do not say what the contract really is, and I think these are the people that we are trying to reach, more so than those reputable businessmen, although everyone can become disreputable.

THE CHAIRMAN: Delegate Koger.

DELEGATE KOGER: I would like to ask this question. For four or five years, I have appeared before the legislative committee trying to do something about the exorbitant interest charges charged motorists in the general exploiters insurance army.

With the passage or adoption of this proposal, would it do something about the exorbitant interest charges that are made? For instance, some people are paying as much as $700 in interest charges. Would that be covered?

THE CHAIRMAN: Delegate Key.

DELEGATE KEY: As I said, this article would be for any and all legislative acts covering the consumer and certainly whoever that is would be a consumer.

THE CHAIRMAN: Delegate Koger.

DELEGATE KOGER: Would it do something about that? In some instances we have been able to establish