In the past we lived under conditions and relationships in our American society where the concept of "Caveat Emptor" (Buyer Beware) prevailed and could be justified. A buyer of a house, cow, horse, or other not overly difficult item to understand and appraise in value could protect himself by his own judgment. Today, however, society is so complex and so many schemes, and traps are devised by shrewd operators that the innocent, not too enlightened public, falls victim to these operators. It is necessary in our society today to provide protection for the public in this regard, particularly that element of our public that can least protect itself.

A separate Department of Consumer Protection should be an integral part of our District government. Everyone should know and have a clear understanding of the duties of that office. People who have had experience in dealing with the poor should be connected with that office to give out information and to give personalized consumer counselling. Consumers ought to be invited to come for information and advice before they get into trouble and legal difficulties.

There is a lack of organized resistance on the part of consumers to the fraud, deceit and other undesirable practices that persist in the market place. There is ineffective protection at the present time on all government levels. According to a survey by the Department of Agriculture, Installment Debtors with incomes under \$2,000 totaled about 2 million. 22 percent of those with incomes under \$2,000 had installment debts for cars, household durables or additions and repairs to their homes.

The people whom I represent believe that S-2589, S-2590, S-2591 and S-2592, will greatly benefit the consumers all over the United States as well as the District of Columbia. While this legislation alone will not end poverty, it will strike a powerful blow.

Respectfully submitted.

E. PAULINE MYERS.

PHYLLIS WHEATLEY BRANCH, Y.W.C.A., Washington, D.C., January 30, 1968.

RESOLUTION

The Townwomen's Council of the Phyllis Wheatley Branch Y.W.C.A. went on record at their meeting January 22, 1968 in support of the four bills introduced by Senator Joseph Tydings on Consumer Protection.

We have been for for sometime concerned about such legislation because some of our members have been victims of such unethical practices by certain merchants.

We, therefore go on record as a supporter of such legislation.

Respectfully yours,

HATTIE MILLER, President, Townwomen's Council.

MARYLAND CONSUMERS ASSOCIATION, January 30, 1968.

Subcommittee on Business and Commerce, Senate Committee on the District of Columbia, Washington, D.C.

Gentlemen: The Maryland Consumers Association strongly supports the enactment of S-2589, S-2590, S-2591 and S-2592, all bills to improve consumer protection in retail sales of consumer goods in the District of Columbia. Consumers in the State of Maryland would be benefitted by these bills because metropolitan Washington is one large interrelated community and the protection afforded by these bills would extend beyond the District line.

We commend Senator Tydings, who as representative of our State in the U.S. Congress, has introduced these bills and is guiding them through the Congress. The Maryland Consumers Association does not oppose S-316, an earlier bill

The Maryland Consumers Association does not oppose S-316, an earlier bill introduced by Senator Morse for the same purposes but the bills introduced by Senator Tydings are more comprehensive and more specific and would therefore be more effective in their purpose.

Sincerely,

W. W. FALCK, President.