

THE CONSUMER AND THE 89TH CONGRESS

My name is Donald Vial. I am your chairman for this evening and my job is to introduce our distinguished speakers and then seek the group of questioners after them.

There are so many distinguished persons here who could have represented the consumer movement that I feel something of an upstart. Yet, I am delighted to be your chairman and to participate in this panel.

In my own experience in Sacramento as a legislative advocate for the state AFL-CIO in many problems, including consumer issues, I have always been somewhat perplexed by the receptions given to various consumer proposals by Congressional and Legislative bodies. It seems that when we talk about regulatory legislation, there is greater acceptance here, especially when it is in the form of regulation that is acceptable and supported by those to be regulated. But still, in a relative basis we seem to be most successful in the field of regulatory legislation involving the health and safety of consumers.

By contrast, when it comes to legislation that is designed to better inform the consumer so that he may make rational choices in our market-oriented economy, we seem to run into rather serious problems; I speak of legislation such as "truth in lending," and "truth in packaging" bills.

Since this legislation squares 100% with a basic premise in our economic system, namely that it is the consumer who drives the productive resources of this nation, you would think that this kind of legislation would be warmly accepted by all legislators who daily advocate and defend our own economic system.

Yet, in my experience when I have appeared before committees on these issues, I have had the feeling that I was advocating something out of a Communist manifesto. Perhaps tonight our speakers will enlighten us and give

us some understanding of what the problem is when we confront legislators.

Our first speaker tonight is the distinguished congressman from Orange County, Richard T. Hanna. I first met Mr. Hanna when he was an assemblyman in Sacramento. He is an attorney, having received his law degree from UCLA, where he also did his undergraduate work. His legislative experience goes back to the State Assembly where he served as a member of the House from 1957 to 1962 when he was elected to Congress from the 34th District of California. In Congress, he was appointed to serve on the Committee on Banking and Currency. He also was appointed on a subcommittee on Domestic Finance, Consumer Affairs and International Finance, and a select subcommittee on Tourism and Travel.

As a member of Congress, Mr. Hanna has been especially active in defense contract procedures, housing, consumer matters, the balance of payment problems, stimulation of the tourist industry, oceanography, education and this goes on and on. We are fortunate to have him with us this evening.

By RICHARD T. HANNA

Member of Congress, 34th District of California

Thank you, Mr. Chairman. Ladies and gentlemen, our honored guests: I had the expectation of coming here as a very junior member of the delegation. As has been indicated, I have just passed my freshman year as a congressman and there is hardly anything more humbling than to be a freshman congressman.

Consumer affairs is a field in which I have had a continuing interest during my legislative experience. It is a very complicated field, with many facets that operate in our dynamic economy.

We now are at that time with the building of a diverse consumer market in a country in which the great con-

fusion is the confusion of choices. Thus, I think that you have to narrow down this great field if you are to say something of merit. I would rather address my remarks to one subject, and that is the subject of consumer finance, and particularly installment buying.

In looking into the matter of the Consumer Affairs Committee in Congress, I determined that we needed to know a good deal more about installment buying and the field of consumer finance. I brought it to the attention of the House several weeks ago. In order to get to the conclusions of some of the problems that the report showed us, let me go into the introduction of what I said to Mr. Speaker:

"We have taken this time to present to the House a report on consumer finance. As a member of the Subcommittee on Consumer Affairs of that Committee on Banking and Currency, we have developed a growing conviction that all members of Congress should be more fully informed on this subject. The many states which have provided for an office on Consumer Affairs in recent years and the action of our President in setting up an office in the White House is ample testimony that this field is commanding and receiving more attention from the executive branch. It should be of equal concern and receive as much consideration from the Legislature.

FULLER, FREER FLOW OF INFORMATION

"In a recent release through the Editor's News Service, Mrs. Peterson, Special Assistant to the President for Consumer Affairs, is quoted as saying, 'The most pressing need for the modern consumer is adequate and accurate information throughout our volatile marketplace, fuller and freer flow of information is a need of all segments'.

"Mr. Speaker, it is a need here in this body, as well, that dynamic, dramatic growth of consumer finance and its importance to and the impact on our economy must be better understood by all of us serving government. We entertain some small hope that our colleagues will find this report educational. It was in this context that we delivered the report to the Congress.

"We have built a great credit economy to allow the consumer the benefit of the mass production of items which cost more than one can handle on a pay-as-you-go basis; we have been able to sustain this economy only on a credit basis. And we have time to reflect just what this kind of society is and what the use of this credit system leaves to us in terms of all of its ramifications, socially, morally, as well as economically.

"Consumer finance is a most important element of our society. I say that because of what is happening to the credit of the United States. You all know that the public debt of the United States is between 360 and 390 billion dollars. The state and local public debt is near that

same level. The corporate debt is in the nature of 268 billion dollars and the private individual debt is in the neighborhood of 348 billion dollars.

TRILLION DOLLAR DEBT MUST BE UNDERSTOOD

"This means that we are well over a trillion dollars in debt. We are a wealthy, stable society and we can probably support that debt but, it needs to be known and it must be understood. That is one of the reasons that I am on a House Committee to hold down the interest rates; I have a great belief that one of the most unproductive out-puts that you can have in society is to be paying out your money for interest. It does not really run the economic machinery. It is the consumer money that really runs the economic machinery. That is my interest there.

"And now let us look at what is the consumer debt. I have been talking about the installment credit. In 1949 installment credit in the United States was a little over five billion dollars. The projections for this year run approximately 78 billion dollars. Thus, it has been a very dynamic and dramatic growth. It is also a very active ingredient whose effect on the economy is not too well understood.

"Fifty per cent of the people in the United States do not owe any installment debt. There is a very interesting pattern in installment credit. The older people do not have very much of it. Rich people do not have very much of it. The poor people do not have very much of it, not because they do not need it but because they cannot get it. So, it ends up being the younger people in the lower and upper middle classes that have the consumer debt.

"I then verified the condition of this part of the economy. The oversimplified conclusion was that, on the whole, the quality of credit in the United States is surprisingly good; the relationship of how much debt is being created and how much debt is being paid off is extremely good.

"It also appears to be an expanding field. This will mean good business for banks, and for other financing institutions which have become involved in this because of the growing acceptance of credit and its usage. We have a tremendous wave of new family formations coming on and these are the people who are going into credit. Installment credit appears to be of increasing interest to all of us.

CREATED A MARKET FOR FINANCING

"There are, of course, non-advantageous aspects. First, we have not been informing the consumer of credit possibilities and responsibilities. It seems that there has been a tendency toward selectivity in credit. A substantial part

of the market is shopping around so that we have, in effect, created a market for financing.

"The only trouble with that is that there also has been a tendency to have some diminishing of real choice in that it has not been as competitive as it ought to be; one market would influence the other and they associate without any actual collusion that you could reveal to the Justice Department. It is rather remarkable that you do not find the competitiveness that you would think might exist. I am rather interested as to why there is not more of the free enterprise spirit in the finance market. But, the basic understanding of the credit system and its

opportunities and obligations is something that must be improved in our society.

"There are certain areas of credit that need investigation. In the lower income levels, where the people can afford the least, they pay the most. And then there are those who, at the expense of the general public, lean on and abuse the credit system. They incur obligations and have no desire or intention to pay it off. I am not unmindful of those.

"But we have to make our selections in terms of what is best for all of us and realize that we are going to have to carry some of the load on both sides trying, perhaps, to bring some kind of pressures to bear on them."

PREPARED REMARKS OF CONGRESSMAN JEFFERY COHELAN

7th District, California

For a member of Congress, one of the easiest and yet one of the most difficult tasks is to represent the consumer interests of his constituents. It is easy because all Americans, whether they be farmers, laborers, businessmen, professionals, teen-agers, senior citizens, or housewives, are consumers. It is difficult because the economic interests of Americans as producers often are in conflict with their economic interests as consumers.

Many times, the American public has the feeling that the consumer has taken second place to the better organized, better financed professional lobbies representing producer interests. However, in recent years, and in particular during the past five years, Congress and the administration have initiated programs which are of direct or long-range importance to the consumer. These consumer oriented programs are somewhat familiar, but bear repetition for they have created a new consumer awareness in all sectors of our economy. They include:

The tax cut which added \$800 million each month in additional take-home pay and purchasing power.

The Kefauver-Harris drug amendments, which insured the effectiveness as well as the safety of drugs.

The registration of pesticides only after they are approved for safety.

The creation of a National Commission on Food Marketing to study how well our food distribution system serves consumers.

A mass transportation bill to help alleviate the traffic snarls in our metropolitan areas.

The enactment of full disclosure legislation for "over-the-counter" securities.

The Economic Opportunity Act, which gives to Americans living in poverty or on its edge a new hope and opportunity to share in American abundance.

The Food Stamp Bill, which provides less-fortunate consumers with a more varied and adequate diet.

The Wilderness Act, which adds to our national park system thereby providing consumers with an opportunity for more satisfying use of their increasing leisure time.

The housing and urban renewal programs which provide low-income families with a more adequate home environment.

It is certainly fair to say that both the Kennedy administration and the Johnson administration have been sensitive to consumer needs.

The late President John Kennedy made clear that "the goal of the federal government is to secure the inherent rights of the consumer — the right to safety; the right to be informed; the right to choose; the right to be heard". These rights must be protected, as President Johnson has said: ". . . to insure that the best practices of the great American marketplace, where free men and women buy, sell and produce, become the common practice".

CONGRESS HAS NOT FORGOTTEN CONSUMER

The 89th Congress, by its actions in the first 100 days of this session, has made clear that the consumer's interest has not been forgotten.

It is well on its way to enacting a historic program of health care protection for older citizens; a program that will safeguard their frequently limited consumer resources against the staggering costs of prolonged illness.

It has enacted a far-sighted and long-needed program of aid to elementary and secondary schools; aid that will prepare many to be better, more thoughtful and more intelligent consumers tomorrow.

It has passed in the House a bill to protect consumers against the illicit distribution of psychotoxic drugs.

It has approved new measures to strengthen the Food, Drug and Cosmetic Act.

In the House Committee on Ways and Means hearings will begin shortly on an excise tax reduction which will put nearly \$2 million and possibly more, in the hands of consumers.

Two other measures are only at the beginning of the legislative trail. Much work will be needed if they are to fare better in this Congress than before. I speak of the bills to provide "truth-in-packaging" and "truth-in-lending."

ABUSES HAVE GROWN IN PACKAGING GOODS

The Economic Report of the President, transmitted to Congress in January, made clear that abuses have become acute in the packaging of products sold in retail stores.

In today's marketing system the package has become the silent salesman. The Truth-in-Packaging bill would assure consumers of simple, direct, visible, and accurate information as to the nature of the product and the quantity in the package. Esther Peterson, the effective Special Assistant to the President for Consumer Affairs, who spoke earlier to this conference, stated before the Democratic Platform Committee last August that:

"The American consumer has the right to be informed. Insofar as products are now packaged and labeled in a manner to deceive, confuse, or mislead the shopper, it is an invasion of basic consumer rights. The American housewife—the major American consumer—is not asking much. She is only asking that the package be honest

and disclose clearly information on the composition of the ingredients of food and household needs and the quantity of contents in terms that will facilitate efficient comparative shopping".

Truth-in-lending legislation also received special treatment in the President's Economic Report. The report mentioned that consumers are particularly subject to lack of information on the terms and costs of credit. They are frequently unaware of the full cost of a credit transaction, and are often unable to compare financing costs because of non-standard ways of reporting interest charges.

While there can be no question that consumer credit has helped the American economy to grow and prosper, it also seems clear that a truth-in-lending bill would eliminate many prevalent abuses in the credit field.

The future of these two bills rests in no small degree with the Council. Consumers as producers are regularly and adequately represented in the halls of Congress and in our state capitols. But the voice of the consumer, as a consumer, is all-too-often scattered, faint and ineffective.

Your interests are at least as important as any other. They are as important, for they are the common interest of us all. But they require organization and persistence if they are to be heard. They require co-ordination and a forum, and that is the great opportunity, challenge and potential of a conference such as this.

I encourage you to speak out and keep speaking. I encourage you to learn and educate. Let the voice of the consumer be heard.

ADDRESS BY CONGRESSWOMAN LEONOR K. SULLIVAN (D-Mo.)

*Chairman, Subcommittee on Consumer Affairs of
House Committee on Banking and Currency*

The subject of tonight's congressional panel, "The Consumer and the 89th Congress," might well carry the descriptive subtitle: "The best of friends, but not yet on the same wave length."

On paper and on the basis of the records of a majority of its members, this Congress could be the winner of any congressional sweepstakes for the most consumer-minded Congress in history.

This is only April, of course, and the 89th Congress so far has enacted 10 public laws. One has to exercise caution in predicting, on the strength of what has been done in the first three months of the first session of a Congress, what its final record will resemble. Economic or international events of the next 21 months—unanticipated now—will for good or for ill have much to do with the record of this Congress.

But on the basis of the record so far—and it is a truly impressive one for so early in a First Session—we can look

for a real willingness to grapple with the most complex of issues, and to seek to find answers to all of those problems which are clearly recognized by the American people as being serious problems.

The Elementary and Secondary Education Act, which became law April 11—only about a month after first being reported by a committee in either house—culminated a drive begun almost a *generation ago* to provide general Federal assistance for education.

We have started to enact the most important advance in social security legislation since the original act was signed into law by Franklin D. Roosevelt 30 years ago. The bill contains features never before voted on by the House of Representatives during all the years hospitalization insurance under Social Security has been a national issue.

A Presidential succession amendment to the Constitution has now passed both houses. This amendment will

provide logical and effective machinery for coping with a dilemma the founding fathers thought about but did not attempt to solve, and which Congress never before quite faced—the dilemma of what to do about a disabled President who may, or may not, be able some day to resume the office.

ACTION TAKEN TO CURB ABUSES OF DRUGS

A Drug Abuses Control bill, aimed at habit-forming, non-narcotic, dangerous drugs and at counterfeit drugs, too, has passed the House for the first time. Similar legislation passed the Senate last year, so it should not be too long before this particular gap in the Food, Drug, and Cosmetic Act is closed. It is through this gap that half of all amphetamines and barbiturates and related drugs produced in this country pass surreptitiously into bootleg channels, where they are peddled without prescriptions and become major causes of highway deaths, suicide, crime, and mental illness.

We have enacted a law to eliminate some of the superstition and unnecessary worry from the gold and balance-of-payments problem by removing the required gold reserves against bank deposits in the Federal Reserve System.

Furthermore, the House has voted to extend the life of the National Food Marketing Commission for an additional year to assure an opportunity to this bi-partisan agency to make a thorough, not just surface, study of the food industry. This industry takes 19 cents out of every consumer dollar. The Senate also has passed a series of water pollution and water resources bills, and a series of health facilities bills came out of committee on the House side. Voting rights legislation is almost a certainty with a bill already on the Senate calendar from the Senate Judiciary Committee, the traditional burial ground for civil rights legislation entrusted to its care.

To complete this phenomenal record of the Congress to date, the House has voted an investigation of the Ku Klux Klan! The impetus for that, by the way, came originally from a congressman from Georgia, who, in one of the rare moments of real drama on the House floor, voted last year for the Civil Rights Act!

And all of the things together which have been accomplished so far and they spell solid achievement comparable with the first 100 days of the first administration of FDR, without having had the same prod of national disaster looking us squarely in the eye on every rollcall vote and on every committee decision.

What is it that you, as consumers and as consumer spokesmen, think the 89th Congress should do? I know you have many ideas and many convictions—and some disagreements, too—as to what Congress should do. But the point is that if the ideas and suggestions make sense, and carry with them the active support of the American

people, then the chances of passage of such legislation in this 89th Congress are good. For it is not a Congress which appears timid about tackling controversy or attempting bold solutions.

WILLINGNESS TO SEEK ANSWERS TO PROBLEMS

The key, however, lies in the proviso I mentioned earlier; a willingness to seek to find answers to *all of those problems which are clearly recognized by the American people as being serious problems.*

As partisans of the consumer interest, we all have to admit that the issues we consider serious from a consumer standpoint are not yet generally recognized by the consumers themselves—by the people generally—as being serious problems. Otherwise, the laws we seek would already have been enacted!

“Medicare”—to use the administration term which has now suddenly taken on new accuracy as a result of the House action of April 8—was legislatively feasible only because of the widespread public awareness of the overwhelming need to help the elderly in meeting hospitalization costs. That was the best we hoped to accomplish when the 89th Congress convened.

The American Medical Association performed its greatest public service when it placed before the American people in those full-page advertisements, and in numerous radio and television spot announcements, the need for much, much more in the way of health insurance for the elderly than just hospitalization insurance. The AMA purpose, of course, was to kill the King-Anderson bill. Instead, we got the Mills bill, which incorporated King-Anderson, much of the AMA's own “Eldecare,” parts of the Byrnes bill for private health insurance, and all of the improved social security annuity standards passed by the House last year.

The moral we learn from this story is that the basic bills must be in existence—must be drafted and introduced and supported by convincing evidence of their need and of their practicability—in order to be available as the vehicle for legislation, or as a prototype for a committee bill, once the time for action arrives. Much of what success I have had in consumer legislation has been based on this principle of describing a need, proposing a legislative solution, and waiting for sufficient public awareness and congressional courage to have the problem resolved.

WAITING IS OFTEN LONG AND EXASPERATING

But the waiting is often long and exasperating. Continued delay is particularly deplorable to us the more we learn about the needs, the more we understand the issues, the more cases come to our attention of harm befalling the consumer because the wheels of reform grind so slowly.

Father McEwen, and all of you joined here in this conference to stimulate consumer education and consumer action, deserve the thanks of the American people for your efforts and the energy you are devoting to this important crusade.

But, as you well know, you have really just begun to fight, for, until there are meetings of this kind in every city in the country, and in every labor union and women's club and veterans' post and church organization and PTA and student union and professional society—wherever knowledgeable people gather together who recognize the relationship of citizenship action to political decision-making—our objectives of *adequate* and effective protections for the consumer will be difficult to achieve in the Congress, in the state legislatures, and in the city councils.

This is a never-ending battle. The best law ever written for consumer safeguards becomes obsolete very quickly if not continuously reviewed and updated to meet new situations and new problems. When it was passed in 1938, the Food, Drug, and Cosmetic Act was a monumental achievement. Never mind the fact that it was a result of tragedy — that scores of people had to die needlessly from an untested drug before the compelling need for pre-testing and pre-clearance of all new drugs was written into law; never mind that many women suffered from blindness or other horrors before it was recognized that the government had a responsibility to take dangerous cosmetic products off the market.

The law was a great step forward. It is now terribly obsolete. Twenty-seven years can make a tremendous difference in the effectiveness of any law, if it is not kept current with technology and changing conditions.

Therefore, much as we might like to see the day arrive when private citizens and public officials acting in concert as watchdogs of the consumer interest could relax their efforts and enjoy the fruits of their legislative achievements, we can be sure the day will never arrive when these efforts will no longer be necessary.

SHOULDN'T NARROW DRIVE INTO A FEW OBJECTIVES

Well, then, where do we go from here? What priorities do we establish? Where do we channel our efforts for the greatest effectiveness?

My advice is that we don't try to narrow our drive into only a few high-priority objectives. I realize that the professional lobbyist prefers this approach — using a kind of laser beam to pin-point the effort into an intense and furious assault on a single, easily identifiable target. The lobbyists seek to persuade everyone they represent, and everyone their clients can influence, to flood Congress with letters and telegrams addressed to single specific issues. Sometimes it works; often it does not. If

it is a controversial issue, the barrage of pressure mail begets its counterpart barrage from the other side.

Almost any consumer issue is a controversial one. Someone's livelihood is affected, or perhaps threatened, or he is easily persuaded to think it is, by any change or reform in the laws dealing with consumer protections. If we were to accept at face value all of the protests and complaints of those who fear financial disaster from proposed changes in the laws, we would never pass a single major bill.

We must, therefore, go on the assumption that every reform will cause someone some inconvenience, if only in the way he sets up his bookkeeping system or pastes the labels on his product. We must expect controversy and opposition. A year before it was enacted in 1958, the Food Additives bill was attacked as a threat to food research and technology, and as a device for destroying private enterprise. The food industry, however, is now grateful for the law. When I first introduced legislation to provide for compulsory Federal inspection of poultry in interstate commerce, Georgia almost seceded from the union once again, but the 1957 Act has turned out to be one of the best sales tools the poultry industry has ever had for increasing its sales both here and abroad.

PROPOSALS QUICKLY ENACTED INTO LAW

The drug industry, in a state of shock at the time from Sen. Kefauver's revelations of patent restrictions leading to excessive prices, shed the biggest tears I ever saw when I introduced the bill in 1961 which first proposed proof of efficacy of new drugs, tighter controls over production methods, wider use of generic names for drugs, and the removal from the market of previously approved new drugs if the government had doubts as to their safety. Yet, a year later, when the thalidomide tragedy proved the need for just such changes, all of these proposals were quickly enacted into law.

My point is this: If we try to narrow our objectives to a few issues at a time, out of fear that covering too broad a spectrum of needs for new legislation would inspire too formidable a combination of opposition interests, we would be limiting our effectiveness unnecessarily. For the opposition is there anyway.

Our purpose must be to demonstrate to the consumer, to the general public, that laxness in consumer protections runs through *most* of the laws intended to serve the consumer. This is not the result of villainy on the part of business, or neglect on the part of Congress, or insensitivity on the part of government agencies created to protect the public. It is the result of progress, and technology, and increased affluence, and increased population, and increased life expectancy, and the fact that many of the products we use today were either unknown

or beyond the reach of most purchasers a decade ago.

Therefore, a consumer program should not be restricted to a few issues we think we might be able to get through Congress this month or this year. I was disappointed when the Drug Abuses Control bill was pushed through the House as a separate piece of legislation this year. The argument the legislative strategists in the Department of Health, Education and Welfare used in behalf of this approach was that the issue had received a lot of attention in a television network program, and it was comparatively non-controversial and it was best to get it out of the way quickly — and besides, they were busy on the medicare bill, and the education bill.

MAKER SHOULD PROVE PRODUCTS ARE SAFE

Since the administration has not as yet endorsed my omnibus bill, H. R. 1235, to rewrite the Food, Drug, and Cosmetic Act of 1938 and close all of its gaping loopholes, nor has it sent a similar bill of its own up to Congress, I can only conclude that we have to fight official foot-dragging in HEW as well as public apathy in getting consideration for the other vital areas of need in our consumer protections.

Thus, unsafe cosmetics continue to be marketed as long as the Food and Drug Administration cannot catch up to them and remove them from the store shelves until able to prove they are dangerous. The manufacturer, instead, should be required to prove the products are safe before he markets them.

Thus, medical devices of all kinds — quackery preying on the elderly and ill, untested devices which are unsafe, ineffective devices which promise cures they cannot deliver but which trusting people will buy and use in the hopes of finding relief for arthritis or other pain — these things continue to flood the market place because our law is obsolete and defective.

Thus, foods, drugs and cosmetics, exempt under the Hazardous Substances Labeling Act, continue to be marketed with insufficient warnings to housewives and mothers of the dangers to their children, or to themselves, in the misuse (or even recommended use) of these products.

I heard the other day of a case where a three-year old dumped the contents of a bottle of hair preparation on an infant in the household and the only thing the label on the bottle warned of was that it might cause "smarting" of the eyes. According to the mother who wrote to me, an eye specialist she quickly consulted found that one of the ingredients mentioned in the fine print in a folder inside the container might have damaged the infant's eyes permanently if the mother had not been worried enough to seek immediate medical attention.

Yet, as I said, the only warning the label on the bottle had mentioned was that the preparation might cause some "smarting." This child's mother is not apathetic, I assure you, about the need for cautionary labeling of foods, drugs, and cosmetics, as proposed in H. R. 1235.

To continue with this dismal and dismaying catalogue of gaps and loopholes and glaring insufficiencies in our basic consumer statute, it is inevitable that until we rewrite this 27-year-old law, the Food, Drug, and Cosmetic Act of 1938, we will continue to see children under 5 die at the rate of about 150 a year—and thousands more suffer from aspirin poisoning—the biggest cause of poisoning of children under 5—because of the danger inherent in flavored "baby" aspirin which young children regard as candy. The American Academy of Pediatrics is divided on whether the flavored aspirin tablets should be banned, as my bill proposes, but many individual pediatricians have written to me pledging their complete support on this provision of H. R. 1235.

WHAT ABOUT STANDARDS FOR AUTOMOBILE TIRES?

Of course, if we survive other hazards, there is always the automobile. What about tire standards? Former Congressman Kenneth Roberts of Alabama, who pioneered federal standards on automobile seat belts and brake fluid, and spotlighted the need for controlling exhaust and crank case fumes emission to the point where we are now trying to do something about it, also dramatized the need for standards of tire safety before he was defeated in that political upset in Alabama. I co-sponsored his bill last year, and have reintroduced it this year, and Sen. Gaylord Nelson of Wisconsin has been leading the fight for it on the Senate side.

How safe are we on the highways under even the best of circumstances? Not safe enough. When our danger is compounded by the existence of so many cars with tires, including new tires, not designed for the loads and strains placed upon them at turnpike speeds, we are fools to accept this danger complacently and to regard it as the price of progress. The danger can be substantially reduced by making it possible for consumers to *know* the capabilities, and the limitations, of the "bargain tires" they are being asked to buy. Even the so-called premium tires can be time bombs on the high speed interstate roads.

Let me tell you what I would like all of you to do. I want you to make me work harder, and to make all of my colleagues in the Congress work harder on consumer legislation. There are only so many hours in a day, true; but these problems are urgent. They cry for solutions.

The bankers have no hesitation in calling on me to pay attention to urgent legislation before our committee affecting bank operations. Labor keeps me fully informed on what absolutely essential bills must be passed right away. On the Merchant Marine Committee I am never in the dark very long about the steps we must take to save our American flag fleet from imminent ruin. In the housing field, the builders can cite me chapter and verse on the necessity for expanding or improving FHA to enable them to build more homes.

Yet, on consumer issues, I find that I have to do a lot of missionary work to get people interested in what they should be asking me to do for them. This is backwards. They should be telling me, and their own congressmen.

As chairman of the Subcommittee on Consumer Affairs, which has jurisdiction over consumer credit legislation, and as sponsor in the House of the Douglas

Truth-in-Lending bill, I can truthfully say I get five times as much mail and propaganda attacking this idea as I receive expressions of support for it. Perhaps the average consumer feels I'm already on his side.

But for every department store executive or automobile dealer or finance company official who writes me how impossible it would be to provide accurate information on true interest rates, I feel I should hear from at least a similar number of consumers telling me some of their own experiences in the jungle of time-payment mumbo-jumbo. And if I do not hear from many such people, you can be sure other members of Congress do not, either.

I work hard—and love my job, and couldn't work much harder at it if I tried. But I would like consumers to provide more of a push on the things I am working on, and on the consumer issues I may be neglecting. See what you can do in that direction, will you? In the Congress, our opportunities are unlimited.