

area has been unable to find a buyer for his grocery and liquor business partly because new buyers hesitate to set themselves up in these areas, and partly because banks are reluctant to lend to new owners of businesses in the central city danger areas. I am sure there are numerous instances of similar effects of the rioting on totally innocent people.

But, ladies and gentlemen, the more I think about it, the more I am convinced that there is a definite connection between the public inability or refusal to do anything about consumer abuses and the violence of these riots. Take the simple case of truth in lending legislation. The disclosure of true interest rates seems to be such an elementary demand of equity and fairness that the simple people find it difficult to understand why legislatures at the State and Federal level have balked for nearly 10 years at meeting this simple demand. Social peace and social harmony are best preserved by the timely elimination and correction of social, political, and economic abuses wherever or whenever they occur.

I have often asked myself why, since the consumer abuses are not new, and in fact even worse things may have happened in our past history, why suddenly do I see a connection between these abuses and riots? Maybe because of two things—and now I refer not to the hoodlum elements who are taking advantage of this situation but to the poor misguided slum dwellers who have been manipulated into being part of the mass that goes on a holiday spree. Why did older generations, why did the Irish, the Italians, the Jews, the Poles, and so forth work more or less within the law without resort to civil insurrection to correct inequities and abuses? I wonder if it's because European civilization has a long history of the people's slow fight for right, justice, and freedom. The European peoples know from their fathers and grandfathers that the achievement of a decent society is a slow and painful process and in most cases is able to be won through the civilized procedures of law and government.

Other people from other civilizations may be more simple and direct. They instinctively see and feel the evil connected with exploitation, usury, and extortion. And they make simple connections between economic injustices and thievery. They think society is unable or unwilling to do anything. Therefore, they may see nothing wrong at all with returning one form of thievery for another.

Now, to the extent that our laws and commercial customs have been rigged in favor of the seller and against the consumer, to that extent they have perpetuated an alienation of the people—a loss of conviction that they could work through the orderly processes of government and law for the amelioration of their difficulties. Too often the law has been used against them. This breeds the conviction that the law and the forces of law and order are the enemy.

This is what I have preached right from the beginning of the consumer movement; namely, that government, legislatures, and courts had to convince the general public that they were on the side of fairness and equity to all and were not being manipulated by special interests to hold down, exploit, and deceive the people.

Let me say, by way of digression, that I am not here suggesting a clean-cut division between white and black, because from several