

and profitably by local and state officials working with educators and industrial executives.

During several hours conversation with more than 30 young men who were school dropouts and former delinquents in one way or another, I heard the kind of plain honest talk that explains more clearly than volumes of academic sociological studies exactly what these boys' problems are.

"I work better with my hands than my head," said a pale-faced, blond boy. "Here at this school they don't put the pressure on you to be what you don't want to be and can't be. They don't look down on you for wanting to be what you want to be."

"All that business about kids being equal is for the birds," said a youth about to be graduated from the school, where he studied mechanical drawing and with an industrial job waiting for him.

"I learned more math here at the drawing board than I ever did in school where most of the kids always were ahead of me. I just can't think so fast. I couldn't keep up and the teacher just had to rush everybody along. My family is a mess and school was my chance to get away from them and ahead. But tryin' to go ahead at regular school and not learnin' a trade was too much, just too much!"

Said a boy with an intelligent face showing new-found maturity: "Everybody was telling us that we didn't make it through high school and to college we'd be on the junk heap. My folks took out insurance to send me to college. They said they were giving me a chance to get ahead and do better than they did in life. Well, I've got a job waiting for me when I finish up here that'll pay me more than my old man is getting right now. I read better, write better, and talk better now and I like studying because I can see where it leads to."

Like all human endeavors, the present system at Mahoning School was arrived at by trial and error. Early mistakes are now corrected. I never saw a more self-respecting, disciplined, ambitious and purposeful group of young men than the "disadvantaged" youths now in residence at Mahoning Vocational School.

The pupil-teacher relationship is remarkably good.

It is not surprising that a veritable pilgrimage to Mahoning is taking place by officials in federal and out-of-state welfare departments.

Seventy-five per cent of the so-called "problem" youths trained at Mahoning in courses lasting from six months to a year have found jobs and are keeping them.

"In vocational education," says Dr. Byrl R. Shoemaker, director of Ohio vocational education, "we weave together the principles of math and science, skills and technical knowledge into a mix which will help youth and adults to enter and adjust to employment opportunities or to upgrade themselves in their chosen field of work."

We should adopt new attitudes toward vocational education.

A terrible disservice is being done to our youth today, in my judgment, by intellectual leaders, insurance and banking executives, government and industrial leaders who keep on telling young people they are destined for poverty and inferiority unless they get a college degree.

Only 14 per cent of young people become college graduates. Why not train the 86 per cent so that they can answer the basic employment question: "What can you do?"

Today 60 per cent of the American work force is in the service occupations. Why not train young people to fill and hold such jobs well and efficiently, always leaving the way open to advancement?

There always is "room at the top" for boys and girls determined to get there. But why

neglect or mistreat educationally the vast majority filling the rungs of the ladder from bottom to top?

France Should Pay Up or Shut Up

EXTENSION OF REMARKS

OF

HON. WILLIAM G. BRAY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 4, 1967

Mr. BRAY. Mr. Speaker, the following editorial from the December 1, 1967, Indianapolis Star does a very effective job of making a good point: If De Gaulle wishes to set himself up as arbiter and oracle on all things, he should first settle his own country's obligations:

FRANCE SHOULD PAY UP OR SHUT UP

France should pay up or shut up.

Even if he tried, it is doubtful whether French President Charles de Gaulle could more effectively splinter Western unity than he is doing with his present meddlesome tactics.

De Gaulle is not satisfied with blocking Common Market membership for Britain, whose very economy may depend on whether it is admitted.

He is not satisfied with heightening unrest in Canada, by continuing to call for Quebec's independence and sovereignty . . .

He is not satisfied with disrupting NATO by ordering American bases off French soil and by threatening to withdraw French forces from the alliance entirely.

Now, at a crucial time in world monetary affairs, and as a result of Britain's recent devaluation of the pound, De Gaulle has launched an irresponsible attack on the American dollar, which is the very backbone of most of the currency of the free world.

It is ironic that De Gaulle, who obviously suffers from one of the shortest memories in history, should attack the country which twice in this century has intervened to save his French nation from extinction.

During World War I, 2 million G.I.'s fought to save France. Some 36,000 were killed another 224,000 were wounded.

We spent \$27 billion outright waging that war and in addition loaned France another \$12 billion. And France still owes almost \$7 billion in interest and principal on that debt.

In World War II, 184,000 Americans gave their lives helping to liberate France another 500,000 were wounded. That war cost America \$200 billion directly plus some \$50 billion in Lend-Lease and indirect aid.

Furthermore, to help post-war France get back on its economic and political feet, America has given it \$17 billion, which is more foreign aid than it has given any other European nation . . . which explains why De Gaulle, now heading a solvent rather than a bankrupt nation, feels he can afford to lecture the rest of the world.

De Gaulle has charged that America has taken over control of many French industrial enterprises, not according to him—because of any technological superiority, but by exporting U.S. inflation under cover of the gold exchange system.

Having failed in its policy of patience, Washington now must—by word and by deed—call De Gaulle's bluff. France should be told in plain, blunt language that it is time for her to pay up or shut up. De Gaulle who has practically destroyed Western unity, must not be allowed to wreck the world's monetary system.

If France continues to demand gold for dollars—dollars spent in France by those

American tourists and businessmen De Gaulle seems to despise—the United States should retaliate promptly by announcing to France and to the world that no demand for gold will be honored until France pays her debts to the United States. At the same time other nations who are making a field day out of the gold crisis should be told the same thing—no gold from the United States until your debts to the United States are paid.

That should bring the run on U.S. gold to a screeching halt.

Of course, this is harsh medicine for the United States to prescribe, but in its own defense and for the safety of the free world, there is no other sure way to stop this run on the U.S. gold reserves. And the place to start is to tell France to pay up or shut up.

"We Broke His Pencil, Tore Up His Notebook, and Swatted Him With His Arithmetic Book" Because the Sixth-Grader Figured Out 1½ Percent Per Month Is 18 Percent a Year—Editorial From the St. Louis Post-Dispatch on "Revolving Credit"

EXTENSION OF REMARKS

OF

HON. LEONOR K. SULLIVAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 6, 1967

Mrs. SULLIVAN. Mr. Speaker, I think all of the Members will join me in a chuckle over an editorial which appeared this week in the St. Louis Post-Dispatch commenting on the special-interest department store exemption in the truth-in-lending bills for open-end, or revolving credit.

This, of course, is the big issue to be decided in the House when H.R. 11601, my Consumer Credit Protection Act, comes before us early next year, following approval by the Committee on Banking and Currency. The committee, by a vote of 17 to 14, wrote into the bill an amendment exempting revolving credit from the requirement to state finance charges to consumers on an annual rate basis.

The independent merchants who do not have computers, and depend largely on installment credit rather than revolving credit in making credit sales, feel very deeply that the revolving credit exemption gives to their giant competitors a completely unfair advantage—and they are right. The banks and furniture stores extending credit under terms which do not fit into the revolving credit exemption also oppose the special treatment for revolving credit, since they would have to express their rates on an annual basis. Even where the credit terms are identical in dollar costs, a monthly percentage rate appears to be very modest compared to the same rate expressed on an annual rate basis. So that is what the argument is all about.

COMPUTERS CONFOUNDED

From the consumer's standpoint, the special exemption for revolving credit will make it extremely difficult to compare one type of credit offer with another,

thus defeating the main purpose of truth-in-lending legislation.

It is not a case of the department stores being unable to give an approximate annual rate for revolving credit transactions; they just do not want to admit to the figure of 18 percent a year, which is what most of them charge on unpaid balances after a certain grace period.

The editorial referred to, poking fun at the position of the big retailing firms on this issue, is as follows:

[From the St. Louis Post-Dispatch, Dec. 4, 1967]

COMPUTERS CONFOUNDED

A department store that can calculate with remorseless efficiency the interest charge on a revolving charge account would positively strangle on its own computer tape if asked to express that same charge in annual terms. Incredible as this may seem to the great unwashed, bill-paying public, we have the word of the purveyors of revolving credit that it is a fact.

If the art of mathematics is in such a primitive state, the department stores can hardly be blamed. In any case the House banking committee exempted them from the truth-in-lending bill, just as the Senate did. As the bill now stands, most creditors will be required to disclose in unmistakable language the annual cost of the credit they are extending, but Americans who have revolving charge accounts will not be told because, so it is said, no way has been devised to figure it out.

A sixth grader of our acquaintance, after scribbling over a pad for a few minutes with a blunt pencil, informed us that a person with an unpaid department store balance of \$40 would pay a charge of 60 cents if the "service fee"—a euphemism for interest rate—were 1.5 per cent a month. That works out to an annual rate of 18 per cent, or \$7.20 a year, the youngster said, "The interest is even higher, of course, if it is calculated each month against both the unpaid balance and the accrued interest charge," he went on.

At that point we broke his pencil, tore up his notepad and swatted him briskly with his arithmetic book. Imagine, a sixth-grade child having the insolence to suggest that he could solve a problem that the very best minds in the revolving credit field cannot handle! Seven dollars and 20 cents interest on \$40. Ridiculous!

His Eminence Francis Cardinal Spellman

SPEECH
OF

HON. THOMAS E. MORGAN

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 4, 1967

Mr. MORGAN. Mr. Speaker, I wish to take this opportunity to join my colleagues in paying tribute to the memory of a great American, Francis Cardinal Spellman. I am a Protestant, but I have long been an admirer of His Eminence Cardinal Spellman because I recognized in him a great and patriotic American whose selfless devotion to his ideals led him to accomplish so much that was good and constructive for his fellow men. He was regarded as a conservative in his faith, but I knew him as a man of kindly understanding and tolerance for the views of others. All his life he was an indefatigable worker and Americans of all

creeds are the better for his zeal in our behalf. His was a long and fruitful life indeed and his passing will long be mourned by Americans of all denominations.

A Great Public Servant

EXTENSION OF REMARKS

OF

HON. BOB ECKHARDT

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 1967

Mr. ECKHARDT. Mr. Speaker, one of the great public servants in Houston and Harris County, Moses Leroy, was honored recently at a testimonial dinner. My distinguished colleague from Bexar County, HENRY GONZALEZ, was the principal speaker that evening and I was privileged to introduce him. Here is what he said about Moses Leroy:

MOSES LEROY: A TOUCH OF GREATNESS

(Address by Congressman HENRY B. GONZALEZ at testimonial dinner for Moses Leroy, December 2, 1967, Holiday Inn Motel, Houston, Tex.)

We generally seek our heroes in some pantheon. We seek statues of gods or demigods. We expect to hear of them in story and song. But while we seek heroes in pantheons we find them in the vineyards of society. These heroes are not well known and may be unknown altogether—but they are heroes nonetheless. Such men are men with a touch of greatness in them. Moses Leroy is a man with a touch of greatness.

This is a world afflicted with cynicism and sorrow. These are times when few people admire anyone. And this is an age in which few men believe in anything. But the man we honor here is a man who has not merely beliefs. But passionate convictions. He is a man who knows what cynicism is but has not been corrupted by it. Moses Leroy is the rarest kind of man—he is a man that everyone cannot respect and admire. Such a man is worthy of praise. Such a man deserves our close examination—we can learn from him and profit by his example.

A man touched by greatness is different from other men—not in many ways, but in important ways. Ordinary men have certain beliefs, but they may often place other considerations ahead of those beliefs, an ordinary man may believe in civil rights, but he may not say much because he may be fearful of what others may think. He is afraid to believe with strength and passion, or he may simply not know how to act on his convictions, but a man who has a touch of greatness is different. He does not test the wind to see which way it is blowing before acting on his beliefs. He does not wait for an idea to be popular before committing himself to it, if he thinks it is right and sound. He does not hold back from a movement until it becomes popular or respectable, if he thinks it is right, he is not afraid to start a movement. Or start an argument if he thinks it is necessary, a man who has a touch of greatness has a sense of conviction. He is not merely a believer, but a passionate believer. And he is not afraid of his beliefs. More than that, such a man has the courage of his convictions. He acts on his beliefs and gathers allies to his cause. He is unafraid of the consequences his beliefs may have. If he needs to make someone unhappy in the cause, then he does it; if he makes enemies, then he does so without regret. A great man does not necessarily have joy in combat, verbal or otherwise, but then neither is he afraid of it.

If one of the marks of distinction is a capacity for belief and conviction, and the courage to stand for belief and act on it, then surely we can recognize this in Moses Leroy.

Moses LeRoy is in fact a man who believes in certain things. And he believes these things enough to have spent a good part of his life in working for their advancement; this man is not like most men. Most men dream of better things, a better world and a better life. But Moses LeRoy has put himself in the business of making dreams come true, for he is a doer as well as a dreamer.

It is hard for some people to believe in this year of grace 1967 that the NAACP was once considered radical or dangerous or even possibly subversive. I know that all of us here remember when that was the case. All of us remember the epithets thrown at the NAACP by demagogues too numerous to mention. There were laws designed to drive the organization underground by requiring this membership to be listed in public or police records. The same kind of laws that were used against the Communist Party were also directed against the NAACP. The object of these laws was of course to break up the organization, drive it underground and deprive it of any possible political or even moral effect.

The NAACP was an organization under attack, not in the too distant past. It was an organization that few white men—regardless of their conviction—would join. A great many Negroes would not join either because the organization was not quite "respectable" unquote or they feared the consequences of joining. A man could lose his job by becoming a known member of the NAACP. But from the first day that the NAACP existed in Texas, Moses Leroy was a member. For Moses Leroy believed in what the organization stood for. Being a man possessed of the courage of his convictions he did not wait until the organization had become popular or respected by the community at large. He joined as soon as he could and was one of those who made the NAACP a symbol of progress, courage and decency. Moses LeRoy has served on any number of boards and committees for the NAACP. He has been more than a member and more than an active member. He has been a pioneer and a leader. An inspiration and a voice. And he has been all of these things in times when it was not always easy. That is the mark of distinction in this man. He has followed the light of reason and stood firm for beliefs when it has been hard to do so. He is a man who has accepted the risks involved in being right before others are capable of seeing it, and has accepted the risks involved in being right before others are capable of seeing it, and has worked against long odds in openly advocating decency in a world often unwilling to grant it.

A great man is one who is not easily discouraged. He is not afraid of defeat, or of reversals, he is willing to work a lifetime to obtain what he believes in. He does not quit. He does not permit himself the luxury of defeat and does not withhold his energy during dark days. For he knows that only the long and hard fight gains ultimate victory. He is not afraid to lose, for he knows that defeat only comes to those who are afraid to try again or who see no use in continuing a losing effort. He is a man who knows that there is no need to fear anything but fear itself. He is a man who can be hurt by adversity, but who may never show it to anyone else. He has the capacity to absorb disappointment. But not let it become a part of him or dominate him, he may find a hopeful avenue closed, but will immediately seek a new one. He is a man who above all else believes in tomorrow rather than yesterday, for he knows that the good old days were never really good and in any case cannot be re-