

this particular piece of legislation, I am sure that we understand the evils that are connected with garnishment, and that whatever comes out of the Bill, if you are fortunate enough to put it in, I can assure you we will be happy to have legislation on the books.

The necessity is great. We have about, I would say, forty locals in New York City and maybe twenty more in New York State, and I would think that in those local unions, I can say without any doubt in my mind, that the kind of problems that come to us from our individual members, both to their business agents, to our educational directors, to our managers, that one of the largest percentages of problems we have is the matter of garnishees.

Our people don't understand it. They don't know this is happening to them, they often are the victims of people who sell them not only damaged goods, but who charge them hundreds of dollars and much, much more than the regular percentage in the kind of goods they buy, and all I can say is that garnishment is a problem.

Garnishment certainly belongs in front of the Banking and Currency Committee.

We hope that if it isn't taken care of in this bill that certainly you will put your minds to making sure there is legislation.

So I would like to say, Mr. Chairman, on behalf of the ILGWU and for the AFL-CIO's Subcommittee on Consumer Affairs, of which I am Chairman, we are delighted you are having these hearings.

We think New York is a logical place to have such hearings. We think that people on all levels ought to be protected.

This is a matter certainly for the poor, but I would say that even the middle class and certainly the rich do not like to be bilked.

When people know what they are paying percentage-wise in dollars and cents on an annual basis for borrowing money, buying things on installments, or getting things through revolving credit, then you will be serving your constituencies well, and I wish you good luck in this hearing.

The CHAIRMAN. Thank you very much, Evelyn Dubrow, for a wonderful statement and we thank you for being here.

Congressman HALPERN. I don't have any statements, but I don't often get the opportunity to compliment Miss Dubrow, so I would like to extend my compliments to you, Miss Dubrow, for your spirited and direct testimony.

You have been constantly in the forefront for the fight for consumer legislation and for bettering the plight of the consumer.

In fact, I recall Miss Dubrow at the hearings at Foley Square here right across the street, before Senator Douglas, in which I participated seven years ago. Since then the consumer debt rose from forty billion in 1960 to almost seventy-four billion in 1963.

Mortgages rose from \$201 billion to \$227 billion.

Consumer bankruptcies rose faster than consumer debts.

I cite this because if it was ever timely for remedial legislation it is now.

I would like to thank you, Miss Dubrow.

The CHAIRMAN. Our next witness is the Hon. Percy Sutton, President of the Borough of Manhattan.

Mr. President, we are delighted to have you here today. We know how tight your schedule is and we know how deeply you feel the need for this.

I notice you have a formal speech for us. I wonder if you would like to summarize it?

Hon. PERCY SUTTON. I think you are quite right. It is rather long. I have no intention of reading the entire statement. I shall attempt to summarize.

Let me thank you very much, however, for bringing this hearing, your Committee, in bringing this hearing to New York, and especially am I thankful that you located in the Borough of Manhattan, where there are problems unlike Congressman Halpern's County of Queens.

We have rather more acute problems here in the Borough of Manhattan with regard to the evil of the fraud problem in the area of consumer goods purchases.

Legislation for the protection of consumers such as that now before the House Committee of Banking and Currency is long overdue.

I believe that the interests of American consumers, who are the foundation of the American economic miracle, have been unrepresented in the halls of Congress for too long.