Mr. Stephens. Thank you. My time is up.

Mrs. Sullivan. Mr. Annunzio?

Mr. Annunzio. Thank you, Madam Chairman.

Mr. Biemiller, yesterday I read a letter from a vice president of the Inland Steel Co. in Chicago and, as you know, the Inland Steel Co. has a contract with the United Steelworkers of America. They have a union shop contract. I wrote Joseph Block, chairman of the board of Inland Steel, whom I know, and I asked for the position of the company with reference to garnishment of wages. As one of the sponsors of the bill with Mrs. Sullivan, I share her deep concern about garnishment of wages.

In their answer to me, they cited provisions of the proposed bill which have a direct relationship to their operations. They endorsed legislation which would require the full disclosure of credit terms and which would prohibit the garnishment of wages. Inland Steel stated,

"We are in favor of both of these provisions in the bill."

Here we have a company which, because of their experiences with garnishment problems totaling annually \$500,000 a year, has stated forthrightly to me that they are in favor of the garnishment provisions

in this bill.

Also, yesterday, when Miss Furness appeared before the subcommittee representing the administration in a light vein, I took her to task because 5 months ago the administration ordered an investigation of this garnishment problem, along with the Department of Labor and the Office of Economic Opportunity, and as I understand it, for over 5 months there has been no concrete proposal forthcoming from the administration on this.

I sympathize with your problem. This is a Federal problem. But as you know, I am a former officer of a State labor organization, an industrial organization, and I was chairman of the legislative committee in Illinois of our State organization, and this is a problem that we have struggled with for many, many years.

In fact, the problem is so severe and so great that I now liken this problem to many of the situations which are occurring in the large

cities.

As an example, the local governments are spending through the courts thousands and millions of dollars in litigation. This money, which they are spending in the courts for garnishment of wages could be rechanneled and put into other programs that would help the people who need help. We have a tremendous backlog in most of the courts in our big cities—in Cook County, in Los Angeles County, and so forth. This backlog includes personal injury cases, workmen's compensation cases, unemployment compensation cases, and so forth. We likewise have a big backlog of garnishment cases that are encroaching on the time which could be devoted to settling these other cases.

And, actually, I am disappointed that the national AFL-CIO could not take a position at this time on this legislation. I am hoping that soon if the national AFL-CIO does conduct a study or has a meeting of the minds that we on this subcommittee can know about it.

Mr. BIEMILLER. Congressman Annunzio, with your background in the labor movement, you understand fully the fact that in the labor movement we do not move in areas of legislation without authorization