

It gives me a great deal of pleasure to introduce the judicial officers who are here to testify this morning.

On my right is the Honorable Elmore Whitehurst, referee in bankruptcy of the district court in Dallas, Texas. As the Chairman knows, Mr. Whitehurst spent many years in Washington, served as clerk of the House Judiciary Committee, following that as Assistant Director of the Administrative Office of the U.S. Courts prior to going to Dallas to become a bankruptcy judge.

Referee Whitehurst is editor of the Journal of the National Conference of Referees in Bankruptcy. He is a member of the Advisory Committee on Bankruptcy Rules of the Judicial Conference of the United States, and also a member of the National Bankruptcy Conference. As you are aware, the State of Texas has no garnishment statute and we believe that Mr. Whitehurst's testimony may shed some light on what effect, if any, a garnishment statute or the absence of one would have upon consumer credit.

On my immediate right is the Honorable Estes Snedecor, one of the senior referees of this country and serving in the U.S. district court at Portland, Oreg. You have in your files and in his statement a résumé of his extensive experience both as a practicing lawyer and as a judicial officer.

Referee Snedecor was engaged in the general practice of law in Portland for 26 years prior to his appointment as referee in bankruptcy on February 16, 1936. His service as referee in bankruptcy has been continuous since his original appointment and in recent years he has had a special interest in the garnishment statute in the State of Oregon and in its effect upon consumer bankrupts of that State.

Approximately 2 years ago he testified at hearings in the State legislature in support of an amendment to modify the Oregon garnishment law so that it would be less severe. Referee Snedecor is a member of the Advisory Committee on Bankruptcy Rules of the Judicial Conference of the United States and also a member of the National Bankruptcy Conference.

On my immediate left is the Honorable Clive W. Bare of the U.S. district court at Knoxville, Tenn. Judge Bare worked in the U.S. district court prior to joining the staff of attorneys in the Department of Justice with whom he served with distinction for a number of years as a judicial examiner.

Following his service in the Department of Justice he became a bankruptcy judge at Knoxville on July 1, 1957, where he now serves.

Referee Bare has been particularly concerned with the problem of usury in the Eastern District of Tennessee and one of his landmark decisions was handed down in the matter of William Sylvester Branch, debtor, bankruptcy No. 22372, Eastern District of Tennessee, June 8, 1966. This decision is published in full at page 101 of the October 1966 issue of the Journal of the National Conference of Referees in Bankruptcy. Referee Bare has since 1964 served as a member of the Seminar Committee and a discussion leader at the seminars for referees in bankruptcy held annually during the third week of March in Washington, D.C. since 1964.

On my extreme left is the Honorable James E. Moriarty of the U.S. District Court for the Central District of California at Los Angeles. Judge Moriarty is one of nine full-time referees in bank-