sumably do. They may be sitting comfortably back in some city, such as New York, saying that it can't happen here.

You might have learned from your experience that it can happen here, and maybe some remedies should be undertaken.

Mr. Berry. To reach that, if we call it ineptness or insensitivity to the wrong program, we have attempted to prepare and have distributed widely program guides in particular areas of social need in the communities, telling the communities or indicating to the communities how they can address themselves to formulating program proposals that will meet that particular problem, whether it be in the area of manpower training, in the area of education or health or family planning, consumer education—a variety of program guides have been prepared and are in wide distribution into community action agencies throughout the country.

Our legal protection is being furnished to consumers by legal service programs funded by our agency. We estimate that at least 20 percent of the legal service cases are related to consumer matters.

I mention two examples which relate to Dr. Caplovitz' observation, but here particularly we indicated how the availability of an attorney to a poor client was able to protect them from an exploitive practice.

We have been successful in having many contracts that were explosive, illegal, or unconscionable, rescinded and in reducing the price of the commodity that was contracted for. In many instances this type of case is settled with a telephone call or a visit to the involved store.

The legal service offices are trying a number of approaches to trying to solve the problem of consumer fraud. In Philadelphia the legal services program has "consumer advocates" who, among other things, draft legislation designed to give poor people equal justice under the law.

In Waterbury, Conn., the legal services program includes preventive education for consumers, a survey of consumer problems, and the establishment of credit unions for the poor.

Mr. Rosenthal. Let me ask you, Mr. Berry, about something that a citizen in New York sent to me. He receives a brown envelope with a window opening here, and in the upper left-hand corner, it says: "Postmaster, after 5 days return to 748 Washington Building, Washington 5, D.C." and then it says that the form is confidential, no one else should open it. Inside he gets a payment demand. I do not know whether you call it Old English script, but it looks kind of official. It is subject to the laws of the District of Columbia. Final demand for payment. It has the amount, and it says, "Take notice that the above-named creditor claims a just indebtedness from the debtor," and it is on a form that looks very similar to a payment demand that you would get from the Internal Revenue Service. This was sent to someone in New York City, and the agent is the National Marketing Service, agent for Con Edison, a New York City utility, and this apparently is mailed to citizens in New York by a collection agency from Washington, D.C., in an obvious attempt to make them think this is a notice from the Federal Government. It distresses me that a firm like Con Edison, first of all, has to give their legal business to someone outside the city of New York; but also that they would be a party to this kind of deception.