

UNITED STATES



OF AMERICA

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 89<sup>th</sup> CONGRESS  
SECOND SESSION

VOLUME 112—PART 15

AUGUST 16, 1966, TO AUGUST 26, 1966

(PAGES 19441 TO 20930)

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they supported a number of pending bills including truth in lending. Those saying they favored truth in lending as a percentage of the total responses were, respectively, 91 percent, 92.5 percent, 95 percent, 86 percent, and 89.5 percent. In three of these polls, truth in lending was the most strongly supported legislation of all, in one poll only one other issue scored higher, and in the fifth poll only two other issues scored higher.

**EIGHTY-EIGHT PERCENT IN INDIANA DISTRICT POLL**

Mr. President, three additional polls which include truth in lending as one of the questions have been published in the CONGRESSIONAL RECORD since July 27. On July 28, Congressman LEE H. HAMILTON, of the Ninth Congressional District of Indiana published the results of his questionnaire—page 17567. He reported that 8,974 constituents returned his questionnaire which asked 13 questions—88 percent, or 7,860 out of a total response of 8,471 said they approved truth-in-lending legislation. The question and the answers reported were as follows:

A truth-in-lending bill is designed to require full disclosure of total costs and rate of charges in the financing of consumers goods and services. Do you approve or disapprove?

	<i>Percent</i>	
Approve: 7,860 votes.....	88	
Disapprove: 611 votes.....	6	

This 88 percent endorsement of truth-in-lending was surpassed only by the support for the truth-in-packaging bill of 91 percent.

**EIGHTY-NINE PERCENT IN MICHIGAN**

On August 15, Representative JOHN CONYERS, JR., of the First District of Michigan placed in the RECORD the results of his poll—page 19371. He received 4,264 responses to about a dozen questions—89 percent of those responding to the poll in this Michigan district said they favored truth-in-lending legislation. The question and the answers reported were as follows:

Truth in lending: Do you favor the bill which requires clear disclosure of all interest charges for borrowing money or buying on time?

	<i>Percent</i>
Yes .....	89
No .....	5½
No answer.....	5½

As has been shown in most of the polls, support for truth-in-lending was higher than for any other legislative proposal asked about in this questionnaire.

**NINETY-TWO AND FOUR-TENTHS PERCENT IN CALIFORNIA 33D DISTRICT**

On August 17, Representative KEN W. DYAL reported the results of his poll of the 33d Congressional District of California—pages 19788–19789; 10,836 replied to his request for their views on some 16 questions—92.4 percent said they favored truth-in-lending legislation. Only one legislative proposal scored higher; namely, a general question, "Do you believe changes are needed in our foreign assistance program?" The truth-in-

lending question and the tabulation of replies given are as follows:

Do you favor legislation to require sellers to give accurate estimates of total interest charges to purchasers (truth in lending)?

	<i>Percent</i>
Yes .....	92.4
No .....	6.7
No opinion.....	.9

Mr. President, I have had my staff check the RECORD carefully and to my knowledge the total of the eight polls which I have cited includes all of the congressional district polls which ask about truth-in-lending and which have been made public. If there are other polls, I hope Members will call them to my attention.

These results continue to show that people urgently want truth-in-lending protection. Most people have experienced the practices which tend to deceive the customer about the true cost of credit. People believe, and I believe, that they have a right to know what they are being asked to pay in finance charges. This is the simple purpose of the truth-in-lending bill.

The truth-in-lending bill does not set limits on interest rates. It merely requires that finance charges be stated so that competition in the marketplace, which is the basic principle of our free enterprise system, may be allowed to work.

The truth-in-lending bill has two simple requirements: First, that finance charges be stated in dollars; and, second, that these finance charges also be stated as an annual rate on the outstanding unpaid balance. The purpose of the annual rate requirement is to provide the customer with the "per unit" price, just as he is given the price per quart of milk or the price per gallon of gasoline, so that he or she may shop for the best credit buy.

I say again that these figures and the multiplying evidence of strong public support for the truth-in-lending bill make it very clear that the day is not far off when public opinion will strike from the bill the shackles which imprison it in the Banking and Currency Committee.

**WORLD HUNGER—SOME ROOT CAUSES AND CERTAIN STEPS TOWARD SOLUTIONS**

Mr. MONDALE. Mr. President, among the distinguished churchmen who have spoken out strongly for more effective American programs to meet world hunger, has been the Reverend Clyde N. Rogers, of Ohio. Reverend Rogers came to testify before the Senate food-for-freedom hearings in March, and he has long been working to bring about a greater recognition in the United States of the urgency of the world food crisis.

Dr. Rogers has recently completed a short monograph, outlined the root causes of the world hunger problem and the steps which must be taken toward solutions. Experts may disagree on the relative priority to be given various measures. But I think all will agree that Dr.

Rogers has performed a great public services in making his outline available to the public.

In order that it may receive the wide readership that it deserves, I will ask unanimous consent that this outline entitled "Hunger—Some Root Causes and Certain Steps Toward Solutions" be printed at this point in the RECORD.

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

**HUNGER—SOME ROOT CAUSES AND CERTAIN STEPS TOWARD SOLUTIONS**  
(By Dr. Clyde N. Rogers)  
PURPOSE AND SCOPE

This monograph has been prepared in outline form for detailed study of the "root causes" of hunger, some suggestions for dealing with them, and a comprehensive bibliography for further study in finding necessary and adequate solutions to the problems of world hunger.

This outline is planned as a cohesive guide for all those who have read, or are willing to study, the basic materials which have been written on the subject of economic development during the past ten years. It has been prepared for leaders of the Western world in government, educational institutions, foundations, agricultural groups, voluntary agencies and churchmen. I have attempted, rather than writing another book on the subject of world hunger and poverty, to lay out a basic outline for study which will bring together the necessary concepts which can help in establishing comprehensive programs in overcoming the "root causes" of hunger.

This outline should be a guide for many individuals and groups. It is necessary to study the outline as a whole before it is studied section by section. For those who have not read widely on the subject of world hunger, it will be necessary to read and study this outline carefully a number of times and follow this by reading appropriate books found in the bibliography.

It is recognized that this outline will need to be adapted and applied to each situation by those leaders who are working on development programs found anywhere in the world. This outline is also prepared for persons in the U.S. who furnish funds for economic development programs. It should help them in understanding the many problems to be found in economic development. It is felt that this outline and appropriate reference materials given in the bibliography can be used widely in creating an understanding and in meeting the challenge of world hunger, one of the greatest issues of our time.

**I. ROOT CAUSES OF HUNGER MAY INCLUDE SOME OR ALL OF THE FOLLOWING IN ANY CONTINENT, COUNTRY OR AREA**

*1. An overriding issue is the lack of balance between population growth, agricultural development and industrial advance in most developing countries*

(Few countries have brought these into balance. There are many reasons why this is true. Section I of the outline will attempt to show the many and varying causes.)

The following are stated here, because of special relevance:

(a) Limited basic elemental knowledge about development problems and of their importance

(b) Religious concepts and cultural patterns that hamper dealing with the problems which need to be solved

(c) Appropriate religious concepts need to be developed

(d) Lack of belief and understanding that changes can be made

(e) Poor and inadequate political systems at all levels for today's world

(f) Inadequate understanding that family planning is basic to solving many of the world's problems

(g) Perhaps the greatest need of all is an inspired leader who can motivate and challenge people to develop leadership, to select, to understand and solve the real problems of this new age. (Many are living in the last of the 20th Century with First Century concepts and tools: They have no idea of what is possible to be accomplished or how to implement the things which are possible)

Additional reasons are to be found in other sections of this outline

## 2. Ignorance with all its many facets and ramifications

(a) Little primary knowledge of reading and understanding of simple arithmetic and related information

(b) Lack of motivation to learn

(c) Inadequate skills to make the necessary changes

(e) How to deal with religious superstitions and magic concepts

(f) Lack of knowledge of why better seeds and fertilizers are needed

(g) How to store crops after they are produced under appropriate local conditions

(h) How to identify sources of diseases of people, plants and animals, to combat and eliminate the diseases

(i) How to intelligently make political decisions at all levels from the community to the nation and the world

## 3. Shortage of productive land resources

(a) Little understanding that land can often be rebuilt for agricultural production

(b) Need for appreciation that new lands can be reclaimed from the sea and from erosion by leveling, terracing, setting out trees, applying conservation methods appropriate for the area

(c) Improper use of available water.

(d) If there is an actual shortage of land that it may be possible to produce other things with which to buy food (Japan is an excellent example.)

(e) There may have to be resettlement of people

(f) Lack of resources to wait for land enrichment and development. They must have the income immediately because they have no reserves

(More than half of the families in the world have an income of less than \$100. per year.)

## 4. Inadequate water supply

(a) The blockage is often a lack of knowledge of how to conserve, secure or effectively use reservoirs, wells, desalination, irrigation, etc.

(b) Reforestation of large areas do hold back and save water and over long periods of time change climate

(Before the forests were destroyed in the Middle East there was much greater rainfall.)

## 5. Weather conditions

(a) Lack of knowledge of how to produce health-giving crops in hot, cold, wet and dry climates. (Understanding that special knowledge is needed for each type of climate.)

(b) How to work with climate rather than against it

(c) Need for basic research in tropical areas is a *must* in facing unique problems (Most research has been done in temperate climates. All problems will need to be studied on the spot in each area by those who have basic knowledge and experience.)

6. Lack of knowledge and acceptance that all civilizations have risen and fallen on the basis of sound agriculture, that no society can grow without first developing a sound agriculture (this applies in the U.S. as well as other countries.)

(a) All other economic development is dependent on agriculture. (Even in highly

developed U.S. where only 6% of the population is directly engaged in producing agricultural crops, 40% of our jobs are related to agriculture and all others are dependent on it. Only five nations produce agricultural crops to any extent beyond their own basic needs. A few years ago there were twenty nations producing surplus crops.)

## 7. Antiquated agricultural systems

(a) Large holdings with a servant class tilling the land

(b) Small fragmented holdings not large enough to use machinery or even to produce adequate food for a family

(c) Continual division of the land into smaller plots each generation

(d) Poor government policy toward land ownership, use and production

(e) Lack of knowledge of how to change land use policies

(f) Need for structural reform in land use

## 8. Inadequate credit and banking systems

(a) High interest rates which bind the farmer to his pitiable situation and to the usurer

(b) No banking system as known in the Western world

(U.S. cooperative credit systems can be adapted to conditions in developing countries. Many churchmen have little or no understanding of what they are, how they work, and that they are an important part of private enterprise. Cooperatives and credit unions are basic. Adequate educational methods have not been used in regard to the essential values, methods and requirements of these.)

## 9. Inadequate growth capital

(a) Afraid to use available funds for development programs

(b) Development capital often sent out of country

(c) Restrictive laws against foreign capital

(d) Improper use of domestic and foreign capital

## 10. Limited knowledge of marketing, distribution and transportation systems

(a) A comprehensive program to overcome widespread hunger must include at least the following in many countries:

(1) Build shipping docks

(2) Erect storage elevators

(3) Build highway, rail and air transportation systems

(4) Construct schools and train teachers

(5) Establish hospitals and other basic institutions

(6) Develop economic incentives for growing additional crops for market

(In India, for instance, U.S. abundant food can be used to pay wages to do the above jobs in helping develop their own economy.)

## 11. Little appreciation for the dignity of an honest day's work

(a) Lack of understanding of the dignity of labor among the educated is perhaps the greatest blockage to sound economic development. (The middle class society in the Western world has grown out of hard work, frugality and motivation.)

(b) No nation has reached economic stability without the concept of hard, productive, efficient work. (It will become increasingly hard for Americans to teach this since we are having to develop new concepts of work because of cybernation in the U.S.)

(c) Each nation will need to take the same basic steps to eliminate the "root causes" of hunger

(d) There are no shortcuts in development. The process can be accelerated by the experience of others

## 12. Too rapid population growth where industrial development is inadequate

(a) Very large families among the exceedingly poor

(b) Religious taboos on family planning (Much information and questions found elsewhere in the outline apply in this section.)

(Information is needed from countries like Japan and Sweden as to solutions found in these countries.)

## 13. Poor educational techniques, systems and dissemination of basic knowledge

(a) Lack of understanding of what is needed in practical education and information which will help people meet their basic needs

(b) Little understanding of types, values and needs of trade schools

(c) Too great a desire for classical education which often gets in the way of economic development rather than assisting it

## 14. Slow industrial growth

(a) Too great a percentage of the population on the land

(b) Not enough people producing consumer goods at prices people can pay

(c) Lack of capital and broad based understanding of economic development

(d) Lack of understanding that industry must be of the size and nature to be practical for a given area and at a given time

(Agriculture is basic but other development must be kept in balance and grow along with agriculture.)

(Additional points listed elsewhere in the outline apply in this section.)

## 15. Little understanding of nutritional needs and resources

(a) Limited knowledge of the values of many foods, a taste for, and a desire to eat them (In certain countries abundant peanuts are pressed into oil with the cake being used as fertilizer, for which it has little value, when it could be finely ground and used as a high protein food in their native breads and other foods.)

(b) A new appreciation is needed by all nations as to the basic contributions of nutritionists and home economists

(c) Lack of understanding that most nations can produce high protein foods at reasonable costs or secure them from other nations in exchange for local products

## 16. Poor health conditions

(a) Often caused by malnutrition

(b) The sick and lethargic produce inadequate food supplies

(c) Many children born but only few reach adulthood

(d) Improved health conditions result in population explosion—spiral of poor health begins again

## 17. Unsound government policy and often lack of responsibility to the governed

(a) Corrupt governments

(b) Poor tax systems (not basic to local or national needs)

(c) Basic ignorance of modern economic business methods in government

(d) Inadequate use of available funds for development purposes

(e) Long histories of being governed or controlled by outside governments (colonialism)

A basic tenet of section I: Principles of honesty, integrity, sense of personal worth and motivation for improving oneself and sharing with others are implicit in the Christian heritage and are needed. In economic development these are basic to the concept of the fatherhood of God and the brotherhood of man and have some basis on which to build in many religions. Religious principles, however, are without form and void if they are not involved in all the programs, concepts and forces of life related to overcoming the root causes of hunger among all the peoples of the earth. Solving the root causes of hunger is the overwhelming challenge of our time.

## II. SOME STEPS AND ANALYSES IN DEALING WITH THE ROOT CAUSES OF HUNGER

### 1. Preliminary Study of Types and Kinds of Programs with Analysis of Their Successes and Failures

- (a) U.S. AID programs in a given country
- (b) FAO and other UN agencies
- (c) Foundations and related groups
- (d) Cooperatives and other private businesses
- (e) Missions programs of the denominations and other church groups
- (f) The work of other voluntary agencies
- (g) All levels and kinds of educational institutions (government, private, extension)
- (h) The general attitude and stability of the government of the country from village to national and reverse (Knowledge of what present programs include.)

2. In gathering information from these groups, also get suggestions of projects to meet unmet needs. Study several countries, analyze steps in mobilization of resources and necessary groups to achieve purposes of any development program, project or program selection.

3. Remember that most of the technicians and supervisors from America are lay churchmen. They can help decide what the major role of each group is and how the groups can work together. The role of the church needs to be understood and accepted by all, as does the role of other groups.

## III. AN APPROACH TO A COUNTRY BY VOLUNTARY GROUPS

(This would include groups like Church World Service, CARE, Foundations, Educational Groups, etc.)

1. Send appropriate persons to the country to do preliminary study of present programs of the group involved, using I and II above as a guide. In cooperation with national leaders, select a comprehensive new project where resources are available, using the above evaluation and principles.

2. Develop an agreement with one of the colleges, universities or other educational institutions in planning a work-study training program. Enroll only those persons who will work on the project and spend part time in study (short term training.) Find the best training institutions which have something to contribute and will work under these principles.

3. Use U.S. personnel paired with native personnel. Secure U.S. farmers, cooperative managers, extension personnel and vocational agriculture teachers as basic leaders. Such persons can be secured on loan from other agencies and groups to develop church and other voluntary group programs. (The 1966 Food for Freedom Bill makes this possible.)

4. Continue study of what groups have done and are continuing to do. Do regular evaluations, with complete yearly analysis.

5. Go into a project or program only after all denominations or other groups responsible have agreed on what is to be done, how it is to be done, and under whose authority and responsibility it is to be done. Attempt comprehensive projects only after long term agreements are reached. If another group can better do the project let it take the leadership but cooperate in the project. Jealousy among agencies is one of the greatest hazards to successful programs.

6. Carefully select only those new major projects or programs which have a good opportunity for success. Plan some projects for quick success, some for intermediate and some for long term development.

7. Continue to adapt and rebuild present programs in the light of steps and principles found in this outline.

8. Develop literature and other educational materials out of experience in the field. Most materials must be prepared on the spot. Use U.S. agencies, AID, foundations and co-

operative materials prepared for the area. (Much promotional work must be by practical demonstration and by direct contacts.)

9. Prepare materials for U.S. understanding and support. There is not enough information sent to the groups that furnish the money to keep their support.

10. Hire an executive for the country where a comprehensive program is being developed, who can deal with top level persons in government and all agencies as listed in II who can be helpful in launching programs. This will create new status and will put voluntary groups in a much more favorable light in many countries.

## IV. PROJECT SELECTION

The following illustrations are given as examples which are now being supported as development techniques in various parts of the world. The same principles may be applied and questions asked in other types of projects or programs.

### 1. Example 1—Developing a credit program

- (a) Analysis of the type of credit needed
- (b) Percentage of assets which can be secured and developed locally
- (c) Securing other needed assets which are basic to the operation
- (d) Credit to the borrowers at terms which meet local needs.
- (e) Agreement on proper purposes for borrowing
- (f) Borrowers understanding of how to use funds for productive purposes
- (g) Create proper governmental attitudes and understanding
- (h) If an agency in the U.S. has any supervisory control over the program its consent and understanding is needed in developing the program
- (i) Comprehensive educational programs in the use of credit among the executives, directors, and borrowers who are in any way related to the program (Many books and booklets are available on the subject of credit for almost any kind of credit program from government agencies, foundations and cooperatives.)

### 2. Example 2—Water well drilling

- (a) A comprehensive study of the proper location of wells to adequately serve an area and not destroy the permanent water supply
- (b) Cost of bringing water to the surface
- (c) Storage of water
- (d) Decision on priorities in use of water such as:
  - (1) direct human use
  - (2) livestock
  - (3) irrigation
  - (4) industrial use
  - (e) Irrigation
    - (1) cost of land leveling
    - (2) types of canals
    - (3) distance to fields
    - (4) cost of distribution of water
    - (5) how water is owned (cooperative, etc.)
    - (f) Use of additional crops produced because of irrigation
      - (1) storage for home use and commercial sales
      - (2) method of distribution
      - (3) cost of each segment of operation
      - (4) what does the farmer and each person involved get out of it?

### 3. Example 3—Poultry

If a specific program or project is selected (poultry, as an example) some questions must be answered: (Use the same process of analysis for any project.)

- 1. Is there a potential market at reasonable cost? Can training and facilities be made available for
  - (a) Developing a hatching program for broilers and laying flocks
  - (b) Assurance of control of disease problems. (Usually a poultry department at an educational institution is necessary.)

(c) Developing an adequate supply of formula feed

(d) A feasible and economical marketing program

(e) Securing credit at reasonable rates

(f) Availability of necessary leadership to be trained for the entire operation

(g) Develop salary scales above yet in harmony with the economy of the area.

2. Necessary analysis of local desires vs. possibilities of success. (They often dream the impractical.) How to bridge the two and help them find success.

3. Plan for securing right type of U.S. leadership as short, intermediate and long term personnel for the project.

4. Develop an adequate plan for step by step process of turning project over to indigenous leadership. Take adequate time before releasing the project.

5. Training of village leaders. (Illustration) *Faith and Farm Program of Nigeria*. Study of moral and spiritual requirements coupled with practical work as Peter Batchelor, an Agricultural Missionary, has done in Nigeria. The Bible and other sacred books can become practical basic texts as used by Mr. Batchelor. Many leaders are adapting the above methods.

## V. AN OVERRIDING ISSUE

Honesty, integrity and a sense of personal value and worth are essential. There needs to be developed a sense of mutuality and cooperative sharing along with the development of sound business practices. These are interdependent and are a necessary part of development, service motive is necessary if worthwhile changes are to be accomplished anywhere. Voluntary groups have a major role in helping this and the following generations to understand, maintain and develop this concept. This approach will greatly aid in meeting and solving the "root causes" of hunger.

## THE SITUATION IN VIETNAM

Mr. DODD. Mr. President, the nations of Asia, Africa, and Latin America are emerging upon the international scene at a time of turmoil and tension. Their own colonial backgrounds have left them with an inherent suspicion of Western countries and Western standards. Theoretically, such countries should be likely prey for the false gods of Marxism, of rapid industrialization, and a quick transformation into automated, modern societies.

But the fact is that, because communism has been so close at hand, it has not been able to mask its own particular kind of reality. In a recent address before the Australian Council of Churches Geoffrey Fairbairn points out that these nations "know by now that communism is a vast confidence trick perpetrated against peasants. They know—that where communism successfully grows out of the barrel of a gun, the peasants are herded on to collective farms as state slaves. The result is economically appalling. For example, the per capita production of grain in the Soviet Union was higher in 1913 than in 1961. The same thing happened in North Vietnam after the Communist conquest of 1954."

No place in the underdeveloped world have men and women voluntarily chosen communism. They have seen that communism means brutal tyranny, and that it does not result in economic advance, but in almost total economic decay.

The resources of North Vietnam, as of other Communist states, are not used