

of the many triggering devices that render the entire system suspect. The President to draw just one further contrast, can activate and dispatch up to a million Army reservists into battle upon a simple "emergency" finding, yet it would take an "extraordinary emergency" for him to supersede a law barring harbor-dredging workers from toiling more than eight hours a day.

Congress should be acutely aware of the anomalies. Every Aug. 1 the lawmakers violate the law providing for Congressional adjournment by July 31, on account of the "emergency" that sprang up 17 years ago. Yet there's been no attempt to set criteria for the termination, or even the periodic reaffirmation, of emergency declarations—either of the sort now in effect or of the dictator's mantle provided by the Civil Defense Act.

True, Congress can vote to end emergency powers. But how is it to agree on that as long as it's perpetuating a spate of different standards for starting them.

Mrs. SULLIVAN. Governor, you have been very gracious in waiting to testify. We had hoped to reach you by the time you arrived here, but we can't control what happens in the House, so we just have to do the best we can. I know how busy you are and what a sacrifice it has been for you to come here and then have to wait.

Mr. BRYANT. On the contrary, it is a pleasure.

Mrs. SULLIVAN. Thank you very much. I also want to thank your two associates for coming.

Is Dr. Ralph R. Reuter, chairman of the Metropolitan New York Consumer Council, present?

Dr. Reuter, we tried to reach you late yesterday to warn you that we were not going to be able to have an afternoon session today. If you can testify briefly now, we would like to have you give us the benefit of your knowledge on the subject. Your entire statement will be made part of our record and we will read it and study it, but will you summarize it for us?

#### **STATEMENT OF DR. RALPH R. REUTER, CHAIRMAN, METROPOLITAN NEW YORK CONSUMER COUNCIL**

Dr. REUTER. That is exactly what I propose to do. I do not want to leave this microphone without congratulating the committee on what we consider to be an excellent bill in toto. We believe that some of the features that have been discussed this morning are most essential, particularly the garnishee question, and the matter of revolving credit which is becoming a real horrendous problem.

We think you should take particular note of the fact that in the State of New York we at one time thought we were ahead of everybody else in credit legislation. We don't feel that way any more. The credit people have found ways and means of getting around the laws and we now find credit as exorbitant, as was stated the other day to this committee by Senator Douglas. We have found cases where his figures were quite generous. We found it worse than that from so-called legitimate institutions. Consequently, we find this legislation in its entirety very, very necessary.

We would only hope that this bill will remain intact when it comes out of the House and out of the joint conference committee.

Thank you.

Mrs. SULLIVAN. Thank you, Doctor. There are people on this subcommittee who are fighting for this bill.