Now, in your judgment, in your experience, would this intimidate a poor consumer to think that this is an official document of some kind?

Mr. Berry. It certainly would, and I think it is deliberately drawn in that form to impress and to psychologically induce some favorable response, because it appears to have some Federal Government backing of some kind.

Mr. Rosenthal. What is your agency, or anybody else, doing to educate people to events such as this?

Mr. Berry. This is precisely the kind of subject that is the goal of consumer information and educational programs that we have funded, and in a limited degree, but nevertheless we have made what we believe to be a good beginning, with the resources that we have at hand.

The major thrust or attack on this would most likely be, and it is probably receiving the attention of a large number of the legal service programs that we have funded in various communities throughout the country.

I am aware that the legal service program here in the District of Columbia to the extent that these matters are brought to their attention are making an effort to uncover this kind of psychological war that is being carried against debtors to induce their prompt payment.

Apparently, this particular collection outfit has sold creditors who have large numbers of delinquent accounts that they have the advantage of inducing quick collection with this device which accounts, perhaps, for Con Edison depriving New York lawyers of that collection business.

I have here, and I would like to make them available to you as samples, the kind of educational material simply prepared that is used by one demonstration project that we funded in Oakland, Calif., known as BAND, which was a demonstration in community-based information services to bring greater information to consumers.

I would like to pass them up for your examination.

In the field of housing, a number of programs have been designed to help the poor receive full value for dollars spent on housing. It is essential that poor people be aware of the choices available to them in the housing area. Without such information, choices do not exist. The poor need to know what subsidies are available, how to go about finding satisfactory housing, how much to pay, how to judge housing adequacy, and what respective responsibilities the landlord and tenant have.

To accomplish this, our agency supports comprehensive housing service programs, which usually operate out of multipurpose neighborhood centers.

Among other things, these housing programs provide information on what public and private housing programs offer; immediate aid when housing is needed on an emergency basis; instruction on what building codes are designed to do and how to utilize them.

Moreover, the community action program is using demonstration funds to stimulate nonprofit housing development corporations which are financed principally by the community. This effort makes possible the efficient utilization of available Federal housing construction programs to bring better housing to the poor.