follows customary procedure before congressional committees by giving his background and experience in the field of legislation under discussion. Since this is his first appearance before the House Committee on Banking and Currency, it is possible that some of the members may not be familiar with the work of this outstanding Jesuit educator who has been responsible for making college economics and political science departments throughout the country far more conscious of the need to teach consumer economics to their students.

And, of course, he has taken this subject out of the classroom also, and into State and National governmental agencies with great success. Father McEwen is immediate past president of the National Council on Consumer Information; he is a former member of the President's Consumer Advisory Council; and he was chairman of the Massachusetts Consumer Council which pioneered truth-in-lending legislation on the State level and saw its efforts succeed.

I do not know if all of you gentlemen know Father McEwen but he is chairman of the Department of Economics at Boston College and he has worked for years on consumer problems in the State and Nation, and particularly in the field of consumer credit. Since we are taking up, at this point, time we had originally allotted to him this afternoon, I think it would save time and accomplish more if we have all of you on together.

Father, you may proceed.

Father McEWEN. Ladies and gentlemen, my name is Father Robert J. McEwen. I am a member of the Jesuit order and chairman of the Department of Economics at Boston College. In addition to this, I served as first chairman of the Massachusetts Consumer Council, an agency created by the legislature as an independent office in the State government. Prior to that I served for 5 years as chairman of the advisory consumer council to the attorney general of Massachusetts. I was also one of the founders of the Massachusetts Consumer Association. In 1965 I was appointed by the President as a member of his President's Committee on Consumer Interests. I have been twice president of the Council on Consumer Information.

From this background I can tell you without reservation that consumer credit problems have been No. 1 on the list of items disturbing the consumers of this country for the 10-year period during which I have been connected with the consumer movement. I well remember that the one strong emotional issue agitating the 200 people who gathered in 1959 to plan the formation of the Massachusetts Consumer Association was the desire to do something about consumer credit abuses. Nothing in the intervening years has lessened the intensity of public concern over the problems associated with consumer credit.

I am proud and happy to say that the efforts of our consumer groups in Massachusetts, allied with the devoted work of labor and women's groups such as the Federation of Women's Clubs, have resulted in the passage of two credit acts, the Retail Installment Sales Act and the Truth in Lending Act.

Madam Chairman, may I assume that my statement and this article from the Boston College Law Review will be printed as a unit in the record?