

The Clerk read as follows:

HOUSE RESOLUTION 397

Resolved, That the bill of the Senate (S. 1734) to conserve and protect domestic fishery resources in the opinion of this House contravenes the first clause of the seventh section of the first article of the Constitution of the United States, and is an infringement of the privileges of this House, and that the said bill be respectfully returned to the Senate with a message communicating this resolution.

The SPEAKER. The question is on the resolution.

The resolution was agreed to.

A motion to reconsider was laid on the table.

U.S. ACTION EMPHASIZES NEW TOUGH LINE

Mr. KING of Utah. Mr. Speaker, I ask unanimous consent to extend my remarks at this point in the RECORD and include extraneous matter.

The SPEAKER. Is there objection to the request of the gentleman from Utah?

There was no objection.

Mr. KING of Utah. Mr. Speaker, national crises tend to induce national hysteria. It was only a few weeks ago that the American people, in a more reflective mood, agreed with virtual unanimity that the last thing America wanted was another Fidel Castro in the Caribbean. Yet today, under the impact of the Dominican tragedy, it is astonishing to see how many there are who change their tune. In my opinion, President Johnson has done no less than the circumstances required to safeguard American life and property in the Dominican Republic and to forestall the possibility of a Communist takeover.

Recently the Salt Lake Tribune editorialized on this subject. In my opinion, its conclusions were forcefully and logically expressed. For that reason I include the full text of this editorial in my remarks:

U.S. ACTION EMPHASIZES NEW TOUGH LINE

President Johnson appears to have done what he had to do to save American lives in the Dominican Republic.

And indirectly he is also serving notice on the world that the United States is fed up with attacks on its citizens, embassies and libraries and intends to react from now on with toughness and resolution.

As an extra bonus, the landing of U.S. troops may have thwarted a possible Castro plot to make the Dominican Republic a second Cuba.

Washington is being denounced in a dozen capitals for a return to "gunboat diplomacy" which ended some 30 years ago with the good neighbor policy. And some Latin spokesmen, after a secret night meeting of the Organization of American States, expressed doubts about the legality of Washington's unilateral move. Nevertheless, as shown last November, when the United States Air Force and Belgian paratroopers rescued Americans and other nationals from the chaotic Congo, this country feels a responsibility to protect its citizens when local authority breaks down.

SERVES NOTICE ON OTHERS

This isn't to say that the presence of thousands of United States Armed Forces in the Dominican Republic will magically resolve the tangled and deep-seated conflict in a

country embittered and confused by more than 30 years of cruel dictatorship. Nor will it automatically create friends everywhere abroad. But it ought to put Castro and his ilk on notice and add to the growing warning to Red leaders in Asia that the tiger isn't paper after all.

When the rebellion against the military junta-supported civil government in Santo Domingo began last Saturday it appeared to be largely a move to reinstate former President Juan Bosch, ousted by the junta in September 1963. Bosch is beyond doubt a "fuzzy minded liberal," but the State Department does not call him a Communist, even though he tolerated Communists to an amazing degree during his 7 hectic months in office.

REDS GAIN CONTROL

Pro-Bosch people seemed to be in control of the revolt at the beginning, but other dissident groups—Chinese Communist followers, Moscow-line Communists and Castroites—were active. As the fighting progressed the extremists gained power. (Communists do not have to be numerous to seize control of such situations. All they have to do is attract a sufficient number of restless and disillusioned young rebels).

If Bosch had been put back in office by the young officers' coup it might have thwarted the Communist plot because technically it would have restored constitutionality to the government. Besides, though the Comies pretended to support Bosch's return, they denounced him as a demagogic imperialist when he was in office.

BECOMES SECONDARY

The question of Bosch's return became secondary as the battle emerged more definitely between left and right elements, endangering lives and property of everyone in the country. Air Force Gen. Elias Wessin y Wessin is leading the so-called loyalists in an attempt to wipe out the rebels and reestablish a government. The United States has insisted its marines are there only to help U.S. citizens to reach safety and has parried or denied reports of aiding either side. General Wessin is said to have received food and supplies from the U.S. Aircraft Carrier *Boxer*, however.

No doubt Mr. Johnson will continue to do what he believes must be done. Ambassador Bunker hinted expansion of original plans when he told the OAS that the United States was faced also with stopping excessive personalized vandalism which many people are wreaking on their fellow Dominican citizens.

TRUTH IN LENDING

Mr. RYAN. Mr. Speaker, I ask unanimous consent to address the House for 1 minute and to revise and extend my remarks.

The SPEAKER. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. RYAN. Mr. Speaker, I am today reintroducing the Truth in Lending Act, which I sponsored in the 87th and 88th Congresses. The purpose of this bill is to provide solid ground for the consumer in an area which often becomes quicksand for him—credit buying.

The Truth in Lending Act would require retailers to disclose the actual rate of interest charged. Specifically, it would require written disclosure of—

First. The cash price of the item without interest or other charges.

Second. The time payment charge.

Third. The difference between cash price and time payment.

Fourth. The added charges, including insurance, credit fees, and so forth.

Fifth. The total amount to be financed.

Sixth. The amount to be paid for interest and financing fees.

Seventh. The rate of interest paid, expressed as a simple annual rate.

Credit has, of course, become part of our way of life. I said before the House last year:

This legislation will aid almost every American. Economists estimate that almost every family uses some form of consumer credit, and on the whole Americans spend 13 cents out of every dollar they earn for repayment of installment loans.

The pervasive use of credit has given rise to abuses. The Industrial Union Department of the AFL-CIO has pointed out:

Easy credit and the ruthless imposition of consumer debt upon the unwary have led to frightful abuse and sometimes to tragic consequence. Because of the ignorance regarding the true costs of money, lives have been needlessly scarred or even wrecked. Unless excesses are halted, the entire American business community may be discredited.

Mr. Speaker, this bill does not interfere with the buyer-seller relationship. It simply requires full disclosure of charges to the consumer, which honest businessmen should not fear. Passage of this bill would clearly protect American consumers from "sharks" and "vultures" who prey upon and confuse the poor and less-informed customers by obscuring the terms of credit and binding them inextricably to contracts in which they pay outrageous rates. Passage of this bill would also eliminate much honest confusion over the terms of credit which, according to Dr. Theodore Yntema, vice president in charge of finance for Ford Motor Co., exist in such variety and complexity "as almost to defy comprehension."

Mr. Speaker, Congress owes the American consumer prompt enactment of the Truth in Lending Act.

THE 30TH ANNIVERSARY OF REA

Mr. PATMAN. Mr. Speaker, I ask unanimous consent to extend my remarks at this point in the RECORD and include extraneous matter.

The SPEAKER. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. PATMAN. Mr. Speaker, early this year the New House Office Building was dedicated to the memory of the Honorable Sam Rayburn, of Texas, a memory rich in legislative and statesmanlike achievements for the benefit and well-being of his fellow man. As the largest government office building in the world, this monument also exemplifies the increasing growth in importance of this branch of Congress in the progress and expansion of this great country of ours.

Yet "Mr. Sam" has a greater monument, I believe, a living monument to the foresight and sagacity of this great Texan. May 11 was the 30th anniversary of the rural electrification program—the finest public experiment this