

Mrs. SULLIVAN. I announced earlier that the questioning today would start at the other end of the line and let the newer members have the privilege of asking questions first.

Mr. Williams, you may have your 5 minutes.

Mr. WILLIAMS. Thank you, Madam Chairman. I certainly appreciate this change in the procedure. I may recommend it to the chairman of the full committee.

Mr. Brownstein, I noted with great interest your comments on garnishment of wages, and your comments to the effect that the merchant must have some way for recovering his loss of those—his losses of those who do not pay if he is going to be fair with the rest of his customers. But obviously, if we prohibit garnishment of wages, the only way the merchant can recover his losses is to increase his price to other customers which is most certainly unfair. If we do away with garnishment of wages, what alternatives would you suggest?

Mr. BROWNSTEIN. I think this is something, Mr. Williams, that ought to be studied.

Mr. WILLIAMS. Are you recommending that we do not do away with garnishment of wages as long as it is done sensibly?

Mr. BROWNSTEIN. I think all of the alternatives ought to be examined before anything is done to eliminate this.

Mr. WILLIAMS. You refer to a system used here in the District of Columbia where the garnishing is limited to a percentage to pay for any given pay period. What is that percentage.

Mr. BROWNSTEIN. I can't tell you what it is, Mr. Williams.

Mr. WILLIAMS. But if it were a reasonable small percentage so it would not affect the man's ability to live otherwise, then you seem to indicate in your testimony that you think this is a reasonable approach.

Mr. BROWNSTEIN. I think that doing away with them could result in the purchaser having difficulty, in having credit extended to him. Or, if it is extended, it would be more costly.

Mr. WILLIAMS. Rather than limiting the garnishment to a percentage of the wages, is there any other alternative that you can think of right now?

Mr. BROWNSTEIN. No; I have none to offer on this. This is not an area in which I profess any expertness.