

repossessed or finding out that his salary is being garnished under a court judgment. Also, it seems to me that the rate of interest that I was to pay for the television set was way too high. I think that the television was used in the first place. Congress ought to enact laws to make it more difficult for sellers to cheat consumers. I hope that you will recommend that Congress pass the bill now before you.

Thank you very much for letting me appear before your subcommittee.

Mrs. CLARK. Did you try to contact the store concerning the TV set?

Mrs. BRYANT. Yes; I did. At the time, they got the set and kept it for about 3 weeks. I had to pay money out of my own pocket in order to have it fixed.

Mrs. CLARK. Is this company still in existence?

Mrs. BRYANT. No; it is not.

Mrs. CLARK. In this statement you have heard examples of some of the unfair practices in some of the District of Columbia retail installment stores.

There is one that has "bait and switch" advertisements, wherein an offer is made to lure the consumer, then the salesman switches to something more expensive; second, failure to disclose contract terms, including total price; and, third, immediate negotiation with the finance company; fourth, obtaining signatures on a contract by representing that consumer was only signing a receipt for keeping the television on approval basis; and, fifth, the buyer receiving no copy of contract. And, sixth, the seller going out of business. Buyer has no legal recourse against finance company, because it had not sold her the television set. And, seventh, default judgment.

We have additional evidence to prove that the sales practices of this and other companies include deliberate attempts to sell only the educationally deprived people who have no choice and must agree to their unfair practices.

We know that unfair home improvement contractors follow District inspectors. There are neighborhoods where five or six families have been victimized by the same home improvement company and many of them have lost their homes as a result.

The experiences of Mrs. Bryant are common among low-income consumers. Each day, thousands of consumers are abused on the high-risk marketplace by unfair merchants or in the homes by unscrupulous door-to-door salesmen.

That is why the bills introduced today must become law.

They are not a cure-all, but they do offer some relief to the staggering abuse of the consumer.

Before I became assistant to the Coordinator of Consumer Action, I worked in a neighborhood development program. Here, along with other members of the Consumer Action staff, I visited thousands of homes, victims of consumer abuse, worked day in and day out with them as groups in consumer classes, worked with them in their homes as individuals, to aid them in solving their consumer problems.

I wish you could have been with us the day that we visited the home of a grandmother who called and asked if we had a bed we could give her.