the bill admitting Nebraska as a State. President Johnson issued a proclamation on March 1, 1867.

There was no rejoining in the columns of the Nebraska City News, but the editor, Mr. Morton, turned to other things, now that the matter of statehood was finally settled.

VIETNAM—REPORT FROM A MILITARY MAN

Mr. CANNON. Mr. President, we have heard a great deal in recent weeks from civilians concerned about our policies in Vietnam and the course we are following in southeast Asia.

The one group which has been heard from only infrequently is the U.S. military man himself. I was pleased to receive a letter recently from a member of the armed services from my home State, Albert H. Forgett, a U.S. Navy veteran who spent 2 years in Vietnam. His remarks, I believe, will be of interest to all and I ask unanimous consent that the letter be printed at this point in the Record.

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

LAS VEGAS, Nev., February 24, 1966.

DEAR SENATOR CANNON: In November 1965, I returned to the United States after having served for 3 months in the Pacific Command, Vietnam. I am under orders to report to the U.S. Naval Air Station Moffett Field, Calif., for duty.

During the past week I have been watching the television being conducted on Vietnam, and have seen no harm to U.S. prestige done, in what seems to be a forum for the aggrandizement of a few Senators, than the kind accomplished by Communist propaganda in any year since the end of World War II.

What is of even more concern to me is the effect these TV shows will have on the morale of the American fighting men in Vietnam. They will read in the papers, that "the distinguished Senator, from *, * to-day said * * * * *.*"

I recall getting very mad when I read or heard such comments in the past. I remember one question passing through my mind, "With support like that from home, what's the use of being here?" It is very discouraging to be actively supporting the policies of your Government and to have those policies blatantly attacked by persons who are, supposedly, the leaders that Government.

None of us wants war. The military man exists, it is true, for the purpose of war; but he likes it less too, less than anyone whom he is fighting. Someone has to do the job, and that someone is the second-class citizen, the underpaid but great ones, the boys of America, soldier, sailor, or marine.

Mr. Senator, I have seen much of Vietnam. I worked, for many months, in a job which brought me in contact with the over-all plans and detailed influence on Viet-

Please, Mr. Senator, don't let the nation of down the river. Please don't take away the friendship that we have with the valid people of that war.

ples, Mr. Senator, continue the strong support you have given to our Nation's policies over there. I'll be willing to go again, if it need be, to help carry them out.

Sincerely,

ALBERT H. FORGETT.

DIVIDED THOUGHTS BUT NO WEAKNESS IN AMERICA

Mr. McCLELLAN. Mr. President, the Washington Post editorial for Tuesday, March 3, made a point that needs to be pressed home; namely, that Congress has overwhelmingly approved legislation which makes it clear that dissent in Congress is no obstruction to the prosecution of American foreign policy.

The combination of a great deal of opposition talk and a very few opposition votes puts the situation in exactly the right dimension. It ought to help countries that do not follow democratic procedures, if it is supposed that North Vietnam was misled by the angry words in the Senate Foreign Relations Committee, on the Senate floor and in the House it ought to see the situation more clearly now.

The five votes to rescind the Tonkin Gulf resolution give a fair measure of the importance of Senate opposition to the President's policy in the terms of practical action. Nothing could be more clearly show North Vietnam that Washington in 1963 is not Paris in 1964.

Therefore the immense contrast in South Vietnam is not the foreign legion of a tottering parliamentary regime, on the edge of political chaos and in the midst of post-war reconstruction, the armed forces of a strong American Government, in full political control, backed by immense financial and military resources and supported by a short, but not demoralized, disor-

This is not to say that either Congress or the country likes this distant conflict over difficult issues. Many are unhappy and dis-

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Modern-day Aladdin, though, labor under a spell of sorts as he tries to figure out what they receive, plus service charges. Look back through your monthly statements and you may be surprised at how much you've purchased or returned with credit cards over the course of a year. You may be startled, too, at how quickly service charges mount up.

Charge accounts are a great convenience. But as many have learned, the service charges can often be reduced by choosing and managing the accounts with a little care.

The Old Look

There was a time—many, many monthly payments ago—when the ways of charging purchases at a store:

You bought the item "on time," made a downpayment, and pledged to work off the remainder and the interest charges in weekly or monthly installments. This is the traditional installment contract.

You bought the item on a charge account and were billed at the end of the month. The store bill had to be paid in 30 days. In practice, the merchant often let the account slide for 50 or even 60 days before he complained. The store gave you the credit and let its cash to be used to a shade higher than at "cash only" stores. That was the traditional charge account.

The New Look

Today, any charging you do is probably on some sort of revolving account. This is neither the old-style installment contract nor the old-style charge account. It is the merchant's way of giving customers quick, plentiful credit without running up his own costs.

Revolving accounts are fast becoming the predominant way of doing business in retailing. The store may run the plan itself or use one operated by a bank or central charging service.

In these group charging systems, retailers "sell" the plan through a financing organization for cash at, say 3 to 6 percent less than the face value. The service collects the full amount plus credit charges from the customers.

On the surface, the revolving account is a fairly simple operation: You buy as you would with a regular charge account. However, only part of your charge balance accumulates interest at the current rate. The rest of the bill is interest free. The amount that is charged off is returned to you as a credit to your account. The amount that is charged to the account is interest bearing. The service charges are based on the amount that is charged to your account.

Basically, the account functions like an open-end installment plan. The monthly payment can be used to reduce the balance while new purchases build it up again.

Stores often limit the amount that can be outstanding at any one time, according to the customer's credit standing. If you run over the limit, the store may require payment of both the regular monthly installment and the excess of the monthly balance over the limit.

The service charge—generally 1½ percent of each month's balance—is added to the bill at the end of the billing period.

The Option Account

Many stores combine the revolving account with the installment plan. This is called the "option account. There is no service charge if you pay the entire amount within a certain period, usually 50 days, after the billing date. But you must request the revolving feature by sending in a part payment. In that case, the store imposes a service charge. If you fail to make any payment, the store automatically adds a service charge.

Some stores—relatively few—use option accounts that have credit limits that are only valid for buying goods in the particular store. And he pays the dollar value of the script and service charges in installments.

Your Best Plan

Obviously, the cheapest form of credit for the customer is the old charge account. If you can get one, take it. If you already have a revolving account, try to get a fairly generous one that resembles the revolving plans. When the store in which you have a regular charge account introduces a revolving plan, you may be asked to go over to the switch. The store might simply start billing you on the new system without any notification. When that happens, ask the store to keep you on the old charge plan, which is all that you signed up for in the first place.

As revolving plans spread, it becomes increasingly difficult for new customers to secure a regular account. Your choice at any one store nowadays may be restricted to an option account or revolving accounts with different monthly payment schedules. Installment plans will also be available for special purchases.

By all means, take the option account. It gives you much more flexibility. With a no-option plan there's a service charge even when the balance is paid in full within 30 days.

Still More Ways to Save

Picking the right kind of account is important, but it is really only the first step toward getting the most advantage from it. Here are other key points that should be kept in mind:

- The most common service charge seems to be 1½ percent. But as you can see from the examples in the table following, the actual service charges can vary widely, depending on the way the 1½-percent rate is applied.

Two stores charging the same rate can come up with different charges for the identical set of purchases.

Generally, you get the best break when the charge is calculated as a percentage of the unpaid balance; the previous month's balance is used as a starting point. The amount that is charged varies with the amount that is paid. and the remaining balance is figured on the amount that is charged. For example, if you have a $100 balance and multiply it by 12 percent, the annual charge would be $12. However, with a charge account you borrow and pay charges on a monthly-to-monthly basis. For 1 month, then, the charge would be one-twelfth of $12, or $1. This is precisely the rate of charge for the least expensive way of paying the smallest amount: paying $100 by 1 percent. The prevalent 1½ percent charge comes to 18 percent simple annual interest on the cheapest loans usually cost 1 percent or less a month. Banks usually add the interest charge to the face amount of the loan and deduct it at the outset. The simple interest rate is about double the stated rate. A 6 percent discount is roughly 12 percent interest. The store charging 1 percent is giving you credit at 25 percent over the discount rate. When you have to pay 1½ percent, you're better off with a credit union or bank—
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if you intend to buy a sizable amount. Negotiating one loan after another to cover small balances is a cumbersome way to shop. For the little stuff, you can't beat the convenience of a charge account. Like Aladdin's genie, it's always there, ready to serve. But unlike Aladdin's genie, it will start demanding wages if you don't treat it just right.

FORTHCOMING RETIREMENT OF FEDERAL JUDGE LUTHER W. YOUNGDAHL

Mr. MONDALE. Mr. President, I am proud to represent a State which has contributed a large number of men of exceptional ability, serving in posts of responsibility. Of these men, none is more deserving of our esteem and our gratitude than Federal District Judge Luther W. Youngdahl.

After 14 years of distinguished service on the District Court of Columbia bench, Judge Youngdahl will be retiring this May upon reaching his 70th birthday. Before coming here, he served the State of Minnesota in a career that is already legendary. That was an exceptionally able justice of the Minnesota Supreme Court. He was elected Governor of Minnesota three times; and although I am of another political party, I can testify that Luther Youngdahl has earned the abiding respect and affection of Minnesota citizens. A blend of integrity, intelligence, and compassion. He is justly and highly revered by the people of our State. Our warmest wishes for a long and rich retirement are with him as he approaches this milestone in a distinguished career.

I ask unanimous consent to have printed in the Record an editorial entitled "Senior Judge" which was published this morning in the Washington Post. The editorial pays tribute to Judge Youngdahl's outstanding contributions to the Federal bench in the District of Columbia.

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

Senior Judge

The sense of public loss that is conveyed by Judge Luther Youngdahl's decision to retire from active service on the U.S. District Court when he reaches his 70th birthday in May is moderated by no considerations; he has earned every cent of rest; and he has promised, in any event, to serve on the bench a substantial time as a senior judge. Thus his retirement will open the way for appointment of a younger man to active service on the court, while continuing to keep available the widened harvest of his experience—his very purposes which the retirement arrangements were designed to serve.

The son of immigrant parents, Luther Youngdahl was a justice of the Supreme Court of Minnesota and was elected to three terms as Governor of that State before he came to Washington. He is a masterful trial court in the country, here in the District of Columbia, 15 years ago. He brought to the bench an extraordinary combination of toughness and sensitivity. Toughness in conducting innumerable complicated civil and criminal trials to completion with stern fairness and dispatch, sensitivity always to human values and the essentials of justice.

A TRIBUTE TO THE HOUSE SUB-COMMITTEE ON FAR EASTERN AFFAIRS

Mr. CHURCH. Mr. President, while the Senate Foreign Relations Committee has been receiving national attention from its hearings on Vietnam, the House Subcommittee on Far Eastern Affairs, under the able chairmanship of Representative Clem Zablocki, has been conducting dispassionate, in-depth and much needed hearings into the question of the United States policy toward China.

A tribute which is rightly theirs was paid to the subcommittee by columnist Joseph Kraft in his article published in the Washington Post. Mr. Kraft concluded:

No prescriptions for action in Vietnam emanated from the Zablocki committee hearings. But the testimony suggests uncertainty and danger. It underlines the wisdom of trying to break up, rather than bringing on, a pattern of direct and total confrontation between the United States and Communist China.

As one means of recognizing the contribution made by the subcommittee so far, I ask unanimous consent to have the comments of Joseph Kraft printed in the Record.

There being no objection, the article was ordered to be printed in the Record, as follows:

THE OTHER HEARINGS

BY JOSEPH KRAFT

The spectacular Senate hearings on Vietnam eclipsed, last week, one of the few hearings that were less dramatic but far more illuminating. For the House testimony, because it centered around Communist China, provided what the Senate hearings could not do—perspective for measuring the likely consequences of the Vietnam war.

The forum was Representative Clement Zablocki's Far Eastern Subcommittee of the House Foreign Affairs Committee. The witnesses were outside experts, mainly from the academic world. Because of the ugly climate of suspicion building here, I find it necessary though odious, to add that all of them are respected anti-Communists, for the most part, but let us add also that they were democratically appointed. Their testimony turned on three main questions:

1. the policy orientation of the strategic outlook in Peking. Not a single witness supported the official administration view that the Chinese regarded the United States as a weak sister that could easily be pushed around. All the witnesses emphasized that Peking's policy was rooted in anxiety over Chinese weakness relative to American power.

2. There was much less unanimity on the topic of relations between the United States and Communist China.

3. The second question focused on the Chinese Communists, and their view of American policy. All the witnesses agreed that this was the least understood and most important aspect of the relationship between the two nations.

To clarify these points, let us begin with Peking's goal. The Chinese are not under any illusions that the Chinese-American relationship can be improved by softening their policy toward the United States. The Chinese propose to use a policy of confrontation to make the United States aware of their power.

We do not share the optimism that Peking is gaining in this way. As Senator Dirksen has said, it is a mistake to overestimate the psychological impact of confrontation. It is not a strategy that will bring Peking's demand for a separate settlement.

On the other hand, the American policy toward Peking is in a state of flux. There is now greater recognition that a policy of confrontation might not work and could lead to a very dangerous situation. The Administration is in the process of reassessing their strategy.

There are a number of possibilities with regard to the future course of American policy with regard to China. The Administration could pursue a course of increasing confrontation and aim for a confrontation which could lead to a war.

The Administration could also pursue a policy of negotiation, aimed at reducing the danger of war. This would involve a recognition that the United States has interests in the world that go beyond its confrontation with China and that a war with China would not be in the best interests of America.

The Administration could also pursue a policy of negotiation, aimed at reducing the danger of war. This would involve a recognition that the United States has interests in the world that go beyond its confrontation with China and that a war with China would not be in the best interests of America.

It is clear that the Administration has begun to reassess its policy toward China. The question is whether it will adopt a policy of negotiation or continue to pursue a policy of confrontation.

Highway Safety Needs Attention

Mr. COOPER. Mr. President, last year I joined in sponsoring S. 2231, introduced by Senator Erskine and designed to establish a Federal aid to States to assure greater safety in travel on our roads and highways. On Wednesday of this week, I read with interest the message of the President, and the remarks of our distinguished colleague, Senator Magnuson,