

Washington, D.C. I work at night as a short-order cook earning \$55 per week. My husband is a steam boiler engineer and takes home \$89 per week. I went to school through the seventh grade; my husband finished only the fourth.

One day last year I saw an ad in the Daily News by a local store for a color television, offering a trade-in on old sets. I called the telephone number and made arrangements to get a new TV and trade in my old one. I asked for a color Philco. They told me the price would be \$599 and I would have to pay only \$5 a week. But, when they did deliver the TV (and take mine as a trade-in) it was altogether different. Before I knew what they were delivering they asked me to sign a piece of paper telling me it was just a delivery receipt. Also they told me to sign my husband's name, for insurance, in case the television got stolen. I told them my husband did not give me authority to sign his name, but they assured me he would not have to pay anything, so I did.

When the men left my 15-year-old discovered that the television was not a Philco but some kind we had never heard of. That was my first clue that things were not as they should have been.

Then I never received a copy of the contract they were supposed to mail. They did send me a payment book, but it was blank—my price was written on the tickets. I began making payments of \$5 a week according to the original agreement and paid a total of about \$80. But the seller called and said I had to pay \$10 a week because I had signed a contract agreeing to pay \$20 every 2 weeks. He threatened that if I did not keep up the payments he was going to garnishee my husband's and my wages.

Next thing I knew, the seller called on my husband's job. My husband told them he had not signed any contract and did not want any trouble—and that they should come pick up their television. They finally came, took the new television and returned my old one which was not working any more.

I thought that would be the end of it but then a District of Columbia finance company wrote a letter to my husband in care of his employer saying that we owed more than \$700 for the television. They also called me four or five times at night while I was at work and threatened to have me fired if we did not pay.

Then my husband and I both got a summons to come to court. The finance company was suing us for \$725 plus interest costs and attorney's fees. I called the finance company and told them we did not have the television. The man asked me to come into this office and talk it over. When I went down there he told me to pay \$125 and I could forget the rest. But I told him I did not have that much money and did not think I owed it anyway. He said to leave the summons with him—he would take care of it.

So I went away from the finance company thinking that was it. Next thing I knew my wages were attached. My boss asked me what I was going to do about it and suggested I see a lawyer. I went to the Neighborhood Legal Services project and after several weeks I learned that the finance company had dropped the case against me.

Senator TYDINGS. Thank you very much, Mrs. Jamison. We appreciate your being here and giving us the history of that unfortunate incident.

For the record, I want to say I certainly am impressed with the work of the Neighborhood Legal Services here in Washington, D.C.