

# Virginia Cooperative Extension Service

VIRGINIA TECH AND VIRGINIA STATE

VIRGINIA'S LAND GRANT UNIVERSITIES

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## Sources of Help for Consumers

The best way to insure success in shopping is to buy intelligently from reputable firms. However, all of us--buyers and sellers--can at times make errors. If you find that a product or service is not satisfactory and attempts to solve the problem through the local or headquarter store, or through the manufacturer have failed, don't give up. There are many groups and agencies interested in consumer problems. Listed below are some of the interested groups you might contact.

### BUSINESS GROUPS

#### 1. Better Business Bureau (BBB)

The Better Business Bureau not only receives and negotiates consumer complaints but also provides information on various products, charities, and firms. The BBB (started in 1912) works to maintain ethical practices in the advertising and marketing of products and services by private industry to provide arbitration, and to combat consumer fraud. Richmond, Norfolk, Roanoke, and Washington are the four BBB's operating in Virginia. Their addresses are:

Better Business Bureau of Northern Virginia 105 East Annandale  
Road Falls Church, VA 22046 Telephone: 703-533-1900

Better Business Bureau of Western Virginia Crystal Tower  
Building 151 West Campbell Avenue Roanoke, VA 24011 Telephone:  
703-342-3455 1-800-533-5501 (toll free)

Better Business Bureau of Central Virginia, Inc. 701 East  
Franklin, Suite 100 Richmond, VA 23219 Telephone:  
804-648-0016

Better Business Bureau of Southwestern Virginia 2019 Llewellyn  
Avenue P.O. Box 11133 Norfolk, VA 23517 Telephone:  
804-627-5651 (Southside)  
804-851-9101 (Peninsula)

#### 2. Chamber of Commerce

Your local Chamber of Commerce will often give help similar to that given by the Better Business Bureau.

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3. Direct Mail Marketing Association, Inc.

For problems with junk mail or other direct mailings, the DMAA will furnish you a form by which you can get your name added or deleted from many direct mail lists. To obtain a form, contact:

Mail Preference Service Direct Mail Marketing Association, Inc.  
6 East 43rd Street New York, NY 10017

4. Consumer Action Panels

Several industrial groups have been set up to resolve consumer problems after mediation with the store and manufacturer has failed. The number of these panels is increasing as industry seeks ways to resolve consumer complaints. Among the industrial groups are:

Major Appliance Consumer Action Panel (MACAP) Room 1500 20 N.  
Wacker Drive Chicago, IL 60606 Telephone: 312-984-5358  
1-800-621-0477 (toll free)

AUTOCAP P.O. BOX 5407 Richmond, VA 23220 Telephone:  
804-355-3186

Furniture Industry Consumer Advisory Panel Nancy High, Executive Director P.O. Box 951 High Point, NC 27261

5. Virginia Retail Merchants Association

The Virginia Retail Merchants Association is keenly interested in legislation, ethics, and practices affecting marketeers and consumers in Virginia. In many cases, they act as interpreters and negotiators of laws, trade practices, and ethics in the retailing industry.

Virginia Retail Merchants Association Heritage Building  
Richmond, VA 23219 Telephone: 804-649-0789

6. National Advertising Review Board

The National Advertising Review Board, a part of the Council of Better Business Bureaus, originated in 1971 primarily to handle complaints about national advertising. The Board will investigate complaints and request the advertiser to make changes if the complaint is valid. If the advertiser chooses not to make changes, the Board will refer the complaints to the appropriate government agency. Their address is:

National Advertising Review Board 845 Third Avenue New York,  
NY 10022

7. Virginia Food Dealers Association

The VFDA is an active association of independent food retailers, suppliers, and wholesalers in Virginia. Some chain food operations operating in the Commonwealth are also members. For problems relating to the food industry, contact:

Mr. John DeMoss, President Virginia Food Dealers Association  
1001 E. Main Street Richmond, VA 23219

or

P.O. Box 99 Richmond, VA 23201 Telephone: 804-644-0731 or  
800-552-9819

8. Direct Selling Association

Over 1300 direct selling companies belong to the Direct Selling Association (DSA) and subscribe to the DSA Code of Ethics.

If you have disputes or problems with door-to-door salesmen and local remedies are not satisfactory, you may contact:

Code Administrator Direct Selling Association 1730 M Street,  
N.W. Suite 610 Washington, DC 20036 Telephone: 202-293-5760

LOCAL AND STATE AGENCIES AND GROUPS

1. The Virginia Extension Service

Through offices in your own county or city, the Extension Service of VPI&SU can help you contact the right agency to resolve your problem. Your local Family Resources Agent also will be able to give you more information about the laws and agencies working to protect consumers, and to provide educational materials and programs.

2. Office of Consumer Affairs, Virginia

This department, established in 1970, will help you with problems regarding illegal, fraudulent, deceptive, or dangerous practices that you have been unable to solve locally. If the practice does not come under laws enforced by the Office of Consumer Affairs, your complaint will be assigned to the relevant state or local office. Contact:

Director Office of Consumer Affairs 1100 Bank Street, Room 101  
Washington Building Richmond, VA 23219

or

P.O. Box 1163 Richmond, VA 23209 Telephone: 804-786-2042  
1-800-552-9963

### 3. County and City Consumer Protection Agencies

During the past few years, several local governments in Virginia have created consumer protection agencies. While their functions differ, all devote at least some time to investigating and trying to resolve legitimate complaints.

### 4. Virginia Legal Aid Societies

This organization provides free legal services to qualified persons in Virginia. Most county bar associations or the Commonwealth Attorney can tell you where to obtain the service locally. If this is not available locally, write:

Virginia Poverty Law Center 700 E. Main Street, #200 Richmond,  
VA 23219 Telephone: 804-782-9430

### 5. Virginia Citizens Consumer Council

The VCCC is interested in consumer affairs, problems, and satisfaction. It has an informal consumer complaint service. The VCCC also has various local chapters.

Virginia Citizens Consumer Council, Inc. 1611 S. Walter Reed  
Dr., Room 107 Arlington, VA 22204 Telephone: 703-892-0330

### 6. Your State Legislator or United States Congressman or Senator

Legislators are knowledgeable, prompt to respond and will help you or direct you to the proper person or agency that can take action.

7. Mass Communication Media

Many newspapers, radio stations, and television stations have special programs or action-lines that facilitate prompt consumer action.

8. Professional Organizations

Most professional groups such as doctors, lawyers, dentists, architects, interior designers, and builders, have both national and local organizations which generally have ethics and grievance committees that may be of help. Contact your local BBB or an individual in the profession for addresses.

9. District Court

Check with your local District Court (Small Claims Court) if your case is \$5,000 or less. You won't need an attorney in this do-it-yourself procedure.

10. PIRG Groups

Some universities and communities have PIRG (Public Information Research Groups) which are Ralph Nader-related groups. They often do research and investigative reporting on consumer complaints and problems.

11. Credit Bureau Locations in Virginia

CBI--Consumer Service Department 1345 University Boulevard  
Langley Park, MD 20783 Telephone: 301-891-3100

Retail Merchants Association 5755 Popular Hall Drive Norfolk,  
VA 23502 Telephone: 804-466-1600

Credit Bureau of Roanoke 410 First Street, S. W. Roanoke, VA  
24011 Telephone: 703-343-0143

Credit Bureau of Northern Virginia, Inc. Consumer Interview  
9216 Center Street Manassas, VA 22110 Telephone: 703-369-5964

Credit Bureau of Charlottesville 206 East Market Street  
Charlottesville, VA 22901 Telephone: 804-295-5231

Retail Merchants Association 204 Boatwright Avenue Danville,  
VA 24541 Telephone: 804-792-3411

Credit Bureau of Richmond 700 E. Main St. Richmond, VA 23219  
Telephone: 804-780-9219

## 12. Consumer Credit Counseling Services

The Consumer Credit Counseling Services are another resource for Virginians and are an option for your clients who need additional help with their finances. Virginia law prohibits charging for credit counseling, so there is no charge for these services. They are privately funded, generally from contributions by businesses.

Unfortunately, there are only a few such credit counseling services in Virginia, but they are expanding. Their addresses are:

Consumer Credit Counseling and Education Service of Northern Virginia 3451 Chain Bridge Rd., Suite 3-A Fairfax, VA 22030  
Telephone: 703-591-9020

Consumer Credit Counseling Service of Tidewater 222 Nineteenth St. West Norfolk, Va 23517 Telephone: 804-622-7017

Consumer Credit Counseling Service of Virginia, Inc. 6 North Sixth Street, Suite 200 Richmond, VA 23219 Telephone:  
804-780-9042

Consumer Credit Counseling Service of Roanoke Valley, Inc. 104 W. Campbell Avenue, Suite 703 Roanoke, VA 24011 Telephone:  
703-342-3724

Consumer Credit Counseling Service Central Virginia 1010 Miller Park Square Lynchburg, VA 24501 Telephone: 804-847-4447

Peninsula Consumer Credit Counseling Service P.O. Box 7315 1520 Aberdeen Rd. Hampton, VA 23666 Telephone: 804-827-8344

## FEDERAL AGENCIES

### 1. Consumer Product Safety Commission

The relatively young Consumer Product Safety Commission (1973) welcomes your questions and complaints about product safety. Their toll-free hot line number is 800-638-8326. The Commission's Washington headquarters' address is:

Consumer Product Safety Commission 1111 18th Street, N.W.  
Washington, DC 20207 Consumer Hotline: 800-638-2772

A regional office serving Virginia is located in Philadelphia. Areas of educational emphasis would include toy safety, crib safety, and poison prevention. Three good contact persons are Carl L. Francis, Deputy Director, Dr. Louis Soffer, Complainer Officer; and Mary G. Lewis, Director of Community Services. Their address is:

Philadelphia Area Office Consumer Product Safety Commission  
Philadelphia Resident Post Second and Chestnut Street Room 600  
Philadelphia, PA 19106 Telephone: 215-597-9105

To report cases of dangerously flammable fabrics or to get related data on safety capabilities of materials, call the CPSC hot line:  
1-800-638-8326.

### 2. Federal Trade Commission

Direct your problem or inquiry here about unfair or deceptive merchandising practices. The agency deals with consumer problems such as "bait and switch," nonexistent bargains, misleading advertising, or untruthful labeling.

The Commission also carries out educational programs and has recently developed releases on vocational schools and door-to-door selling.

If you have problems regarding borrowing or warranties, contact the Federal Trade Commission.

Bureau of Consumer Protection Federal Trade Commission 6th &  
Pennsylvania Avenue, N.W. Washington, DC 20580 Telephone:  
202-523-3727

### 3. Food and Drug Administration

If you feel you have problems, either potentially or presently, regarding food, drugs, devices, cosmetics, or hazardous substances, contact the FDA. The FDA does conduct educational programs which cover a wide range of subjects including food testing, poison control measures, health care, and contraceptive devices. The Consumer Affairs Officer for Virginia is:

Ms. Charity Singletary, Consumer Affairs Officer, FDA Washington  
Resident Post Room 743 1000 N. Glebe Rd. Arlington, VA 22201  
703-285-2578

#### 4. Postal Service

If you have problems with mail services, tell your local postmaster. If the problem is not corrected to your satisfaction, contact:

The Consumer Advocate U. S. Postal Service 475 L'Enfant Plaza,  
S.W. Washington, DC 20260-6320 Telephone: 202-245-4550

If you suspect mail fraud such as medical quackery, phony contests, un-ordered merchandise, or charity rackets, contact:

Chief Postal Inspector U. S. Postal Service Washington, DC  
20260-2186 Telephone: 202-245-5445

#### 5. Federal Communications Commission

If you have complaints about television or radio broadcasting or business practices, send them to:

Federal Communications Commission 1919 M Street, N.W. Room 254  
Washington, DC 20554 Telephone: 202-632-7000

#### 6. Interstate Commerce Commission

If you have complaints about movers, send them to:

10 Consumer and Regulatory Affairs 614 H Street, N.W. Washington, DC  
20001

#### 7. Civil Aeronautics Board



If you are unable to resolve problems with an airline, such as failure to deliver luggage or person to the right destination, illegally bumping you from a flight, or mishandling baggage, contact:

Office of Consumer Affairs Department of Transportation 400 7th St., S.W. Washington, DC 20590 Telephone: 202-755-2220

8. U. S. Administration on Aging

For special social problems of the aging, contact:

U. S. Administration of Aging Office of Human Development Services 330 Independence Avenue, S.W. Washington, DC 20201 Telephone: 202-245-2158

9. U. S. Commission on Civil Rights

The U. S. Commission on Civil Rights holds hearings, conducts and publishes studies, monitors civil rights activities of other federal agencies, and sponsors conferences and consultations. It is not an enforcement agency. If you believe that your civil rights have been violated, the Commission's free publication, "Getting Uncle Sam to Enforce Your Civil Rights," will tell you with which federal agency you may file a complaint. Write, requesting this publication by title to: U. S. Commission on Civil Rights, Publications Warehouse, 621 North Payne Street, Alexandria, Virginia 22314. If, after reading this pamphlet, you need further help, the Commission will forward your claim to the appropriate federal agency.

Complaint Processing Unit U. S. Commission on Civil Rights 1121 Vermont Avenue, N.W., Room 500 Washington, DC 20425 Telephone: 202-376-8307

10. U. S. Public Health Service

With increasing costs and growth in the medical services industry, there has been an increasing scrutiny of practices and methods. If you have a question or problem about medical service, you may contact the local Medical Society, the local Health Department, and/or the state office of Consumer Affairs. Also, you might contact:

Consumer Affairs and Information Staff HFC-110 Food and Drug Administration Department of Health and Human Services 5600

Fishers Lane, Room 13-86 Rockville, MD 20857 Telephone:  
301-443-4166

(Public Health Services is comprised of several separate agencies, FDS is one of them.)

11. Office of Consumer Affairs

This government agency is concerned with all types of consumer problems, consumer education, and legislation. When in doubt, you may direct your letters here to find out what to do or where to get assistance.

Office of Consumer Affairs Department of Health and Human Services  
Washington, DC 20201 Telephone: 202-634-4140

.OTHER SOURCES OF HELP

1. American Council on Consumer Interests

Formed in the early fifties by concerned consumer education academicians and leaders, the American Council on Consumer Interests has excellent information on consumer movements, legislation, and consumer educational materials. Contact:

American Council on Consumer Interests 240 Stanley Hall University of Missouri Columbia, MO 65211 Telephone:  
314-882-3817

2. Consumers Union

Consumers Union is the independent, nonprofit consumer product and service testing organization that publishes Consumer Reports magazine and Penny Power, the consumer magazine for children. CU may be contacted for results of various product evaluations and information on consumer issues.

Library Consumers Union 256 Washington Street Mount Vernon, NY  
10550

3. There are numerous books available giving addresses of companies (such as Thomas Register of Companies\*) or addresses of consumer protection groups (such as Directory of Consumer Protection and Environmental Agencies\*). There are also numerous detailed books on how to protect your rights. One is Donald Ross's A Public Citizen's Action Manual. Your local extension agent or public library will probably have copies.

4. For an excellent "Directory of Toll-Free Hotlines," write Public Citizen, P.O. Box 19404, Washington, DC 20036. Please enclose a business size, self-addressed, stamped envelope.

Remember to speak up! In a democratic, capitalistic system, it is important that consumers participate, that we have competition of price, quality, and service, and that our marketing system functions on a highly ethical and productive basis.

#### STEPS IN MAKING A REDRESS

1. First, be certain you have examined the facts and have a justifiable complaint.
2. Compile your facts and decide on how you want the problem adjusted. Put together all your facts such as when and where you purchased the product, model numbers, sales slip, warranty, and what's wrong with the purchase. Now you are ready to contact the seller.
3. Talk to the right people. Begin with the retailer from whom you purchased the service or product. Avoid emotionalism, but go into action promptly. Delays can weaken your position. Be honest, accurate, and persistent. If you do not receive satisfaction at this level, move to local, state and federal organizations. Send letters certified and keep copies for your file.

\*These books are mentioned only as examples; this is not meant to imply the exclusion of other references. This is not a recommendation by the Virginia Extension Service.

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