should be controls across the board, controlling profits, incomes, wages, prices, and hence as part of price control the whole question of control of installment credit. This position has been reiterated over and over again. We, on the other hand, object to the imposition of any part of those controls without the total package.

Mrs. Sullivan. When should that legislation be taken up? Should we

be drafting it now and working on it now?

Mr. BIEMILLER. We have no objection to such things being done. But we just don't believe it should be done piecemeal, one part at a time.

Mrs. Sullivan. We plan to hear the Office of Emergency Planning on this issue. That agency is supposed to be working now on standby controls and anti-inflation machinery for a genuine emergency. Have they consulted with your people or have your people consulted with them on what should be included in such legislation?

Mr. BIEMILLER. I would have to consult with the director of our research department. I assume he has been consulting—I have not been in

such discussions if they have been going on.

Mrs. Sullivan. Do you not think these problems should be worked out in a calm atmosphere before any bombs are dropping on our cities or before the economy is careening from inflationary pressures growing out of a war or war scare?

Mr. BIEMILLER. Most certainly.

Mrs. Sullivan. You say that in a genuine emergency credit controls would be necessary and should be provided. Why can we not pass the laws now, then put them in mothballs and have them on hand?

Mr. BIEMILLER. We have no objection to it being done. But we repeat, we think it ought to be an integrated program of controls over all as-

pects of our economic life and not just over this one aspect.

Mrs. Sullivan. Now, to turn to another subject, is the problem of

garnishment a new problem?

Mr. BIEMILLER. It is not a new problem as far as State legislation is concerned. It has never been raised to the best of my knowledge as a Federal matter.

Mrs. Sullivan. Is it not true that you testified in the Douglas hearings back in 1961—I think it is on page 418 of that volume—and introduced into the record articles from the Milwaukee Journal dealing with the problems of personal bankruptcy and garnishment? That was at least 6 years ago.

Mr. Biemiller. Simply as evidence to show our belief in the need for disclosure legislation. We agree with Senator Douglas that such legislation would go a long way toward stopping the very improper use of pressure credit which is one of the reasons we have so many

garnishments.

Mrs. Sullivan. In your statement you say that the AFL-CIO has not been in a position to "accumulate the necessary documentation and evidence necessary for arriving at conclusions on what form the Federal legislation should take" with regard to garnishment.

Mr. BIEMILLER. That is correct.

Mrs. Sullivan. How much time does it take to get that information? Mr. Biemiller. This is the first time the issue has ever been raised in a piece of legislation, hence we have no action by any convention, or by any executive council meeting on this matter. It has always been con-