

in establishing a Bureau of Consumer Protection, or, at least, proposing that within the limited confines of your jurisdiction such a bureau be established. Hence, I shall not have to question you about that. I was going to ask you why you had not already made plans to do so. I congratulate you in doing it. I assure you that we intend to prosecute these hearings during the month of December and, hopefully, we will conclude these hearings early in the winter so that we can move into the main committee and onto the floor of the Senate before the spring and, hopefully, too, on to the House of Representatives.

I look forward to receiving your additional comments.

I think one point you made which we will expressly consider is the giving of more areas of responsibility to the Council in order to provide more flexibility in this area. I think those are good points.

We are basically concerned with giving you the legislative machinery and the power to protect the consumers which you do not have now, and, perhaps, to put in some guidelines as to its operation.

As to the actual figures used for the consumer protection—that is, such as the top interest rate to be charged—we looked into the State of New York and the State of California. We did not just draw those out of a hat. And most of the other aspects of this legislation were taken from States or jurisdictions which actually have such protection in being or in legislation now.

There are a few new areas which we are pioneering in brought about primarily because of the devious techniques of some unscrupulous merchants in this area which were exposed by the resourcefulness of some of our local newspaper reporters.

We will be delighted to have any further comments from you.

Mr. WASHINGTON. Thank you so much, Senator Tydings.

Senator TYDINGS. Thank you for being with us.

Mr. WASHINGTON. I have two gentlemen from my office who can remain and be at your service for any further questions.

Senator TYDINGS. I might be helpful if they would remain in the hearing room.

Mr. WASHINGTON. They, of course, are familiar with the material. They have been of great help to me in getting the bills analyzed and working on our final statement which, I think, is to the point of what we intend to do, and they put the responsibility on me to do it, and I intend to accept that responsibility.

We want to remain available to you during the progress of the hearings, to support you and the committee at any juncture, and, also, to keep you personally advised of our efforts to seek at an early date the opportunity to establish the Office of Consumer Protection.

Senator TYDINGS. Thank you.

Mr. WASHINGTON. Thank you.

Senator TYDINGS. The next witnesses on our schedule for today include Mrs. Ida Bryant, Mrs. Theresa Clark, Miss Maribeth Halloran, and Mr. J. Kirkwood White. Mr. White is an attorney with the Neighborhood Legal Services Project.

We are delighted to welcome you here this morning.

Please, if one of you would be kind enough to introduce yourself, and the others.