relating to protecting the consumer in purchases in the Washington, D.C., area.

Before getting back to the hearing, I am delighted to welcome Mr. King, of the Oxon Hill Elementary School, particularly since these are my constituents.

I might say to these young ladies and gentlemen that this is one of many Senate hearings which are now going on simultaneously throughout the Senate Office Buldings here in Washington. As a matter of fact, I am on three committees which are meeting simultaneously. Unfortunately, I can only be at one at a time. The majority of the work which goes into the drafting, amending, defining, and final work in legislative enactment takes place in committee hearings such as this. The passage or rejection of legislation takes place on the Senate floor, together with occasional amendments.

The principal work of the Congress of the United States goes on at hearings such as this.

This particular hearing which is being conducted this morning is one where we are learning of the problems which can face purchasers who buy goods on time or on credit in the District of Columbia when such purchases happen to be sold by zealous, unscrupulous, fraudulent, or dishonest people.

The poorer, particularly, the less educated of our citizens—although even the best educated can be taken also—are sometimes required to pay two or three times what they should for goods, which are malfunctioning and of poor quality. Now there is no recourse, no protection for these citizens.

The purpose of these hearings is to point out the problems and lay the groundwork hopefully for the enactment of legislation by the Congress to protect the citizen wherever he happens to be, who buys goods in the District of Columbia under what we now know as retail installment sales.

Before the hearing was unfortunately recessed we were listening to Mrs. Bryant and Mrs. Clark describing some of the tragic situations which have occurred in the District. Mrs. Clark, I again apologize for recessing the hearings. I was the leadoff witness in another hearing, and had to get to it to get it started.

I wonder if it would be too much for you to start again and retrace the tragic story about the furniture, to go back a couple of pages and go over that again, because this is so typical of what happens all over the United States and more particularly in those areas where the less fortunate have to live.

I think it would be interesting for the people from Oxon Hill to hear that story.

Mrs. Clark. Before I do so, Mr. Chairman, may I request permission to have inserted into the record at this point a statement by Christine Hardy, who is unable to appear.

Senator Tydings. Yes, it will be made a part of the record at this point.

(The statement of Christine Hardy follows:)

Statement of Christine Hardy

Mr. Chairman and members of the subcommittee, my name is Christine Hardy. I appreciate this opportunity to appear before you to discuss the need for laws to protect the buyer in the District of Columbia. I live in Anacostia.