

income group. I have tried to help them and to advise them on how to buy and how to use credit. But I have seen some of these unscrupulous people that we are talking about sell them items of furniture, for instance, and I have seen, in a number of instances, where they are charged twice the value of the furniture and the people are told, "Now we do not want you to pay this all at once; we want to make it easy on you. All you have to do is pay so much a week and you do not have to pay anything down."

I have gotten hold of some of these furniture companies and others back in St. Louis, and I can say that two of them, after 8 or 10 years of operating in the town, sold out because the people became aware of the bad practices of overpricing on the one hand, and then charging a very, very high rate of interest on the debt, getting people coming and going.

So again, it is like every law that is made, you make it to cover the violators of good practices, and, of course, then, everybody has to be subjected to it. We appreciate your coming, Mr. Biemiller, and also Miss Draper. We were a bit rough on you, perhaps, on the garnishment issue, but in your position, knowing that this is a very serious part of the problem today—not only garnishment of wages, but the personal bankruptcies involving people who get involved in credit deeper than they should—you realize, I am sure, and agree with us, that the problem is growing each day. I just think that you people have a responsibility as legislative representatives of a big union, to get deep enough into this to give us some help and guidance.

Mr. BIEMILLER. Madam Chairman, I want to add something on that point so our position is clearly understood. We are constantly accused when we come before the Congress of not speaking for our members—of simply speaking our own ideas.

Now actually this is never true. We never testify on legislation unless there has been action by our conventions or between conventions by our executive council. And all I am saying is that we have no such action and hence we cannot testify on matter on which there has been no action taken by the AFL-CIO through its official procedures. That is the only reason we are not testifying on this question.

Mrs. SULLIVAN. All right. Thank you very much, both of you, for coming.

Mr. BIEMILLER. Happy to have the opportunity, and we are delighted that you are pressing ahead with this legislation.

Mrs. SULLIVAN. I have just learned that there is trouble on the floor in getting unanimous consent to hold a hearing this afternoon. Every request of this nature must be asked under unanimous consent and is sometimes refused. At this time we do not know whether we can continue here this afternoon. If I can have the indulgence of my colleagues and get a few more members back, I would like to continue our session now until the bells ring, and at least hear some of the other witnesses that we had scheduled to go on today, in case we cannot come back this afternoon at 1:30, as scheduled.

Are the gentlemen from the American Retail Federation here—Mr. DeShazor from Montgomery Ward? Before you gentlemen set up all of your paraphernalia, I want to say that we are anxious to hear you. We know that you are here in opposition to some of the provisions of the bill. I do not think it is fair to have just two of us hear your statement. Are you able to stay over and come back in the morning?