

out version incorporating the sense of all 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 to nations trading with our enemies shall stand, but that under certain circumstances the prohibition can be set aside by appropriate committee of Congress.

This possible combined version appears to have the blessing of Sen. Byrd, since it will take the determination out of the hands of the White House and place it in the hands of Congress. The determining factor, according to the Fino amendment, would be whether, in the opinion of Congress, a relaxing of the prohibition would be in the national interest.

The White House is fighting the Byrd-Mundt-Fino amendments down to the wire. The President wants no such restrictions placed upon the Export-Import Bank's usefulness, nor does he wish to surrender the diplomatic leverage inherent in the bank's millions.

This is one of those situations in which a basic choice must be made. For us the choice is not difficult.

We agree with Sen. Byrd. We cannot, in good conscience, condone lending American taxpayers' dollars to nations where there is a very good chance that the goods and services these dollars produce could find their way to North Vietnam, where they could help kill American boys.

It's as simple as that.

### Greater Minneapolis Chamber of Commerce Opposes Imports Quota Bills

#### EXTENSION OF REMARKS OF

### HON. DONALD M. FRASER

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 27, 1967

Mr. FRASER. Mr. Speaker, many businessmen recognize that if the Congress passes the import quota bills, the result will be a decrease in exports of American manufactured and agricultural goods, as well as prices for American consumers.

One of the examples of the foresighted policy in opposition to import quotas is a resolution of the Greater Minneapolis Chamber of Commerce.

I insert the resolution, which was passed unanimously by the chamber's world trade committee and Board of directors, in the CONGRESSIONAL RECORD: RESOLUTION OF THE GREATER MINNEAPOLIS CHAMBER OF COMMERCE

Whereas, In recent years the United States and particularly the State of Minnesota, has enjoyed a substantial growth in the export of manufactured goods; and

Whereas, The United States and particularly the State of Minnesota is a principal supplier of agricultural products to other markets; and

Whereas, For 25 years the Government of the United States had led the World in a program of reducing barriers to expansion of foreign trade and in particular has encouraged the establishment of regional markets, the stabilization of foreign currencies, the reduction of both tariff and non-tariff barriers to trade, the stabilization of internal economies, the expansion of opportunity for improvement of the economic well-being of the common man through the World; and

Whereas, This country is currently involved in important negotiations with members of the GAAT toward further reduction of tariff

and non-tariff barriers to trade and between members of the IMF toward further stabilization of currencies; and

Whereas, This country has recently concluded the Kennedy Round of GAAT negotiations and since these negotiations have not yet been fully implemented;

Now therefore, Be it resolved, that the Greater 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 questions of tariffs and non-tariff barriers be deferred until comprehensive studies of future U.S. Trade policies are made by appropriate committees of the U.S. Senate and the U.S. 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 by predatory credit outfits—it 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, in most States, he can obtain a garnishment against the worker's pay, taking most or all of the worker's paycheck, even in those 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 that letter in the CONGRESSIONAL RECORD of Wednesday, November 1, 1967, at pages A5382-A5383.

#### LETTER FROM REPUBLIC STEEL CORP.

Mr. Speaker, on the day before Thanksgiving, Mr. H. C. Lumb, vice pres-

ident for corporate relations and public affairs of Republic Steel Corp., Cleveland, Ohio, also wrote me on this matter, and, as did Inland Steel and United States Steel, expressed the support of Republic Steel for title II of H.R. 11601.

He noted that garnishments impose a substantial administrative burden on America's corporations, adding to the cost of doing business. Their damage to employee relations is perhaps even more substantial and frequently leads to discharge. He added:

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 disruption caused by individual bankruptcies, the garnishment law encourages the extension of credit which would not otherwise be granted and help to divert an employee's earnings away from the purchase of goods and services into the payment of interest and costs of garnishment proceedings. Thus the prohibition of garnishment laws might well be beneficial for the economy.

BANKING COMMITTEE MEETS TOMORROW ON  
H.R. 11601

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 action 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 voted 17 to 14 last Wednesday to set up a special exemption 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 fight will be made on the House floor—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.  
HON. LEONOR K. SULLIVAN,  
Chairman, Subcommittee on Consumer Affairs,  
U.S. House of Representatives,  
Washington, D.C.

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 whatsoever to the employer. Moreover, if a notice of garnishment is not attended to promptly (even though the propriety of the garnishment may be in question) 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 \$57.78.

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 paying interest on his debt, the employee is usually 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 disruption caused by individual bankruptcies, the garnishment laws encourage the extension of credit which would not otherwise be granted and help to divert an employee's earnings away from 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

### EXTENSION OF REMARKS

OF

## HON. JAMES A. BURKE

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 27, 1967

Mr. BURKE of Massachusetts. Mr. Speaker, some weeks ago President Johnson announced that the Government would embark on a test program to help create new job opportunities in central city areas for the hard-core poor.

Today, that pilot program is off to a flying start.

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 cooperative 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.

We 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 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. 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 reconstruction efforts by utilizing its armed forces in civic action 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 inter-

ested in the article, I submit it herewith, as follows:

### SOLDIER-PUBLIC RELATIONS UP IN BRONG-AHAFO

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 however, a little different. But in the rural areas where they are seen once in a while and sometimes for specific purposes people are scared and agitated whenever they see soldiers in their midst.

At certain places, people playing draughts under trees along the streets abandon their game and retire to their houses as soon as they see soldiers approaching, though the soldiers have no intention of interfering with their games.

Other civilians, too, keep mute during arguments or debates on current topics as soon as soldiers enter into the debate.

### FACTORS

While these factors result from abject ignorance on the part of some members of the public, some soldiers are also blamable because since they know that they are feared, they usually take the law into their own hands and with, or without the least provocation, perpetrate acts of brutality on people in the rural areas.

The usual accusations are that in the rural areas, young men who are unlucky to clash with soldiers over women at night clubs are often beaten up severely.

While these allegations are yet to be investigated and believed or rejected as untenable, 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.

Those incidents are still imprinted on the minds of those who, for 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 why "Abongo Omo," of the Sunyani army barracks should be commended for its unique operations being carried out in some parts of the Brong-Ahafo Region.

"Abongo Omo" consists of 40 members of the Third Battalion Infantry of the Ghana Army stationed at Sunyani.

### RELATIONS

These "Abongos," under Lieutenant Larbi Okyere, have been detailed to "whitewash" (OMO) the relations between soldiers (Abongo), and the civilian public in the rural areas by going to the people, mingling with them, dwelling among them, and assisting them in their day-to-day deliberations so that the public may feel that soldiers are not bullies as they mistakenly take them to be but they are friends and saviours 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 Teppa during communal labour days. Furthermore, "Abongo Omo" assisted workers of the state farms corporation at Ayeredo on the Nkoranza-Ejura motor road in harvesting the corporation's 300-acre maize farm.

According to Lieutenant Larbi Okyere, his men are not only limiting their activities to the construction of school blocks and harvesting of maize. He explained that they are prepared to undertake any projects which the inhabitants of places they would visit would be undertaking.

This exercise has actually achieved high dividends in the region and is worthy of emulation in the other regions where people do not see eye to eye with soldiers.

### CREDIT

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