



Consumer Resources on the Internet

A Selective Listing

MCLS Reference Center

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Federal sources

U.S. Consumer Gateway - <http://www.consumer.gov>

Information provided by over 20 US government departments, agencies, and commissions. Arranged by topics - food, product safety, health, home, money, transportation, children, careers, technology. For each topic, "how to file a complaint" information is given for the appropriate agency.

Consumer Information Center - <http://www.pueblo.gsa.gov>

Online version of the popular Consumer Information Catalog, featuring the full texts of hundreds of publications available for viewing, printing, or ordering. Also features the Consumer Action Handbook of contact information for state and local consumer protection agencies.

California sources

Consumer Resource and Referral Guide - http://www.dca.ca.gov/r_r/r_guide.htm

The California Department of Consumer Affairs provides links to local consumer agencies such as small claims courts, legal aid societies, Consumer Credit Counseling Service, and state and federal agencies. The Complaint Referral Table, arranged by topic, gives links to state agencies to deliver complaints. There are also links to DCA's list of consumer publications; most are available online.

Consumer Complaints and Information - <http://caag.state.ca.us/piu/>

The California Attorney General provides consumer information on topics ranging from bad checks to lemon law to work-at-home schemes. Also shows how to file a complaint on various types of businesses, indicating which federal/state agency/department to contact. Online complaint forms available.

Medical Board of California - www.medbd.ca.gov

Check to see if your doctor is licensed to practice in California, or if they are certified in their specialty.

[Los Angeles County Dept. of Consumer Affairs](http://consumer-affairs.co.la.ca.us/frame.htm) - <http://consumer-affairs.co.la.ca.us/frame.htm>

Gives consumer information for Los Angeles County, such as their Dispute Settlement Services and how to deal with problems with your cable television provider.

[Consumer Protection](#)

[Consumer Protection](http://www.ftc.gov/ftc/consumer.htm) - <http://www.ftc.gov/ftc/consumer.htm>

This site, set up by the Federal Trade Commission's Bureau of Consumer Protection, is designed to protect consumers against unfair practices. It offers helpful guides and alerts in many topics, ranging from advertising to tobacco. Can be searched by topic.

[Consumers Union](http://www.consumersunion.org) - <http://www.consumersunion.org>

This site, a companion to Consumer Reports Online and similar to the US Consumer Gateway, provides material developed by Consumers Union's advocacy offices on a variety of consumer issues, including health care, financial services, food safety, product safety, and more.

[Better Business Bureau](http://www.bbb.org) - <http://www.bbb.org>

This site allows you to check for complaints about a company, file a complaint, or resolve a dispute. "Consumer Guidance" features "Consumer Tips," which are consumer publications arranged by subject. "About the BBB" has a searchable directory of BBBs in the US and Canada.

[Credit Bureaus](http://insure-and-invest.hypermart.net/credit_bureaus/cred-bur.htm) - http://insure-and-invest.hypermart.net/credit_bureaus/cred-bur.htm

Consumers can repair credit or report credit fraud by contacting the websites or 800 numbers of the three major credit bureaus in the United States: Experian (formerly TRW), Equifax, and TransUnion.

[Junkbusters](http://www.junkbusters.com) - <http://www.junkbusters.com>

Great site to learn how to decrease the junk mail, telemarketing calls, cookies, and spam.

[FCC Common Carrier Bureau Enforcement Division](http://www.fcc.gov/ccb/consumer_news) - http://www.fcc.gov/ccb/consumer_news

Telephone service customers can learn to protect themselves from slamming, cramming, and other telephone-related scams. It reports the number of complaints for every telephone service provider and advises on how and where to report complaints.

[National Fraud Information Center](http://www.fraud.org) - <http://www.fraud.org>

Advice on how to avoid becoming a victim of telemarketing fraud or Internet fraud.

[Product Comparisons](#)

[Product Review Net](http://www.productreviewnet.com/home.html) - <http://www.productreviewnet.com/home.html>

Provides indexes, abstracts, and some full texts of product reviews from hundreds of online and print sources, covering a wide range of products.

[Consumers Digest Online](http://www.consumersdigest.com) - <http://www.consumersdigest.com>

Provides free access to advice, evaluation, and "best buy" recommendations for products and services such as automotive, electronics and leisure, food and travel, health and fitness, your money, and household goods. Also allows users to search past issues of Consumers Digest.

[Consumer Guide - GTE Superpages](http://cg.superpages.com) - <http://cg.superpages.com>

This online version of Consumer Guide features their Auto Guide to buying new and used cars. Also provides their Best Buy ratings for everything from cameras to freezers to baby equipment.

[Consumer Reports Online](http://www.consumerreports.org) - <http://www.consumerreports.org>

This site provides free access to safety alerts, product recalls, and a list of articles in *Consumer Reports* in nine categories covering the last two years. For a subscription fee of \$24/year, it offers the latest issue of the magazine and 4 years of test results, including detailed ratings, recommendations, and product-reliability reports.

[Real Estate](#)

[Realtor.com](http://www.realtor.com) - <http://www.realtor.com>

This site, from the National Association of Realtors, currently lists more than 1 million homes for sale. Also offers a directory of realtors, a glossary of real estate terms, and a lot of consumer information about buying and selling a home.

[ListingLink: Real Estate on the Internet](http://www.listinglink.com) - <http://www.listinglink.com>

This site, updated daily, lists current properties for sale throughout California. Interactive functions allow for the selection of local area and city, as well as the type of property, number of bedrooms and baths, price, and amenities such as dining room, pool, spa, view, air conditioning, and fireplace.

[Living Network](http://usa.living.net) - <http://usa.living.net>

A real estate multiple listing service, this site currently has resources for California and 47 other states. (Some states are more fully covered than others).

[CyberHomes](http://www.cyberhomes.com) - <http://www.cyberhomes.com>

National online real estate search service with interactive, street-level mapping. Provides Multiple Listing Services in about half the states.

[Owners.com](http://www.owners.com) - <http://www.owners.com>

This site lists homes for sale by owner (without a real estate agent) and provides contact information for the owner. Search for a home, or list your property.

[Quicken Mortgage](http://mortgage.quicken.com) - <http://mortgage.quicken.com>

This site offers interactive tools to determine whether you should rent or buy, how much house you can afford, whether you should refinance now, and what the current rates are, by state and type of mortgage. Also provides a Glossary of Terms for the mortgage industry.

[Real Estate Home Values](http://realestate.yahoo.com/realestate/homevalues) - <http://realestate.yahoo.com/realestate/homevalues>

This database of home sale prices, from current back to 1987, can be searched by zip code, city, street, and year. Currently includes California and many other states.

[Southland Home Sales](http://www.latimes.com/class/realestate/dataquick) - <http://www.latimes.com/class/realestate/dataquick>

This site, with data provided by DataQuik, gives specific information on recent home sales in 6 Southern California counties. Can be searched by city or zip code, price range, number of bedrooms and bathrooms, year built, and square footage.

Automobiles and other Vehicles

[Car Buying Tips](http://www.carbuyingtips.com) - <http://www.carbuyingtips.com>

Comprehensive site provides tips and links for new cars, used cars, leasing, insurance quotes, financing, warranties, trade ins, negotiation strategies, etc.

[Car Point](http://carpoint.msn.com/home/New.asp) - <http://carpoint.msn.com/home/New.asp>

Another comprehensive site gives information and advice about new and used vehicles, finance and insurance, prices, and reviews.

[Kelley Blue Book](http://www.kbb.com) - <http://www.kbb.com>

Online version of the popular vehicle pricing source. Covers new and used vehicles back to 1979, including autos, trucks, vans, motorcycles, "personal watercraft," and snowmobiles.

[Autopedia.com](http://www.autopedia.com) - <http://www.autopedia.com>

Excellent general site for new vehicles. Provides links to all vehicle manufactures, as well as the Manufacturers Suggested Retail Price (MSRP), invoice cost, destination charges, and city and highway mileage for new vehicles. Also gives general tips on financing and leasing, negotiating, and tire information.

[Fuel Economy Guide](http://www.fueleconomy.gov) - <http://www.fueleconomy.gov>

Fuel ratings for vehicles made from 1985 - present. Search by name or type of vehicle. Also features a handy Annual Fuel Cost Calculator.

[Lemon Car Page](http://defects.com) - <http://defects.com>

This site provides state by state "Lemon Law" information, including specific codes and strategies for making a Lemon Law claim.

[National Highway Traffic Safety Administration](http://www.nhtsa.dot.gov/car) - <http://www.nhtsa.dot.gov/car>

The Vehicle and Equipment Information section covers safety problems and issues, testing results, regulations and standards, and research and development. Covers vehicles, as well as vehicle equipment, such as tires.

[California Department of Motor Vehicles](http://www.dmv.ca.gov) - <http://www.dmv.ca.gov>

Great state site gives information on obtaining drivers licenses in Class A or B (commercial), Class C (regular), and Class M (motorcycle), including sample online tests and handbooks. Also tells how to get an ID card, boat license, or SMOG check. The handy Traffic Violator School Classroom Location List is arranged by county, as well as by language spoken.

Investments

[FinanCenter](http://www.financenter.com) - <http://www.financenter.com>

This site features many interactive calculators to help consumers plan the purchase of a home, car, insurance, or investments. Also features information on banking, credit cards, and financial planning for taxes, retirement, or saving for college.

[Financial Facts Tool Kit](http://www.sec.gov/consumer/toolkit.htm) - <http://www.sec.gov/consumer/toolkit.htm>

The Securities and Exchange Commission provides information to inform investors about saving and investing. Sections include planning for retirement, guides to mutual funds, market risks, corporate and municipal bonds, and an interactive "ballpark estimate" worksheet for calculating how much money should be saved for retirement.

[Invest-O-Rama!](http://www.investorama.com) - <http://www.investorama.com>

The "leading Internet directory for investors" features the Investor's Web Directory of 9200 links in 120 categories covering all sorts of investment-related sites, including stocks, mutual funds, real estate, brokerage firms, personal finance, taxes, and investor education. Also has a Financial Glossary with definitions of over 500 words, phrases, and acronyms, as well as Company Reports for more than 6500 public companies.

[Morningstar](http://www.morningstar.com) - <http://www.morningstar.com>

This comprehensive site goes from short essays covering investment basics to finding ways to lower taxes to investing online. The Fund and Stock Selectors examine stocks/funds by total return, Morningstar Rating, etc.

Law

Nolo Press - <http://www.nolo.com>

Nolo Press has been publishing self-help law books since 1971. This helpful site features: Legal Dictionary - continuously updated - "we add new words every month" Legal Encyclopedia - each topic features a dozen or so short essays of general legal information. Topics include wills and estate planning, tax problems, personal injury, debit and credit, landlord and tenant, and real estate. "Consumer issues" cover travel, insurance, warranties, dog law, etc.

Lawyers.com - <http://www.lawyers.com>

This site, set up by Martindale Hubbell, can help you find attorneys by their special area of practice, city, and state.

Insurance

Insurance News Network - <http://www.insure.com>

This comprehensive site gives information of all types of insurance - annuities, auto, business, health, home and life.

Net Quote Insurance Shopper - <http://www.netquote.com>

The "nation's oldest and largest quoting service" allows you to search for insurance quotes online for auto, home, health, life, and business.

InsWeb - <http://www.insweb.com>

Free rate quotes for auto, life, home, renters, and health insurance from such companies as State Farm, Progressive, Nationwide, Mutual of Omaha, and Liberty Mutual.

Banks and Banking

FDIC Consumer News - <http://www.fdic.gov/index.html>

This site has many links to information of interest to consumers, such as banking consumer rights, financial information on FDIC-insured institutions, suspicious Internet banking, and monthly issues of Survey of Real Estate Trends, available in Adobe Acrobat format.

Bank Rate Monitor - <http://www.bankrate.com>

Updated daily, this site gives timely rates for mortgages and home equity loans, as well as interest rates for credit cards and savings and checking accounts. Other features include a loan calculator, news about the real estate and banking industries, and a helpful how-to section.

Taxes

TaxWeb - <http://www.taxweb.com>

"The Internet's first consumer-oriented source for federal, state, and local tax-related developments" gives information and links to federal and state tax forms and instructions, filing and refunds, tax news, and the IRS tax code, manuals and bulletins.

1040.com - <http://www.1040.com>

Provides federal and state forms and instructions, links to state revenue websites, and tells where to request forms by mail or FAX.

IRS Forms and Publications - http://www.irs.gov/plain/forms_pubs/index.html

This site includes all of the federal tax forms, instructions, publications, and regulations back to 1992.

California Franchise Tax Board - <http://www.ftb.ca.gov>

This site includes all of the California tax forms, instructions, and publications back to 1994. Also tells where to request forms by phone, mail, or in person.

Charitable Organizations

GuideStar: the Donor's Guide to the Charitable Universe - <http://www.guidestar.org>

This site, set up by Philanthropic Research, Inc., features a searchable database of more than 640,000 nonprofit organizations in the US. The listings provide information on each group's background, mission, goals, and finances; some listings provide copies of their IRS Form 990, filed annually.

Philanthropic Advisory Service - <http://www.bbb.org/about/pas.asp>

This service, part of the Better Business Bureau, provides background and financial information on dozens of "nationally soliciting charitable organizations." Their "Standards for Charitable Solicitations" is here, as well as "Tips on Charitable Giving" and "Give...But Give Wisely."

California Charitable Trusts - <http://caag.state.ca.us/charities>

Set up by the California Attorney General, this site contains information on more than 80,000 registered charities in California. Many listings provide copies of their IRS Form 990, filed annually.

Mail and shipping services

US Postal Service - <http://www.usps.com>

This site shows you how to calculate postage costs, locate a Post Office, find a Zip Code, get a passport, and purchase unclaimed items and surplus Postal Service vehicles. It also has the full text of Publication 201,

Consumer's Guide to Postal Services and Products.

Universal Shipping Calculator - <http://www.intershipper.net>

This site calculates the cost of shipping a package nationwide and worldwide from the U.S. To calculate, enter the zip codes of the origin and destination, as well as the weight and dimensions of the package. Several delivery options will be displayed with delivery times and prices for the US Postal Service, UPS, RPS, DHL, and Federal Express.

Other products and services

Consumer World - <http://www.consumerworld.org>

This site, created by Edgar Dworsky, noted consumer advocate, features "1800 of the most useful consumer resources on the Internet", but it is not annotated. Searchers can check an airfare, find an ATM machine, contact a company's customer service department, comparison shop for bargains, read a movie review, etc. The sheer number of links may be overwhelming.

Government Asset Sales - <http://www.financenet.gov/sales.htm>

Information on the sale of public assets that any government (international, national, state, local) will be offering for sale electronically to the general public. This includes real property, planes, boats, cars, jewelry, etc.

Flea Market Guide of US Flea Markets - <http://www.fleamarketguide.com>

Online directory of regularly-held flea markets. Search by state, then city. Each record gives location, directions, phone, and frequency or dates.

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