

## SOLVING CONSUMER PROBLEMS

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Do you always get a fair and honest deal when you go shopping? Are you satisfied with the products and services you buy?

Businessmen want satisfied customers who will return to buy their goods and services. They appreciate hearing from consumers who get a faulty product or poor service. Honest merchants and manufacturers are anxious to see that quacks, gypsters and schemers are put out of business.

Have you ever had a valid consumer problem? Perhaps a product or service did not live up to claims. Maybe a merchant did not sell you exactly what he advertised.

Ask yourself a few questions before placing final blame for a faulty product or service. The blame could fall on the manufacturer, the store or you, the consumer.

Consider these points:

—Did you carefully read and follow the use and care instructions?

—Did you use the item for the purpose it was intended?

—Did you have reasonable expectations for the product's performance?

You can do something about the complaint when the blame falls on either the manufacturer or the merchant. There are sources of help. Use these steps.

### 1. Try to solve the problem locally

Begin inquiries with the local merchant from whom the product was purchased. If possible, take

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the sales slip, product, tags, label and instructions with you to the store. When the complaint concerns faulty merchandise or service, expect the store either to refund your money or exchange or repair the item.

First, go to the department where you made the purchase. If an adjustment is not made and there is a complaint department, try this next. Then if your complaint is not adjusted satisfactorily, ask to see the manager.

Use courtesy in making a complaint. Try to avoid visiting the store during rush hours or just before closing time. Stay calm and state the facts. The reputable businessman usually tries to make a fair adjustment because he wants satisfied customers.

### 2. Go to the company or manufacturer

Contact the company or manufacturer when the complaint concerns a product or service problem which cannot be solved locally.

Locate the correct address and write directly to the company. If there is a department designed to handle consumer problems, direct the letter there. Otherwise, send the letter to the company president. To save letter writing, some companies have a toll-free telephone number which consumers may use to call in complaints.

Look for the company address on the tag, label or booklet which comes with the product. The local merchant may also know the address. Otherwise, check the library for a listing of company officials, names and addresses. Such publications include *Standard and Poor's Register of Corporations, Directors, and Executives*; *Moody's Industrial Manual*; and *Standard Directory of Advertisers*.

In writing the company there are certain guides to remember:

—Write a legible and business-like letter, using a typewriter if possible. Keep a carbon copy of the letter. Be sure that your name, complete address and phone number are included in the letter.

—Identify the purchased product by brand name, model number, size, color and other relevant information.

—Explain the problem as precisely as you can. Include information as to purchase date, price and steps already taken to obtain help.

—Suggest the particular type of corrective action you would like to see the company take. This may include either replacing or repairing the item or refunding money.

—When returning a product, mail it in the original box. Send the letter with the package if the product is small. By using certified mail, you can request a return receipt so as to know the letter was received.

—Send a second letter if you fail to hear from the company within a month's time.

### **3. Get help from a consumer protection agency or organization**

Try a consumer protection agency or organization if you fail to get help from the company. In the case of actual fraud, you may report directly to an agency.

Local, state and federal agencies and organizations exist to help protect your rights. Choose the most appropriate source of help for your problem.

#### **FEDERAL AGENCIES AND ORGANIZATIONS**

—Contact the Federal Trade Commission for unfair or deceptive merchandising practices involved in interstate commerce. This agency deals with such consumer problems as misleading or deceptive advertising, packaging and selling; it assures truthful labeling on wool, fur and textile products; it prevents the sale of dangerously flammable wearing apparel; and it requires proper disclosures in credit transactions under the Truth-in-Lending Act and Fair Credit Reporting Act. The address is

Federal Trade Commission  
Dallas Regional Office  
500 South Ervay  
Room 452 B  
Dallas, Texas 75201



—Direct inquiries about misbranded, contaminated or hazardous foods, drugs, cosmetics, medical devices, household products and toys to the following address:

Attention: Consumer Specialist  
Department of Health, Education,  
and Welfare  
Public Health Service  
Food and Drug Administration  
3032 Bryan  
Dallas, Texas 75204

—Direct inquiries concerning obscene material, sexually oriented advertisements and fraudulent schemes sent through the mail, such as schemes for the investment of money in get-rich-quick plans, falsely advertised free goods, lotteries and phony contest prizes to this address:

Local Post Office  
or  
Chief Postal Inspector  
U.S. Postal Service  
Washington, D.C. 20260

—Direct consumer complaints here when you have failed to get help from the company or manufacturer, or you are uncertain where to go for help:

Office of Consumer Affairs  
New Executive Office Building  
Washington, D.C. 20506

—Write your congressmen to obtain information and/or to express views about consumer problems and legislation.

The Honorable \_\_\_\_\_  
House of Representatives  
Washington, D.C. 20515  
The Honorable \_\_\_\_\_  
United States Senate  
Washington, D.C. 20510

## TEXAS GOVERNMENTAL AGENCIES AND ORGANIZATIONS

—Contact the Consumer Protection Division of the Attorney General's Office about all types of fraud and deception in Texas except for that related to insurance. This office does not deal with problems which involve the crossing of state lines.

Attorney General's Office  
Consumer Protection Division  
P.O. Box 12548  
Capitol Station  
Austin, Texas 78711

—Contact the Office of Consumer Credit Commissioner with questions or complaints concerning credit contracts, finance charges, deceptive trade practices and false advertising.

Office of Consumer Credit Commissioner  
P.O. Box 2107  
Austin, Texas 78767

—Direct inquiries here concerning weights and measures, both in regard to inaccurate weighing and measuring devices and to mislabeled weights and measures on packaged goods, meats and produce. Also refer inquiries concerning inspection and grading of eggs under the Texas Egg Law.

Texas Department of Agriculture  
Consumer Services Division  
115 San Jacinto  
Austin, Texas 78701

—Direct inquiries here about problems, complaints, or information concerning insurance companies and the settling of insurance claims.

Texas State Insurance Board  
1100 San Jacinto  
Austin, Texas 78786

—Direct questions and complaints here concerning taxable and exempt items for Texas sales tax purposes.

Comptroller of Public Accounts  
Drawer SS  
Capitol Station  
Austin, Texas 78711

—Direct questions here to find out whether a vocational, trade or business school is licensed to legally operate in Texas.

Texas Education Agency  
Division of Proprietary Schools  
and Veterans Education  
201 East 11th Street  
Austin, Texas 78701

—Direct your problem or inquiry here regarding standards of safety and sanitation in hospitals, nursing and convalescent homes. Vital statistics of births and deaths are kept here, also.

Texas State Department of Health  
1100 W. 49th Street  
Austin, Texas 78756

—Write your state legislators to obtain information and/or to express views about consumer problems and legislation.

The Honorable \_\_\_\_\_  
House of Representatives  
State Capitol  
Austin, Texas 78711

The Honorable \_\_\_\_\_  
Texas State Senate  
State Capitol  
Austin, Texas 78711

Contact this association to learn about consumer protection activities and the development of local consumer groups in Texas.

Texas Consumer Association  
P.O. Box 13191  
Austin, Texas 78711

## LOCAL AND BUSINESS HELP

—Better Business Bureau/Chamber of Commerce

Call the Better Business Bureau for information on the history and business practices of a particular firm. The Bureau strives to improve business and consumer relations. If there is no Bureau in your town, contact the Chamber of Commerce for similar help.

—Credit Bureau/Retail Merchants' Association  
Visit the Credit Bureau or Retail Merchants' Association to find out what is included in your credit



history and to update or correct any wrong information.

—Small Claims Court

For individual disputes between buyers and sellers involving small amounts of money, the person who feels he has been cheated has the right to sue in Small Claims Court. The justice of the peace has jurisdiction over Small Claims Court, and the cost to sue is \$5 in Texas. In an informal court procedure, the consumer is able to present his own case without the help of a lawyer. However, evidence or proof to prove the dispute is necessary.

—Texas Agricultural Extension Service

Contact your local county home demonstration agent. She can help you contact the right agency to help you with your problem, give you more information about laws and agencies working to protect the consumer, and provide educational materials and programs.

—Major Appliance Consumer Action Panel

Send your complaint on major appliances to this panel of consumer experts when you have been unable to obtain help from the manufacturer. The panel was established by three national trade associations in 1970 as a liaison between industry and the consumer.

Major Appliance Consumer Action Panel  
20 North Wacker Drive  
Chicago, Illinois 60606

—Central Registry of Magazine Subscription Solicitors

575 Lexington Ave.  
New York, New York 10022

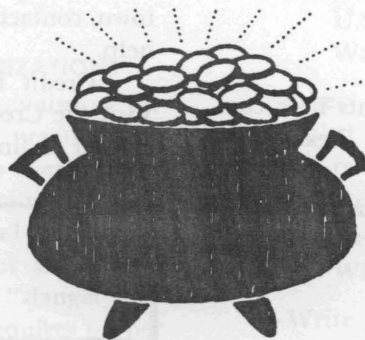
Check for the Central Registry identification card for assurance of a legitimate door-to-door magazine solicitor.

The consumer with a legitimate problem has sources of help available. However, it is hard to get assistance without facts or proof. Keep these records about your important purchases:

- 1) Date, cost and place of purchase
- 2) Receipt, order, invoice or account number of purchase
- 3) Product tags, labels
- 4) Use and care booklets
- 5) Guarantee or warranty and model numbers
- 6) Contracts, canceled checks, other documents, all correspondence concerning the product.

It is your right to get help with a consumer problem. When you complain, you do your part to keep quacks and swindlers out of business. By speaking up, consumers help to make the marketplace fair and honest.

*The author acknowledges the cooperation of the consumer protection agencies listed in the publication.*



GETTING YOUR MONEY'S WORTH