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# Abolish Garnishment Laws, Protect Credit Buyer—Judge

By D. J. R. Bruckner

Judge Augustine J. Bowe called Monday for "total

abolition of all garnishment laws and new protections for credit buyers in this state."



JUDGE BOWE

Judge Bowe, presiding judge of the municipal division of Circuit Court, said the state should adopt a consumer credit code modeled on the English laws, which have eliminated wage garnishments.

He said a new Illinois law should also protect the "equities of the purchaser on credit, so that if he defaulted, the company could not repossess the purchase and at the same time take the man's money."

### 'Serious Problem'

"Things are getting to an awful state in this city, in the finance and garnishment game," the judge said in an interview. "It is one of our most serious problems."

Judge Bowe also contended the present Illinois law, passed in 1961, which forbids garnishment of more than 15 per cent of wages, "is only a facade. It has no criminal enforcement provisions and was cut up by the Illinois Senate so that it wouldn't mean much. The simple truth is, that Legislature was dominated by Downstate bankers and loan sharks who didn't want reform."

He added that any tightening of the garnishment laws in Illinois should give protection to residents against garnish-

ments from other states as well as from companies.

### Refers To Suicide

Judge Bowe referred to the suicide last week of a Chicago Heights auto worker, Carl W. Clark, who shot himself after the State of Indiana required the Ford Motor Co. to withhold his salary for two weeks to pay delinquent state income taxes.

"Things like that should not be allowed, and this state has the right to protect its citizens, and it should protect them," the judge said.

State Rep. Abner J. Mikva (D-Chicago), sponsor of the 1961 legislation, agreed that criminal sanctions should be added to the garnishment law and that the law should be applied to collections made from other states.

### Union Files Suit

The United Auto Workers has started a suit in Circuit Court seeking a ruling requiring all companies to obey the Illinois law when dealing with Illinois citizens. Major union groups have joined the UAW in the suit.

Judge Bowe said effort should also be made to reestablish a defunct investigation team the Municipal Court set up in 1961 to control wage garnishments.

That team was headed by John J. King, an attorney who had two policemen assigned to him as investigators. Judge Bowe said their investigations "materially and substantially reduced garnishments and abuses," and pointed out that since the team was disbanded in 1963, garnishments have risen sharply. There are now more than 84,000 wage gar-

nishments on record in the city.

### Disbanded In 1963

The King group disbanded after the two policemen were reassigned in 1963 by police Supt. Orlando W. Wilson and no replacements furnished.

The King group was set up by Judge Raymond P. Drymalski, then head of the Municipal Court, and continued by Judge Bowe. It was established at the request of the Mayor's Commission on Human Relations and various civil rights groups.

King said Monday he resigned from his investigative job in March, 1963, "because the police were pulled off and I felt that without any enforcement power it was useless to go on." He added:

"It is a great pity because Chicago had a pilot program that could have taught the whole country about credit abuses and protections, but we just let it fall apart. Everybody lost interest in it."

### Public Hearings Friday

The Mayor's Committee on New Residents, sponsored by the Human Relations Commission, will hold public hearings Friday at City Hall on credit abuses and reforms.

Edward Marciniak, director of the Human Relations Commission, said the hearings are aimed "at taking a good look at the whole business of indebtedness. We have built up a complicated and difficult credit system and most people live in some ways on credit, and in fact we just don't know how the thing works. Now we have to look at it and see if it needs reform."