

have gotten a great deal of cooperation from the private sector and they stand ready to help us.

Mr. ROSENTHAL. No results, though?

Mr. HOLLISTER. The results are going to depend upon what kind of program we are able to put together which, in turn, depends upon the funding of it.

Mr. BERRY. On that point, I would like to later in my testimony—I referred to our conception of the comprehensive consumer clinic which is what the counterpart of the comprehensive health service program which we are initiating would be.

Mr. ROSENTHAL. I am sorry for interrupting.

Mr. BERRY. Yes. In order to provide technical assistance to interested communities, we have also contracted with CUNA International, the national credit union association, for providing technical services for those communities that were desirous of establishing credit unions, to give them the technical know-how.

One of the problems involved in making a ghetto area a viable neighborhood is the lack of institutions, especially banks and stores, which have roots in the community.

We believe credit unions owned, directed by poor people, are emerging as one of the effective community-rooted institutions around which other institutions may rally.

Our consumer information and education program, which has been funded, first trains community aides, especially those on the welfare rolls, who can talk the language and who can reach the people and communicate with them.

These aides are taught the relationship between poverty and the low purchasing power of the poor's consumer dollars. These aides go from door to door to contact the people of the neighborhood. They take people on comparison shopping tours, advise them on the selection of responsible merchants, and help them to form informal buyers clubs, which permits them to buy some items, such as milk, at wholesale prices. Debt counseling is also offered by some of these programs.

Mr. ROSENTHAL. Out of the 32 million, how many people have we reached through this program?

Mr. BERRY. We have some 18 grants reaching 106,000 in their respective communities, and we have funded \$1,400,000 in that area.

Again, in these areas, in comparison with the total problems of the consumer, we must frankly acknowledge that the amount that has gone into these specific types of programs as being comparatively small, but we have to relate that also to the total demands of a variety of component programs which have been funded by our agency.

Mr. ROSENTHAL. You also relate to the need, to the potential explosive qualities of communities or do you only relate it to available funds?

Mr. BERRY. Well, we attempt to emphasize with communities that it is their responsibility to regard our office not as a supermarket for unlimited funding but to establish priority of program needs as they conceive them rather than as we direct them.

Mr. ROSENTHAL. How can they conceive them when they are not able to communicate across State lines? In New York, they do not know what is going on in Detroit or California; they do not understand human behavior patterns throughout the country. You people pre-