Mr. ANNUNZIO. I would like to point out, Mr. Barr, that Federal employees, as you know, cannot have their wages garnished.

Miss Furness, in your statement where you say a study is being conducted in order to give us more answers to this problem, I would like to point out to you and say that garnishment is an expensive, painful procedure which can cost a man's job. This has come to the attention of this committee and many other Members of Congress. The reports on the riots in Watts, Chicago, and other cities, indicate that it costs people their lives. We have no statistics, but there are many, many people who have committed suicide because their wages have been garnisheed and they have no way in which they can cope with this problem.

I would also like to point out to you, when I read my statement, the untold thousands—millions, I'll go that far—of dollars it is costing local governments, local courts like Chicago, Cook County, Los Angeles and Los Angeles County, the judges that have to be paid, the process servers, the bailiffs, bringing these people before the court, having government take a part in settling these credit problems is a very, very costly procedure. I do not think we can wait forever for a new study. I do think that some of the people who speak for the administration by this time, after 5 months of study, are being made to come to this committee with a positive statement as to whether or not they are in favor of a national garnishment law.

My time has expired and I want to get to you on the national usury rate law. But we will do that some other time.

Mrs. SULLIVAN. If it is all right with the committee, we have only two more members waiting to question the Secretary and Miss Furness, so unless the bells ring for a quorum call, we will just go on.

In case we may not finish with you today, and in view of the fact that you are handling this legislation for the administration, we may want to call you back before this hearing is completed, Mr. Secretary.

Mr. Bingham?

Mr. BINGHAM. Thank you, Madam Chairman. I, too, would like to extend a welcome and compliments to Secretary Barr and Miss Furness and wish Miss Furness well in her very considerable responsibilities.

I noticed, Secretary Barr, that you did not comment on the provisions of H.R. 11601 for administrative enforcement; that is, section 209 of the bill. Do you have a comment on that at this time?

Mr. BARR. Mr. Bingham, the Federal Reserve Board has a position with which I am in sympathy to some extent, but I have not gone into it deeply. I think they have the position that they would be delighted to draw up the regulations, and I can think of no agency of this Government who would be better qualified to draw up these regulations. Whether or not they should create the administrative machinery to administer is another question. I think that we can discuss this with the committee and I would be delighted to do so at a later date.

I think the Fed believes, and with some justification, that rather than hiring a lot of people themselves, they can let the FDIC do it for State banks, let the Home Loan Bank Board do it for the savings and