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Where To Turn For Help

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JUL 8 1986

By Janet Wilson
Extension Consumer Education Specialist

UNIVERSITY OF NEBRASKA

LIBRARIES

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 alphabetically by subject. (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 Economics Bldg.
University of Nebraska
Lincoln, NE 68583-0801



AGING

For information on programs, services, and opportunities for the aging:

Nebraska Department of Aging
301 Centennial Mall South
Lincoln, NE 68509
(402) 471-2306

compactors, and water heaters) which cannot be resolved with the retailer, distributor, or manufacturer, contact:

Major Appliance Consumer Action Panel
(MACAP)
20 North Wacker Drive
Chicago, IL 60606
Toll free - (800) 621-0477



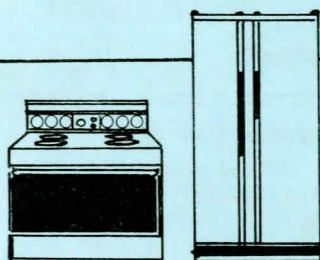
AUTOMOBILE PROBLEMS

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

Motor Vehicle Industry 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



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



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:

Office of Consumer Programs
Federal Deposit Insurance Corporation (FDIC)
550 17th Street, N.W.
Washington, D.C. 20429
Toll free - (800) 424-5488

Nebraska Department of Banking & Finance
301 Centennial Mall South
Lincoln, NE 68509
(402) 471-2171



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 Street, Room 417
Omaha, NE 68102
(402) 346-3033

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 source of information and assistance.

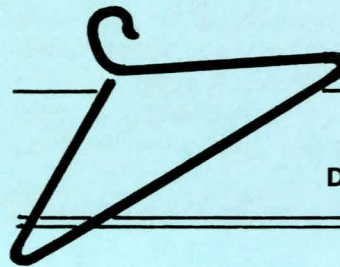
The Federal Trade Commission has a wide range of responsibilities including enforcement of consumer protection orders and review of advertising

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.

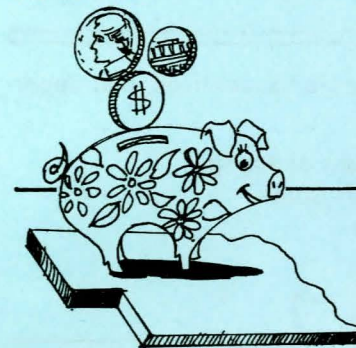
Federal Trade Commission
Regional Office
2001 Bryan Street
Dallas, TX 75201

Correspondence Branch
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Washington, D.C. 20580



DRY CLEANING

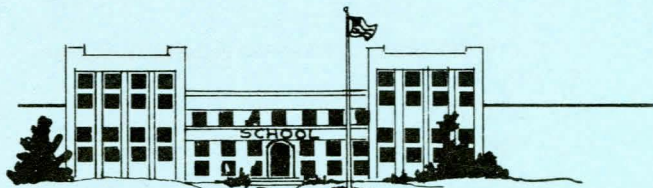
To settle disputes regarding dry cleaning, contact the local dry cleaner where the problem occurred. If satisfaction is not obtained and the establishment is a member of International Fabricare Institute, ask that the Institute be contacted. The Institute will not deal with the consumer directly. There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



ECONOMIC DEVELOPMENT

Nebraska Department of Economic
Development
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-3111

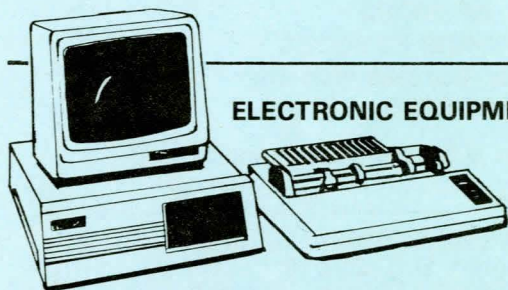
The Cooperative Extension Service provides information and educational programs to all people without regard to race, color, national origin, sex or handicap.



EDUCATION

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

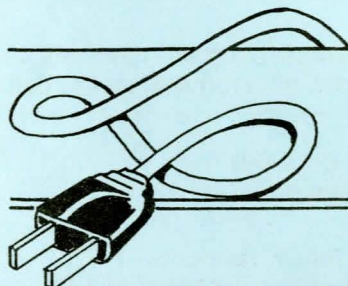
Federal Student Financial Aid Program
U.S. Department of Education
Department CY 86
Pueblo, CO 81009
(301) 984-4070



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 Corp.
Electronic Industries Association
2001 Eye Street, N.W.
Washington, D.C. 20006
(202) 457-4977



ENERGY

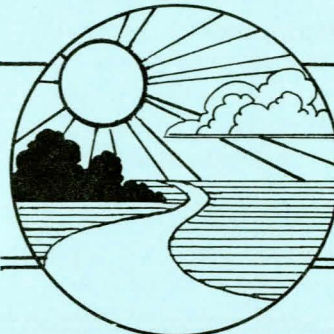
For information or complaints, contact:

Nebraska State Energy Office
State Capitol
P.O. 95085
Lincoln, NE 68509
(402) 471-2867

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

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
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, NE 68509
(402) 471-2186

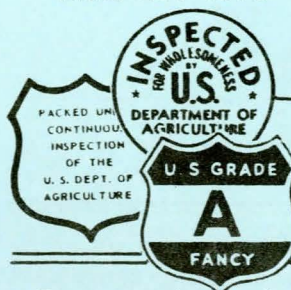
EPA (Environmental Protection Agency)
Public Information Center
820 Quincy Street, N.W.
Washington, D.C. 20011
(202) 829-3535



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
200 South 16th Street, Suite 430
Omaha, NE 68102
(402) 221-4675



FOOD MARKETING

For promotion and education on Nebraska commodities: referral service, agrifood oriented, food in-

specation, food sanitation, food packaging, pre-pack-
age weights, or food labeling:

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

U.S. Department of Agriculture
Office of Consumer Adviser
Administration Bldg.
Washington, D.C 20250
(202) 382-9681

FRAUD OF ANY KIND

Describe the problem in writing:

Consumer Protection Division
Department of Justice
605 South 14th Street
Lincoln, NE 68509
(402) 471-2682

Or visit the office:

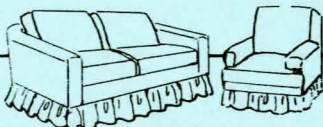
Consumer Protection Division
State Capitol, Room 2115
Lincoln, NE 68509-4906
(402) 471-4723



FUNERALS

A Consumer Action Panel established by the Na-
tional Funeral Directors Association provides infor-
mation, literature and handles complaints. Write or
call:

ThanaCAP
(Funeral Service Consumer Action Program)
135 West Wells Street
Milwaukee, WI 53203
(404) 541-2500



FURNITURE

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



GOVERNMENTAL, FEDERAL

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

Federal Information Center
215 North 17th
Omaha, NE 68102
Omaha: (402) 221-3353
All other Nebraska residents: Toll free:
(800) 642-8383

Write your U.S. Congressperson:

Honorable _____
House Office Building
Washington, D.C. 20515

Senator _____
Senate Office Building
Washington, D.C. 20510



GOVERNMENT, STATE

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

Ombudsman (Public Counsel)
Room 807, State Capitol
Lincoln, NE 68509
(402) 471-2035 - Lincoln residents
(800) 742-7690 - Toll free, all other Nebraska
residents

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

For further information, write, call or visit:

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

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.



(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 & Equal Opportunity
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, NE 68509
(402) 471-2201



MAGAZINE SUBSCRIPTION PROBLEMS

Magazine Action Line provides two services for consumers: changing addresses for magazine subscriptions and handling 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. (MAL will contact *all* the magazines you wish to change.) Send the 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

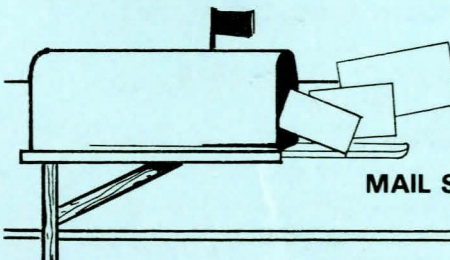
Ask your local post office for the address of the nearest postal inspector, or send your complaint to:

The Consumer Advocate
U.S. Postal Service
Washington, D.C. 20260-6320

MAIL LISTS

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

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



MAIL SERVICE

For mail gripes, suggestions and requests for information, ask your letter carrier or postal clerk 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 the state where the carrier is headquartered. For Nebraska:

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



REHABILITATION SERVICES

Hotline for the Handicapped
301 Centennial Mall South
Lincoln, NE 68509
(402) 471-3656



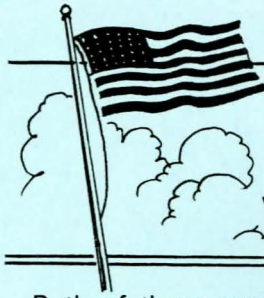
(PRODUCT) SAFETY

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

Or:

U.S. Consumer Product Safety Commission
Office of the Secretary
Washington, D.C. 20207
Toll free - (800) 638-2772



SOCIAL SECURITY ADMINISTRATION & VETERANS ADMINISTRATION

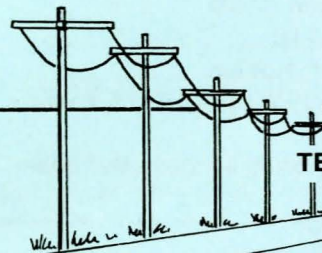
Both of these agencies have systems set up so that a regional office can be contacted without long-distance expense to the consumer. To find your local 800 number or tie-line number, consult your telephone directory or local information operator.



TAXES

Internal Revenue Service:

- Federal Tax Forms
Toll free - (800) 642-8278
- Federal Tax Information
Toll free - (800) 424-1040
- Problem Resolution Office
Toll free - (800) 424-1040



TELEPHONE-TELEGRAPH- TRANSPORTATION



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
P.O. Box 94927
Lincoln, NE 68509
(402) 471-3101



TELEVISION

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

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

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

Audience Services, NBC-TV
30 Rockefeller Plaza
New York, NY 10020
(212) 664-2333
(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.



TRAVEL- TRANSPORTATION

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
Office of Compliance and Consumer Assistance
Washington, D.C. 20423
(202) 275-7148

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

Auto Safety Hotline
Department of Transportation
Washington, D.C. 20590
Toll free hotline - (800) 424-9393

UTILITIES

For information concerning services/rates for gas, electricity, intrastate telephone service, intrastate household goods moving, etc. contact:

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

VETERANS ADMINISTRATION

See "Social Security Administration"

CONSUMER INFORMATION

The "Consumer Information Catalog" lists more than 200 free or low-cost federal booklets on a variety of topics, many of which would be helpful in addressing consumer complaints or problems. It is published quarterly. To receive, send name and address to:

Consumer Information Center
Pueblo, Colorado 81009

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

COOPERATIVE EXTENSION SERVICE

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

