

They are acting through their representatives.

I say to my friend from Illinois that if we were only going through another effort on civil rights, and if that were all that were involved, it would be a shameful mockery. Not only that, but we would be unworthy of the responsibilities and honors that the office of Senator or Representative places upon us. The simple truth is that it is not a question of whether these wrongs and discriminations are to be corrected, because they are. It is not a question of when they are to be corrected, because they are going to be corrected now. The only question is, and the only issue is how the correction is to be made. Will the situation be corrected out on the streets, where a peaceful demonstration turns into a disaster, or is it going to be corrected by a representative government? Is it going to be corrected by legal processes or by individual action?

In the last month we have seen more advance in the cause of civil liberties and civil rights and constitutional guarantees than we have seen in the preceding 10 years. I submit that more will be accomplished in the next 15 months than was accomplished in the last 15 years. That is my honest judgment.

Mr. DOUGLAS. I appreciate the statement of the Senator from Minnesota. I realize that it is necessary to have optimism about these matters.

However, after 15 years' experience in seeing how the organization of the Senate and the rules of the Senate and the leadership of both parties in effect have been successful in defeating every civil rights measure, virtually, that has come before the Senate, with the exception of the innocuous bills of 1957 and 1960, I must admit that I am skeptical. I have seen us lose the ball game, year after year, when we have refused to change rule XXII.

Many of us have argued for years that with the sectional composition of the Senate as it is, with the equal representation of the States, with the alliance among the South, Southwest, Mountain States, and sections of the Republican Party, it is almost impossible to get a two-thirds vote. If we could bring these measures to a vote, of course, we would get a majority.

But the difficulty will be to bring the bill to a vote. I hope that people will realize now that we are being afforded another chance, a chance which we lost when we refused to change rule XXII, and were accused of being "knee-jerk liberals" because we advocated such a change.

Arthur Krock, the highly conservative columnist of the New York Times, has said, and said truthfully, that the Senate is the graveyard of civil rights legislation, and that rule XXII is the gravedigger. I think we may have lost the ball game last January and February when the Senate refused to change rule XXII, and when rulings were made from the chair which made it almost impossible for us to bring the proposal to a vote.

I shall not indulge in recriminations about the past. There is always a chance for people to change; and we always hope

that there will be a change. I simply say that to date the Senate has devoted its abilities, ingenuity, and energy to preventing the passage of civil rights legislation. A thorough breach with past practices is needed. A certain sense of direction would be helpful. A desire to reform is important. But if we are to go through with the political shilly-shallying and maneuvering that we have gone through for 15 years, I personally do not expect great progress.

Mr. HUMPHREY. Mr. President, will the Senator yield?

Mr. DOUGLAS. I yield.

Mr. HUMPHREY. I do not think we are going to go through a political shilly-shally. I understand the reasons for the Senator's concern. I will not say it is pessimism, because I think in a very real sense it is realism—at least, so far as the history of this body is concerned.

But we have seen several things happen. Never before has a President of the United States met day after day with great leaders from every segment of our society on the question of civil rights. Those leaders come from all walks of life. When they come, while they are there, and when they go home, they now understand that the America of June 1963, is a different America; it is an aroused America. The people who were docile and quiet, who were willing to suffer under economic and social oppression, are no longer willing to do so. They are standing up and fighting.

Mr. DOUGLAS. Pray God that this may be so.

Mr. HUMPHREY. I think it is so. When the galleries of this Chamber are filled with our fellow Americans as we debate these measures, they will not be that filled with people who are looking down upon us and wondering why this is going on; they will be looking at us and saying, "Get on with the job."

Many a Senator weakened in the cause of civil rights in the City of Washington, which is basically a Southern city, because he found it very undesirable, very unhappy for him to be fighting on that side. But now the whole situation is changed. There is not a Member of this body who does not know that he cannot go home and face his own people, wherever they may be in any section of the country, unless he faces up to this question. So the issue is a different one. It is no longer merely a platform commitment in political terms. It is no longer merely the introduction of a bill. Bills are introduced with conviction; yes, with sincerity. In a very real sense, this is a struggle. We are now fighting against the basic bad practices of the past. They must be removed from the American scene. This is why the President has carefully sought the guidance and counsel of many people.

There were those of us a month and a half ago who sat down and discussed the proposed legislation. At that time our thought was that we should not move precipitately, but should move carefully, prudently, and wisely, after broad consultation, seeking the advice of others, and informing the people of what we hoped to do. We are proposing to build stone by stone, step by step.

As those legislative meetings have been held, the President of the United States has been meeting, as he is today with some three or four hundred educators, and yesterday or the day before yesterday with persons who are virtually the leaders of our country, including labor leaders, leaders on the industrial scene, and religious leaders.

We shall win this fight because the battle is being won for us. It is being won for us by the people. We are merely being asked to ratify it. The victory is being won in many places in America. It is being won in the towns, villages, counties, and States. It is being won by thousands of persons in restaurants, theaters, and hotels across the land. Right now, the only question is whether Congress will catch up. I hope it will, because it has no other choice. If it does not catch up, there will be many new faces in a new Congress, because the people have made up their minds that America will "get right" on this issue.

I think we shall be faced with that issue promptly, and we shall answer it right here.

Mr. JAVITS. Mr. President, will the Senator from Illinois yield?

Mr. DOUGLAS. I yield.

Mr. JAVITS. I know that I shall save much of the Senator's and the Senate's time by associating myself with the remarks of my dear friend, the distinguished Senator from Minnesota, and I do so. I have said these things many times, as we all know, because I feel very deeply on this subject.

At this moment I wish to pay a tribute to the senior Senator from Illinois, who is a veteran fighter in the struggle for civil rights. This is his crown of glory, especially today, because he demonstrates that he never tires, and so far as we can see, he never will. I pray God that that may be so.

Mr. DOUGLAS. I thank the Senator from New York, who has given inestimable service to this cause.

#### INTEREST RATES ON CONSUMER LOANS

Mr. DOUGLAS. Mr. President, it gives me a great deal of satisfaction to ask unanimous consent to have printed in the body of the RECORD a letter which I have just received from the executive vice president of the District of Columbia National Bank, Mr. William F. Collins, a former banker and resident of my city of Chicago. It is most reassuring to have the newest bank in our Nation's Capital take the lead in helping to bring about realistic and fair interest rates for consumer loans. To my knowledge, the District of Columbia National Bank is the only bank in this area to recognize that the 8 percent maximum interest rate established by the anti-usury statute of the District of Columbia is applicable to consumer loans. I have every expectation that this forward-looking policy will in the end prove beneficial to that bank, and I hope that its practice will be followed in short order by a change in policy in all the other banks in Washington. It is highly improper to have an interest rate practice which penalizes

those consumers who most need the borrowing facilities of a bank.

I commend the officers and directors of the District of Columbia National Bank for their foresight in demonstrating that proper banking practices in our community can be perfectly consistent with fulfilling proper responsibilities of good citizenship.

Approximately 4 weeks ago I addressed a letter to Mr. Walter Tobriner, Commissioner of the District of Columbia, asking why many banks and department stores in Washington, D.C., were openly and regularly charging an annual rate of interest on credit transactions of 12 to 18 percent, when the District of Columbia usury law permits only a maximum rate of 8 percent per year. This matter was referred by the Commissioners of the District of Columbia to the Corporation Counsel for study and a reply.

Over a week ago, having received no reply from the Corporation Counsel, I publicly, on the floor of the Senate, asked the Corporation Counsel for a reply to my inquiry.

I still have not heard from the Corporation Counsel of the District of Columbia, so once again I publicly request that the Corporation Counsel explain why so many banks and department stores have been permitted for so many years to charge a 12- to 18-percent rate on personal loans and installment credit, when the District of Columbia usury law does not permit an interest rate in excess of 8 percent per annum to be charged. The Corporation Counsel has had all the time in the world to study this matter.

Is he stalling? Does he hope to wear me out by his refusal to answer? I serve notice on him that I shall not stop in this battle, and that until he answers, I shall periodically bring this matter up on the floor of the Senate and demand that he answer, one way or the other.

The citizens of the District of Columbia, and particularly those who regularly borrow from commercial banks and buy on department store revolving credit accounts, have a right to know whether or not they are being overcharged for the credit that they are using.

The PRESIDING OFFICER. Is there objection to the unanimous consent request of the Senator from Illinois?

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

DISTRICT OF COLUMBIA NATIONAL BANK,  
Washington, D.C., June 13, 1963.

HON. PAUL H. DOUGLAS,  
U.S. Senate,  
Washington, D.C.

DEAR SENATOR: We were pleased to learn of your discussion with the chairman of our executive committee, Dr. Max M. Kampelman, who shared with us your concern with respect to the interest rate structure governing consumer loans within the District of Columbia. It is indeed my pleasure to reaffirm in writing that the District of Columbia National Bank, by order of its board of directors, has resolved to establish maximum interest rates and finance charges for all consumer loans within the permissible 8 percent level on unpaid balances established by title 28, section 2702 of the District of Columbia Code.

We are aware of the legal differences of opinion as to the application of the statute

to the practices that have become universal for financial institutions in the consumer loan field. The well-established add-on or discount features of consumer loans, together with the finance charges that have habitually attached to those loans in order to cover additional expenses to the bank in administering them, have in reality resulted in costs to the consumer substantially higher than the equivalent 8 percent interest provided by statute. This practice was further encouraged by the FHA home improvement loan procedures established by the Federal Government. Whatever the technical reading of the statute may produce, however, the District of Columbia National Bank desires that its practices be consistent with the spirit of the antiusury statute.

Our bank is today the newest bank doing business in the District of Columbia and the first to receive a charter here in more than 29 years. We opened our doors on October 3, 1962. Our policy of providing interest rates for consumer loans that are lower than those prevailing in the community may result in momentary reduced earnings to the bank. We believe, however, that this service to the consumer will in the long run prove beneficial to us and enlarge the respect with which banks are regarded in our community.

I have been authorized by our bank's board of directors to commend you for your efforts. I am particularly pleased to do so as a recent resident in this area after a lifetime career in banking in your own city of Chicago.

Sincerely,

WILLIAM F. COLLINS,  
Executive Vice President.

#### CIVIL RIGHTS LEGISLATION— COSPONSORS

Mr. HUMPHREY. Mr. President, earlier today, at the time when the majority leader introduced the administration's civil-rights bill, I announced that the distinguished Senator from California [Mr. KUCHEL] and I had undertaken to add as cosponsors a bipartisan group. This had been cleared with the distinguished Senator from Montana [Mr. MANSFIELD], the majority leader.

I now announce the cosponsors, with Senator MANSFIELD, of the so-called package civil-rights bill, the administration's bill. The list will read as follows—and I ask that their names be printed on the bill: Senators HUMPHREY, KUCHEL, MORSE, KEATING, DOUGLAS, SCOTT, SYMINGTON, BEALL, CLARK, FONG, HART, JAVITS, YOUNG of Ohio, CASE, DODD, and COOPER.

I also ask that the names of the following Senators be added as cosponsors; they are Senators who were contacted prior to the introduction of the bill, and were very instrumental in helping us bring about bipartisan cooperation—and at this moment I should point out that other Senators, on both sides of the aisle, will join in sponsoring the bill; and it will be recalled that the majority leader asked that the bill be held at the desk until Monday, for additional cosponsors: Senators BAYH, BREWSTER, BURDICK, ENGLE, GRUENING, HARTKE, INOUE, JACKSON, KENNEDY, LONG of Missouri, MAGNUSON, MCCARTHY, MCGOVERN, MCINTYRE, McNAMARA, METCALF, MUSKIE, NELSON, NEUBERGER, PASTORE, PELL, PROXMIER, RANDOLPH, RIBICOFF, and WILLIAMS of New Jersey.

It is my understanding that this means there are presently 42 Senators—the sponsor and 41 cosponsors—who are sponsors of the administration's proposal; and I have reason to believe that tomorrow there will be several more, so that by Monday of next week we should have a majority—and better than a majority—of the Members of the Senate as cosponsors.

Again I wish to pay my respects to the Senator from California [Mr. KUCHEL], who has been most cooperative in connection with this matter, and, of course, also to the majority leader [Mr. MANSFIELD], who permitted us to join with him as cosponsors.

I have made this announcement because the 16 Senators I named first were the ones who had joined originally as cosponsors; and the others have joined us today—for which we are most grateful.

Mr. JAVITS. Mr. President, will the Senator from Minnesota yield?

Mr. HUMPHREY. I yield.

Mr. JAVITS. I am grateful to the Senator from Minnesota for his announcement, which puts the matter into focus and is most helpful in connection with the bipartisan cooperation which will bring about the desired result.

I may state that the announcement applies to both the so-called package bill introduced by the Senator from Montana [Mr. MANSFIELD], and the public-accommodations bill introduced by the Senator from Montana [Mr. MANSFIELD], for himself and the Senator from Washington [Mr. MAGNUSON].

Mr. HUMPHREY. Yes; I was asked to have the same list, in the same order, included for the so-called public-accommodations bill introduced by the Senator from Montana [Mr. MANSFIELD], for himself and the Senator from Washington [Mr. MAGNUSON].

Mr. JAVITS. Mr. President, if the Senator from Minnesota will yield again, let me pay my respects for the magnificent job done in connection with the first step of putting a solid platform under this great effort, which has been participated in so effectively by the distinguished deputy majority leader, the Senator from Minnesota [Mr. HUMPHREY], and the distinguished deputy minority leader, the Senator from California [Mr. KUCHEL]. I am deeply gratified; and it is one of the finest jobs I have seen done in this bipartisan area, in which I, myself, have been active so long. I think I know a good job when I see one; and this was extremely well done. So I thank the Senator.

Mr. HUMPHREY. I thank the Senator from New York.

#### ORDER OF BUSINESS

Mr. HUMPHREY. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. HUMPHREY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.