

Mary Tonachio and Adrienne Eisner
 Co-Directors
East Brunswick Consumer Affairs
 Municipal Building, Ryder Lane
 East Brunswick, New Jersey 08816
 (201) 254-4600

Debra Liss, Director
Edison Consumer Affairs
 Municipal Building
 Edison, New Jersey 08817
 (201) 287-0900

Jules Horan, Director
Elizabeth Consumer Affairs
 City Hall
 60 West Scott Place
 Elizabeth, New Jersey 07203
 (201) 353-6000 ext 376

Aaron White, Director
Englewood Consumer Affairs
 Municipal Building
 9 West Street
 Englewood, New Jersey 07631
 (201) 567-1800 ext 208

Jacob Lowenthal, Director
Fort Lee Consumer Affairs
 Borough Hall
 Fort Lee, New Jersey 07024
 (201) 947-5235

Jean Moriarty, Director
Freehold Consumer Affairs
 Municipal Plaza
 Schanck Road
 Freehold, New Jersey 07728
 (201) 462-7900

Mary Ann Severage, Director
Garwood Consumer Affairs
 Borough Hall, Center Street
 Garwood, New Jersey 08027
 (201) 789-0689

Dorothy Brunn, Director
Glen Rock Consumer Affairs
 Borough Hall, Harding Plaza
 Glen Rock, New Jersey 07452
 (201) 447-2555

Rocco J. Mazzo, Director
Hackensack Consumer Affairs
 Municipal Building
 65 Central Avenue
 Hackensack, New Jersey 07602
 (201) 342-3000 ext 216

Audrey Borg, Director
Hoboken Consumer Affairs
 City Hall
 Washington Street
 Hoboken, New Jersey 07030
 (201) 420-2038

Ruth Dangren, Director
Kearny Consumer Affairs
 26 North Midland Avenue
 Kearny, New Jersey 07032
 (201) 991-9282

Joe Caroselli, Director
Linden Consumer Affairs
 City Hall, North Wood Avenue
 Linden, New Jersey 07036
 (201) 486-3800

Bernidine Jacobs, Director
Livingston Consumer Affairs
 Township Hall
 357 South Livingston Avenue
 Livingston, New Jersey 07039
 (201) 992-2244

Frank Morisani, Director
Lodi Consumer Affairs
 Borough Hall, 59 Main Street
 Lodi, New Jersey 07644
 (201) 777-9100 ext 234

Ann Ryerson, Director
Long Branch Consumer Affairs
 Municipal Building, 344 Broadway
 Long Branch, New Jersey 07740
 (201) 222-7000

Linn Twinem, Director
Madison Consumer Affairs
 Hartley Dodge Memorial
 Madison, New Jersey 07940
 (201) 377-8000

Michael Piperno, Director
Matawan Consumer Affairs
 Borough Hall
 150 Main Street
 Matawan, New Jersey 07747
 (201) 566-2113

Genevieve Ross, Director
Middlesex Borough Consumer Affairs
 1200 Mountain Avenue
 Middlesex, New Jersey 08846
 (201) 356-8090

Judy Marx, Director
Millburn Consumer Affairs
 Town Hall, 375 Millburn Avenue
 Millburn, New Jersey 07041
 (201) 376-2030

Katherine Ballantyne, Director
Morristown Consumer Affairs
 Municipal Building
 110 South Street
 Morristown, New Jersey 07960
 (201) 538-2637

Mildred Pastore, Director
Mountainside Consumer Affairs
 Municipal Building
 1385 Route 22
 Mountainside, New Jersey 07092
 (201) 232-2400

Hope Jackson, Director
Newark Office of Consumer Action (for
 North and East Wards)
 City Hall
 920 Broad Street, Room B-23
 Newark, New Jersey 07102
 (201) 733-8000

Syline Poteat, Assistant Director
Newark Office of Consumer Affairs (for
 Central, South and West Wards)
 598 South 11th Street
 Newark, New Jersey 07103
 (201) 733-8000

Alex Kushner, Director
New Millford Consumer Affairs
 Borough Hall
 930 River Road
 New Millford, New Jersey 07640
 (201) 262-6100

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Joseph J. Brennan, Director
New Providence Consumer Affairs
 Borough Hall
 New Providence, New Jersey 07974
 (201) 665-1400

Mary Callanan, Director
Nutley Consumer Affairs
 City Hall, 228 Chestnut Street
 Nutley, New Jersey 07110
 (201) 667-3300

Anthony D'Ambrosio, Director
Paramus Consumer Affairs
 Borough Hall, Jockish Square
 Paramus, New Jersey 07652
 (201) 265-2100

Rena Plaxe, Director
Parsippany Consumer Affairs
 Municipal Building
 1001 Parsippany Boulevard
 Parsippany, New Jersey 07054
 (201) 263-7152

Dante Mecca, Director
Passaic City Consumer Affairs
 City Hall, 330 Passaic Street
 Passaic, New Jersey 07055
 (201) 365-5520

Maria Jimenez, Director
Perth Amboy Consumer Affairs
 City Hall, 44 Market Street
 Perth Amboy, New Jersey 08861
 (201) 826-0290 ext 39

Gloria Crudup, Director
Plainfield Consumer Affairs
 City Hall
 Watchung Avenue
 Plainfield, New Jersey 07701
 (201) 842-6110

Carole W. Popper, Director
Red Bank Consumer Affairs
 Municipal Building
 32 Monmouth Street
 Red Bank, New Jersey 07701
 (201) 842-6110

Robert Ziese, Director
Rockaway Township Consumer Affairs
 Municipal Building
 19 Mount Hope Road
 Rockaway, New Jersey 07866
 (201) 627-7200

Robert DiTommaso, Director
Rutherford Consumer Affairs
 176 Park Avenue
 Rutherford, New Jersey 07070
 (201) 939-1444

Gustave Litchenberger, Director
Secaucus Consumer Affairs
 Municipal Building
 1203 Paterson Plank Road
 Secaucus, New Jersey 07094
 (201) 330-2000

Charlotte Jayjock, Director
Sparta Consumer Affairs
 65 Main Street
 Sparta, New Jersey 07870
 (201) 729-6174

Helen Huber
 Jenny L. Westfall
Summit Consumer Affairs
 City Hall
 512 Springfield Avenue
 Summit, New Jersey 07901
 (201) 273-6400

Dan Jaxel, Director
Teaneck Consumer Affairs
 Municipal Building
 818 Teaneck Road
 Teaneck, New Jersey 07666
 (201) 837-1600

Irma Africano, Director
Union City Consumer Affairs
 507 26th Street
 Union City, New Jersey 07087
 (201) 866-2255 ext. 42

Marion Cramer, Director
Union Township Consumer Affairs
 Municipal Building
 1976 Morris Avenue
 Union, New Jersey 07083
 (201) 688-2800 ext. 240

Mary Tuminiello, Director
Wayne Township Consumer Affairs
 Municipal Building
 475 Valley Road
 Wayne, New Jersey 07470
 (201) 694-1800 ext. 246

Elaine Finnerty, Director
Weehawken Consumer Affairs
 City Hall, 400 Park Avenue
 Weehawken, New Jersey 07087
 (201) 861-7000 ext. 230

Joseph Layton, Director
West New York Consumer Affairs
 Municipal Building
 428 60th Street
 West New York, New Jersey 07093
 (201) 861-7000 ext 230

Robert Hilsen, Director
West Orange Consumer Affairs
 Municipal Building
 66 Main Street
 West Orange, New Jersey 07052
 (201) 325-4121

Isable McCullough, Director
Wildwood Action Line
 4400 New Jersey Avenue
 Wildwood, New Jersey 08260
 (609) 729-4444

Theresa Mimm, Director
Willingboro Consumer Affairs
 Municipal Complex, Salem Road
 Willingboro, New Jersey 08046
 (609) 877-2200

Evelyn McKenzie
Woodbridge Township Consumer Affairs
 Municipal Building
 One Main Street
 Woodbridge, New Jersey 07095
 (201) 634-4500 ext 231

New Mexico

State Office
 Joe Canepa, Director
 Consumer and Economic Crime Division
 Office of Attorney General
 P. O. Box 1508
 Santa Fe, New Mexico 87503
 (505) 982-6916

County Office
 George Morrison, Director
 Consumer Affairs Division
Bernalillo County District Attorney's Office
 15 Tijeras
 Albuquerque, New Mexico 87102
 (505) 848-1000

New York

State Offices
 Karen Burstein
 Chairperson and Executive Director
 New York State Consumer Protection Board

99 Washington Avenue
 Albany, New York 12210
 (518) 474-8583

Robert Buchner
 Assistant Attorney General
 Consumer Frauds and Protection Bureau
 Office of Attorney General
 State Capitol
 Albany, New York 12224
 (518) 474-8686

Branch Offices
 Edwin W. Barry
 Assistant Attorney General in Charge
 Office of Attorney General
 110 Genesee Street, Room 23
 Auburn, New York 13021
 (315) 253-9765

Assistant Attorney General in Charge
 Office of Attorney General
 38 Riverside Drive
 Binghamton, New York 13905
 (607) 773-7823

Hugh Scott
 Assistant Attorney General in Charge
 Office of Attorney General
 65 Court Street
 Buffalo, New York 14202
 (716) 842-4396

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Ronald Glickman
Assistant Attorney General in Charge
Office of Attorney General
State Office Building
Veterans Memorial Highway
Hauppauge, New York 11786
(516) 979-5190

Karen Burstein, Chairperson
New York State Consumer Protection
Board

Two World Trade Center
Room 8225, 82nd Floor
New York, New York 10047
(212) 488-5666

Melvin Leventhal
Assistant Attorney General in Charge
Consumer Frauds and Protection Bureau
Office of Attorney General
Two World Trade Center
New York, New York 10047
(212) 488-7450

Alan J. Burczak
Assistant Attorney General in Charge
Office of Attorney General
70 Clinton St.
Plattsburgh, New York 12001
(518) 563-8012

Kent L. Mardon
Assistant Attorney General
Office of Attorney General
40 Garden Street
Poughkeepsie, New York 12601
(914) 452-7744

Eugene Welch
Assistant Attorney General
Office of Attorney General
900 Reynolds Arcade
116 East Main Street
Rochester, New York 14614
(716) 454-4540

Lawrence Zimmerman
Assistant Attorney General in Charge
Office of Attorney General
333 East Washington Street
Syracuse, New York 13202-1471
(315) 473-8181

Assistant Attorney General in Charge
Office of Attorney General
207 Genesee Street
Utica, New York 13501
(315) 797-6120 ext. 2225

N. P. Wardwell
Assistant Attorney General in Charge
Office of Attorney General
317 Washington Street
Watertown, New York 13601
(315) 782-0100 ext. 444

County Offices
Thomas M. Jablonowski
Consumer Affairs Specialist
Broome County Bureau of Consumer
Affairs
P. O. Box 1766, Governmental Plaza
Binghamton, New York 13902
(607) 772-2868

Mary Anne Connell
Consumer Fraud Bureau
Erie County District Attorney's Office
25 Delaware Avenue
Buffalo, New York 14202
(716) 855-2424

Lorraine Ignasiak
Erie County Consumer Protection
Committee
95 Franklin Street
Buffalo, New York 14202
(716) 846-6690

Mike Hammerman
Assistant District Attorney
Consumer Frauds and Economic Crimes
Bureau
Kings County District Attorney's Office
210 Joralemon Street
Brooklyn, New York 11201
(212) 834-5000 (Complaints of criminal
nature only)

James E. Picken, Commissioner
Nassau County Office of Consumer
Affairs
160 Old Country Road
Mineola, New York 11501
(516) 535-3100

Robert G. DelGrosso, Chief
Nassau County Commercial Frauds and
Environmental Investigations Bureau
262 Old Country Road
Mineola, New York 11501
(516) 535-2164

Tamara Pozelsky, Director
Oneida County Consumer Affairs
County Office Building
800 Park Avenue
Utica, New York 13501
(315) 798-5601

Erik Dressler, Director
Onondaga County Office of Consumer
Affairs
County Civic Center
421 Montgomery Street
Syracuse, New York 13202
(315) 425-3479

James Vanzetta, Director
Orange County Department of Weights
and Measures and Consumer Affairs
99 Main Street, Courthouse Annex
Goshen, New York 10924
(914) 294-5151 ext. 162

David S. Ritter, District Attorney
Orange County District Attorney's Office
of Consumer Affairs
County Government Center
Goshen, New York 10924
(914) 294-5471

Lillian Styburski, Director
Futnam County Department of Consumer
Affairs
County Office Building
Carmel, New York 10512
(914) 225-3641 ext. 215

Jack Casey, Director
Rensselaer County Citizens Affairs
1600 Seventh Avenue
Troy, New York 12180
(518) 270-5444

James Farkas, Director
Rockland County Office of Consumer
Protection
County Office Building
18 New Hampstead Road
New City, New York 10956
(914) 425-5280

Duane Wright, Director
Steuben County Department of Weights
and Measures and Consumer Affairs
40 East Steuben Street
Bath, New York 14810
(607) 776-4949

Kenneth Rosenblum, Commissioner
Suffolk County Department of Consumer
Affairs
Suffolk County Center
Hauppauge, Long Island, New York 11787
(516) 360-4618

Jon Burstein, Director
Ulster County Consumer Fraud Bureau
285 Wall Street
Kingston, New York 12401
(914) 339-5680 ext. 240, 243, 244

George Wertime, Director
Warren County Weights and Measures
and Consumer Protection
Municipal Center
Lake George, New York 12845
(518) 792-9951 ext. 264

Jonathan Friedman, Chief
Frauds Bureau
Westchester County District Attorney's
Office
111 Grove Street
County Courthouse
White Plains, New York 10601
(914) 682-3300

City Offices
Edward M. Capalbo, Chairman
Babylon Consumer Protection Board
200 East Sunrise Highway
Lindenhurst, New York 11757
(516) 957-3021

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Geraldine Sheridan
Brookhaven Citizens' Advocate
 Town of Brookhaven
 475 East Main Street
 Patchogue, New York 11772
 (516) 654-7929

Colonie Consumer Protection Board
 Memorial Town Hall
 Newtonville, New York 12128
 (518) 783-2790

Cortlandt Consumer Affairs Bureau
 Municipal Building
 Croton-on-Hudson, New York 10520
 (914) 271-6851

Patricia Reiss, Director
Huntington Consumer Protection Board
 100 Main Street
 Town Hall
 Huntington, New York 11743
 (516) 351-3012

Gloria Davids, Ombudsman
Islip Town Citizens Action Bureau
 Islip Town Hall
 50 Irish Lane
 East Islip, New York 11730
 (516) 224-5510

Stephen Pedone, Commissioner
Mt. Vernon Office of Consumer Affairs
 City Hall
 Mt. Vernon, New York 10550
 (914) 668-6000 ext. 231

Simon P. Gourline
New York City Department of Consumer Affairs
 80 Lafayette Street
 New York, New York 10013
 (212) 566-5456

Althea Goldsmith, Director
Bronx Neighborhood Office
New York City Department of Consumer Affairs
 1932 Arthur Avenue
 Bronx, New York 10457
 (212) 299-1400

Susan Kapitansky, Director
Brooklyn Neighborhood Office
New York City Department of Consumer Affairs
 209 Joralemon Street, Room No. 6
 Brooklyn, New York 11201
 (212) 596-4780

Samuel Lott, Director
Harlem Neighborhood Office
New York City Department of Consumer Affairs
 227 East 116th Street
 New York, New York 10029
 (212) 348-0600

Lucy Coronel, Director
Queens Neighborhood Office
New York City Department of Consumer Affairs
 120-55 Queens Boulevard
 Room 203
 Kew Gardens, New York 11424
 (212) 261-2922 or 2923

Sandra Davis, Director
Staten Island Neighborhood Office
New York City Department of Consumer Affairs
 Staten Island Borough Hall
 Staten Island, New York 10301
 (212) 390-5154 or 5155

June M. Groll, Chairman
Orangeburg Consumer Protection Board
 Orangeburg Town Hall
 26 Orangeburg Road
 Orangeburg, New York 10962-1798
 (914) 359-5100

Joe Pagano, Director
Oswego Office of Consumer Affairs,
Weights and Measures
 City Hall
 Oswego, New York 13126
 (315) 342-5600 ext. 66

Marsha Abstender, Chairperson
Ramapo Consumer Protection Board
 Ramapo Town Hall, Route 59
 Suffern, New York 10901
 (914) 357-5100 ext. 267

Dante Massaroni, Director
Schenectady Bureau of Consumer Protection
 22 City Hall
 Jay Street
 Schenectady, New York 12305
 (518) 382-5061

Deborah DiLauro, Director
Syracuse Consumer Affairs Office
 422 City Hall
 223 East Washington Street
 Syracuse, New York 13202
 (315) 473-3240

Eugene Stevens, Director
White Plains Department of Weights and Measures
 279 Hamilton Avenue
 White Plains, New York 10601
 (914) 682-4273

Yonkers Office of Consumer Protection
 201 Palisade Avenue
 Yonkers, New York 10703
 (914) 965-0707
 (914) 963-3980 ext. 301

North Carolina

State Offices
 John R. B. Matthis
 Special Deputy Attorney General and
 Chief
 Consumer Protection Division
 Department of Justice Building
 P.O. Box 629
 Raleigh, North Carolina 27602
 (919) 733-7741

Office of Consumer Services
 Department of Agriculture
 P.O. Box 27647
 Raleigh, North Carolina 27611
 (919) 733-7125

North Dakota

State Offices
 Robert O. Wefald
 Attorney General for the State of North
 Dakota
 State Capitol Building
 Bismarck, North Dakota 58505
 (701) 224-2210

Consumer Fraud Division
 Office of Attorney General
 State Capitol Building
 Bismarck, North Dakota 58505
 (701) 224-3404
 800-472-2600 (North Dakota only)

Mary Shair, Supervisor
 Consumer Affairs Office
 State Laboratories Department
 Box 937
 Bismarck, North Dakota 58505
 (701) 224-2485
 800-472-2927 (North Dakota only)

County Office
 Mike Thorstenson
 Executive Director
Quad County Community Action Agency
 27½ South Third Street
 Grand Forks, North Dakota 58201
 (701) 746-5431

Ohio

State Offices
 Alex Shumate, Chief
 Consumer Frauds and Crimes Section
 Office of Attorney General
 30 East Broad Street, 15th Floor
 Columbus, Ohio 43215
 (614) 466-8831 or 4986
 1-800-282-0515 (Ohio only)

County Offices
 Richard Curtin
 Economic Crime Division
Franklin County Office of Prosecuting Attorney
 Hall of Justice
 369 South High Street
 Columbus, Ohio 43215
 (614) 462-3248

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Jay Hyman, Director
Greene County Community Action
 Committee
 194 East Church Street
 Xenia, Ohio 45385
 (513) 376-1351

Tom Curry
 Consumer Protection Division
Lake County Office of Prosecuting
 Attorney
 Lake County Court House
 Painesville, Ohio 44077
 (216) 352-6281 ext. 281

James Butler, Investigator
Medina County Prosecutor's Office
 219 East Washington Street
 Medina, Ohio 44256
 (216) 723-3641 ext. 38

Theodore Shaman, Jr.,
 Assistant Prosecuting Attorney
Montgomery County Fraud Section
 County Courts Building
 41 North Perry
 Dayton, Ohio 45422
 (513) 228-5126

John Plough, Prosecuting Attorney
Portage County Prosecutor's Office
 247 South Chestnut Street
 Revere, Ohio 44266
 (216) 296-4593

Lynn C. Slaby
 Assistant Prosecuting Attorney
Summit County Bureau of Investigations
 53 East Center Street
 Akron, Ohio 44308
 (216) 379-5510

City Offices
 Jack Fitzgibbons, Superintendent
Akron Division of Weights and Measures
 and Consumer Protection
 1420 Triplett Boulevard
 Akron, Ohio 44306
 (216) 375-2878

James R. Kalkman
Canton City Sealer and Commissioner of
 Consumer Protection
 919 Walnut Avenue, NE
 Canton, Ohio 44704
 (216) 489-3065

Noel Morgan, Chief
Cincinnati Consumer Protection Division
 City Solicitor's Office
 236 City Hall
 Cincinnati, Ohio 45202
 (513) 352-3971

Paula Slimak, Director
Cleveland Office of Consumer Affairs
 119 City Hall
 601 Lakeside Avenue
 Cleveland, Ohio 44114
 (216) 864-3200

William R. Craig, Administrator
Columbus Community Services
 50 West Gay Street, 4th Floor
 Columbus, Ohio 43215
 (614) 222-7144

Anthony C. Julian, Director
Youngstown Division of Consumer Affairs
 Mill Creek Community Center
 496 Glenwood Avenue
 Youngstown, Ohio 44502
 (216) 747-3561

Oklahoma

State Offices
 Dixie Sweezy, Director
 Department of Complaints, Investigation
 and Mediation
 Oklahoma Corporation Commission
 Jim Thorpe Building, Room 680
 Oklahoma City, Oklahoma 73105
 (405) 521-4113

William S. Morgan, Administrator
 Department of Consumer Credit
 B82 Jim Thorpe Building
 Oklahoma City, Oklahoma 73105
 (405) 521-3853

Lewis L. Darnell
 Assistant Attorney General for Consumer
 Protection
 Office of Attorney General
 112 State Capitol Building
 Oklahoma City, Oklahoma 73105-4894
 (405) 521-3921

Oregon

State Offices
 Ross Laybourn, Chief Counsel
 Consumer Protection and Services
 Division
 Department of Justice
 500 Pacific Building
 520 SW Yamhill Street
 Portland, Oregon 97204
 (503) 229-5522

Consumer Affairs Advisor
 Oregon Department of Agriculture
 635 Capitol Street, NE
 Salem, Oregon 97310
 (503) 378-4865
 800-452-7813 (Oregon only)

Branch Office
 Ross Laybourn, Chief Counsel
 Consumer Protection and Services
 Division
 Department of Justice
 111 Labor and Industries Building
 Salem, Oregon 97310
 (503) 378-4320

Pennsylvania

State Offices
 Thomas G. Saylor Jr., Director
 Bureau of Consumer Protection
 Office of Attorney General
 Strawberry Square—15th Floor
 Harrisburg, Pennsylvania 17120
 (717) 787-9707

Walter W. Cohen, Consumer Advocate
 Office of Consumer Advocate-Utilities
 Office of Attorney General
 1425 Strawberry Square
 Harrisburg, Pennsylvania 17120
 (717) 783-5048 (Utilities only)

Branch Offices
 Michael Butler
 Deputy Attorney General
 Bureau of Consumer Protection
 Office of Attorney General
 27 North Seventh Street
 Allentown, Pennsylvania 18101
 (215) 821-6690

Gary H. Nash
 Deputy Attorney General
 Bureau of Consumer Protection
 Office of Attorney General
 919 State Street, Room 203
 Erie, Pennsylvania 16501
 (814) 871-4371

David Rosenberg
 Deputy Attorney General
 Bureau of Consumer Protection
 Office of Attorney General
 333 Market Street—17th Floor
 Harrisburg, Pennsylvania 17120
 (717) 787-7109

John E. Kelly
 Deputy Attorney General
 Bureau of Consumer Protection
 Office of Attorney General
 1405 Locust Street, Suite 825
 Philadelphia, Pennsylvania 19102
 (215) 238-6475

Jeremy Homer
 Deputy Attorney General
 Bureau of Consumer Protection
 Office of Attorney General
 300 Liberty Avenue, Room 1405
 Pittsburgh, Pennsylvania 15222
 (412) 565-5135

Cynthia Baldwin
 Deputy Attorney General
 Bureau of Consumer Protection
 Office of Attorney General
 1405 State Office Building
 Pittsburgh, Pennsylvania 15222
 (412) 565-5395

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Michael Karasik
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
507 Linden Street, First Floor
Scranton, Pennsylvania 18503
(717) 961-4913

Paul E. Waters
Executive Deputy Attorney General for
Public Protection
Office of Attorney General
1511 Strawberry Square
Harrisburg, Pennsylvania 17120
(717) 787-9716

County Offices
Pat Harmony
Beaver County Alliance for Consumer
Protection
Public Works Building, Route 51
Fallston, Pennsylvania 15066
(412) 728-5700 ext. 422

Peggy Adams, Director
Bucks County Department of Consumer
Protection
Administration Annex
Broad and Union Streets
Doylestown, Pennsylvania 18901
(215) 348-2911

Robert Taylor, Director
Chester County Bureau of Weights and
Measures and Consumer Affairs
326 North Walnut Street
West Chester, Pennsylvania 19380
(215) 431-6150

Catherine Sprague, Director
Cumberland County Bureau of Consumer
Affairs
114 North Hanover
Carlisle, Pennsylvania 17013
(717) 249-5802

Evelyn Yancoskie, Director
Delaware County Office of Consumer
Affairs, Weights and Measures
Toal Building
Second and Orange Streets
Media, Pennsylvania 19063
(215) 891-4865

Angela Hazely, Director
Indiana County Consumer Affairs Bureau
P.O. Box 187
Indiana, Pennsylvania 15701
(412) 465-5531

Michael Ranck, District Attorney
Lancaster County Consumer Protection
Commission
P.O. Box 3480
50 North Duke Street
Lancaster, Pennsylvania 17603
(717) 299-7921

Mary Madlill, Director
Montgomery County Consumer Affairs
Department
County Courthouse
Norristown, Pennsylvania 19404
(215) 278-3565

City Offices
Lucille O'Drain, Director
Mayor's Office of Consumer Services
121 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-7595

Larry Brown, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1300 Chestnut Street
Philadelphia, Pennsylvania 19107
(215) 875-6038

Rhode Island

State Offices
Patrick Quinlan, Special Assistant
Attorney General and Chief
Consumer Protection Unit
Department of Attorney General
72 Pine Street
Providence, Rhode Island 02903
(401) 277-3163

Edwin P. Palumbo
Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

South Carolina

State Offices
Althea Wright, Coordinator
Office of Citizens Service
Office of the Governor
P.O. Box 11450
Columbia, South Carolina 29211
(803) 758-3261

Steve Hamm, Administrator
Department of Consumer Affairs
600 Columbia Building
P.O. Box 5757
Columbia, South Carolina 29250
(803) 758-2040
800-922-1594 (South Carolina only)

W. Joseph Isaacs
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, South Carolina 29211
(803) 758-3040

William V. Bradley
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, South Carolina 29201
(803) 758-2249

South Dakota

State Office
Mark Smith, Assistant Attorney General
Division of Consumer Protection
Office of Attorney General
Insurance Building
Pierre, South Dakota 57501
(605) 773-4400
800-592-1865 (South Dakota only)

Tennessee

State Offices
Ann Eaden, Director
Division of Consumer Affairs
Department of Agriculture
Box 40627 Melrose Station
Nashville, Tennessee 37204
(615) 741-1461
800-342-8385 (Tennessee only)

William J. Haynes, Jr.
Deputy Attorney General
Antitrust and Consumer Protection
Division
Office of Attorney General
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-2672

City Office
Director
Nashville Mayor's Office of Consumer
Affairs
107 Metro Courthouse
Nashville, Tennessee 37201
(615) 259-8047

Texas

State Office
Assistant Attorney General
Consumer Protection and Antitrust
Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-3288

Branch Offices
Margaret McGloin
Assistant Attorney General
Office of Attorney General
1607 Main Street, Suite 1400
Dallas, Texas 75201
(214) 742-8944

W. Barton Boling
Assistant Attorney General
Office of Attorney General
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Dianne Lawson
Assistant Attorney General
Office of Attorney General
1220 Dallas Avenue, Suite 202
Houston, Texas 77002-6986
(713) 650-0666

Assistant Attorney General
Office of Attorney General
312 County Office Building
806 Broadway
Lubbock, Texas 79401
(806) 747-5238

John A. Olson
Assistant Attorney General
Office of Attorney General
4209 North Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Henri A. IteaBrink
Assistant Attorney General
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

County Offices

Brad Lollar, Director
Dallas County Consumer Fraud Division
Special Crime Division
2700 Stemmons Expressway
500 Stemmons Tower East
Dallas, Texas 75207
(214) 630-6300

Russel Turbeville
Assistant District Attorney
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, Texas 77002
(713) 221-5836

Larry Moore
Assistant District Attorney
Tarrant County Economic Crimes
200 West Belknap Street
Fort Worth, Texas 76102
(Criminal Consumer Fraud)
(817) 334-1897

Beverly Cotton
Consumer Coordinator
Travis County Consumer Affairs Office
Suite 624B
N. Pleasant Valley Road
Austin, Texas 78702
(512) 473-9133
Charles Houston
District Attorney for *Austin, Fayette*
and *Waller Counties*
Post Office Drawer 10
Bellville, Texas 77418-0010
(713) 865-3693

City Offices

James Blackwood
Acting Director
Dallas Department of Consumer Services
1500 West Mockingbird, Room A-19
Dallas, Texas 75235
(214) 670-6414

David Watson
Fort Worth Office of Consumer Affairs,
Weights and Measures
1800 University Drive
Room 208
Fort Worth, Texas 76107
(817) 870-7570

Richard J. Brown, Director
San Antonio Housing Counseling
Program
Department of Human Resources
410 South Main Street
San Antonio, Texas 78204
(512) 299-7857

Utah**State Offices**

Eueda C. McCoy
Executive Secretary
Division of Consumer Affairs
Utah State Trade Commission
Department of Business Regulation
330 East Fourth South
Salt Lake City, Utah 84111
(801) 533-6441

Jeffrey Oritt
Assistant Attorney General for Consumer
Affairs
Office of Attorney General
124 State Capitol
Salt Lake City, Utah 84114
(801) 533-4262

Vermont**State Offices**

Phillip C. Linton
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
109 State Street
Montpelier, Vermont 05602
(802) 828-3171
800-642-5149 (Vermont only)

Trafford Brink, Director
Weights and Measures Division
Auto Retail Inspection
Department of Agriculture
116 State Street
Montpelier, Vermont 05602
(802) 828-2436

Virginia**State Offices**

Joan W. Murphy
Assistant Attorney General
Division of Consumer Counsel
Office of Attorney General
11 South 12th Street, Suite 308
Richmond, Virginia 23219
(804) 786-4075

Roy L. Farmer, Director
State Office of Consumer Affairs
Department of Agriculture and Consumer
Services

Box 1163, Washington Boulevard
Richmond, Virginia 23209
(804) 786-2042
800-552-8963 (Complaints regarding
state agencies)

Branch Office

Mary Ann Shurtz, Coordinator
State Office of Consumer Affairs
3016 Williams Drive
Fairfax, Virginia 22031
(703) 573-1286 (Complaints)

County Offices

Jean D. Galloway
Executive Director
Arlington County Office of Consumer
Affairs
2049 15th Street, North
Arlington, Virginia 22201
(703) 558-2142

Ron Mallard, Director
Fairfax County Department of Consumer
Affairs

4031 University Drive
Fairfax, Virginia 22030
(703) 691-3214

Deborah Koss, Director

Prince William County Office of Consumer
Affairs
15960 Cardinal Drive
Woodbridge, Virginia 22191
(703) 221-4156

City Offices

Alexandria Office of Consumer Affairs
P.O. Box 178

City Hall
Alexandria, Virginia 22313
(703) 836-4350

Martin D. Greenwell, Chief
Norfolk Division of Consumer Affairs
804 City Hall Building
Norfolk, Virginia 23501
(804) 441-2821

Delores Daniels
Roanoke Consumer Protection Division
353 Municipal Building
215 Church Avenue, S.W.
Roanoke, Virginia 24011
(703) 981-2583

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

J. N. McClanan
Consumer Protection Officer
Virginia Beach Division of Consumer
Protection
City Hall
Virginia Beach, Virginia 23456
(804) 427-4421

Washington

State Offices
John R. Ellis
Assistant Attorney General and Chief
Consumer Protection and Antitrust
Division
Office of Attorney General
1366 Dexter Horton Building
Seattle, Washington 98104
(206) 464-7744
800-552-0700 (Washington only)
Consumer Specialist
Office of Consumer Services
Washington State Department of
Agriculture
406 General Administration Building,
AX41
Olympia, Washington 98504
(206) 753-0929

Branch Offices

Doug Shadel, Investigator
Consumer Protection Division
Office of Attorney General
Temple of Justice
Olympia, Washington 98504
(206) 753-8210
John Lamp, Chief
Spokane Office of Attorney
General
960 Paulsen Professional Building
Spokane, Washington 99201
(509) 456-3123
Kathy Muir, Investigator
Office of Attorney General
949 Market Street
Tacoma, Washington 98402
(206) 593-2904

County Office

Gene S. Anderson, Chief Deputy
Prosecuting Attorney
Fraud Division
King County District Attorney's Office
E531 King County Courthouse
Seattle, Washington 98104
(206) 583-4513

City Offices

Fred Latchaw, Inspector
Everett Weights and Measures
Department
City Hall
3002 Wetmore Avenue
Everett, Washington 98201
(206) 259-8845

Regina L. Glenn, Director
Seattle Department of Licenses
and Consumer Affairs
102 Municipal Building
Seattle, Washington 98104
(206) 625-2536
(206) 625-2712 (Complaints)

West Virginia**State Offices**

Jon Anthony Reed, Director
Consumer Protection Division
Office of Attorney General
1204 Kanawha Boulevard East
Charleston, West Virginia 25301
(304) 348-8986

David L. Griffith, Director
Consumer Protection Division
Department of Labor
1900 Washington Street East
Charleston, West Virginia 25305
(304) 348-7890 (Weights and Measures,
Bedding, Upholstery)

City Office

Jane H. Thellings, Director
Charleston Consumer Protection
Department
P.O. Box 2749
Charleston, West Virginia 25330
(304) 348-8173

Wisconsin**State Offices**

Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
Department of Justice
P.O. Box 7856
Madison, Wisconsin 53707-7856
(608) 266-1852

Donald Fobers, Administrator
Division of Trade and Consumer
Protection
Department of Agriculture, Trade,
and Consumer Protection
P.O. Box 8911
801 West Badger Road
Madison, Wisconsin 53708
(608) 266-9837
800-382-3020 (Wisconsin only)

Gary Bauer, Supervisor
Northwest District Office
Department of Agriculture, Trade,
and Consumer Protection
1727 Loring Street
Altoona, Wisconsin 54720
(715) 836-2861

Dennis Strey
Northeast District Office
Department of Agriculture, Trade,
and Consumer Protection
1181 A Western Avenue
Green Bay, Wisconsin 54303
(414) 497-4087

Donald Dean, Supervisor
Southeast District Office
Department of Agriculture, Trade,
and Consumer Protection
10320 W. Silver Spring Drive
Milwaukee, Wisconsin 53225
(414) 257-8962

Jonathan P. Siener
Office of Consumer Protection
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, Wisconsin 53203
(414) 224-1867

County Offices

Richard Armstrong
Kenosha County Consumer Investigator
912 56th Street
Kenosha, Wisconsin 53140
(414) 224-6480

Rand L. Kruger, District Attorney
Marathon County District Attorney's
Office
Marathon County Court House
Wausau, Wisconsin 54401
(715) 842-0471

Greg Herman
Assistant District Attorney
Milwaukee County Consumer
Fraud Unit
821 West State Street
Room 604
Milwaukee, Wisconsin 53233-1487
(414) 278-4628

John Osinga, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Court House
Stevens Point, Wisconsin 54481
(715) 346-3393

Eric M. Johnson
Consumer Fraud Investigator
Racine County Sheriff's Office
717 Wisconsin Avenue
Racine, Wisconsin 53403
(414) 836-3125

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Wyoming

State Office
Gay Vanderpoel
Assistant Attorney General
Office of Attorney General
123 Capitol Building
Cheyenne, Wyoming 82002
(307) 777-7841 or 6286

Puerto Rico

Hector Ramos Diaz
Department of Consumer Affairs
Minillas Governmental Center
Torre Norte Building
De Diego Avenue, Stop 22
P.O. Box 41059
Sanurce, Puerto Rico 00940
(809) 726-6090

Hector Reichard de Cardona
Department of Justice
Box 192
Old San Juan, Puerto Rico 00902
(809) 722-5219

Virgin Islands

Helen Joseph, Director
Consumer Service Administration
Golden Rock
Christiansted, St. Croix
U.S. Virgin Islands, 00820
(809) 773-2226

State Commissions and Offices on Aging

State commissions and offices on aging are responsible for coordinating services for older Americans. They can provide information on programs, services and opportunities for the aging.

Jesse T. Todd
Chairman
Commission on Aging
2853 Fairlane Drive
Building "G" Suite #63
Montgomery, Alabama 36130
(205) 832-6640

Helen Beirne, Commissioner
Office on Aging
Department of Health & Social Services
Pouch H, OIC
Juneau, Alaska 99811
(907) 465-4903/04/05/06

Michael Slattery
Administrator
Aging and Adult Administration
1400 W. Washington Avenue
P.O. Box #6123
Phoenix, Arizona 85007
(602) 255-4446

Randal McCain
Director
Office on Aging and Adult Services
Department of Human Services
1428 Donaghey Building
7th and Main Street
Little Rock, Arkansas 72201
(501) 371-2441

Janet J. Levy
Director
Department of Aging
Health & Welfare Agency
1020 19th Street
Sacramento, California 95814
(916) 322-5290

William J. Hanna
Director
Division of Services for the Aging
Department of Social Services
1575 Sherman Street
Denver, Colorado 80203
(303) 866-2586

Marin J. Shealy
Commissioner
Department on Aging
80 Washington Street
Hartford, Connecticut 06115
(203) 566-7728

Eleanor L. Cain
Director
Division of Aging
Department of Health & Social Services
Delaware State Hospital, CT Building
New Castle, Delaware 19720
(302) 421-6791

D. Richard Artis
Executive Director
Office of Aging
Office of the Mayor
1012 14th Street, N.W.
Suite #1106
Washington, D.C. 20005
(202) 724-5623

John L. Stokesberry
Director
Aging & Adult Services
Department of Health & Rehabilitative
Services
1321 Winewood Boulevard
Building 2, Room 328
Tallahassee, Florida 32301
(904) 488-2650

Troy A. Bledsoe
Director
Office of Aging
Department of Human Resources
618 Ponce de Leon Avenue, N.E.
Atlanta, Georgia 30308
(404) 894-5333

Masaichi Tasaka
Chairman
Executive Office on Aging
Office of the Governor
State of Hawaii
1149 Bethel Street, Room 307
Honolulu, Hawaii 96813
(808) 548-2593

Rose Bowman
Director
Idaho Office on Aging
Statehouse, 700 West State Street
Boise, Idaho 83720
(202) 334-3833

Peg Blazer
Director
Department on Aging
421 East Capitol Avenue
Springfield, Illinois 62708
(217) 785-2870

Jean Merritt
Executive Director
Commission on Aging and Aged
115 North Pennsylvania Street
Consolidated Building
Indianapolis, Indiana 46204
(317) 232-7006

Glenn R. Bowles
Executive Director
Commission on Aging
415 West 10th Street
Jewett Building
Des Moines, Iowa 50319
(515) 281-5187

Sylvia Houglund
Secretary
Department on Aging
610 West 10th Street
Topeka, Kansas 66612
(913) 296-4986

Peggy Mooney
Acting Director
Division for Aging Services
Bureau of Social Services
6th Floor, West
275 East Main Street
Frankfort, Kentucky 40621
(502) 564-6930

Larry Kintlaw
Executive Director
Office of Elder Affairs
P.O. Box 44282, Capital Station
Baton Rouge, Louisiana 70804
(504) 342-2747

Patricia Riley
Director
Bureau of Maine's Elderly
Department of Human Services
State House, Station 11
Augusta, Maine 04333
(207) 289-2561

Matthew Tayback
Director
Office on Aging
State Office Building
301 West Preston Street, Tenth Floor
Baltimore, Maryland 21201
(301) 383-2100

STATE COMMISSIONS AND OFFICES ON AGING

Thomas H. D. Mahoney
Secretary
Department of Elder Affairs
38 Chauncey Street, Second Floor
Boston, Massachusetts 02111
(617) 727-7750, 7751, 7752

Kenneth E. Oettle
Director
Office of Services to the Aging
300 East Michigan
P.O. Box 30026
Lansing, Michigan 48909
(517) 373-8230

Leonard Rambert
Chairman
Minnesota Board on Aging
204 Metro Square Building
7th & Robert Streets
St. Paul, Minnesota 55101
(612) 296-2544

Lou C. Moon
Executive Director
Council on Aging
802 North State Street
Room 301
Jackson, Mississippi 39201
(601) 354-6590

Floyd Richards
Director
Office of Aging
Department of Social Services
Broadway State Office Building
16th Floor
P.O. Box 1337
Jefferson City, Missouri 65102
(314) 751-2075

Audrey Zelsler
Chief
Aging Branch
Budgets and Contracts Bureau
Department of Social & Rehabilitation
Services, Community Services Division
P.O. Box 4210, Room 204
Helena, Montana 59604
(406) 449-5650

Ruth Blankenship
Chairman
Commission on Aging
State House Station 95044
Lincoln, Nebraska 68509
(402) 471-2307

John B. McSweeney
Administrator
Division for Aging Services
Department of Human Resources
505 East King Street
Room 101
Carson City, Nevada 89710
(702) 885-4210

James R. MacKay
Chairman and Acting Director
Council on Aging
14 Depot Street
Concord, New Hampshire 03301
(603) 271-2751

James J. Pennestri
Director
Division on Aging
Department of Community Affairs
363 West State Street, CN807
Tranton, New Jersey 08625
(609) 292-4633

Ernesto Ramos
Director
State Agency on Aging
Chamisa Hill Building
440 St. Michaels Drive
Santa Fe, New Mexico 87501
(505) 827-2802

Lou Glasaw
Director
Office for the Aging
Agency Building #2
Empire State Plaza
Albany, New York 12223
(518) 474-5731

Nathan H. Yelton
Assistant Secretary
Division of Aging
Department of Human Resources
708 Hillsborough Street, Suite 200
Raleigh, North Carolina 27603
(919) 733-3983

Larry Brewster
Administrator
Aging Services
Social Service Board of N.D.
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2310

Martin A. Janis
Executive Director
Commission on Aging
50 West Broad Street, 9th Floor
Columbus, Ohio 43215
(614) 466-5500, 5501

Roy R. Keen
Programs Administrator
Special Unit on Aging
Department of Human Services
P.O. Box 25352
Oklahoma City, Oklahoma 73125
(405) 521-2281

Robert S. Ziegen
Administrator
Office of Elderly Affairs
Human Resources Department
772 Commercial Street, S.E.
Salem, Oregon 97310
(503) 378-4728

Gorham L. Black
Secretary
Department of Aging
Room 404 Finance Building
Harrisburg, Pennsylvania 17120
(717) 783-1590

Anna M. Tucker
Director
Department of Elderly Affairs
79 Washington Street
Providence, Rhode Island 02903
(401) 277-2880

Ernest A. Finney
Chairman
Commission on Aging
915 Main Street
Columbia, South Carolina 29201
(803) 758-2578

Carole K. Boos
Administrator
Office of Adult Services and Aging
Department of Social Services
Richard F. Kneip Building
Pierre, South Dakota 57501
(605) 773-3656

Emily Wiseman
Director
Commission on Aging
703 Tennessee Building
535 Church Street
Nashville, Tennessee 37219
(615) 741-2056

Chris Kyker
Executive Director
Texas Department on Aging
Capitol Station
P.O. Box 12786
Austin, Texas 78711
(512) 475-2717

Louise Lintz
Acting Director
Division of Aging
Department of Social Services
150 West North Temple, 3rd Floor
Salt Lake City, Utah 84102
(801) 533-6422

Mary Ellen S. Spencer
Director
Office on Aging
103 South Main Street
Waterbury, Vermont 05676
(802) 241-2400

Wilda Ferguson
Director
Office on Aging
830 East Main Street
Suite 950
Richmond, Virginia 23219
(804) 788-7894

STATE COMMISSIONS AND OFFICES ON AGING

Charles Reed
 Director
 Bureau of Aging & Adult Services
 Department of Social & Health Services
 OB-43G
 Olympia, Washington 98504
 (206) 753-2502

Raymond M. Leinbach
 Executive Director
 Commission on Aging
 State Capitol
 Charleston, West Virginia 25305
 (304) 348-3317

Donna McDowell
 Acting Director
 Bureau on Aging
 Department of Health & Social Services
 Division of Community Services
 1 West Wilson Street
 P.O. Box 7851
 Madison, Wisconsin 53707
 (608) 266-2536

E. Scott Sessions
 Director
 Commission on Aging
 401 W. 19th Street
 Cheyenne, Wyoming 82002
 (307) 777-7986

Tali Mae
 Director
 Territorial Administration on Aging
 Government of American Samoa
 Pago Pago, American Samoa 96799

Franklin S. Cruz
 Director
 Office of Aging
 Social Service Department of Public
 Health
 Government of Guam
 P.O. Box 2816
 Agana, Guam 96910

Alicia Ramirez Suarez
 Executive Director
 Gericulture Commission
 Department of Social Services
 P.O. Box 11398
 Santurce, Puerto Rico 00910

Gloria M. King
 Executive Secretary
 Commission on Aging
 P.O. Box 539
 Charlotte Amalie
 St. Thomas, Virgin Islands 00801

State Insurance Regulators

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 regulator for help. Many insurance departments also provide consumer information helpful in making wise insurance buying decisions.

Tharpe Forrester
Commissioner of Insurance
64 North Union Street
Montgomery, **Alabama** 36130
(205) 832-6140

Kenneth C. Moore
Director of Insurance
Pouch D
Juneau, **Alaska** 99811
(907) 465-2515

J. Michael Low
Director of Insurance
1601 West Jefferson
Phoenix, **Arizona** 85007
(602) 255-4862

William H.L. Woodyard III
Insurance Commissioner
400-18 University Tower Bldg.
Little Rock, **Arkansas** 72204
(501) 371-1325

Robert Quinn
Insurance Commissioner
600 South Commonwealth
14th Floor
Los Angeles, **California** 90005
(213) 736-2551

J. Richard Barnes
Commissioner of Insurance
106 State Office Building
Denver, **Colorado** 80203
(303) 866-3201

Joseph C. Mike
Insurance Commissioner
165 Capitol Avenue, Room 425
State Office Building
Hartford, **Connecticut** 06115
(203) 566-5275

David Elliott
Insurance Commissioner
21 The Green
Dover, **Delaware** 19901
(302) 736-4251

James R. Montgomery III
Acting Superintendent of Insurance
614 H Street, NW, Suite 512
Washington, **D.C.** 20001
(202) 727-1273

Bill Gunter
Insurance Commissioner
State Capitol, Plaza Level 2
Tallahassee, **Florida** 32301
(904) 488-3440

Johnnie Caldwell
Insurance Commissioner
238 State Capitol
Atlanta, **Georgia** 30334
(404) 656-2056

Susan Park
Insurance Commissioner
P.O. Box 3614
Honolulu, **Hawaii** 96811
(808) 548-7505

Trent M. Woods
Director of Insurance
700 West State Street
Boise, **Idaho** 83720
(208) 334-2250

James W. Schacht
Acting Director of Insurance
320 West Washington Street
Fourth Floor
Springfield, **Illinois** 62767
(217) 782-4515

Donald H. Miller
Commissioner of Insurance
509 State Office Building
Indianapolis, **Indiana** 46204
(317) 232-2386

Bruce W. Foudree
Commissioner of Insurance
State Office Building, G23
Ground Floor
Des Moines, **Iowa** 50319
(515) 281-5705

Fletcher Bell
Commissioner of Insurance
420 S.W. 9th Street
Topeka, **Kansas** 66612
(923) 296-3071

Daniel D. Briscoe
Insurance Commissioner
151 Elkhorn Court
Frankfort, **Kentucky** 40601
(502) 564-3630

Sherman A. Bernard
Commissioner of Insurance
P.O. Box 44214
Baton Rouge, **Louisiana** 70804
(504) 342-5328

Theodore T. Briggs
Superintendent of Insurance
State Office Building
State House, Station #34
Augusta, **Maine** 04333
(207) 289-3101

Edward J. Muhl
Insurance Commissioner, Acting
501 St. Paul Place
7th Floor South
Baltimore, **Maryland** 21202
(301) 659-4027

Michael J. Sabbagh
Commissioner of Insurance
100 Cambridge Street
Boston, **Massachusetts** 02202
(617) 727-3333

Nancy A. Baerwaldt
Commissioner of Insurance
1048 Pierpont Street
P.O. Box 30220
Lansing, **Michigan** 48909
(517) 374-9724

Thomas L. O'Malley
Acting Commissioner of Insurance
500 Metro Square Building
Fifth Floor
St. Paul, **Minnesota** 55101
(612) 296-6907

STATE INSURANCE REGULATORS

George Dale
Commissioner of Insurance
1804 Walter Sillers Building
P.O. Box 79
Jackson, Mississippi 39205
(501) 354-7711

C. Donald Ainsworth
Director of Insurance
515 East High Street
P.O. Box 690
Jefferson City, Missouri 65102
(314) 751-2451

Elmer V. Omholt
Commissioner of Insurance
Mitchell Building
P.O. Box 4009
Helena, Montana 59601
(406) 449-2996

Walter D. Weaver
Director of Insurance
301 Centennial Mall South
State Capitol Building
P.O. Box 9699
Lincoln, Nebraska 68509
(402) 471-2201 ext. 238

Patsy Redmond
Insurance Commissioner
Nye Building
Carson City, Nevada 89710
(702) 885-4270

Frank E. Whaland
Insurance Commissioner
169 Manchester Street
P.O. Box 2005
Concord, New Hampshire 03301
(603) 271-2261

Joseph F. Murphy
Commissioner of Insurance
201 East State Street
Trenton, New Jersey 08625
(609) 292-5363

Vincente B. Jasso
Superintendent of Insurance
PERA Building, P.O. Drawer 1269
Santa Fe, New Mexico 87501
(505) 827-2451

Albert B. Lewis
Superintendent of Insurance
Two World Trade Center
New York, New York 10047
(212) 488-4124

John R. Ingram
Commissioner of Insurance
Dobbs Building, P.O. Box 26387
Raleigh, North Carolina 27611
(919) 733-7343

J. O. Wigen
Commissioner of Insurance
Capitol Building, Fifth Floor
Bismarck, North Dakota 58505
(701) 224-2444

Robert L. Ratchford, Jr.
Director of Insurance
2100 Stella Court
Columbus, Ohio 43215
(614) 466-2691

Gerald Grimes
Insurance Commissioner
408 Will Rogers Memorial Bldg.
Oklahoma City, Oklahoma 73105
(405) 521-2826

Joseph M. Driscoll
Insurance Commissioner
158 12th Street, NE
Salem, Oregon 97310
(503) 378-4271

Michael L. Browne
Commissioner of Insurance
Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120
(717) 787-5173

Thomas J. Caldaroni, Jr.
Insurance Commissioner
100 North Main Street
Providence, Rhode Island 02903
(401) 277-2223

Rogers T. Smith
Chief Insurance Commissioner
2711 Middleburg Drive
P.O. Box 4067
Columbia, South Carolina 29204
(803) 758-3266

Henry J. Lussem, Jr.
Director of Insurance
Insurance Building
Pierre, South Dakota 57501
(605) 773-3563

John C. Neff
Commissioner of Insurance
114 State Office Building
Nashville, Tennessee 37219
(615) 741-2241

William P. Daves, Chairman
Commission on Insurance
1110 San Jacinto Boulevard
Austin, Texas 78786
(512) 475-3726

Roger C. Day
Commissioner of Insurance
326 South 5th East
Salt Lake City, Utah 84102
(801) 533-5611

George A. Chaffee
Commissioner of Insurance
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

James M. Thomson
Commissioner of Insurance
700 Jefferson Building
P.O. Box 1157
Richmond, Virginia 23209
(804) 788-3741

Dick Marquardt
Insurance Commissioner
Insurance Building AQ 21
Olympia, Washington 98504
(206) 753-7301

Richard G. Shaw
Insurance Commissioner
2100 Washington Street, East
Charleston, West Virginia 25305
(304) 348-3386

Ann J. Haney
Commissioner of Insurance
123 West Washington Avenue
Madison, Wisconsin 53702
(608) 266-3585

John T. Langdon
Insurance Commissioner
2424 Pioneer Avenue
Cheyenne, Wyoming 82002
(307) 777-7401

Lyle L. Richmond
Acting Insurance Commissioner
Office of the Governor
Pago Pago, American Samoa 96797

Jose R. Rivera
Insurance Commissioner
P.O. Box 2796
Agana, Guam 96910

Juan Antonio Garcia
Commissioner of Insurance
Old San Juan Station
P.O. Box 3508
San Juan, Puerto Rico 00904
(809) 724-6565

Henry A. Millin
Commissioner of Insurance
P.O. Box 450, Charlotte Amalie
St. Thomas, Virgin Islands 00801
(809) 774-2991

State Utility Commissions

State utility commissions largely regulate the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal government.) Many state utility commissions offer complaint handling services, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

In addition, some states have appointed utility consumer advocates who investigate consumer complaints involving utilities, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an advocacy office, contact the National Association of State Utility Consumer Advocates, c/o Florida Public Counsel, Room 4, Holland Bldg., Tallahassee, Florida 32304, Telephone (904) 488-9330.

Billy Joe Camp, President
Alabama Public Service Commission
P.O. Box 991
Montgomery, **Alabama** 36130
(205) 832-3421

Carolyn S. Guess, Chairman
Alaska Public Utilities Commission
1100 MacKay Building
338 Denali Street
Anchorage, **Alaska** 99501
(907) 276-6222

Bud Tims, Chairman
Arizona Corporation Commission
1210 West Washington Street
Phoenix, **Arizona** 85007
(602) 255-3931

N. M. Norton, Jr., Chairman
Arkansas Public Service Commission
400 Union Station
Markham and Victory Streets
Little Rock, **Arkansas** 72201
(501) 371-1453

John E. Bryson, President
California Public Utilities Commission
California State Building
350 McAllister Street
San Francisco, **California** 94102
(415) 557-1487

Edythe S. Miller, Chairman
Colorado Public Utilities Commission
500 State Services Building
1525 Sherman Street
Denver, **Colorado** 80203
(303) 866-3154

John T. Downey, Chairman
Connecticut Public Utilities Control
Authority
State Office Building
165 Capitol Avenue
Hartford, **Connecticut** 06115
(203) 566-7384

Joshua W. Martin, III, Chairman
Delaware Public Service Commission
1560 S. DuPont Highway
Dover, **Delaware** 19901
(302) 678-4247

Ruth Hankins-Nesbitt, Chairperson
District of Columbia Public Service
Commission
Cafritz Building
1625 Eye Street, NW
Washington, D.C. 20006
(202) 727-1000

Joseph P. Cresse, Chairman
Florida Public Service Commission
101 East Gaines Street
Fletcher Building
Tallahassee, **Florida** 32301
(904) 488-1234

Ford B. Spinks, Chairman
Georgia Public Service Commission
162 State Office Building
244 Washington Street, SW
Atlanta, **Georgia** 30334
(404) 656-4501

Albert Q. Y. Tom, Chairman
Hawaii Public Utilities Commission
1164 Bishop Street, Suite 911
Honolulu, **Hawaii** 96813
(808) 548-3990

Perry Swisher, President
Idaho Public Utilities Commission
Statehouse
Boise, **Idaho** 83720
(208) 334-3143

Michael V. Hasten, Chairman
Illinois Commerce Commission
Leland Building
527 East Capitol Avenue
Springfield, **Illinois** 62706
(217) 782-7295

Larry J. Wallace, Chairman
Indiana Public Service Commission
901 State Office Building
Indianapolis, **Indiana** 46204
(317) 232-2715

Andrew Varley, Chairman
Iowa State Commerce Commission
State Capitol
Des Moines, **Iowa** 50319
(515) 281-5309

Richard C. Loux, Chairman
Kansas State Corporation Commission
State Office Building
Topeka, **Kansas** 66612
(913) 296-3323

Marlin M. Volz, Chairman
Kentucky Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, **Kentucky** 40602
(502) 564-3940

Ed Kennon, Chairman
Louisiana Public Service Commission
One American Place, Suite 1630
Baton Rouge, **Louisiana** 70804
(504) 342-4404

Ralph H. Gelder, Chairman
Maine Public Utilities Commission
State House
Augusta, **Maine** 04333
(207) 289-3831

Thomas J. Hatem, Chairman
Maryland Public Service Commission
American Building
231 East Baltimore Street
Baltimore, **Maryland** 21202
(301) 659-6000

STATE UTILITY COMMISSIONS

Doris R. Pote, Chairman
 Massachusetts Department of Public
 Utilities
 100 Cambridge Street
 Boston, Massachusetts 02202
 (617) 727-3500

Daniel J. Demlow, Chairman
 Michigan Public Service Commission
 Mercantile Building
 6545 Mercantile Way, P.O. Box 30221
 Lansing, Michigan 48909
 (517) 373-3244

Roger L. Hanson, Chairman
 Minnesota Public Utilities Commission
 780 American Center Building
 160 East Kallogg Boulevard
 St. Paul, Minnesota 55101
 (612) 296-7124

Norman A. Johnson, Jr., Chairman
 Mississippi Public Service Commission
 19th Floor, Walter Sillers State Office
 Building
 P.O. Box 1174
 Jackson, Mississippi 39205
 (601) 354-7474

Charles J. Fraas, Jr., Chairman
 Missouri Public Service Commission
 Jefferson Building
 P.O. Box 360
 Jefferson City, Missouri 65101
 (314) 751-3243

Gordon E. Bollinger, Chairman
 Montana Public Service Commission
 1227 11th Avenue
 Helena, Montana 59601
 (406) 449-3017

Harold D. Simpson, Chairman
 Nebraska Public Service Commission
 301 Centennial Mall South
 P.O. Box 94927
 Lincoln, Nebraska 68509
 (402) 471-3101

Roger C. Bos, Chairman
 Nevada Public Service Commission
 505 East King Street
 Carson City, Nevada 89701
 (702) 885-4180

J. Michael Love, Chairman
 New Hampshire Public Utilities
 Commission
 8 Old Suncook Road
 Concord, New Hampshire 03301
 (603) 271-2452

George H. Barbour, President
 New Jersey Board of Public Utilities
 1100 Raymond Boulevard
 Newark, New Jersey 07102
 (201) 648-2026

Richard P. Montoya, Chairman
 New Mexico Public Service Commission
 Bataan Memorial Building
 Santa Fe, New Mexico 87503
 (505) 827-2827

Paul L. Giola, Chairman
 New York Public Service Commission
 Empire State Plaza
 Albany, New York 12223
 (518) 474-7080

Robert K. Koger, Chairman
 North Carolina Utilities Commission
 430 North Salisbury Street
 Dobbs Building
 Raleigh, North Carolina 27602
 (919) 733-4249

Richard A. Elkin, President
 North Dakota Public Service Commission
 State Capitol Building
 Bismarck, North Dakota 58505
 (701) 224-2400

William S. Newcomb, Jr., Chairman
 Ohio Public Utilities Commission
 375 South High Street
 Columbus, Ohio 43215
 (614) 466-3016

Hamp Baker, Chairman
 Oklahoma Corporation Commission
 Jim Thorpe Office Building
 Oklahoma City, Oklahoma 73105
 (405) 521-2267

John J. Lobdell
 Oregon Public Utility Commissioner
 300 Labor and Industries Building
 Salem, Oregon 97310
 (503) 378-6666

Susan M. Shanaman, Chairman
 Pennsylvania Public Utility Commission
 P.O. Box 3265
 Harrisburg, Pennsylvania 17120
 (717) 783-1740

Edward F. Burke, Chairman
 Rhode Island Public Utilities Commission
 100 Orange Street
 Providence, Rhode Island 02903
 (401) 277-3500

Rudolph Mitchell, Chairman
 South Carolina Public Service Commission
 111 Doctors Circle
 P.O. Box 11649
 Columbia, South Carolina 29211
 (803) 758-3621

Charlotte Fischer, Chairman
 South Dakota Public Utilities Commission
 Capitol Building
 Pierre, South Dakota 57501
 (605) 224-3203

Frank D. Cochran, Chairman
 Tennessee Public Service Commission
 C1-120 Cordell Hull Building
 Nashville, Tennessee 37219
 (615) 741-3125

George M. Cowden, Chairman
 Texas Public Utility Commission
 7800 Shoal Creek Boulevard, Suite 400N
 Austin, Texas 78757
 (512) 458-0100

Milly O. Bernard, Chairman
 Utah Public Service Commission
 330 East Fourth South Street
 Salt Lake City, Utah 84111
 (801) 533-5618

V. Louise McCarren, Chairman
 Vermont Public Service Board
 120 State Street
 State Office Building
 Montpelier, Vermont 05602
 (802) 828-2319

Thomas P. Harwood, Jr., Chairman
 Virginia State Corporation Commission
 Jefferson Building, P.O. Box 1197
 Richmond, Virginia 23209
 (804) 786-3608

Robert W. Bratton, Chairman
 Washington Utilities and Transportation
 Commission
 Highways-Licenses Building
 Olympia, Washington 98504
 (802) 828-2319

E. Dandridge McDonald, Chairman
 West Virginia Public Service Commission
 Room E-217, Capitol Building
 Charleston, West Virginia 25305
 (304) 348-2182

Stanley York, Chairman
 Wisconsin Public Service Commission
 432 Hill Farms State Office Building
 Madison, Wisconsin 53702
 (608) 266-1241

John R. Smyth, Chairman
 Wyoming Public Service Commission
 Capitol Hill Building
 320 West 25th Street
 Cheyenne, Wyoming 82001
 (307) 777-7427

Galo E. Camacho, Chairman
 Guam Public Utilities Commission
 Ada Plaza Center, Suite 201
 173 West Aspinall Avenue
 Agaña, Guam 96910
 Country Code (671) 477-7220

Manuel Amadue Gonzalez, Chairman
 Puerto Rico Public Service Commission
 P.O. Box—Call Box CP
 Hato Rey, Puerto Rico 00919
 (809) 751-5050

Thomas W. Gibbs III, Chairman
 Virgin Islands Public Services Commission
 P.O. Box 40
 Charlotte Amalie, St. Thomas
 Virgin Islands 00801
 (809) 774-1291

Better Business Bureaus

United States Bureaus

Alabama

2026 Second Avenue N., Suite 2303
Birmingham, Alabama 35203
(205) 323-6127

Central Bank Bldg., Suite 410
West Side Square
P.O. Box 383 (35804)
Huntsville, Alabama 35801
(205) 533-1640

307 Van Antwerp Building
Mobile, Alabama 36602
(205) 433-5494

60 Commerce Street, Suite 810
Montgomery, Alabama 36104
(205) 262-2390

Arizona

4428 North 12th Street
Phoenix, Arizona 85013
(602) 264-1721

100 East Alameda Street, Suite 403
Tucson, Arizona 84701
Inquiries (602) 622-7651
Complaints 622-7654

Arkansas

1216 South University
Little Rock, Arkansas 72204
(501) 664-7274

California

705 Eighteenth Street
Bakersfield, California 93301
(805) 322-2074

1265 North La Cadena
Colton, California 92324
(714) 825-7280

413 T.W. Patterson Building
Fresno, California 93721
(209) 268-6424

639 South New Hampshire Avenue,
3rd Floor
Los Angeles, California 90005
(213) 383-0992

360 22nd Street, El Dorado Building
Oakland, California 94612
(415) 839-5900

74-273 1/2 Highway 111
Palm Desert, California 92280
(714) 346-2014

1401 21st Street, Suite 305
Sacramento, California 95814
(916) 443-6843

4310 Orange Avenue
San Diego, California 92105
(714) 283-3927

2740 Van Ness Avenue, #210
San Francisco, California 94109
(415) 775-3300

P.O. Box 8110
San Jose, California 95155
(408) 298-5880

20 North San Mateo Drive, P.O. Box 294
San Mateo, California 94401
(415) 347-1251, 52, 53

P.O. Box 746
Santa Barbara, California 93102
(805) 963-8657

1111 North Center Street
Stockton, California 95202
(209) 948-4880

17662 Irvine Boulevard, Suite 15
Tustin, California 92680
Inq. (714) 544-5842
Comp. 544-6942

Colorado

524 South Cascade
Colorado Springs, Colorado 80903
(303) 636-1155

841 Delaware Street
Denver, Colorado 80204
(303) 629-1036

Connecticut

Fairfield Woods Plaza, 2345 Black Rock
Turnpike
Fairfield, Connecticut 06430
(203) 368-6538

250 Constitution Plaza
Hartford, Connecticut 06103
(203) 247-8700

35 Elm Street, P.O. Box 2015
New Haven, Connecticut 06506
(203) 787-5788

Delaware

20 South Walnut Street, P.O. Box 300
Milford, Delaware 19963
(302) 856-6969

1901-B West Eleventh Street, P.O. Box
4085
Wilmington, Delaware 19807
(302) 652-3833

District of Columbia

1334 G Street, N.W., Prudential Bldg.,
8th Floor
Washington, D.C. 20005
(202) 393-8000

Florida

8600 NE-2nd Ave.
Miami, Florida 33138
(305) 757-3446

3015 Exchange Court
West Palm Beach, Florida 33409
(305) 686-2200

Georgia

212 Healy Building, 57 Forsyth Street,
N.W.
Atlanta, Georgia 30335
(404) 688-4910

P.O. Box 2085
Augusta, Georgia 30903
(404) 722-1574

Martin Theatre Bldg.
1320 Broadway, Suite 250
Columbus, Georgia 31902
(404) 324-0712, 13

P.O. Box 13956
Savannah, Georgia 31406
(912) 234-5336

Hawaii

677 Ala Moana Boulevard, Suite 602
Honolulu, Hawaii 96813
(808) 531-8131, 32, 33

P.O. Box 11414
Lahaina, Maui, Hawaii 96761
(808) 877-4000

Idaho

Idaho Building, Suite 324
Boise, Idaho 83702
(208) 342-4849

Illinois

35 East Wacker Drive
Chicago, Illinois 60601
Inquiries (312) 346-3868
Complaints 346-3313

BETTER BUSINESS BUREAUS

109 S.W. Jefferson Street, Suite 305
Peoria, Illinois 61602
(309) 673-5194

Indiana

118 South Second Street, P.O. Box 405
Elkhart, Indiana 46515
(219) 293-5731

Old Courthouse Center, Rm. 310
Evansville, Indiana 47708
(812) 422-6879

1203 Webster Street
Fort Wayne, Indiana 46802
(219) 423-4433

2500 West Ridge Road, Calumet
Township
Gary, Indiana 46408
(219) 980-1511

15 East Market Street
Indianapolis, Indiana 46204
(317) 637-0197

204 Iroquois Building
Marion, Indiana 46952
(317) 668-8954

Ball State Univ. BBB, Whiting Bldg.,
Rm. 160
Muncie, Indiana 47306
(317) 285-6375

230 West Jefferson Boulevard
South Bend, Indiana 46601
(219) 234-0183

105 S. Third Street
Terre Haute, Indiana 47801
(812) 234-7749

Iowa

619 Kahl Building
Davenport, Iowa 52801
(319) 322-0782

234 Insurance Exchange Building
Des Moines, Iowa 50309
(515) 243-8137

Benson Bldg., Suite 645, 7th & Douglas
Streets
Sioux City, Iowa 51101
(712) 252-4501

Kansas

501 Jefferson, Suite 24
Topeka, Kansas 66607
(913) 232-0454

300 Kaufman Bldg.
Wichita, Kansas 67202
(316) 263-3148

Kentucky

1523 North Limestone
Lexington, Kentucky 40505
(606) 252-4492

844 S. Fourth Street
Louisville, Kentucky 40202
(502) 583-6546

Louisiana

2055 Wooddale Blvd.
Baton Rouge, Louisiana 70806
(504) 926-3010

300 Bond St., Box 9129
Houma, Louisiana 70361
(504) 868-3456

804 Jefferson Street, P.O. Box 3651
Lafayette, Louisiana 70502
(318) 234-8341

1413 Ryan Street, Suite C, P.O. Box 1681
Lake Charles, Louisiana 70602
(318) 433-1633

141 De Siard Street, 141 ONB Bldg.,
Suite 503
Monroe, Louisiana 71201
(318) 387-4600

301 Camp Street, Suite 403
New Orleans, Louisiana 70130
(504) 581-6222

320 Milam Street
Shreveport, Louisiana 71101
(318) 221-8352
(Texarkana residents call) (214) 792-7691

Maryland

401 North Howard Street
Baltimore, Maryland 21201
(301) 685-6986

6917 Arlington Road
Bethesda, Maryland 20014
(301) 656-7000

Massachusetts

8 Winter Street
Boston, Massachusetts 02108
(617) 482-9151

The Federal Bldg., Suite 1, 78 North
Street
Hyannis, Massachusetts 02601
(617) 771-3022

316 Essex Street
Lawrence, Massachusetts 01840
(617) 687-7666

908 Purchase Street
New Bedford, Massachusetts 02745
(617) 999-6060

293 Bridge Street, Suite 324
Springfield, Massachusetts 01103
(413) 734-3114

32 Franklin Street, P.O. Box 379
Worcester, Massachusetts 01601
(617) 755-2548

Michigan

150 Michigan Avenue
Detroit, Michigan 48226
(313) 962-7566

1 Peoples Building
Grand Rapids, Michigan 49503
(616) 774-8236
Holland/Zeland
(616) 772-6063
Muskegon
(616) 722-0707

Minnesota

1745 University Avenue
St. Paul, Minnesota 55104
(612) 646-4637

Mississippi

P.O. Box 2090
Jackson, Mississippi 39205
(601) 948-4732

Missouri

906 Grand Avenue
Kansas City, Missouri 641106
(816) 421-7800

Mansion House Center, 440 N. Fourth
Street
St. Louis, Missouri 63101
(314) 241-3100

P.O. Box 4331, GS 319 65806
Hollard Bldg., Park Central
Springfield, Missouri
(417) 862-9231

Nebraska

719 North 48th Street
Lincoln, Nebraska 68504
(402) 467-5261

417 Famam Building, 1613 Famam Street
Omaha, Nebraska 68102
(402) 346-3033

Nevada

1829 East Charleston Boulevard,
Suite 103
Las Vegas, Nevada 89104
(702) 382-7141

372-A Casazza Dr., P.O. Box 2832
Reno, Nevada 89505
(702) 322-0657

New Hampshire

One Pillsbury Street
Concord, New Hampshire 03301
(603) 224-1991

New Jersey

836 Haddon Avenue, P.O. Box 303
Collingswood, New Jersey 08108
(609) 854-8467

Mercer County
Cranbury, New Jersey 08512
(609) 586-1464

Monmouth County
536-6306

Middlesex, Somerset and Hurderton
Counties
297-5000

34 Park Place
Newark, New Jersey 07102
(201) 643-3025

2 Forest Avenue
Paramus, New Jersey 07652
(201) 845-4044

1721 Route 37 East
Toms River, New Jersey 06753
(201) 270-5577

New Mexico

2921 Carlisle, N.E.
Albuquerque, New Mexico 87110
(505) 844-0500

2120 East 20th Street
Farmington, New Mexico 87401
(505) 325-1136

Santa Fe Division, 227 East Palace
Avenue, Suite C
Santa Fe, New Mexico 87501
(505) 988-3848

New York

775 Main Street
Buffalo, New York 14203
(716) 856-7180

435 Old Country Road
Long Island (Westbury), New York 11590
(516) 334-7862

257 Park Avenue, South
New York, New York 10010
Inq. & Comp. (212) 533-6200
Other 533-7500

257 Park Ave., South (Harlem)
New York, New York 10010
(212) 533-6200

1122 Sibley Tower
Rochester, New York 14604
(716) 546-6776

120 East Washington Street
Syracuse, New York 13202
(315) 479-6635

209 Elizabeth Street
Utica, New York 13501
(315) 724-3129

158 Westchester Avenue
White Plains, New York 10601
(914) 428-1230, 31

120 E. Main
Wappinger Falls, New York 12590
(914) 297-6550

North Carolina

29 1/2 Page Avenue
Asheville, North Carolina 28801
(704) 253-2392

Commerce Center, Suite 1300
Charlotte, North Carolina 28202
(704) 332-7152

3608 West Friendly Avenue,
P.O. Box 2400
Greensboro, North Carolina 27410
(919) 852-4240, 41, 42

100 Park Drive Building, Suite 203,
P.O. Box 12033
Research Triangle Park, North Carolina
27709
(919) 549-8221

The First Union National Bank Building
Winston-Salem, North Carolina 27101
(919) 725-8348

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P.O. Box F 596
Akron, Ohio 44308
(216) 253-4590

500 Cleveland Avenue, North
Canton, Ohio 44702
(216) 454-9401

26 East Sixth Street
Cincinnati, Ohio 45202
(513) 421-3015

1720 Keith Building
Cleveland, Ohio 44115
(216) 241-7678

527 South High Street
Columbus, Ohio 43215
(614) 221-6336

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Dayton, Ohio 45402
(513) 222-5825

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Toledo, Ohio 45604
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903 Mahoning Bank Building
P.O. Box 1495 44501
Youngstown, Ohio 44503
(216) 744-3111

Oklahoma

606 N. Dewey
Oklahoma City, Oklahoma 73102
(405) 239-6081, 82, 83

4833 South Sheridan, Suite 412
Tulsa, Oklahoma 74145
(918) 664-1266

Oregon

623 Corbett Building
Portland, Oregon 97204
(503) 226-3981

Pennsylvania

528 North New Street, Dodson Building
Bethlehem, Pennsylvania 18018
(215) 886-8780

53 N. Duke St.
Lancaster, Pennsylvania 17602
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Toll Free, York Co. Resident
846-2700

1218 Chestnut Street
Philadelphia, Pennsylvania 19107
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Pittsburgh, Pennsylvania 15222
(412) 456-2700

Brooks Building
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San Juan, Puerto Rico 00910
(809) 724-7474
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Providence, Rhode Island 02903
(401) 272-9800

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716 James Building, 735 Broad Street
Chattanooga, Tennessee 37402
(615) 266-6144

P.O. Box 3608
Knoxville, Tennessee 37917
(615) 522-2139

1835 Union, Suite 202, Box 41406
Memphis, Tennessee 38104
(901) 272-9641

506 Nashville City Bank Building
Nashville, Tennessee 37201
(615) 254-5872

Texas

465 Cypress Duffy Bldg., Box 3275
Ablene, Texas 79604
(915) 677-8071

518 Amarillo Building
Amarillo, Texas 79101
(806) 374-3735

American Bank Tower, Suite 720
Austin, Texas 78701
(512) 476-6943

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(512) 888-5555

1511 Bryan Street
Dallas, Texas 75201
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El Paso, Texas 79902
(915) 533-2431

709 Sinclair Building, 106 West 5th
Street

Fort Worth, Texas 76102
(817) 332-7585

P.O. Box 7499
Houston, Texas 77008
(713) 868-9500

1015 15th Street, P.O. Box 1178
Lubbock, Texas 79401
(806) 763-0459

Air Terminal Building, P.O. Box 6006
Midland, Texas 79701
(915) 563-1880
Complaints 563-1882

337 West Twohigh
San Angelo, Texas 76903
(915) 653-2318

400 West Market Street, Suite 301
San Antonio, Texas 78205
(512) 225-5833

608 New Road, P.O. Box 7203
Waco, Texas 76718
(817) 772-7530

First National Bank Bldg., Suite 600
Wichita Falls, Texas 76301
(817) 723-5526

Utah

40 North 100 East
Provo, Utah 84601
(801) 377-2611

1588 South Main
Salt Lake City, Utah 84115
(801) 487-4656

Virginia

105 East Annandale Road, Suite 210
Falls Church, Virginia 22046
(703) 533-1900

First & Merchants Bank Building,
Suite 620

300 Main Street, E., P.O. Box 3548
Norfolk, Virginia 23514
(804) 627-5651

Peninsula area
(804) 851-9101

4020 West Broad Street
Richmond, Virginia 23230
(804) 355-7902

646 A Crystal Tower, 145 West Campbell
Avenue, SW
Roanoke, Virginia 24011
(703) 342-3455

Washington

2332 Sixth Avenue
Seattle, Washington 98121
(206) 622-8067, 68

N. 214 Wall
Spokane, Washington 99201
(509) 747-1155

950 Pacific Avenue
Tacoma, Washington 98402
(206) 383-5561

P.O. Box 1584, 424 Washington Mutual
Bldg.
Yakima, Washington 98907
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740 North Plankinton Avenue
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10240 124th Street
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635 Humboldt Street, Rm. M-37
Victoria, British Columbia V8W 1A7
(604) 386-6348

Manitoba

365 Hargrave Street, Room 204
Winnipeg, Manitoba R3B 2K3
(204) 943-1486

New Brunswick

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Moncton, New Brunswick E1C-8P2
(506) 854-3330

Newfoundland

P.O. Box 516, 2 Adelaide Street
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(709) 722-2222

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Halifax, Nova Scotia B3J 3B7
(902) 422-6581

Ontario

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Hamilton, Ontario L8N 1L4
(416) 526-1119

354 Charles Street, East
Kitchener, Ontario N2G 4L5
(519) 579-3080

71 Bank Street, Suite 503
Ottawa, Ontario K1P 5N2
(613) 237-4856

321 Bloor Street, East, Suite 901
Toronto, Ontario M4W 3K6
(416) 961-0088

500 Riverside Drive West
Windsor, Ontario N9A 5K4
(519) 258-7222

2055 Peel Street, Suite 460
Montreal, PQ H3A 1V4
(514) 286-9281

475 Rue Richelieu
Quebec City, PQ G1R 1K2
(418) 523-2555

Saskatchewan

1942 Hamilton Street, Suite 3
Regina, Saskatchewan, S4P 2C4
(306) 352-7601

Israel

Seven Hamuchtar Street, P.O.B. 578
Beer-Sheva
34222

Allenby St., No. 53A, 65243 Tel-Aviv,
Israel
(03)28-25-28

Venezuela

Avenida El Cafetal, Edificio "CIEMI,"
Piso 1, #85
Tel: 323117
Cable: BBBVEN

