UNITED STATES OF AMERICA

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 92d CONGRESS
FIRST SESSION

## VOLUME 117—PART 7

MARCH 29, 1971, TO APRIL 1, 1971
(PAGES 8259 TO 9468)

UNITED STATES GOVERNMENT PRINTING OFFICE, WASHINGTON, 1971

contacted after tax season for an appointment to complete it.

At this first after-season appointment information is gathered from the client, and a profile is later completed. At still another profile-review meeting the completed profile is discussed and accompanying financial recommendations are made to the client.

"It takes an hour-and-a-half to do a profile," Croxall notes, "and we found that by doing this profile the salesman gets involved with the person, his needs and his wants. As a result, the person feels that involvement, and our chances for getting a complete sale from this person is far greater than just going out and trying to sell mutual funds or insurance."

In recruiting its tax preparer-salesmen, Benevest ran employment ads indicating they could expect to earn $1,500 a month in commissions. Company expectations were that the tax service would bring a man $5,000 or $6,000, tiding him over until commission income took over.

*Unfortunately, tax time and tide wait for no plan:* As a result of the "crash" nature of its entry into the field, most of the salesmen Benevest hired came in with neither insurance nor mutual fund background. And there was time before the tax rush to do little more than train them in tax procedures. Too late for "instant follow up" to follow "instant refund" as hoped, the company had to undertake another after-season crash program instead—this time to license its new people in sales of insurance and mutual funds.

The company is still in the process of training and trimming, and its men have only recently gotten their starts with client profiles and profile reviews.

AN UNMANNED PIPELINE TO THE COMPUTER

Perhaps a major drawing card new companies and financial services organizations coming into the tax return field can show their prospects is the computer; there's a consensus among many that nervous taxpayers seem to feel more comfortable with an "institutional" sendoff behind their annual offering to Uncle Sam's computers—preferably with a computer on *their* side.

A Minneapolis computer software company, Systems, Inc., made it possible this year for numerous banks (such as Chase Manhattan in New York with 150 branches) and retail outlets (such as Carson Pirie Scott in Chicago) to offer their thousands of customers computer-calculated and imprinted income tax returns while at the same time *by-passing the personnel and space draining personal interview.*

The company's product, Tax-Pak, is a set of nine folders labeled "income", sale of property", etc., passed over the counter to taxpayers $2.50. At home, the customer fills in basic information on the front of each folder and inserts records in appropriate folders. He returns the set of sealed folders to the outlet where they were purchased; they are forwarded from there for processing; and the computer-prepared tax returns with appropriate schedules are routed back to the outlet within seven days. The customer then picks up his duplicate tax returns and mails a set to IRS.

David Buck, formers Vice President-Marketing for Fiscal Systems and now head of David Buck Associates estimates his in-house processing time per return to average a half-hour, the average fee charged the customer at the retail end to be $17.

Describing advantages of Tax-Pak to sponsoring companies, Buck says, "You get a chance to do a job without involving your own personnel, without involving your own equipment, your own facilities. You get a chance to do that job with profit. Finally, and not the least important, you get a chance to really sit down with those people that you want as your customers and find out every last thing about that customer financially."

*But what about lack of hand-holding in the Tax-Pak system? Isn't that what customers want?* Seemingly the giant of the industry, H & R Block, believes so; tax preparation is almost 100% a face-to-face matter with them. Buck, on the other hand, negates the therapeutic value of the typical tax preparer, and shows a not inconsiderable amount of fresh 1970 tax-return business to back up the impersonal approach. The tax preparer is often, says Buck, "a fellow whose expertise consists of a course on the 1040 in November, and who could well be dead tired from nothing to eat but apples, sour coffee and sandwiches."

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By Mr. MONDALE:

S. 1388. A bill to authorize the Secretary of Agriculture to carry a special research program on wild rice. Referred to the Committee on Agriculture and Forestry.

Mr. MONDALE. Mr. President, today I am introducing legislation which will authorize the Department of Agriculture to spend $2 million over the next 10 years to conduct a research program for wild rice. In the past, various appropriations have been made by the Federal Government and some private investors for this purpose, but what is really needed to develop the full potential of this important crop is enough money and enough direction to conduct a long-term, steadily funded research project. The research would boost the economies of Michigan, Wisconsin, and Minnesota. The agriculture experiment station at the St. Paul campus of the University of Minnesota has been carrying out some research for the past few years, mostly in the development of an improved strain. Because nearly 60 percent of the world's wild rice harvest comes from the Indian Lake area of Minnesota, I hope that this area will benefit proportionately from funds allocated.

By way of background, wild rice has been harvested primarily by Indians who used their harvest as a staple food. The natural stands today are located on Indian land. According to the Bureau of Indian Affairs, there are nearly 10,744 acres of wild rice producing areas on wild rice tribal lands in Minnesota. Though annual production varies dramatically, in 1967, 1⅓ million pounds were harvested from two reservations alone. In Minnesota harvesting on the tribal lands is restricted to Indian labor. In 1968, 18,805 people harvested wild rice with an average per capita income for rice harvesters in Minnesota at about $88. There is also a ban against the use of mechanical harvesting equipment in the natural stands.

Retail prices of wild rice have fluctuated from $3.25 a pound in the mid-1950's to $15 a pound in 1966. Currently it is selling for over $5 a pound retail. The market is growing, and with a more controlled harvest could be increased still more. Wild rice mixes, frozen pouches, and casseroles are expected to increase demand and expose steadily.

But production of wild rice is hampered by some severe problems and there has been no way to date to assure the size of an annual crop. Shattering of the seed head, the wild rice worm, fungus conditions, crowding by other lake plant life, and consumption by wildlife. Wild rice ripens gradually over a period of 10 days, the ripening progressing from the top downward. As the top grains ripen, they "shatter or fall into the water. Each plant must be harvested several times to hold shattering losses to a minimum. As it is, in the natural stands where harvesting is done by hand only 5 to 10 percent of the rice is recovered. Some work has been done to perfect a noshattering seed, but the seed successfully produced is not yet available for common use. Scientists at the University of Minnesota estimate that it may take at least 10 years to develop a proven nonshattering seed for wide distribution. There is also not enough knowledge about the wild rice worm or the smut which affects the crops. These are problems which will also have to receive research attention.

The end which scientists and rice growers are looking for is a successful predictable, and profitable cultivated annual green rice crop. There is a growing demand for the rice. It is nutritious and the exposure the crop is getting through major processed food companies are making it more popular. But the inability of producers to assure a sizable crop year after year has kept sales low.

Some companies are moving toward paddy production. In paddies mechanical harvesting equipment can be used and rather than the 4 to 10 percent yield from harvesting, 30 to 40 percent of the grain can be gathered by machine. Successful experiments in paddy growing in the past 3 years have widely increased interest and enthusiasm for possibilities in the profitable production of green rice. Many Indians who have opposed paddy cultivation in the past as a threat to their economy are now looking more favorably to a more controlled harvest. There are thousands of acres which could be developed for paddy rice if the proper research is funded. The diseases which presently bother natural stands could become more severe problems as stands are heavier and fertility is higher. Successful production of green rice is dependent on specific water chemical and water level and flow conditions. Obviously when raising the crop tables on a more artificial nature, these water factors will have to be thoroughly researched. New harvesting equipment will have to be developed and processing plants will have to be established with careful attention to storage and effective commercial distribution. Of course, hand in hand with an increased ability to produce will come needs for promotion efforts.

Research can open new acres to production and increase production three to four fold. It can assure a stable crop and increased commercial sales. The possibilities for more employment and a rise in per capita income for those involved in a wider green rice production and a better life for the Indians of the areas involved more than justify the request for $2 million for research.

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By Mr. MONDALE (for himself and Mr. BROOKE):

S. 1389. A bill to promote the foreign policy and best interests of the United States by authorizing the President to negotiate a commercial agreement including a provision for most-favored-nation status with Romania. Referred to the Committee on Finance.

THE ROMANIAN TRADE ACT OF 1971

Mr. MONDALE. Mr. President, since 1949, the United States has pursued a policy designed to prevent trade with Communist nations from threatening in any way the security or national interest of the United States.

We are still pursuing this basic policy, most notably in our export controls which prohibit the export of U.S. goods or technology which could contribute to the military potential of Communist nations or in any other way be contrary to the national interest of the United States.

But in addition to policies, laws, and regulations such as these, we also carry on our books a number of other provisions which, if they ever indeed contributed to our national interest and/or military security, do not do so today. Some of these restrictions, in fact, seem actually to be counterproductive, contributing to nothing but the economic benefit of our Western competitors and the continued economic and political domination of East Europe by the Soviet Union.

One such policy—surely the most damaging symbol of irrational hostility toward the East—is the denial of most-favored-nation treatment to all nations of Eastern Europe except for Yugoslavia and Poland.

The effect of such a denial is to impose upon the products of the rest of East Europe the old Smoot-Hawley tariff rates. Given such extraordinary discrimination against their products, there is little hope for any major expansion of peaceful, nonstrategic trade in East Europe—the fastest growing market in the world. For, aside from the great political damage rendered by such discrimination, the inability to sell goods to us severely limits the amount of goods they can buy from us, and places an unnatural and irrational limit upon trade in peaceful, nonstrategic goods.

I say "unnatural and irrational" because the discrimination against imports from the East European countries makes neither economic nor political sense.

The denial of most favored nation in no way contributes to our national security. All goods bound for East Europe must be licensed, and the presence or absence of most favored nation adds absolutely nothing to this protection.

Nor does it have any significant economic effort on the nations of East Europe. The denial of most favored nation status, in fact, keeps nothing from the East Europeans which cannot otherwise find its way there from the West—legally and with full concurrence of our Government. All this denial does is to prevent the East Europeans from earning the necessary dollars with which to become customers of U.S. exports in peaceful, nonstrategic goods. It is one more explanation why in 1969, with some 16 percent of total world trade, the United States enjoyed only 3 percent of the total trade between the East and the West—$249 million out of a total of over $8 billion. In the fastest growing market in the world, we lag behind West Germany, Italy, France, Great Britain, Yugoslavia, India, Egypt, Finland, Japan, Austria, and Sweden.

Nor, should I add, does the denial of most favored nation make sense in terms of the products against which it most discriminates. If we had reason, for example, to raise special tariffs against certain products from the East European countries, then such tariffs should be imposed with some semblance of precision and reason. I do not happen to think that such discriminatory tariffs should be necessary as long as we have basic protection against dumping and foreign export subsidies. But the denial of most favored nation across the board imposes a totally capricious set of discriminatory tariffs upon the products of these nations, unrelated to specific products or to any coherent economic or trade policy.

Mr. Harold Scott, Deputy Assistant Secretary of Commerce for Domestic and International Business and Director of the Bureau of International Commerce recently visited East Europe and had this summary comment to make on the most favored nation problem:

> The lack of MFN treatment to all East European countries except Poland is the most discussed major problem. To a degree, this deterrent while real also is partly psychological. There is a strong feeling among East Europeans that the lack of MFN is a form of punishment. Importers not only pay a higher duty but view such treatment as a symbol of the "unwelcome mat." One of the major purposes of our Mission was an examination, product by product and country by country, of export potential to the United States. Indeed there were many specific product areas where the lack of MFN removed all possibilities. There were, however, many of their products with some U.S. potential, despite the lack of MFN, that had not been aggressively promoted. One can speculate that occasionally the lack of MFN represents a warm security blanket under which Eastern European export enterprises can quite easily hide their lethargy. It is safe and practical to conclude that trade relations will not grow rapidly until the MFN problem is resolved. It is equally sound to conclude that East European countries have specific trade opportunities in the United States today with the existing tariff structure that they are not exploiting to maximum potential. We in Commerce hope to be helpful in this area in the months ahead, for we believe that political awareness of the MFN problem can be heightened by trading actively with consequent agitation by the business community for even broader trade which would result with MFN.

Actually, we do give most favored nation status to two East European countries: Yugoslavia and Poland. We also grant these two nations special treatment in our export control regulations, Yugoslavia being considered as "West Europe" for such regulations, and Poland—along with Romania—being given preferential treatment over all the rest of the East European countries.

What I am proposing today, Mr. President, is that the President of the United States be given authority to negotiate a commercial agreement with Romania, extending most forward nation, to that nation in return for equivalent benefits granted us and in our national interest.

This bill cosponsored by the Senator from Massachusetts (Mr. BROOKE) would grant "most favored nation" status at least to that nation which seems to be, in fact, "most favored" in the eyes of our Government.

In the summer of 1969, after Mr. Nixon concluded his most successful visit to Romania, he and President Nicole Ceausescu issued a joint statement reading:

> The two heads of state devoted particular attention also to the economic relations between their countries. While noting the upward trend which these relations have displayed in recent years they also agreed on the need in the interests of both countries to develop and diversify the economic ties between the United States and Romania. In this connection it was agreed to look for new ways of realizing the potentialities which this important field offers.

In the President's recent foreign policy message he declared:

> There are difficulties, which we recognize, attending close political relations between Eastern European nations and the United States. But within these limits there are opportunities for economic, scientific and technological contact which we are prepared to broaden on the basis of mutual benefits.
>
> Our trade with Romania doubled in 1970. We extended credits for the purchase of agricultural commodities and liberalized certain export controls for her benefit. We expanded educational and cultural exchanges and responded with immediate relief in medical supplies, foodstuffs, and other emergency needs when Romania suffered a disastrous flood in 1970.
>
> Romania and Yugoslavia have indicated by their policies a desire for cordial relations with the United States on the basis of reciprocity. Our relations have continued to improve because the pace and scope is determined in the first instance by them. We are responsive, and other countries in Eastern Europe who desire better relations with us will find us responsive as well. Reconciliation in Europe is in the interest of peace.

Mr. President, surely the foreign policy as well as the economic interests of the United States can be furthered by granting most-favored-nation status to Romania.

In the first three quarters of last year, we exported $46,218,000 to Romania and imported from that nation $10,019,000—for a more than 4.1 trade surplus. Our exports to Romania last year will be at least triple the 1968 figure of $16,680,000—signs of a great growth potential. I ask that a table showing total exports to and from Romania be included at this point in my testimony.

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

QUARTERLY REPORT UNDER EXPORT ADMINISTRATION ACT

TABLE E.—UNITED STATES TRADE WITH PRINCIPAL COUNTRIES OF EASTERN EUROPE, 1968, 1969, AND JANUARY-SEPTEMBER 1970

[Value in thousands of dollars]

| Commodity | 1968 | 1969 | Jan.-Sept. 1970 |
|---|---|---|---|
| TRADE WITH ROMANIA | | | |
| Exports, total | 16,679 | 32,394 | 46,218 |
| Food, beverages, and tobacco | 494 | 1,175 | 4,036 |
| Nonfat dry milk | | | 1,060 |

QUARTERLY REPORT UNDER EXPORT ADMINISTRATION ACT—Continued

TABLE E.—UNITED STATES TRADE WITH PRINCIPAL COUNTRIES OF EASTERN EUROPE, 1968, 1969, AND JANUARY-SEPTEMBER 1970—Continued

[Value in thousands of dollars]

| Commodity | 1968 | 1969 | Jan.-Sept. 1970 |
|---|---|---|---|
| Wheat | | | 2,237 |
| Barley | | | 554 |
| Vegetables, fresh or dried | | 283 | 122 |
| Soybean oilcake and meal | 479 | 787 | -------- |
| Crude materials | 2,584 | 4,960 | 12,647 |
| Cattle hides, undressed | 570 | 3,091 | 2,930 |
| Rubber, synthetic | 87 | 196 | 171 |
| Woodpulp, chemical, dissolving grades | 1,916 | 1,514 | 1,636 |
| Woodpulp, chemical, except dissolving grades | | | 216 |
| Cotton, raw, except linters | | | 5,732 |
| Seeds for planting | 7 | 6 | 903 |
| Mineral fuels and related materials | 966 | 4,089 | 13,910 |
| Bituminous coal | 953 | 891 | 1,380 |
| Coke of coal, lignite, or peat | | 3,192 | 12,499 |
| Chemicals | 1,197 | 1,141 | 478 |
| Pesticides and synthetic organic agricultural chemicals | 556 | 303 | 93 |
| Organic chemicals, other | 18 | 348 | 49 |
| Polymerization plastic materials | 160 | 164 | 128 |
| Insecticides, fungicides, herbicides, and disinfectants | 88 | -------- | (1) |
| Chemicals, other | 376 | 326 | 207 |
| Manufactures classified chiefly by material | 2,610 | 10,576 | 10,124 |
| Patent leather, parchment-dressed, and metallized leather | 313 | -------- | -------- |
| Ferromanganese | | | 922 |
| Ferroalloys and spiegeleisen, except ferromanganese | | 210 | 1,051 |
| Iron or steel plates and sheets, uncoated | 1,898 | 6,656 | 5,710 |
| Iron or steel plates and sheets, coated, except tin plate | | 1,846 | 793 |
| Oil pipe of iron or steel | 79 | 736 | -------- |
| Iron or steel pipes and tubes, other than cast-iron pipe or oil pipe | 1 | 653 | -------- |
| Iron or steel tubes, pipes, and fittings, other | 5 | 3 | 1,062 |
| Drill bits, percussion bits, and parts | 148 | 306 | 194 |
| Metal manufactures, other | 82 | 11 | 29 |
| Manufacturers classified chiefly by material, other | 85 | 154 | 362 |
| Nonelectric machinery | 6,913 | 8,783 | 3,053 |
| Steam generating power boilers and parts | 503 | 698 | 274 |
| Harvesting machines | 200 | 13 | -------- |
| Machinery for mowing, haying, and crop preparation | 276 | 299 | 2 |
| Electronic computers, including process control computers | 346 | -------- | -------- |
| Statistical machines used with punched cards or tape | 105 | 612 | 61 |
| Grinding and polishing machines, metalworking | 40 | 92 | 247 |
| Punching and shearing machines, metalworking | | 1,418 | -------- |
| Presses, metalworking | 135 | 7 | -------- |
| Gas-operated welding and similar metalworking appliances | 499 | 914 | -------- |
| Grain milling machinery | 70 | 413 | 287 |
| Power cranes, draglines, and shovels, excavator type | 11 | 246 | 8 |
| Boring, mining, and well-drilling machinery | 351 | 167 | 29 |
| Glassworking machinery | 2,415 | 488 | 609 |
| Furnaces, burners, ovens, and kilns, except metalworking | 213 | 305 | 50 |
| Refrigerators and refrigerating equipment, except domestic | 111 | 45 | 140 |
| Machines for treating foods with heat or cold | 378 | 239 | 19 |
| Pumps for liquids | 171 | 71 | 6 |
| Air and gas compressors, except refrigeration type | 321 | 85 | 323 |
| Machine tools, parts, and accessories, mineral working | 7 | 259 | 33 |
| Machine tools, parts, and accessories, woodworking | 55 | 1,400 | 15 |
| Nonelectric machinery, other | 709 | 1,014 | 950 |
| Electric machinery and apparatus | 780 | 901 | 846 |
| Single sideband high frequency transceivers | 108 | -------- | -------- |
| Electronic navigational aids | 24 | 271 | 22 |
| Electronic search and detection apparatus, including radar | 93 | -------- | -------- |
| Telecommunications apparatus, other | 89 | 10 | 2 |
| Geophysical and mineral prospecting instruments | 40 | 159 | 499 |
| Electric instruments for measuring or controlling nonelectric quantities, other | 164 | 42 | 26 |
| Electric machinery and apparatus, other | 263 | 420 | 296 |
| Transport equipment | 137 | 67 | 641 |
| Power cranes and shovels, wheel or truck mounted | | | 630 |
| Special purpose vehicles, except power cranes and other excavating or drilling type equipment | 118 | 55 | -------- |
| Miscellaneous manufactured articles | 927 | 583 | 349 |
| Instruments for physical or chemical analysis | 83 | 75 | 23 |
| Parts for scientific, measuring, or controlling instruments | 192 | 257 | 83 |
| Scientific, measuring, and controlling instruments, other | 112 | 39 | 49 |
| Photographic prints | 348 | 1 | -------- |
| Miscellaneous manufactured articles, other | 192 | 211 | 194 |
| Other domestic exports | 20 | 34 | 70 |
| Reexports | 51 | 84 | 66 |
| Imports, total | 5,553 | 7,966 | 10,019 |
| Food, beverages, and tobacco | 887 | 767 | 474 |
| Cheese | 685 | 537 | 345 |
| Fruit, dried | 57 | 41 | 46 |
| Paprika | 52 | -------- | -------- |
| Coriander | 60 | 42 | 32 |
| Food, other | 28 | 120 | 33 |
| Crude materials | 582 | 310 | 307 |
| Poppyseed | 406 | 109 | 143 |
| Feathers and down, crude | 149 | 110 | 140 |
| Crude materials, other | 27 | 90 | 25 |
| Mineral fuels and related materials | 848 | 2,708 | 4,143 |
| Distillate fuel oils | | 87 | 96 |
| Residual fuel oils | 848 | 2,621 | 4,047 |
| Chemicals | 31 | 165 | 1,362 |
| Benzene | | 147 | 102 |
| Toluene | | | 336 |
| Xylene | | | 660 |
| Organic chemicals, other | | | 238 |
| Manufactures classified chiefly by material | 679 | 832 | 899 |
| Wood manufactures, except furniture | 60 | 75 | 91 |
| Cotton fabrics, woven | | | 198 |
| Textile fabrics, woven, except cotton | 25 | 87 | 43 |
| Made-up textile articles | 98 | 225 | 100 |
| Carpets, carpeting, and rugs | 81 | 90 | 81 |
| Drawn or blown glass, unworked | 224 | 135 | 132 |
| Glassware | 185 | 210 | 243 |
| Nonelectric machinery | 91 | 6 | -------- |
| Knitting machines | 57 | -------- | -------- |
| Electric machinery and apparatus | 3 | (1) | -------- |
| Transport equipment | | 2 | -------- |
| Miscellaneous manufactured articles | 2,366 | 2,978 | 2,802 |
| Bentwood furniture and parts | 164 | 176 | 172 |
| Chairs of wood, other than of bentwood | 505 | 470 | 489 |
| Furniture, other | 108 | 120 | 180 |
| Clothing | 88 | 682 | 855 |
| Footwear | 1,171 | 1,188 | .806 |
| Stamps | 209 | 169 | 152 |
| Baskets, handbags, and other plaiting material articles | 61 | 58 | 57 |
| Miscellaneous manufactured articles, other | 61 | 114 | 91 |
| Other imports | 66 | 198 | 31 |
| Returned goods | 36 | 178 | 6 |

1 From the 4th Quarter 1970 Quarterly Report on Export Control, U.S. Department of Commerce, Feb. 22, 1971.

Mr. MONDALE. Mr. President, it is obvious, in spite of this growth in trade, that Romania, with precious few dollar holdings and almost no way to earn them in this country, cannot continue to maintain such a deficit in her accounts with the United States.

A country cannot buy if it cannot also sell. And we cannot sell if we do not also buy.

I must point out that most favored nation is not a concession to be given without compensation. The Romanian Trade Act of 1971 does not require the President to grant most favored nation. Rather, it authorizes him to negotiate a commercial agreement—our part of which would be an extension of most favored nation treatment, and Romania's part to be the granting of equivalent commercial benefits to the United States.

Mr. President, I think that enactment of this legislation would be sound economics and sound foreign policy, furthering not only the commercial returns from expanded trade, but the political returns from closer ties to this key nation of East Europe. I ask that the full text of this bill, the Romanian Trade Act of 1971, be printed at this point in the RECORD.

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

S. 1389

A bill to promote the foreign policy and best interests of the United States by authorizing the President to negotiate a commercial agreement including a provision for Most-Favored-Nation status with Romania

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

SHORT TITLE

SEC. 101. This Act may be cited as the "Romanian Trade Act of 1971".

STATEMENT OF PURPOSES

SEC. 102. The purposes of this Act are—

(a) to maintain United States objectives in building a peaceful, democratic world;

(b) to promote constructive relations with Romania and to provide a framework helpful to private United States firms conducting business relations in Romania by instituting regular government-to-government negotiations concerning commercial and other matters of mutual interest; and

(c) to increase peaceful trade and related contacts between the United States and Romania, and as assistance in meeting United States balance-of-payments problems, to expand markets for products of the United States in Romania by creating similar opportunities for the products of Romania to compete in United States markets on a nondiscriminatory basis.

AUTHORITY TO ENTER INTO COMMERCIAL AGREEMENTS

SEC. 103. The President may make commercial agreements with Romania providing Most-Favored-Nation treatment to the products of Romania whenever he determines that such agreements—

(a) will promote the purposes of this Act,

(b) are in the national interest, and

(c) will result in benefits to the United States equivalent to those provided by the agreement to the other party.

BENEFITS TO BE PROVIDED BY COMMERCIAL AGREEMENTS

SEC. 104. The benefits to the United States to be obtained in or in conjunction with a commercial agreement made under this Act may be of the following kind, but need not be restricted thereto:

(a) satisfactory arrangements for the protection of industrial rights and processes;

(b) satisfactory arrangements for the settlement of commercial differences and disputes;

(c) arrangements for establishing or expansion of United States trade and tourist promotion offices, for facilitation of such efforts as the trade promotion activities of United States commercial officers, participation in trade fairs and exhibits, the sending of trade missions, and for facilitation of entry and travel of commercial representatives as necessary.

(d) Most-Favored-Nation treatment with respect to duties or other restrictions on the imports of the products of the United States, and other arrangements that may secure market access and assure fair treatment for products of the United States; or

(e) satisfactory arrangements covering other matters affecting relations between the United States and Romania, and the improvement of consular relations.

EXTENSION OF BENEFITS OF MOST-FAVORED-NATION TREATMENT

SEC. 105. (a) In order to carry out a commercial agreement made under this Act and, notwithstanding the provisions of any other law, the President may by proclamation extend Most-Favored-Nation treatment to the products of Romania.

(b) Any commercial agreement made under this Act shall be deemed a trade agreement for the purposes of title III of the Trade Expansion Act of 1962 (19 U.S.C. 1901 et seq.).

(c) The portion of general headnote 3(e) to the Tariff Schedules of the United States that precedes the list of countries and areas (77A Stat. 11; 70 Stat. 1022) is amended to read as follows:

"(e) PRODUCTS OF CERTAIN COMMUNIST COUNTRIES.—Notwithstanding any of the foregoing provisions of this headnote, the rates of duty shown in column numbered 2 shall apply to products, whether imported directly or indirectly, of the countries and areas that have been specified in section 401 of the Tariff Classification Act of 1962, in sections 231 and 257(e)(2) of the Trade Expansion Act of 1962, or in actions taken by the President thereunder and as to which there is not in effect a proclamation under section 5(a) of the Romanian Trade Act of 1971;".

(d) Nothing in this Act shall be deemed to modify or amend the Export Administration Act of 1969 (50 U.S.C. App. 2401 et seq.) or the Mutual Defense Assistance Control Act of 1951 (22 U.S.C. 1611 et seq.).

REPORTS TO CONGRESS

SEC. 106. The President shall submit to the Congress an annual report on the commercial agreements program instituted under this Act. Such report shall include information regarding negotiations, benefits obtained as a result of commercial agreements, the texts of any such agreements, and other information relating to the program.

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By Mr. MONDALE:

S. 1392. A bill to provide certain services for Government employees in order to assist them in preparing for retirement. Referred to the Committee on Post Office and Civil Service.

FEDERAL EMPLOYEES PRERETIREMENT ASSISTANCE ACT OF 1971

Mr. MONDALE. Mr. President, I introduce today a bill which would provide Federal employees with a comprehensive program of preretirement counseling and assistance.

I have introduced similar proposals twice before—as S. 2295 of the 90th Congress in 1967, and in 1969 as S. 2554 of the 91st Congress.

The hearings and the interest in the subject generated by these two previous bills have already brought about some positive changes in attitude within the Government. But I think it is clear that the continuing, urgent need for a legislative directive to establish comprehensive preretirement planning has been demonstrated by the situation existing today.

The needs of retirees and prospective retirees have not changed. The transition from a daily work routine to retirement is surely one of the most difficult adjustments that modern man is called upon to make. "Retirement shock" is a well-known phenomenon to doctors. A combination of confusion and anxiety upon retirement is added to declining health and reduced income to produce not only general unhappiness, but often physical symptoms as well.

In a society which is both work oriented and youth oriented, retirement can produce a real identity crisis, and often a loss of interest in living. Yet, with adequate advance preparation, retirement from a job need not mean retirement from life. Techniques of self-renewal that will enable personal growth in every situation must be fostered.

At the hearings in 1967 John Gardner, then Secretary of Health, Education, and Welfare, commented:

> I would like to stress here again the importance of tailoring preretirement training to the needs of the persons about to retire. Merely offering a series of lectures or classes will accomplish little. There must be individual counseling so that the special concerns of each person may be discussed privately and dealt with. And there must be a concerted effort to maintain contact with the older person as he nears the age of retirement and after he retires.

This expresses a need that is no less today, yet few of the existing programs begin to meet it.

I was amazed and appalled in 1967 to discover that only one-third or less of the more than 400,000 Federal employees then eligible for retirement had access to more than the most basic clerical help from their employers in preparing for retirement.

In 1969, at hearings on S. 2554, we heard again of the appalling lack and the great need for broad preretirement planning. I was gratified to learn, however, that the Civil Service Commission had commissioned a study of retirement planning programs, which found the preretirement planning was something both desired and needed among Government employees.

As a result of this study, the Civil Service Commission issued in July 1969 a bulletin announcing a change in position—from a neutral posture to one of positive encouragement of preretirement planning. It subsequently announced guidelines for retirement planning programs and a continuing series of training courses for preretirement advisers.

But in 1971, I have to conclude that much more is needed, and that necessity for a legislative directive has been reinforced, not alleviated. The steps taken by the Civil Service Commission are commendable, indeed, but they go only a short part of the way toward what is needed.

The Commission reports that in fiscal 1970, 21 training institutes were attended voluntarily by 419 agency advisers. This is an impressive show of interest; however, no statistics are available to indicate how many Government agencies actually have instituted preretirement programs. Ironically, the Civil Service Commission offers no such program itself. The guidelines suggested by the Commission, in no way guarantee the personalized, psychological preparation suggested by Mr. Gardner and others.

In 1967, of 96 agencies reporting on retirement planning, 61 had no programs at all, and 75 percent of these had no plans to develop them. With the positive encouragement of the Civil Service Commission, we can hope more are planning to develop them, but records on this matter and an outright directive from Congress are clearly needed.

Of approximately 2.5 million Federal employees, an estimated 320,000 are eligible to retire now. It is expected that 63,000 will retire in fiscal 1971, as opposed to 55,000 Federal retirees in 1969.

As the numbers increase, so does our responsibility to assure the hundreds of thousands of potential retirees that they will have the necessary assistance in preparing for this very difficult decision.

I believe the Federal Government offers particular advantages in providing such programs. The groundwork has been done in researching the many alternatives available to retirees: phased retirement, trial retirement, part-time work, development of a "second career."

With its provisions for early retirement, often as early as age 50 or 55, the Federal Government can offer not only the needed psychological preparation, but leeway in trying these alternatives.

Mr. President, I would fervently hope that this bill will receive early and favorable consideration in this Congress. The interest and the need for the programs it would require have been urgently demonstrated. We should make sure now that the Federal Government does not fall behind what private industry is doing for the persons who have served long and should be prepared for a happy and fruitful retirement.

Let us put into effect now the programs that will eliminate the prevalent attitude recently expressed by the director of a leading association for the study of old age. He said of retirement:

> This is an unhappy subject. You don't get into it until you have to.

Let us assure now the program that will make retirement a happy subject, one which can be prepared for with hope, and not dismay.

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By Mr. BURDICK:

S. 1394. A bill to amend the Bankruptcy Act to abolish the referees' salary and expense fund, to provide that fees and charges collected by the clerk of a court of bankruptcy in proceedings be paid into the general fund of the Treasury of the United States, to provide salaries and expenses of referees be paid from the general fund of the Treasury, and to eliminate the statutory criteria presently required to be considered by the Judicial Conference in fixing salaries of full-time referees. Referred to the Committee on the Judiciary.

BANKRUPTCY REFEREE'S SPECIAL SALARY FUND ABOLISHED

Mr. BURDICK. Mr. President, a bill relating to the administration of the Bankruptcy Act is S. 1394 which also have introduced today, in order to require that the fees in bankruptcy proceedings, which now are paid into a special fund used for defraying the salaries and expenses of referees, be paid in the general fund and that the salaries