

for the improvement of the conditions of living of all Americans. Then, later in the morning, Gov. Farris Bryant, of the Office of Emergency Planning, will testify on the section of H.R. 11601 dealing directly with the question of wartime or national emergency standby credit controls—section 208.

The House is going to meet at 11 o'clock this morning. We have been assured, informally at least, that we could get permission to sit while the House was debating the social security bill. But all of us are very anxious to know the details about that bill, which is so important to our constituents. So, what we are going to try to do this morning is to hear all of our witnesses before 12 o'clock, if possible. We will divide most of the time up between Secretary Wirtz and Mr. Abel, with Governor Bryant coming in about 11:15 or 11:30. We have made arrangements for other witnesses who are coming in to present their statements for the record. I think it might be best, Mr. Secretary, if you would try to summarize your statement and then we will cut down the time for questioning by the members to about 3 minutes apiece instead of the usual 5 minutes so that we can make sure everyone has an opportunity to question.

We are particularly interested in your views and those of your Department on title II of H.R. 11601 dealing with the odious and cruel use of wage garnishment by unscrupulous credit or loan companies as a selling tool in extending credit without any attempt at assessing the applicant's ability to repay the debt except through the garnishment of his wages.

Of course, we welcome your views on any and all provisions of the legislation. Again, I want to say how pleased we are that you have accepted our invitation to appear. If you will proceed, Mr. Secretary, we will be very happy to have you start out this morning.

**STATEMENT OF HON. W. WILLARD WIRTZ, SECRETARY OF LABOR;
ACCOMPANIED BY ESTHER PETERSON, ASSISTANT SECRETARY
FOR LABOR STANDARDS**

Secretary WIRTZ. I understand the statement I filed will be made part of the record if that is agreeable, and I can summarize very quickly.

Mrs. SULLIVAN. The entire statement will be put in the record.

Secretary WIRTZ. In going over the record of these hearings I have come to two conclusions, (1) that they are very closely related to the proposals at hand, and (2) that they have been eminently constructive as far as the illumination of this subject, indeed so that there is very little left for me to say.

I don't want to burden this record. I don't want to be misunderstood. I incorporate by reference all that has been said by the other witnesses in support of this legislation and really, only add two other things. First, to point out that my particular reason for being here is that under the Department of Labor's organic law the Secretary of Labor is identified as having responsibility with respect to the interest of wage earners, and I know of no interest of a wage earner which is larger than the interest in the protection of his credit.

Because, when you think about it, there is as much importance to him in what his money buys as there is in the money that he gets because he spends most of it and I have pointed out in this statement