

The CHAIRMAN. We will try to correct that type of situation. Thank you very much, Mr. Brown.

Next is Mrs. Howard.

Mrs. HOWARD. My husband first came to this country in January. In March I came from work, there was a gentleman in my apartment selling my husband a burglar alarm.

Well, the burglar alarm cost \$165 without the fire alarm.

When I came from work I hear him talking to my husband and I said I don't want none of that. He said with the fire alarm it is \$365, and the burglar alarm cost \$165.

I didn't agree with it, but my husband signed, and being that I was in the country five years I had to co-sign with him.

A few months ago they called and said if I don't pay him I am going to get a garnishee. He said I have to pay \$365, and it cost \$165.

The CHAIRMAN. Thank you very much, Mrs. Howard.

Mr. Rodriguez?

Mr. RODRIGUEZ. I have a payment of \$800, so my brother is already paying more than \$648, which makes the balance of \$132.

So now, without warning, they took the case to court because for one reason or another my brother is stuck to pay, and they garnishee my check for \$15.25 a week.

So I call my brother, we go to the corporation, we are willing to pay the balance, but people there say they refuse the money because the case is already taken to the courts.

They never serve me with a summons, so I can't go to the courthouse and defend myself.

The CHAIRMAN. Thank you very much, Mr. Rodriguez.

Mrs. Duncan?

Mrs. DUNCAN. My case is about a freezer.

Sometime ago, I wasn't long in this country, when a salesman presented himself to my house selling one of these freezers, you know. He didn't tell me the price, he didn't make me know percentages. He just makes things so easy. I pay \$50 a month, and that would include food and freezer and everything.

Anyway, not knowing better, I signed, and about three days after they sent me a bill for \$1,146.00 for that freezer. When I called the office I told them that I couldn't afford to pay this, that is too much money for me.

At that time I was only making \$55 a week. So they told me the contract is signed already and I had to pay it, and all other threatening things.

Well, being new in the country, not accustomed to the language and everything, I was taken. I didn't know where to go or nothing, until after I found that I could go to the union.

In about one year the freezer went bad. I called them and told them the freezer is bad, if they could send someone to figure it out. They told me I will have to sign over a new contract.

So I didn't sign the contract. I got someone to fix it. It cost me \$110 to fix it and, anyway, I still continued paying, and I made my last payment last month, and they are still sending me notes that I am owing them money, and I have all my receipts and everything that I paid up. So I took it to the union.

That is all.

The CHAIRMAN. Thank you very much, Miss Duncan.

Mr. JACOBS. I borrowed some money from Household Finance and then about January I got a garnishee on my job, and they told me I was two months behind.

I paid them the money; it took care of that. I made an agreement to pay them as much as I can a week. They charged me \$45 a month, and I couldn't afford that. So I got a garnishee for \$500-something dollars, and my mother-in-law got one too, which makes it \$1,100, and I only owed them \$500.

So they are getting twice that.

The CHAIRMAN. Is your mother-in-law here?

Mr. JACOBS. Yes, Mrs. Senior.

The CHAIRMAN. I see. Thank you very much.

Mr. Taylor, I am very much grateful to you and the members of your union for coming down and giving us the first-hand look at the trouble involved.

I think this very much shows the problem, particularly where the purchaser has no idea what the charges are.