STATEMENT OF HON. WALTER E. WASHINGTON, COMMISSIONER OF THE DISTRICT OF COLUMBIA

Mr. WASHINGTON. Thank you very much, Mr. Chairman, for this opportunity. The citizens of the District of Columbia and all of the Nation owe you a debt of gratitude for the leadership which you have displayed in the area of consumer protection, and your opening statement indicates that there are a number of problems which we need to address ourselves to.

I have a prepared statement which I would like to present. And on portions of it, I am going to ask for further opportunity to deal with, consisting of about two problems which I feel are serious on which I desire to have a little more time to think out. I will identify them as I move ahead.

I want also to thank you, Mr. Chairman, for advancing the time of the hearing so that I might be able to appear. I wanted to appear, because of the significance of the subject matter. As you know, at at 10 o'clock I am addressing the Council for the first time on the matter of the budget for 1969. I feel that this is an historic event, and I certainly want to be there. So, I am grateful for the opportunity and I, again, thank you for your service to the people of the District of Columbia in all areas—especially in this significant area.

There is no doubt in my own mind that the consumers—the buyers, both the affluent and the poor alike, both those who live within the city and those of our neighbors who come here from surrounding communities for their purchasing and, I might add, those that come to this big city from all over the Nation and, indeed, from all over the world—are very much in need of the kind of protection that would be provided for them by the bills under consideration during these hearings.

Without question, there is need for more adequate consumer protection in this community.

We need to eliminate for the benefit of all the people of the District of Columbia every vestige of unfair, unscrupulous, and unconscionable practices that exploit our citizens.

Mr. Chairman, I share with you the observation you made in your statement when you introduced these bills, that these unfair and unconscionable practices are not the general patterns of the vast majority of our businessmen and merchants. Rather, these practices are found among the relatively few sharp operators whose methods have caused such hardship and loss that the time has come when legislation to remedy the situation is now imperatively required so that we can bring an end to their abuses.

Although there already exist statutory and regulatory provisions governing some aspects of trade in the District, particularly with reference to automobile installment sales and the home improvement field, we have a general lack of legal protection for consumers entering into retail installment agreements. The thrust of these bills under consideration is to provide that broader protection. I am, therefore, in complete accord with the underlying objectives of these proposed measures. Retail installment contracts in the District need to be brought under more strict control.