

not believe in people living together in peace. We must strive to get rid of the black eye that we the community has sustained."

[From the New York Times, Nov. 24, 1967]
OCEANSIDE LEADERS TRY IN VAIN TO PERSUADE NEGRO NOT TO GO: VICTIM OF BOMBING ATTEMPT ASSERTS HE WILL MOVE BECAUSE OF TENSION—CLERGY SEEKS SUPPORT OF LONG ISLAND COMMUNITY

(By Agis Salpukas)

OCEANSIDE, LONG ISLAND, November 24.—Community leaders and residents have failed to persuade one of the few Negro homeowners here not to sell his home after a bomb was hurled through his dining room window.

The homeowner, Edward Revander, said in an interview that he appreciated the effort being made by the community but that he was still determined to move because of the bombing attempt Friday. The bomb sputtered and did not go off.

"I haven't been able to conduct my business because I've been so tense," he continued. "On some nights I've been getting up at 3 and staying up until 5 just looking and listening at the windows."

Mr. Revander, who is a real estate broker in Queens, recalled that he had received a threatening letter on Wednesday signed by the "White Knights of Oceanside" telling him to leave the community.

FOR THE WHITE PEOPLE

Mrs. Revander read part of the letter which said: "We think you got the message. Leave Oceanside. Should you change your mind, we advise you to increase your fire insurance. We want Oceanside for the white people."

She said that she had lost her appetite since the incident and that she feared for the lives of her two children, Bernice, less than a month old, and Edward, 3 years old.

"We're a fighting people," she added, "but they just took all the fight out of us."

"I'm showing my home to a Puerto Rican family from Brooklyn this Sunday," Mr. Revander said. "There's nothing vindictive in this; it's just that they have made the best offer so far."

Four clergymen and the Superintendent of Schools met with Mr. and Mrs. Revander in their living room last night and urged them not to sell their \$62,000 ranch-style home at 463 Chelsea Road, which they bought eight years ago.

"We told them that this was an isolated incident and that in no way reflected the sentiment of the community," the Rev. Ernest Callandro, pastor of the First Methodist Church, said today.

On Monday, more than 75 residents crowded into the Methodist church and pledged \$500 toward a reward for information leading to the capture of the bomb throwers.

Mr. Callandro said that a petition was being circulated throughout the community of 30,000 that the Revanders not sell their home.

REWARD OFFERED

The citizens of Oceanside have established a reward fund. It is their hope that one of the coconspirators or someone with knowledge will come forward with information leading to the arrest and conviction of the guilty persons.

I commend the move on the theory that just as "there is no honor amongst thieves"—there is no honor among coconspirators. If we make it worthwhile, someone will talk.

I am adding \$500 of my personal funds to the reward fund which I hope will soon reach the sum of \$10,000. It is anticipated that men of goodwill and organizations in the community will support the fund. The reward fund will be used exclusively

for information leading to the arrest and conviction of the guilty persons.

The committee is asking that anyone with information about the guilty persons should not remain guilty of silence. They owe a duty to their community, to their State, and to their Nation to come forward.

I have been in touch with the Federal Bureau of Investigation, with the Nassau County police commissioner, with the Nassau County district attorney, and with other State and local officials. Information can be made available to any of these persons as well as to any priest, minister or rabbi.

CRY FOR JUSTICE HEARD

On Thursday evening, December 7, 1967, a public meeting will be held at the Walter S. Boardman School in Oceanside, when the residents of Oceanside and neighboring communities will be present to express their revulsion of this shocking incident.

The committee of sponsors for this public meeting consists of Congressman HERBERT TENZER, honorary chairman, Mr. Arthur Iger, trustee, Oceanside Board of Education, ad hoc chairman, Rabbi Philmore Berger, Temple Avodah, Father Joseph Buccafola, St. Anthony's Roman Catholic Church, Rabbi Benjamin Blech, Young Israel of Oceanside, Reverend Ernest Callandro, pastor, First Methodist Church, and more than 50 individuals and civic, religious, and educational organizations in Oceanside and neighboring villages.

Citizens who take pride in their community and who are anxious to see that justice is done will so indicate by their presence.

Mr. Speaker, the conscience of Oceanside will express itself against this act of hatred, and it will answer the cry for justice from the Revanders.

Statement by Consumer Affairs Subcommittee Chairman Leonor K. Sullivan on Actions by Banking and Currency Committee on H.R. 11601, Consumer Credit Protection Act ("Truth in Lending")

EXTENSION OF REMARKS

OF

HON. LEONOR K. SULLIVAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1967

Mrs. SULLIVAN. Mr. Speaker, the Committee on Banking and Currency this morning, by a vote of 30 to 1, approved with some modifications the bill on consumer credit, H.R. 11601, which I introduced on July 20, 1967, on behalf of myself and a bipartisan group of Members of my Subcommittee on Consumer Affairs, and which was introduced as H.R. 11806 by the gentleman from New York [Mr. MULTER], ranking member of the parent committee, with numerous cosponsors.

I am, of course, pleased that the com-

mittee completed action on the Consumer Credit Protection Act, which includes truth-in-lending provisions as its title I. This is an issue to which I have devoted many years of effort, and I am gratified that, for the first time since Senator Douglas proposed such legislation 7 years ago, the House committee has approved a bill covering most of the things Senator Douglas originally called for.

H.R. 11601, as approved by the House Committee this morning, has many very good, very strong points. It goes substantially beyond S. 5, the Proxmire bill passed by the Senate July 11.

GOES BEYOND SENATE-PASSED TRUTH-IN-LENDING BILL

For instance, it applies to the advertising of credit; it sets up administrative enforcement machinery so that the individual consumer does not have to institute his own lawsuit in order to obtain redress; it applies to first mortgages, which were exempt from the Senate bill; where credit life insurance is mandatory, it requires inclusion of this cost as part of the "finance charge" on which the percentage rate must be figured; it restricts the use of garnishment in the collection of consumer debts along the lines of the New York State law on this subject; and it creates a National Commission on Consumer Finance to investigate all aspects of consumer credit and make recommendations for further legislation.

None of these things was included in S. 5. Furthermore, we made the legislation effective 9 months from the date of enactment rather than July 1, 1969—the effective date in S. 5—and omitted a provision in the Senate bill permitting firms which extend credit to use a figure representing "dollars per hundred per year on the average unpaid balance" instead of annual percentage rate until January 1, 1972. Under H.R. 11601 the percentage rate would be required to be stated on and after the effective date.

On the other hand, the consumer lost on two very important votes in the committee—one last Wednesday when the language of the Senate bill was adopted exempting department store and similar types of revolving credit from annual rate disclosure requirements, permitting such creditors to state only a monthly rate. This morning the Senate language was adopted to exempt from annual rate disclosure requirements all transactions in which the credit cost is less than \$10, meaning loans or purchases up to about \$110.

FLOOR FIGHT SET ON LOOPHOLE AMENDMENTS

I serve notice now that I have every intention of fighting both of these weakening amendments when the bill comes up in the House, but I am going to need much greater support from the administration, consumers, and from independent businessmen than I have had up to now. The independent businessmen offering installment rather than computerized revolving credit will be adversely affected by the Sears-Ward's-Penney amendment which gives the big chain retailers the right to conceal the annual percentage rate on their revolving credit costs.

Thus, the bill, as it now stands, calls

for truth in lending—the whole truth—for furniture stores, music stores, hardware stores, appliance dealers, small loan firms, and other lenders or merchants offering installment credit; however, it is a half-truth—or rather one-twelfth-truth—bill for Sears, Ward's, Penney's, and other big retailers or credit firms using revolving credit.

Furthermore, every credit firm which can arrange to do so will do its best to crawl in under the revolving credit exemption or under the \$10 exemption on as many transactions as possible, so while it is a one-twelfth-truth-in-lending bill

on open-end credit, it is a no-truth bill on any credit transaction costing less than \$110.

CONSUMERS MUST GET INTO THIS BATTLE

So while I am pleased that we have completed committee action and approved what in many respects is a good, strong bill compared to the Senate bill, I am certainly not expressing any great jubilation until we get a bill through the House which requires that all interest rates and credit costs in consumer credit transactions be set forth in a completely straightforward and undisguised man-

ner, and that means annual rate disclosure across the board, and applying equally to all who give credit.

When consumers pay their monthly bills next week or next month, I hope they will pay particular attention to the credit charges for which they are given little or no explanation, and then wish me luck on this fight. It is their fight. They can help in this fight by writing to their own Members of Congress for a bill that will require the same disclosure for all. It is expected this bill will come to the House floor for vote late in January. *

HOUSE OF REPRESENTATIVES

WEDNESDAY, NOVEMBER 29, 1967

The House met at 12 o'clock noon.

The Chaplain, Rev. Edward G. Latch, D.D., offered the following prayer:

Let Thy mercy, O Lord, be upon us, according as we hope in Thee.—Psalm 33: 22.

Eternal God, our Father, in this time of trouble and this day of demanding duties and persistent problems we bow in Thy presence praying that we may be calm and confident in the discharge of the responsibilities placed upon us. We would be true, for there are those who trust us; we would be pure, for there are those who care; we would be strong, for there is much to suffer; we would be brave, for there is much to dare.

Keep us ever faithful in the great office to which we have been elected and ever loyal in the grand adventure which seeks the high road of freedom and justice for all.

Cleanse the thoughts of our hearts that we may live in good will with our fellow man and in good faith with Thee. Amen.

THE JOURNAL

The Journal of the proceedings of yesterday was read and approved.

MESSAGE FROM THE SENATE

A message from the Senate by Mr. Arrington, one of its clerks, announced that the Senate had passed, with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 12144. An act to clarify and otherwise amend the Meat Inspection Act, to provide for cooperation with appropriate State agencies with respect to State meat inspection programs, and for other purposes.

The message also announced that the Senate insists upon its amendment to the bill (H.R. 12144) entitled "An act to clarify and otherwise amend the Meat Inspection Act, to provide for cooperation with appropriate State agencies with respect to State meat inspection programs, and for other purposes," requests a conference with the House on the disagreeing votes of the two Houses thereon, and appoints Mr. HOLLAND, Mr. TALMADGE, Mr. BYRD of Virginia, Mr. MCGOVERN, Mr.

MONDALE, Mr. MONTYA, Mr. AIKEN, Mr. YOUNG of North Dakota, Mr. BOGGS, and Mr. MILLER to be the conferees on the part of the Senate.

The message also announced that the Senate insists upon its amendments to the bill (H.R. 6111) entitled "An act to provide for the establishment of a Federal Judicial Center," disagreed to by the House; agrees to the conference asked by the House on the disagreeing votes of the two Houses thereon, and appoints Mr. TYDINGS, Mr. ERVIN, Mr. HART, Mr. HRUSKA, and Mr. DIRKSEN to be the conferees on the part of the Senate.

The message also announced that the Senate agrees to the amendments of the House to bills of the Senate of the following titles:

S. 1035. An act to amend the Federal Credit Union Act to modernize the loan and dividend provisions; and

S. 2514. An act to grant the consent of Congress to the Wheeling Creek Watershed Protection and Flood Prevention District compact.

The message also announced that the Senate agrees to the amendment of the House to a bill of the Senate with an amendment to the bill (S. 1367) entitled "An act to authorize the Secretary of the Interior to prevent terminations of oil and gas leases in cases where there is nominal deficiency in the rental payment, and to authorize him to reinstate under some conditions oil and gas leases terminated by operation of law for failure to pay rental timely," in which concurrence of the House is requested.

The message also announced that the Senate had passed a bill of the following title, in which concurrence of the House is requested:

S. 2034. An act to amend section 867(a) of title 10, United States Code, in order to establish the Court of Military Appeals as the U.S. Court of Military Appeals under article I of the Constitution of the United States, and for other purposes.

The message also announced that the Vice President, pursuant to Public Law 170, 74th Congress, appointed Mr. Moss to be a delegate, on the part of the Senate, to attend the Interparliamentary Union meeting to be held in Rome, Italy, December 3 through December 9, 1967.

CRITICISM OF GENERAL DE GAULLE

Mr. FARBSTEIN. Mr. Speaker, I ask unanimous consent to address the House for 1 minute, to revise and extend my remarks, and to include extraneous matter.

The SPEAKER. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. FARBSTEIN. Mr. Speaker, though I have long been an admirer of General de Gaulle, I cannot help but conclude from his recent press conference that he has, in his zealotry to free his country of what he considers excessive American influence, completely lost his perspective on foreign affairs. At age 77, he has become obsessed, I fear, that America is all that stands between him and the restoration of France as a great power.

His comments about Canada were absurd. His remarks about Israel and world Jewry were insulting. His decision to stand firm on the exclusion of Britain from the Common Market, will, I believe, prove unwise in the long course of history.

General de Gaulle's chief criterion for foreign policy appears to be to frustrate the United States, whether he deals with international finance, the Mideast, or the countries which are our friends. General de Gaulle's long career has been too brilliant to end on this note of personal rancor and narrow chauvinism, sentiments which are by no means shared by the French people.

ESCALATION INCREASES AND SO DOES DANGER

Mr. DOW. Mr. Speaker, I ask unanimous consent to address the House for 1 minute, to revise and extend my remarks, and to include extraneous matter.

The SPEAKER. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. DOW. Mr. Speaker, of immense moment these days is the background debate on whether to escalate in Vietnam or not. Suggestions have been heard that the departure of the Secretary of Defense, Robert S. McNamara, is related to this debate about escalation. Further, we have the proposal by General Eisenhower for an end run around the DMZ to enter North Vietnam and battle the main forces there.

This issue is the most critical one in our present time because it can involve us more deeply in what might become a world war.

We should have no doubt that the response to an end run around the DMZ will be equal to our effort. If North Vietnam is unable to provide the forces, there