

not eligible to qualify as head of a household even though I maintain a home with its attendant expenses, and hopelessly trying to cope with the astronomical rise in the cost of living, I am faced with the realization that my one salary cannot possibly stand a greater tax confiscated to take care of the freeloaders who are rapidly becoming accustomed to a standard of living that I can no longer afford.

So . . . in order to help The Great Benevolent White Father distribute largesse to the ever-increasing multitude with its hand out; in order to continue the prosperity of this great country of ours (WHOSE prosperity, I ask, and am told it would take a week to explain the whole complicated mess of it); and in order to keep from sinking in the sea of insolvency that is slowly but surely drowning a great segment of the people of our land whose income no longer equals the outgo—I hope I land that "moonlighting" job, and once having landed it, that I will have the health and energy to keep it.

Do the financial wizards of our Administration have the answer to these questions: "What happens when the goose that lays the golden egg just plain quits from exhaustion?"

"What happens when the initiative and enterprise that made this country great dissolve in complete apathy?"

If it were only I who is troubled and discouraged and downright angry, I would take a course in business management (at my own expense) in the hope of learning how to handle my financial affairs better. But I have millions of equally troubled, discouraged and downright angry individuals for company, and I'm sure we can't all be completely inefficient or inadequate.

Best wishes, Walter. And thanks for listening to me.

Sincerely,

Mrs. VELMA B. JOHNSTON.

**The Big Achievement of Glassboro:  
Better Understanding**

**EXTENSION OF REMARKS**

OF

**HON. NEAL SMITH**

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 11, 1967

Mr. SMITH of Iowa. Mr. Speaker, the euphoric dreamers in our midst who believed that the summit meeting between President Johnson and Premier Kosygin would lead to quick solutions to the difficult problems confronting the world will be very disappointed. But those of us who are more realistic—and I believe this includes the majority of Americans—view the summit conference as a first, but important, step toward a greater understanding that may lead to a brighter future for all mankind.

President Johnson has said that none of the major problems was solved at this meeting. But this was to be expected. What was accomplished—and perhaps even more important in the long run—was a clear notion, on the part of both leaders, about where their countries stand on the vital issues of our time.

As the Des Moines Register notes:

The meeting at Glassboro should be viewed as a means of establishing better understanding between the two governments rather than as a device for making compromises and settling problems.

And the paper adds:

As such, it seems to have been worthwhile. The two leaders probably know more intimately the fine points of their differences, which could be helpful.

The world of the nuclear bomb leaves little room for miscalculation. And because this is so, I think a significant contribution to a more stable community of nations has been achieved at Glassboro. For by sitting down to reason together, the President and Kosygin could cut through the diplomatic glaze and second-hand interpretations that often cloud the issues between nations, and lead to tragic mistakes.

The American people strongly support the President's effort at Glassboro. And deservedly so. Peace and understanding are synonymous. We may now dare to hope that with the understanding achieved at Glassboro, the quest for peace is an important step closer to realization.

Under unanimous consent I insert into the Record an editorial from the Des Moines Register on the summit conference:

[From the Des Moines Register, June 27, 1967]

**NO SIGN OF COMPROMISE**

Americans who may have expected that Alexei Kosygin and Lyndon Johnson would reach positive agreements on world issues have been disillusioned. There was no reason to think that the leaders of the two superpowers could settle any major question, but the drama surrounding a meeting "at the summit" invariably leads to false expectations.

Kosygin, less than any Soviet leader since the Communist revolution, can conclude agreements on his own. He is part of a team or "collective" now running the Soviet Union, and it is far from certain that he is No. 1 on the team, as Chairman Nikita Khrushchev obviously was when he met with Presidents Eisenhower and Kennedy.

Leonid Brezhnev, first secretary of the Soviet Communist party, may well possess more power than Kosygin. The first secretaryship is the post from which Stalin and Khrushchev gained and wielded dictatorial authority. But it seems more likely that the present leadership of Russia is truly by committee, with Brezhnev, Kosygin, President Nicolai Podgorny and possibly others sharing the power.

No American president, of course, has the power to commit the nation to international treaties or to conclude agreements single-handedly. He is subject to the constitutional authority of the Senate on treaties. He must assure himself of support from Congress and the public or run the risk of being repudiated, as President Wilson was on the League of Nations.

So the meeting at Glassboro should be viewed as a means of establishing better understanding between the two governments rather than as a device for making compromises and settling problems. As such, it seems to have been worthwhile. The two leaders probably know more intimately the fine points of their differences, which could be helpful.

Among the many world issues on which the Soviet Union and the United States disagree, three seem paramount at the moment. These are the continuing hostility between Israel and the Arab countries; the Vietnam war; the question of world armaments, including pending decisions on the building of anti-ballistic missile systems and the spread of nuclear weapons.

Only on the matter of the arms race does

there seem to be possibility for further agreements beyond the treaty prohibiting nuclear weapons tests in the air or under the sea. Both President Johnson and Premier Kosygin stressed the importance of reaching accord on a treaty against non-proliferation of nuclear weapons. President Johnson reported that progress was made toward arms limitation.

Kosygin did not bend an inch on Russia's insistence that Israel be charged with aggression by the United Nations, that it withdraw from territory taken in the war before peace talks can occur and that it pay compensation to the Arabs for losses in the war. Also, the Russian demand that the United States quit bombing North Vietnam and withdraw its forces from South Vietnam has not altered.

From what was reported about the Glassboro meeting, no hint appeared of compromise on these issues. What would happen, we wonder, if the United States did agree to quit bombing North Vietnam and if Russia agreed to stop rearming the Egyptians and to seek an Arab-Israeli settlement? We can only hope that some conversation took place on these points which may be pursued further in the continuing contacts of ambassadors and foreign ministers which Kosygin and Johnson promised would occur.

**H.R. 2082, a Bill for Educational Allowances for Military Dependents**

**SPEECH**

OF

**HON. PATSY T. MINK**

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 29, 1967

Mrs. MINK. Mr. Speaker, I am pleased to express my unqualified support for H.R. 2082, a bill introduced by Representative WILLIAM FORD that will provide much needed educational allowances for dependents of American servicemen assigned to foreign areas. This legislation is necessary to correct an existing inequity where our military people are stationed in areas with so few dependents that the Department of Defense cannot justify the cost of establishing a government school for them, forcing the military family to incur the costs of transportation to the nearest DOD school, as well as room and board. Some of these individuals serving our country overseas are in the lower grades, and the expenses they must bear for an adequate education for their children impose a real hardship.

I was privileged to be on the 1965 overseas schools inspection trip with my distinguished colleague from Michigan whose introduction of this bill has once again demonstrated his dedication to equal education for all Americans. On this trip we found many servicemen who were sending their children to distant schools, and we also discovered the difficulties they encounter in providing their dependents with access to a college education once they complete their secondary studies.

This bill then would provide government allowances for room, board, and transportation for those youngsters who must travel to DOD dependents' schools,

and it will also authorize one round trip by air each year for those dependents who are admitted to colleges in the United States. Since we have already recognized this problem by providing such benefits for U.S. Government civilian employees in similar situations, it is essential that we extend this assistance to the nearly 4,000 dependents of servicemen who would be covered by H.R. 2082 and whose education is just as much our responsibility. This legislation is much needed, and I urge its speedy enactment into law so that we may continue to demonstrate our ongoing commitment to providing all American youth with the very best education available.

*J. G.* Dissent or Treason

EXTENSION OF REMARKS  
OF

HON. F. EDWARD HÉBERT

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 11, 1967

Mr. HÉBERT. Mr. Speaker, I have been fortunate in receiving a copy of a critique of a special ABC telecast entitled "Dissent or Treason."

It was written by Reed J. Irvine, of Silver Spring, Md., to Leonard H. Goldenson, president of the American Broadcasting Co., and I think it is worthy of each Member's attention.

I can well understand Mr. Irvine's thoughts on the program. ABC interviewed me for nearly a half hour on the subject of "Dissent and Treason." But on the program ABC used only a minute of my interview and in the context so that what I said appeared to have racial overtones.

The network used none of the comments I made distinguishing treason and sedition from dissent. The program was slanted in favor of the dissenters and said nothing of the policy and attitude toward such people as is recorded in history.

Therefore, I present to you Mr. Irvine's critique of the program "Treason or Dissent," and I think he has done a very adequate job in pointing out discrepancies in the program.

I might add, too, that I thought ABC would do an objective job on the subject, but I was very disappointed after seeing the program. The critique follows:

JUNE 22, 1967.

MR. LEONARD H. GOLDENSON,  
President, American Broadcasting Corp.,  
New York, N.Y.

DEAR MR. GOLDENSON: I have just finished watching the ABC documentary "Dissent or Treason," sponsored by the Shell Oil Company and "Vanquish." I regret to say that this presentation lacked balance to such a degree that it verged on being propagandistic rather than informative.

One would expect that an historical analysis of the question of dissent in time of war would focus not merely on the existence of dissent but also on the attitude and policy toward dissent and opposition to the war effort. This was completely lacking in the ABC historical review as presented by Professor Blum.

We were told that there was dissent dur-

ing the American Revolution. We were not told what measures were taken to curb or discourage the dissenters. Those who refused to take the oath of fidelity were subject to severe persecution. Jefferson said, "A Tory has been properly defined to be a traitor in thought but not in deed." Certainly the policy of those men whom we revere as our Founding Fathers did not believe in dissent to the extent of offering unlimited toleration to those who gave aid and comfort to the British. Why was nothing said about this?

Professor Blum quoted Lincoln's criticism of Polk's conduct of the Mexican War. He neglected to point out that in this same speech, which was Lincoln's first public utterance on the war, which had then been in progress for over a year, Lincoln said:

When the war began, it was my opinion that all those who, because of knowing too little, or because of knowing too much, could not conscientiously approve the conduct of the President, in the beginning of it, should, nevertheless, as good citizens and patriots, remain silent on that point, at least till the war should be ended . . . and I adhered to it, and acted upon it, until since I took my seat here; and I think I should still adhere to it, were it not that the President and his friends will not allow it to be so. (*The Collected Works of Abraham Lincoln*, Rutgers Univ. Press, V. I, p. 432)

Professor Blum's remarks might have given the uninformed listener the impression that Lincoln believed in unlimited dissent in time of war. Blum, of course, knows that Lincoln's position was not that at all. Why did he not describe what Lincoln's attitude really was, rather than leave a misleading impression? Why did he not point out, in discussing dissent during the Civil War, that Lincoln suspended the constitutional guarantee of *habeas corpus* and had dissenters put behind bars? He might have used this famous statement that Lincoln made in justifying this action:

Must I shoot a simple-minded soldier boy who deserts, while I must not touch a hair of a wily agitator who induces him to desert? This is none the less injurious when effected by getting a father, or brother, or friend, into a public meeting, and there working upon his feelings, till he is persuaded to write to the soldier boy, that he is fighting in a bad cause, for a wicked administration of a contemptible government, too weak to arrest and punish him if he shall desert. I think that in such a case, to silence the agitator, and save the boy, is not only constitutional, but, withal, a great mercy. (*Collected Works*, V. VI, pp. 266-67)

Similarly in your discussion of dissent in World War I, there was a glaring omission of the attitude toward those who opposed the war and the actions taken to restrain them. Your program might have shown some balance by pointing out that the Supreme Court in a decision written by none other than Justice Holmes upheld the conviction of an officer of the Socialist Party who was convicted of printing and distributing leaflets which might have deterred soldiers from doing their duty. Holmes rejected unequivocally the defense based on the First Amendment, saying,

When a nation is at war many things that might be said in time of peace are such a hindrance to its effort that their utterance will not be endured so long as men fight, and no court could regard them as protected by any constitutional rights. (*Schenck v. the United States*)

A balanced presentation would also have pointed out that Senator George Norris, who was one of six senators to vote against the declaration of war on Germany took the Lincolnian view once war was declared. He refused thereafter to criticize the administration, declaring, "The war is now my war as much as it is the war of our General Staff."

When we come to World War II, your presentation seemed to forget all about dissent.

Not only was the attitude and policy toward dissent not mentioned, but one might have concluded that dissent was non-existent.

And yet World War II dissent is most interesting and quite instructive in considering the attitudes we encounter today. Even in the 1939-41 period when not a single American soldier was engaged in combat, those who opposed the steps which they thought would lead to involvement in war were severely criticized. Some of the severest critics were those same journals which today loudly demand the right of unlimited dissent when American boys are dying on the battlefield. For example, *The New Republic* early in 1941 suggested that Charles A. Lindbergh's speeches be censored by the National Association of Broadcasters, and both *The New Republic* and *The Nation* called for a congressional investigation of the America First Committee. Senator Burton K. Wheeler mailed out a million anti-war postcards in the summer of 1941. Secretary of War Stimson, with the advance knowledge of President Roosevelt, told a press conference, "This comes very near the line of subversive activities against the United States—if not treason." (See Henry L. Stimson and McGeorge Bundy, *On Active Service*, p. 378)

The attitude of the communists toward our involvement in war in this period was most instructive—and relevant to the present situation. You will recall that prior to the German attack on Russia the communists, not only here but even in the embattled U. K., were active in opposing the war and fomenting strikes to hinder war production. That dissent evaporated on June 22, 1941, which was the best possible demonstration that it had nothing to do with principle. Since we know that the Soviets have an extremely effective international mechanism for influencing public opinion—Raymond Aron has called it the "most astonishing propaganda machine history has ever known"—one might legitimately ask how this mechanism is being employed to influence public opinion with respect to the Vietnam conflict. Since the Soviets have a very keen interest in that conflict, it would indeed be extraordinary if they were not using their "astonishing propaganda machine" to influence its outcome. It was surprising, to say the least, that this did not occur to those who prepared the ABC documentary. Some footage was given to the mammoth anti-Vietnam demonstration in New York City, but not a word was said about the documented evidence of the role that leading communists played in organizing that event. We had an academic psychologist telling us about the motivations of the student dissenters and we saw a nice group of Harvard students. Not a word was said about the Anti-Vietnam Day Committee in Berkeley and the role played by known party members such as Bettina Aptheker in getting it under way.

This information is by no means difficult to come by. It must have been known to the writers of the ABC documentary. One must ask, therefore, why it was omitted. It seems to me that the program was not designed as a careful, objective study of the role of dissent in time of war so much as a defense of the type of dissent that we are now observing. This came through in the omission of the type of balanced history that I have tried to call attention to, in the failure to attempt to assess the role of the Soviet propaganda machine, which typically works through agents and dupes within the country that it zeroes in upon, and in the summary presented by Edward P. Morgan at the conclusion of the program. This is why this program impresses me as being propagandistic, i.e., slanted to make a point that the producers favor. I am sorry that ABC and the sponsors of the program permitted this, not because I favor suppression of free speech, but because I believe you have an obligation

July 11, 1967  
to present as much of the truth as you can squeeze into an hour program, not just half of it.

Sincerely yours,

REED J. IRVINE.

### Strange Justice

#### EXTENSION OF REMARKS

OF

#### HON. JOHN R. RARICK

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 11, 1967

Mr. RARICK. Mr. Speaker, special interests and the revolutionary activists have produced a mockery to justice in our country.

In Virginia, a man burned a wooden cross and was placed in prison for 3 years. In New York and other cities American flags are burned, yet the perpetrators go scot free.

One act is called "hate"; and the other explained as "dissent" guaranteed under the umbrella of the first amendment.

A dissident youth—perhaps encouraged by the current "education to be against" by some educators and backsliding clergy—burns a draft card and is sentenced to prison, yet a paint dauber, who has been extremely well rewarded by the capitalist system, accepts a \$10,000 Communist reward for his cooperation in expression only to give the Communist award back to the murderers of his fellow Americans. No crime is charged—no punishment meted out for such cruel disloyalty.

What is dissent and freedom of expression? Which acts generate the most hate against the American people? The cross burner, in his own way defending his country; the flag burner; or the financial contributor to the Communist killers cutting out the hearts of our boys, destroying our Nation and our youth.

The American people are tiring of the double standard of justice provoked by the power-mad, emotion-coated revolution. And rightfully so, for after all, it is their sons who are being slaughtered and their birthright which is being hoodwinked by this undermining of justice.

It may become a crime to display a lighted cross on a Christian church, but no offense to burn the church in dissent.

Mr. Speaker, I insert the article by Mr. John J. Synon, of Richmond, Va., and the editorial from the Baton Rouge State Times for July 8, following my remarks in the RECORD:

#### STRANGE JUSTICE

They put a Virginian in the State penitentiary, some weeks ago, put him in prison for three years. His crime: He had burned a cross, a wooden cross where Negroes were sure to see it burning. That was the extent of his infraction—burning that cross.

And for that, he was sentenced to three years in the State penitentiary.

Now comes an indignant note from the ever-vigilant Bill Loeb. I think the publisher of the Manchester (N.H.) Union-Leader must read everything. In any event, the scorching note he sent was accompanied by a tear-sheet from a Georgia weekly—The Wilkinson County News—that recounted the significance of the trial.

In effect, Bill Loeb asked me what I had done to protect the outrage. And the answer? Nothing. But in my small and dilatory way, I mean to fix that, now.

Joe Boone is the author of the piece Loeb sent me. See how it goes:

"How far America has strayed from the fairness of Anglo-Saxon justice!

"The Associated Press reported on March 16th, in a news item from Richmond, Virginia, that Lilson R. Price, 30, was convicted by an all-white Hustings Court jury for illegally burning a cross in public.

"... There was no evidence listed of Price being under the influence of LSD, pot, baked banana peels, or any of the other specifics of the good life of the beatnik, the civil-righter, or the hippie.

"There was no evidence shown that he was of the new order in America which looks for life without responsibility, sex without marriage, salvation without religion, luxury without work, food without sweat, shelter without struggle, or mercy without justice.

"He was not charged with burning his draft card, donating blood to the Viet Cong, consorting with the communists fronts, or any of the other non-patriotic and/or treasonous activities common to the corrupt society which seeks to take over America.

"... Had he had the foresight to... use his burning cross as torch to set fire to everything in sight..."

Let me break in here: There stands, within three blocks of my home, the shell of an arson-destroyed church. At the time of the burning, students who attend the adjoining college reported that they had seen Negroes set off the fire by heaving Molotov cocktails through its windows. They made that statement without equivocation and voluntarily. But that just couldn't be—Negroes throwing Molotov cocktails. So, in a few days, the young people issued a recantation. Perhaps they had just imagined it. And that is the last we have heard of who burned down Pace Memorial Methodist Church.

In addition, we have had a clutch of arson-inspired, lumberyard fires. These places, in my town, have been going up like the tinder they are.

No, no trace of the burners. People think they know who—generally—is doing the dirty work but it is not good manners to say so out loud. Our indignation, you see, is saved for the Wilson Prices, they and their materially-harmless cross burnings. We send such as Wilson Price to the penitentiary for three years.

But back to Joe Boone's piece: "Had the back of his (Wilson's) car been filled with directions for making Molotov cocktails, his pockets stuffed with the pornographic filth legalized by the Supreme Court, his bearded mouth spouting the obscenities common to the Berkeley campus, exuding an odor pungent enough to stagger an overworked boar hog, his eyes alight with the religious ecstasy of LSD—his treatment would have been entirely different."

Amen!

Such is the tenor of our time: Burn a church and you go scot free. Burn a cross and you go to the penitentiary.

There will be a day of reckoning. A fearful day.

[From the State-Times, Baton Rouge, La., July 8, 1967]

#### A PICTURE OF TREASON

Whatever the legalistic pettifoggery, artist Rockwell Kent paints himself into a picture of treason in a very real sense when he confirms that he contributed \$10,000 (Lenin Peace Prize proceeds) to the Viet Cong whose rifles and mortars are spilling American blood and taking American lives.

Much of the arguing over what is not treason currently turns on plain truth that the U.S.A. is fighting a war without declaring formally that it is doing so. This vague

situation would seem to be a mistake. Precision, not imprecision, is the need now.

Still, there remains on the federal books a 1917 statute which prohibits aiding and comforting an enemy. It ought to suffice to take care of Mr. Kent.

He probably won't be prosecuted. Don't hold your breath waiting for it.

After all, a United States senator named Robert Kennedy gave his blessing to the dispatch of blood and plasma to the same Communistic enemies of the United States. He still sits in the Senate in the name of the State of New York.

And Stokely Carmichael travels hither and yon, stirring highly emotional people to what is tantamount to civil insurrection. So don't look for prosecution of Rockwell Kent.

He can, with impunity, give \$10,000 to the Viet Cong who are killing Americans.

But he'd better not announce a \$10 contribution to the Minutemen nor the John Birch Society nor the Invisible Empire. How foaming wrath would descend on him then! The artists union, if there is one, would take up his card. The academic pinkos would fire at him with all their multisyllabics set on full automatic.

He'd be a real rascal, a cur, a lunatic extremist.

As it is, many quarters by present standards set him up as a dissenter.

At a former time, he'd have been an out and out traitor, the length and breadth of the land.

### Reaching the Unreached

#### EXTENSION OF REMARKS

OF

#### HON. JOHN P. HAMMERSCHMIDT

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 11, 1967

Mr. HAMMERSCHMIDT. Mr. Speaker, under leave to extend my remarks in the RECORD, I include the following, which was my Capitol report to my constituents on April 27:

I recently had a chance to examine an experimental workshop on wheels which came to Washington from Arkansas. I met and talked with leaders of the Arkansas Special Youth Project—who conceived the idea of the Mobile Unit as part of their cooperative venture to assist "disadvantaged" youngsters.

I am impressed with the possibilities of this program—which is known as "Reaching The Unreached."

The Agriculture Extension Services of the State and Federal Governments have worked together for almost three years—exploring ways to increase the informal education opportunities of young people who, for one reason or another, might not otherwise have a chance.

Through 4-H leaders, several experimental programs have been carried out.

The "workshop on wheels" is an old surplus bus, purchased from the State Department of Education. It was painted—fixed up inside. There are two work areas. For the boys, work benches, electric saws, drills, and various hand tools; for the girls a 4-burner gas range, double sink, three sewing machines, and table space.

The bus followed a schedule of visiting various communities. Up to 12 youngsters at a time were able to acquire new skills, and increase their chances for the future.

In another instance, a youth camp was established in a county where youngsters between 9 and 15 years old went to camp for up to five days. This was a new social and cultural experience for 42 children. They

were from families of less than \$2,000 a year annual income.

In another county, the Extension Service set up workshops which provided training in handicrafts, woodworking, knitting, etc. for almost 250 youngsters.

Yet another program utilized the skills of Home Demonstration Agents in training 87 girls in home management. This was real, honest-to-goodness education in how to wash dishes, polish silver, make beds, care for furniture, clean windows and woodwork, operate dishwashers and food disposers, clean trashcans, care for foods, clean ranges and refrigerators, care for floors, launder and iron clothing, and take care of the bathroom. Many of the girls had never seen any of the modern gadgetry which is supposed to make housekeeping chores easier.

I like this program because it does not involve vast sums of money. It operates with the advice and leadership of both volunteers and men and women who all their lives long have worked in behalf of rural America as government employees. They know the problems and the reasonable solutions. They are accepting the challenge of tomorrow."

### U.S. Inquiry Urged on Auto Insurance, But Some Progress Noted

#### EXTENSION OF REMARKS

OF  
**HON. WILLIAM T. CAHILL**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 11, 1967

Mr. CAHILL. Mr. Speaker, for the past several months, the gentleman from Pennsylvania [Mr. GREEN] and the gentleman from Kentucky [Mr. SNYDER], along with several other Members of the House of Representatives have joined me in bringing to the attention of the House and the American public the national problem occasioned by the activities of some of the automobile liability insurance firms of our country. In all of these discussions we have expressed the hope that the insurance industry would police itself and thus eliminate the necessity for congressional activity. A heartening sign along these lines has recently taken place through the action of the Allstate Insurance Co., a subsidiary of Sears, Roebuck & Co. According to an article appearing in the New York Times on Monday, July 10, 1967, written by John D. Morris of the Times' staff, the Allstate Insurance Co. announced that effective July 1, 1967, it was giving current policyholders a guarantee of a renewal for 5 years of all clauses in their policies, no matter how many claims were filed. This certainly, Mr. Speaker, is a dramatic step in the right direction, because it will insure the policyholders of the Allstate Insurance Co. that they can be certain once they have a policy with this company that they will not be canceled for making a claim and can be certain of renewal during that 5-year period. In the dialog we held on the floor it was pointed out repeatedly the arbitrary and capricious reasons expressed by insurance companies for canceling existing policies and the failure of the insurance companies to renew some policies without giving any reason whatsoever. We sincerely hope, Mr. Speaker, that the example set by the

Allstate Insurance Co. will persuade other insurance companies in the United States to follow their example, so that the policyholders of other companies can enjoy this same privilege. I commend the officers and executives of the Allstate Insurance Co. for taking this progressive step. It would seem to me that the insurance industry would be well informed indeed if it took immediate corrective measures to eliminate many of the abuses which have been pointed out by the Members of the House of Representatives on the floor. Mr. Speaker, I am pleased to enclose the entire article that appeared in the New York Times relative to this important matter. I commend the New York Times for placing this article on the front page so that it will be brought to the attention of all of the executives of the insurance companies of our country. I also commend John D. Morris for an excellent job of reporting.

#### U.S. INQUIRY ON AUTO INSURANCE AS COMPLAINTS RISE

(By John D. Morris)

WASHINGTON, July 9.—A growing volume of complaints against automobile insurance companies by indignant policy holders has raised the possibility of one or more Federal investigations of the industry.

Representative Emanuel Celler, chairman of the House Judiciary Committee, is considering a request by two committee members for a preliminary inquiry.

The Department of Transportation is studying a similar request by Senator Warren G. Magnuson, chairman of the Senate Commerce Committee.

Mr. Celler, a Brooklyn Democrat, said in a telephone interview that he was giving "very serious attention" to what he described as the "meritorious suggestion" for a staff study. The inquiry was proposed last week by Representative Peter W. Rodino, Jr., Democrat of New Jersey, and William T. Cahill, Republican of New Jersey.

"A full-scale and fundamental investigation of the insurance industry is long overdue," Mr. Celler said. "Sooner or later we will have to address ourselves to it."

Senator Magnuson, Democrat, of Washington, in a recent letter to Alan S. Boyd, Secretary of Transportation, asked that the department conduct "a comprehensive study of compensation for motor vehicle accident losses."

He complained particularly of "sharp underwriting practices, including arbitrary cancellations and failure to renew," of "geographical, racial and economic" discrimination and of "discriminatory, escalating premium rates."

Mr. Magnuson suggested that a departmental study might provide the basis for Congressional action to correct "fundamental defects, both in automobile insurance and in our underlying common law and statutory system of fault liability."

Representatives Rodino and Cahill, in a letter to Mr. Celler, noted that the insurance industry has been exempt from Federal anti-trust laws since 1945, when Congress delegated regulatory responsibility to the states.

They contended, and Mr. Celler agreed, that Congress should consider whether continuation of the exemption was in the public interest.

#### WIDESPREAD PRACTICES CITED

Among other things, the Rodino-Cahill letter cited:

"The widespread practice of canceling policies without sufficient justification, and often on the basis of whim or flimsy excuse."

The discriminatory nature of present rate practices, which penalize motorists because

of age, sex, color, race, economic background, occupation and place of residence, irrespective of individual driving records.

A sampling of hundreds of letters received by Senator Magnuson and other legislators indicates a widespread belief among automobile owners that they are victims of such practices.

A California woman, for example, complained that her insurance had been canceled when a son started driving at the age of 16, forcing her to resort to a "high-risk" company that charged her \$476 for liability coverage of two small cars.

"Something has to be done about these insurance companies," she wrote, "as they are just getting rich on all us little people."

#### OVER 65 PENALTY

A number of drivers over 65 contended that their liability insurance had been unjustifiably canceled. One of them, a Seattle man, said he had started driving model T Fords in the Twenties and had his policy canceled three weeks after his first reportable accident, which involved damage of less than \$50.

A California school teacher's policy was canceled shortly after an accident involving \$215 in property damage. She reported that she now pays more than \$800 a year in high-risk liability premiums.

A number of young men who said they had good driving records reported that their policies had been canceled, or their premiums raised, when they entered the armed services.

Other disgruntled motorists complained of cancellations or high rates that they attributed to such factors as their residence in low-income neighborhoods; divorces; occupations such as bartending, restaurant work and unskilled manual labor; accidents in which the other driver was at fault, and minor traffic violations.

One man in his sixties complained that his annual premiums had been raised \$70 because his wife paid for a parking ticket, under protest, that had been left on the car when it was parked by a broken meter.

"Is this just another legal shakedown?" he asked.

#### ALLSTATE GUARANTEED RENEWAL

Insurance industry spokesmen could not be reached for comment last night on the demands for an investigation. However, a leading automobile insurance company announced last Wednesday that, effective July 1, it was giving current policy holders a guarantee of a renewal for five years of all clauses in their policies, no matter how many claims were filed. The Allstate Insurance Company, a subsidiary of Sears, Roebuck & Co., said the guarantee was in effect in all but five states, in which approval of state authorities was being sought. These are Texas, Louisiana, North Carolina, Virginia and Massachusetts.

### Does Senate Need Ethics Code?

#### EXTENSION OF REMARKS

OF

**HON. WILLIAM G. BRAY**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 11, 1967

Mr. BRAY. Mr. Speaker, I believe the following article from the July 9, 1967, Indianapolis Star, by Ben Cole, is especially timely and pertinent:

#### DOES SENATE NEED ETHICS CODE?

(By Ben Cole)

WASHINGTON.—The refrigerated air in the United States Senate will resound the rest of the summer with ponderous commentary