

APPENDIX

THE AMERICAN JEWISH COMMITTEE, WASHINGTON CHAPTER,
December 13, 1967.

HON. JOSEPH D. TYDINGS,
*Chairman, Subcommittee on Business and Commerce, Committee on the District
of Columbia, U.S. Senate, Senate Office Building, Washington, D.C.*

DEAR SENATOR TYDINGS: The Board of the Washington Chapter of the American Jewish Committee has authorized me to express its judgment that there is a need in the District of Columbia for consumer protection legislation and for a department of consumer protection in the government of the District.

I am enclosing a statement which I request be filed with testimony for consideration by your sub-committee.

I take this opportunity to personally express my appreciation for the interest you are taking in this subject which as you know is sorely needed in the District of Columbia.

Sincerely yours,

ALFRED H. MOSES,
Chapter Chairman.

STATEMENT OF ALFRED H. MOSES, AS CHAIRMAN OF THE WASHINGTON CHAPTER OF THE AMERICAN JEWISH COMMITTEE, AND IN ITS BEHALF

The more than 800 members of the *Washington Chapter of the American Jewish Committee* are constituents of the American Jewish Committee—a National organization with chapters and units in over 50 cities and with membership in over 600 additional communities in the United States which was organized in 1906 and incorporated by a special act of the legislature of the state of New York in 1911.

We believe fraudulent and unjust sales practices, including some associated with installment sales, are among the causes of the urban tensions afflicting our city. A poll of experts on the problems of the poor in the District of Columbia supports the conclusion that anger among our poorer citizens caused by feelings of frustration and helplessness born out of unjust practices by some area merchants ranks close to the top among the factors contributing to the potentially explosive tension threatening the peace of our community.

Similar situations exist in other urban areas. In his testimony before the National Advisory Commission on Civil Disorders on November 3, 1967, Professor David Caplovitz, Bureau of Applied Research, Columbia University said, "I have done a great deal of research on the low income marketplace. I have talked to many low-income persons who feel that they have been victimized by unscrupulous merchants, and I can report that they are bitter and resentful as a result of their experiences."

As members of one of the oldest Human Relations agencies in the United States we are particularly sensitive to inequities which affect any segment of our citizenry. Such inequities, and the resentment which they breed make more difficult the resolution of urban problems requiring the cooperation of all citizens. Therefore we are pleased that the subcommittee on consumer credit is considering legislation to eliminate sales practices which are unjust and which contribute to resentment, frustration and even anger, on the part of so many of our citizens.

The Washington Chapter of the American Jewish Committee believe that the District of Columbia needs consumer protection legislation and a department in its government to implement such legislation. In this regard we commend Mayor Walter Washington for his announced intention to create a Department of Consumer Protection. We urge the Congress to provide the fiscal support necessary to make it an effective instrument.

Whether the needed legislation should embrace the specifics covered in the various bills before you, or should be enabling legislation which would allow the new District of Columbia Government to deal with consumer problems by regu-