## STATEMENT OF MRS. THERESA CLARK, CONSUMER ACTION SPECIALIST, UNITED PLANNING ORGANIZATION, ACCOMPANIED BY MARIBETH HALLORAN AND J. KIRKWOOD WHITE, NEIGHBORHOOD LEGAL SERVICES PROJECT

Mrs. CLARK. Mr. Chairman, Theresa Clark is my name, and I am accompanied by counsel from the Neighborhood Legal Services Project and Mrs. Ida Bryant and Maribeth Halloran.

I am a consumer action specialist for the United Planning Organization. My specific job is to assist in the coordination of consumer action programs in all of the neighborhood development centers in the city.

As stated, with me is Mrs. Ida Bryant, a resident of the District of Columbia, who would like to tell you about an experience she had in purchasing a television set.

Mrs. Bryant.

Senator TYDINGS. We are delighted to welcome you before this subcommittee, Mrs. Bryant.

## STATEMENT OF IDA L. BRYANT

Mrs. BRYANT. Mr. Chairman and members of the subcommittee, my name is Ida Bryant. I live in Anacostia with my husband and four children. Until recently I was employed as a cashier. My husband works for the Post Office. I am here today to tell you how I ended up owing $417 for a TV set priced at $195 which I bought on credit. I understand that your committee is working on legislation to protect the consumer in Washington. I believe my case illustrates the need for a new law to protect people who buy goods on time. As it stands now, when you buy something on credit you have to take what the salesman says on faith. Often you are not told how much you will end up paying or what could happen if you miss a payment.

During August 1965, I heard an advertisement on the radio of a furniture company selling TV sets—"No money down and a 10-day free home demonstration." I called the furniture company in response to this ad. They brought out a portable TV set. The salesman said that I would have to pay a $25 tax on the set immediately but that I could have it for 10 days and return it if I did not want to keep it. I paid the $25 in two installments—$12 one week and $13 the next. The salesman said all I would have to pay for the TV set was the price of $195 plus the $25 tax or $220 in total. The salesman asked me to sign a couple of papers which he said were delivery receipts. He told me that I would get copies of a contract later on. I never received any contract from the company.

I started using the television set but found that the sound was bad. I was going to send it back to the furniture company before the 10 days were up, when I received a payment book in the mail from a finance company. The payment book had 24 slips marked $13.75 each. It looked like I had already obligated myself to pay so I started making monthly payments to the finance company even though the set did not operate properly. The furniture company refused to make any repairs or adjustments on the television set and told me that I

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