

interim organization and operating procedures for the group to follow.

The resulting organization is called the International Telecommunications Satellite Consortium—Intelsat for short. Comsat serves as its manager. The interim arrangements were given 5 years to run, after which they are to be superseded by definitive arrangements which are today in preliminary negotiation.

Meanwhile, Intelsat has grown from its original membership of 11 nations to a total of 61, including more than 40 which qualify as among the less developed countries mentioned in our act.

This is remarkable growth. It represents primarily of course a recognition of the potential of satellite communications. The diligence of Comsat also deserves credit.

From the outset, Comsat officials have traveled throughout the world, explaining to the officials of other countries the purposes of Intelsat and the advantages to each of Intelsat membership. Where needed and desired, advice and consultation have been supplied in the planning, design, and construction of satellite earth stations, to enable use of the satellites.

Great impetus was given to this phase of Comsat's campaign in April of 1965 with the success of Early Bird, placed in synchronous orbit over the Atlantic Ocean. The success of this pioneering satellite gave timely proof to the world that the hopes for high quality space communications were well founded.

Those countries with insufficient volume of international communications traffic to justify an earth station of their own have been encouraged to join Intelsat nonetheless, and to share in the use of an earth station in a neighbor country where that is appropriate.

Another phase of the campaign to build the global system has involved financing through international lending agencies for earth station construction in the lesser developed countries. Many feasibility studies have been made to determine the cases where proposed earth stations were likely to show a profit in reasonable time, giving account to capital and operating costs and to expected traffic and tariffs.

At present, 16 earth stations are in operation in 11 countries. England, France, Italy, West Germany, and Spain are linked to the United States and Canada by two satellites over the Atlantic. Australia, Thailand, the Philippines, and Japan are linked to Hawaii and the U.S. west coast by two Pacific satellites.

New satellites having four times the capacity of present models are scheduled to be placed in orbit later this year. Additional earth stations under construction or in final design are expected to bring the number to 40 by the end of next year, when Intelsat's agreed-upon interim phase will be completed.

The commercial utilization of space for communications purposes—a dream for the future when the Congress passed the Satellite Act—is today a reality. In this sixth year of the act there can be no question as to the bright hopes for the future of global satellite communications. To the extent that this new ability to communicate can indeed help to bring

peace and understanding to this troubled world, we shall all have reason for gratification.

THE "LASSIE" PROGRAM

Mr. MURPHY, Mr. President, among the multitude of challenges facing Americans today few are equally in gravity to the problems of air and water pollution. It is imperative that we devote close and continued attention to the job of purifying the water we drink and the air we breathe. Magnifying the importance of the challenge is the ever-increasing urbanization of the United States. Dr. John Gardner, the Secretary of Health, Education, and Welfare, has pointed out that more than one-half of the Nation's population now lives on about one-tenth of the land area and, by 1975, we can expect that three-fourths of our citizens will be living on the same amount of land. The prospect of 185 million Americans crowded together in our cities within the next decade is a foreboding one. The pollution motor vehicles alone spew into the air is staggering to contemplate. The effort to prevent environmental contamination from getting completely out of hand will test our technological abilities to the fullest.

Congress last year enacted the Air Quality Act of 1967, a measure of which all of us can be proud. This legislation, in my opinion, is an example of a proper response by Government to a problem meriting Federal attention due to its size and scope. For the Air Quality Act of 1967 was written to take into account the views of State and other local governments as well as industries affected. Senator EDWARD MUSKIE, of Maine, sponsored this legislation and I was proud to have been a cosponsor.

Not the least of the tasks confronting us in reversing the rising curve of air and water pollutants is one of educating Americans to the dangers they face. In this, governmental agencies at every level are being supported by forward-looking industries, organizations, and individuals. I would like to mention today one source which, over a period of many years, has assisted in the educational drive to impress upon Americans the importance of antipollution work.

Every Sunday night on a national television network for the past 14 years, millions and millions of youngsters and adults have tuned in on the "Lassie" program. Woven into this program, along with the entertainment values responsible for its longevity and appeal, are messages of antipollution, conservation, and beautification of our natural resources. The method of presentation gives these messages an appeal that makes them readily understandable to the old and young alike.

I commend the "Lassie" program and its owners and producers for the continuing service they carry on in this field. It makes me proud that a product of the State of California is proving an influence in helping keep our natural resources intact. The participation of the "Lassie" program in this field has brought the problems of air and water pollution to the entire Nation's attention since the program is seen in more than

200 communities and has a viewing audience of approximately 50 million persons.

The owners and producers of the "Lassie" program, the Wrather Corp., headed by California industrialist Jack Wrather, believe in working closely with the U.S. Forest Service and the Department of the Interior. Mr. Robert Bray, the actor who portrays the role of U.S. Forest Ranger Corey Stuart in the "Lassie" series, goes beyond his role to give talks before civic and industrial groups throughout the Nation on the subject of antipollution and conservation. Lassie's trainer, Mr. Rudd Weatherwax, has continually made her available without recompense to community gatherings where the cause of antipollution and conservation can be promoted and enhanced. Others associated with the program, including associate producers William Beaudine, Jr., and Bonita Granville Wrather—who is remembered by millions as an attractive and charming young actress—writers Robert Schaefer and Eric Friedwald, directors William Moder, William Beaudine, Sr., and Jack Hively, have assisted in this educational endeavor. Their efforts and dedication should not go unnoticed by those of us who take pride in the beauty of our States, cities and neighborhoods and in the cleanliness of our air and water. I commend, therefore, the "Lassie" program and all those involved in its production for their efforts in this field.

GROWING SUPPORT FOR TRUTH IN LENDING

Mr. PROXMIRE, Mr. President, the verdict is rapidly becoming unanimous that all creditors should be required to tell their customers the true annual rate they are charging for credit. Under the terms of the Senate bill passed last July, about 97 percent of the credit industry would be required to tell the full truth. However, 3 percent of the industry was permitted to disclose only a monthly rate. This exemption applied to short-term revolving credit plans customarily established by department stores.

Following the Senate action, the 97 percent of the credit industry required to disclose the annual rate has mobilized a massive campaign to plug the loophole afforded revolving credit. Now that the credit industry realizes a truth-in-lending bill is a certainty, it has exerted substantial pressure on the House to apply the principles of annual rate disclosure fairly and uniformly to all segments of the industry.

Responsible editorial opinion also supports this elementary concept of fair play. Yesterday the New York Times published an editorial supporting Mrs. SULLIVAN's attempts to amend the House bill to require that the annual rate be disclosed on revolving credit plans. This morning the Washington Post entered the battle with an editorial advocating that the annual rate disclosure requirements be applied to revolving credit.

There being no objection, the editorial was ordered to be inserted in the Record, as follows:

Mr. President, I ask unanimous consent to include in the RECORD the editorial from the Washington Post.

MORE TRUTH IN LENDING

The object of the truth-in-lending legislation that should come to a vote in the House today is to provide consumers with relevant information. When a man borrows \$550 from a credit company and contracts to repay \$50 a month for twelve months, the true interest rate is 17 per cent. That information ought to be communicated by lenders so that borrowers know how much they are asked to pay for credit and have an opportunity to compare the terms offered by competing lenders. The principle is the same with respect to installment credit extended by stores.

Opponents of truth-in-lending legislation aver that providing such information would compel retailers to make onerous numerical calculations. But in this computer-oriented age, it should be possible to turn out interest tables at low cost that cover virtually every set of credit arrangements. Therefore, we urge that the House reject the amendment that would exempt the revolving, retail store charge accounts and another that exempts transactions for which the interest charge is less than \$10.

Nothing in this legislation should be construed as imposing a limit on the true rate of interest that may be charged. Attempts to prohibit "usury" almost invariably fail, and Congress should not repeat its mistakes in attempting to enforce interest ceilings on Treasury bonds and insured mortgages. Merely requiring that borrowers be given information about the true interest charges is quite another matter. And it is to be hoped that Congress passes the stronger version of the truth-in-lending bill now urged by the Administration leadership in the House.

RAILROAD RETIREMENT ACT EXTENSION BENEFITS TEXAS

Mr. YARBOROUGH. Mr. President, I regret that I was absent on official Senate business yesterday, holding a Labor Subcommittee hearing in Portland, Oreg., when the Senate unanimously passed the extension of the Railroad Retirement Act of 1937 and the Railroad Unemployment Insurance Act.

This action is of tremendous importance to my home State, since we have about 30,600 Texans on railroad retirement annuities, 13,700 receiving railroad survivor annuities, 4,400 receiving sickness benefits and 2,900 receiving unemployment insurance. This means that about 51,600 Texans are directly affected by this action.

The railroad retirement system was the first industrywide retirement system between employees and employers instituted in the Nation. It is administered by the Railroad Retirement Board which is an independent agency of the U.S. Government.

This system has been a model retirement system for the Nation and around the world. No other industry has a system like it and no other group of employees has over the years enjoyed such extensive benefits under any other retirement system as have the railroad employees.

S. 2839, introduced by my distinguished colleagues, the Senator from Rhode Island [Mr. PELL], and the Senator from Oregon [Mr. MORSE], increases the benefits in both the retirement system and the unemployment system of the Railroad Retirement Act.

Last year, we passed some amendments to the Social Security Act. These

amendments have had several effects upon the railroad retirement system. First, the monthly limit on creditable and taxable railroad earnings was raised and this raise took effect on January 1 of this year. Second, a new schedule of railroad retirement taxes is established.

Along with these increases in the contributions to be made to the system, the persons being paid under a special guaranty and most wives will receive increases in their railroad retirement benefits. More specifically, families being paid under the special guaranty are guaranteed that their benefits under the railroad retirement system will be 10 percent larger than their benefits would have been if they had been paid benefits under the social security system. Second, wives can receive higher benefits because the social security amendments had the effect of raising the maximum annuity that can be paid to a wife under the railroad retirement law.

The amendments passed yesterday to the present Railroad Retirement Act accomplish two basic purposes. First, they fill the gaps in the system of benefits that were not accomplished by the social security amendments. Second, they make some changes in the railroad unemployment insurance program. Let me first consider the effects this bill would have upon the annuity benefits.

The monthly increases will, as a rule, range from \$10 to \$21 for retired employees and from \$5 to \$17 for wives and survivors. The amount of a beneficiary's increase will generally be a bit smaller if he is also receiving a social security benefit. But the minimum increase will be \$10 for most retired employees and \$5 for most wives and survivors. The amount of the increase in an annuity will be related to the average monthly earnings on which it was based.

There are two other sources of benefits under the proposed amendments. One concerns the earnings limitation for disability annuitants. These will be substantially liberalized. Presently only \$1,250 per year can be earned and the benefits can only be paid in those months when the annuitant earns less than \$100. S. 2839 changes the annual limitation to \$2,500 and allows benefits to be paid in any month where the annuitant earns less than \$200. The second area of increased benefits is for totally disabled widows who are aged 50 or older.

The bill acted on yesterday also covers the railroad unemployment insurance program and provides for a higher benefit rate schedule, with a maximum daily benefit of \$12.70 compared with \$10.20 under present law. Sickness benefits will be payable for longer periods to employees with 10 or more years of railroad service who are under the age of 65. The earnings needed in a calendar year to qualify for the next benefit year would be raised from \$750 to \$1,000. Also maternity benefits, as such, will no longer be payable, but illness related to a pregnancy will be covered on the same basis, as other sickness.

Let me reiterate that the major effect of this bill is to adjust the railroad retirement system so as to reflect the changes made in the social security system by the bill last year. There are other changes which are of a housekeeping

nature based upon the experience of those who have been working with the system over the many years of its existence.

Lastly, this is an agreed-upon bill. It is the result of negotiations between the rail brotherhoods and rail management, and it has the full support of the Railroad Retirement Board.

I support the Senate's action yesterday.

ADDRESS BY LEONARD H. MARKS BEFORE NATIONAL ASSOCIATION OF BROADCASTERS

Mr. MAGNUSON. Mr. President, recently Mr. Leonard H. Marks, Director of the U.S. Information Agency, delivered a speech before the National Association of Educational Broadcasters' 43d convention which was held in Denver, Colo.

Prior to becoming Director of USIA, Mr. Marks, a noted authority in the field of communications, had served as general counsel for the NAEB. His remarks, entitled "A Blueprint for a New Schoolhouse" issued a challenge that calls for action.

As Leonard Marks eloquently states, the technological means for the creation of a worldwide information system is imminent. This Nation has an obligation to be prepared to utilize our technological gains in a manner which will guarantee the fullest humanitarian results.

Mr. President, I commend the thoughts of this man who, in his position as Director of USIA, directs one of the world's largest communication operations, and ask unanimous consent that his address be printed in the RECORD.

There being no objection, the address was ordered to be printed in the RECORD, as follows:

A BLUEPRINT FOR A NEW SCHOOLHOUSE
(An address by Leonard H. Marks, Director, U.S. Information Agency, before the National Association of Educational Broadcasters 43d Convention, Denver, Colo., Nov. 8, 1967)

I would rather dream of the future than reminisce about the past; but tonight after seeing friends with whom I have spent nearly 25 years in the educational broadcasting field, I am going to yield to nostalgia and reminisce first and dream later.

In 1946 I attended my first NAEB Convention. The setting was a bit different than it is tonight—there were no great exhibit spaces, nor formal dinners or hundreds of delegates. There were about 30 of us in a small meeting room. We had a vision of great opportunity for educational television for which spectrum space had recently been reserved under the FCC allocation plan.

I had recently resigned as Counsel for the FCC and been appointed as NAEB's General Counsel—a position which I held for many years thereafter. My last assignment at the Commission was with the Task Force assigning new channels for television and reserving a portion of the spectrum for education. We had fought long and hard within the Commission to establish such a reserve for education and to hold these channels until educators were financially able to use them. The NAEB meeting in 1946 discussed this subject with great care.

Those of us who attended that convention in 1946 talked glibly about attracting millions of dollars from school systems, state legislatures, and from the public to build these new television school houses. And,