## HOME MANAGEMENT SUB-COMMITTEE RECOMMENDATIONS

The Poor are often the prey of unscrupulous merchants or salesmen. Exorbitant interest rates on items purchased or inferior quality of goods and services are frequently found in our low income neighborhoods. These practices must be stopped.

- 1. We ask that the State of Georgia establish a consumer protection agency to gather facts and evidence against merchants of all types who knowingly cheat and swindle customers with inferior merchandise, foods, and hidden or unfair credit practices. That this agency make this information available to consumers and use it, too, to advise Georgia Lawmakers of needed changes in state laws.
- 2. That a law be passed requiring full, total, itemized and final credit costs be written out immediately above the place where the consumer must sign contracts, for loans, services, or goods. That these costs also be read aloud to the buyer before he signs the contract.