

national forests in Mississippi, succumbed to a heart attack. He was a good and respected friend, and an outstanding leader in promoting the conservation and use of forest resources in Mississippi.

During his long years of dedicated public service with the U.S. Department of Agriculture's Forest Service, he also applied his professional skills on national forests in Michigan, New Hampshire, and Pennsylvania.

He inspired fellow employees and State and county officials to actions aimed at better protection and conservation of natural resources. He did an exceptional job of communicating to public officials and the public, all activities and accomplishments on the national forests.

Mr. Franson's leadership manifested itself in the initiation of progressive management programs on the Mississippi national forests and in a strong spirit of cooperation with the State's public and private agencies directed toward better mutual understanding and working relationships. This resulted in such achievements as improved wildlife habitat, an effective range management program, more road construction and better road design, fewer forest fires and less damage to the State's natural resources, and jobs for people on forest beautification and recreation projects.

Indeed, the State of Mississippi has lost one of its most ardent champions of conservation. His good works remain with us.

The 45th Birthday of Radio Station WJAG, of Norfolk, Nebr.

EXTENSION OF REMARKS

OF

HON. ROBERT V. DENNEY

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, August 1, 1967

Mr. DENNEY. Mr. Speaker, if our democracy is to maintain its strength and vigor it must be grounded in a strong public interest. As we all know, newspapers and radios contribute strongly toward an informed citizenry and, therefore, to strong public interest in our Nation.

Radio station WJAG, of Norfolk, Nebr., has recently celebrated its 45th birthday. It is to this station's 45 years of continual public service that I call the attention of my colleagues.

One of the oldest stations in the Midwest, WJAG has not changed ownership since it obtained its first Federal license on July 26, 1922. Founded by Gene Huss, and now directed by his son, Jerry Huss, this broadcasting organization has been expanded over the years to four stations now called the Beef Empire stations.

Bob Thomas, a good friend and another second-generation son of the station, is the very able vice president and general manager of the Beef Empire stations. His father, Art Thomas, was a past manager of WJAG.

Mr. Speaker, WJAG and other stations like it have made the job of representing our constituents well considerably easier

by their continual efforts to educate their listeners on the issues and events of our country. It is fitting and proper that we recognize WJAG's contribution in this area as she celebrates her 45th birthday.

A New Awareness of the World in Which We Live

EXTENSION OF REMARKS

OF

HON. DONALD J. IRWIN

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Tuesday, August 1, 1967

Mr. IRWIN. Mr. Speaker, the vast network of communications systems linking distant continents together today has given Americans a new awareness of the world in which they live.

And this awareness has fathered an insatiable curiosity about the philosophies, problems, objectives, customs, and traditions of other nations and peoples.

Through newspapers, magazines, and other periodicals, the most primitive aborigine in the deepest jungles of Africa becomes a very believable person with social, political, and economical problems just as real as those which face Americans themselves.

Concern for and interest in people of other nations among an informed society is certainly understandable, since knowledge spawns tolerance and understanding. These are key ingredients in a free world society characterized by international friendships.

On the other hand, misapprehension and mistrust are dangerous seeds being sown by those who would profit by promoting suspicions among nations. Such intrigue must not go unchallenged.

While government and free enterprise organizations are actively working to establish highly favorable relations with other peoples, we must reach out in other directions to find new methods of promoting a more favorable national image. This is a responsibility which should be borne by every American.

Each of the more than two million Americans who travel abroad each year has the opportunity to perform a real service for his country. Through his personal contacts with the residents of foreign nations, the individual tourist becomes an extension of our diplomatic service and an ambassador-without-portfolio in the countries through which he is traveling.

Many American travelers possess impressive credentials, such as the knowledge of customs, traditions, and language of foreign nations. Obviously, they are well equipped to serve the best interests of their country while traveling abroad.

Unfortunately, other Americans are ill equipped to represent their country while visiting other nations. They are indifferent to the values of individual diplomacy and this indifference contributes to the success of those who would create suspicions about our great Republic.

A growing awareness of what consti-

tutes the highest standards of individual diplomacy has given birth recently to a number of privately financed programs whose explicit purpose is to educate the American tourist on his responsibilities while traveling abroad.

One such program is being conducted today by Club Internationale, a nationwide vacation club whose members save in advance for low-cost, luxury vacations. The club is headquartered in Washington and, within less than 3 years, has grown in membership to more than 15,000 persons in 35 chapters across the United States.

Club Internationale was established explicitly for the purpose of placing foreign vacations within the financial range of those who might not normally be able to afford them. But beyond the vacation program itself, the club sponsors a unique people-to-people program designed to equip members with the essential tools of effective individual diplomacy.

Through programs sponsored by individual chapters of Club Internationale, members have the opportunity to participate in language lessons and cultural studies, and to correspond with people in whose countries they will be visiting. And special arrangements with foreign governments permit members to actually visit in the homes of foreign nationals in order to savor more fully the customs and traditions of various foreign countries.

These principles of good international relations are further reflected through other activities. For instance, one Club Internationale chapter has adopted an Ecuadorean child through the Foster Parents Plan, Inc., and is helping to pay for such essentials as his education, food, and clothing.

Such programs are certainly worthy of our recognition and support.

House Hearings on Consumer Credit, Truth-in-Lending Legislation To Begin Monday, August 7, 1967

EXTENSION OF REMARKS

OF

HON. LEONOR K. SULLIVAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, August 1, 1967

Mrs. SULLIVAN. Mr. Speaker, House hearings on S. 5, the truth-in-lending bill passed by the Senate on July 11, and on a comprehensive consumer credit protection bill, H.R. 11601, will begin next Monday, August 7, 1967, in the Subcommittee on Consumer Affairs of the Committee on Banking and Currency.

So many requests are coming in from organizations wishing to be heard during the hearings that it will be necessary to schedule afternoon as well as morning sessions, even though there may be interruptions in the afternoon sessions because of business on the House floor.

S. 5, as passed by the Senate, requires an annual percentage rate disclosure on all finance charges in credit transactions

except for first mortgages, open end or revolving charges such as made by department stores, and on transactions on which the cost of credit is \$10 or less. Business and commercial credit transactions are also exempt.

H.R. 11601, which I introduced as chairman of the Subcommittee on Consumer Affairs, joined by five other subcommittee members as cosponsors—and cosponsored, also, in a separate bill, by numerous other Members of the House—contains all of the disclosure requirements of S. 5, but none of its exemptions except for business and commercial credit transactions. Thus, it includes first mortgages and revolving charges, and does not set a minimum figure for coverage.

BROAD COVERAGE OF CONSUMER CREDIT PROTECTION BILL

In addition, H.R. 11601 would establish a Federal ceiling of 18 percent on the annual percentage rate of any consumer credit transaction, unless the States have lower ceilings. Also, it would prohibit the garnishment of wages for the satisfaction of debts; it would create a National Commission on Consumer Finance to make an investigation of the entire consumer credit industry; it would also give to the Federal Reserve Board of Governors standby powers to restrict or regulate consumer credit in periods of national emergency, and to establish minimum margins for trading in commodity futures contracts.

In view of the far-reaching nature of some of the proposals in H.R. 11601, and in view of the fact also that the House committee has not previously held hearings on truth-in-lending legislation, we intend to make every effort to provide an opportunity to those organizations which want to be heard on this legislation to testify before us.

However, we do not plan to permit the hearings to drag out over a long period of time. Hence, we are requesting witnesses to submit their written statements in advance for inclusion in the record and for review by members of the subcommittee prior to the hearing, so that we can devote the time to questioning of witnesses and, thus, speed up the proceedings.

I have assured President Johnson, Speaker McCORMACK, Chairman WRIGHT PATMAN of the parent committee, and others who are anxious to have effective truth-in-lending legislation enacted in this session, that we will do our best to get a good bill out of the subcommittee reasonably soon. Whether it will contain all of the provisions of H.R. 11601 will depend largely upon the nature of the information we are able to develop in the hearings beginning next Monday.

The schedule of witnesses will be made public after confirmation of tentative assignments has been received from prospective witnesses with whom the subcommittee has been in contact.

CO-SPONSORS OF CONSUMER CREDIT PROTECTION BILL

Consumer Affairs Subcommittee members who have joined me in introducing H.R. 11601 include Representatives HENRY B. GONZALEZ of Texas, JOSEPH G.

MINISH of New Jersey, FRANK ANNUNZIO of Illinois, JONATHAN B. BINGHAM of New York, Democrats; and SEYMOUR HALPERN of New York, Republican.

An identical bill, H.R. 11806, introduced by Representative ABRAHAM J. MULTER of New York, ranking member of the Committee on Banking and Currency, is cosponsored by Representatives WILLIAM A. BARRETT of Pennsylvania, PETER W. RODINO, Jr. of New Jersey, HENRY S. REUSS of Wisconsin, LEONARD FARBSTEIN of New York, ROMAN C. PUCINSKI of Illinois, WILLIAM F. RYAN of New York, FERNAND ST GERMAIN of Rhode Island, BENJAMIN S. ROSENTHAL of New York, ROBERT L. LEGGETT of California, SPARK M. MATSUNAGA of Hawaii, JAMES J. HOWARD of New Jersey, JOSEPH P. VIGORITO of Pennsylvania, PATSY T. MINK of Hawaii, JOSEPH Y. RESNICK of New York, JAMES H. SCHEUER of New York, and FRANK J. BRASCO of New York, all Democrats.

Numerous other bills on consumer credit pending before the subcommittee are restricted, as is S. 5, to credit disclosure requirements only.

What Is This?—Blackmail?

EXTENSION OF REMARKS

OF

HON. JAMES B. UTT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, August 1, 1967

Mr. UTT. Mr. Speaker, in February 1959, Lyndon Johnson, then Senator, urged a group of members of the National Rural Electric Cooperatives, meeting in the Capital, to fight for their rights in Congress, saying:

I don't know how many beer bottles you folks have, but the time has come when you must ask no quarter and give none. Fight them . . . in the corridors of the Capitol, in each House, generate public opinion, support your organization—and eventually, if necessary, use your beer bottles.

Democrat Congressman THOMAS G. ABERNETHY, on the House floor on July 25, 1967, criticized the President for seeking minority votes by joining their chant, "We Shall Overcome."

Vice President HUMPHREY, speaking in New Orleans on July 18, 1966, stated:

If I had to live in a slum, I think you would have had more trouble than you've had already, because I've got enough spark left in me to lead a mighty good revolt.

With top leaders of our country making such statements, it is easier, to understand, but no less reprehensible, when militant civil rights leaders travel the country making inflammatory statements and speeches.

Stokely Carmichael, now showing his true Red color in Havana, in a speech in Florida referred to the bricking up of walls where formerly windows had been broken by Molotov cocktails. He said:

We are coming back next time with dynamite.

In Havana he said:

This fight is not going to be a simple street meeting. It is going to be a fight to the death.

His successor as head of the Student "Nonviolent" Coordinating Committee, H. Rap Brown, is presently free on bail, accused of inciting the Cambridge riots. Among many inflammatory statements of which he is quoted were:

I don't know who burned the school down, but you should have burned it down long ago.

And—

You better get yourselves some guns.

When arrested, he said:

We built this country and we'll tear it down.

At a more recent press conference, Brown stated:

If Washington, D.C., don't come around, Washington, D.C., should be burned down.

Max Stanford, field chairman of the Revolutionary Action Movement—RAM—a highly secret, all-Negro, Marxist-Leninist, Chinese-Communist-oriented organization, had been in frequent contact with Stokely Carmichael. He threatened to "disrupt the whole country," and called for "burning down Washington," and said:

If we don't get justice, we're going to tear this country apart.

Since 1961, according to the Library of Congress, there have been 128 riots of national importance in the United States; some involving Negroes, some whites, and some both. Most of these were racial disturbances.

With each new riot, a representative of the Urban League, or the NAACP, or CORE, or some other Negro group, blames it on the lack of Federal spending for poverty elimination, and states emphatically that riots will continue until massive funds are channeled into the ghettos.

What is this? Blackmail? How can anyone define it in any other terms? Have Americans become so conditioned to such illegal pressures that they no longer speak up? When Castro demanded ransom, we paid it in spite of a great outcry from those who retain a spark of the American spirit and courage which prompted those immortal words, "Millions for defense, but not one cent for tribute."

And since then we have witnessed repeated use of this dirtiest of all pressure tactics in both national and international affairs, and with each failure to oppose it, blackmail has come more to be considered an honorable means of obtaining that which logic and argument cannot convince has merit.

The answer to these grasping, ungrateful, power-seeking leaders should be for Congress to declare that help will be forthcoming in direct proportion to the degree of self-help evident in an area. It does not cost anything to clean a place up; it takes only effort to clear weeds and remove trash; it requires but one thing to start an improvement program, and that is desire. Then, and only then, when the effort has been started, should funds be provided for grass seed, for building