The consumer is the largest potential lobby and yet has been largely silent through the years. Abuses of the consumer are obvious, many people say, but we have found that they are only obvious when people are aware.

We applaud the introduction of this legislation and see it as an important first step in the education of the public and, therefore, the safeguarding of the consumer.

The District of Columbia section, National Council of Jewish Women, hopes and trusts the committee will report favorably on these proposals.

Thank you very much.

Senator TYDINGS. Thank you very much.

Do you have anything to add, Mrs. Solomon?

Mrs. SOLOMON. No; except that we thank you for the privilege of testifying in favor of your bills. We feel that they are very fine and will be beneficial.

Senator TYDINGS. Thank you for the pleasure of your company. You made one point which we want to give a good deal of consideration; namely, whether the establishment of an exact rate might better be the responsibility of the City Council and its committee.

We have had testimony criticizing us for rates that are too high and rates that are too low. Perhaps the City Council should determine this?

Mrs. WATTENBERG. Well, we realized yesterday in one or two of the things that Atlas said, that, you know, we don't want legitimate lending companies out of commission because the legitimate ones do have a good place. And, I don't know the whole story that he was telling about Pennsylvania, but apparently according to him——

Senator TYDINGS. We do not know the whole story, either.

Mrs. WATTENBERG. Apparently legislated enough to do some of the business there, and I think that is something that should be continued because the people do need a finance company in order to finance.

Thank you.

Senator TYDINGS. Thank you very much, ladies.

We will stand adjourned now, subject to call of the Chair, recess subject to the call of the Chair.

(Thereupon, at 11:35 a.m. the hearing was recessed, subject to call of the Chair.)