

New Jersey Commission to Study Unfair Advertising.

MEETING OF
UNFAIR ADVERTISING STUDY COMMISSION
(Created under AJR 5, 1960)

Held:
March 9, 1962
Assembly Lounge
State House
Trenton, New Jersey

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MEMBERS PRESENT:

- Mrs. Mildred Barry Hughes (Chairman)
- Mr. George Birmingham
- Mr. Seymour Flax
- Mr. Monroe Lewis

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MRS. MILDRED BARRY HUGHES (CHAIRMAN): I think we can proceed now.

Yesterday, I spent a great deal of time with Frank Verga because I feel that our Commission has a closer relation to his work than anything else in the state and today when we are talking, I will give you a lot of suggestions that he made. But before we get into that, I would like to get from you what you feel we have accomplished - what you feel that we should recommend - if you have any suggestions for legislation; as I put in the telegram, that will be the agenda for today.

Now, suppose you start talking because I don't want to lead this discussion. I will follow after you.

MR. BIRMINGHAM: Very frankly, my only thoughts are these: Certainly the start was made with the appointment of Verga to doing that specific type of work alone. It became evident too, I think, that he became overloaded, that one man could not handle it properly. I think the inclusion in the Governor's Budget Message for additional personnel, as had been requested, certainly is heading in the right direction. This will enable him to continue the work he is doing, probably on a faster and more effective basis though. I do think that additional steps in the way of education through publicity - I guess that is as good a term to use as any - would be effective to the folks.

As far as specific legislation is concerned, unless Mr. Verga has some recommendations based on events that are occurring at the present time, I would have no thoughts on that until we review what his recommendations are.

MRS. HUGHES: Well, do you think one accomplishment of

this Commission was, through our contact with the Attorney General, an addition was made to the budget because it was at our request, if you will remember? I think that is true. I don't think there is any question but that it probably would have been allowed to ride along the way it was had we not made the request and given some publicity as to what was going on in some cases.

I think this is a timely moment to put in how Mr. Verga feels. He feels if we will proceed to be in effect on a continuing basis, even if we meet infrequently, we could be a liaison between his department and the legislature and the executive branch. In other words, because there are six public members here, it gives basis to what we ask for from the outside.

MR. FLAX: -- which means, if he requests it, he would have a rough time, but if we figure it is necessary and it would help, it would go much farther.

MRS. HUGHES: I wouldn't say "rough time."

MR. BIRMINGHAM: It sounds very practical because I think, probably facing the realities of life, a request for additional appropriations on the part of an individual who is actually doing a job would probably not be taken as seriously as the same request coming from a group which is a public group in effect. From that point of view, I think he is probably wise not to attempt to make a self-perpetuating outfit out of it, but it might be well to have this continue on a sporadic-meeting basis.

MR. FLAX: We have discussed this a number of times with Mr. Verga - I find I get quite a few calls from people not knowing even where to make a contact. In fact if they go to call Mr. Verga, they have to know it is under the Department of Law and Public

Safety and a lot of people don't know that.

I had a call from a fellow and I told him to call there. It had something to do with a slip cover that was ripping and there was a life guarantee on it. He called me back and asked: "Who do I look under? Do I look under the Attorney General, Deputy Attorney General or Mr. Verga by name?" Finally, since I had the number, I gave it to him. When I saw him after that he said, "It's under the Department of Law and Public Safety." The average person wouldn't know where to look. I think that is very important, because when he did release newspaper articles - I have read them in the Herald-News and the Bergen Evening Record - it has resulted in a lot of people getting in touch with him and notifying him of the things going on, that he should try to set up someone within his department to just specifically handle the releases to newspapers, to the public, to acquaint the public of what is going on and make them aware of the different statutes. The Bergen Evening Record, as I pointed out to you quite a number of months ago, put a little piece in: "We are not responsible for any misleading advertizing." I have spoken to them quite a few times. They get letters in, but they don't want to let anyone see them. They do get letters to the newspaper after people follow up on different items and different things. For example, on Washington's Birthday, the Bergen Evening Record carried 157 pages of advertizing. That's fantastic - 15 pages. For example, Bergen Mall had 32 and Two Guys had 9, etc. They had some letters. One fellow, sort of representing the paper, just dodged the issue. I said, "What happened? Did you get any letters?" He knows I am on this Commission. He said, "We got some, but we are taking care of them,"

and that was it. They, themselves, are withholding information to a point. If the people instead of writing in to them would write to Mr. Verga or another office where the correspondence could be followed up and answered, then we will get to the meat of it.

MRS. HUGHES: That is the correct procedure and yesterday I saw piles and piles of correspondence all over the office that they were trying to follow up.

MR. LEWIS: He is flooded with correspondence. But do you think, Mrs. Hughes, that we solve the whole problem by enlarging Mr. Verga's office? Verga can only handle complaints where there is a fraud and actually we were supposed to look into the question of misleading advertising that may not be fraudulent, but still be misleading and still be dangerous to the public or, at least, not in the public good and welfare. Isn't there still some possibility that some legislation might be enacted that would protect the public against misleading advertising?

MRS. HUGHES: That's correct. I agree with that. What Mr. Lewis said is right. When Mr. Verga gets these letters --

MR. LEWIS: -- he can only handle them if they are frauds. What is he going to do with them - what happens to them after that if they are not frauds?

MRS. HUGHES: There is an injunctive procedure by which he can stop it now, and that, of course, is the quickest procedure. There is no penalty actually.

MR. FLAX: Once it is done, where do you stop? There was an ad we saw that all the way down the line was absolutely N.G.

MRS. HUGHES: He would like something put in whereby on

the second defense there would be prosecution. Of course, on the first offense he feels - and I agree with him - that the injunctive procedure is the fastest. If you use the criminal process, you have an indictment and trial and all that business and he has been using another method. In the background is this possibility, that this may come about. Of course, if we wanted that to happen, we would have to introduce a bill which would have that effect. But right now, he has been operating under the other method and he felt that it was more or less effective. The first injunction really is being issued this week. Up until now there hasn't been one. This one is against Holland Furnace and it is an arrangement with them - really, they are going to enjoin them.

MR. FLAX: We discussed in a number of meetings the fact that the office, just being in Newark - that some way it should be spread out over the state and that is what the newspapers would do if he got his stories in not just one paper, but throughout the state. There he sits in Newark and a lot of people might know about it just in that area, but we are supposed to be considering unfair advertising for the entire state or misleading advertising for the entire state. We all know that the biggest part of a woman's dollar is spent in the stores. There is no question about that. Whether food, merchandise or whatever - soft goods or hard goods - that is where she needs the most protection and at this moment there is no way of her getting it and you can see that she needs it if you go through some of these ads, as I am sure Mr. Birmingham knows. It is pathetic.

MRS. HUGHES: Your recommendation would be an expansion

of the office?

MR. FLAX: Either Mr. Verga's office or another office. I think we should look into not just having one office because that wouldn't serve the purpose - the state is too big.

MRS. HUGHES: I have been discussing with some people in South Jersey the idea of having an office, not a separate office, but an auxiliary office in South Jersey, and they are very much in agreement with it and would like to see it happen quickly.

MR. FLAX: Maybe something could be worked out with the prosecutors' offices. There is one in every county.

MRS. HUGHES: I think, Seymour, it would have to be under this Division and an expansion of their territory. You see, the trouble with South Jersey is that they have as many frauds as North Jersey perhaps, but the average citizen will not telephone all the way up to Newark. It is costly.

MR. FLAX: They can't find it in the first place.

MRS. HUGHES: Nor will they come up and visit the office. It is too expensive. Sometimes a lot of small frauds, you might say, add up to a big one, but because each individual one is so small, the person who has been defrauded won't carry it through. That is why something down in South Jersey, possibly Camden, a big center down there, would be a good thing. I discussed that yesterday with Frank Verga and he would welcome that very much.

MR. FLAX: Newark is in the center and maybe one in Camden and maybe one up in Bergen because it's such a tremendously populated area.

MR. LEWIS: Don't get too many offices. We don't have the money. We can have one in Camden and one in Newark. The people

in South Jersey know nothing about the office in Newark. The newspapers in that area don't carry any news reports of what is happening in the Newark Office. In Camden they don't know anything about it - the business people don't know anything about it. If they had an office in Camden, then, of course, the Camden press would pick it up and the small papers in the surrounding towns would pick it up and people would know about it.

MR. FLAX: Talking about the press, I think you have the best opportunity right here - almost you have representation of the entire state - in Trenton. Instead of the releases coming through Newark, if they could possibly come through Trenton through the State House, then there would be more chance of all the newspapers picking it up and running it to individual newspapers because you have the greatest concentration of reporters - the A.P. and U.P. - right here in the State House. So, for example, if Mr. Verga's office would prepare the copy or whatever it is and somebody from here would release it, with the cooperation of these fellows - they should be called in and told what we are trying to do, that we are not trying to hurt their newspaper, but we are trying to help them and work with them - if they would run the releases religiously and do the right thing by these releases - not put them on page 99 under the obituaries - I think the public will be more informed of this thing because, as I said, this was a smart fellow who couldn't get the office about the slip covers he bought with a life-time guarantee. He traced the guy and found he changed the corporation's name four times.

MR. BIRMINGHAM: You have hit the nail on the head. I just wonder how smart the fellow is. That is why I shy away

from legislation that would tend toward controlling anything with a name that is misleading. Here is a gentleman that you claim to be a smart fellow who went to a corporation that had changed its name four times and he invested his money in slip covers. This, sad to say, is going to continue through our lifetime and everybody else's.

MR. FLAX: He has a lifetime guarantee. What does he do? The slip covers ripped; they split at the seams. What does the man do - go to legal counsel? Some can afford it and some can't.

MR. BIRMINGHAM: If he was so smart, he would go to a legitimate place to start with. You say the company changed its name four times.

MR. FLAX: He has had these quite a number of years. When he started to try to trace the fellow on his own, first he found the fellow moved from Newark up to Fairlawn. In each place he was there maybe a year or a year and a half, maybe two. He has been doing this ten years. When you walk into a store, the store is there - it looks like the guy is in business to stay. You don't ask, "How long have you been here? How much have you in the bank?" You come to buy slip covers. You get a slip of paper saying you have a lifetime guarantee by XYZ Corporation. You have to believe in it. When he started having his trouble, he made phone calls to the number he had. He took the time, effort and money as an individual to find out what happened to this guy. He traced him here and there. He found this fellow has moved each time within a period of a year or a year and a half. He has changed his name. It used to be Beauty Rest and now it is so and so.

MRS. HUGHES: The practice of changing names is followed

in more than that area.

MR. LEWIS: What we have here ---

MR. FLAX: But his ad in the paper was "lifetime guarantee."

MR. LEWIS: You see a lot of these things -- what we have, Mrs. Hughes, to bear out what Seymour says - here we have a bill to enjoin fraudulent advertising. Now, this is only good against a place of business that is in business continually. If they do some fraudulent advertising, the Attorney General can come in and enjoin them and stop them. But I think that would be a rare case. I don't think any of the responsible stores that are in business and continue to be in business, like Seymour's store, will go in for that because it would be against their good business principles. We don't have anything at all which can prevent the fly-by-night fellow who is deceiving the public and who is here today and gone tomorrow. We have no criminal action against him. He can go in and open up a place of business on any street corner, put up a big front and do a lot of fraudulent advertising and get a lot of consumers to come in and buy merchandise which they later find is valueless. The Attorney General can only come in and ask for an injunction, but it is valueless because he isn't there - he is in another town operating under another name, doing the same thing to some other people.

Our Chapter 39 here that Frank Verga operates under cannot touch these people because he has nothing in this chapter which gives him any jurisdiction over these people at all except injunctive relief. There is nothing criminal - no fines involved. There is no jail sentence involved. There is nothing involved at all, just injunctive relief. Injunctive relief against Bambergers is ridiculous

because we know if Bambergers by accident put an ad in the newspapers which was not proper, they would take it out or make good for it. The fellow he is talking about is the one who is moving around. I remember some of the testimony we had about people who were using only telephone exchanges. Now, what can Verga do against a man using telephone exchanges? He gets a lot of money and absconds with it; he is gone. If we had some type of criminal arm that can grab these people, maybe we would stop it. But there is nothing at all that we can do to stop that type of an operation under our present law.

I would seriously suggest, Mrs. Hughes, now that we have a new Attorney General, maybe we ought to sit down with him and discuss some possible amendments to this unfair advertising law.

MR. FLAX: The man who uses the phone has to advertise in order to get people to call that number. So it all boils down to the one thing.

MR. LEWIS: A month later he isn't there any more.

MR. FLAX: You take the Sunday law, for example. It is a pretty rough law. In fact, to me, it is just crazy.

MR. LEWIS: You don't know because you are open.

MR. FLAX: I am, but I would rather be closed. I think it is the most ridiculous thing that you can sell toys and not sell a pair of shoes. I'd rather everything be closed. The point is, if they come in and they find you are selling something you are not supposed to be selling, there's a fine and a heavier fine the second time. Everyone is going to think two or three times before they will pull it. There is no teeth here. We are not trying to hurt anybody, as we have said, but there doesn't seem to be any teeth for

Mr. Verga should he get more help and personnel. They have to have a little bit of backbone, at least to start with.

I don't say "Throw them in jail." No one wants to do that. As Mr. Lewis said, anybody can make a mistake. If a fellow gives me an add that's not right and it slips through, we try to do whatever we can. You shouldn't be hanged if it happens just once in a great while. But it is like we say, a fellow opens on the corner with a sign "going out of business." Some towns do have ordinances against it and some don't, as you know. What happened in Newark for months and months we had up on Route 46 in Lodi. What's the name of those fellows? They had this big place and they had a going out of business sale for I don't know how long.

MR. LEWIS: Three years.

MR. FLAX: At least three years.

MR. LEWIS: People in Newark had a going out of business sale for five or six years.

MR. FLAX: This is the kind of thing that hurts the legitimate merchant. You can't stop a woman from figuring she is getting a bargain. They find out after it is too late that it's not a bargain. It gives everybody a bad name.

The State is not trying to hurt anybody, but we are trying to protect the masses. I think anything that Mr. Verga does or anything anybody does should have some teeth in it, at least to start with and not be too drastic, more in the middle of the road. If a fellow does make a mistake, which is a truthful mistake, he should not be hanged for it.

MRS. HUGHES: One of his suggestions yesterday was that it would be on the second offense that there would be a criminal

process. Of course, that doesn't necessarily touch the fly-by-night. That would be something else again.

MR. LEWIS: We have this Florida statute that Frank La Morte sent, and, of course, it is a pretty radical - not radical, but it goes much further than anything we have in New Jersey on false advertising. But it does provide for a penalty, a fine not to exceed \$500 or imprisonment for a period not exceeding 60 days, and it sets forth what they consider to be false advertising, misleading advertising, etc.

Now, whether we could go as far as Florida or try to go in between somewhere, is a question. But I do think that we should have something with more teeth in it than the present law which Frank Verga is trying to enforce to the best of his ability because Frank Verga very frankly tells me he cannot do too much. All he is actually doing today is getting on the telephone and asking people to do something. He says "The Attorney General's office is calling" and asks them to refund the money or do something about the services that somebody was supposed to get and didn't. If they refuse to accede to his wishes, there isn't very much he can do. All he can do is enjoin them from advertising, but that advertisement has already changed a long time ago and they are advertising something else. Now actually he hasn't any powers. His power seems to be just to make a telephone call and try to get them to go along voluntarily. This Florida statute - and I understand there are many in other states ---

MR. FLAX: I was going to suggest if there was a way of writing to the different states --

MRS. HUGHES: That I can have done for us.

MR. FLAX: If we can have that and if we study it before going into see Mr. Sills, I think it might give us a better understanding and idea of what they are doing in other places and as Mr. Lewis says, compare Florida against Oklahoma or Arizona and see what they have done in the past and if we could possibly find out how effective it is.

MRS. HUGHES: We can find out if there are statutes in the different states definitely. I don't know how quickly, but we can get that information.

MR. FLAX: It is a step in the right direction to see what others have done and how successful they are, whether they are strong enough or not strong enough.

MR. LEWIS: This one is strong. Have you read it?

MR. FLAX: No, I don't think I got a copy of it.

MRS. HUGHES: Frank La Morte brought this up, particularly on the hotel advertising. That was the phase of it that he was interested in and that is why he brought it to our attention.

MR. LEWIS: We have situations in my particular business, for instance, where some of these so-called highway stores advertise and unquestionably they are advertising falsely, no question about it. They mislead in the way the ads are written. They lead people to believe they are buying one thing. When they call up the store, they find they are buying something else. When Frank Verga calls them, they say "We're sorry. It's an error. We'll take the ad out." But already there have been hundreds go to the store and some have bought the product and it is not the product they thought they were buying. He can't do anything. He's finished. They pull the ad out of the paper and take it off their sign and that's the end of it. Actually I think we should explore going

into the field of legislation along the lines of stopping this misleading advertising, although I realize that we are going to run head on into newspapers and everything else with a bill of this type.

MRS. HUGHES: It will have to be carefully prepared, very carefully prepared.

MR. LEWIS: We had a meeting with the press. Was it in Newark or here?

MR. FLAX: We had one here the morning Mrs. Hughes was sick.

MR. LEWIS: There is no reason for trying to take it out on the press. They only put in what they get. But I think the people who do the advertising certainly should be under better control than we have at the moment.

MRS. HUGHES: Do you think it would be fair to state at the beginning of our report, after saying what we have been doing and that kind of thing, that the newspapers accept what is given to them and the legitimate advertisers are not to blame for any of this misleading material because they have carefully prepared their releases and they are always honest? I don't mean the word "honest." I think we should exonerate the legitimate advertisers right in the beginning of our report.

MR. BIRMINGHAM: How much explosion would be caused by having a single piece of legislation requiring that no advertisement be accepted by a newspaper that did not contain the name or address of the advertiser?

MRS. HUGHES: That wouldn't cause any explosion at all. We have a perfect right to do that.

MR. BIRMINGHAM: I can understand where the telephone gimmick is an extremely serious thing. As Mr. Lewis said, seeking an

injunction against a non-existent party is a mighty difficult thing. That won't cure all the ills, but once more I think it puts the buyer in the position, at least if he wants to take the trouble to investigate, to do so, finding out who the concern is or where they are located.

MRS. HUGHES: Caveat emptor.

MR. BIRMINGHAM: That's right. I am still convinced the only answer to this long range is consumer education. I don't know all the answers on how you can accomplish that. Sad to say, while a large segment of the population wants something for nothing, there is going to be a lot of pilfering going on.

MR. LEWIS: That all might be true and I think, Mrs. Hughes, in making a report if you were to say that this Commission finds that 95 per cent of the advertising in the State of New Jersey is legitimate and honest, it would be correct. But what we have to do is to find out how to stop that 5 or 2 or 1 per cent or whatever it is. Caveat emptor - I am a lawyer and I know what it means, but I think it is a duty of the Legislature to give the people some protection against the sharpy who is smarter than the buyer and when a person sees an advertisement in the newspaper without a name and address of some silly thing, like you can buy a \$5,000 diamond ring for \$1.50, he is entitled to lose \$1.50. He is entitled to lose it because he is a sharpy too. It is different when you see an advertisement in the paper and you go to a big store on a main street and you buy something which was grossly misrepresented and then you take it back a month later and find the store isn't there or even if the store is there, they say. "There isn't anything we can do about it. That sale is over. You bought it and you are

stuck with it." I think that type of malicious advertising should be stopped. That is misleading. It is dishonest. And the buyer, while he bewares, is taken in by the fact that somebody is putting a big advertisement in a newspaper. They are not a fly-by-night. They have a place of business which is a big place of business. They are supposed not to be a fly-by-night. He is misled by the character of the business and the ad he read. Then he is told, "There's nothing you can do about it. You bought a shoddy piece of merchandise which was misrepresented in the advertisement." That is the attitude of a lot of these people.

MRS. HUGHES: We will never legislate brains into people.

MR. LEWIS: No, but you could legislate against the operator taking advantage of the poor fellow who has no brains.

MRS. HUGHES: To come back to the other remark, do you feel it is fair that we should exonerate the honest people?

MR. LEWIS: Absolutely. If you say 98 per cent of the advertising in the State is honest, you wouldn't exaggerate.

MRS. HUGHES: The trouble with any kind of report of this sort, it sort of beclouds other people unless we are specific and defend the right people.

MR. LEWIS: I don't doubt that 98 per cent of the advertising is honest.

MRS. HUGHES: How do you feel about that?

MR. BIRMINGHAM: I am still thinking about trying to require better identity of the ads. I suppose what you will run into with the newspapers if such legislation were enforced is the fact that all of the New York television stations consistently do advertising by giving only telephone numbers. You would probably

hear quite a ruckus from them, that they couldn't compete against out-of-state TV and they all do it. They say call Yukon 5 - so and so - and they don't give the name of the place.

MRS. HUGHES: They don't give the name?

MR. LEWIS: They give the name of the product and the phone number. We can't legislate against them. They're not within the state.

MR. BIRMINGHAM: That's what I say. I wonder if the New Jersey newspapers would fight any attempt to make the newspaper advertiser identify himself. But I still think it is something that should be explored. I think it might help to solve a portion of the problem if they were made to identify themselves.

MRS. HUGHES: Yesterday, at least a version of that came up in the discussion and Mr. Verga felt that there should be identification of people by name and address and that was more or less on referrals and on selling over the telephone, but it could apply other ways. I think you have an excellent point there because we passed a bill in the Assembly the last day on selling material where if you were putting an ad in, you would have to identify the seller. We did get some objections on the floor, but it passed in the Assembly. So it might be broadened perhaps.

MR. BIRMINGHAM: I think the offer of any goods or services by written advertisement should require the identity of the party offering it.

MRS. HUGHES: That was one of the suggestions made yesterday. Mr. Verga felt that sort of thing would be extremely helpful and it was one of the points of legislation he thought maybe we could bring out or recommend.

MR. BIRMINGHAM: No legitimate man should ever fear anything along that line.

MR. LEWIS: That would cover the particular operator who operates out of a telephone exchange, but it would not cover the situation where a place of business ---

MRS. HUGHES: Not the fly-by-night operator. But it would at least be a step in the right direction. We are not going to solve this problem entirely. I think it would make it easier in his injunctive proceedings. One of the things he remarked about is that the people come in with these clippings and he has no way of finding out who they are and he can't trace them.

MR. LEWIS: In other words, you think the newspapers should be compelled to print the name and address of any advertiser in the advertisement.

MR. BIRMINGHAM: Yes.

MR. LEWIS: You are going to run into a problem with these people putting in personal ads.

MR. BIRMINGHAM: I am thinking of the offering of goods and services. Renting a room or something of that nature, I think you could specifically exclude.

MRS. HUGHES: That would have to be taken up when the bill is drafted.

MR. BIRMINGHAM: I agree you would not want anything of a personal nature to be so involved.

MRS. HUGHES: Then we seem to be in agreement on this, that identification of the person - the name and address of the person offering goods or services should be required.

MR. BIRMINGHAM: I think it could be explored.

MRS. HUGHES: Well, Mr. Verga would like to see it required. He would very much like to have us recommend legislation in this particular field.

MR. BIRMINGHAM: I would not be adverse to recommending it.

MR. LEWIS: I think I would certainly approve it. It could go right into the law now in effect.

MRS. HUGHES: We can recommend legislation. It doesn't have to be a separate bill. It can be an amendment of an old statute - not a separate statute, an amendment to an old one. Then too he felt it should apply to all of these telephone ads, these telephone calls that you get or people advertising and just having you call a number.

MR. BIRMINGHAM: Direct solicitation.

MRS. HUGHES: Telephone solicitation. He felt anything of that sort should be identified, and I agree with him.

MR. FLAX: Is that person to person - should someone call you at home and say "I represent XYZ"?

MRS. HUGHES: They should give the whole name and address so you know who is involved. You see, what happens sometimes is that these solicitors will call you and you have no recourse - you have nobody that you can pin it to or anything. There is a complete blank.

MR. LEWIS: You are talking about personal call solicitation where they just pick up the phone book and call anybody.

MR. BIRMINGHAM: There is quite a bit of that. You get into that in roofing and siding.

MR. LEWIS: That isn't even advertising.

MR. BIRMINGHAM: No, that would be kind of rough.

MR. LEWIS: We can only restrict ourselves to what appears in the form of advertising. People get on a telephone and make a personal call to somebody's home and they go over there and do a job and run away with the money. They are criminals. We don't even have to legislate against that.

MRS. HUGHES: What he said on that was that answering services ---

MR. LEWIS: He means newspapers.

MRS. HUGHES: He says on answering services, the person answering should obtain the name and address of the company hiring the services. For instance, if a person wants to hire an answering service - say you are selling jewelry and you want to do it through this answering service - you go to them, you hire them to do this job for you. This contact is made by telephone. I mean, the ad gives this telephone number and you call this telephone number. He feels that the person hiring the services of the answering service should give their name and address so the answering service has this information. He said lots of times if he has had to go to one of these answering services, there is no record of who hired them. There is no name or address.

MR. FLAX: The telephone service should be licensed along the lines of what they have now.

MR. BIRMINGHAM: I am in thorough agreement, gentlemen, but you are going to get terrific resistance from that because 25 per cent of the telephone answering services would have to fold up tomorrow. I am not trying to be indelicate, but I think it is a pretty well known fact for the purpose of prostitution they are not naming names and addresses. This is how they operate.

This is where you are going to get resistance from these boys.

MR. FLAX: Except the fact, that is just one phase of it. They also do handle a tremendous amount of merchandise and different types of service. If they were licensed by Verga's department to go into roofing and siding and things like that, they would get into line.

MR. LEWIS: I think we are getting away from what Mr. Verga means and what Mrs. Hughes means. We are talking now about somebody who inserts an advertisement in the paper and all he lists in the newspaper is a telephone number, which turns out to be an answering service. Now either we have to require that in the advertisement itself in the paper the proper name and address of the advertiser appear or, if he uses a telephone service, that the telephone service must have his name and address so that the Attorney General knows where to find him. I think if we had it in the newspaper, we wouldn't have any problem at all. You wouldn't need the cooperation of the answering service at all.

MR. BIRMINGHAM: You wouldn't run into that resistance if you required the party that left the number, the answering service number, to identify himself.

MRS. HUGHES: That is where they had some trouble. He said when they went to the answering service on several occasions they were told they didn't even know who had requested it. He asked how they were paid and they replied that someone comes in once a month or occasionally and pays in cash.

MR. BIRMINGHAM: That is the truth. This is the way they want it.

MR. LEWIS: You could lick the whole thing by requiring

that the name and address be in the ad. If we go beyond that and try to get into people who are using the telephone books to solicit business over the telephone, then we are getting way out of our department. If we restrict it to the other, to what appears in publications, then we are all right.

MRS. HUGHES: The people that use the telephone book are working for someone else. All he wanted was the person to be identified for whom they were working, no matter what method they used - the answering service be not just an anonymous arrangement.

MR. BIRMINGHAM: Frankly, I think television has done about as much as any medium to bring the evils of this to the public's attention. There have been quite a few plays on these bucket shops. People look at them. I suppose there is quite a number of folks who would go for it. I think it is a rough one and it is a little different field than newspaper advertising.

MRS. HUGHES: If we covered it by this other method, we would be helping out.

MR. LEWIS: If you restricted it to advertisements that appear in publications within the State of New Jersey - we can't go outside - and required that they identify themselves by their proper name and address in any advertisement ---

MR. FLAX: What if they don't give the proper name and address.

MR. LEWIS: There is nothing you can do about that. They are criminals. They strictly would come under the criminal statutes.

MR. BIRMINGHAM: I think you are accomplishing two things, Seymour, if you do this: Number one, for the cautious buyer,

it is giving him more of an opportunity to investigate; and, number two, it gives Mr. Verga more of an opportunity to use his injunctive procedure than he has now.

MR. LEWIS: I still believe it is only one step and I don't think it will solve the problem of the grossly misleading advertisement appearing in large-scale advertisements where there is definitely a place of business and a well-known place of business, such as the person who advertises going out of business sale for five years and the impression that is created is so strong that you are buying merchandise from the original place of business, the original stock, which everybody knows to have been good stock. But you are not buying original stock; you are buying cheap, shoddy stuff from all over the country and they are using the name of an established business that has been out of business for years. There is nothing that Frank Verga can do about it.

Take the American Stores - you have them in your areas - they are in Union, in Newark and one up on Route 46. This was a responsible place of business for a great many years, a responsible clothing house and haberdashery. The people who bought their assets were a bunch of sharpies who came from, I think, Ohio. They ran advertisements in the paper: "American Shop selling out their stock. All clothing, slacks, shirts, etc. are sold at such and such a price." Now, people who live in the area who have known the American Shops for years must assume by reading the advertisement that they are buying merchandise which the American Shop had on hand, but because they are closing out, they are buying it cheaper. Actually, they are bringing stuff in

from all over and selling people a lot of junk and making a nice profit. This in my opinion is grossly misleading and it is dishonest advertising and caveat emptor can apply to Doom's Day. the public does not know and there is no way of the public knowing that they are being gypped unless we have some legislation to stop the misleading. dishonest advertising. There is no legislation today in New Jersey that can stop it, except local ordinances. and usually they don't care. They are only happy the property is rented and the city is getting some more ratables out of it.

MR. FLAX: Then there are the people outside of the immediate area who hear this on the radio and in different newspapers and they figure, "Boy, they are really going out of business," and for five years, like he says, the stuff comes in the back door. In the meantime - the lease is up, and this is up and that is up - fire sale and everything else - and they get away with it and millions of dollars worth of goods are dumped.

MR. LEWIS: This is highly advertised and the legitimate businessman can't compete.

MRS. HUGHES: I think I saw an example of that recently. Franklin Simons on 5th Avenue were moving ---

MR. BIRMINGHAM: They did it in New Jersey.

MR. FLAX: -- Oppenheim Collins, right in Hackensack.

MRS. HUGHES: They were moving and they used to have pretty good merchandise, but the junk that was in that store during the sale - and then Oppenheim Collins where they are moving, that store was full of junk.

MR. BIRMINGHAM: It is the same company. They did it in New Jersey and they put "Going out of business" ads in the paper and, of course, they were not going out of business, they were merging.

MR. FLAX: In fact last night in Hackensack they were taking down one sign -- taking down Oppenheim Collins and putting up Franklin Simon. That has been advertised in the Berger Record, the Herald and on the radio continuously for months and months, "Going out of business because we are selling out and everything must go - no price turned down, etc."

MR. LEWIS: What this Florida Statute says is about a retailer using the term "wholesale sale" or "sale below cost" or you could add anything, a fire sale or anything else. They must show that this merchandise is actually part of a fire sale or going-out-of-business sale or something along those lines. If not, they are guilty of a misdemeanor or whatever the law calls for.

I don't think the honest business person is going to be opposed to anything like this, Mrs. Hughes.

MRS. HUGHES: I would think not.

MR. LEWIS: And the newspapers won't be opposed to it. I don't think we should make any attempt to prohibit the newspapers from taking such advertising. They can't go out and investigate every advertiser. But I do think we should have some way of punishing the person who is misleading the public in this way.

MRS. HUGHES: Following along the lines we are talking about now, there has been a penal section added to the statute

which will fine them on second offense or subsequent ones.
It is more definitive.

MR. LEWIS: I think it has to go much further than Chapter 39 because this would not apply to this type of advertising.

MRS. HUGHES: Then we want more teeth, as you said, in the law.

MR. LEWIS: I think we ought to seriously study these, what they call, misleading advertising statutes in the different states and try to come up with one which is not meant to penalize the honest merchant but is meant to stop sharp practices. There is always opposition to this type of statute but it will never come from the honest people.

MRS. HUGHES: Another suggestion was in regard to these referral plans. Mr. Verga says this is a very serious situation. Some buyer agrees to buy a \$600 item, storm windows, and they sell them to this person with the idea that he will be able to reduce the price for himself by getting his friends to buy. They really have a technique about that so that it gets later into the night and all that kind of thing. After the person signs this contract this is discounted the next day at the bank and he owes \$600. He finds out afterward that he is not going to be able to reduce his cost because people are not going to buy these \$600 items, you know, over night. So he owes \$600 and he owes it not to the person who sells to him but to the bank.

So, he would like to have us suggest a complete outline of referral plans. What is your opinion on that?

MR. LEWIS: That is an old selling game, Mrs. Hughes.

It has been used since the day of Adam and Eve. And if the Attorney General can come up with any suggestion to legally stop that type of selling game, I think it would be wonderful, but I don't think he can do it because they are not misleading, they are not lying.

MR. BIRMINGHAM: No.

MR. LEWIS: I come to you, Mrs. Hughes, and say I will sell you this item for \$600 but if you sell the same item to five of your friends I will give you back \$250. They will do it providing you sell it. They haven't misled you, they are telling you the truth. They haven't told you an untruth at all. This is a racket.

MR. FLAX: They have these terrific things going on now with ads in the paper. They hire you to give a little fashion show, jewelry fashion, etc., like Avon does with cosmetics, and the pots and pans one. This is a practice that is going on more and more where they give you a free gift, plus, depending upon what the neighbors buy, they give you a percentage off. Then you try to get five other parties. They have it for everything. They have it for dresses, jewelry, cosmetics, almost anything. So long as you get a group they will bring it to your home and demonstrate. Nobody knows what it is worth and nine out of ten times it is crap.

MR. LEWIS: I would say that problem would certainly be something that the Attorney General would have to decide, whether he has the power to stop it.

MR. FLAX: Are they breaking any laws or misleading anyone?

MR. LEWIS: There could be legitimate plans.

MR. FLAX: Avon, I wouldn't say there was anything wrong with Avon.

MR. LEWIS: When you say to stop all referrals, you might be stopping legitimate activities.

MRS. HUGHES: Where you have a demonstration, that is bringing a possible buying public to their salesman, isn't it? That is not really a referral, as such. Those people come and you invite them to your home.

MR. FLAX: Right.

MRS. HUGHES: -- and subject them to the sales talk of this person and they are free to buy or not to buy and you get a gift or what-have-you for having them there but you still have to buy merchandise yourself.

MR. FLAX: No, you don't have to buy but the point is that they try to get the person holding the party to induce others to buy more by not only giving free gifts but also there may be some monetary value along the line.

MRS. HUGHES: They are either unpaid sales persons or poorly paid sales persons. That is not exactly this other thing. The trouble with this was that the paper to be discounted was in the bank the next morning and you have no redress.

MR. FLAX: He is hooked.

MR. BIRMINGHAM: Under the various laws on contracts, it is discounted for exactly what he signed for. I don't know. As Mr. Lewis says, that is not within our scope.

MR. FLAX: I would say that I was there when a woman came up with her husband saying that she had signed a contract and she was crying. After Mr. Verga told her "Don't give the man

any more money before he finishes." The guy came back and smooth-talked her and she gave him the balance of the dollars to complete the work and they never came back to finish the work.

MRS. HUGHES: That is another thing he mentioned. It probably is outside of our immediate scope but it is tied in a little bit. He was hoping that the banks would require a completion slip signed by the owner - this was, of course, in building and all that sort of thing, - that it be signed by the owner before they would give the money to the other person.

Now I would think that we would have to talk about this to Banking and Insurance before we could take any step in that direction because it seems to me that this would come under their purview, not ours, but he said it all tied in together.

MR. LEWIS: We could possibly, Mrs. Hughes, go into all the frauds that are perpetrated against the consumers here that come under Frank Verga's department but I don't think it comes under the scope of our Commission at all.

MRS. HUGHES: This wouldn't be specific legislation, just that we mention in the report that this is going on and that it would be a good thing, if it continued, to look into it.

MR. LEWIS: If the Legislators would read the report it might do some good.

MRS. HUGHES: It isn't just the Legislators who should read it, it is the fellow on the outside. You can be sure that the banks would know about it the next day, if this were put

in a report, and they might come back and say "We don't want any such thing." but it might make them a little bit more wary about this sort of thing.

MR. BIRMINGHAM: A good bit of that money, so far as banks are concerned - there are two New York State banks who specialize in this. I would not question but that our New Jersey Banks' money will be involved but I think you will run into that. I think two of the principal operators are two banks out on Long Island that buy all this home improvement paper. There are shady companies that are kind of noted for doing business with referral boys and I question how you could legislate against them in the first place.

MRS. HUGHES: I think we would have to discuss it with Commissioner Howell anyway, as well as with Mr. Sills, but we could consider referring to it in a general way. We could not legislate immediately at all. I would be much against trying to put that kind of a bill in.

MR. LEWIS: I think you can refer in your report, Mrs. Hughes, to all the evidence that came up before us in the year, that this Commission mentioned about all these fraudulent practices but -- in other words, we will refer to them without recommending any steps against them.

MRS. HUGHES: Now there were two more things --

MR. FLAX: Excuse me. One other thing. Who would be responsible for an out-of-state person putting an ad in the paper for some sort of service, to do some work in your own home or, as Mr. Verga pointed out, where the handicapped

had addressed envelopes and then returned them to a box number, putting on the stamps and all and never getting their monetary value for their work? Who will be held responsible? Will the newspapers be held responsible? When that ad goes in it must be accompanied by an address --

MRS. HUGHES: If we required the name and address in the legislation --

MR. LEWIS: It could be a New York address and we would not have any jurisdiction anyway.

MRS. HUGHES: We would have to go into their territory to punish them and we would have to have reciprocity with the other states.

MR. BIRMINGHAM: I think even there you are still accomplishing part of it in that you are making the buyer aware that he is dealing with an out-of-state concern and at least you are setting up one more little roadblock, I think, for him.

MR. FLAX: Opening their eyes to the fact so that they would check it twice or check it three times before making a move and just not jump because it looks good or sounds good.

MR. LEWIS: If we ever passed a bill along these lines that we are talking about now, requiring this registration of the names, etc., there would be some publicity in the papers about the bill and, whether or not it was passed, it would point out the evils it tends to amend and then, of course, if the public had its eyes opened - at least they would read in the papers that this is the situation so that if they do buy from them on an advertisement of this type, at least some of the

people will have had their eyes opened and they might think twice or at least three times before buying from an out-of-state address. We can give publicity to the passage of a bill which is the only way I know to get real publicity in the newspapers throughout the State. If we can't do more than that for the public at least we have accomplished something for those people who will read the newspapers.

MR. FLAX: You can lead a horse to water but you can't make him drink.

MR. LEWIS: You always get a lot of publicity when you pass good legislation, as you know, Mrs. Hughes, you have been here a long time, and it would do an awful lot of good. You could never stop anybody from Illinois from running an ad in our paper and if somebody buys or gets hooked our Attorney General can't do anything. He can't go out to Chicago and pick somebody up.

MRS. HUGHES: There were two more items he would like us to consider - one is, he would like us to suggest that there be a women's committee set up in each county, a semi-official body, not a paid group, not an investigatory group but just a group that would be aware of these problems. They could be used to sort of publicize this kind of thing that is going on and, as you said, --

MR. FLAX: I am against it.

MRS. HUGHES: -- Mr. Verga should have a public relations person. He felt the consumers, the women being the major consumers, could be helpful as a citizen group in watching ads and that sort of thing. How do you feel about that?

MR. LEWIS: No.

MR. BIRMINGHAM: I don't like it.

MR. FLAX: I don't like it.

MR. BIRMINGHAM: I think that past experience on that has been that every time there have been hearings in the many states, and I think I read of this even in Washington, these labeling hearings, for example, where these consumer groups arrived in chartered planes from all over the country and complained, for instance, that Campbell Soup doesn't give the exact number of beans per can, they becloud the whole issue, whether they be made up of women or men, but particularly women - and I say this knowing that we have women here.

MR. LEWIS: You will find that the women or the people who get into this type of group are crackpots who are just out to get publicity and make a lot of trouble.

MR. BIRMINGHAM: I hate to say this but it is true.

MR. FLAX: They do more to hurt it than to help it.

MR. LEWIS: You will never get responsible response to a citizens group of any type.

MR. FLAX: There are certainly enough law enforcement agencies on the local, county and state level.

MR. BIRMINGHAM: I think there is something he might do along that same line - these publicity releases - he could certainly encourage people to put them out. He might make all women's groups recipients of all such releases and use them at their meetings.

MR. FLAX: But no particular group.

MRS. HUGHES: He did not mean a group, he meant one woman who would be officially appointed, not paid, but one woman in each county who would be sort of a liaison between the public and himself, not like a consumers league or a group of women but a representative woman who would be appointed. That would have to be either by the Governor, I presume, or some semi-official body. She would not be picked out of a hat. It would be a responsible person who would work with his office. That is what he meant.

MR. LEWIS: You mean to bring information to him and to work with him.

MRS. HUGHES: Yes, a person to carry it back to the public.

MR. FLAX: And issue releases in her county.

MRS. HUGHES: She, for instance, could go to a women's group, like the council group - they have a woman who does a splendid job. She goes to these groups and talks to them and knows her subject.

MR. LEWIS: If it's somebody appointed by the Governor or the Attorney General - if you can get such people to work, it would be wonderful.

MRS. HUGHES: That was his idea. Not a mob scene or just any citizen group but just 21 responsible women. That was the thought he had. Now the other one - we will come back to that if we have time - the other one was that there is a new practice used in selling cars which is called "Bushing". In case you haven't heard of it, when you go in to buy a car and you get your old car appraised they will give you a

specific amount of money for your old car. Let's say that the new car will cost \$3,000 and they will give you \$1,000 for your old car - I am taking easy figures - then the car isn't delivered for quite some time or there is quite some time between the time you originally contracted for this new car and the time of delivery of the car. When you come back they lower the price that they will give you for the trade-in and therefore you have to pay more for your car.

MR. FLAX: They say your car has depreciated by another three or four or five months and they can't give you the same amount.

MR. BIRMINGHAM: They are doing this on a three weeks basis, not waiting for the month.

MRS. HUGHES: He suggested, if we could come up with something against that kind of thing it would be well.

MR. FLAX: Here again, if you don't have a little teeth in it -- the used car dealers, if you start to go into it, need a lot of housecleaning all the way down the line.

MR. BIRMINGHAM: I think this all depends on the contract you sign when you are making your purchase.

MR. LEWIS: We are still not in the realm of false advertising.

MR. BIRMINGHAM: My understanding is that they state in the contract or they state in the agreement that as of today your car is worth so much if you give it to them. Well this is difficult for some folks to realize. I think the easiest way would be for you to insist that it state

in the contract that when you turn the car in or as of the date of delivery the car would be worth so much.

MR. FLAX: But they are not advertising anything to the extent that they are in the newspapers or on the radio.

MR. BIRMINGHAM: It is misleading.

MR. LEWIS: It is misleading selling, not misleading advertising.

MRS. HUGHES: I think he was hoping that we would help him out by mentioning this.

MR. LEWIS: I think Frank Verga means well but if he took all of these evils and made a recommendation by him as Attorney General that he needs legislation or we need legislation to stop it - he doesn't need a commission of this sort to make recommendations.

MR. BIRMINGHAM: I think, if you try to recommend anything, what the car company would come back with would be "If you give us your car today we will give you that much money for it," but you want it for three weeks.

MR. FLAX: In the meantime you are using it and depreciating it with wear and tear.

MR. BIRMINGHAM: It is a rough one. Luckily it is receiving some publicity. The very fact that some folks have heard about it has done some good. If I have to buy another car I am going to think about it.

MR. FLAX: As Mr. Birmingham and Mr. Lewis said, I think the fact is that to a large extent there must be something definitely set up to keep hammering at the public,

not in just one little town or in one county but throughout the entire state.

MR. BIRMINGHAM: Well I certainly hope that they take one of these five folks they have appropriated the money for and make him strictly a public relations man and not have him handling complaints. Let the rest handle the complaints.

MR. FLAX: Let him put things together and release them to the press.

MR. BIRMINGHAM: The basic answer, from a long-range point of view, is still education. Legislation will help but I still think it is education through publicity. And if we could have one good person spending all his time trying to get releases out, not just to newspapers but to organizations and groups where they can do some good.

MR. LEWIS: Even discount centers, they put them on the bulletin boards. You reach a tremendous amount of people. The fact is that when the newspaper people were here that morning, and they were supposed to be the big wheels, - they say, "We want to cooperate." All right, you are not telling them to put on a staff of 50 people to check every ad but tell them to run the articles when we give them to them so we can notify the public. It is a starting point.

MRS. HUGHES: These were the minimum requirements under which Mr. Verga felt he could operate: Five new people in his own office in Newark, - one more Deputy Attorney General, two investigators, one stenographer and one clerk typist. Those are the five people.

MR. FLAX: So we have to add another one.

MRS. HUGHES: Then for the other office it would be a Deputy, a stenographer and an investigator for South Jersey.

MR. LEWIS: Is that in the budget?

MRS. HUGHES: No. The budget has 5. You see, this is this year's budget but if we recommend expansion and it is accepted then there can be supplemental items added. That just says five new positions but we can recommend these others.

MR. LEWIS: I would go along with anything Frank Verga recommended because from what I know is going on in his office, he is terribly understaffed.

MRS. HUGHES: He just had a call from New York on consumer fraud and a call from two other groups, while I was sitting there. They were personal calls and he had to deal with them himself. In fact, part of my interview was taken up in waiting.

MR. LEWIS: He has no help at all.

MRS. HUGHES: Well the one thing that he recommended that you did not agree with was this help from a woman in each county.

MR. FLAX: A woman appointed by the Governor.

MR. LEWIS: It's all right if he gets a woman to cooperate with him. Fine.

MR. FLAX: By the same token it could be a man. It doesn't have to be a woman.

MRS. HUGHES: The reason he said a woman, I think, was because he felt there was a terrific percentage of women

consumers. Ninety percent, or perhaps more, of the women in the country do the buying.

MR. FLAX: Yes but the men make the dollars.

MR. BIRMINGHAM: That doesn't enter into it. Take my word for it, it doesn't enter into it.

MR. LEWIS: It is the women who get out to the organizations who would spread the propaganda. When we go out, we go out to play pinochle but when they go out they talk about the bargains they bought.

MRS. HUGHES: Is it agreeable with you that I get some kind of a draft ready? It can't be done immediately. We don't have to jump into this with both feet but I think before we go into specific legislation we should talk with the new Attorney General and with Commissioner Howell.

MR. LEWIS: I think we should certainly talk with the Attorney General concerning what could be done about further expanding the unfair advertising bill we have along the lines of making it stricter or along the lines of this Florida statute

MR. FLAX: And check a few states.

MR. LEWIS: At least let's find out what our Attorney General thinks about it.

MRS. HUGHES: And you are in agreement that we continue in operation then?

MR. FLAX: Yes.

MR. LEWIS: I haven't spoken to you but I sent you a copy of this Florida bill. I think we ought to get into that. Somehow or other I think the ultimate objective in

any state would be the creation of a consumer department in the state. I think eventually we will find out that 50 states will have them. You now have Departments of Labor and Industry. And if your Commission can be the spring-board to start a drive along those lines it would be a wonderful thing.

Maybe I gave you the wrong information about Massachusetts. I know there are two states that have it. Evidently it wasn't Massachusetts because you got the same letter I did from Massachusetts and that isn't what I have. But Congress has this consumer bill which would set up a Department of Consumers. The purpose of this department would be, naturally, to protect the consuming public, and it is all arising out of this agitation with the Federal Trade Commission and everything else. If two states have it, and I will find out the names of the states, there is no reason in the world why we can't adopt or at least discuss the adoption of a consumer department in the State of New Jersey, the purpose of a consumer department being to investigate and make rules and regulations and laws, etc. concerning protection of the consumers. I think the more and more we get into this type of market that we are in today where we have gone away from the small dealer, the neighborhood store, and we are going into an operation today where we are buying all our goods from large, giant houses, whom we don't know and don't know how responsible they are; the more this type of economy develops the more important it is to have consumer protection laws or a consumer department in our State.

I think this is what Congress is talking about and what they are talking about in other states. The consumers must now be protected. Where he formerly was protected by having personal reliance on the people he bought his goods from, today he is buying from strangers and he must have some legal or governmental protection.

If you could expand your commission to take in a study of consumer protection as a whole, I would be very happy to serve on it. I don't know about these other people but I would be happy to go into it. It might take another year.

I read this act by Congressman Fusco from New York and I think it is wonderful if Congress will ever adopt it. Whether or not they adopt it I think it is wonderful. If we do something similar, along the same general lines, in this State it would be fine and I think it would be something welcomed by all responsible business people.

MRS. HUGHES: Mr. Goodman isn't here but he did suggest that a permanent commission be set up with paid help. Now the thing is that when you get into that type of thing it is more money and I think Mr. Verga is doing such a good job.

MR. LEWIS: I feel there might be a duplication of effort and that money needed so badly by him would be taken from him.

MR. FLAX: I think enough people could be found. I certainly would go along without taking any dollars away.

MR. LEWIS: There are enough people. You see I represent an industry; Seymour represents a big industrial store - what do you call it? It is not a department store.

MR. FLAX: A discount center. It is a new type of business we are talking about that has to be responsible to the --

MR. LEWIS: Mr. Birmingham represents another business enterprise that is honest and wants to be protected against the dishonest people. I think you will find in this state so many different people who represent groups of people or represent a large business house, a mercantile house, that would be willing to serve on a commission to study problems like this without being paid.

MRS. HUGHES: If the work of our commission were expanded, do you feel you would want to stay on?

MR. FLAX: I would.

MR. LEWIS: I would.

MR. BIRMINGHAM: I have no objection.

MRS. HUGHES: I would rather expand the present commission than create another one. I think it can be done.

MR. LEWIS: You can introduce a resolution to expand the present resolution to make a further study of consumer protection.

MRS. HUGHES: That is what I would rather do than get a whole new group. This is all basic.

MR. LEWIS: And get a Senator who would be willing to come to the meetings.

MRS. HUGHES: Thank you all very much for coming.

