on three amendments hopefully becomes part of the bill, will be two-fold. It will probably provide that the prohibition against use of the bank funds in connection with our war and non-tariff barriers to trade and between members of the IMF toward further stabilisation of currencies and non-tariff barriers to trade and between members of the IMF toward further stabilisation of currencies.

 Whereas, This country has recently concluded the negotiations and since these negotiations have not yet been fully implemented.

 Whereupon, it is hereby resolved that the Great Minneapolis Chamber of Commerce opposes all efforts now before the Congress of the United States to impose import quotas on various foreign products as being premature.

 Further. The Chamber believes that this question of quotas, as well as the others that now may be deferred until comprehensive studies of future U.S. Trade policies are made by appropriate committees of the U.S. Senate and the House of Representatives.

 Passed unanimously by the World Trade Committee October 31, 1967.
 Passed unanimously by the Board of Directors November 21, 1967.

 Republic Steel Corp. Endorses Garnishment Ban in H.R. 11601, the Consumer Credit Protection Act (Truth in Lending)

 EXTENSION OF REMARKS OF HON. LEONOR K. SULLIVAN OF MISSOURI IN THE HOUSE OF REPRESENTATIVES Monday, November 27, 1967

 Mrs. SULLIVAN. Mr. Speaker, one of the controversial provisions of H.R. 11601, the Consumer Credit Protection Act, on which the House Committee on Banking and Currency has not completed action, is the prohibition in title II of the use of garnishment for the collection of consumer debts.

 Our hearing record contains voluminous testimony on the use of garnishment as a means of ensuring that the consumer who is used very seldom by legitimate firms. The unscrupulous merchant or lender frequently extends credit far beyond the ability of the individual to repay. The creditor does it deliberately, knowing that the garnishment against the worker's paycheck, taking most or all of the worker's paycheck, even in such cases where there might be overwhelming evidence that the debt is faulty or that unconscionable interest rates and fees have been charged.

 During our hearings on truth-in-lending legislation, we received in the Subcommittee on Consumer Affairs a statement from Inland Steel Corp., strongly supporting title II of H.R. 11601. This firm has been beset by garnishments obtained by merchants and lenders, and the finance houses which discount such paper, against employees of Inland Steel.

 On October 30, 1967, Vice President William G. Whyte of United States Steel Corp. wrote to me expressing the support of his firm for title II of H.R. 11601. I placed this statement in the record when the House Banking and Currency Committee voted to proceed to consider the bill for open-end or "revolving" credit, permitting the big chain retailers to express their credit charges on a monthly rate basis. The smaller merchants using installment credit would, nevertheless, have to express an annual rate. This is not only discriminatory among competing business firms but a grave disservice to the consumer in learning about the high rate of finance charges on revolving credit.

 I hope, before we complete committee action, we will be able to obtain reconsideration of the vote by which the revolving credit loophole was written into the bill. If not, I can assure the Members, this bill will not die in the House of Representatives—it will be made there in any event.

 Mr. Speaker, the Committee on Banking and Currency is scheduled to meet tomorrow morning at 10 o'clock to continue consideration of the consumer credit legislation, H.R. 11601, with the hope that we can complete it tomorrow. Chairman Wright Patman, who has been of vast help to me as subcommittee chairman in shaping this legislation for House action, has been working diligently to complete committee action.

 I know that he agrees with me and many other members of the committee, and with the President, that the bill we report should be a strong and effective one to give the consumer all of the information necessary to make informed judgments in the use of credit.

 Thus, it was a blow to all of us who believe in the importance of this legislation when the committee's report was 17 to 14 last Wednesday to set up a special exception in the bill for open-end, or "revolving" credit, permitting the big chain retailers to express their credit charges on a monthly rate basis. The smaller merchants using installment credit would, nevertheless, have to express an annual rate. This is not only discriminatory among competing business firms but a grave disservice to the consumer in learning about the high rate of finance charges on revolving credit. I hope, before we complete committee action, we will be able to obtain reconsideration of the vote by which the revolving credit loophole was written into the bill. If not, I can assure the Members, this bill will not die in the House of Representatives—it will be made there in any event.

 Mr. Speaker, the letter from Republic Steel referred to above is as follows:

 REPUBLIC STEEL CORP., Cleveland, Ohio, November 22, 1967.


 Dear Mrs. Sullivan: I am writing on behalf of Republic Steel Corporation to support Title II of the truth-in-lending bill (H.R. 11601) which would prohibit the garnishment of wages.

 We believe there are many reasons from the point of view of both employers and em-
employees which favor a prohibition of garnishment laws.

From a company standpoint, the garnishment of an employee's wages imposes a substantial administrative burden. The handling of garnishment orders adds to the cost of doing business with no benefit whatever to the employer. Moreover, if a notice of garnishment is not attended to promptly (even though the propriety of the garnishment may be questioned), a judgment may be entered directly against the company.

In several instances where legal questions have been involved, the expense to Republic of a garnishment proceeding has been almost as great as the amount being garnished. In one pending lawsuit, Republic and another company are being sued for $10,000 damages for allegedly causing the wrongful garnishment of an employee's wages in the sum of $577.60. The cost to Republic in terms of damage to employee relations is perhaps even more substantial. While it is difficult to measure, we believe that the garnishment of an employee's wages often impairs the employee's performance on the job. In a few instances repeated difficulties with respect to garnishments have made it necessary to discharge the employee.

The disadvantages of garnishment laws to the employee are also numerous. Aside from having his wage income reduced, the employee usually is required to pay filing fees and other costs relating to the garnishment proceeding which are added to the amount being garnished. Moreover, a garnishment proceeding is often the forerunner of continuing financial difficulties experienced by the employee and is frequently followed by personal bankruptcy proceedings.

We do not believe that the extension of credit fostered by the garnishment laws is beneficial to the economy of the United States. Aside from the direct damage to the employee, the garnishment laws encourage the extension of credit which would not otherwise be granted and help to divert the purchase of goods and services into the payment of interest and the costs of garnishment proceedings. Thus the prohibition of garnishment laws might well be beneficial for the economy.

It is our belief that the prohibition of garnishment laws would remove a burden on interstate commerce. We would appreciate your making copies of this letter available to the members of the Subcommittee on Consumer Affairs so that our position on this matter will be made known to them. Extra copies of the letter have been enclosed for that purpose.

Sincerely,
H. C. LUMB,
Vice President, Corporate Relations, and Public Affairs.

Test Program To Create New Job Opportunities

SECRETARY OF COMMERCE TROWBRIDGE announced the signing of a $1.2 million Government contract with the Avco Corp. to build a printing plant in Boston which will eventually employ more than 200 hard-core unemployed in productive and well-paying jobs.

Under the new agreement, Avco becomes the first major American corporation to join the Johnson administration in this new center of venture to raise the standard of living of unemployed city residents, and at the same time infuse new economic resources into the great city of Boston.

The Federal Government will defray part of the cost of training these new employees, in line with President Johnson's program to cooperate with American industry across the board in a great new program of urban economic renewal.

President Johnson's test job development program has now moved past the point of talk into the arena of action.

It is a remarkable start for a remarkable program. And it represents the energy and vision of the Johnson administration. In its attempt to develop productive jobs for those who seek them.

We in Massachusetts are proud that an American company has chosen our State to initiate this project of hope and vision.

I look for many more American firms to do the same throughout our cities in the days ahead.

The President is to be commended and applauded for having launched this program. I know that the Congress wishes the President the greatest success in its future development.

What do we do for the unemployed, we do for our society. What we do for the cities, we do for our country.

Soldier-Public Relations Up in Brong-Ahafo

EXTENSION OF REMARKS OF
HON. CHARLES S. GUBSER
OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES
Monday, November 27, 1967

Mr. GUBSER. Mr. Speaker, from time to time it is my pleasure to hear from one of my former constituents, Ambassador Frank H. Williams, who is now our U.S. Ambassador to Ghana. If I find Mr. Williams' periodic reports to me of great interest and I continue to admire the refreshing approach which he takes with respect to his admittedly difficult job.

In our latest correspondence, Ambassador Williams has sent me a clipping from the October 26, 1967 Daily Graphic, a daily newspaper published in Ghana. It shows the intelligent approach which Ghana is taking in its military efforts by utilizing its armed forces in civic programs which serve the all-important purpose of developing excellent relations between the military and civilian populations of Ghana.

Thinking that all readers of the Congressional Record would be interested in the article, I submit it hereewith, as follows:

SOLDIER-PUBLIC RELATIONS UP IN GAMBIA

From time immemorial, soldiers have been regarded by the public as bullies.

In the cities, where soldiers are not strangers to the inhabitants, the story is different. In the rural areas where they are seen once in a while and sometimes for specific purposes people are scared and aggrieved whenever they see soldiers in their midst.

At certain places, people playing draughts under trees abandon their game and refuse to resume until the soldiers approach. When they are about to start, the soldiers have no idea with their games.

Other civilians, too, make use of various arguments or debates as soon as soldiers enter the area.

Farmers, who have long been affected by the extension of the soldier policies of the government, also happen to see the same military service as a source of irritation.

We do not believe that the extension of credit fostered by the garnishment laws is beneficial to the economy of the United States. As we have seen, there are stories that actual brutalities and intimidations were often perpetrated by some members of the army on people in some parts of the rural areas immediately after the coup.

These incidents are still imprinted on the minds of those who, on one reason or the other, became victims or witnesses to those acts. Therefore, to these people, soldiers constitute a nuisance in their community.

This is the reason why "Abongo Omo," the native word for "gate of the sun," is usually pronounced as a term to be uttered by farmers who want to indicate that the public may feel that soldiers are not bullies as they mistakenly take them to be but they are friends and savours in the real sense.

It is interesting to learn that "Abongo Omo" has already participated in the construction of school blocks for the Methodist, Presbyterian and the Catholic missions at Tepa during communal labour days. The Ghana post war workers of the state farms corporation at Ayedere on the Nkoranza Ejura motor road in harvesting the corporation's 300-acre maize farm.

According to Lieutenant Lari Ofori, his men are not only involved in activities to the construction of school blocks and harvesting of maize. He explained that they are also undertaking projects which the inhabitants of places they visit would be undertaking.

This exercise has actually achieved high dividends in the security of the country and the morale of the military and the civilian populations of the other regions where people do not see eye to eye with soldiers.

But if there is any commendation or credit it must go to Lieutenant-Colonel R. H. Twum-Barima, Commanding Officer of the