

5. Swift action to insure the safety of consumer products and to prevent accidental death and injury to those who buy them.

The Food, Drug and Cosmetic Act should be tightened to insure that all drugs sold for human use actually meet prescribed standards of safety, quality and efficacy, that cosmetics are tested for safety before sale to the public, and that medical equipment and devices are safe and effective before being prescribed by doctors. Accidents from consumer misuse of drugs, cosmetics and pressurized food containers can be reduced by requiring clear and adequate warning labels. Indiscriminate distribution of "drug samples" should be brought under control as a further safety measure.

In the food field, consumer safety requires inspection for wholesomeness and cleanliness of all meat and poultry, whether or not the meat crosses interstate lines.

The Flammable Fabrics Act needs updating to reach beyond its limited coverage of flammable clothing.

A National Commission on Product Safety, as proposed in a bill sponsored by Senator Warren Magnuson, should be established to study the need for compulsory safety standards in the design of other household equipment and appliances.

6. Establishment of formal governmental machinery to help assure that consumer problems will receive the attention they deserve and that solutions will not only be devised but aggressively promoted both by the Congress and the Executive Branch.

We welcome the formation of consumer subcommittees as parts of existing standing committees of the Congress. In the Executive Branch, we endorse the long-standing proposal for the creation of either a Department of Consumer Affairs or a statutory Office of Consumer Affairs.

President Johnson has focused the attention of the Congress and the nation on the problems of the consumer in his far-reaching message to the Congress last week.

The AFL-CIO, which is probably the largest organized group of consumers in the nation, is delighted that the President has signaled out the problems of the consumer for concerted action.

The Administration intends to make this a major legislative undertaking and so do we. The 90th Congress can—and should—become the consumer-conscience Congress and we are going to do our part to make sure that it does.

MR. BIEMILLER. Both these matters are substantively dealt with in H.R. 11601, and we warmly support their enactment; namely, the provisions of title I, relating to credit advertisements and title III, establishing a Commission on Consumer Finance.

We are very pleased with the provision of H.R. 11601 establishing a National Commission on Consumer Finance. Because consumer credit has heretofore been so firmly in the province of State legislation, there has been little investigation or concern by the Federal Government either in the Congress or the executive branch with the complexities of present arrangements under State laws, their abuses, nor any realistic assessment of their adequacy in protecting the borrower. With the mounting use of consumer credit and its importance in the economy, certainly an overall investigation plus delineation of areas in which Federal regulation would be desirable is long overdue.

In other major provisions, H.R. 11601 would enact immediate substantive legislation in the consumer credit field, beyond the requirement for simple disclosure. The bill would establish a maximum finance charge of 18 percent per year, abolish cognovit notes, and outlaw wage garnishments, matters currently regulated entirely by State law.

Within the AFL-CIO, efforts to reduce excessive finance charges and reform abusive or inadequate provisions of State laws with respect to debtor-creditor relationships have in most instances been concentrated on State legislatures by State AFL-CIO organizations, operating within their specific jurisdictions. On the other hand, no formal