

THE CHAIRMAN: Delegate Key.

DELEGATE KEY: I do not want to pursue the debate of the philosophy, I merely want to say that the concern here is that the State of Maryland has a segment of responsibility that lies outside and supplements or compliments that responsibility of the federal government.

THE CHAIRMAN: Delegate Armor.

DELEGATE ARMOR: Thank you very much, Delegate Bard, and Delegate Key.

DELEGATE KEY: The reason for my saying that is because I realize that there are merchants who are involved in good practices under the Better Business Bureau who are car dealers, who call back, in good faith, automobiles that are defective.

I do not think these are the people we are trying to reach in our legislation. I think we are more interested in trying to stop the unscrupulous used-car salesmen who induce poor people, who are offering faulty goods for which the person has no real liability. I think we are talking about the corner storekeeper who comes to the door and sells good to people under contracts that 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 the fact that furniture that is used, that is covered and used over and over again is sold as new.

Would this proposal do something about that condition?

THE CHAIRMAN: Delegate Key.

DELEGATE KEY: These are the kind of things we hope to give the legislature courage to act upon.

THE CHAIRMAN: Delegate Koger.

DELEGATE KOGER: We have a situation where a man had \$1200 worth of awnings put up, and, as a result, he had a bill for \$11,000 some-odd. In other words, he lost him home. Would conditions of that kind be covered?

THE CHAIRMAN: Delegate Key

DELEGATE KEY: The legislature would have the mandate to take care of it.

THE CHAIRMAN: Are there any further questions of Delegate Key?

Delegate Cardin.

DELEGATE CARDIN: Is there anything in this constitutional provision which will enforce these particular areas you want covered that do not exist in the consumer protection forum right now under the attorney general?

THE CHAIRMAN: Delegate Key.

DELEGATE KEY: As I said before, the present law is a beginning, but I think if this is constituted, the legislature will look further into those practices which are not fair to consumers and have laws to take care of them first of all.

Secondly, it will give some strength and teeth to those agencies that are supposed to be doing their job.

THE CHAIRMAN: Delegate Cardin.

DELEGATE CARDIN: Would you not feel it is the voice of the public that would give the strength and force to the legislature rather than the written word? They already have the right to do this.

THE CHAIRMAN: Delegate Key.

DELEGATE KEY: I do not think so, Delegate Cardin. I think we have been living for more than 100 years with protection for the business and merchants and the producer and I think the interest of the consumer is too diversified and too scattered to become an organized voice to speak up against this kind of think as a unit loud enough to be heard without written mandates.

THE CHAIRMAN: Delegate Cardin.