

guide to federal consumer services

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DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
Office of Consumer Affairs

In the last decade, the Buyer's Bill of Rights has become a way of life in our country. These rights include information, choice, safety and the right to have complaints satisfactorily resolved.

The time has now come to recognize a fifth right—one without which consumers cannot gain the full benefit of the other four. This is the right to consumer education.

It is my earnest hope that con-

sumer education will become an integral part of regular school instruction, community services and educational programs for people out of school. Only in this way can we ensure that consumers have the assistance necessary to plan and use their resources to their maximum potential and greatest personal satisfaction.

GERALD R. FORD
The White House
November 19, 1975

Since the last edition of the *Guide to Federal Consumer Services* was published five years ago, the number of agencies and services has increased. Energy problems, economic problems, safety problems and environmental problems have led to the creation of new Federal programs to help consumers. My office, which has been involved in the creation of many of these new Federal consumer programs, coordinates the Federal response to consumers' rights and continues to propose and encourage additional recognition of consumer problems by existing Federal Departments and Agencies.

This 1976 edition of the *Guide to Federal Consumer Services* has the answers to such questions as: What are the Federal Government's benefits and services for consumers? Which Federal Department or Agency can help me? How do I obtain service?

The right to information, to choice, to safety, to redress and to education does exist. It exists for consumers at all levels—the mar-

ketplace—and local, State and Federal Governments. However, while consumers are entitled to these rights, some may not know where and how to exercise these rights in dealing with the Federal Departments and Agencies. They need a guide.

This publication reflects the Federal Government's response to this need and the President's continuing reaffirmation of these rights. *Guide to Federal Consumer Services* has been updated and revised to list the consumer services of Federal Departments and Agencies that are directly concerned with these issues.

I hope you will find this *Guide* useful to you in your dealings with the Federal Government.

VIRGINIA H. KNAUER
Special Assistant to the President
for Consumer Affairs
and Director
Office of Consumer Affairs
Department of Health, Education
and Welfare

January 5, 1976

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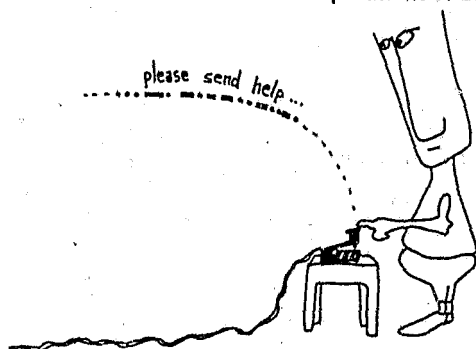
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DEPARTMENT OF AGRICULTURE

The Department of Agriculture (USDA) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. The Department is directed by law to acquire and disseminate useful information on agricultural subjects in the broadest sense, including areas of research, education, conservation, marketing, regulatory work and rural development.

FUNCTIONS FOR CONSUMERS

Agriculture Research Service (ARS) provides the necessary knowledge and technology so that farmers can produce efficiently, conserve the environment, and meet the food and fiber needs of the American people. The agency conducts the USDA's basic research in human nutrition and national dietary levels. T. W. Edminster, Administrator; phone: 202/447-3656.

Animal and Plant Health Inspection Service (APHIS) conducts regulatory and control programs to protect the wholesomeness of meat and poultry products for human consumption, including meat and poultry inspection, animal and plant quarantine, and disease and pest control programs. Francis J. Mulhern, Administrator; phone: 202/447-3668.

Economic Research Service (ERS) develops and carries out a program of research to provide economic intelligence for agriculture, agriculture-related industries, and the public on all aspects of food production, consumption and prices. Quentin M. West, Administrator; phone: 202/447-8104.

Extension Service (ES), in cooperation with state and county governments, conducts continuing educa-

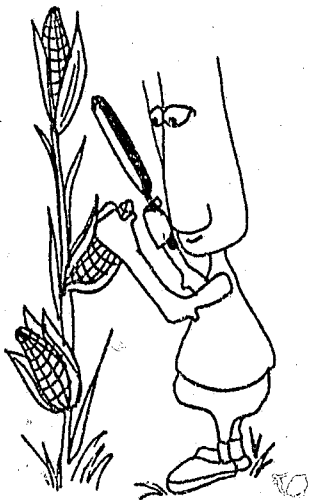
tion programs for youth and adults in agricultural production, home economics, family life and related subjects. Edwin L. Kirby, Administrator; phone: 202/447-3377.

Farmers Home Administration (FmHA) provides credit for those in rural America who are unable to get credit from other sources at reasonable rates and terms. Frank B. Elliot, Administrator; phone: 202/447-7967.

Food and Nutrition Service (FNS) administers the USDA's various food assistance programs, such as food stamps and child nutrition programs. Edward J. Heckman, Administrator; phone: 202/447-8384.

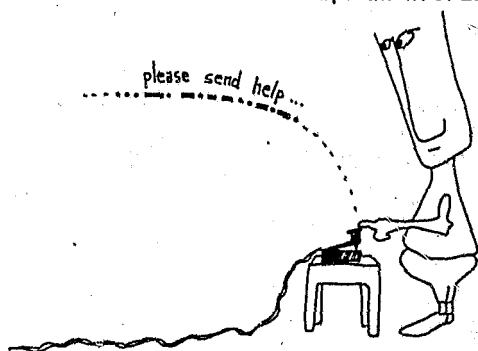
Forest Service (FS) provides for the conservation and wise use of the nation's forest and land resources, including recreational uses. John R. McGuire, Chief; phone: 202/447-6661.

Office of Communications provides information on all consumer programs of the USDA. Publications on



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DEPARTMENT OF AGRICULTURE

a variety of subjects of interest to consumers are available free or for a minimal charge. Also available are slides, film strips and exhibits of use to consumer organizations. Claude W. Gifford, Director, Office of Communications; phone: 202/447-6311.

Rural Development Service (RDS) coordinates social and economic development programs in rural areas of the Nation, including a wide range of assistance measures for communities of 10,000 population or less. Dr. Walter A. Guntharp, Administrator; phone: 202/447-4343.

Special Assistant to the Secretary of Agriculture for Consumer Affairs coordinates USDA actions on problems and issues of major importance to consumers. Contact: Nancy H. Steorts, Special Assistant to the Secretary for Consumer Affairs, Office of the Secretary; phone: 202/447-3165.

FOR SERVICE

Inquiries, complaints or comments should be addressed in the following form for each unit above: name and unit), Department of Agriculture, Washington, DC 20250; or call the previously listed numbers for service.

DEPARTMENT OF COMMERCE

The Department of Commerce (DOC) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. Commerce's purpose is to foster, serve and promote the nation's economic development and technological advancement.

FUNCTIONS FOR CONSUMERS

National Bureau of Standards (NBS) develops specifications, rating schemes, and label designs to provide information on the energy efficiency of major household appliances. Provides technical assistance in developing safety standards to reduce risk of injury associated with consumer products. Provides consumer product information for better purchase decisions. Dr. Ernest Ambler, Acting Director, National Bureau of Standards, Department of Commerce, Washington, DC 20234; phone: 301/921-3181.

National Fire Prevention and Control Administration (NFPCA) monitors residential fire detectors and related equipment; encourages owners and managers of certain types of buildings to prepare fire safety effectiveness statements; and assists in the development of fire safety standards for consumer products. Conducts an education program on methods of fire prevention. Joseph E. Clark, Administrator, National Fire Prevention and Control Administration, Department of Commerce, Washington, DC 20230; phone: 202/634-7663.

National Marine Fisheries Service (NMFS) is involved with inspection and grading, developing standards and specifications of quality, conditions, quantity, grade and packaging for fishery plants, fish and fishery

DEPARTMENT OF DEFENSE

products. Conducts a consumer education program concerning the voluntary fishery inspection service and provides information on the availability of quality fishery products. Gerald D. Hill Jr., National Marine Fisheries Services, NOAA, Department of Commerce, Washington, DC 20240; phone: 202/634-7281.

Patent and Trademark Office administers the Federal trademark registration system to protect the consumer from confusion and deception in brand identification; registers certification marks which indicate that the products or services have met specific standards as to quality, accuracy or safety. C. Marshall Dann, Commissioner of Patent and Trademark Office, Department of Commerce, Washington, DC 20231; phone: 703/557-3268.



The Department of Defense (DOD) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. DOD's main components are the Army, the Navy (including Marine Corps) and the Air Force, each of which is headed by a Secretary appointed by the President. The main purpose of the DOD is to preserve national security.

FUNCTIONS FOR CONSUMERS

DOD conducts product research, sets quality standards, then tests and inspects materials it buys to insure that standards are met. DOD checks the suitability and condition of perishable food purchased for military resale to military personnel and their families and inspects processed foods as needed. The military exchange (PX) Quality Assurance Program protects consumers' interests through merchandise inspections that insure that military exchanges receive and subsequently sell quality merchandise to its consumers.

Consumer education is supported by the Office of Information of the Armed Forces. Information of general consumer interest is published by that office for use as appropriate by subordinate elements to educate consumers—military dependents and others—in a variety of ways.

FOR SERVICE

Robert W. Workman
Department of Defense
Room 30281
Washington, DC 20301
Phone: 202/697-3402

DEPARTMENT OF HEALTH, EDUCATION AND WELFARE

The Department of Health, Education and Welfare (HEW) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. HEW is the Federal department of the Executive branch most concerned with people and the Nation's human needs. HEW's major components are Education Division, Office for Civil Rights, Office of Consumer Affairs, Office of Human Development, Public Health Service, Social and Rehabilitation Service and Social Security Administration.

FUNCTIONS FOR CONSUMERS

• Education Division

Consists of three entities: (1) The Office of the Assistant Secretary for Education; (2) Office of Education; and (3) The National Institute of Education.

The **Office of Education (OE)** provides leadership and assistance to improve the quality and relevance of educational opportunity at every level. Through its **Office of Consumer Education**, the specific agency responsible for consumer services, OE provides support to States, local education agencies, institutions of higher education and a variety of nonprofit organizations (including libraries) for the initiation or expansion of consumer education projects. Activities for school-age youth or the adult consumer may take place in formal classrooms or in the community. Subject matter covers a range of related areas, such as economics of the marketplace; legal rights; energy consumption; advertising; and medical services, such as Medicare and Social Security. An interdisciplinary approach is encouraged. Emphasis is

on model programs, dissemination, curriculum development and personnel training for education and community persons. Target groups include bilingual and bicultural minorities, the aging, persons entering the work force, families trying to manage low incomes and others with special needs.

The **Consumer and Homemaking Education Program** provides funds to States on a formula grant basis to assist them, and through them and local education agencies, in developing consumer and homemaking education programs. Funds also are available to higher education institutions. Activities may be formal or informal. A multidisciplinary approach is emphasized. Pre-service and in-service training of teachers, curriculum development and dissemination of materials are included. Instruction programs are designed to prepare persons at every age level—kindergarten through adult—for the dual role of homemaker and wage earner. One-third of the program's funds are set aside for projects aiding persons in economically depressed areas and groups with high unemployment rates, such as migrant workers, Indians, the aged and persons in correctional institutions. Publications for this program are available from State Supervisors of Vocational Home Economics Education, Department of Education in each State Capital.

For Service

Dean Bistline, Director
Office of Consumer Education
Office of Education
Washington, DC 20202
Phone: 202/245-0636.

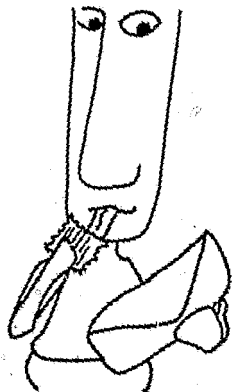
• Office for Civil Rights

The Office for Civil Rights is responsible for the administration and enforcement of departmental policies under Title VI of the Civil Rights Act of 1964; Executive Order 11246, as amended; Title IX of the Education Amendments of 1972; Sections 799A and 845 of the Public Health Service Act; Section 504 of the Rehabilitation Act of 1973; Section 407 of the Drug Abuse Office and Treatment Act of 1972; and Section 321 of the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970, that prohibits discrimination with regard to race, color, national origin, religion, mental and physical handicap and sex.

For Service

Inquiries, comments, or complaints should be directed to the Regional Offices for Civil Rights located in Atlanta, Boston, Chicago, Dallas, Denver, Kansas City, New York, Philadelphia, San Francisco and Seattle. Other comments can be directed to:

Louie Mathis
Public Affairs Director
Office for Civil Rights
Washington, DC 20201
Phone: 202/245-6700.



• Office of Consumer Affairs

The Office of Consumer Affairs (OCA), headed by a Director, who is also the Special Assistant to the President for Consumer Affairs, advises the President and the Secretary of HEW on matters of consumer interest, coordinates all Federal activities in the consumer field and seeks ways to aid and protect the consumer.

To do this, OCA: (1) conducts investigations, conferences and surveys on the problems of consumers; (2) handles consumer complaints; (3) encourages and coordinates research, consumer education programs and the development and dissemination of information to consumers; (4) assists State and local governments in the promotion and protection of consumer interests; (5) conducts regional meetings with State officials, consumer groups and individuals to discuss common problems and possible solutions; (6) gives special emphasis to the coordination of consumer programs to assist those with limited incomes, the elderly, the disadvantaged and members of minority groups.

For Service

Virginia H. Knauer, Director
Office of Consumer Affairs
Washington, DC 20201
Phone: 202/245-6164.

DEPARTMENT OF HEALTH, EDUCATION AND WELFARE

• Office of Human Development

The Office of Human Development (OHD) organizes HEW's planning and resources for certain groups of "vulnerable" Americans with special needs: children and youth, the aged, physically and mentally disabled persons, Native Americans and persons living in rural areas. Programs serving these groups, formerly scattered throughout the Department, have been consolidated into 13 OHD units. Seven units are offices, committees or councils that do not grant funds but are responsible for policy development for certain target groups. These units are: **Office for Handicapped Individuals**, **President's Committee on Mental Retardation**, **Office of Rural Development**, **Office of Manpower**, **Office of Volunteer Development**, **Office of Veterans Affairs** and **Federal Council on the Aging**. Six units grant funds to assist certain groups of Americans. These units are:

(1) **Administration on Aging (AoA)** provides a strong central focus and responsibility within the Federal Government on all matters of concern to older people. AoA administers grants to States for planning, coordination and provision of community services, including nutrition programs; grants to organizations, institutions and individuals for research and demonstration projects; and grants to public and nonprofit organizations for training. It operates a central clearinghouse of information on services and opportunities available to the elderly and provides program guidance and materials to professional and lay leaders for use in conducting consumer education programs for older people.

For Service

Virginia Douglas
Office of Public Inquiry
Administration on Aging
Washington, DC 20224
Phone: 202/245-0230.

(2) **Development Disabilities Office (DDO)** assists State and local public agencies and private non-profit organizations serving persons who have a disability resulting from mental retardation, cerebral palsy, epilepsy, autism or severe dyslexia that originates before age 18 and is a substantial handicap.

For Service

Apply to State Developmental Disabilities Offices or contact: Francis Lynch, Development Disabilities Office, 3070 Switzer Building, Washington, DC 20201; phone: 202/245-0335.

(3) **Office of Child Development (OCD)** consists of the **Office of the Director**, the **Head Start Bureau** and the **Children's Bureau**. In each of 10 HEW regional offices, a Director for OCD supervises a staff carrying out Head Start and Children's Bureau projects in the area. OCD serves as a point of coordination for Federal programs for children and families across the Nation, with emphasis on the first five years of life and on children who are "at risk" because they have special problems.

For Service

For information about OCD services and publications, Head Start Bureau and Children's Bureau programs, activities of the **National Center on Child Abuse and Neglect**, or the **Education for Parenthood**, write to Saul R. Rosoff, Acting Director, Division of Public Education, Office of Child Devel-

opment, P.O. Box 1182, Washington, DC 20013; phone: 202/755-7547 or 202/755-7724.

(4) **Office of Native American Programs (ONAP)** assists American Indians, Alaskan Natives and Native Hawaiians to attain social and economic self-sufficiency through a policy of self-determination. ONAP serves as the principal advisor to the Secretary of HEW on matters relating to Departmental programs and activities concerning Native Americans.

For Service

George Blue Spruce, Director
Office of Native American Programs,
Washington, DC 20201
Phone 202/245-0942.

(5) **Office of Youth Development (OYD)** assists States, localities and private nonprofit organizations in providing temporary shelter care and counseling services to youth under the age of 18. It awards grants to States, localities and nonprofit organizations for three principal reasons: (1) to provide temporary shelter care, (2) to provide aftercare services and (3) to provide counseling.

For Service

National Runaway Switchboard:
800/621-4000.

James A. Hart, Commissioner
Office of Youth Development
Washington, DC 20201
Phone: 202/245-2870.

(6) **Rehabilitation Services Administration (RSA)** provides Federal support for the State and Federal program of vocational rehabilitation serving physically and mentally handicapped citizens, with special priority to persons with severe disabilities.

For Service

Disabled persons should apply to the local office of their State

vocational rehabilitation agency or contact the Director of Rehabilitation, State Capitol of their State. For further information contact: Albert Rotundo, Project Grants and Management Division, Rehabilitation Services Administration
Washington, DC 20201;
phone: 202/245-0474.

For further information on any unit of the Office for Human Development, contact Calvin Nophlin, Special Assistant for Consumer Affairs, Office of Human Development, Washington, DC 20201; phone: 202/245-2754.

• Public Health Service

(PHS) consists of six operating agencies that directly affect consumers. In addition, the Assistant Secretary for Health supervises the Office of Nursing Home Affairs, the Office of International Affairs and the Office of Population Affairs.

(1) **Alcohol, Drug Abuse and Mental Health Administration (ADAMHA)** is the leading Federal partner in the national effort to prevent and treat alcohol abuse and alcoholism, drug abuse and mental and emotional illness. Mildred K. Lehman, Director, Office of Public Affairs, Alcohol, Drug Abuse and Mental Health Service, 5600 Fishers Lane, Rockville, MD 20852; phone: 301/443-3783.

(2) **Center for Disease Control (CDC)** provides leadership and direction to programs and activities designed to improve the health of the people of the United States. Donald A. Berreth, Director, Office of Public Information; Center for Disease Control, 1600 Clifton Rd., N.E., Atlanta, GA 30333; phone: 404/633-3311, ext. 3286.

DEPARTMENT OF HEALTH, EDUCATION AND WELFARE

(3) **Food and Drug Administration (FDA)** protects consumers by enforcing laws and regulations to prevent distribution of adulterated or misbranded foods, drugs, medical devices, cosmetics and veterinary products. John T. Walden, Assistant Commissioner for Public Affairs, Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20852; phone: 301/443-4177.

(4) **Health Resources Administration (HRA)** identifies, develops and makes use of the Nation's health resources. Morton A. Lebow, Administrator for Communications, Health Resources Administration, 5600 Fishers Lane, Rockville, MD 20852; phone: 301/443-1620.

(5) **Health Services Administration (HSA)** works to reach underserved populations; improves quality of health care; fosters effective and efficient health service delivery; and provides services to certain defined populations. George Bregaw, Associate Administrator for Communications and Public Affairs, Health Services Administration, 5600 Fishers Lane, Rockville, MD 20852; phone: 301/443-2065.

(6) **National Institutes of Health (NIH)** works to improve human health by acquiring new scientific knowledge. Irving Goldberg, Director, Office of Information, National Institutes of Health, 9000 Rockville Pike, Bethesda, MD 20014; phone: 301/496-5787.

For Service

Inquiries, complaints or comments should be addressed to any of the previously listed offices, or to: John Blamphin, Director, Office of Public Affairs, U.S. Public Health Service, 5600 Fishers Lane, Rockville, MD

20852; phone: 301/443-2155. Specific inquiries should include the name of the agency concerned.

• Social and Rehabilitation Service

The **Social and Rehabilitation Service (SRS)** helps the States to provide monetary, medical and social services to people in need. SRS works with the State and local governments and with private and voluntary agencies through 10 regional offices. SRS has three component agencies: Assistance Payments Administration, Community Services Administration and Medical Services Administration.

(1) **Assistance Payments Administration (APA)** makes grants to States to assist them in providing cash payments to needy families with dependent children. APA is responsible for assistance to aged, blind and disabled persons in Guam, Puerto Rico and the Virgin Islands and to ill and destitute American citizens returned from foreign countries. It requires applicants and recipients to enroll in the Work Incentive Program (WIN)—with exception specified in the law—to gain guidance and assistance in getting a job or in being trained for a job.

For Service

Needy parents or caretakers of children under 16 (or under 22 if attending school full time) should ask at their local welfare agency about their eligibility for financial assistance under Aid to Families with Dependent Children (AFDC). John A. Svahn, Commissioner, Assistance Payments Administration, Washington, DC 20201; phone: 202/245-8502.

(2) **Community Services Administration (CSA)** is responsible for joint Federal and State social

services programs that serve children, families, aged and handicapped individuals and others who may or may not be receiving public assistance.

For Service

Those with problems that might be eased or solved by social services assistance should call or write their local welfare or social services office. John C. Young, Director, Community Services Administration, Washington, DC 20201; phone: 202/245-1724.

(3) **Medical Services Administration (MSA)** supervises the expenditure of Federal funds in joint Federal and State programs (Medicaid) of medical assistance to welfare recipients, most recipients of Supplemental Security Income and, at State's option, other low-income people.

For Service

To inquire about eligibility for Medicaid or Early and Periodic Screening Diagnosis Treatment (EPSDT) or both, contact your welfare agency. Eligible persons receive services from physicians, dentists and hospitals that have

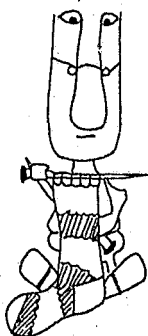
agreed to care for Medicaid patients. M. Keith Weikel, Commissioner, Medical Services Administration, Washington, DC 20201; phone: 202/245-0377.

• Social Security Administration

The Social Security Administration (SSA) provides monthly benefits to insured persons and their dependents in the event of retirement, disability or death and provides health insurance (Medicare) to persons 65 and over (to some under age 65' who are disabled.) SSA administers a Federal program of cash assistance payments to the needy, aged, blind and disabled.

For Service

For information and service, call any of the 1,300 Social Security offices listed in local telephone directories. If there is no office in your community, consult the local post office for the schedule of visits of Social Security representatives. For further information and service, contact: Hal Glatter, Director, Division of Public Inquiries, Social Security Administration, 6401 Security Boulevard, Baltimore, MD 21235; phone: 202/594-7705.



DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

The Department of Housing and Urban Development (HUD) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. HUD provides assistance for housing and for the development of the Nation's communities.

FUNCTIONS FOR CONSUMERS

Crime Insurance enables businessmen and residents of houses and apartments to purchase burglary and robbery insurance in States where crime insurance is difficult to obtain or not affordable in the private market.

Community Development Block Grants. Citizen participation in determining direction of local efforts is required by HUD before a grant can be approved to develop or renew a block within an urban community.

Emergency Homeowners Relief.

The Secretary has standby authority to insure or make loans to homeowners to defray mortgage expenses so as to prevent widespread mortgage foreclosures and distress sales of houses resulting from the temporary loss of employment and income.

Fair Housing and Equal Opportunity. HUD investigates complaints of discrimination and attempts to resolve them through conciliation. Any person aggrieved by a discriminatory housing practice may file a complaint with HUD.

Flood Insurance is available in eligible communities for one- to four-family residential properties and small business properties for which the insured owner will pay a subsidi-

dized rate and the Government will pay the difference between that rate and the full premium rate.

Housing Assistance. HUD insures mortgages to finance the construction, purchase or improvement of one- to four-family houses for low- and moderate-income families, including those people displaced by HUD-assisted programs and natural disaster. HUD-insured, low-interest loans may be used to buy mobile home units or condominiums or to buy a house or membership in a cooperative housing project designed for occupancy by low-income families. HUD also incurs mortgages to finance the repair, rehabilitation, construction or purchase of housing in older, declining neighborhoods and urban renewal areas. HUD requires subsidized project owners to notify tenants of their intention to request a rental increase from HUD and to provide a 30-day comment period. HUD provides special housing programs to give more and better assistance to the elderly and handicapped. At all HUD field offices, free counseling services are provided to people who need help in solving their housing problems.

Interstate Land Sales Registration.

HUD requires that developers of subdivisions file a statement of record with HUD and furnish a printed property report to the consumer at least 48 hours before signing an agreement to buy or lease subdivision property.

Minimum Property Standards provides a sound technical basis for the planning and design of housing under HUD programs, defining the minimum level of quality acceptable to HUD. Standards for carpets

DEPARTMENT OF THE INTERIOR

were developed to increase the quality standards for material used in carpeting. HUD also has developed the Mobile Home Construction and Safety Standards to reduce the number of personal injuries and deaths and the amount of insurance costs and property damage resulting from mobile home accidents and to improve the quality and durability of mobile homes.

Mortgage Credit Assistance for Homeownership provides mortgage insurance to finance homeownership for low- and moderate-income families whose credit history does not qualify them for insurance under normal standards.

Real Estate Settlement Procedures. HUD is authorized to assure that consumers are provided with better and more timely information on the nature and cost of closing and settlement of housing purchases.

Structural Defects Repairs. HUD provides for Federal reimbursement, in certain circumstances, for the repair of defects affecting safety and habitability of certain HUD-insured houses in older, declining urban neighborhoods.

FOR SERVICE

Individuals with complaints and inquiries relating to Fair Housing and Equal Opportunity may call the following toll-free number: 800/424-8590. All other correspondence and telephone calls may be directed to the nearest HUD field or regional office or to Charles Field, Office of Policy Development and Research, Department of Housing and Urban Development, Washington, DC 20410; phone: 202/755-5521.

The Department of the Interior is headed by a Secretary, a member of the Cabinet, who is appointed by the President. Interior's main purpose is to appraise, manage, conserve and develop the Nation's public land, park, mineral, water, wildlife and energy resources and to protect the environment.

FUNCTIONS FOR CONSUMERS

Bureau of Land Management administers public lands primarily in the western States and Alaska, which offer recreational opportunities. Bureau of Land Management, Washington, DC 20240; phone: 202/343-5717.

Bureau of Outdoor Recreation provides financial grants for recreational development and coordinates recreational planning. Bureau of Outdoor Recreation, Washington, DC 20240; phone: 202/343-5726.



DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service conserves migratory bird resources and other types of wildlife refuges. Fish and Wildlife Service, Washington, DC 20240; phone: 202/343-5634.

Geological Survey prepares and sell topographic, geologic and hydrologic maps. Standard topographic quadrangle maps of the United States are issued by the survey and used by agencies at all levels of government and by the public, as well as industry for many purposes. Geological Survey, National Center, Reston, VA 22092; phone: 703/860-7444.

Indian Arts and Crafts Board provides guidance for purchasers of authentic Indian and Eskimo arts and crafts. Indian Arts and Crafts Board, Washington, DC 20240; phone: 202/343-2773.

Nationwide Environmental Awareness and Improvement Program provides materials and services to individuals, organizations, and schools. Write to Johnny Horizon, Washington, DC 20240; phone: 202/343-6101.

National Park Service maintains a network of 300 natural, historical, and recreational areas for public campsites; lectures and tours by professional guides; boating and swimming facilities; and fire prevention and police protection. National Park Service, Washington, DC 20240; phone: 202/343-7394.

FOR SERVICE

Inquiries, complaints or comments should be addressed to the previously listed units or contact: Lena Beauregard, Departmental Consumer Liaison, Department of the Interior, Washington, DC 20240; phone: 202/343-6007.

DEPARTMENT OF JUSTICE

The Department of Justice is headed by the Attorney General, a member of the Cabinet, who is appointed by the President. The Department is the principal law enforcement arm of the Federal Government. Through its prosecuting divisions and the 94 local United States Attorneys' offices, it enforces Federal statutes through criminal and civil prosecutions in Federal courts. The Federal Bureau of Investigation is the Department's principal investigating arm.

FUNCTIONS FOR CONSUMERS

Enforces Federal laws for consumer protection through cases referred to it by other Federal agencies, such as Federal Trade Commission, Food and Drug Administration, Consumer Product Safety Commission, Postal Service, Department of Agriculture and Securities and Exchange Commission.

Enforces antitrust laws aimed at preventing restraints of trade and preventing mergers and other concentrations of economic power that may lead to monopoly and unfair pricing.

FOR SERVICE

Alleged violations of consumer protection laws may be reported in writing to Charles R. McConachie, Acting Chief, Consumer Affairs Section, Antitrust Division, Department of Justice, Washington, DC 20530; phone: 202/739-4173.

DEPARTMENT OF LABOR

The Department of Labor (DOL) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. The Department's main purpose is to promote and develop the welfare of wage earners and to improve their opportunities.

FUNCTIONS FOR CONSUMERS

Bureau of International Labor Affairs (BILA) represents the interests of American workers in trade and tariff matters and administers a trade adjustment assistance program for workers adversely affected by import competition. Phone: 202/523-6259.

Bureau of Labor Statistics (BLS) collects, analyzes and publishes data relating to wages, prices, productivity, employment and the performance of the Nation's economy. Publishes a monthly Consumer Price Index. Phone: 202/523-1913.

Employment and Training Administration assists the unemployed or those seeking new or improved employment opportunities by providing

training, placement services and unemployment compensation through a Federal and State system. Phone: 202/376-6905.

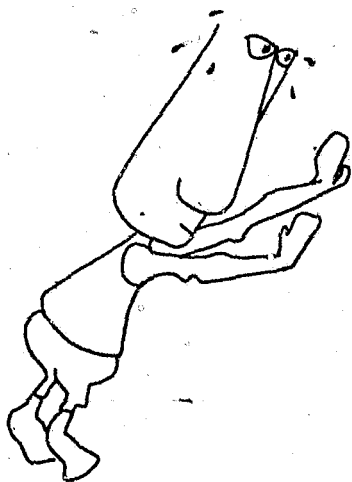
Employment Standards Administration enforces laws and regulations by setting employment standards, providing workers' compensation to those injured on their jobs and requiring Federal contractors to provide equal employment opportunity. Also seeks to upgrade the status of working women, minorities and the handicapped. Phone: 202/523-8743.

Labor-Management Services Administration: Enforces laws affecting certain activities of unions and private pensions and welfare benefit plans as well as veterans' reemployment rights. Also works to improve labor and management relations. Phone: 202/523-7408.

Occupational Safety and Health Administration (OSHA) sets and enforces job safety and health standards for workers. Trains employers and employees in proper occupational safety and health practices. Enforcement through regional and field investigations. Phone: 202/523-8151.

FOR SERVICE

Inquiries, suggestions or comments should be directed to (1) regional or local offices of the respective units; or (2) to the Office of Information, (name of the respective unit), Department of Labor, Washington, DC 20210; phone numbers previously listed; or (3) John W. Leslie, Director, Office of Information, Publications & Reports, Department of Labor, Washington, DC 20210; phone: 202/523-7316.



DEPARTMENT OF STATE

The Department of State is headed by a Secretary, a member of the Cabinet, who is appointed by the President. State formulates and executes the foreign policy of the United States.

FUNCTIONS FOR CONSUMERS

The Department issues passports to U.S. nationals for use in travel to foreign countries. All first-time passport applications must be made in person before a Department of State Passport Agent, before a clerk of a Federal Court; clerk of any State court of record; a judge or clerk of any probate court; or certain postal employees as designated by the Postmaster of selected post offices. Passport agencies are in Boston; Chicago; Honolulu; Los Angeles; Miami; New Orleans; New York; Philadelphia; San Francisco; Seattle; and Washington, DC. A person who has been issued a passport in his own name within the past eight years may, under certain circumstances, obtain a new passport by mail.

The Coordinator of Consumer Affairs is responsible for consumer programs and issues and also serves as State's liaison with consumer groups.

FOR SERVICE

Passport Office
Department of State
1425 K St., N.W.
Washington, DC 20524
Phone: 202/783-8200

Joan Braden
Consumer Affairs Coordinator
Department of State
Washington, DC 20520
Phone: 202/632-9818

DEPARTMENT OF TRANSPORTATION

The Department of Transportation (DOT) is headed by a Secretary, a member of the Cabinet, who is appointed by the President. DOT's purpose is to foster the development and maintenance of a safe, efficient and effective national transportation system.

FUNCTIONS FOR CONSUMERS

Coast Guard enforces Federal laws on the high seas and navigable waters of the United States. The Coast Guard Auxiliary, a nonmilitary organization, provides, upon request, courtesy examination of boats for compliance with standards and requirements and offers courses in small boating. Capt. M. C. Wood, Chief, Information and Administrative Staff; phone: 202/426-1080.

Federal Aviation Administration (FAA) establishes safety standards for air operation. Conducts research into all phases of aviation safety. Fred Pelzman, Chief, Community and Consumer Liaison Division; phone: 202/426-1960.

Federal Highway Administration (FHWA) is concerned with improvement and development of the total operation and environment of highway systems. H. Lee Mertz, Associate Administrator for Planning; phone 202/426-0585.

Federal Railroad Administration assures safe, efficient and progressive railroad system and oversees operation of the Alaska Railroad. Beverly Silverberg, Public Information Specialist; phone: 202/426-0881.

National Highway Traffic Safety Administration (NHTSA) works to reduce highway deaths, injuries and property losses through: (1) enforcement of Federal performance standards for cars, motorcycles, small trucks and vehicle equipment; (2) investigation of reported safety-related defects and the enforcement of laws requiring the recall and free remedy of such defects; (3) development of various highway safety standards that are designated by NHTSA for each State's adoption and enforcement. Gilbert Watson, Chief, Consumer Services; phone: 202/426-0670.

Office of Consumer Affairs seeks (1) to determine consumer needs and concerns for all forms of transportation and to inject these into the policy-making and decision-making process throughout the Department and (2) to provide information to consumers that will enable them to become more knowledgeable buyers and users of transportation. Ann Uccello, Director of Consumer Affairs; phone: 202/426-4518.

Urban Mass Transportation Administration (UMTA) assists communities throughout the country in meeting their residents' needs for safe and efficient mass transit systems. Ronald Kane, Director, Public Affairs; phone: 202/426-4043.

FOR SERVICE

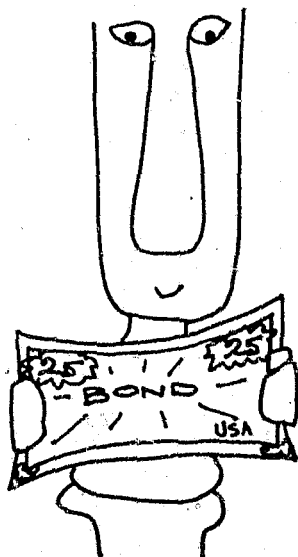
For complaints, information or comments on a specific form of transportation, write to the appropriate unit, Department of Transportation, Washington, DC 20590 (FAA's Zip code is 20591); or call the previously listed numbers.

DEPARTMENT OF THE TREASURY

The Department of the Treasury is headed by a Secretary, a member of the Cabinet, appointed by the President. The Treasury is responsible for the fiscal operations of the Federal Government.

FUNCTIONS FOR CONSUMERS

Alcohol, Tobacco and Firearms Monitors content, labeling and re-use of alcoholic beverage containers and classification and labeling of tobacco products. Enforces and administers regulations for firearms and explosives. Comments, inquiries or complaints should be directed to regional offices or to Rex D. Davis, Director, Bureau of Alcohol, Tobacco & Firearms, Washington, DC 20226; phone: 202/961-7511.



DEPARTMENT OF THE TREASURY

Internal Revenue Service (IRS)

Provides taxpayer assistance. (Check your tax form for the address of offices or check your phone directory for local IRS numbers) Offers education courses and bilingual assistance. Other problems—not personal tax preparation problems—can be directed to district and regional directors of IRS or to: Stanley Goldberg, Director, Taxpayer Service Division, Internal Revenue Service, Washington, DC 20224; phone: 202/964-4115.

Comptroller of the Currency

Oversees the 4,600 national banks and controls a staff of 2,000 bank examiners who are responsible for auditing banks to insure financial solvency and to protect the banks' depositors. Consumers may contact regional administrators or contact: Hugh Eagleton, Consumer Affairs Specialist, Office of the Comptroller of the Currency, Washington, DC 20219; phone: 202/447-1600.

U.S. Customs Clears all persons and merchandise entering the United States. Public Information, U.S. Customs, Washington, DC 20229; phone: 202/964-5286.

U.S. Savings Bonds Promotes the sale and retention of U.S. Savings Bonds. Information on lost or destroyed bonds or general information may be obtained from: U.S. Savings Bonds, Washington, DC 20226; phone: 202/634-5377. Local banks and regional U.S. Savings Bonds offices can also be of assistance.

CIVIL AERONAUTICS BOARD

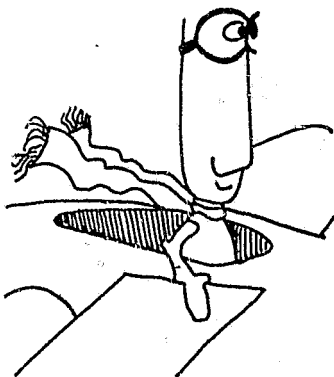
The Civil Aeronautics Board (CAB) is an independent regulatory agency composed of five members who are appointed by the President to staggered six year terms. The Chairman and Vice Chairman are designated annually by the President. The Board regulates the economic aspects of air transportation services.

FUNCTIONS FOR CONSUMERS

Office of the Consumer Advocate (OCA) handles consumer complaints against airlines, attempts to resolve consumer problems by contact with company involved, publishes monthly statistical reports detailing complaints received by the Office and participates in selected Board proceedings as an advocate of air transportation consumers.

FOR SERVICE

Jack Yohe, Director
Office of the Consumer Advocate
Civil Aeronautics Board
Washington, DC 20428
Phone: 202/382-7735



COMMISSION ON CIVIL RIGHTS

The Commission on Civil Rights (CCR) is an independent agency of the Federal Government. It has six citizen members and a Staff Director, all appointed by the President.

FUNCTIONS FOR CONSUMERS

The Commission's purpose is to encourage constructive steps toward equal opportunity for minority groups and women. It conducts fact-finding hearings, research and investigations relating to the denial of equal protection of the laws because of race, color, religion, sex or national origin. Topics of interest to consumers include: voting rights, employment, education, housing, administration of justice and the Federal effort to further equal opportunity.

The Commission sponsors national, regional and State conferences. It collects, compiles, publishes and disseminates information concerning civil and women's rights problems, the laws relating to them and various procedures for resolving such problems.

It reports findings of facts and makes recommendations. It has no enforcement authority, but it refers complaints to agencies with enforcement responsibility.

FOR SERVICE

Joseph Swanson
Office of Information and Publications

Commission on Civil Rights
Washington, DC 20425
Phone: 202/254-6600 or
202/254-7381

CONSUMER PRODUCT SAFETY COMMISSION

The Consumer Product Safety Commission (CPSC) is an independent regulatory agency, directed by five Commissioners, who are appointed by the President. CPSC's purpose is to protect the consumer against unreasonable risks associated with consumer products; to assist consumers in evaluating the comparative safety of consumer products; to develop uniform safety standards for consumer products and minimize conflicting State and local regulations; and to promote research and investigations into product-related deaths, illnesses and injuries.

FUNCTIONS FOR CONSUMERS

Sets and enforces mandatory safety standards for consumer products. Bans, in certain instances, hazardous products or takes other action to remove dangerous products from the marketplace. Conducts information and education programs to raise consumer awareness and to change behavior concerning product safety. Operates the National Electronic Injury Surveillance System that monitors



CONSUMER PRODUCT SAFETY COMMISSION

119 hospital emergency rooms nationwide for injuries associated with consumer products. Deals with over 10,000 consumer products—from architectural glass, stairs and power tools to stoves, ladders and lawnmowers. CPSC also has authority over the Federal Hazardous Substances Act, the Flammable Fabrics Act, the Poison Prevention Packaging Act and the Refrigerator Safety Act.

FOR SERVICE

CPSC invites consumers to participate in the standards-setting procedures. A weekly Public Calendar which lists meetings between CPSC staff-outsiders, hearings and other notices of public interest can be obtained from the Office of the Secretary. Consumers can have their names placed on the Consumer Roster in the Office of the Secretary, from which volunteers are selected to participate in CPSC activities. Consumers are encouraged to volunteer as Consumer Deputies to assist in surveys to identify unsafe products in stores. Consumers can submit petitions to the Office of the Secretary to begin proceedings to issue, amend or revoke a consumer product safety rule. To report complaints about the safety of a consumer product, product-related injuries, consumers can call toll-free: 800/638-2666 (in Maryland: 800/492-2937). Inquiries should be addressed to: William V. White, Director, Bureau of Information and Education, Consumer Product Safety Commission, Washington, DC 20207; phone: 301/492-6504.

ENERGY RESEARCH AND DEVELOPMENT ADMINISTRATION

The Energy Research and Development Administration (ERDA) is an independent agency, headed by an Administrator, who is appointed by the President. ERDA has the lead role in the conduct of the national energy Research Development and Demonstration (RD&D) program, including planning, reporting on progress and working with the private sector to enlist the Nation's technological resources in the program's achievement.

FUNCTIONS FOR CONSUMERS

Conducts research to improve energy efficiency characteristics (1) of residential and commercial buildings (new and existing), (2) of heating and cooling equipment and systems and (3) of household appliances. Research objectives also include enhanced recovery of petroleum and natural gas; increased use of coal and nuclear energy; and advanced energy systems development, in such areas as solar energy and biomass, which is "that part of a given habitat of living matter." National goal is to make the United States independent of foreign energy sources technology, by placing more emphasis on non-petroleum energy reserves and by using all energy sources more efficiently while employing techniques that are environmentally acceptable.

FOR SERVICE

A list of the Operations Offices, Research Centers and National Laboratories may be obtained upon request. Inquiries and comments, requests for general information and materials may be directed to offices and laboratories in the field and to the ERDA Office of Public

ENVIRONMENTAL PROTECTION AGENCY

Affairs. Barry McGarry, Assistant Director, Public Services, Office of Public Affairs, Energy Research and Development Administration, Washington, DC 20545. Phone: 202/376-4074.

Comments on specific energy technologies and programs should be directed to the respective Assistant Administrators listed below, by using the following address: Energy Research and Development Administration, Washington, DC 20545,

Assistant Administrators for
RD&D Programs:

Richard W. Roberts, Assistant Administrator for Nuclear Energy; phone: 202/376-4778.

Phillip C. White, Assistant Administrator for Fossil Energy; phone: 202/376-4652.

James L. Liverman, Assistant Administrator for Environment and Safety; phone: 202/376-4185.

John M. Teem, Assistant Administrator for Solar, Geothermal and Advanced Energy Systems; phone: 202/376-4100.

Alfred D. Starbird, Assistant Administrator for National Security; phone: 202/376-4078.

Austin N. Heller, Assistant Administrator for Conservation; phone: 202/376-4934.

Assistant Administrators for
Support and Administration:

Robert W. A. LeGassie, Assistant Administrator for Planning and Analysis; phone: 202/376-4337.

Nelson F. Sievering Jr., Assistant Administrator for International Affairs; phone: 202/376-4110.

R. G. Romatowski, Assistant Administrator for Administration; phone: 202/376-4220.

The Environmental Protection Agency (EPA) is an independent agency headed by an Administrator, who is appointed by the President. EPA has established program offices and research laboratories, under the direction of Assistant Administrators, and regional offices, headed by Regional Administrators, to abate and control pollution systematically, by proper integration of a variety of research, monitoring, standard setting and enforcement activities.

FUNCTIONS FOR CONSUMERS

EPA's enforcement, standard setting, monitoring and research activities relate directly to the interests of consumers. The activities and functions include: (1) developing regulations for air pollution control, national standards for air quality and emission standards for hazardous pollutants; (2) identifying and regulating noise sources and establishing control methods; (3) maintaining a national surveillance and inspection program for measuring radiation levels in the environment; (4) performing technical assistance for development, management and operation of solid waste management activities and for analysis on the recovery of useful energy and resources from solid waste; (5) developing regulations for water pollution control and water supply, water quality standards and effluent guidelines; (6) regulating pesticides and their use to assure human safety; (7) establishing tolerance levels for pesticides that occur in or on food; (8) monitoring pesticide residue levels in food and humans. These functions are performed through technical assistance, guidance and support; training; grants;

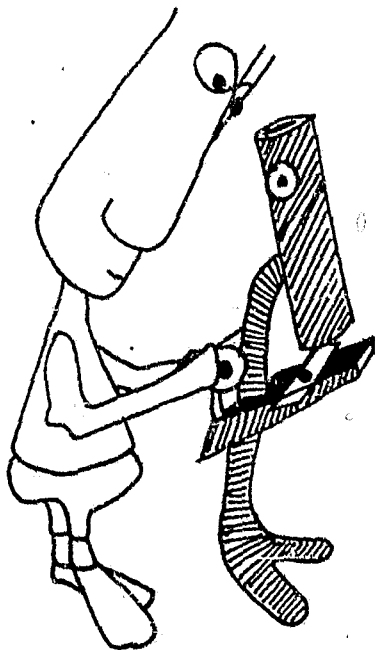
ENVIRONMENTAL PROTECTION AGENCY

technical and public information materials and programs; legal and regulatory processes; and legal proceedings, such as conferences and public hearings.

Enforcement actions are undertaken through the Department of Justice.

FOR SERVICE

Requests for information on how to obtain EPA's services may be addressed to: Patricia L. Cahn, Director, Office of Public Affairs, Environmental Protection Agency, Washington, DC 20460; phone: 202/755-0700.



EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

The Equal Employment Opportunity Commission (EEOC) is an independent Federal agency, headed by five Commissioners, who are appointed by the President for five-year terms. The President designates one as Chairman. EEOC is responsible for guaranteeing equal opportunity for employment without regard to race, color, sex, religion or national origin. EEOC has jurisdiction over private employers and unions with 15 or more employees or members, agencies of State and local governments and public and private educational institutions, but not Federal agencies.

FUNCTIONS FOR CONSUMERS

Receives a charge alleging employment discrimination. Investigates the charge of discrimination to gather facts to determine the employer's practices. If facts show probable cause to believe that discrimination exists, EEOC then attempts to persuade the employers to voluntarily eliminate that discrimination. If conciliation attempts fail, EEOC then files suit in Federal courts.

FOR SERVICE

If persons feel they have been discriminated against in an employment situation, they should contact the nearest district office of the EEOC or contact:
Equal Employment Opportunity Commission, Washington, DC 20506; phone: 202/634-7040.

FEDERAL COMMUNICATIONS COMMISSION

The Federal Communications Commission (FCC) is an independent regulatory agency of seven Commissioners appointed by the President. The FCC was created to regulate interstate and foreign communications by radio and television broadcasting, telephone, telegraph and 2-way radio operations; cable television operation; and satellite communication.

FUNCTIONS FOR CONSUMERS

Regulates the number and type of radio and TV stations and cable television—also known as community antenna television services (CATV)—and licenses individual users. Sees that holders of licenses to operate radio and TV stations are responsive to needs of consumers in their geographic areas, that their broadcasts do not present one side only to public controversial issues to the exclusion of others, that their broadcasts observe reasonable standards as to length, number and loudness of commercials and that their stations avoid broadcast of misleading advertising.

Regulates common carriers—the legal term for telephone companies—that provide interstate and foreign communications via wire, radio, cable or satellite to assure: (1) adequate facilities and (2) reasonable rates. Approves or disapproves rates filed for such services and makes inquiries on all complaints by the public about rates, practices or service. FCC does not have responsibility for telephone companies operating entirely in one state.

Grants licenses for other radio services, such as marine and aviation safety, police and fire, business radio and the citizens

radio service. Insures that these licensees observe regulations concerning their operation.

FOR SERVICE

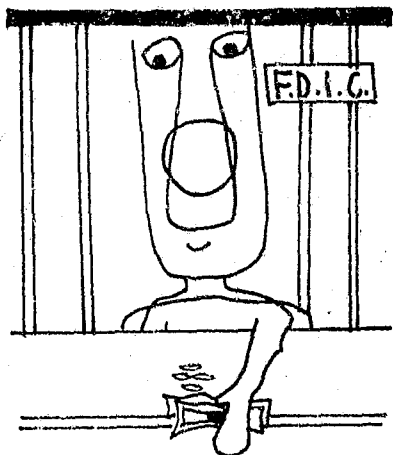
Complaints concerning broadcasting stations should be directed to the Complaints Division, Broadcast Bureau; phone: 202/632-7048. Cable television complaints to the Cable Complaint Service of the Special Relief and Microwave Division, Cable Television Bureau; phone: 202/632-9703. Common carrier complaints to the Complaints and Services Standards Branch, Common Carrier Bureau; phone: 202/932-7553.

However, complaints about particular broadcast programs or practices should be made initially to the stations or firms involved. The Commission's Field Operations Bureau maintains offices open to the public in 28 cities where complaints may be filed and applications for radio licenses, commercial licenses and other information concerning the FCC may be obtained.

For information about Commission actions contact: Samuel Sharkey, Director, Office of Public Information, Federal Communications Commission, Washington, DC 20554; phone: 202/632-7260.

FEDERAL DEPOSIT INSURANCE CORPORATION

The Federal Deposit Insurance Corp. (FDIC) is an independent agency headed by a board of three Directors, including two appointed for six-year terms by the President. The Comptroller of the Currency (also a Presidential appointee) serves on the board ex-officio as the third member. FDIC's purpose is to protect depositors in the nation's banks, to help maintain confidence in the banking system and to promote safe and sound banking practices. FDIC accomplishes these purposes through the regulation and supervision of state-chartered non-member banks under its direct jurisdiction.



FUNCTIONS FOR CONSUMERS

FDIC has an **Office of Bank Customer Affairs** to serve and protect the interests of bank customers in State-chartered banks supervised and examined by the FDIC. This office receives all bank customer complaints and inquiries sent to FDIC and is responsible for prompt investigation and appropriate disposition of complaints. In addition, if deemed necessary, the FDIC Board of Directors proposes regulations and policy statements applicable to nonmember banks in such areas as equal credit opportunity, fair housing lending, bank advertising practices and real estate settlement practices.

On the recommendation of the Office of Bank Customer Affairs, the FDIC Board of Directors may institute formal enforcement actions against nonmember banks where previous efforts at voluntary compliance with the requirements of "consumer legislation" or bank customer regulations and policy statements have been unsuccessful. Special investigations and surveys related to bank customer matters undertaken by FDIC are under the supervision of the Office of Bank Customer Affairs.

FOR SERVICE

Complaints and inquiries regarding State-chartered nonmember banks should be directed to Stephen C. Hansen, Acting Director, Office of Bank Customer Affairs, Federal Deposit Insurance Corp., Washington, DC 20429; phone: 202/389-4637.

FEDERAL ENERGY ADMINISTRATION

The Federal Energy Administration (FEA) is an independent agency, headed by an Administrator, who is appointed by the President. FEA is responsible for assuring energy conservation and the fair and efficient distribution of energy resources in the United States. FEA assures that the public has access to these energy resources at reasonable prices and in sufficient quantities.

FUNCTIONS FOR CONSUMERS

Although it is extremely interested in hearing from consumers regarding their opinions on energy issues and related matters, FEA has very limited jurisdiction to deal with individual consumer problems, and can do so only when the problem involves the violation of a Federal statute. In all other cases, the consumer will be referred to an agency or private organization that is capable of offering assistance or appropriate information.

FOR SERVICE

To state a problem, request information, make comments or suggestions or to receive a referral, contact: Hazel Rollins, Director, Office of Consumer Affairs/Special Impact, Federal Energy Administration, Washington, DC 20461; phone: 202/254-7546.
Federal Energy Information Center:
202/961-8685

FEDERAL HOME LOAN BANK BOARD

The Federal Home Loan Bank Board (FHLBB) is an independent Federal agency directed by 3 members who are appointed by the President, one of whom is designated by the President to be Chairman and Chief Executive Officer. The FHLBB is responsible for the operation of the Federal Home Loan Bank System, Federal Home Loan Mortgage Corp. (Fannie Mae) and Federal Savings and Loan Insurance Corp. (FSLIC).

FUNCTIONS FOR CONSUMERS

Protects savers in FSLIC-insured savings and loan associations against loss up to a maximum of \$40,000 for credit available through Federal Home Loan Banks. Insurance of accounts—a major factor in obtaining and keeping accounts—can be terminated or withheld. Cease and desist orders may be issued to stop unsound practices. Association officers may be removed for cause.

FOR SERVICE

To obtain service or register a complaint, after trying at your local savings and loan associations, write to: Robert S. Warwick, Office of Housing and Urban Affairs, Federal Home Loan Bank Board, Washington, DC 20552; phone: 202/376-3262.

FEDERAL MARITIME COMMISSION

The Federal Maritime Commission (FMC) is an independent regulatory agency made up of five Commissioners, one of whom is designated by the President as Chairman. FMC regulates ocean transportation in the foreign and domestic offshore commerce of the United States.

FUNCTIONS FOR CONSUMERS

Assures that all cargo will move as quickly, efficiently and economically as possible.

Guards against and investigates cases of discrimination, excessively high or low rates and various other illegal activities.

Assures financial responsibility of passenger vessels to protect passengers embarking at United States ports for failure to perform a voyage or for personal injury or death.

Assists in environmental protection by determining the financial responsibility of vessel for the cost of cleaning up discharges of oil or hazardous substances in the waters of the United States.

Regulates and licenses ocean freight forwarders, who provide for the transportation of (1) commercial cargoes sold and bought by consumers and (2) private cargoes, such as household goods shipped by consumers.

FOR SERVICE

Any person needing aid or information regarding claims or complaints involving excessive charges, failure to fulfill shipping commitments or possible illegal activities, should contact: Albert J. Dennis, Office of Public Information, Federal Maritime Commission, Washington, DC 20573; phone: 202/523-5764.

FEDERAL POWER COMMISSION

The Federal Power Commission (FPC) is an independent regulatory agency of five Commissioners, headed by a Chairman who is appointed by the President. The FPC's purpose is to regulate interstate electric power and natural gas industries.

FUNCTIONS FOR CONSUMERS

Regulates the wholesale rates and service of natural gas by natural gas producers and by interstate pipeline companies and regulates wholesale sales of electric energy by public utilities.

Allocates natural gas among interstate pipeline customers during periods of supply shortages.

Issues certificates that permit construction of interstate gas pipeline facilities for wholesale or direct sales of natural gas.

Regulates the import and export of natural gas—including liquefied natural gas—and electric energy.

Licenses non-Federal hydroelectric projects that can improve or develop waterways and waterpower for other uses and still protect the environment while meeting consumer needs for electrical service.

Requires, within its authority to issue a license for construction, the development of recreational facilities for consumers at non-Federal hydroelectric projects.

Promotes interconnection and coordination of electric systems to assure adequate and reliable electric service with greatest possible economy, utilization and conservation of natural resources.

Subject to FPC jurisdiction, a company may be ordered upon request or in an emergency to supply electricity or gas needed for local service to consumers.

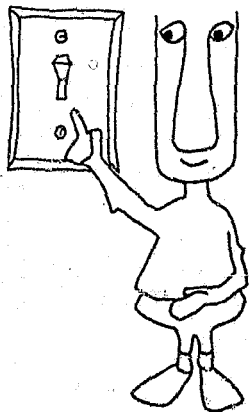
Approves or disapproves mergers,

consolidation or acquisitions of electric utilities and the acquisition of interstate natural gas pipeline facilities. Requires by regulation and audits a uniform system of accounting and reporting by electric and natural gas pipeline utilities.

Publishes reports and statistics to provide Congress and industry with standards for measuring performance and to provide impartial information to consumers.

FOR SERVICE

Consumers may file complaints by letter with supporting material or file other comments directly to the FPC. Complaints relating to retail rates and service beyond the jurisdiction of the FPC should be taken up with local or State regulatory agencies. Consumers and consumer groups may intervene in FPC proceedings, including those for licensing hydroelectric power dams, electric and gas rate cases and construction of natural gas pipeline facilities. For further information, contact: William L. Webb, Office of Public Information, Federal Power Commission, Washington, DC 20426; phone: 202/275-4006.



FEDERAL RESERVE SYSTEM

The Federal Reserve System, (FRS) comprises the Board of Governors, (also known as "the Fed"); the Federal Open Market Committee; 12 Federal Reserve Banks and their 25 branches; and some 5,800 banks, and their branches, which are members of the system. The seven Governors of the Board of Governors are appointed by the President. The FRS serves as the Nation's central bank, whose main responsibilities are to regulate the flow of money and credit and to perform supervisory services and functions for the public, the U.S. Treasury and the commercial banks.

FUNCTIONS FOR CONSUMERS

The Board of Governors is responsible for issuing regulations implementing several titles of the Consumer Credit Protection Act to prohibit discrimination in credit transactions on the basis of sex or marital status. Another title is the Truth in Lending Act, relating to consumer credit cost disclosures. The board also has responsibility for writing rules relating to unfair or deceptive acts or practices by banks. Generally, the responsibility for enforcement of these regulations is split among 9 Federal agencies. The Board's specific responsibility for enforcement is limited to State chartered banks that are members of the FRS. In addition, the Board has responsibility for enforcement of the Fair Credit Reporting Act among these same banks.

FOR SERVICE

Frederick Solomon
Office of Saver and Consumer Affairs
Federal Reserve System
Washington, DC 20551
Phone: 202/452-3000.

FEDERAL TRADE COMMISSION

The Federal Trade Commission (FTC) is an independent law enforcement agency. The President appoints its five Commissioners, and designates one as the Chairman. The FTC's mission is to promote free and fair competition in the American marketplace by enforcing the antitrust laws and other statutes.

FUNCTIONS FOR CONSUMERS

Enforces antitrust laws. Acts to curb deceptive advertising, packaging and selling. Assures truthful labels on wool, fur and textile products. Requires proper disclosures in credit transactions.

In performing these functions, the FTC (1) monitors television, radio and printed advertisements for possible deception and fraud; (2) investigates complaints on false advertising, oral misrepresentation, misbranding, restraint of trade and unfair business practices; (3) holds industry conferences and issues advisory opinions and guidelines designed to achieve voluntary observance of the law through improved business practices; (4) makes economic studies of anti-competitive practices where they are found to exist.

Consumer education activities are conducted primarily through the FTC's 11 regional offices.

Consumer protection specialists provide guidance to business, consumers, consumer groups and state and local officials as to the requirements of the laws prohibiting false advertising, misrepresentation and other deceptive acts and practices and unfair restraints of trade.

Anyone accused by the FTC of using an unlawful practice may agree to a consent order and stop

the practice without admitting any violation of law. If an agreement to a consent order is not made, the FTC may issue a formal complaint and hearings would be held before an administrative law judge who makes an initial decision. A respondent may appeal an adverse decision to the full Commission. The FTC's decision, in turn, may be appealed to the courts. Violation of an FTC order carries a potential \$10,000 fine for each violation each day. The FTC is authorized to act in the interest of the public to require discontinuance of practices that violate the laws it administers.

While the FTC is not empowered to seek refunds or adjustments in individual consumer matters, the Magnuson-Moss Warranty-Federal Trade Commission Improvement Act of 1975 authorizes the FTC to obtain consumer redress. Redress means, in part, the refund of money lost, suit for damages, legal termination of contracts or reformation or rewriting contracts. The FTC may adopt Trade Regulation Rules (after appropriate public hearings) that have the force of law. The FTC also has the power to obtain civil penalties and consumer redress in situations other than violations of a specific trade regulation.

FOR SERVICE

Anyone can file a complaint with the FTC. As much supporting evidence as possible should accompany the complaint, which should be directed to: Charles A. Tobin, Secretary, Federal Trade Commission, Washington, DC 20580; phone: 202/523-3383. Other inquiries or comments should be addressed also to Mr. Tobin.

GENERAL SERVICES ADMINISTRATION

The General Services Administration (GSA) is a non-Cabinet agency directed by an Administrator, who is appointed by the President. GSA is the centralized purchasing and real estate agency for the Federal Government. GSA stockpiles strategic and critical materials for use in national emergencies; disposes of surplus land and personal property to organizations and consumers; coordinates the Federal Government's civil emergency preparedness program; runs the Federal data processing and telecommunications programs; publishes the *Federal Register* of proposed and final regulations; and distributes Federal information for consumers.

FUNCTIONS FOR CONSUMERS

Consumer Information Center (CIC) works with other Federal agencies to determine what information is available that will be useful to consumers and makes recommendations for new publications of consumer interest. This information is listed in a quarterly catalog, *Consumer Information*. The catalog lists approximately 250 booklets; some are free. The listings change seasonally and as new information develops. Topics include automobiles, children, consumer protection, food, health, nutrition, housing, gardening, recreation and travel. Single copies of the catalog are free to individual consumers. Bulk quantities are free to educators and consumer groups. CIC also provides information through press releases to newspapers and magazines, through monthly scripts for broadcasters and through occasional public service announcements to radio and television stations.

Federal Information Center (FIC) provide information to consumers on all aspects of the Federal Government. FIC offices are located in 37 cities around the country. Consumers in these 37—plus 37 other cities (see page 38)—cities can get information by making a local phone call. The FIC information service helps consumers to locate the right agency—usually Federal, but sometimes State and local agencies—for help with their problems. The FIC offices distribute some free consumer publications.

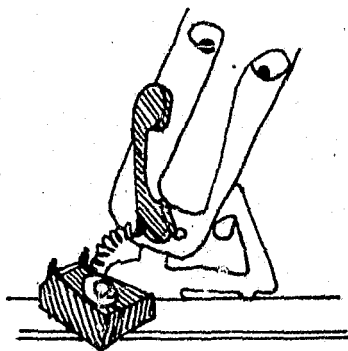
FOR SERVICE

Mary Arsenoff
Consumer Information Center
Washington, DC 20469
Phone: 202/254-8820.

For a free *Consumer Information Catalog*, write Consumer Information Center, Pueblo, CO 81009.

Donald R. Knenlein
Federal Information Centers Staff
Washington, DC 20405
Phone: 202/343-7761.

Dial-a-Regulation: 202/523-5022



GOVERNMENT PRINTING OFFICE

The Government Printing Office (GPO) is part of the Legislative Branch and is headed by the Public Printer, who is appointed by the President. GPO's purpose is the printing and binding of publications for the Congress and other Federal Government departments and agencies.

FUNCTIONS FOR CONSUMERS

Sells 24,000 books and pamphlets through the Superintendent of Documents.

Operates 24 bookstores throughout the country.

Supplies 1,183 Depository Libraries with copies of Federal Government publications for public use.

FOR SERVICE

All inquiries and orders should be addressed to the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. Information on the price and availability of publications may be obtained from the order desk by telephone: 202/783-3238.

Complaints or inquiries on orders for publications or subscriptions should be addressed to the Customer Information Branch Services Section, Government Printing Office, Stop SSOs, Washington, DC 20401; phone: 202/275-3050.

All inquiries, complaints or suggestions relating to the overall GPO operation should be addressed to David H. Brown, Special Assistant to the Public Printer, U.S. Government Printing Office, Stop P, Washington, DC 20401; phone: 202/275-2958.

INTERSTATE COMMERCE COMMISSION

The Interstate Commerce Commission (ICC) is an independent regulatory agency in the Federal Government that reports directly to Congress but whose 11 Commissioners are appointed by the President, who designates one member as Chairman. ICC regulates operating certification, rates, finance and control of interstate railroads, trucks, buses, barges, ships, oil pipelines, express delivery companies and freight forwarders.

FUNCTIONS FOR CONSUMERS

Seeks to ensure that regulated carriers provide consumers with adequate transportation service at reasonable charges under fair and equitable conditions.

Requires carriers to maintain proper insurance for the protection of the public.

Of direct concern to consumers are ICC rules for moving household goods, complaint procedures for railroad and bus passengers, public disclosure of carriers' rates and fares, discontinuance of rail passenger service, abandonment of tracks and settlement of loss and damage claims.

FOR SERVICE

For consumer information contact: Warner L. Baylor, Director, Public and Consumer Information Office, Interstate Commerce Commission, Washington, DC 20423; phone: 202/343-4761. Toll-free hotline: 800/424-9312.

Report complaints to ICC headquarters in Washington, DC, or to field offices in principal cities throughout the country.

LIBRARY OF CONGRESS

The Library of Congress is part of the Legislative Branch although the Librarian of Congress is appointed by the President. The Library is a research arm for Congress, but it has become recognized as a National Library because its services have been extended to other branches of the Federal Government, to other libraries here and abroad, to the scholarly world and to the public.

FUNCTIONS FOR CONSUMERS

Books and other reference material are available for use by the public in the Library's 16 reading rooms.

When consumers cannot obtain a certain book in a local library, the local library may borrow the book from the Library of Congress through the inter-library service. The **Division for the Blind and Physically Handicapped**, in cooperation with 54 regional libraries, administers a national program supplying Braille and "talking" (recorded) books and recorded tape cassettes to those who cannot read conventional print.

Consumers may register their personal creative works (such as books and music) with the Library's **Copyright Office**.

The **Science and Technology Division** answers brief technical inquiries entailing a bibliographic response. This division also provides free referral service through its **National Referral Center for Science and Technology** by directing those who have a question concerning a particular subject to organizations or individuals that can provide the answer.

The **General Reference and Bibliography Division** answers written inquiries, insofar as the pressures on staff permit, to consumers who

have exhausted local, state and regional reference sources.

Consumers requiring services that cannot be provided by the Library will be supplied with the names of private researchers who can do the work on a fee basis.

Other activities include a continuing series of exhibitions, literary programs and concerts that the public may attend free of charge. Some of its literary and musical programs are broadcast in other cities.

FOR SERVICE

Guides to the use of the Library and information on its services may be obtained from the Publications Distribution Unit, Central Services Division, Library of Congress, Washington, D.C. 20540; phone: 202/426-5522.

Division for the Blind and Physically Handicapped, 1291 Taylor St., N.W., Washington, DC 20542; phone: 202/426-5100.

Copyright Office, Crystal Mall, 1921 Jefferson Davis Highway, Arlington, VA 20559; phone: 917/557-8700.

General Reference and Bibliography Division, (state reference topic, such as U.S. History), Library of Congress, Washington, DC 20540; phone: 202/426-5687.

NATIONAL CREDIT UNION ADMINISTRATION

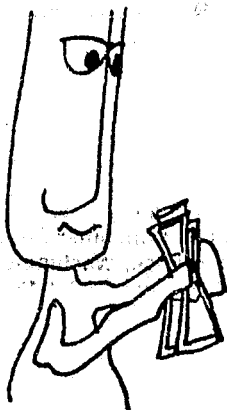
The National Credit Union Administration (NCUA) is an independent regulatory agency, headed by an Administrator, who is appointed by the President. NCUA serves as the governing agency for all Federal chartered credit unions, which are privately owned, cooperative associations organized for the purpose of promoting thrift among their members and creating a source of credit.

FUNCTIONS FOR CONSUMERS

Grants Federal charters to qualified groups and supervises and examines established Federal credit unions throughout the country. Insures accounts of all Federal credit unions and of those state chartered credit unions that want such coverage.

FOR SERVICE

For information about forming a credit union and getting a Federal charter and for other questions, complaints or comments, contact National Credit Union Administration, Washington, DC 20456; phone: 202/254-9800.



PENSION BENEFIT GUARANTY CORPORATION

The Pension Benefit Guaranty Corporation (PBGC) is a Federal Government corporation governed by a Board of Directors consisting of the Secretaries of Labor (the Chairman), Commerce & Treasury. An advisory committee advises PBGC on policies and procedures related to appointment of trustees, investment of monies and whether terminating plans should be liquidated or continued. The committee, which is appointed by the President, is composed of two labor, two business and three public members.

FUNCTIONS FOR CONSUMERS

PBGC insures basic vested benefits—within statutory limits—of participants in defined benefit pension plans (plans containing a formula by which any participant can calculate what he will receive when he retires—such as \$10 a month for life times the number of years he worked for a company).

PBGC can seek the appointment of a trustee for a plan that appears financially unsound.

PBGC advises consumers who are interested in establishing Individual Retirement Accounts (IRAs).

FOR SERVICE

Murray Geller, Director
Office of Communications
Pension Benefit Guaranty Corp.
2020 K St., N.W.
Washington, DC 20006
Phone: 202/254-4817.

In addition, inquiries are handled for PBGC at area offices of the Department of Labor and its Labor-Management Services Administration.

POSTAL RATE COMMISSION

The Postal Rate Commission (PRC) is an independent regulatory agency with a permanent five-member board appointed by the President. One of the Commissioners is designated Chairman by the President. It is not a part of the Postal Service. The major responsibility of the PRC is to submit recommended decisions to the Postal Service for postage rates and fees and mail classifications.

FUNCTIONS FOR CONSUMERS

Conducts administrative hearings on requests by the Postal Service for changes in postal rates, fees and mail classifications. Issues decisions on the basis of these hearings. Is empowered to investigate changes in mail services proposed by the Postal Service as well as certain complaints initiated by mail users concerning postal rates and services. Mail users, consumer representatives and the Postal Service itself are entitled to present their own cases and to challenge those presented by other parties.

FOR SERVICE

Ned Callan, Director
Office of Information
Postal Rate Commission
Washington, DC 20268
Phone: 202/254-5614.

POSTAL SERVICE

The Postal Service (PS) is a non-Cabinet agency of the Executive Branch, headed by the Postmaster General, who is elected by a Board of Governors. The Board of Governors is appointed by the President. The Postal Service's main purpose is to provide mail service.

FUNCTIONS FOR CONSUMERS

Provides mail.
Operates the Office of Consumer Advocate to assist customers with mail problems.
Provides insurance for valuables sent through the mail.
Sells U.S. Savings Bonds in small communities where no other facilities are available.
Sells postal money orders.
Sells food stamps where necessary.
Processes passport applications.
Protects postal customers from dangerous articles, contraband, fraud and pornography.
Operates the Postal Inspection Service to enforce postal laws, thus protecting postal customers from dangerous articles, contraband, fraud and pornography.
Through its Consumer Protection Program, the Postal Inspection Service acts to resolve unsatisfactory mail order transactions even where no fraud has occurred.

FOR SERVICE

Contact local post offices and postal stations. Report unresolved mail service complaints to: Thomas Chadwick, Consumer Advocate, U.S. Postal Service, Washington, DC 20260; phone: 202/245-4514. Report suspected postal violations, including failure to receive ordered merchandise, to your local post office or the Chief Postal Inspector, U.S. Postal Service, Washington, DC 20260; phone: 202/245-5445.

SECURITIES AND EXCHANGE COMMISSION

The Securities and Exchange Commission (SEC) is an independent regulatory agency comprised of five Commissioners and headed by a Chairman, all of whom are appointed by the President for staggered five-year terms. SEC's purpose is to regulate the issuance and trading of securities (stocks and bonds).

FUNCTIONS FOR CONSUMERS

Protects the public in the investment and trading of securities by (1) requiring disclosure of information by companies having publicly held securities, (2) overseeing the operations of the securities markets and (3) taking enforcement action through court actions or administrative proceedings or both. Reviews complaints about stock and bond sales (not the value of securities or market fluctuations) and provides assistance in the identification of possible corrective action.

FOR SERVICE

Complaints may be submitted to: Frank Donaty Jr., Office of Investor Services, Securities and Exchange Commission, Washington, DC 20549; phone: 202/523-5516.

Complaints may also be submitted to the Commission's regional offices. Consumer education publications and all other printed information may be obtained from: James Rosenfeld, Office of Public Information, Securities and Exchange Commission, Washington, DC 20549; phone: 202/755-4846.

SMALL BUSINESS ADMINISTRATION

The Small Business Administration (SBA) is an independent agency, headed by an Administrator, appointed by the President. SBA was created to aid, counsel, assist and protect the interests of small business, usually owned and operated by individuals, to preserve free, competitive enterprise.

FUNCTIONS FOR CONSUMERS

Insures that small business concerns receive a fair share of government contracts, subcontracts and property.

Makes loans to small firms, State and local development companies and victims of floods and other disasters.

Licenses, regulates and lends to small business investment companies.

Improves management skills of small business owners.

Conducts studies of the economy. Is the small business advocate.

FOR SERVICE

Local offices have authority to administer all services. Contact nearest SBA office, whose phone numbers are listed in local directories. Or contact: Raymond E. Stull, Office of Public Information, Washington, DC 20416; phone: 202/382-1981.

VETERANS ADMINISTRATION

The Veterans Administration (VA) is an independent agency headed by the Administrator of Veterans Affairs, who is appointed by the President. VA serves over 29 million American veterans of military service.

FUNCTIONS FOR CONSUMERS

Provides medical care, including hospitalization, home care, home nursing care, out patient medical and dental care and prosthetic devices to eligible veterans and dependents.

Provides funds for educational assistance to qualified: (1) veterans, (2) orphans and widows of veterans, (3) children and wives of certain seriously disabled veterans and (4) certain categories of active

duty personnel.

Provides monthly compensation for service-connected disability and monthly pension for nonservice-connected disability if it is total and permanent.

Provides monthly compensation or pension to qualified dependents of living or deceased veterans.

Provides loan guarantees ("GI loans") or, in certain conditions, direct loans, to qualified veterans for purchase of houses, condominiums and mobile homes.

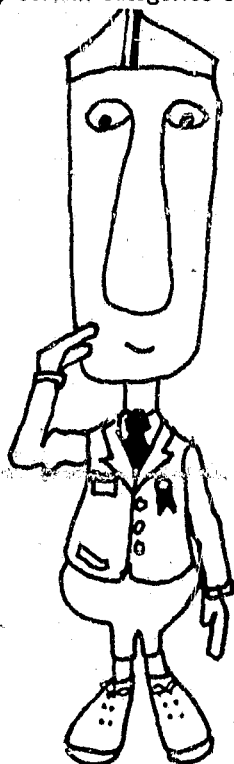
Provides burial in national cemeteries, grave and memorial headstones or markers, funds toward costs of burial in non-national cemeteries and flags for eligible veterans and their dependents.

Administers five Federal Government life insurance programs for servicemen and veterans, makes loans on permanent plan policies, and pays insurance disability benefits to beneficiaries.

Supervises the administration of Servicemen's Group Life Insurance (SGLI) program for members of the Uniformed Services, including Reservists, and Veterans' Group Life Insurance (VGLI) for veterans for 5 years after discharge.

FOR SERVICE

Call or visit a VA Regional Office or VA hospital located in each State, or contact local veterans' organization representatives. Consult your local telephone directory. Most States have a toll-free phone number for VA offices within the State. Complaints, comments, requests and suggestions should be directed to the Director of the nearest VA Hospital or Regional Office or to Veterans Administration, Washington, DC 20420; phone 202/393-4120.



CONSUMER RESOURCES

The following Federal Government publications may be of interest to consumers. Although there are many publications that deal with specific departments or agencies, these are general reference publications or overall self-help guides. Copies are also available for use at most local public libraries:

Congressional Directory 94th Congress—2nd Session. A complete guide to the Congress of the United States. \$12.95 clothbound indexed; \$8.50, clothbound; \$6.50, paperbound. Available from: Superintendent of Documents, Government Printing Office, Washington, DC 20402.

Congressional Record. Official proceedings of each House of Congress. \$45 a year or \$3.75 a month. Available from: Superintendent of Documents, Pueblo, CO 81009.

Consumer Information. A catalog of approximately 250 selected Federal publications of consumer interest. Free. Available from: Consumer Information Center, Pueblo, CO 81009.

Consumer News. Twice a month newsletter to report Federal Government programs for consumers; publishes condensed *Guide to Federal Consumer Services* annually. \$4 a year. Stock No. 057D. Available from: Consumer Information Center, Pueblo, CO 81009.

FDA Consumer. Reports recent developments in the regulation of foods, drugs and cosmetics by the Food and Drug Administration. \$8.55 a year (10 issues). Stock No. 059D. Available from: Consumer Information Center, Pueblo, CO 81009.

Federal Register. Proposed and final regulations and legal notices

issued by Federal Departments and Agencies. \$50 a year or \$5 a month. Available from: Superintendent of Documents, Pueblo, CO 81009.

Presidential Documents. A weekly compilation of statements, messages and other Presidential materials released by the White House. \$15 a year. Available from: Superintendent of Documents, Government Printing Office, Washington, DC 20402.

Selected U.S. Government Publications. Monthly catalog of approximately 150 popular Government publications that are for sale. Free. Available from: Superintendent of Documents, Pueblo, CO 81009.

U.S. Government Manual. Official handbook of the Federal Government. \$6.50. Available from: Superintendent of Documents, Pueblo, CO 81009.

FOR MORE INFORMATION

When you have questions about any program or agency of the Federal Government, you may want to call a Federal Information Center.

ALABAMA	
Birmingham	205/322-8591
Mobile	205/438-1421

ARIZONA	
Tucson	602/622-1511
Phoenix	602/261-3313

ARKANSAS	
Little Rock	501/378-6177

CALIFORNIA	
Los Angeles	213/688-3800
Sacramento	916/449-3344
San Diego	714/293-6030
San Francisco	415/556-6600
San Jose	408/275-7422

COLORADO		NEW JERSEY	
Colorado Springs	303/471-9491	Newark	201/645-3600
Denver	303/837-3602	Trenton	609/396-4400
Pueblo	303/544-9523	NEW MEXICO	
CONNECTICUT		Albuquerque	505/766-3091
Hartford	203/527-2617	Santa Fe	505/983-7743
New Haven	203/624-4720	NEW YORK	
DISTRICT OF COLUMBIA		Albany	518/463-4421
Washington	202/755-8660	Buffalo	716/842-5770
FLORIDA		New York	212/264-4464
Fort Lauderdale	305/522-8531	Rochester	716/546-5075
Miami	305/350-4155	Syracuse	315/476-8545
Jacksonville	904/354-4756	NORTH CAROLINA	
St. Petersburg	813/893-3495	Charlotte	704/376-3600
Tampa	813/229-7911	OHIO	
West Palm Beach	305/833-7566	Akron	216/375-5475
GEORGIA		Cincinnati	513/684-2801
Atlanta	404/526-6891	Cleveland	216/522-4040
HAWAII		Columbus	614/221-1014
Honolulu	808/546-8620	Dayton	513/223-7377
ILLINOIS		Toledo	419/244-8625
Chicago	312/353-4242	OKLAHOMA	
INDIANA		Oklahoma City	405/231-4868
Indianapolis	317/269-7373	Tulsa	918/548-4193
IOWA		OREGON	
Des Moines	515/282-9091	Portland	503/221-2222
KANSAS		PENNSYLVANIA	
Topeka	913/232-7229	Philadelphia	215/597-7042
Wichita	316/263-6931	Pittsburgh	412/644-3456
KENTUCKY		Scranton	717/346-7081
Louisville	502/582-6261	RHODE ISLAND	
LOUISIANA		Providence	401/331-5565
New Orleans	504/589-6696	TENNESSEE	
MARYLAND		Chattanooga	615/265-8231
Baltimore	301/962-4980	Memphis	901/534-3285
MASSACHUSETTS		TEXAS	
Boston	617/223-7121	Austin	512/472-5494
MICHIGAN		Dallas	214/749-2131
Detroit	313/226-7016	Fort Worth	817/334-3624
MINNESOTA		Houston	713/226-5711
Minneapolis	612/725-2073	San Antonio	512/224-4471
MISSOURI		UTAH	
Kansas City	816/374-2466	Ogden	801/399-1347
St. Joseph	816/233-8206	Salt Lake City	801/524-5353
St. Louis	314/425-4106	WASHINGTON	
NEBRASKA		Tacoma	206/383-5230
Omaha	402/221-3353	Seattle	206/442-0570
		WISCONSIN	
		Milwaukee	414/271-2273

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