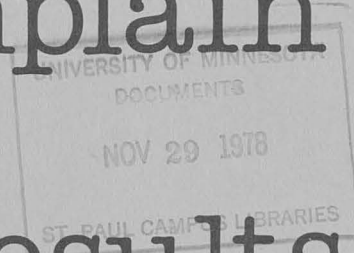


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# CONSUMERISM: Where to Complain and How to Get Results



In Minnesota, consumer protection is vested in many agencies, boards, and professional groups. Some are dominated by people of the profession; that is, the same people who are regulated do the regulating. However, you don't have to fight your battle alone, and some major places to which you complain and some techniques of complaining are more effective than others. [*Consumer Protection* (1977), slide set #788, is available in the Visual Aids library in Coffey Hall, University of Minnesota, St. Paul, MN 55108. This slide set relates to frauds and deceit in Minnesota and lists sources of consumer protection.]

**Where to complain:** The major departments and agencies on the federal level and their responsibilities are:

## I. Food and Drug Administration —

Food and Drug Administration  
5600 Fishers Lane  
Rockville, MD 20852  
301/443-3380

Food and Drug Administration  
240 Hennepin Avenue  
Minneapolis, Minnesota 55401  
612/725/2121

- Makes sure our food is safe, wholesome, and processed under sanitary conditions.
- Condemns food that is unfit or unsafe as the result of fires, floods, train wrecks, tornadoes, etc.
- Requires that drugs and therapeutic devices are proven safe and effective before being placed on the market.
- Keeps harmful cosmetics off the market.
- Enforces warnings on hazardous materials.
- Enforces the truthful labeling of goods.

## II. Federal Trade Commission — Regional

219 South Dearborn  
Chicago, IL 60604  
312/353-4423

Enforces laws to halt unfair and deceptive selling practices such as:

- **Bait and switch** advertising and selling practices where customers are lured with inexpensive items, then switched to higher priced articles when they come to buy.
- **Deceptive practices** as selling worthless correspondence courses or swamp lands for building.
- **Fraudulent advertising** on radio, TV, and in magazines and newspapers. This agency also oversees truthfulness in textile and clothing labeling.

## III. United States Postal Service —

United States Postal Service  
475 L'Enfant Plaza West, S.W.  
Washington, D.C. 20260  
202/245-4000

United States Postal Service  
100 South 1st Street  
Minneapolis, Minnesota 55401  
612/725-2441

Main Post Office  
180 E. Kellogg Blvd.  
St. Paul, Minnesota 55101  
612/725-7213

The postal inspector handles anything involved with the mail and monitors attempted fraud such as:

- ordered goods and services
- shipping as advertised
- billings by mail

There is also an office of consumer affairs in the executive office of the president in Washington, D.C. 20506.

IV. The state agencies and their areas of concern are: (These agencies are in addition to the state branches of the federal offices.)

**Better Business Bureau of Minnesota, Inc.** — 1745 University Avenue, St. Paul, MN 55104 — 612/646-4631.

- Gives advice on reputation of firms or businesses.
- Relates the standard kinds of fraud.
- Pressures business operations which operate illegally.
- Conducts educational programs.

**Office of Consumer Services** — Metro Square Building, 5th Floor, St. Paul, MN 55101 — 612/296-2331.

- Takes consumer complaints of all kinds.
- Makes referrals through proper channels.
- Does research related to consumer complaints.
- Has educational programs.

**Attorney General's Office** — Consumer Division, 102 State Capitol, St. Paul, MN 55155 — 612/296-3353.

- Receives consumer complaints.
- Processes legal cases as "cease and desist" which means a firm is ordered to stop certain illegal practices.
- Suggests consumer laws to legislature.
- Conducts educational programs.

There are many boards, divisions of departments, and commissions which have jurisdiction for certain kinds of complaints. The above agencies will be able to make referrals.

V. Those to contact locally when there are complaints are:

**Police or sheriff** who handles law breakers and con men/women in the area. They can also give "after-help."

**Chamber of Commerce or Better Business Bureaus (BBB)** — In Minnesota the following BBB offices have been established. (Locally they perform similarly to the Better Business Bureau of Minnesota, Inc.)

Albert Lea	Faribault	Park Rapids
Alexandria	Fergus Falls	Red Wing
Austin	Hibbing	Redwood Falls
Bemidji	Hutchinson	Rochester
Benson	Long Prairie	St. Cloud
Brainerd	Mankato	Thief River Falls
Detroit Lakes	Moorhead	Virginia
Duluth	New Ulm	Waseca
East Grand Forks	Northfield	Windom
Fargo	Owatonna	Winona

**Small Claims Court (Conciliation)** — In Minnesota there is a small claims court in every county. Claims up to \$1,000 are permitted. There are certain forms to be filled out. You plead your case. The court does not help you collect should you win the case. Ramsey County: Court-house, Room 1245, St. Paul, MN 55102, 612/298-6811; Hennepin County: 857 Government Center, Minneapolis, MN 55487, 612/348-2602.

**Arbitration Program** — This is a program within the Better Business Bureau available when voluntary agreement cannot be reached. There is a pool of 55 arbitrators who will mediate cases.

If the above places can't handle a complaint, they can refer you to a state or federal agency which has jurisdiction.

Radio and television stations as well as newspapers may give time for consumer complaints. Examples are: "Sound Off," Channel 11; "Action News," Channel 4; "On Your Behalf," Channel 5; "Help-mate," "Heartline," "Column 1," "Action Line," etc.

The Better Business Bureau of Minnesota, Inc.



Minnesota Office of Consumer Affairs



**How to complain:** It's not unusual for consumers to keep quiet about their complaints, and some illegal operators count on this. Such inactivity, however, does not help to improve the marketplace.

When a consumer feels he has a legitimate complaint he can take the following steps:

1. Return first to the place of purchase. There may be no question of satisfying the customer.
2. Write your complaint. Be brief, honest, and to the point. State what you want; identify yourself. You may wish to send a copy to your senator or congressman. A congressman is always interested in what is going on in his home territory.
3. Save copies of all letters, cancelled checks, guarantees, agreements, receipts, contracts, or other information which supports the complaint.
4. Talk with the supervisor, manager, or owner if the first contact brings poor results.
5. Allow time for processing the complaint. It may take a few weeks.

Large firms have full-time staff members assigned to customer relations. There are hot lines and toll free numbers that may be helpful. All you do is tell about your experience and ask them to help.

Two state departments which are helpful in investigating complaints are:

Minnesota Department of Health  
717 E. Delaware Street  
Minneapolis, MN 55440  
612/296-5562

Minnesota Department of Agriculture  
530 State Office Building  
St. Paul, MN 55155  
612/296-2627

The following is an example of a complaint letter:

Your Address  
Date

O.K. Manufacturing Company  
3216 Concord Road  
Chicago, Illinois 60016

Gentlemen:

Last month we bought a new Sputo frost-free refrigerator, model 968L30 from Thrift Stores, 1800 University Avenue, St. Paul, MN 55101. Frost continues to form in large amounts on the inside of the refrigerator section.

The store's service man has been here twice and states he cannot find the trouble. The merchant knows of this difficulty and has not offered to exchange the appliance.

Sincerely,

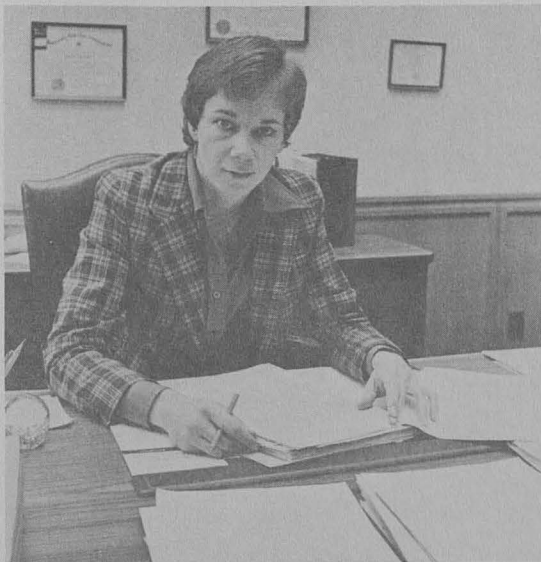
### Consumer Rights and Responsibilities

All of us help to make our economy what it is. It's a cherished privilege to make our own decisions about goods and services in the marketplace. Let's help preserve that freedom and name it our primary responsibility. We as consumers play an important part in our economy.

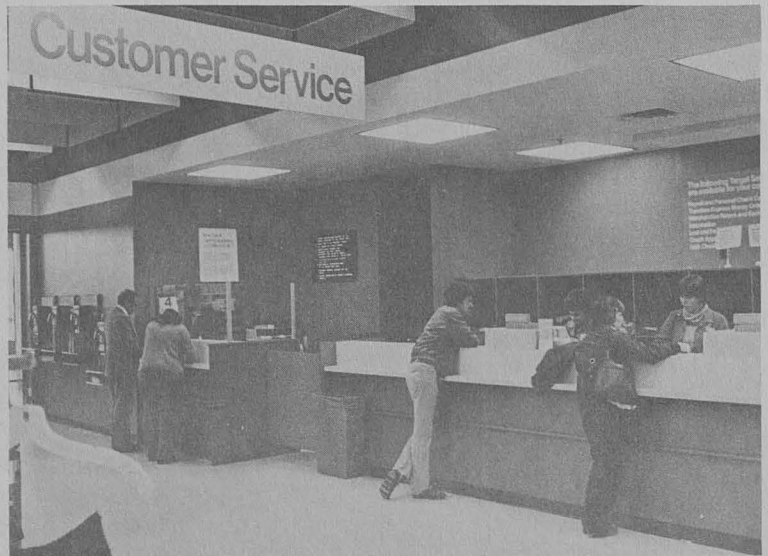
As you get an education, choose a career, begin a marriage, raise a family, pay taxes, and do many other things, you'll be making many decisions. These decisions all require clear-cut ideas about goals based on your values and standards.

As you move from being quite dependent to being very independent you'll be earning, spending, saving, investing, and planning for the future. Make the most of your money by keeping in mind your goals based on your values and standards. Don't forget, though, that you have valuable human resources of energy, knowledge, aspirations, and skills. Very often we can substitute these for money. To be wasteful and careless in the use of resources is like throwing money away.

Consumer Division, Attorney General's Office



Customer Service at Target





## Your Consumer Rights

1. **The right to be informed.** Information from advertising, labels, and other selling techniques should tell enough about a product so you know the good and the bad.
2. **The right to choose.** Any consumer can feel free to buy in a marketplace that has open competition. You can buy those things which suit your needs or wants best. Prices and products differ.
3. **The right to be heard.** Today the seller wants to hear when you are not pleased with his product or his way of doing business. He will listen because he wants to please you and he knows you have a right to tell how you feel.
4. **The right to safety.** A consumer has a right to feel he can use a product or service and not worry about it being unsafe. If there are risks, they should be stated. Different government agencies and departments watch for different hazards.
5. **The right to be protected.** We have laws that protect us against fraud, false advertising, and untruths. If the seller fails to be honest, the consumer can expect help elsewhere.
6. **The right to an accurate, up-to-date, and confidential credit report.** Many records are kept about each of us. When we are turned down for credit, insurance, or employment, we have a right to know why. The Fair Credit Reporting Act of 1971 protects our right to have records checked and corrected if wrong.  
If we keep these rights in mind, we are well on the road to using the marketplace very well.

6. **Watch disposal of resources.** We are responsible for what happens as we use resources. Pollution develops when we use resources, and sometimes there is waste that must be discarded. There are many kinds of pollution: air, water, land, and noise are examples. Controlling these costs money. If we litter, tax money is used to clean up. Pollution can make us sick. Many resources are becoming scarce so we need to use them sparingly and efficiently.
7. **Protect yourself from crime.** We have a responsibility to be aware of what is happening in our society. We have more burglaries because people own more things that are inviting. People get careless with property and with their own lives.

Some ideas to protect yourself are:

- Use good locks.
- Lock your doors.
- Use the "peep hole" to see who's knocking.
- Check references of people who work for your family.
- Keep keys with you.
- Keep valuables in a safe place.
- Keep garage door closed.
- Use lights and automatic timers when you're gone.
- Lock the car doors when you get out.
- Walk in lighted areas at night and preferably with a friend.

Work hard on these responsibilities so that we can all enjoy a safer and better society.

## Your Consumer Responsibilities

1. **Inform yourself.** To be well informed, carefully read ads, labels, catalogs, leaflets, and books telling about products and services. Know agencies, laws, and regulations. Read newspapers, magazines, and government bulletins to be up to date.
2. **Speak out.** The business people can only please us when we let them know about our likes and dislikes. What we want is important. It's also important to let the right people know.
3. **Deal with reputable businesses.** If you deal with local businesses that have good reputations and have been in business long, you usually do better than when you deal with people who call you on the phone, or with people just stopping in town for quick sales. Refuse to deal with dishonest people. Report frauds when you know about them.
4. **Shop carefully.** While shopping, keep looking for what you really want and need. Compare, compare, compare. Each store does its own buying and sets prices. Be aware of advertising, weights, and quality, and count your change.
5. **Manage well.** Remember that you must live with what you buy. Be aware that credit is not free and that it is used with charge accounts, installment contracts, credit cards, and cash loans. Avoid too many payments at any one time. There are laws, federal and state, that tell business people what they can and can't do.

## Conclusion:

No government agency can possibly protect the consumer completely. Be aware of selling practices and advertising techniques so you know what is happening to you. Take time to make shopping comparisons because this can save much disappointment. Be prepared to react when confronted by a high-pressure salesperson. It's the consumer's prerogative to walk out or to cancel even a written contract if done within three business days. If it appears to be a hard-to-believe deal, it usually is worthless. Deal with local people whom you know and who are easy to contact later. Contact the Better Business Bureau for complaints registered against a business before you buy. There is no reason to hesitate about complaining if you are reasonable, believe you have been misled or cheated, and have sufficient evidence. Complain if it is justified.

As a consumer you have the right to be heard. It's up to you.

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