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## EC82-2225 Where to Turn for Help

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# WHERE TO TURN FOR HELP

By Janet Wilson  
Extension Consumer Education Specialist

Do you often wonder where you, as a consumer, can turn for information? For help in solving a consumer problem? For help in making a consumer decision—from purchasing to use, maintenance, or disposal?

Or have you ever had a problem with a business, a product, a service—that could not be solved at the local level? Or perhaps you've had some dissatisfaction with some part of the business world?

This circular lists sources of help in such situations. The sources are organized by subject of concern, alphabetically. (Example: A question about discrimination in housing rentals? Look under "Housing" and you will find "(Fair) Housing and Equal Opportunity"). Private and government agencies, organizations, and businesses are listed.

There is no such thing as an all-inclusive list, but one source may lead you to another; and thus you may be able to add many more valuable ones. We would appreciate hearing about sources of help you discover—drop us a line, and tell us of your successes and difficulties in solving consumer problems. Write to:

Consumer Education Specialist  
113 Home Ec. Bldg.  
University of Nebraska  
Lincoln, NE 68583-0801

with the retailer, distributor, or manufacturer, contact:

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



## AUTOMOBILE PROBLEMS

By law in Nebraska, the Motor Vehicle Licensing Board (MVLB) functions as an automotive consumer action panel. There is an arbitration board. The MVLB investigates problems involving new car dealerships. Complaints must be made in writing.

Motor Vehicle Licensing Board  
State Capitol  
Lincoln, NE 68509  
(402) 471-2148

National car manufacturers have set up consumer programs. These programs are:

Chrysler Customer Satisfaction Arbitration Board  
Ford Consumer Appeals Board  
General Motors Third-Party Arbitration

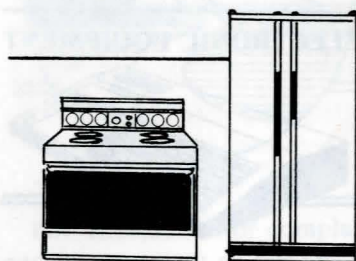
Check with your local dealer to determine if there is a program in your area and the type of complaints investigated.



## BANKING

For information on consumer banking laws and/or to file a complaint, contact:

Federal Deposit Insurance Corporation (FDIC)



## APPLIANCES

If you have a complaint about a major appliance (humidifiers, dehumidifiers, disposals, dishwashers, home laundry equipment, gas incinerators, ranges, refrigerators, freezers, room air conditioners, trash compactors, and water heaters) which cannot be resolved



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Toll free - (800) 424-5488 (9:00-5:00 Monday-Friday,  
Eastern Time)



## CONSUMER PROTECTION AND INFORMATION

The Better Business Bureau provides educational materials, information about businesses, and serves as an arbitrator in disputes between business and consumers.

Better Business Bureau, Inc.  
1613 Farnam St.  
Omaha, Nebraska 68102  
Omaha: (402) 346-3033  
Outside Omaha: Toll-free (800) 642-9332

Cornhusker Better Business Bureau, Inc.  
719 North 48th Street  
Lincoln, NE 68504  
(402) 467-5261

Council of Better Business Bureaus, Inc.  
1515 Wilson blvd.  
Suite 300  
Arlington, VA 22209  
(703) 276-0100

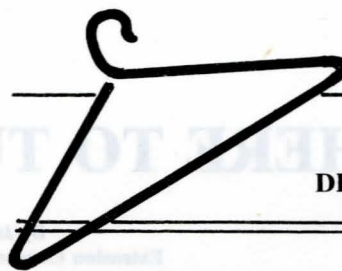
Your local Chamber of Commerce is another good source of information/assistance.

The Federal Trade Commission has a wide range of responsibilities including enforcement of consumer protection orders; overseeing advertising practices, credit practices, professional services, product reliability, marketing abuses, packaging and labeling.

The FTC is not authorized to resolve individual consumer complaints, but acts when it sees a pattern of abuses. Letters from consumers are essential—they often provide the pattern plus the evidence necessary to begin an investigation.

Federal Trade Commission  
Regional Office  
2001 Bryan Street  
Dallas, Texas 75201  
(214) 767-0032

Federal Trade Commission  
6th & Pennsylvania Avenue, N.W.  
Washington, D.C. 20580  
(202) 523-3727



## DRY CLEANING

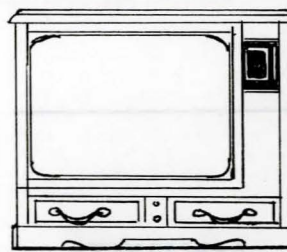
To settle disputes regarding dry cleaning, contact the local dry cleaner where the problem occurred. If satisfaction is not obtained and the establishment is a member of International Fabricare Institute, ask that the Institute be contacted. The Institute will not deal with the consumer directly. There is a fee for the service.



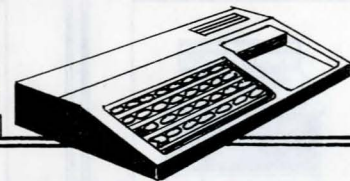
## EDUCATION

For information on post-secondary financial aid opportunities, contact:

Student Information Center  
U.S. Department of Education  
Toll free - (800) 638-6700 (9:00-5:30 Monday-Friday,  
Eastern Time)



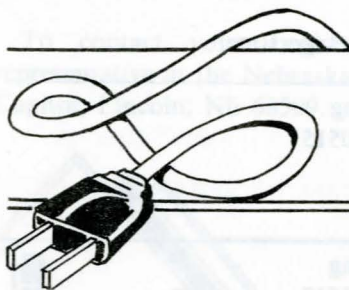
## ELECTRONIC EQUIPMENT



For complaints about televisions, radios, stereo equipment, video systems, audio equipment, home computers, and other home entertainment electronic equipment, contact:

Consumer Affairs Coordinator  
Consumer Electronics Group  
Electronic Industries Association  
2001 Eye Street, N.W. Second Floor  
Washington, D.C. 20006  
(202) 457-4900





## ENERGY

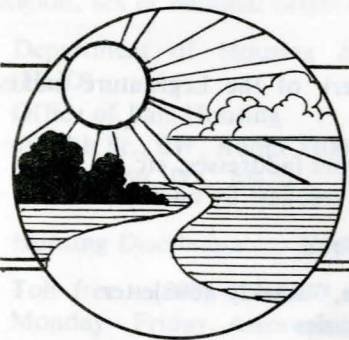
For information or complaints, contact:

Nebraska State Energy Office  
9th Floor, State Capitol  
Lincoln, Nebraska 68509  
(402) 471-2867

U.S. Department of Energy  
Office of Consumer Affairs-Public Inquiries  
Washington, D.C. 20585  
(202) 252-5568

For non-technical information on solar, wind, and other energy heating and cooling technologies, energy conservation and alcohol fuels, contact:

Conservation and Renewable Energy Inquiry and Referral Service  
P.O. 8900  
Silver Springs, MD 20907  
Toll free - (800) 523-2929



## ENVIRONMENT

For information or complaints regarding protection and improvement of our environment, enforcement of standards relating to air pollution, water pollution, solid wastes, pesticides, or radiation, contact:

Department of Environmental Control  
301 Centennial Mall South  
Lincoln, Nebraska 68509  
(402) 271-2186

EPA (Environmental Protection Agency)  
Public Inquiries Center (PM 211-B)  
Washington, D.C. 20460  
(202) 755-0707



## FOOD/DRUGS/MEDICAL DEVICES /COSMETICS

For any food, drug, device, cosmetic, or hazardous substance you believe to be mislabeled, unsanitary, or otherwise harmful, write:

U.S. Food & Drug Administration  
Consumer Affairs Officer  
1619 Howard Street  
Omaha, Nebraska 68102  
(402) 221-4675



## FOOD MARKETING

For promotion and education on Nebraska commodities: referral service, agrifood oriented, food inspection, food sanitation, food packaging, pre-package weights, or food labeling:

Nebraska Department of Agriculture  
301 Centennial Mall South  
Box 94947  
Lincoln, Nebraska 68509  
(402) 471-2341

U.S. Department of Agriculture  
Office of Governmental & Public Affairs  
Washington, D.C. 20250  
(202) 447-2791

(For a list of available informational material, ask for USDA's List No. 5.)

## FRAUD OF ANY KIND

Describe the problem in writing:

Consumer Protection (Fraud) Division  
Box 94634, State Capitol  
Lincoln, NE 68509



Or visit the office:

Consumer Protection (Fraud) Division  
3rd Floor  
Nebraska State Education Building  
Lincoln, Nebraska  
(402) 471-2682



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## FUNERALS

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A Consumer Action Panel established by the National Funeral Directors Association provides information, literature and handles complaints. Write or call:

ThanaCAP  
135 West Wells Street  
Milwaukee, WI 52303  
(414) 276-9788



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## FURNITURE

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For problems with furniture that are not solved by the retailer or manufacturer, send *written* complaints to:

Furniture Industry Consumer Advisory Panel  
(FICAP)  
P.O. Box 951  
High Point, North Carolina 27261



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## GOVERNMENTAL, FEDERAL

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For information and help with questions about the Federal government, contact:

Federal Information Center  
215 North 17th  
Omaha, Nebraska 68102  
Omaha: (402) 221-3353  
All other NE residents: Toll free - (800) 642-9960

Write your U.S. Congressperson:

Honorable \_\_\_\_\_  
House Office Building  
Washington, D.C. 20515

Senator \_\_\_\_\_  
Senate Office Building  
Washington, D.C. 20510

To contact your Congressperson by telegraph, call Western Union and ask to send a "POM" (Personal Opinion Message). The cost is \$4.25 for 20 words and \$2.00 for each additional group of 20 words.



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## GOVERNMENT, STATE

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On grievances with state government agencies or questions concerning state government, write, call or visit:

Ombudsman  
P.O. Box 94712, State Capitol  
Room 1018  
Lincoln, Nebraska 68509  
(402) 471-2035

The office of the Clerk of the Legislature makes available:

- Roster of state senators (addresses, etc.)
- Copy of specific bill (request by number)

During legislative session:

- "Unicameral Update," weekly newsletter
- weekly hearing schedules
- daily agenda
- daily worksheets showing status of all bills
- daily journal
- transcripts of legislative proceedings

Clerk of the Legislature  
Room 2018, State Capitol  
Lincoln, Nebraska 68509  
(402) 471-2271

To call for information on bills, call the Legislative Hotline 8 a.m. to 5 p.m., Central Time, Monday-Friday during the legislative session (except on state holidays):

Lincoln: (402) 471-2709  
All other areas: Toll free - (800) 742-7456



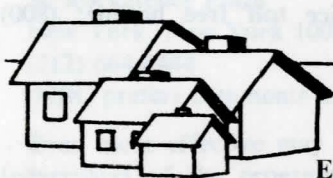
To contact your Legislator, write your state representative at the Nebraska State Legislature, State Capitol, Lincoln, NE 68509.



## HOUSING

The Home Owner's Warranty Program (HOW) is a warranty-insurance package offered by many HOW-approved new home builders. If unable to resolve a dispute with the builder, the homeowner contacts the HOW Council listed in the warranty. This service is sponsored by the National Association of Home Builders.

Home Owner's Warranty Program (HOW)  
15th & M Streets, N.W.  
Washington, D.C. 20005  
(202) 452-0450



## (FAIR) HOUSING AND EQUAL OPPORTUNITY

For problems with discrimination— race, color, religion, sex or national origin—contact:

Department of Housing & Urban Development  
(HUD)  
Office of Fair Housing  
451 7th St., SW, Room 5100  
Washington, D.C. 20410

Housing Discrimination Hotline:

Toll free - (800) 424-8590 8:45-5:15 Eastern Time  
Monday - Friday. Answering service after hours.

## INSURANCE

The Department of Insurance regulates many facets of the insurance business, such as licensing companies and agents to do business in the state and supervising the bonding of state officials and employees:

State Department of Insurance  
P.O. Box 94699 (301 Centennial Mall South)  
Lincoln, Nebraska 68509  
(402) 471-2201



## MAGAZINE SUBSCRIPTION PROBLEMS

Magazine Action Line provides two services for consumers: 1. will change address for magazine subscriptions, and 2. will handle magazine subscription complaints which cannot be resolved with the publisher.

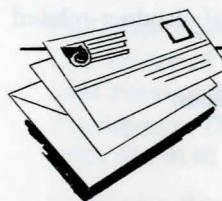
If you are moving and wish to change your mailing address for magazines, write Magazine Action Line (and MAL will contact *all* the magazines you wish to change). Send your old label from your magazine(s), your new address, and the address of the magazine publisher to MAL. Allow 6-8 weeks prior to your move.

Magazine Action Line  
Publishers' Clearinghouse  
382 Channel Drive  
Port Washington, N.Y. 11050  
Toll free - (800) 645-9242

## MAIL FRAUD

Ask your local post office for the address of the nearest postal inspector, or send your complaint to:

The Consumer Advocate  
U.S. Postal Service  
Washington, D.C. 20260

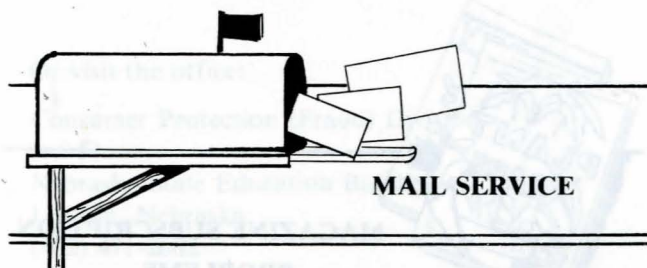


## MAIL LISTS

Want your name removed from direct mailing lists? Or added? Have a complaint about a mail order? Write:

Mail Preference Service  
Direct Mail/Marketing Association  
6 East 43rd Street  
New York, New York 10017  
(212) 689-4977





For mail gripes, suggestions and requests for information, ask your letter carrier or at any post office for a two-piece Consumer Service Card. Comments written on the card are duplicated on a carbon copy that you put in the mail, prepaid, to your local postmaster. The original is addressed to postal headquarters in Washington, D.C. The postmaster has to let Washington know how he or she handles each complaint, suggestion and request.



### MOVING HOUSEHOLD GOODS

For help with problems or complaints about interstate moving companies, contact the moving company first. If not satisfied, then contact the area Interstate Commerce Commission office in which the carrier is headquartered. For Nebraska:

Interstate Commerce Commission  
411 W. 7th St.  
Suite 500  
Fort Worth, Texas 76102  
(817) 334-2794



### (PRODUCT) SAFETY

The Consumer Product Safety Commission provides information on the comparative safety of consumer products and also receives reports of product-related deaths, illnesses and injuries.

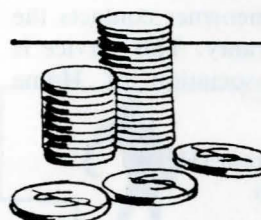
Consumer Product Safety Commission  
Area Office  
230 S. Dearborn St.  
Room 2945  
Chicago, Illinois 60604  
(312) 353-8260

U.S. Consumer Product Safety Commission  
Washington, D.C. 20207  
Toll free - (800) 638-8326

Teletype available for the deaf:  
Toll free - (800) 638-8270 8:30-5:00 Eastern Time,  
Monday-Friday; answering service after hours.



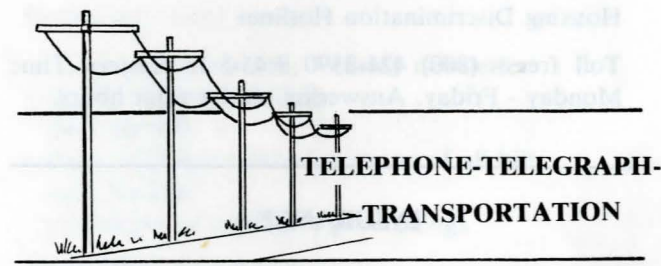
Both of these agencies have systems set up so that a regional office can be contacted without long-distance expense to the consumer. To find out your local 800 number or tie-line number, consult your telephone directory or local information operator.



Internal Revenue Service toll free hotline: (800) 642-9960



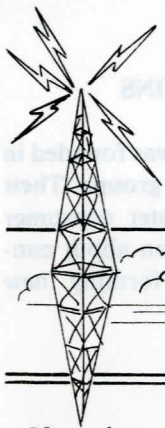
In case you don't have the toll free number of the business or institution you want to call, or if you want to find out if they have one, you may call toll free: (800) 555-1212 for information.



For information concerning all kinds of public transportation, telephone, electric transmission lines, grain warehousing and public warehousing, grain buying and selling, contact:

Nebraska Public Service Commission  
301 Centennial Mall South  
Lincoln, Nebraska 68509  
(402) 471-3101





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## TELEVISION

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If you have a complaint or compliment for television, contact:

Audience Information, ABC-TV  
1330 Avenue of the Americas  
New York, New York 10019  
(212) 887-7777

Audience Services, CBS-TV  
51 W. 52nd Street  
New York, New York 10019  
(212) 975-5394

Audience Services, NBC-TV  
30 Rockefeller Plaza  
New York, New York 10012  
(212) 664-4444  
(NBC prefers comments in writing)

Even more effective may be a letter to the sponsor (advertiser) of the program or a call to your local station.



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## TRAVEL- TRANSPORTATION

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For complaints regarding air travel:

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

For complaints regarding bus and train travel:

Interstate Commerce Commission  
411 W. 7th Street  
Suite 500  
Fort Worth, Texas 76102  
(817) 334-2974

To report auto defects, learn about recalls and request safety brochures, call:

National Highway Traffic Safety Administration

Department of Transportation  
400 7th Street, S.W.  
Washington, D.C. 20590  
Toll free hotline - (800) 424-9393

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## VETERANS' ADMINISTRATION

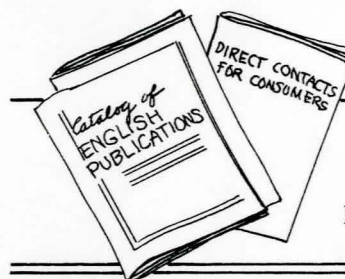
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See "Social Security Administration."

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## GENERAL RESOURCES

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## CONSUMER INFORMATION

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The following publications are available *free* from the Consumer Information Center:

- Catalog of selected English publications, issued quarterly
- Catalog of publications in Spanish (602K)
- "Direct Contacts for Consumers" (599K), a guide to Federal consumer services.

To obtain these publications, write or call:  
Consumer Information Center  
Pueblo, Colorado 81009  
(303) 544-5277

Request *Consumer News*, a free, once-a-month publication summarizing U.S. Office of Consumer Affairs activities, current legislation, etc., from:

*Consumer News*  
U.S. Office of Consumer Affairs  
1009 Premier Building  
Washington, D.C. 20201  
(202) 634-4140

*Consumer Reports* is a monthly magazine published by Consumer's Union (established in 1936), a non-profit organization. Its purpose is to provide consumers with information and counsel on consumer goods and services, and concerns. For subscription information, write:

*Consumer Reports*  
P.O. Box 1949  
Marion, Ohio 43305



**HELP** is an almanac of consumer information which is updated yearly. For information about buying this book, write:

Arthur Rowse, Editor  
Everest House Publishers  
1133 Avenue of the Americas  
New York, New York 10036

Visit the Cooperative Extension Service office in your county and look over the many resource materials available to you, free or at nominal cost. For example, the NebGuide HEG 76-55, "How to Complain," would be very helpful as a companion to this circular.

## CONSUMER ORGANIZATIONS

The Consumer Federation of America was founded in 1968 and represents organized consumer groups. Their common goal is a unified effort to foster consumer education and legislation. For information about consumer organizations and support in forming new groups, write:

Consumer Federation of America  
1314 14th St., N.W.  
Washington, D.C. 20005  
(202) 387-6121

**This Circular, EC 82-2225, replaces HEG 77-80 (revised July 79.)**

The Cooperative Extension Service provides information and educational programs to all people without regard to race, color or national origin.