should call up the finance company if I had any complaints. The finance company said that it had nothing to do with whether or not the television set worked correctly. They told me that I had signed a financial document and promised to pay money to the finance company.

I made payments steadily for 12 months and decided to add up the amount that I had paid. It came to $165. I thought I only owned $30 more but when I added up all of the payments in the book still to be paid I found that instead of owing $30, I owed $165 more. I did not feel that I should pay any more for the television set because it was originally priced at $195; and because some of the sound tubes were bad I stopped making payments.

In September 1966 I got a summons to go to court for the balance owing on the television set. I took the summons down to the court and the clerk advised me to file a written answer stating that I did not believe that the finance company's claim was just. I wrote an answer and sent a copy to the lawyer for the finance company. The clerk told me that a notice would come in the mail for me to go to a hearing in the court. I never received the notice. I heard nothing about the claim until January 1967, when the finance company began to call on my brother-in-law's job and threatened to have him fired. My brother-in-law also signed for the TV with me when the set was delivered. I called the finance company's lawyer, and he said that if I had gotten no card for a hearing, they had no right to call on my job or attach my pay.

I heard nothing more about the claim until April 10, 1967, when my supervisor told me that my salary had been garnisheed under a court judgment for $252. This $252 judgment plus the $165 that I had already paid would bring the price of the TV set to $417. My employer told me that they would have to send the garnishment to New York where our salaries were paid and as soon as they found out about the attachment they would probably fire me. On April 11, 1967, I went to the neighborhood law office in my neighborhood for advice and the lawyer told me he would file a motion to get the garnishment off my wages. The motion was granted and the garnishment was removed from my salary. We are now waiting to go to trial on the plaintiff's claim.

I really believe that the furniture company and the finance company were out to deceive me. I thought I had asked the proper questions of the salesman and I understood that the set would cost $195 plus $25 tax. It really makes me mad that I was never told about any finance charges or interest or any other charges. I was told I could pay on a monthly basis, but no one told me that I would owe money to a finance company and that the finance company would refuse to make repairs on the television set. If I had known in advance what kind of a deal I was getting myself in for I would probably have sent the television back and gone to a store that would tell me in advance what kind of a deal they were giving on television sets.

I do not believe that the average customer is stupid. If he knows in advance what he will pay, he can choose whether to deal with a particular company. He will also know whether or not he can afford the deal. If a buyer does not know in advance about finance charges and other extras he will often end up having the property he bought