

in one city in which the program has been initiated, that design is being achieved rapidly and effectively: In Washington, D.C., during 1965, neighborhood legal centers assisted 4,856 clients, and the Legal Aid Society reported the largest caseload in its history. Neighborhood legal centers, which are crucial to successfully reaching people whose lives are often strictly circumscribed by their immediate environment, are being initiated in legal services programs throughout the country and have already proved to be of great value in Los Angeles, St. Louis, Detroit, and Oakland, Calif., as well as in Washington. In many other cities, centers are just getting underway.

It goes without saying that OEO and the legal services program cannot hope to fight this battle without dedicated and distinguished leadership, and I am happy to say that I can personally testify to the dedication and distinction of the director of the legal services program, E. Clinton Bamberger, who is a native of Baltimore with a record of distinguished service to the legal profession and the public in Maryland.

Mr. Bamberger was selected outstanding young lawyer of Maryland in 1963, and has been the chairman of committees of the Maryland State and Baltimore City Bars dealing with representation of indigent defendants, legal services, legal ethics, and legal education. He was president of the Junior Bar Association of Baltimore City in 1961-62. Clinton Bamberger is highly qualified, personally as well as professionally, to assume the responsibility of directing the effort to provide legal services in the war against poverty.

Mr. Speaker, I would like to specifically focus upon the National Advisory Committee to the Legal Services Program. It is unusual to find a group of attorneys as brilliant and accomplished as this group, which includes not only U.S. Attorney General Nicholas Katzenbach, but also a past president, present president, and president-elect of the American Bar Association; Revlus O. Ortigue, president of the National Bar Association; Theodore Voorhees, president of the National Legal Aid and Defender Association; and Prof. Soia Mentschikoff, of the University of Chicago Law School, to mention merely a few of the 21 names on this distinguished list.

The National Advisory Committee has only been in existence a few months, and it has already met here in Washington on numerous occasions, providing advice and suggestions which have proved invaluable to the operations of the legal services program. I would like to take this occasion to express personal gratitude to the attorneys who have taken time from busy lives in order to make this contribution. I am sure I speak for the entire membership of this body in commending the National Advisory Committee for the responsible, imaginative, and exciting service it is rendering to the poor in America, and therefore to every one of us who is dedicated to equal justice under law.

Mr. Speaker, I would like to insert at this point in the Record the names of

those serving on the National Advisory Committee to the Legal Services Program in the war against poverty:

NATIONAL ADVISORY COMMITTEE TO THE LEGAL SERVICES PROGRAM, OFFICE OF ECONOMIC OPPORTUNITY

EX OFFICIO: E. Clinton Bamberger, Jr., director, legal services program; Earl Johnson, Jr., deputy director, legal services program. Donald M. Baker, General Counsel, Office of Economic Opportunity.

Gary Bellow, deputy executive director, United Planning Organization. John Camper Cahr, private attorney, Washington, D.C.

Edward Q. Carr, director, New York Legal Aid Society.

John W. Cummiskey, chairman, American Bar Association's Standing Committee on Legal Aid.

Prof. Harold Horowitz, UCLA Law School. Hon. Nicholas deB. Katzenbach, Attorney General of the United States.

Edward W. Kuha, president, American Bar Association.

Orison S. Marden, president-elect, American Bar Association.

F. William McCalpin, chairman, American Bar Association's Special Committee on the Availability of Legal Services.

Prof. Soia Mentschikoff, University of Chicago School of Law.

W. Robert Ming, Jr., private attorney, Chicago, Ill.

Pauli Murray, New York City, N.Y.

Hon. Philip M. Newman, judge of municipal court, Los Angeles Judicial District.

Revlus O. Ortigue, Jr., president, National Bar Association.

Lewis F. Powell, Jr., past president, American Bar Association.

Jerome J. Shestack, private attorney, Philadelphia, Pa.

Theodore Voorhees, president, National Legal Aid and Defender Association.

Elizabeth Wickenden, National Social Welfare Assembly, Inc.

Alanson Wilcox, General Counsel, U.S. Department of Health, Education, and Welfare.

Martin R. Wolf, coordinator, Alameda County Bar Association.

TRUTH-IN-LENDING AND TRUTH-IN-PACKAGING

Mr. REES. Mr. Speaker, I ask unanimous consent that the gentlewoman from Hawaii [Mrs. Mink] may extend her remarks at this point in the Record and include extraneous matter.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

Mrs. MINK. Mr. Speaker, I want to add my support to two pieces of legislation which have been pending before three consecutive Congresses and which I consider of vital importance to the American consumer.

This legislation popularly known as truth-in-lending and truth-in-packaging has been introduced as far back as the 87th Congress, and Presidents Kennedy and Johnson have both urged passage of these bills.

President Kennedy, in a message to Congress in March 1962, asked for laws to protect consumers, particularly against the marketing of unsafe goods and against misleading or false advertising. He specifically asked for Federal Trade Commission authority over adver-

tising and labeling of prescription drugs, but he also requested broader truth-in-lending and truth-in-packaging legislation. The 87th Congress responded by passing a bill to tighten the regulation of testing, marketing, advertising, and labeling of drugs as an important step in consumer protection, after which the President appointed a 12-member Consumers Advisory Council to represent consumer interests and needs.

President Johnson, after taking office, appointed Mrs. Esther Peterson, an Assistant Secretary of Labor, to be his special assistant for consumer affairs, and he also established a President's Committee on Consumer Interests, with members drawn from various Federal agencies and from the Consumers Advisory Council.

In a special message to Congress on February 5, 1964, President Johnson stated that his new Consumer Committee would effectuate action "against the selfish minority who defraud and deceive consumers." The President further stated:

America's economy centers on the consumer. The consumer buys in the marketplace nearly two-thirds of our gross national product—\$380 billion out of an output of \$600 billion * * *. Yet, for far too long, the consumer has had too little voice and too little weight in government * * *. My special assistant, and the new Consumer Committee will lead an intensified campaign * * * to fight side by side with enlightened business leadership and consumer organizations, against the selfish minority who defraud and deceive consumers, charge unfair prices, or engage in other sharp practices.

Hearings on the Hart-Celler bill to require truth-in-packaging have shown us that informed judgments are often made difficult or impossible by deceptive or confusing packaging and labeling. The shopper ought to be able to tell at a glance what is in the package, how much of it there is, and how much it costs. We do not seek monotonous conformity. We do seek packages that are easily understood and compared with respect to sizes, weights, and degrees of fill * * *. More clear-cut regulations are needed to deal effectively with the problem of misleading adjectives; fractional variations in weight which are designed to confuse; illustrations which have no relationship to the contents of the package.

The consumer credit system has helped the American economy to grow and prosper * * *. The antiquated legal doctrine "Let the buyer beware" should be superseded by the doctrine "Let the seller make full disclosure." I recommend enactment of legislation requiring lenders and extenders of credit to disclose to borrowers in advance the actual amount of their commitment and the annual rate of interest they will be required to pay.

The chief truth-in-lending bill is S. 2275, submitted by Senator PAUL DOUGLAS, Democrat, of Illinois, a bill on which hearings have been held since 1960 before the Subcommittee on Production and Stabilization of the Committee on Banking and Currency. Numerous similar bills have been introduced in the House of Representatives, but there has been no committee action on any of them as of this date.

The purpose of this legislation is to require anyone who extends credit or lends

money to supply the borrower or credit-user with a statement of the total finance charge in dollars and cents and with a statement of the finance charge expressed in terms of a true annual rate on the outstanding unpaid balance of the obligation.

This represents no attempt to regulate the rate of interest or the cost of credit, but is a disclosure measure that would allow the typical consumer to compare the cost of credit from various sources and make an intelligent decision. Such information would help him to decide whether or not to borrow, pay cash, or save toward the purchase instead.

As Senator DOUGLAS so succinctly phrased it:

We would apply the same conditions to those who sell the use of money as we require from those who sell goods. We expect the seller of breakfast food to at least state the quantity and the price on the package. We expect the butcher to list the price per pound for the meat he sells. We expect the gasoline dealer to disclose the price per gallon he charges for gasoline. We expect food stores to post the price for milk per quart at the retail level. Why should not we expect the lender or credit extender to post his price in a similar fashion?

In the hearings on truth-in-lending bills, the committee members have literally been shocked to find consumers paying over 100 percent, sometimes over 200 percent, rates of interest for appliances or automobiles. Most commonly, the true interest in cases brought before them ran in the 60 to 70 percent bracket, what with padding and fictitious fees added on. The committees have also found a link between the underworld and the growing loan-shark racket, and the ultimate conclusions of many Congressmen have been that the present system coddles the unethical who would be driven out of business by more honest dealers if disclosure legislation were passed.

Senator DOUGLAS has stated that his truth-in-lending bill will enable the consumer to shop intelligently for the best credit deal since all the facts must be presented. Thereby, the lowest interest-rate dealers would get more business and the consumer would have more money to spend on other things. It is unfortunate that the poor and the minority groups are the most preyed upon by certain types of businessmen, but legislation like this would not only protect the consumer but also the ethical businessman who loses out to the unscrupulous competitors.

In the words of Senator DOUGLAS once again:

Basically, the question is whether we want truth to prevail in the marketplace. Men often fear truth, but ultimately it is beneficial and healing. It rewards the ethical and deters the careless and less ethical. In the end it benefits all but the determined and conscious wrongdoers.

Truth-in-packing legislation similarly has been introduced in the 87th, 88th, and 89th Congress. S. 985 introduced in 1965 by Senator PHILIP HART, Democrat, of Michigan, is the prototype of this legislation which deals with "trade and

commercial practices affecting consumers in a manner which tends to restrain competition in interstate and foreign commerce, with particular reference to deceptive, misleading, fraudulent, or unfair practices in the production, processing, packaging, labeling, branding, advertising, statement of prices, and other conditions of sale, marketing, and furnishing of goods and services to consumers."

More than a dozen truth-in-packaging bills have been introduced the the House of Representatives, spearheaded by Chairman EMANUEL CELLER, of the Judiciary Committee.

The main thrust of these bills is to make it easier for the purchaser to compare prices on similar products, not to impose conformity on packaging as claimed by opponents. Hearings have been held and completed on S. 985, and I hope that this measure will come before the Senate for debate soon.

Both of these pieces of legislation are of vital concern to me because of their importance to the American consumer. It seems to me only simple justice that the borrower be informed of the full interest rate on his loan or credit purchase, just as it is eminently fair that the manufacturer clearly state the true content and weight of his packaged goods. Basic issues of honesty are involved, as well as an affirmation of the principle of business competition through a fair disclosure of what the consumer is getting for his money. Truth-in-packaging and truth-in-lending bills are promulgated on very basic American principles: the right of the consumer to know what he is buying and the obligation of the businessman to disclose what he is selling. I believe that these measures deserve the support of all fair-thinking Americans.

I urge my colleagues to support this vitally needed legislation.

CONGRATULATIONS TO BAKALAR AIR FORCE BASE, COLUMBUS, IND.

Mr. REES. Mr. Speaker, I ask unanimous consent that the gentleman from Indiana [Mr. HAMILTON] may extend his remarks at this point in the Record and include extraneous matter.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

Mr. HAMILTON. Mr. Speaker, I wish to report to the House an increased combat readiness posture which has been attained by the 981st Troop Carrier Group at Bakalar Air Force Base, Columbus, Ind.

This Air Force Reserve Group has earned a C-1 rating, the highest assigned to our tactical units.

Attaining this high proficiency under normal circumstances is commendable. This dedicated group increased its combat capabilities to the highest status, however, in the face of a Defense Department announcement that it was to be deactivated.

I think this is outstanding and deserving of special note.

Reflected in this achievement is the superior dedication of all members of this Reserve unit and the civil service workers—the civilians—who perform most of the maintenance and administrative chores for the reservists.

And, in view of the Vietnam situation and continued tensions elsewhere in the world, I am deeply concerned that the Defense Department phaseout orders, aimed at this highly proficient group and seven others across the country, have not been reviewed.

These groups represent an airlift capacity that could be utilized—indeed badly needed—in the delivery of supplies, men, and equipment. Aircraft from these units now are flying missions on a volunteer basis to Newfoundland, Bermuda, Puerto Rico, Dominican Republic, and within the United States.

This volunteer effort is helping to offset a callup of the Reserves. The airlift is being accomplished at a cost of about one-tenth the cost if a Reserve callup is required.

The 434th Wing at Bakalar Air Force Base, also scheduled for phaseout, has accrued an outstanding flying safety record with the C-119 aircraft. The men of the wing have flown over 106,000 hours over the last 9 years—without an aircraft accident. This is the highest record within all of Tactical Air Command—considering active, National Guard and Reserve units.

The 434th is truly a capable, combat-ready Reserve unit. Again, I believe its planned phaseout should be reviewed.

AN OPEN LETTER TO VIETCONG SYMPATHIZERS

Mr. REES. Mr. Speaker, I ask unanimous consent that the gentleman from New Jersey [Mr. JOELSON] may extend his remarks at this point in the Record and include extraneous matter.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

Mr. JOELSON. Mr. Speaker, I am now inserting in the Record my open letter which I hope, but doubt, will influence some sympathizers of the Vietcong in the United States:

DEAR Mr. X: I have received your recent letter in which you have opposed our Vietnam involvement and expressed some sympathy and support for Hanoi and the National Liberation Front.

I wish to make it abundantly clear at the outset that I do not at all equate opposition to our Vietnam policy with pro-Communist sentiments. I am not now discussing the validity of our Vietnam policy. I am only addressing myself to that vocal minority among the critics of our position who seek to justify the actions of the Vietcong and the North Vietnamese.

Frankly, Mr. X, you puzzle me. I am curious to know what makes you tick. You and others like you consider yourselves free and untrammelled spirits. Therefore, you dissent, you write letters to your Congressmen, you picket, you demonstrate. Has it not occurred to you that in the type of a society which you support, such persons as you would be among the first to be liquidated?