that we can issue a blanket rule against it. It is currently being studied by the Attorney General, the Secretary of Labor, and the Director of the Office of Economic Opportunity. Similarly, I do not think we are ready for a national usury law. Such a law would put a ceiling on all consumer credit, without regard for individual circumstances. Its ramifications would be so enormous—affecting such a large part of our economy—that I think intensive study is necessary.

In that connection, my State, for instance, by constitutional inhibition forbids the garnishment of salaries. I have a letter here from a lawyer in Fresno, Calif., Attorney Gilbert D. Lopez, who is the chairman of the Mexican-American Political Association in that area and he addresses this letter to the committee through the chairlady. He says:

I am informed and aware of the fact that on or about the 7th of August, 1967, committee hearings will begin concerning "Truth-in-Lending," bill H.R. 11601.

I have read with a great deal of interest your release dated July 2, 1967 on "Truth-in-Lending" which release was made by the Subcommittee on Consumer Affairs.

He then goes on and says:

As an attorney in the Fresno area, State of California, I can recollect innumerable instances where the consumer has been subjected to what amounts to almost pure fraud in the obtainment of credit and financing by many of these consumer lending organizations. All too often have I heard the story that I borrowed $300, and have been paying for 5 years, and the amount is still the same.

In addition the factor concerning garnishment of wages is an important fact, especially in this area where many of our consumers are poor people living off agricultural work. In many of these instances I have found that unscrupulous judges, knowing full well that the moneys sought to be garnished are the sole source of food for a family of six, seven, or eight, and which sums are below the minimal required for sustaining such a family, have still insisted and allowed one-half the wages to be garnished by the creditors.

Certainly an investigation into consumer lending in our area would of necessity make a person who is conscious of injustices wreaked upon these poor people support your action.

In behalf of all the members of our organization, and in behalf of the many people who have come to my office seeking help, I strongly urge you and all the Members of Congress to introduce appropriate safeguards and legislation for the protection of these people. I believe your action is in proper form, and should be given strenuous support by Members of Congress so that a justifiable conclusion can be had for these people.

I know that this would be true in my State except for the constitutional inhibition. Since Texas and other States will prohibit it, why should there be such a reluctance? Why should we have to wait until we have studies to tell us what I think is so obvious, Miss Furness? Is there not any hope that we can get a positive recommendation for a Federal-level type of legislation to at least inhibit the garnishment of wages?

Miss FURNESS. I think that is a very realistic goal, Mr. Gonzalez. It was only my suggestion that this be eliminated from the consideration of this particular bill pending the further and comprehensive study. It has been pointed out to me that while prohibiting garnishment would protect the people that I just said I cared the most about, which would indeed be your Mexican-American farmhands and so forth, there are people who are making $20,000 a year who overextend their credit and really have no business in so doing and should be able to handle their credit picture. Garnishment may indeed be quite fair in such cases.