Answers to most-asked consumer questions

The following questions and answers reflect the most common questions received daily by government and private consumer offices, such as those represented by the National Association of Consumer Agency Administrators and the Council of Better Business Bureaus. They were developed by Janet Wilson, Consumer Education Extension Specialist, Cooperative Extension Service, University of Nebraska.

You can order the booklets at the prices indicated by sending a note mentioning the item numbers to the Consumer Information Center, Dept. NCW, Pueblo, Colo. 81009.

Q. I need to report a safety problem with my car. I think something ought to be done quickly. Is there some way I can do this without writing a letter?

The Department of Transportation's National Highway Traffic Safety Administration has a toll-free hot line, as do many other federal and state consumer offices. Their number is 1-800-424-9393. To get a book that lists all of these numbers as well as the addresses and telephone numbers for consumer representatives with many companies, send for a free copy of the United States Office of Consumer Affairs book, "Consumer's Resource Handbook." (Item 601M)

Q. I've decided to buy a new house. The only thing stopping me from signing the contract is the builder's promise to take care of the leaky roof after I move in. How can I make sure the repairs are done as promised? Also, do I have to accept this mortgage terms?

A. Read your warranty to see if it covers the leaky roof. If you don't have a warranty, have the builder add a "written promise to repair" clause to the contract you sign when you close on the house. As far as having to take his mortgage terms, you have many options. The Federal Trade Commission's "Mortgage Money Guide" (418M, 50 cents) describes the different types of mortgages and has charts showing interest costs.

Q. My year-old washing machine spills water on the floor. The dealer has repaired it several times under warranty, but it still isn't working right. Now my warranty has run out, but the machine is spilling water again. Do I have to pay for the repairs now?

A. No. If you complained about the problem during the warranty period and it was not fixed properly, you are entitled to get it repaired at no cost. Your warranty rights do not run out for the problems you complained about during the warranty period. And since different companies make different warranty promises, the next time you buy an appliance, read the warranty before you buy.

Q. I sent a mail order company $38 for a new pair of shoes. Their ad promised delivery within two weeks. Six weeks have passed. I don't have the shoes, and I haven't heard anything from the company. I'm tired of waiting. What can I do to get my money back?

A. If you don't receive delivery of mail order merchandise within the time promised, the company must tell you when the product will be available and offer you the option of canceling the sale and getting your money back. Since you haven't heard from the company, write them and send a copy of your order along with a copy of your canceled check (if you have it), and ask for a refund. You have other rights when you order by mail. Learn them by sending for a free copy of the "Mail Order Rights Card" (590M).

Q.There's a mistake on my monthly charge card bill. What should I do to get the company to correct the billing error?

A. Write a letter. While a phone call can resolve problems quickly, you're not protected under the law unless you send the company a written notice of the error. While the dispute is being resolved, you do not have to pay the part of the bill that is in dispute, and no interest will be charged on the amount. The Federal Deposit Insurance Corporation has a pamphlet called "Fair Credit Billing" (407M, 50 cents) to help you resolve disputes and one called "Fair Credit Reporting Act" (408M, 50 cents) so you can learn what information is in your credit report.

Q.A debt collection agency keeps calling me at home about a bill I owe. I want desperately to pay the bill, but I lost my job two months ago. Can I stop the collector from calling?

A. The collector must stop calling you if you write a letter saying, "Stop bothering me." The only time the collector will be able to get in touch with then is when they are planning on taking some other step. This does not erase your debt; you still owe the money. The Federal Trade Commission has some rather strong regulations about debt collection that are explained in the pamplet," Fair Debt Collection" (409M, 50 cents).

Q.I read about a recall on defective gas valves used on liquid propane-fueled heating appliances. How can I find out if mine is one of the defective ones?

A. Call the Consumer Product Safety Commission toll-free hot line for this and other recall information about hazardous products around the home. CPSC will tell you whehter the recall applies to your model and what to do to get it replaced. The number is 1-800-638-CPSC (or 1-800-638-2772 if your phone doesn't have letters).

Q.My elderly grandmother always has trouble opening the safety caps on medicine bottles. As a result, once they are open, they often stay open. What can I do to help her?

A. Since safety packaging is required on certain medicine and household products to prevent the poisoning of children, tell her she may specifically request containers without safety caps from her pharmacist. Then she should be sure to keep these regular caps on her medicine so it won't deteriorate or lose potency.

Q.There's a big difference in the prices my supermarket charges for "regular," "lean" and "extra lean" ground beef. What is the real difference in the fat content of the meat?

A. While U.S. Department of Agriculture standards require hamburger meat to be no more than 30 percent fat, the difference between categories of ground beef is up to your supermarket. Most stores use this general standard for their labeling: Regular is not more than 30 percent fat, lean is 23 percent, and extra lean is 15 percent fat. You can learn more about keeping hamburger and many other foods safe by sending for a free copy of USDA's "Food Safety for the Family" (597M).