In this morning's paper, there were some references bearing on this in the news of the disturbances last night. Now, I know we are not going to find the answers to our questions in what a rioter does. I think that is wrong. But you can't help noticing that, in the troubles last night in Houston and in Syracuse, among the institutions the rioters hit in both cases were discount houses. Some discount houses, as you and I know, are a real advantage to the consumer. I don't suspect that was the kind of discount house that was burned last night.

I repeat again, to look at the riots is likely to give us more wrong answers than right answers. I don't respect the judgment of an arsonist or anyone of that kind, but I can't be unaware of the fact that in all of the trouble that has developed this summer there has been a very interesting concentration of bitterness on those institutions which apparently follow the most extreme practices of repossessing, high

charges, and so forth, that you are talking about.

Mr. Fino. Thank you.

Mrs. Sullivan. Mr. Annunzio?

Mr. Annunzio. Thank you, Madam Chairman.

I take this opportunity to commend Mr. Wirtz for his excellent statement and contribution to the committee. But I also would like to point out to you, Mr. Secretary, as one of the sponsors of H.R. 11601 and one of those who has long advocated the elimination of garnishment laws, you made reference to the President's message of March 14, and 5 or 6 months have gone by and this study has not been completed.

It is needless for me to tell you, as I have told all the other government people, how disappointed I am. We have been holding hearings for 2 weeks and in that 2-week period we have received information to substantiate the point of view that I have long held. With reference to your colloquy with Mr. Fino, I would like also to point out one of the most important factors about garnishment of wages is that before a furniture store or a retail store or any other store would give credit, they would give more careful consideration to the application before authorizing credit which, in turn, would be a protection to the consumer.

Also, we would avoid some of the situations that have been happening. As you know, there have been many, many suicides reported in

this country because of the garnishment laws.

I have brought to the attention of this committee the laws of the various States dealing with garnishment showing the percentage of a man's pay or the dollar amount of his pay which would be exempted from garnishment, and these laws are usually quite harsh. I have also brought to the attention of this committee the situation in Los Angeles County and in my own county of Cook. The record shows that thousands—in fact, millions of dollars are being spent merely in the litigation of this garnishment law in our own courts—money that could well be spent for the poor.

So I am hoping, Mr. Wirtz, that this study can be completed as soon as possible, I know that you attack all the jobs that are assigned to you with vigor and I know the outstanding job that you are doing as Secretary of Labor in administering the labor laws of this country and as former director of labor for the State of Illinois, I know some-

thing about administering labor laws.

Secretary Wirtz. A praise from Caesar.