

There being no objection, the resolution was ordered to be printed in the RECORD, as follows:

RESOLUTION OF AMERICAN GI FORUM OF TEXAS,
223 SOUTH 17TH STREET, McALLEN, TEX.

Whereas the urgent needs of the Nation must be guided to keep ahead of Soviet Russia in all phases of progress and development; and

Whereas the technological advances of the times make it imperative that the youth of our Nation be as highly prepared as possible in education; and

Whereas veterans of World War II and the Korean conflict made wide use of their respective GI bills, thus providing a halt to loss of unrecognized talent that, because of economic hardship, would never have attained any training and education at all; Therefore, be it

Resolved by the American GI Forum of Texas in convention assembled at Lubbock, Tex., That the cold war GI bill be supported strongly by this organization, that we instruct all local groups to write letters to their lawmakers in Washington, and that we call on our national organization to take at their Las Vegas national convention next month, the stated action we are taking at our State convention.

ADEQUATE LAWS NEEDED TO PROTECT U.S. PLANES

Mr. YARBOROUGH. Mr. President, on August 3, 1961, I introduced in the Senate S. 2373, a bill to amend the Federal Aviation Act of 1958 to prohibit the forceful seizure of aircraft in air commerce.

Mr. President, the bill provides:

Whoever, while on board an aircraft operated by an air carrier in air commerce, seizes or otherwise takes control of, or attempts to seize or otherwise take control of, such aircraft through the use of firearms or other deadly or dangerous weapon, shall be punished by death, or by imprisonment for life, or for such term of years not less than five, as the jury may direct.

Mr. President, quite frankly, some people think that is a fairly stringent punishment. I point out that a mandatory death sentence is not provided. The jury would have the option of providing punishment as low as 5 years' imprisonment, depending upon the circumstances. The opportunity for a death sentence is available, and the deterrent of the death penalty is provided.

Mr. President, I ask unanimous consent to have printed in the RECORD at this point an editorial from the El Paso Times of Friday, August 4, 1961, which uses much stronger language than the sentiment expressed in my bill. The title of the editorial is "Hang Air Pirates." It calls for protection of planes and people.

There being no objection, the editorial was ordered to be printed in the RECORD, as follows:

[From the El Paso Times, Aug. 4, 1960]

HANG AIR PIRATES

A number of events were involved in the unsuccessful attempt of a father and son to hijack a Continental Airlines jetplane in El Paso, Thursday.

Apparently the previously arranged code by which a crew could tell ground forces that a plane had been hijacked played a very important role. Then the shooting out of the tires on the jet as an attempt was being made to take off at International Airport grounded that multimillion-dollar aircraft.

Highly exciting minutes and hours followed, culminated by the overpowering of the two bandits.

All that is history now.

What is of tremendous importance is this: What is going to be done with those two pirates and others who may attempt to hijack American planes?

We have seen entirely too much of that type of outlawry.

The time has arrived when it must be brought to an end.

We agree wholeheartedly with what U.S. Senator RALPH YARBOROUGH, of Texas, said on the floor of the Senate Thursday after he learned of the hijacking of the Continental plane in El Paso. He said in part:

"The people of the United States have been very, very patient with Mr. Communist Castro, but patience ceases to be a virtue when it permits the practice of international piracy and banditry in the United States, on American planes, on American airports and in American skies, with the lives of American passengers and pilots the dice Castro's bandits roll.

"We as a people can no longer tolerate this driving of American passengers off American planes in the skies of the United States.

"I recommend the passage of a law to make hijacking of planes at gunpoint a crime punishable by death.

"I strongly urge that the U.S. Government demand the return of the hijacked Eastern airliner in Cuba within 48 hours, and if it is not returned, I recommend that an embargo and blockade be imposed on Communist Castro, and that all means of transport entering Cuba be stopped and searched for war material and anti-American propaganda.

"The time is late, but it is never too late to start, and we should protect the lives and property of our people here at home in the United States today.

"When civilized nations began to hang ship pirates, piracy disappeared from the high seas. When civilized nations begin hanging air pirates, piracy will disappear from the airplanes."

We hope the entire Senate will pay attention to what Senator YARBOROUGH had to say.

The American people cannot tolerate hijacking of airplanes, regardless of whether they are destined to be flown to Cuba or anywhere else.

Mr. YARBOROUGH. The people who live in Florida and in Texas, where the planes are being seized, I think, perhaps have much stronger feelings than people who live thousands of miles away, who do not feel in any imminent danger.

Mr. President, this is the largest daily paper in El Paso. It says we must have an opportunity to inflict the death penalty if we are going to protect these planes and these people seeking air passage.

I point out that the incident is not comparable to the seizure of a vessel on the high seas. Such a vessel could be seized by a pirate, and unless he intended to kill people, there probably would be no one to kill. But when a plane is seized, the slightest accident could kill everyone on the plane in a few seconds.

I call to the attention of Senators the very forceful editorial, and I plead with the Senate of the United States to pass the proposed legislation to provide the penalty that I have suggested in the bill I have introduced.

TRUTH IN LENDING

Mr. CLARK. Mr. President, will the Senator yield, with the understanding

that he will not lose his right to the floor?

Mr. PROXMIER. Mr. President, I ask unanimous consent that I may yield to the Senator from Pennsylvania, with that understanding.

The VICE PRESIDENT. Is there objection to the request of the Senator from Wisconsin? The Chair hears none, and it is so ordered.

Mr. CLARK. Mr. President, I have been a member of the American Bar Association, the professional organization of American lawyers, for many years. During those years I have seen the association acquire greater and greater respect from the American people, who recognize it as a group dedicated to the maintenance of an independent and wise judiciary and to the enactment of equitable, sensible, and understandable law.

Thus it was with disappointment that I last week heard a representative of the bar association, Mr. Charles W. Steadman, testify before the Subcommittee on Production and Stabilization in opposition to S. 1740, the truth-in-lending bill. In my opinion, this decision to oppose a bill whose sole purpose is to require lenders to tell the truth to borrowers about the cost of credit available to them in plain terms has somewhat tarnished the bar association's deserved reputation as a friend of justice and fair dealings.

Mr. Steadman proved an able and adroit advocate. But in my opinion the two basic arguments on which his case was built are totally without foundation. Mr. Steadman first attempted to demonstrate that State credit regulation laws now being added to the statute books in many States eliminate the need for such a proposal as S. 1740. Yet the facts are that not one single State has a law which requires a lender to print on the credit document his schedule of finance charges in terms which will permit the borrower to know at once what price he is paying for the loan in terms of interest and dollar charges. Little truth-in-lending bills were proposed this past year in some 12 State legislatures. In each of these States the bill was killed after credit industry representatives testified that State action was unnecessary because a nationwide law was pending in Congress. The credit industry representatives further argued that such State laws would be unfair because they would not control credit activities outside the States in which they were enacted, thus endangering the competitive position of some lenders.

Mr. Steadman next endeavored to suggest in the most carefully qualified language that S. 1740 may be unconstitutional. He and I engaged in a lawyers' discussion, a portion of which I will add to the RECORD at the close of my remarks. This colloquy, in my opinion, indicates Mr. Steadman's suggestion of possible unconstitutionality has no substance in law.

At the conclusion of our colloquy I said to him:

Now, Mr. Steadman, you are a very able lawyer. You have demonstrated that in your testimony before this committee in the last 45 minutes. If I were a client, I would like

to have you for my lawyer. And I will say also that I am sure you are a lawyer of the highest ethics and best professional standards. And you are not willing to tell this committee that this act is unconstitutional, are you?

And Mr. Steadman replied:

No, I am not.

Mr. President, I wrote earlier this week to Mr. Whitney North Seymour, president of the American Bar Association, protesting its stand on the truth-in-lending bill. I quote the final paragraph of that letter:

Most of the opposition to S. 1740 has come from groups who would be directly affected by its provisions. Their opposition is understandable and, of course, within their rights. In looking over last year's hearings on S. 2755, a similar credit labeling bill, I find that the American Bar Association maintained a discreet silence. Under the circumstances the association decision to oppose S. 1740 seems to me to have been wholly unwarranted.

Mr. President, I ask unanimous consent that the portion of the subcommittee transcript to which I referred and the text of my letter to Mr. Seymour be inserted in the RECORD at this point.

There being no objection, the excerpt and letter were ordered to be printed in the RECORD, as follows:

EXCERPT FROM HEARING BEFORE PRODUCTION AND STABILIZATION SUBCOMMITTEE ON S. 1740, JULY 26, 1961

Senator CLARK. Then actually, all you are telling us is that, having found no case which would sustain the constitutionality of this act, either under the commerce clause or the money clause, you think it may be unconstitutional. That is about as far as you are willing to go.

Mr. STEADMAN. I think in constitutional parlance that is about as far as anybody can go and I think that is as far as I have gone.

Senator CLARK. I think you are right. The point I am making is that your attack on constitutionality of this act is in your own words and consequently pretty weak. You wouldn't be willing to give an opinion to a client that this act is unconstitutional?

Mr. STEADMAN. We do give an opinion here that under the money power there is no precedent for this kind of legislation.

Senator CLARK. That is not what I asked you. You would not be willing to give a client an opinion that this act is unconstitutional and put your name on the bottom of that opinion, would you?

Mr. STEADMAN. I wouldn't be willing to go further than this statement.

Senator CLARK. You say that this bill may be unconstitutional, that grave questions of constitutionality are raised.

Mr. STEADMAN. I say that they are grave. I say there is not one single solitary case under the money power that gives any support for constitutionality. The Constitution, Senator, as you know, has been described as a living document. But apparently it hasn't lived long enough yet to encompass this sort of thing by having any pronouncement by the Court to the effect that this is the kind of legislation that falls under the money power.

Now, they had an opportunity to do that when the credit regulation acts under the last war were before them, and they didn't do that, they sustained it under the war powers.

Senator CLARK. Now, Mr. Steadman, you are a very able lawyer. You have demonstrated that in your testimony before this

committee in the last 45 minutes. If I were a client, I would like to have you for my lawyer. And I will say, also, that I am sure you are a lawyer of the highest ethics and best professional standards. And you are not willing to tell this committee that this act is unconstitutional, are you?

Mr. STEADMAN. No, I am not.

AUGUST 1, 1961

Mr. WHITNEY NORTH SEYMOUR,
President, American Bar Association,
Washington, D.C.

DEAR Mr. SEYMOUR: As a longtime member of the American Bar Association, I want you to know of my disappointment that the association has put itself on record in opposition to S. 1740, the truth-in-lending bill, a proposal of which I am a cosponsor.

In my opinion, the association erred in deciding to oppose this bill, whose sole purpose is to make lenders tell the truth to the American borrower about the amount of interest he is paying on his loans. The decision tends to tarnish the ABA's deserved reputation as a friend of justice and fair dealing between private citizens.

Mr. Charles W. Steadman, who appeared before the Production and Stabilization Subcommittee as the association's representative, proved an able and adroit advocate. But his suggestion that the bill may be unconstitutional is hardly worthy of serious consideration. He was unable to cite a single case in his prepared statement which supported his view.

Nor do I feel that the bar association assisted in the search for truth when it suggested that increasing credit regulation by individual States makes such a bill as S. 1740 unnecessary. All of the State laws to which Mr. Steadman referred do no more than limit the amount of finance charges for some or all types of credit. Truth-in-lending bills, requiring lenders to divulge their credit charges in a standard and thus comparable form, have been fought by the credit industry at all levels of government and have been enacted nowhere.

Most of the opposition to S. 1740 has come from groups who would be directly affected by its provisions. Their opposition is understandable and, of course, within their rights. In looking over last year's hearings on S. 2755, a similar credit labeling bill, I find that the American Bar Association maintained a discreet silence. Under the circumstances the association decision to oppose S. 1740 seems to me to have been wholly unwarranted.

Sincerely,

JOSEPH S. CLARK.

Mr. CLARK. I thank the Senator from Wisconsin for his courtesy in yielding to me.

Mr. PROXMIER. Mr. President, I thank the Senator from Pennsylvania.

SPEECH OF C. K. CHOI BEFORE ROANOKE COLLEGE, SALEM, VA.

Mr. CURTIS. Mr. President, it has been my privilege to count as a friend an outstanding young man from Korea, Mr. C. K. Choi, who has been attending Roanoke College in recent years. Before leaving college he spoke to the student body. His remarks contain many lessons for all of us. He makes it possible for us to better understand Korea and also he makes it possible for us to better understand the Korean's attitude toward the United States.

Mr. President, I ask unanimous consent to have Mr. Choi's speech printed in the RECORD.

There being no objection, the speech was ordered to be printed in the RECORD, as follows:

ADDRESS BY C. K. CHOI

Fellow Roanoke College students, Korea has about 90,000 square miles of land. It is a little larger than Utah, and there are over 30 million people. Korea was founded about 4,000 years ago. She was a kingdom and her culture and civilization were greatly influenced by China until 1800 B.C. In 1905, Japan colonized Korea. The Koreans suffered at the hands of the cruel Japanese for 14 years. At last, in 1919, the Koreans declared the independence of Korea against Japan. It was greatly influenced by the American President Woodrow Wilson's speech about the self-determination of people. The declaration of Korean independence failed due to the power of the Japanese police, but the spirit and the rights of Korean people were well recognized by the whole world.

During 30 years of Japanese colonization, the Koreans suffered and were killed by the Japanese. The Japanese Government intended the complete colonization of Korea by forcing the Japanese language on the Korean schools. They built Shintoism and forced us to believe in it. We had to use the Japanese flag and national anthem instead of our own language, flag, anthem, and religion for 30 years.

I do not intend to create a bad feeling against the Japanese people this morning. I do frankly admit that the Japanese colonization came from the weakness, and ignorance of the Korean king and his members. These days are past and there is nothing we can do about it. I will forget and I shall forgive. I only hope that we, Korea and Japan, become friendly nations from now on.

In 1945, on August 15, Japan lost the Second World War by tasting the two atomic bombs. The end of the war made Korea an independent nation, but within a week Russia and America occupied Korea. They divided it into two parts—North and South Korea, by using the 38th parallel and having a good reason, such as: "We will stay and help Korea until they organize their own government." It resulted in disaster for Korea because Russia organized a communistic country in the North, and America helped to organize a democratic nation—the Republic of Korea.

The 38th parallel brought a complete Iron Curtain. No communication was allowed between North and South Korea. In the Germans' case, East and West German people can communicate with each other, but not in Korea.

At present, half of the South Koreans come from the north. They left their homes, families, relatives, and friends in North Korea, but they could not communicate for over 15 years. I, myself, came from North Korea where my father owned a large amount of land and business in North Korea. The Communists ran after my father, thus we had to move to Seoul, South Korea, in 1946. Without our belongings, we fed at night by train. We still do not know who is living in our house or who is using our land, nor what happened to our relatives and friends in North Korea. My father had a rough time trying to start a new business in Seoul for 2 years. Then he finally started a small trading company, importing goods from Japan and Hong Kong.

In 1950, North Korea attacked South Korea with Russian help. I am sure you have heard and seen the Korean war by radio, TV, and magazines, so I will not go into the details. What I want to ask you is this: Whose war was it? Wasn't it a war between communism and democracy?

It was a minor fight in the beginning, but it got bigger and bigger during 3 years. At