TRUTH IN LENDING

Mr. BARTLETT. Mr. President, truth-in-lending legislation has been under consideration in the Senate for several years. Former Senator Paul Douglas was among the first to perceive the need for legislation to protect consumers from certain deceptive and misleading practices of lending institutions, merchants, and others who extend credit and introduced a bill which would have prohibited the more flagrant of them. With the departure of Senator Douglas from the Senate, the distinguished senior Senator from Wisconsin [Mr. Proxmire] assumed responsibility for fashioning the legal consumer protection legislation enacted. Last year he was successful. The Senate agreed that such legislation is urgently needed and unanimously passed the truth-in-lending bill (S. 3) on July 11, 1967.

In the House, Representative SULLIVAN, of Missouri, led the fight for truth-in-lending legislation which was even stronger and more orderly than in the Senate, and had passed the Senate. She was remarkably successful. Her bill, the Consumer Credit Protection Act (H.R. 11601), passed the House on February 1 by a vote of 392 to 4, indicating overwhelming agreement in the House that such legislation is badly needed.

Among the more controversial provisions of the House-passed bill is title II which restricts the use of garnishment, a legal procedure by which a creditor may attach a worker's pay to satisfy debts which he alleges are due and owing. As originally introduced in the House, H.R. 11601 would have prohibited garnishment entirely, following the pattern which already exists in some States. The House Banking and Currency Committee modified this provision, imposing instead a restriction on creditors' use of garnishment. The committee bill permits a creditor to garnish none of a debtor's wages in excess of $30 per week, or less, and permits only 10 percent of amounts in excess of $30 per week to be garnished. In this form, the bill passed the House.

S. and H.R. 11601 are now before a Senate-House conference committee which will attempt to reconcile the differences between them. Whether or not the Senate conferees will accept the House provisions on garnishment is not yet clear and probably will not be known for another 2 weeks or so.

Whether the compromise bill which ultimately emerges from the conference is closer in its provisions to S. 5 or to the House bill, I shall vote for it. Either bill will provide consumer protection which I think is badly needed.

I am convinced, moreover, that it is both necessary and proper that some restriction be placed upon the use of garnishment, and I congratulate the Senate on its very able investigation of the consumer credit situation.

In my opinion, there is no merit in the argument that imposing restrictions on wage garnishments will adversely affect the availability of consumer credit. In those States where garnishment is prohibited, there is no substantial difference in the consumer credit situation. In those States where it is extended, consumers are able to get just as much credit as in other States, and do. Certainly then, a law which does not prohibit but merely restricts the amount of wages subject to garnishment could not be expected to have any more effect on the consumer credit situation.

The bill which Senator YARBOROUGH and I, together with a bipartisan group of 19 cosponsors, have introduced to provide supplemental funds for summer jobs.

I hope that this matter may have the sympathetic interest of the Appropriations Committee and of the Senate. I ask unanimous consent that the text of the Post article by Robert Kaiser be printed in the Record.

There being no objection, the article was ordered to be printed in the Record, as follows:

CITY FACES LACK OF SUMMER JOBS

(By Robert G. Kaiser)

The District government is once again preparing for summer, though Congress has approved neither a summer jobs program this year nor the $2.5 million to finance an employment, recreation and education program about the size of last year's. The Budget Bureau has not yet forwarded this request to Congress.

But Congress and the Johnson Administration already have taken action that will have a major impact on the city this summer. Curtailment of the Office of Economic Opportunity's programs is not new, but the city has small hopes of as much help from the Federal Government as it enjoyed in recent years.

Washington would get about 2000 Youth Corps jobs this summer—compared with 7000 last year.

The Jobs Council has been meeting with representatives of local governments and businesses since September to organize a summer job program. The city hopes to bring the results of their efforts into the overall summer program that will put the primary emphasis on jobs, Mayor Walter E. Washington says.

MINIMUM OF 11,000 JOBS

"Nothing we can do is going to be enough," Freeman said of the job scheme, "because the Federal Government has cut the Neighborhood Youth Corps so drastically." He esti-
The Cold War and the Myth of the Detente

Mr. DODD. Mr. President, on January 22, I made a speech before the Connecticut Probus Clubs in New Haven, concerning the cold war and the so-called detente between the Soviet Union and this country.

I am convinced that no detente, in fact, exists and that this attitude by some national leaders could take this country down a road of no return.

Therefore, I ask unanimous consent that my remarks before the Connecticut Probus Clubs be inserted at this point in the Record.

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

THE COLD WAR AND THE MYTH OF THE DETENTE

(Speech by Senator Thomas J. Dodd, before Probus Clubs, Oak Lane Country Club, New Haven, Conn., January 22, 1968)

I always refuse to be drawn into the notion that there is actually a detente, and that the residual differences with the Soviet Union are progressively reduced by a growing community of interests.

Unfortunately, I can give you no such rosy estimate of the state of world affairs.

Wherever one looks, whether to Southeast Asia, the Middle East, or Africa, or Latin America, all evidence indicates that the Cold War is intensifying; that the coming period will confront our nation and the other free nations with the crucial test of perseverance and courage and of the will to survive.

I know that there are many people who do believe in the existence of the detente, and that the theory has even received some support from official sources.

It is important to understand how anyone who examines the history of the past five years, could read this meaning into the course of events.

It makes no sense to talk about a detente in a decade that has witnessed the suppression of the Hungarian revolution, the rape of Tibet, the Communist seizure of Cuba, the Cuban missile crisis, the Soviet violation of the moratorium on nuclear tests, the establishment of puppet Communist dictatorships in the Brazzaville Congo and in Zanzibar, and two Communist attempts to seize power in Europe.

Nor does it make sense to talk about a detente in a period that has witnessed two Communist attacks of India, the war in Vietnam, growing Communist insurgencies in Thailand and Laos, the launching of half a dozen guerrilla movements in the countries of the Americas, the attempted Communist take-overs in the Dominican Republic, and the recent war in the Middle East.

In 1964 I called the attention of my Senate colleagues to the Nation's danger. The New York Herald Tribune Foreign Editor Seymour Freidin warned that the Soviet Union had given Nasser and other Arab leaders the green light to destroy Israel.

It should, therefore, have been no surprise when, last Spring, Nasser and other Arab extremists publicly committed themselves to Israel's military destruction.

In the brief war that followed, the Israeli army and air force utterly demolished the forces that surrounded Israel, about to invade it.

When the war was over the hundreds of millions of dollars worth of military equipment which the Soviet Union had lavished on Nasser and his colleagues lay strewn and broken in the Sinai and on the Golson line.

In the six months that have elapsed, the Soviet Union has replaced all the equipment lost by the Arabs with more modern equipment.

One can be sure that this equipment will be used effectively, it has been accompanied by tens of thousands of Soviet military advisers who, according to some reports, hold virtual powers of command over these units.

This buildup has been reinforced in the Mediterranean by a mass of Soviet naval power which already constitutes a serious challenge to our own Sixth Fleet. And intelligence reports indicate that this Soviet fleet will soon be augmented to include two aircraft carriers, landing craft, and helicopter carriers.

In the face of this build-up common sense demands of our officialdom that and other NATO governments take immediate measures to re-establish the military balance by providing Israel with the weapons which it must have to protect itself.

A condition of military imbalance is a direct invitation to war.

If the Arab extremists, with their new Soviet military equipment and the virtual powers of command of other NATO advisers, believe that they have the strength to overthrow Israel, they will be sorely tempted to do so.

Most Americans are agreed, I believe, on the need to stand up against the danger of Soviet expansion in the Middle East and to support Israel against aggression.

Unfortunately, however, our people are divided in their support of our Vietnam commitments. Many of those who understand the importance of holding the line in the Middle East apparently do not understand the importance of holding the line in the Far East.

They fail to realize that these two conflicts are part of a larger global conflict between the forces of freedom and the forces of Communist slavery.

The Communists, however, understand this only too well. That is why, in the Mideast crisis, the propaganda radio of North Vietnam and the Viet Cong gave un星期 suppressions for what North Vietnam's premier called, "the Arab peoples just struggle." I quote but one paragraph from that message:

"The government of the Democratic Republic of Vietnam strongly condemns the aggressive schemes and acts of the U.S. imperialists, and the other Arab countries against your country, fully approves and supports the just struggle waged by the government and peoples of the UAR and other Arab countries and the Palestinian people against U.S. led imperialism and the Israeli reactionaries to liberate Palestine, safeguard their territorial integrity, and continue the fight for the defense of peace in the Middle East and in the world."

In a parallel message to Nasser, the President of the United Arab Republic, the Viet Cong's political arm, said:

"The South Vietnamese people are closely united with the Arab countries in the struggle against U.S. imperialism and its stooges."

This message ended with this announcement: "The just struggle of the peoples of the UAR, Syria, and other Arab countries for..."
nations want peace. But we cannot allow the
powerful industrial and military forces of the
Communist states to dominate or control our
country and our world. The fate of freedom
depends on our determination to stand firm
against the spread of communism.

Today in the United States, the
aggression of the Soviet Union and its satellite
countries is being met with a resolute and
detergent stand. But this is not enough. We
must also work to counter the ideological
pressure of the Communist states. We must
support the ideas of freedom and democracy
that are growing stronger around the world.

Our foreign policy is guided by the belief that
the spread of communism should be halted.
We must help free nations to defend their
freedoms. We must aid countries that are
afraid of the aggressive expansion of
Communism. We must support the forces of
freedom that are struggling against
Communist oppression.

The United States has a responsibility to
play a leading role in the world. Our
leadership is necessary to maintain the
balance of power and to prevent the spread of
Communism.

We must be strong, and we must be
resolute. We must be determined to
maintain the freedom and independence of
other nations. We must be ready to take
action to defend our own security.

The United States has made significant
contributions to the world. We have
promoted democracy and human rights, and we
have supported free markets and free trade.

Our foreign policy is based on the
principle that the United States should work
with others to promote peace and stability.
This includes working with our allies, such as
Japan, and with other countries that share our
values.

We must be prepared to meet any threat
to our security. We must be prepared to
respond to any threat to our way of life.

The United States must continue to
be a leader in the world. We must be
resolute, and we must be determined.

Thank you for your attention.