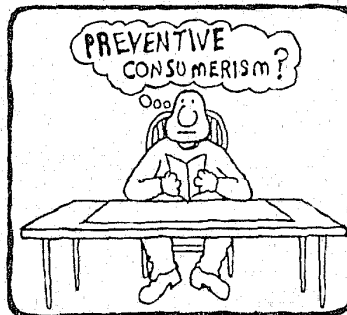


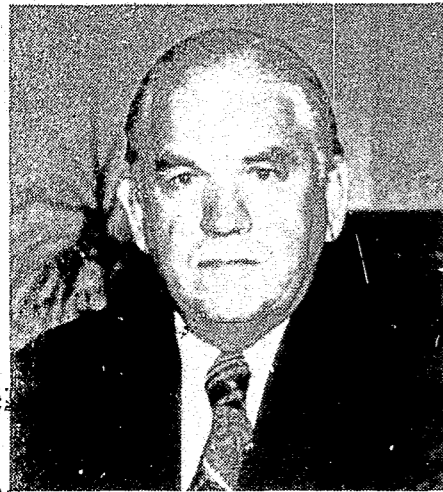
Dallas Bestseller

**Everything you
always wanted to
know about
preventive
consumerism**



BUT WERE AFRAID TO ASK

34951
1567C



Dear Friends,

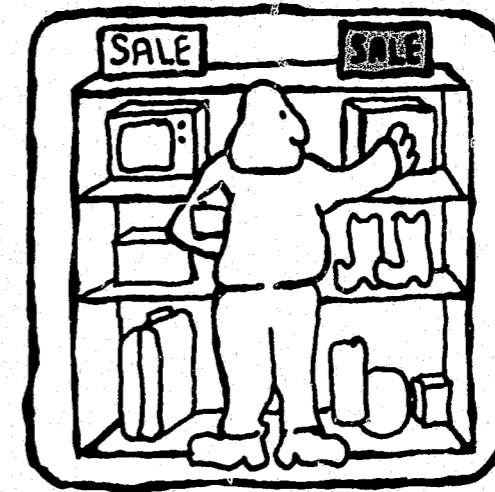
You may always be fortunate enough to deal only with the many legitimate businesses operating in Dallas County. There are, however, those people who make it their business to swindle millions of dollars from Dallas Citizens each year. How do you tell the difference? What can you do to protect yourself?

These questions, and many others, are discussed in this booklet prepared by the Specialized Crime Division of your Dallas County District Attorney's office. I urge you to read this booklet carefully and heed its warnings. Don't give the white collar criminal a chance to make you a victim.

Sincerely,

Henry Wade,
Dallas District Attorney

PREVENTIVE CONSUMERISM



How Can I Avoid Problems?

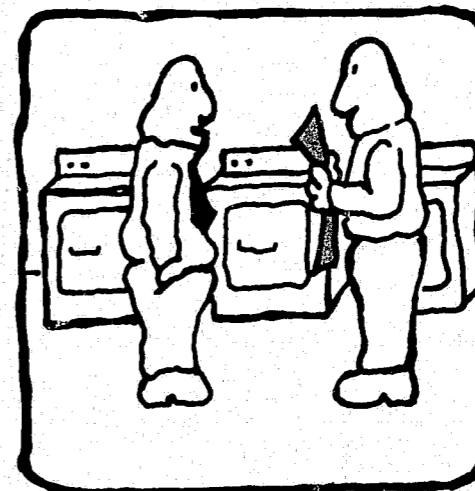
Be prepared — Avoid impulse buying on major items.

Impulse buying — just seeing an item you like and deciding you have to buy it right now, is one of life's secret pleasures almost everyone enjoys. When it is just a small item — a box of candy or an inexpensive toy for a child — it can be harmless fun that brightens a day.

But beware. The most important rule of preventive consumerism is avoid impulse buying on major items. Shop around before buying such items as a car, television, refrigerator or expensive furniture. Compare prices and quality of the item you want to buy. Telephone stores in nearby areas and ask them their price on the particular item. Talk to people who have bought the product. There may be a better product at a cheaper price elsewhere, or even at the same store. One brand slightly more expensive may be of much higher quality.

You may regret your impulse a month later when the product breaks.

Handy guides to product quality are magazines such as Consumer Reports (available at many newsstands). Consumer Reports is published by an independent organization that tests



products and evaluates them for you. The magazine describes which brands

are overpriced, which ones are potentially dangerous because of hidden defects, and which ones are good buys and are of good quality. Often an inexpensive brand of a major appliance may be as good a quality as one priced much higher, and the magazine reveals this fact to you. The report will also give you an idea of the features you should be looking for in the product you wish to buy, inherently troublesome areas with a product, and the most important points to check before buying.

Read all documents you are asked to sign when buying a product. In most instances, the seller cannot change terms of the manufacturer's warranty. The sale is on a "take it or leave it" basis. Knowing what the warranty provides at the outset will help avoid disappointment and frustration later. Read the warranty carefully before buying. If you do not understand the warranty, ask for an

explanation. If you are not satisfied with the explanation, do not buy the product.

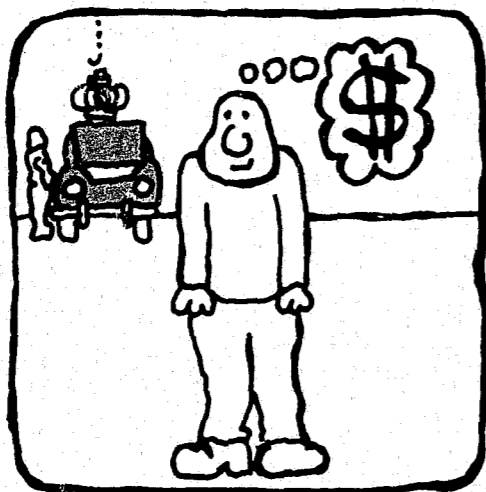
Generally, there are two types of warranties: One is the manufacturer's warranty which covers repair or replacement of the defective product. In addition, buyers will often find the retail sales outlet from which they bought the product also offers a service warranty. This warranty is often sold to the consumer as a service contract. It is optional and may be bought in addition to the product itself. For example, the selling agent may be willing to guarantee the product for two years instead of one if the buyer is willing to pay extra. Or, the store may be willing to agree to fix the product — this again will be done for a specified price in addition to the purchase price. However, buyers should know all the terms of the additional service to be sure they are not paying twice for the same warranty protection.

It is also important to read the seller's instructions on how to operate the product. If a consumer does not follow the basic operating instructions, he may relinquish his rights to have the product repaired under terms of warranty. Most new car dealers, for example, ask buyers to bring the car in for several "check-ups" during the first year. Failure to bring the car in for the "check-ups" may cause the buyer to forfeit his legal right to require the dealer to fix your car if something breaks during its first year of operation.

Special attention should be paid to the contract sale especially when the contract requires the buyer's signature. Lawyers, when buying goods, often are looked upon as being odd because they read the full text of any document they are asked to sign. It

is a standard practice of many salesmen to discourage review of the detailed printed terms of transactions by suggesting buyers are being ridiculous and overly cautious for wanting to read and understand all terms of the transaction. **DON'T FALL INTO THIS TRAP.** If the words were not important, they would not be in the contract. Buyers are entitled to read them carefully, and understand them fully before entering into any transaction. The buyer's insistence to read and understand the documents simply proves he does not want to throw away his hard-earned money.

Remember, always get a copy of any contract you sign and keep it in a safe place for future referral.



**"Services" are
"products" also**

Many people are cautious shoppers when buying a car, but are poor shoppers when the car needs repairs. Since services are products, shop around for a good plumber or electrician or auto mechanic when you need one of them. If your car needs repair, get an estimate first. A recent

study of auto repair shops showed some shops charge 10 times as much as others for doing the same job.

Professionals such as doctors, lawyers or brokers also sell a service. Shop around. Do not hesitate to ask a professional, in advance, how much his services will be. If you think the price is too high, ask for a detailed itemization of what is involved in arriving at the figure. Do not hesitate to ask a professional a question which you would ask anybody when buying a service.



Shop for credit

Different places offer different credit rates. One bank may offer a lower rate than another. Finance companies may charge different rates than banks. Check around for different sources of credit before borrowing money.

When credit is extended from a retail sales outlet, or from a company stating it will perform a service and extend its credit allowing you to pay on time, be careful. Federal law requires such companies to inform you how much, in real dollars, the credit will cost. Credit, and the extension of

it, may be the aspect of business where the seller makes his principal profit. Obtain enough information to fully understand how much the credit will cost.

Credit Contracts

Always read credit contracts and follow these guidelines for avoiding credit contract problems: (1) Never sign any contract until all blanks have been filled. Unused blanks must be filled with a zero, an asterick, a dash or X's. (2) Never sign a substitute contract if a salesman telephones and says the first contract was lost, damaged, or filled out incorrectly. If this happens, contact an attorney or legal aid before signing another contract. (3) Never sign a stack of documents until each document has been read carefully. (4) Never sign a contract unless you are sure you can make the payments.

Buying a (used) Car

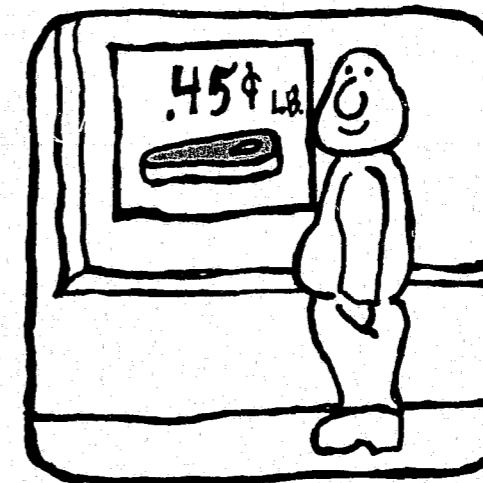
Millions of cars are purchased every year. Thousands of these sales result in fraud upon consumers. To avoid being defrauded, the buyer should take the usual precautions: never shop when you have buying fever, never shop at night as defects show up more clearly in daylight, always test drive the car, and check the accuracy of the odometer (a dealer *must* certify that the mileage is accurate or that the true mileage is unknown).

You should also remember this; most cars are sold on commissions. This means that the only way the salesman can make money is to sell

you the car. To get your name on a contract, the salesman may promise to repair, replace or add equipment to the car.

Once you have decided to buy a car and the contract is prepared, read it before you sign it. If the dealer has promised to make improvements or add options to the car, be sure the contract spells these out. Don't rely on the oral promise of the salesman. Do not assume possession of the car until the dealer completes the improvements or adds the options.

Before you drive the car off the lot, be sure that you have a title or evidence of a title for your car. Every dealer who sells a car *must* furnish the buyer with a properly assigned Certificate of Title or other evidence of title *and* a current license receipt. Failure to deliver these documents *at the time of the sale* is a criminal offense.



Bait and Switch

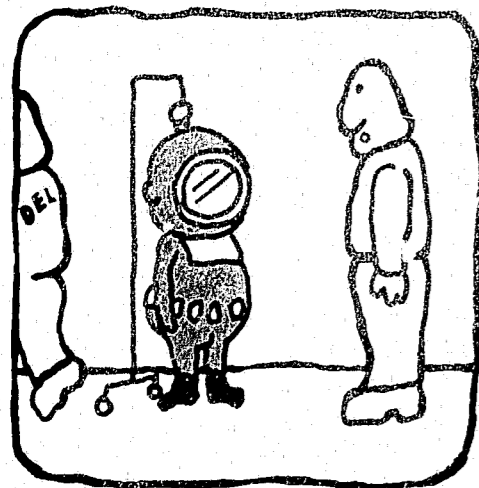
Bait and switch advertising is an insincere offer by a merchant. The merchant "baits" customers into the store with what appears to be a bargain, then "switches" them to a pro-

duct which offers him a higher profit. This scheme is used in the sale of many items such as appliances and meat. Here's how it works: An advertisement promises U. S. Choice Beef for 45¢ per pound. When you enter the store, the salesman is kind enough to tell you the advertised meat is fat and probably tough. He then directs your attention to meat which sells for 79¢ per pound and a higher quality than that advertised. You are "baited" into the store with a promise of meat of 45¢ per pound and are subsequently "switched" to meat at 79¢ per pound. By disparaging his own product, the salesman increases his profit at your expense.

Bait and switch is also used in some instances where certain home appliances are advertised as nationally known models. When the model is shown to you, the salesman degrades it by saying it is an out of date, or defective model, and immediately "switches" you to a more expensive, higher profit model, which is often an off brand. On occasion, when you respond to a "bait" advertisement, the item advertised is used or the store has just sold the last one.

The practice is even more serious when it comes to engine overhauls and transmission repairs. What is advertised as a \$10 special, the "bait", may turn out to be a "switch" to a \$300 repair job. If you do not use the job and refuse to pay for putting your car back together, you may take your car home in a dismantled condition, or the repairman may keep your car and sell it to pay the bill.

Bait and switch should not be confused with a legitimate business practice called "trading up". A businessman can be honest about his product and tell you of its shortcomings without running it down.



Unordered Merchandise

Unordered merchandise is mailed by unscrupulous businessmen with two thoughts in mind. First, the receiver will be under the impression (because of some correspondence in the package) that he ordered the merchandise, and will pay for it. Second, the businessman feels that by constant billing, he can force the consumer into paying. By law, unordered merchandise is a "gift" and need not be returned or paid for.

Contest Winners

Contest winners are often chosen from mailing lists. On a mailing list of 1,000 persons, for example, you may find one first place winner and nine hundred and ninety-nine second place winners. Second prize is a discount of \$150 on a \$229 sewing machine. As a "winner" you have the opportunity to buy the sewing machine for only \$79.95, when in truth, the sewing machine sells for \$69.95 in local stores.

Other contests award you a "free"

sewing machine, if you buy a cabinet, a 10-year service agreement, or something else of value. In this scheme, the "thing of value" costs as much or more than the sewing machine itself.

Some puzzle contests and drawings are completely fraudulent. Regardless of the correctness of the answer or the order in which your card is drawn, you are a "winner". Beware, the only thing you may have won is the opportunity to be overcharged.

The Encyclopedia Sales Game

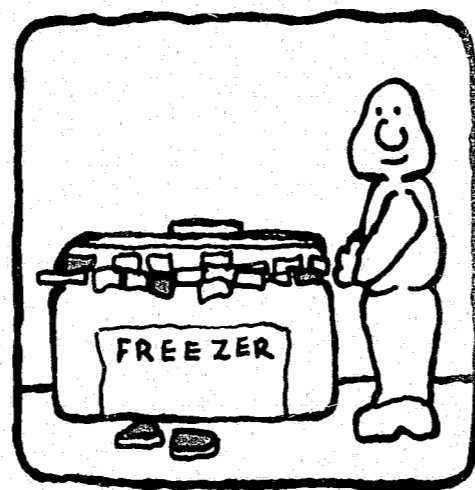
Your "free" encyclopedia may be waiting in the salesman's car if you agree to assist his company's "advertising promotion". The salesman represents himself as a part of a survey research team. Always ask to see proper identification of any salesman or researcher before letting him into your home. The salesman probably will say you have been selected to participate in an advertising program for a new encyclopedia, in a pre-publication offer. The company only asks that you write a letter recommending the encyclopedia, and to use the books. To qualify, you have to have enough money to pay for the added extra "bonus" that goes with the encyclopedia program. Of course, you must purchase the bonus before you get the encyclopedia. The total cost of the program will exceed the value of the encyclopedia and bonus.

Wholesale Buyer's Club

Wholesale buyer's clubs guarantee you will be able to buy merchandise sold at retail stores at discounts rang-

ing from 15-75 percent. The salesman persuades you to sign for a \$300 program by showing you examples of items that can be bought at great savings. He does not explain the examples are not truly representative of the program. Next, he offers a bonus so you will sign the contract. Bonuses may be silverware, dishes, stereos, or other merchandise which he represents as a value of \$300 when actually it is worth about \$100.

When you try to buy merchandise, you will find the prices are not significantly lower than the prices in local discount stores. Also, many items you request, and which the salesman said you could buy are not available through the club. In other words, you have bought \$300 worth of nothing — at a discount price, of course. Coupon books issued by these clubs or sold separately are just as worthless.

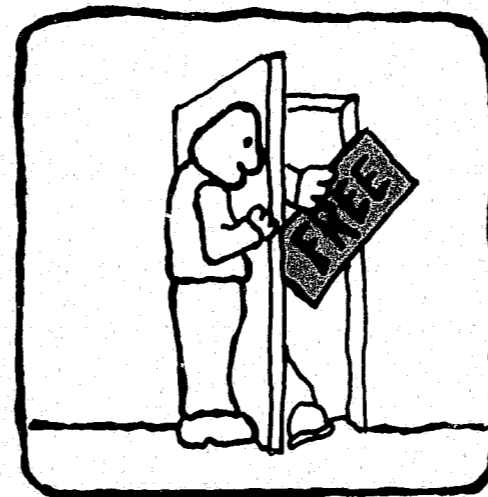


Freezer Plans

Freezer plans are often utilized by con-men. With a promise of reduced food prices, the "merchant" sells a freezer full of food. Meat, which has a retail value of \$400 for example, is sold to you for \$350. Then, you

must purchase a food freezer for \$600. What you are not told is the freezer ordinarily retails for \$300. In addition, you must buy a 6-month supply of meat at once. The meat is bought by contract, so you make payments for the 6-months which the meat is supposed to last. More often than not, you will discover the meat is not enough to feed your family for a 6-month period, and that the interest on the contract exceeds the money you save. You have paid \$950 plus interest, for \$700 worth of merchandise.

There are legitimate wholesale food plans. A thorough investigation, including a check with your local Better Business Bureau, is suggested as a way to verify these plans.



Referral Selling

Referral selling is a practice that has been illegal in Texas since 1968. A fast talking door to door salesman promises your merchandise will be paid if you furnish him names of your friends. He 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 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 you will pay the full price. Assume the salesman calls on you first and contacts the five persons whose names you gave him the first week. He will contact six persons by the end of the first week — you and five others. If each of your five friends give him five names and he contacts them, at the end of the second week, he has contacted 31 people. By the end of the ninth week, the salesman will have talked to 500,000 more people than live in Texas. At the end of the 12th week, he has contacted 100,000,000 more people than the population of the world. Obviously, even if you were the first person the 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.

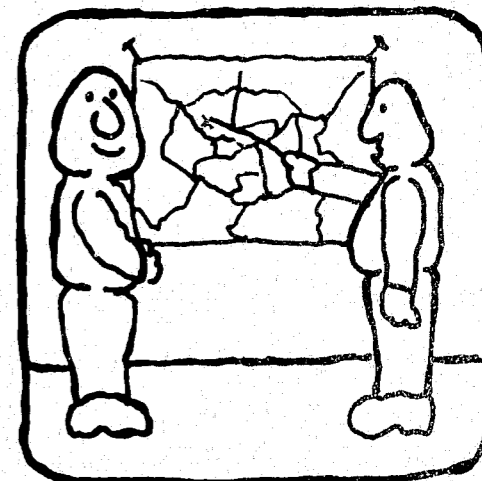
Multi-level Sales Promotion

Multi-level sales promotions are illegal in Texas. The organizational schemes usually involve at least three levels, such as "general distributorships", "direct distributorships", and "retailers". The names of the different levels may vary from scheme to scheme, but the game/scheme is the same. For a minimum investment, you may become a "retailer". For each person you bring into the organization as another "retailer", you will receive a small "commission". If you are willing to invest more money, you can become a "direct distributor". As a direct distributor, you receive a higher

"commission" for each person you convince to join at the retailer level plus a commission for each retailer sold by one of the retailers that you have brought in. You can become a "general distributor" with a large investment. Being a general distributor enables you to obtain the highest possible "commission" for each person that joins at a lower level of the organization.

Now you ask, "But what product do all these distributors and retailers sell?" The answer is simple. They sell positions with the company. There may be mention of a product or line of products, but the emphasis is on selling distributorships to others and making money in the form of "commissions" from these sales.

Eventually, there will be no new people to sell distributorships to. The organizers of the scheme will disappear and set up shop in a different city under a new name, using the same scheme.



Franchises and Investments

There is more than meets the eye to the slogan of the Better Business

Bureau, "Before you invest, Investigate".

When you respond to advertisements for a franchise you receive advertising literature that promises the moon. The literature itself is of such quality that you believe you will receive the moon, and another two-thirds of the Milky Way. Some franchise companies spend a large amount of money on advertising to make their offer irresistible. Promises of "high" profits from "small" investments are rarely forthcoming by such companies.

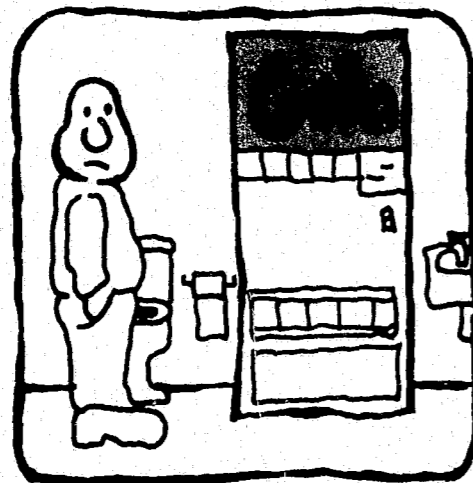
Misrepresentations in franchise and investment opportunities rank near the top of the list of deceptive commercial practices under investigation by Specialized Crime Division of the Dallas County District Attorney's office.

On the investment side, some examples are certain land development syndications. Prospective investors are shown maps which depict the proposed development area only inches away from a large airport under construction and adjacent to a major highway. The impression conveyed is that the investment site is the very next to be developed, when in truth the land will not be touched during the investor's lifetime, because the inches represented on the map are in reality miles. The pitch is based on what may be called the "bigger fool" theory. The idea is that if you purchase part of development land at \$4,000 an acre, and you hold it long enough, some bigger fool will come along and pay you \$8,000 an acre.

In addition to the "bigger fool" concept, the offer for sale may be deceptive because the syndications' representative leaves the impression that his company already owns the land in question. Many times the syndication doesn't even own an op-

tion to purchase the land, and unless you know to ask, that fact is never volunteered by the salesman. Investors are often told their money will be placed in "escrow", subject, of course, to sales commissions and the syndications' override. By the time a commission and override is taken off the front, very little is left for "escrow", and the "escrow" is really nothing more than a checking account any officer of the company may use at his discretion.

Many times an investment package in land development constitutes a security. These securities are not registered under our Securities Act nor are the salesmen and officers of the company registered as dealers in these securities as required by law. Again, before you invest, investigate.



Vending Machine Franchise

Some vending machine promoters promise profits of over \$1,000 per month with a minimum investment of up to \$5000, and eight to 12 hours of your time each week. Remember: this type of vending machine promoter

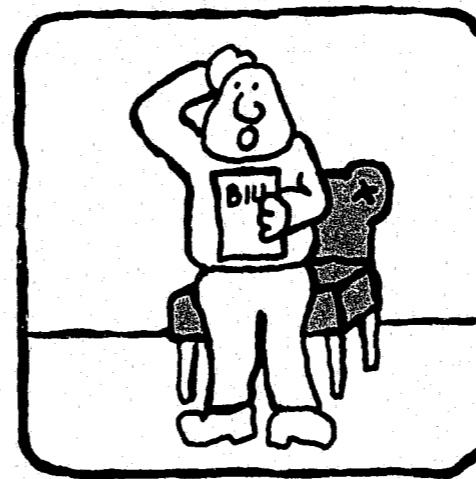
is primarily interested in selling vending machines. You may find you have bought a \$50 vending machine for \$500. Although promoters promise "prime" locations, such as airport terminals, and other high traffic areas, most machines are placed in service stations next to machines which have been there for some time. Once you have invested with this kind of vending machine promoter, you have two chances of getting your money back from the company or making any money from your route — slim and none.

Chain Letters

Chain letters promise exaggerated returns when you send a dollar to the promoter. The promoter does not tell you that after six rounds of the chain letter, the population of Texas will have received the letter. In a little time, if everyone does what they are supposed to do, everyone in the world will receive it. Persons joining the chain letter after the third round have almost no chance of getting their money back, much less making any money.

Home Franchises

"Mail postcards from your own home", promises an ad, "and make money in your spare time". For a franchise fee, you have an opportunity to mail advertising literature for various businesses from your home. The literature is provided for you by the promoter, so long as you pay the franchise fee. You are promised a certain fee, depending on the number of advertisements you mail. Usually, once the promoter has his franchise fee, the advertisements are not forthcoming and you are out your investment.



Lo-balling

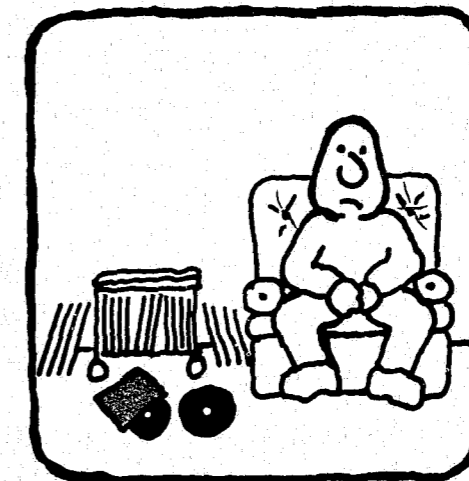
Lo-balling is a common business fraud by some dishonest businessmen who offer a service at a very low price. Essentially, this practice consists of getting an item, like your automobile transmission or motor, into a repair shop. After it has been dismantled, you are told a substantial repair job must be done before your automobile will operate properly. The repairs are for problems you never knew existed. The repairman tells you he just happens to have a special rate on these repairs. If you insist he perform only the service originally offered, the repairman states if you want him to put the automobile back together, it will cost you more than you planned to spend in the first place.

If you refuse to have your car fixed and refuse to pay, the repairman may place a lien on your car and can legally sell it if you refuse to pay the bill. Deal only with reputable repairman to avoid lo-balling. Contact the Better Business Bureau for names of local reputable repairman.

SERVICE AND REPAIR

Phony T.V. Repair

T. V. repair has been a lucrative business across the nation for many years. It takes an expert to know what is wrong with the set. Although most sets can be repaired in the home, many T. V. owners are told their set must be taken to the shop for repairs. When this is done, there is a "bench fee", a charge simply for putting the set on the work bench. Try to find someone who will come to your home to give an estimate. Also, be sure to find out if there will be a "bench fee". Repairmen charge a transportation fee to take a T. V. to the shop. Take the T. V. in yourself and avoid the fee. Some "repairmen" are not really repairmen, but are simply sent out in service trucks with instructions to get the set back to the shop for repair.



Appliance Rental

Appliance rental is a booming new business, subject to abuse like any other new industry. Contracts on

appliance rentals are of two types. The first may be a television rental agreement at a rate of \$6.50 per week, payable in advance. For a long term rental, this is economically unsound. Money can be borrowed (even at the highest rate allowed by law) to buy a T. V. set for less money.

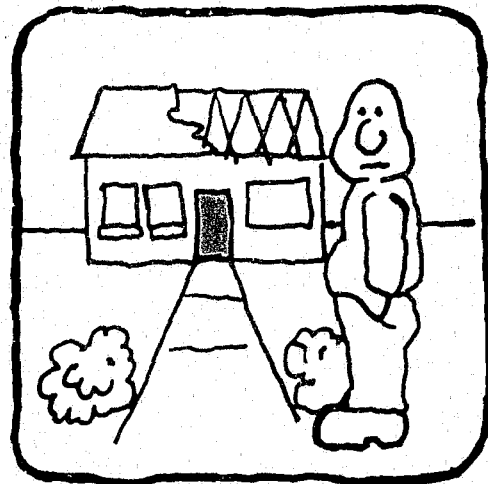
The second, and most common type contract is the rent-to-buy agreement which is an oral or written option to buy. The terms are the same as above, but the renter tells you that if you pay on a stereo for 72 weeks at \$6.50 per week, the stereo will be yours. These contracts are covered by the Truth and Lending Law, and the renter/seller is obligated to tell you the dollar amount of interest, the annual percentage rate, the down payment, and the number of payments. With this type of agreement, there may be a provision that the seller can cancel at any time for any reason. Do not sign contracts with this provision, or you may discover at the end of 71 weeks, the renter cancels the contract and takes back the stereo. When this happens, 71 weeks of payments go down the drain.

Aluminum Siding

The most common tactic in selling aluminum siding is the advertising approach. You are told that you have been selected as a representative in your area to exhibit aluminum siding on your house. The only requirements are that you write a letter to the company expressing your gratitude for the free siding, and that you pay for installation. The cost of installation can exceed the fair market value

of the aluminum siding, and the siding itself may turn out to be of inferior quality that will leave your house in worse condition than before the job was undertaken.

Another selling method is combined with a mechanics lien racket. You sign a contract agreeing to pay for the aluminum siding on the basis of an estimate by the salesman. The siding is installed, and the final cost is five or six times the estimate. If you do not pay the total price, a mechanic's lien will be placed on your house and foreclosed, in which event your house would be sold to pay for the aluminum siding. Always be sure the contract contains the total price. Deal with a reputable contractor.



Home Repairs

Honest home repair contractors are well established members of the business community who have good reputations. The dishonest contractor, on the other hand, is the type who often moves from town to town, and with each move, has done business under a different name. His method of operation takes many different forms.

The dishonest contractor may

contact an unsuspecting owner by way of a newspaper ad stating a low fee for almost any type improvement to an owner's dwelling. The contractor then tells the owner that because of this low fee, he must have the owner's cash in advance. After payment has been made for the full contract price, the owner anxiously waits for the work to begin. One week goes by, then two, then a month passes and no work has been done. The home owner then discovers he is just one of many who has contracted for repairs or improvements, parted with money in advance, and can no longer locate the contractor.

Another scheme used by dishonest contractors is to finish a given job in a short period of time, take full payment of the contract price from the owner, and then skip without first paying all subcontractors and laborers who provided their services in completing the contract. The subcontractors then place liens against the owner's property for their materials and labor. The home owner is left "holding the bag".

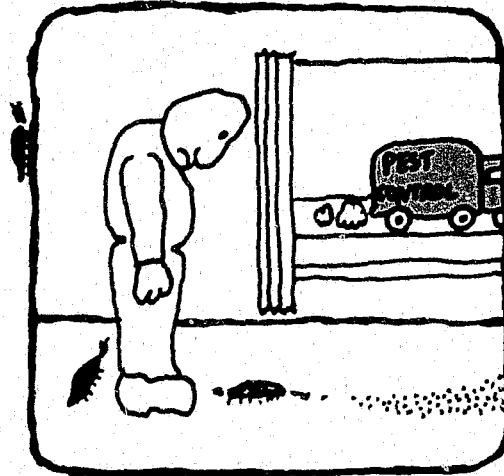
To avoid these situations, contact the Better Business Bureau to see if the contractor is reputable. Also, ask the contractor for references of people he has done home repair jobs for in the past, and then follow up by contacting these people and asking them if the contractor did a good job. Determine if the contractor is bonded. It is also a good idea to pay only for the materials as they are needed and to pay for labor upon completion of the job.

Swimming Pools

When contracting to have a swimming pool put in your yard, be sure you deal with a reputable firm

that will be around to finish the job.

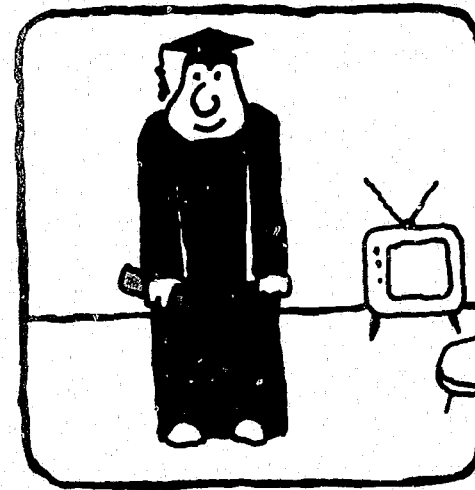
Many people have paid half the cost of the pool to get the hole dug and then the other half of the cost to have the materials delivered. The materials were then picked up by the company and the company skipped town. The consumer is left with an empty bank account and a large muddy hole in the yard. Again, always check with the Better Business Bureau before contracting for home improvements.



Pest Control

Pest control fraud is prevalent in our area. A "termite inspector" appears and informs you termites have infested your home and that his service is necessary, and, if you choose to contract his services today, you will receive a discount. Avoid such pressures. Besides not applying pesticides properly, the pest control operator may not use a recognized or effective pesticide. All pest control operators are supposed to be licensed by the State of Texas. Require them to provide proof they are licensed. Dealing with a licensed operator will help to assure that your pest control problems are properly handled.

PERSONAL IMPROVEMENT



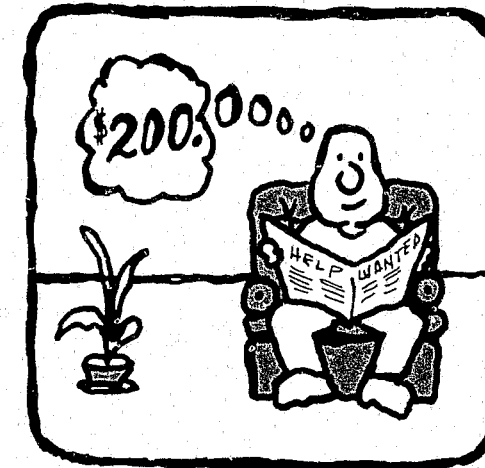
High School Diplomas

High school diplomas are offered for persons who have not obtained a high school education. Schools offering diplomas occasionally prey on the unemployed by offering them home study courses. Frequently, tuition is expensive, and the diploma may not be worth the paper it is printed on. To determine the school's reputation, check with the Texas Department of Education, Austin, Texas. You should also check with your local Board of Education to see what programs they offer free or for a nominal amount.

Correspondence Schools

Correspondence schools offering jobs for writers, artists, and the like, are frequently nothing but an out-of-work artist with a post office box. If you send in a trial sample, regard-

less of its quality, you will be told you have talent. Deal only with a reputable school. If possible, talk to an artist or a writer to get his opinion of your talent before spending money on a mail order course.

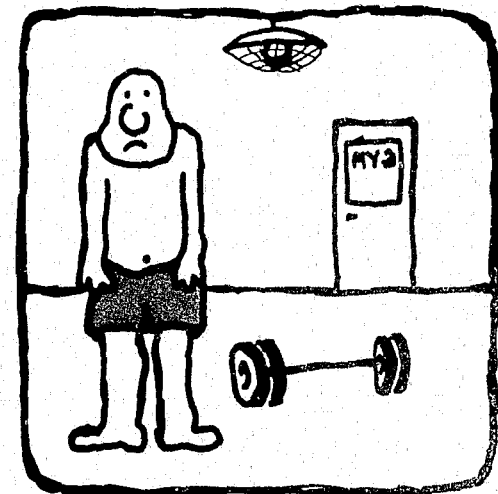


Trade Schools

Usually, advertisements for trade schools appear in the help wanted section of the classified advertising section of our daily newspapers. The bold print reads: "300 jobs available for heavy equipment operators. Make \$200 per week." Initial offers guarantee professional training, housing while you are going to school, and a job when you finish. After enrolling, you find that the training is inadequate, there is no housing, and that jobs are no easier to find than before you went to school. The training you received could be received on the job from a general contractor. These schools operate in the areas of heavy equipment, automotive repair, airline hostessing and others. Under no circumstances should you pay tuition in full before beginning training.

Dance Studios

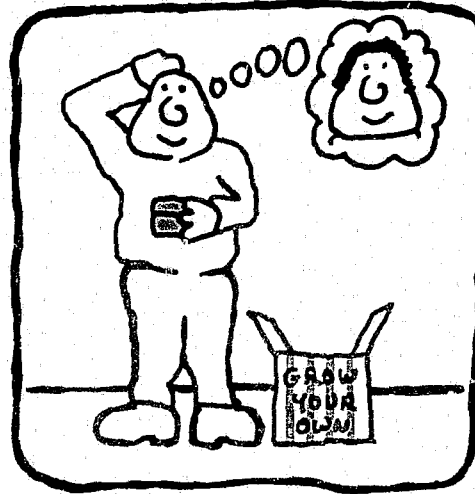
Some dance studios prey on widows, widowers, elderly people and the lonely. They tell you that you can make new acquaintances, meet new friends, and become the life of the party by learning to dance. You sign up for an initial lesson and at the conclusion of that course, you are tested to determine how well you have progressed. Regardless of the results of that test, you are told you are doing better than average and qualify for an additional course. One lady was told this so many times that she eventually spent over \$30,000 on dance lessons and will be over 100 years old before she can take them all.



Health Clubs

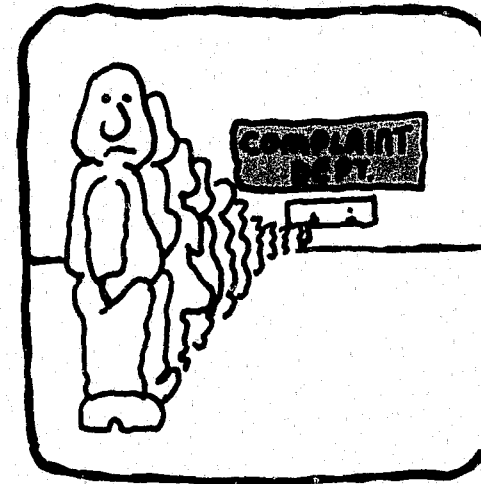
Some health clubs make misrepresentations about membership fees. You may be given the impression that you will pay two or three times the present rate if you delay your membership application. When you sign up

for a two year period at \$20 per month, you should realize you are signing a two year contract and agreeing to pay a \$480 membership fee. If not aware of this at the time you sign, you certainly will be when you are contacted by the financial institution to which your contract has been sold. The financial institution then becomes a holder in due course, and you are obligated to pay for your membership fee even if you decide to stop going to the health club or if the club goes out of business.



Medical Fraud

Medical frauds are perpetrated on those who are afflicted with incurable diseases. Millions of dollars are being spent on research to find cures for incurable diseases. If a cure is found for your particular ailment, it will not be advertised through the classified advertisement nor sold door to door. Check with your doctor first.



How To Complain

1. First, be sure you have a valid complaint. Tell your story to a friend who will be honest with you.
2. Go to the company or person who you feel is at fault and explain your complaint to them. Many misunderstandings can be resolved by talking directly with the person that has caused the problem.
3. If you cannot get satisfaction by complaining directly to the party at fault, call or write to one or more of the appropriate agencies listed below. Be sure you include these details:
 - a. the name and address of the person or firm you're complaining about.
 - b. the exact nature of your complaint.
 - c. the kind of satisfaction you want (repair, replacement or refund).
 - d. the steps you have taken to try to get the person or company to help you.

- e. what the person or company did in response to your complaint.
- f. copies of all contracts, sales slips, guarantees, warranties, brochures, advertisements, and all correspondence you have had with the company or person concerning your complaint.

Attorney General of Texas
North Texas Regional Office
2930 Turtle Creek Boulevard,
Suite 114
Dallas, Texas 75219
(214) 742-8944

Better Business Bureau of
Metropolitan Dallas, Inc.
Dallas Federal Savings Building
1505 Elm Street
Dallas, Texas 75201
(214) 747-3891

Consumer Credit Commissioner
Room 118, 6434 Maple
Dallas, Texas 75235
(214) 358-2711

Dallas Legal Services
Foundation, Inc.
912 Commerce, Room 202
Dallas, Texas 75202
(214) 742-1631

Federal Trade Commission
500 South Ervay, Suite 452B
Dallas, Texas 75201
(214) 749-3056

South Dallas Information Center
2808 Pennsylvania
Dallas, Texas 75215
(214) 426-5401

State Securities Board
1313 Oak Cliff Bank Tower
400 South Zang Boulevard
Dallas, Texas 75208
(214) 942-8760

Texas Highway Department
Motor Vehicle Division
8383 North Stemmons Freeway,
Room 322
Dallas, Texas 75247
(214) 637-4492

Texas Real Estate Commission
P. O. Box 566
Richardson, Texas 75080
235-3022

Texas Retail Federation
Suite 1001, Westgate Building
1122 Colorado
Austin, Texas 78701
(512) 472-8261

4. If you feel that there has been a violation of the criminal law, contact the Consumer Affairs office of your city, or,

The Criminal District Attorney
of Dallas County
Specialized Crime Division
500 Stemmons Tower East
2700 Stemmons Freeway
Dallas, Texas 75207
(214) 630-6300

END

7. 10. 1951