lems that affect and plague the consumer and has supported much of the consumer legislation that has been heard in and passed through the House and Senate.

The District of Columbia section of the National Council of Jewish Women was founded in 1895 and is presently composed of 650 women.

The section's District Affairs Committee is currently studying consumer interests and it is to this subject that we have devoted time and thought and have participated in local community consumer groups here in the District.

Our committee studied these bills and our findings and judgments were approved by our Public Affairs Committee and our board of directors.

Since 1940, at our national conventions, we have affirmed our support of measures "to protect the public in the production and marketing of consumer goods" and "to protect the public against misleading information and unethical practices in lending and credit transactions."

The bills introduced by Senator Tydings are intended to protect the consumer in the Washington, D.C., area against victimization by some retail merchants. Therefore, the District of Columbia section of the National Council of Jewish Women wishes to strongly endorse the principles enumerated in these bills with specific emphasis on the following points:

That add-on and balloon payments be eliminated;

That there be complete disclosure on the charges added on to the price of a retail installment sales contract;

That the holder-in-due-course doctrine be eliminated;

That a homeowner has the right to be heard in court before foreclosure on his home can take place;

That there be regulation of the amount of finance and other charges on retail installment sales contracts; and

That there be established a Department of Consumer Protection.

Now, there are two of these principles, one we slightly disagree with and one where we elaborate.

Although we favor the principle of regulation of the amount of finance, credit insurance and other charges, we feel that establishment of a specific rate should be more spelled out and specific rates should be the responsibility of the City Council. And the women felt this method would insure flexibility of rates in response to changing business conditions. In other words, local bank interest rates change and the City Council would also be able to change finance rates.

A consumer protection office is the logical first step for the implementation of all consumer legislation. It will provide a center for coordinating and monitoring, a clearinghouse for charges and complaints, and it would affect not only these specific bills but all consumer law.

We, therefore, feel that if it becomes necessary to separate the provision for the establishment of such an office from the rest of S. 2589 in order to insure its immediate passage, we would favor doing so.

We hope that legislation providing for a "cooling off" period following a sales contract, as put forth in S. 2591, will be pursued further. We believe that a legitimate and well-presented contract will hold up through such a waiting period