Mr. HART), was received, read twice by its title, referred to the Committee on the Judiciary, and ordered to be printed in the RECORD, as follows:

S. 2375

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That (a) the portion of section 407(a) of the Civil Rights Act of 1964 (42 U.S.C. 2000c-6) which precedes the word "provided" contained in the first sentence thereof is amended to read as follows:

"SUITS BY THE ATTORNEY GENERAL

"SEC. 407. Whenever the Attorney General determines on the basis of his investigations

"(1) that children, as members of a class of persons similarly situated, are being deprived by a school board of the equal protection of the laws, or

"(2) that any individual or individuals have been denied admission to or not permitted to continue in attendance at a public college by reason of race, color, religion, or national origin.

and the Attorney General certifies that the institution of an action will materially further the orderly achievement of desegregation in public education, the Attorney General is authorized, after giving notice to the appropriate school board or college authority and after certifying that he is statisfied that such board or authority has had a reasonable time to adjust the conditions alleged, to in-stitute for or in the name of the United States a civil action in any appropriate district court of the United States against such parties and for such relief as may be appropriate, and such court shall have and shall exercise jurisdiction of proceedings instituted pursuant to this section,"

(b) Subsection (b) and subsection (c) of section 407 of that Act are repealed.

S. 2380-INTRODUCTION OF A BILL TO PERMIT ALL COMPENSATION PAID AT REGULAR RATES TO CER-TAIN EMPOYEES OF THE ALASKA RAILROAD TO BE INCLUDED IN THE COMPUTATION OF THEIR CIVIL SERVICE RETIREMENT AN-NUITIES

Mr. STEVENS. Mr. President, today I am introducing a bill that will allow all compensation at regular rates to be used in figuring civil service retirement annuities for trainmen and enginemen of the Alaska Railroad.

Under the present method of civil service compensation, hours worked in excess of 40 hours per week are not subject pay for retirement purposes. However, the trainmen and enginemen of the Alaska Railroad are paid under the mileage system in which a $12\frac{1}{2}$ -mile run equals 1 hour of pay.

Because of the system, the trainmen and enginemen make comparable salary, but in many cases must work more than 40 hours a week to do so. By using the 40 hours to figure subject pay, for retirement purposes, these men are being deprived of their right to a proper retirement annuity.

Mr. President, my bill will rectify this situation and allow the trainmen and enginemen to receive proper credit of their wages toward retirement benefits.

I ask unanimous consent that the bill be printed at this point in the RECORD.

The VICE PRESIDENT. The bill will be received and appropriately referred;

and, without objection, the bill will be printed in the RECORD.

The bill (S. 2380), to permit all compensation paid at regular rates to certain employees of the Alaska Railroad to be included in the computation of their civil service retirement annuities, introduced by Mr. STEVENS, was received, read twice by its title, referred to the Committee on Post Office and Civil Service, and ordered to be printed in the REC-ORD, as follows:

S. 2380

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That paragraph (3) of section 8331 of title 5, United States Code, is amended-

(1) by striking out the word "and" at (1) by striking out the word and at the end of subparagraph (B) (ii);
(2) by inserting the word "and" at the

end of subparagraph (C); (3) by inserting immediately after sub-paragraph (C) the following new subparagraph:

(D) All compensation paid at straight time, regular rates and received by an em-ployee of The Alaska Railroad who is paid under a dual system based on both hours and mileage;" and

(4) by striking out the phrase "subpara-graphs (B) and (C)" and inserting in lieu thereof the following: "subparagraphs (B), (C), and (D)".

S. 2383-INTRODUCTION OF A BILL то EXEMPT CERTAIN ADDI-TIONAL PERSONS FROM THE REQUIREMENTS AS TO UNDER-STANDING THE ENGLISH LAN-GUAGE BEFORE THEIR NATURAL-IZATION AS CITIZENS OF THE UNITED STATES

Mr. YARBOROUGH, Mr. President, I introduce, for appropriate reference, a bill to amend the Immigration and Nationality Act to exempt individuals who are 50 years of age, and who have resided in the United States for 20 years, from the English language requirement for citizenship.

A similar measure was included in the 1952 act, but it exempted only persons who qualified as of December 24, 1952. Thousands of worthy people who were born after 1902, or who came to this country after 1932, were arbitrarily excluded.

The exclusion is an unnecessary barrier to the achievement of citizenship by many old people who intensely desire to become citizens. They have usually been good and productive members of society for 20 years. Often they have raised families of children who are American citizens.

All that stands between these old people and citizenship is the requirement that they be able to speak, read, and write English.

A young immigrant, with all of our educational facilities open to him at a time when he is most capable of learning, can reasonably be expected to acquire an adequate knowledge of English. If he does so, and meets the other requirements, he can become a citizen in only 5 years.

There are thousands of people, however, whose age presents special barriers to attaining English literacy. Often these people have sacrificed their own advan-

tage in order to give their children the education which they lack themselves. Whether or not they speak English, however, 20 years of residence and maturity of judgment ought to qualify these people for the citizenship which most of them so strongly desire.

This legislation is primarily a humane measure. It is not only because this country could gain worthy and useful citizens that we should consider it. It is because there are thousands of aged persons in this country who love it as faithfully as you and I do. Their children and grandchildren were born here. And they are prevented by the present law from living their last years as American citizens. It is almost impossible for us in this Chamber to understand what citizenship means to these people, but it is a matter of humanity for us to make it possible for them.

This legislation is not a new departure. The 82d Congress accepted the principle, but they limited the effect. This bill would not suspend the other requirements for citizenship; these people would still have to show knowledge of the forms and traditions of our Government. What my bill would do would be to apply the former precedent and to perform an act of kindness to thousands of noncitizens.

I ask unanimous consent that the text of the bill be printed at this point in the RECORD.

The VICE PRESIDENT. The bill will be received and appropriately referred; and, without objection, the bill will be printed in the RECORD.

The bill (S. 2383), to amend section 312 of the Immigration and Nationality Act to exempt certain additional persons from the requirements as to understanding the English language before their naturalization as citizens of the United States, introduced by Mr. YARBOROUGH, was received, read twice by its title, referred to the Committee on the Judiciary, and ordered to be printed in the RECORD, as follows:

S. 2383

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the first proviso contained in paragraph (1) of section 312 of the Immigration and Nationality Act (8 U.S.C. 1423) is amended by striking out "or to any person who, on the effective date of this Act, is over fifty years of age and has been living in the United States for periods totaling at least twenty years" and by inserting in lieu thereof the following: "or to any person who, on the date of the filing of his petition for naturalization as provided in section. 334 of this Act, is over fifty years of age and has been living in the United States for periods totaling at least twenty years".

S. 2385 AND S. 2386-INTRODUCTION OF BILLS TO EXPAND ECONOMIC OPPORTUNITIES FOR AMERICA'S MINORITY CITIZENS

Mr. BROOKE. Mr. President, a year and a half ago, when the National Advisory Commission on Civil Disorders submitted its report, there were about 2 million unemployed and 10 million underemployed Americans. Of those 10 million, 6.5 million earned less than the annual poverty wage. The Commission rightly observed:

The pervasive effect of these conditions on the racial ghetto is inextricably linked to the problem of civil disorders.

One year later, Urban America and the Urban Coalition report little progress. Despite the fact that as a general result of expansion in the economy, employment and income are rising in ghetto areas, the fact still remains that Negro family income in the cities is 68 percent of white family income. Negro college graduates earn only 74 percent of white college graduate incomes. A Negro college graduate can expect to make only \$13 more per year than a white high school graduate.

In a word, inequities remain. And these inequities are not based on skill differentials or lack of motivation; they are largely the result of conscious or unconscious racial discrimination.

Many serious efforts have been made in recent years to overcome these inequities. There is scarcely a large company in America which does not have a special program for hiring and training minority employees. Police departments and fire departments across the Nation are looking for minority recruits. Colleges and universities are offering special scholarships for ghetto residents, and generally providing some kind of compensatory education program as well.

But two barriers to minority economic progress remain. The first of these, paradoxically and inexcusably, is in the area of equal employment by Federal, State, and local governments. The second pertains to the expansion and encouragement of minority entrepreneurship.

Last year the Civil Disorders Commission recommended as a first step in opening the existing job structure that title VII of the 1964 Civil Rights Act be expanded to cover the hiring practices of Federal, State, and local government agencies. As presently written, this title covers private businesses or other employers with 25 or more employee, as well a labor unions and employment agencies. It does not cover Government agencies and departments, where a black man in a position of responsibility is a rare sight indeed. If Government would seek to set the tone for race relations in this country, if it would strive to eliminate discrimination in business and commerce and industry, it would seem to me that a primary goal should be to eliminate discrimination within its own province.

For this reason, I introduce on behalf of myself and Senators CASE, COOPER, HATFIELD, HARTKE, JAVITS, and PERCY, a bill to amend title VII of the Civil Rights Act of 1964 to provide for the application of such title to State and Federal employers. I ask unanimous consent that the full text of the bill be printed at this point in the RECORD.

The VICE PRESIDENT. The bill will be received and appropriately referred; and, without objection, the bill will be printed in the RECORD.

The bill (S. 2385), to amend the Small Business Act to apply an acceptable credit risk standard for loans to small businesss concern in certain high-risk areas, introduced by Mr. BROOKE (for himself and other Senators), was received, read twice by its title, referred to the Committee on Banking and Currency, and ordered to be printed in the RECORD, as follows:

S. 2385

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That section 7(a) of the Small Business Act is amended by striking out paragraph (7) and inserting in lieu thereof the following:

(7) All loans under this subsection shall be of such sound value or so secured as reasonably to assure repayment; except that the Administration may waive the foregoing requirement in the case of any small business concern situated in a high-risk area, if the Administration determines that such concern is an acceptable credit risk considering the availability of counseling and related services under this Act, and the need to preserve the development of small business enterprise in such areas in furtherance of the purposes of this Act and in the public interest. For the purposes of this paragraph, the term 'high-risk area' means an designated by the Administrator, in which (A) there is a relatively large number of families having incomes below the national average, and (B) there is a relatively high incidence of business failures or removals from the area by small business concerns."

Mr. BROOKE, Mr. President, the second measure which I introduce today would revise the standard under which loans are made to small businesses in high risk areas. This, too, was a recommendation of the Civil Disorders Commission; but the need for special attention to the development of minority businesses was made even clearer by subsequent findings published in the report, 'One Year Later." According to the Urban Coalition and Urban America, blacks own and operate less than 1 percent of the nearly 5 million private businesses in the country. These typically are marginal businesses. Of 14,000 banks in America, blacks own only 20. The 50 small black insurance companies hold only 0.2 percent of the industry's total assets. The study also estimates that an appalling 98 percent of black income is spent outside the black community.

Clearly, we are not dealing with an ordinary situation, in which ordinary standards for loans can be applied. It is one thing for the Administrator of the Small Business Administration to state that his objective is to "help increase the strength and the effectiveness of small business," so that our economy will not be taken over by a few large concerns. This is a worthy goal. It is also important, as recent events have made clear, to check applications for loans carefully and to make them available on a sound fiscal basis.

But I submit that the Small Business Administration is more than an economic agency; it is a social agency as well. The minority business program, once known as Project Own, and now termed Operation Mainstream, has been charged with the specific responsibility for increasing loans to ghetto areas, while simultaneously providing management assistance and other types of advice.

In April of this year, an interesting memo was circulated to all members of Congress from the Assistant Administrator of the Small Business Administration. In this communication, the Members of Congress were told that the Small Business Administration was "delighted" to announce a liberalization of the disaster loan program. At the same time, a note of caution and regret was expressed that the new criteria were "not as liberal" as some have advocated.

Mr. President, there is a definite need for our Government to be able to move swiftly and efficiently to make assistance available to Americans facing uninsured losses as a result of natural disasters. But I submit that there is no greater or more prevailing disaster facing this Nation today than the disaster which keeps 20 million Americans in a state of economic servitude to the larger community, which deprives them, through lack of education and opportunity, of the right to develop their own businesses to hire people of their own choosing, and to make their dollars truly work for them.

Economic development in the central cities, including especially a priority for the Small Business Administration, for this administration, and for the Nation. It is for his reason that I introduce, on behalf of myself and Senators Case, COOPER, HATFIELD, HARTKE, and JAVITS, a bill to amend the Small Business Act to apply an acceptable credit risk standard for loans to small business concerns in certain high-risk areas.

The Small Business Act presently requires that loans extended by the Small Business Administration be of such sound value or so secured as reasonably to assure repayment. I believe that in addition the Small Business Administration should be authorized to finance higher risk ventures in low-income areas as a means of preserving and encouraging the development of small-business enterprise in locations where such development is highly desirable. The bill I propose would authorize the Small Business Administrator to designate as "high-risk areas" those sections in which there is a relatively large number of families having incomes below the national average, and where there is a relatively high incidence of business failures or removals from the area by smallbusiness concerns. The Small Business Administration would then be able to identify acceptable credit risks in ghetto areas, but without reference to the more rigid standards ordinarily applicable to SBA loans.

I ask unanimous consent that the full text of this measure be printed at this point in the RECORD.

The VICE PRESIDENT. The bill will be received and appropriately referred; and, without objection, the bill will be printed in the RECORD.

The bill (S. 2386), to amend title VII of the Civil Rights Act of 1964 to provide for the application of such title to State and Federal employees, introduced by Mr. BROOKE (for himself and other Senators), was received, read twice by its title, referred to the Committee on the Judiciary, and ordered to be printed in the RECORD, as follows:

S. 2386

Be it enacted by the Senate and House of Representatives of the United States of ł.

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