STATEMENT OF LARRY SILVER, DEPUTY DIRECTOR OF LAW REFORM, NEIGHBORHOOD LEGAL SERVICES PROJECT OF THE DISTRICT OF COLUMBIA; ACCOMPANIED BY J. KIRKWOOD WHITE, MARIBETH HALLORAN, COUNSELS; NATHANIEL VAUGHN, JOSEPHINE BAILEY, AND MAGGIE JAMISON

Mr. SILVER. Mr. Chairman and members of the committee, I am Larry Silver, Deputy Director of Law Reform, Neighborhood Legal Services Project of the District of Columbia. I have been with the Neighborhood Legal Services Project since September 1965, and I have worked in the community as a neighborhood attorney at 1343 H Street NE., our office No. 7, for over 1 year before joining the staff of our Law Reform Unit. I am pleased to have this opportunity to present my views on S. 316, S. 2589, S. 2590, and S. 2592.

Before discussing these bills, I wish to convey to you the regrets of our Director, Julian R. Dugas, who is unable to be here today, and I wish to also to convey to this committee his gratitude for being invited by this committee to testify on the legislation now before it.

Today, I have with me four people who are anxious to tell you of their experiences in the District of Columbia consumer marketplace, We have brought with us written statements from other consumers, which I am submitting for the written record. As I have previously stated, accompanying me also are two neighborhood lawyers with our program, Mr. Kirk White and Miss Maribeth Halloran, who have more specific comments regarding the legislation now pending before this subcommittee.

Before commenting on the bill, I would briefly like to tell you about our organization. We are one of the 299 legal services projects, funded by the Office of Economic Opportunity. NLSP is a semiautomonous component of the United Planning Organization, the community action agency of the Washington, D.C., antipoverty program. We have established nine neighborhood law offices in the low-income areas of Washington to deal with the legal problems of the poor in matters of consumer rights, welfare and veteran benefits, public and private housing, and juvenile and some criminal matters. Twenty-five staff attorneys work in these offices, dealing with the aforementioned problems. Approximately 16 of our caseload involves clients engaged in legal disputes with their creditors over the purchase of consumer goods and services. I firmly support S. 2589, S. 2590, and S. 2591.

Consumers, middle income, and poor, in the District of Columbia are in trouble. They—particularly low-income buyers—are often forced to deal in a segment of the marketplace frought with sharp, unconscionable, and fraudulent practices. These practices are found in every stage of the consumer transaction—from advertising and sales techniques, through the executive of contracts, and ending in the collection process.

Senator TYDINGS. Excuse me for a minute.

Why do we not go ahead and hear now from Mr. Nathaniel Vaughn. We would be delighted if we might hear from him now.

Mr. SILVER. We can submit my complete statement for the record.

Senator TYDINGS. Please do. It will be made a part of the record at this point.

(The prepared statement submitted by Mr. Silver reads in full as follows:)