

Mr. REED. Right; plus I didn't know which way they were going to finance, you see.

Senator TYDINGS. The person, then, would actually sign a contract, not knowing what the total cost of the contract was going to be to them?

Mr. REED. No. But then whoever was taking care of the financing would go back to the customer, you see, and then they would go over the complete job and everything with them, and they would get everything else, you know, taken care of.

Senator TYDINGS. Did you ever have any customers when you came back to them or when the people from the home office came back to them, refuse or not want to sign the new papers?

Mr. REED. Well, I wasn't there.

Senator TYDINGS. Did you ever hear of any?

Mr. REED. I have heard of some.

Senator TYDINGS. And what would happen then?

Mr. REED. Well, then the deal might be blown out of the box, so to speak. You might not have a deal, you know.

Senator TYDINGS. What sort of a sales pitch would they give a person that did not want to sign the new papers?

Mr. REED. Well, like I say, I wouldn't be there when they would go to get the new paper signed, so I wouldn't know exactly what they told them.

Senator TYDINGS. Did you ever discuss such a situation with any of your—

Mr. REED. No. They never discussed this with the salesmen; no. Not to my knowledge.

Senator TYDINGS. Working on your own now, are you ever asked to do any repairs or fix any work that was formerly done by Monarch subcontractors?

Mr. REED. Yes, sir.

Senator TYDINGS. Have you ever contracted or been requested by customers to have repairs or work fixed on home improvements that had actually been done just months before by Monarch people?

Mr. REED. What do you mean, doing a job where maybe Monarch had done work there before?

Senator TYDINGS. Yes.

Mr. REED. Yes; I have done a couple of jobs like that.

Senator TYDINGS. And why did you have to do it? Why did you have to do a job again if Monarch had done it before?

Mr. REED. Because they hadn't completed it.

Senator TYDINGS. What do you mean, they hadn't completed it?

Mr. REED. They hadn't finished the work.

Senator TYDINGS. Why would they not finish the work?

Mr. REED. I have no idea.

Senator TYDINGS. Did the people still owe Monarch for the work done?

Mr. REED. One case I had, I know that they owed the bill. I don't know where they owed it to.

Senator TYDINGS. They were still being charged for work that had not been done?

Mr. REED. Yes.