for 27,000 tons of food that was just plain "lost" overseas. That cost $4.3 million, or the same amount that an entire city of 10,000 people each year in income taxes.

You are paying the salaries of 276,000 more federal employees this year than last. Nondefense spending has almost doubled since 1960. The national debt has increased 14 times since 1960. Since President Johnson entered the White House, your cost of living has increased 9 per cent.

The federal government spends $17 billion on "research." That is enough by itself to wipe out this year's inflation-producing deficit. What is this research for? Nobody knows. The Library of Congress tried to find out and reported that nobody in the federal government knows how many research laboratories are federally financed or where they are!

U.S. Department of Health, Education and Welfare spends more than $100 million a year on research programs like "Understanding the Fourth Grade Slump in Creative Thinking." The Commerce Department spent $95,000 to find out why shipping rates are lower on imported goods than exported goods.

The National Science Foundation financed a study of the 1966 governor's campaign in Maryland. What on earth for? The National Institutes of Health spent $11,782 to finance "A Social History of French Medicine 1789–1815." It spent $10,917 for "Emergence of Political Leadership; Indians in Fiji."

The Office of Economic Opportunity shelled out $39,000 to find out why some underprivileged youths reacted favorably to "It's What's Happening, Baby"—a nationally televised rock and roll show praising the Job Corps. The National Science Foundation gave Stephen Smale, who organized demonstrations aimed at halting troop trains in California, $6,556 of your tax money to go to Europe!

U.S. Government agencies subsidize with your taxes $2 billion a year in university "research." The result has been that 40,000 professors have stopped teaching to do federal "research." Dr. W. T. Lippincott of Ohio State University calls federal research grants "the most powerful destructive force the higher education system ever faced."

Is all this, and much more, really necessary? Is it even desirable? Does it do any good for the people of the United States who support it? Do you "demand" these services, implore your federal government to start new programs at the rate of more than 100 every 10 years?

The average American is being taken by his government and its sycophants to the tune of billions of dollars. He gets nothing back but the bills for hundreds of unnecessary and useless programs that the government loads on his back.

How much can you take? How much can the nation take? How much, before we go down in the dust under this intolerable burden?

Unless this is stopped—and soon—Lenin will be proved right. "America will spend herself out of existence" and we will lose the "last best hope of earth" to the tyranny of communism.

Gun Play

HON. RICHARD D. McCARTHY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 5, 1968

Mr. McCARTHY. Mr. Speaker, last week over 300 members of the District of Columbia Police force gathered in their dress uniforms. To the casual passing motorist it might have seemed that they were gathered for a dress inspection by a visiting dignitary. But they were not. They were assembled as a final tribute to a young comrade who was cut down in cold blood by a pistol-packing maniac.

Mr. Speaker, we here must share in the responsibility for this young man's death. Although gun control laws have been proposed time and time again, we have consistently failed to act.

President Franklin D. Roosevelt often warned of the peril of "a government frozen in the ice of its own indifference." Each day of fallow inaction we more closely fill out that definition.

Mr. Speaker, at this time I include the following two articles from the Washington Post of Sunday, March 3, and February 28, at this point in the RECORD. I hope we will all read them and decide to act soon on this growing menace.

The articles follow:

ANOTHER GUN, ANOTHER LIFE TAKEN

(By Bill Gold)

Shortly before midnight Monday, I was at our foreign desk, peeping over an editor's shoulder as he read a dispatch from a Washington Post Foreign Service correspondent in Vietnam.

After a while, I became aware of a change in the routine hum of activity on the "city" side of the news room. Within seconds, the police radio answered my unasked question: A policeman had been shot and killed.

Three hours later, we had been through four editions with four stories, each a bit more detailed than the one it replaced.

Our reporters and photographers were still at work on the scene, at the precinct stationhouse, at headquarters, and at other vantage points. But the men in our news room were finally caught up with events, and could take a moment off to compare notes.

The man who had been in communication with our radio car at the scene leaned back from his mike and lit a cigarette. "This is frightful," he said. "In the short time I've been in Washington, we've lost four policemen—all by gunshot."

Nobody offered a reply. There just isn't anything left to be said on the subject. I guess. We recruit young men of good education and good character, pay them a modest salary to go out on the street to keep order, and they immediately become targets for any hoodlum who can scrape together a few dollars to buy a gun.

Even Police Chief John B. Layton, who is a member of the National Rifle Association, has stated that there is need for legislation designed to curb the traffic in handguns. President Johnson has asked for this legislation as part of his anti-crime program. Public opinion polls have indicated that urban America is overwhelmingly in favor of an end to indiscriminate pistol toting.

But we just haven't moved off dead center yet. Apparently the casualty list will have to grow longer, and more innocent men and women will have to be blasted into their graves before our legislators will find the courage to stand up to the gun lobby.

Along toward daylight, as I was closing up my desk, it occurred to me that I never had gone back to the foreign desk to read the remainder of that dispatch. I guess the killings in Vietnam suddenly seemed very far away.

POSTSCRIPT

I talked to some of our reporters when they returned to the office from the scene of the shooting. The image of that bloodied policeman was still fresh in their minds, and they weren't in the mood for small talk. But one interesting detail did emerge from their comments. As one man put it:

"You know how witnesses usually clam up on a case of this kind? Well, this time it was different. There must have been 40 or 50 witnesses who volunteered to help the police. I never saw such willingness to cooperate."

A few years ago, a Washington bus driver was beaten up by some hoodlums. When police arrived, all 30 passengers on the bus said they hadn't seen anything or heard anything. They appeared to be afraid of retaliation if they testified, and afraid of the police as well. Today, perhaps, there is a growing awareness that if we want to survive we must all "become involved."

READY, AIM, FIRE

A promising young police officer with a wife and two children was wantonly killed last Tuesday by a thug who was exercising what the National Rifle Association regards as a constitutional right to possess and carry around with him a loaded pistol. The man charged with this crime was arrested less than a year ago asleep in a car with a loaded revolver. What legitimate use had he for such deadly weapons? Why does the community permit such men to acquire arms which have no purpose or utility save the killing and maiming of human beings.

On Thursday, a 19-year-old University of Maryland sophomore was shot in the leg by a campus policeman who caught him participating in a prank outside a girls' dormitory on the campus. Why does a campus cop shoot so readily and recklessly? The NRA bears a heavy measure of responsibility. It pretends that pistols are playtoys and it adamantly opposes every effort to limit purchase or possession to those persons who have some genuine need for such weapons.

No day goes by without some tragedy resulting from the indiscriminate possession of pistols. A child who didn't know Daddy's pistol was loaded shows it to a playmate—with fatal consequences. A wife displeased with her husband finds one of these deadly instruments at hand when her temper is momentarily out of control. And young punks who would not otherwise have the hardihood to ask for a handout are emboldened by possession of a pistol to hold up stores and banks—and kill anyone who happens to get in their way.

It is senseless to let this kind of slaughter continue. No sportsman is served by it. No responsible person is protected by it. Pistols ought to be as scarce in the community—except for military personnel and law-enforcement officers exposed to danger—as prussic acid. And they ought to be just as hard to purchase. They are no less lethal.

Address by Congresswoman Sullivan at Workshop on Consumer Credit in Family Financial Management, Sponsored by District of Columbia Home Economics Association

HON. LEONOR K. SULLIVAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 5, 1968

Mrs. SULLIVAN. Mr. Speaker, one of the most stimulating, and potentially one of the most important, community action meetings I have attended in a long time, was held Saturday, March 2, 1968, in the National Education Association Building. It was a workshop on consumer credit in family financial management sponsored by the District of Columbia Home Economic Association.

The members of this organization come from Federal agencies, national organizations, State and local governmental units in this area, the school systems, and private business. It is an outstanding group of professional people vitally interested in the most basic problems of the community, and I was delighted to be able to meet with the members of this organization to discuss consumer credit issues from the legislative standpoint.

The workshop, which began at 9 a.m., and did not adjourn until 4 p.m., reviewed such issues as local laws on credit, sources of credit, education in the use of credit, the psychological and sociological aspects of credit, as well as the Consumer Credit Protection Act passed by the House on February 1. Chairman of the workshop planning committee was Mrs. Irene H. Wolgamot, president-elect of the District of Columbia Home Economics Association and assistant to the director of the Consumer and Food Economics Research Division, Agricultural Research Service, of the U.S. Department of Agriculture.

Mr. Speaker, consumer credit is a valuable economic tool which makes possible the high level of consumer goods and services now available to the American people. But the misuse—the abuse—of consumer credit is one of our most serious domestic problems. Congress can pass laws on this subject, and so can the States. But the problems will not be solved unless and until more groups which have direct dealings with the low-income families in our communities emulate the American Home Economics Association, and the local branches of that association, in spotlighting the problems encountered by low-income families in the use of credit, and devise programs to help educate more families on the pitfalls as well as the opportunities in the use of credit.

Under unanimous consent, I submit the text of the remarks I made at the workshop on Saturday as follows:

CONSUMER CREDIT AND LEGISLATION

(Address by Congressman LEONOR K. SULLIVAN, Democrat, of St. Louis, Mo., Chairman, Subcommittee on Consumer Affairs, House Committee on Banking and Currency, at Workshop on Consumer Credit in Family Financial Management, sponsored by D.C. Home Economics Association, Saturday morning, March 2, 1968, at National Education Association Building, Washington, D.C.)

Members of Congress often dare to advise other people how to run their businesses or professions without always knowing too much about it, and our only excuse for doing that is that, whatever your professional field happens to be, we usually have to pass laws dealing with it, or affecting it. If we stay in Congress long enough, and keep our ears and eyes open, and read the fine print in the Committee reports, and listen to the debates, and participate in our Committee work conscientiously, we cannot help but absorb some expertise on a lot of things—so much so, that there is always the danger that we begin to think we are experts in everything.

At this risk, therefore, of revealing a lack of humility, I would like to suggest that you consider doing something about the name of your professional group. Economics is a word which scares most people, who immediately think of incomprehensible discussions about the balance of payments deficit, the gold cover, the rediscount rate, the sum of the digits, and the Rule of the 78's. And home economics, to most women, I suspect, means learning in high school to sew a skirt which they would never consider wearing, and memorizing the starches, carbohydrates, and vitamins.

As a Member of Congress, I have had many opportunities to work with home economists and learn about the broader aspect of your work, and I am deeply impressed by the range of your interests and contributions. I shall always be grateful to the professional people in the Missouri Extension Service, for instance, in going to work on an assignment I asked them to undertake early in my Congressional career, after the Department of Agriculture had begun to distribute surplus food to the needy, at a time when I was instead trying to get a food stamp program through.

HOME ECONOMISTS ARE REALLY "CONSUMERISTS"

I received no help whatsoever from the Department in those days for my food stamp proposal, and since the surplus foods were available for distribution, and were being distributed, I wanted to help the many unemployed people in my area, which was then in a recession, to get some advantage out of the foods available to them—corn meal, flour, powdered milk, powdered eggs, and lard were the main staples. Of course, those foods could not provide either a nutritious or a satisfying diet, but I discovered that many of the poor people getting these foods did not know how to to use them, and certainly couldn't prepare tasty dishes from them. So I asked the Missouri Extension Service to help me, and they developed some simple and practical recipes which were a tremendous help at the time. After that, I turned to the people in your profession often, because I found them to be intelligent, able, and above all, *involved*. Professor Richard L. D. Morse of Kansas State was one of our best witnesses on the consumer credit legislation, just as one example. That is why I was willing to give up a large share of the only free time I ever have to myself in a week—Saturday is my only time for any personal tasks—to meet with you and discuss our mutual interest in credit problems.

But, as I said, I think you should do something about the word "economics" in your professional name. Considering the scope of your interests and activities, I think you should consider identifying your field as *consumerism* and yourselves as consumerists. I know that those words didn't always have favorable connotations to everyone, but I think that attitudes have changed quite dramatically, and, in an environment where mankind is constantly playing Russian Roulette with its own survival, consumerism means, to me, simply learning *how to live*. It is not always a case of learning to live *well*, either. Smog and cigarettes, bad water and bad fish and bad meat and bad poultry, shock and radiation hazards in the household and on the job, untested cosmetics for which the public becomes the guinea pigs—those are just some of the day-to-day hazards of keeping alive. I know you are involved in all of those issues, and many more.

Although the subject of your discussions this morning—consumer credit—is not generally regarded as a lethal danger to the public health in the same way as the other issues I mentioned, I might say that we heard much testimony in the hearings of my Subcommittee on Consumer Affairs on truth-in-lending legislation that the greedy overuse, or the uninformed misuse—the abuse—of consumer credit frequently brings on family tragedies leading to physical and emotional illness, and even suicide.

THE "CREDIT ADDICT" ALSO NEEDS HELP AND GUIDANCE

I have been talking for years about "credit addicts" to whom "easy credit" seems to be as allergic and as compelling as whisky to the alcoholic, or narcotics to the junkies. The merchants who knowingly cater to the hopeless and helpless credit addict are guilty of at least a moral offense, and I hope that when the Consumer Credit Protection Act becomes law, their opportunities for exploiting this disease-like weakness will be in some way modified or restricted, but I truly doubt that will happen.

Certainly it won't happen unless we keep in the final version of the legislation the provisions of the House bill restricting the use of garnishment, for garnishment is the main tool of the predatory creditor.

But credit addiction, like alcoholism and narcotics addiction, is a problem which laws alone cannot solve. Education in the dangers and pitfalls which exist for the addict seems to have only limited success. Nevertheless, we must try in every way we can—*through laws and through education*—to help the potential victim avoid or overcome his problem. Full disclosure of the real costs of all types of consumer credit, as required in my bill, would provide the necessary information a consumer should have in order to be able to use credit in an informed and intelligent manner. But for those for whom excessive use of credit, regardless of the consequences, has become its own way of life, the fact that he is paying 36% or even 100%, or more, for credit will not deter the credit addict from satisfying an exotic want today by pledging to pay an unconscionable or impossible tribute, owing and due in some future tomorrow. But to the extent that your work, and your civic or church activities, bring you into contact with these unfortunate victims of the flaunting on every hand of American material abundance, all of you can help countless individuals and families to recognize the traps and dangers, and to exercise some absolutely essential restraint.

MOST CONSUMERS TRY TO USE CREDIT PROPERLY

Too much of what everyone wants but cannot always afford is made available to those who can afford it least—offered temptingly, like candy to a child—and taking the profit out of this kind of oversell is almost impossible as long as foolish or uneducated people bedazzled by the glitter of merchandise they don't need and can't afford, will sign anything, and accept any terms, to obtain it.

I have made a particular point of that fact—emphasizing it perhaps too much here today—in order to put in some perspective the purposes and the limitations of the kind of legislation we can pass in Congress and in the State legislatures to deal with credit abuses.

While of only limited help to the credit addict, this legislation can be of vital assistance to the *vast majority* of consumers who ask only a fair deal in the marketplace, who intend to pay their debts and will do so under even the most difficult conditions and circumstances, but who are utterly confused about the true cost of credit and completely frustrated in trying to use this magic device in an informed manner. Even the most respectable of credit-granting firms and institutions have had to disguise the *actual* rate of interest being charged for most forms of credit.

Let me give you one specific example of that—right in the Congress of the United States. This is no scandal, but a case of going along with the pattern of the whole credit economy.

I select it as an example only because it shows that the very best of institutions for extending credit, on the best terms generally available, is guilty of using terminology which confuses rather than informs the borrower. Under the Consumer Credit Protection Act now in Senate-House Conference, this practice will eventually end, but in the meantime, I hope that in this particular instance, it will end immediately.

ANNUAL RATE DISCLOSURE IS ESSENTIAL

I am referring to a notice on the bulletin board of the Congressional Employees Federal Credit Union. My Chairman on the House Committee on Banking and Currency, Congressman Wright Patman of Texas, who has done more than any American to help make the credit union movement successful in providing membership groups with the ability to help themselves and each other in financial matters, often describes the credit union as being second only to the church as an instrument for community good. And I am an enthusiastic supporter of credit unions, too.

Most credit unions make loans to their members for 1% a month; on secured loans, it is often less. Of course, 1% a month on the unpaid balance is an actual rate of 12% a year. This is the way it should be expressed. This is the way the House truth-in-lending bill would *require* it to be expressed—not just for credit unions, of course, but for all consumer credit lenders or sellers. Annual percentage rate disclosure has always been the heart of the truth in lending idea first proposed in legislative form by former Senator Paul H. Douglas of Illinois eight years ago. And the credit unions, I might add, *support* the concept. But they do not practice it themselves—not yet—not generally, and the reason, as we brought out in the hearings on my bill, is that if the credit unions expressed their rate on an annual basis of 12% while every other credit institution was using *monthly* rates, or the add-on or discount or other method of hiding the real rate, the low credit union rate would sound fantastically higher than everyone else's.

EVEN THE BEST OF CREDIT INSTITUTIONS USE CONFUSING TERMS

And that brings me to the notice on the Congressional Employees Federal Credit Union bulletin board which advertises that at 1% interest a month on the unpaid balance, a $750.00 loan, repayable in 12 months at $68.00 a month (except for the twelfth month when the balance is less than $68.00) costs only $48.75 in interest. The interest, the notice adds, and I quote, "equals out to approximately 6½% per annum." And an illustration given on the leaflet proves this: 6½% times $750.00 equals $48.75.

Well, I hope everyone here realizes that the rate referred to in this illustration as 6½% per annum is not the true interest rate, but rather the so-called add-on rate, computed on the original amount, not on the unpaid balance, as if you had the use of the full $750.00 for 12 months instead of just one month. The *interest rate per annum*, in fact, is almost double that given in the illustration—or 12 percent—12 times the monthly rate of 1% on the unpaid balance—rather than 6½%.

Another illustration on the same bulletin board notice describes what is actually a 9% per year interest rate on a secured loan as having an interest charge which equals out to only 4.8% per annum.

Please let me repeat that in using this illustration I am not singling out the Congressional Employees Federal Credit Union for doing something awful. They are following exactly the practice of the banks and other consumer credit institutions in citing as "interest rates" rates which are constructed on a basis other than the actual, or acturial, rate. Furthermore, if members of a credit union are getting this confusing information from an institution they themselves *own*, and other legitimate lenders also use this subterfuge to make the rate appear about half of its real size, you can imagine what kind of misinformation, including completely false information, consumers often receive from the fringe and gyp elements in the consumer credit industry.

STRONG CONSUMER CREDIT PROTECTION ACT NOT YET ENACTED

Professor Morse has done a remarkable job in educating those in the family economics field to the intricate technicalities of consumer credit terminology and deceptions, and the hearings of my Subcommittee, I believe, have broadly expanded public awareness in this field. Based on the overwhelming passage in the House on February 1 of H.R. 11601, the Consumer Credit Protection Act, many people now assume the battle has been won and we are inevitably going to end up shortly with a strong, all-inclusive, and very effective law on consumer credit.

I am not at all convinced that such optimism is justified. The Senate passed a bill last July by a vote of 92 to 0 which is only a *partial* truth-in-lending bill—one with great gaping loopholes through which a tremendous volume of consumer credit transactions can easily be channelled. Only one of the five Senators on the Conference Committee has indicated general support for the strong version of the legislation passed by the House.

The Senate bill does not apply to the advertising of credit. It provides no machinery for administrative enforcement—the individual, victimized consumer would have to initiate his own law suit to obtain redress. There is not a word in the Senate bill dealing with the cruel device of garnishment, as used in many states by predatory credit outfits preying on the gullible poor and hounding them to what I call economic death—that is, down the path of garnishment followed by joblessness, and then bankruptcy as the only way out.

MANY DIFFERENCES IN HOUSE AND SENATE BILLS

The Senate bill establishes a privileged sanctuary for all transactions in which the credit charge is less than $10.00—that would mean, almost any consumer credit sale or loan up to about $110. The creditor in such a transaction would not be required to state *any rate at all*, even though he could be charging percentage rates in the hundreds, compared to the four to six percent the same consumer now receives on his savings. And there is another privileged sanctuary in the Senate bill for department store revolving credit—under the Senate bill the rate could be stated merely as a monthly rate of, say 1½%, rather than at the true rate of 18% per year.

The House bill, I am proud to say, recognized the dangers in these omissions and loopholes. It was probably the most comprehensive consumer credit bill ever introduced in the Congress and it is certainly the strongest one ever passed by either House. But we face a battle—a real battle—to retain its essential features in Conference.

All Senators, and most House Members, are being deluged with mail attacking Title II of the bill dealing with garnishment. This Title restricts garnishment to only 10% of a worker's pay over $30 a week. We also prohibit the firing of a worker because of a single garnishment. This does not go nearly as far as Pennsylvania, Texas or Florida, and several other states, have gone in protecting the wage-earner against the tragic consequences of harsh garnishment laws. But the collection agencies, and some of their clients and associates, are frenziedly predicting the *end* of consumer credit in this country if we pass a law restricting garnishment to moderate and reasonable levels. They don't explain how credit has managed to exist in states which prohibit garnishment entirely!

GARNISHMENT TITLE IN JEOPARDY

The people who suffer from repeated garnishments, usually as a result of *deliberate oversell* by unscrupulous merchants—yes, that is the thrust of the testimony we received on this from highly respected Federal Court bankruptcy referees who have made a study of this problem—those people, I repeat, who suffer from this contemporary form of debtors' prison, do not write letters to Members of Congress. But those of you in the social work and related fields know who these people are and the problems they encounter.

Can you help us to remove the cover of oblivion which hides the unseen suffering in this area of consumer credit abuse, so that the Senators, who will soon be considering this problem for the first time in a piece of national legislation, will be more aware of what we are talking *about?* In the House, on the only test vote we had on garnishment, on a nonsubstantive section of the Title—we barely beat off the attack by a non-record vote of 101 to 98. Had this issue come to a rollcall, I am sure the margin of victory would have been much greater. But it is a new issue in the Senate—and only the collection agencies are being heard from on it over there.

There are numerous other provisions of the House bill which are new to Senate consideration in connection with truth-in-lending or consumer credit protection legislation, and I hope that those among you who are interested in the details and technical provisions will read the *Congressional Record* for January 30 and 31 and February 1 for the full debate on the bill.

CONSUMERS MUST REALIZE CREDIT IS EXPENSIVE

In the meantime, however, I urge you to do what you can to spread the word on the *philosophy* of the House bill, which is to strip away the mumbo-jumbo of technical legal terms which mean very precise things to the creditor, and nothing whatsoever to the average consumer. The consumer assumes that somebody in his state or Federal government has laid out clear and equitable rules for regulating the credit industry, and he further assumes that if a percentage rate is given, it is a meaningful one. But when he tries to figure out his actual rate on an actual transaction, other than on real estate, he frequently finds he cannot do so, and thus blames himself for being poor in mathematics. Perhaps he is. But that's not the reason he is having so much difficulty understanding what credit costs him. Consumer credit is often deliberately planned that way, to be incomprehenible to the customer. Even real estate transactions are more confusing than they should be, or would be under H.R. 11601.

Part of the fault lies in the fact that we grew up thinking 6% was a fair and reasonable rate of return on borrowed money, and we still tend to think that is about the figure being charged. We don't stop to think that the banks are *paying* 5% on some types of deposits, and other savings institutions are paying more—and that it costs big business about 6% or more to borrow. Money is expensive—it is now terribly expensive by any standard. Yet, when the sign says you can borrow from your credit union at approximately 6½%, how many people think that is only a fraction of a percentage point higher than General Motors pays? Or only 2½% more than the bank pays you on a regular savings account?

If and when we get a good consumer credit bill through Congress—and I hope it is more "when" than "if"—those consumers who are interested enough to try to understand their credit costs, and who wish to compare one form of credit offer with another (perhaps discovering, in the process, that it is usually far better to use their own savings and pay on a 30-day or 90-day cash basis), they will have the information they need in order to make these computations.

But a lot of people *won't bother*. And it's going to be your job—as *consumerists*—to educate them to do so. The law will be only as effective as you and other intelligent, motivated, *caring* professional educators and sociologists make it, by stimulating the public to defend itself against exploitation and deception.

I know you will do your best.

Tires Discounted As Cause of Accidents

HON. ROBERT McCLORY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 5, 1968

Mr. McCLORY. Mr. Speaker, at a time when travel within the United States is being encouraged, the subject of highway safety takes on increased importance. Today in Chicago, Ill., the results of a significant 2-year study of the causes of expressway automobile accidents were announced. Among the interesting findings of this independent study by the Northwestern University Traffic Institute is the fact that few expressway automobile accidents—between 0.9 and 2.4 percent—are caused by flat tires.

It is to be hoped that an examination of this Northwestern University report on the causes of automobile accidents will help American motorists take the necessary precautions to avoid many future highway mishaps.

I wish to congratulate the Rubber Manufacturers Association for providing the financial assistance which made this comprehensive study possible. Among the companies contributing to the cost of this survey is the Goodyear Tire & Rubber Co. which maintains a manufacturing facility at North Chicago, Ill., in the 12th Congressional District which I represent. I salute the Goodyear organization, the tire industry, and the Northwestern University Traffic Institute for their initiative in making this helpful study. In particular I salute Mr. J. Stannard Baker, director of research at the Northwestern University Traffic Institute, the Illinois State Toll Highway Commission and the Illinois State Police who cooperated in the investigation.

The special information found in this new report should help the motoring American become a safer driver. Mr. Speaker, I insert in the RECORD the following summary of the Northwestern University Expressway Auto Accident Study:

FLAT TIRES CONTRIBUTE TO ONLY 0.9 TO 2.4 PERCENT OF EXPRESSWAY AUTO ACCIDENTS NORTHWESTERN UNIVERSITY TRAFFIC INSTITUTE STUDY INDICATES

CHICAGO, March 5.—Flat tires contribute to only between 0.9 and 2.4 percent of automobile accidents on expressways, it was indicated in a Northwestern University Traffic Institute study released here today.

Of 1,486 recorded auto accidents on the Illinois Tollway from September 1966 to August 1967, no more than 36 (2.42 percent) and possibly as few as 13 (0.88 percent) followed flat tires, according to the study. This was between one in 40 and one in 110 of auto accidents on the Tollway. No fatalities were involved in accidents which definitely followed a tire disablement.

The study was conducted by J. Stennard Baker, director of research at Northwestern's Traffic Institute, with the aid and cooperation of the Illinois State Toll Highway Commission and the Illinois State Police, Tollway Battalion. The study was financed by the Rubber Manufacturers Association.

Very few flat tires lead to auto accidents, Baker said at a Chicago press conference. At least 99.94 percent of drivers during the test period coped successfully with an estimated 60,000 flat tires on the Tollway. Only one in 1,700 (0.06 percent) to 4,600 (0.02 percent) flat tires was followed by an accident.

"Automobile traveled one-and-a-third billion miles on the Illinois Tollway during the 12 months," said Baker. "This amounts to 36 million to 100 million miles per each flat tire that contributed to an accident. In other words, a driver might experience a flat-tire accident in from 75 to 210 round trips to the moon, or about as much driving as 500 people would do in their whole lives."

The range of percentages in the study, Baker said, was necessitated because of incomplete evidence. In some cases it was not possible to interview accident victims nor to locate tires involved after the accident.

Drivers often blame accidents on nonhuman factors such as tires, or wrongly assume that a tire went flat before rather than during an accident, said Baker.

Drivers appear to blame about two-and-one-half times as many accidents on tire disablements as are justified, Baker said. Tollway police accepted about two out of three of the drivers' explanations in the survey.

But intensive follow-up study by Baker showed that a minimum of 5 percent and a maximum of 15 percent of the vehicles with a flat tire after an accident could have had a flat tire before the accident.

"And from our data, there is no reason to believe that accidents following tire disablements are more severe than other motor-vehicle accidents on the Tollway," Baker said.

Despite the full fencing of the Tollway, animals contributed to more than twice as many accidents as flat tires. Stray deer contributed to 42 accidents, cows to 30, horses to two, and a pig to one.

Of 1,746 cars inspected at Tollway service areas in Northwestern's study, 607 (34.8 percent) had one or more tires which failed to meet minimum state and tire industry recommended inspection standards for inflation, load, tread wear, cracks and blisters.

Nearly 6 percent of the tires inspected were overloaded or underinflated. A total of 4.25 percent of the tires would be rejected by state inspection authorities for having less than the minimum tread groove of 1/16 of an inch, Baker said. Many more of the cars, especially station wagons, would have had overloaded tires if as many occupants and as much baggage as possible were loaded into them.

On the average, automobiles had a flat tire for every 22,000 miles traveled, the distance around the earth at the latitude of Florida or about six weeks of driving eight hours a day at expressway speeds.

The study, titled "Tire Disablements and Accidents On a High-Speed Road," was co-authored by G. Declan McIlraith. The study will be published later this year by the Traffic Institute, and consists of four parts:

1. "Frequency of Tire Disablements," based on interviews with 85,185 drivers during two periods in 1967 as they left the Tollway at South Beloit, Wis., and the Tollway junction with the Kennedy Expressway, near Chicago.

2. "Use and Condition of Tires," based on inspections of 1,746 cars at Tollway service areas during fall 1966.

3. "Tire Disablements Not Followed by Accidents," based on an analysis of 407 special reports by Tollway police between September 1966 and August 1967.

4. "Tire Disablements Followed by Accidents," based on police reports of 1,566 accidents during the same period and on follow-up discussions with drivers and inspections of tires and rims, where available.

According to the study, tires most likely to go flat include:

Worn tires. Tires with less than 2/32 in. of tread groove remaining were 18 times as likely to go flat as tires with 10/32 in. or more of tread. "Bald" tires were 44 times as likely to go flat.

Tires with visible external cracks or blisters. 4 percent of tires surveyed on the Tollway were observed to have such defects; 11 percent of flat tires had them.

Rear tires: 64 percent of all flat tires surveyed by the State Police and Baker were rear tires.

More tires were found to be disabled in warm weather. For the same kind of trips (average length 60 miles), disablements were 50 percent more numerous at 69 degrees as at 48 degrees F.

More tire disablements occurred on short trips than long trips. Tollway trips averaging 18 miles had 1.57 times as many disablements per million car miles as trips averaging 64 miles.

Cars more than seven years old had 2.4 times as many disablements per million miles traveled as those less than two years old.

Probably drivers going on long high-speed trips inspect their tires better, and tires on older cars are probably more worn, commented Baker.

In the few cases of accidents following flat tires, who is at the wheel seems to make a considerable difference.

Female drivers under 20 years of age are 22 times as likely as the average driver to have an ancient after a tire goes flat, the study indicated, and women between 20 and 35 seem to be about 5 times as likely to have an accident. Women generally appear to have about 4 times the average likelihood of accidents following flat tires. Drivers under 20 years of age have about 5 times the average likelihood.

Baker's study contradicts common notions about accidents following flat tires:

When an accident followed a flat tire, the position of the disabled tire on the car seemed to make no difference as to where the car went afterward. For example, with a blowout of the left rear tire, the car was as likely to go off the left as off the right side of the road.

"Blowouts" were no more likely to cause accidents than flats.

Two-Ply tires with four-ply ratings were no more likely than other tires to be involved in accidents.

The new study confirmed Baker's impression that his earlier survey of single-vehicle accidents on U.S. 66 overreported tire disablements as a factor in accidents.

In this study, sponsored by the U.S. Bureau of Public Roads, Baker analyzed 951 single-vehicle accidents during 1964 on U.S. 66, a combination limited-access and non-limited-access expressroad connecting Chicago and Los Angeles.

He found that tires were reported to have contributed to 11 percent of the single-vehicle accidents. This figure was derived from questionnaires filled out by cooperating highway patrol investigators, without any actual examination of tires after accidents. Inspection of the actual tires would probably have led to a lower figure in the route 66 study, Baker said.

Elementary and Secondary Education Act Produces Two Heroes

HON. PETER W. RODINO, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 5, 1968

Mr. RODINO. Mr. Speaker, recently I was greatly honored to present the Red Cross National Award for Heroism to