

REMARKS OF SENATOR BOB DOLE
KANSAS LEGAL SECRETARIES ORGANIZATION
STATE CONVENTION
HILTON INN
SALINA, KANSAS
MAY 4, 1974

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IT IS A PLEASURE TO BE HERE WITH YOU THIS EVENING. I ALWAYS APPRECIATE AN OPPORTUNITY TO MEET WITH ANY GROUP WHICH IS CLOSELY INVOLVED WITH PUBLIC AFFAIRS. AND THE MEMBERS OF THIS GROUP--AS IMPORTANT PARTICIPANTS IN OUR STATE'S LEGAL PROFESSION AND MANY ASPECTS OF BUSINESS AND GOVERNMENT--IS CERTAINLY ONE OF THE MOST KNOWLEDGEABLE AND INFORMED ABOUT WHAT IS GOING ON IN KANSAS AND IN YOUR OWN COMMUNITIES.

YOUR JOBS PLACE YOU IN A VALUABLE POSITION WHERE YOU CAN INFORM YOURSELVES ABOUT THE IMPORTANT EVENTS AND ISSUES. AND, TO YOUR CREDIT,

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MANY OF YOU PUT THIS KNOWLEDGE TO WORK AS ACTIVE PARTICIPANTS IN OUR POLITICAL PROCESS.

THIS IS VERY IMPORTANT AT ALL LEVELS OF PUBLIC LIFE--FROM SCHOOL BOARDS AND CITY COMMISSIONS TO POLITICS ON THE STATE AND NATIONAL LEVELS. WE MUST HAVE INFORMED, INTERESTED AND ACTIVE PARTICIPANTS WHO CARE ABOUT THE ISSUES AND WHO ARE WILLING TO WORK AND SPEAK OUT ON BEHALF OF THEIR BELIEFS.

SO LET ME JUST URGE YOU TO TAKE ADVANTAGE OF YOUR POSITIONS AND YOUR KNOWLEDGE. DO NOT BE TIMID OR HESITANT ABOUT STANDING UP FOR YOUR POINT OF VIEW. AND MOST IMPORTANTLY, MAKE EVERY EFFORT TO PASS ALONG YOUR ENTHUSIASM AND INTEREST TO OTHERS WHO MIGHT OTHERWISE SIT ON THE SIDELINES AND FAIL TO PLAY THEIR PROPER ROLE IN OUR GREAT DEMOCRATIC PROCESS.

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CREDIT DISCRIMINATION

I WOULD MENTION THAT I HAVE BEEN WORKING ON ONE AREA OF LEGISLATION WHICH MIGHT BE OF SOME SPECIAL INTEREST TO THIS GROUP, CONSIDERING YOUR SEX AND YOUR INVOLVEMENT IN LEGAL AND BUSINESS MATTERS. IT DEALS WITH COMBATING DISCRIMINATION AGAINST WOMEN IN THE EXTENSION OF CREDIT.

NOW, OF COURSE, EVERY BUSINESS MUST BE CONDUCTED IN AN ORDERLY AND SOUND MANNER. AND A GROWING PART OF THE BUSINESS WORLD IS CREDIT. CREDIT EXPANDS CONSUMER PURCHASING POWER AND ENABLES A BUSINESS TO STIMULATE GREATER REVENUES IN RETURN.

BUT CREDIT IS A PRIVILEGE WHICH ANY CUSTOMER MUST SHOW HE OR SHE DESERVES AND MUST USE IT PROPERLY IN ORDER TO RETAIN IT. NO BUSINESS IS IN THE BUSINESS OF LOSING MONEY, WHETHER THROUGH BEING UNCOMPETITIVE OR GRANTING CREDIT TO IRRESPONSIBLE CUSTOMERS. SO A BASIC BUSINESS

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JUDGMENT MUST BE, FIRST, WHETHER TO EXTEND CREDIT TO ANYONE, AND, IF SO, HOW TO CHOOSE AMONG THOSE WHO WOULD SEEK THE PRIVILEGE OF USING CREDIT.

AND THIS IS WHERE THE PROBLEM HAS DEVELOPED. ACCESS TO CREDIT IS NOT A RIGHT; IT IS A PRIVILEGE. BUT EQUALITY OF ACCESS IS A RIGHT, AND TOO OFTEN WOMEN HAVE BEEN DENIED IT.

IN 1972 THE COMMISSION ON CONSUMER FINANCE HELD HEARINGS WHICH DISCLOSED THE FOLLOWING FIVE AREAS WHERE WOMEN WIDELY EXPERIENCE CREDIT DISCRIMINATION.

AREAS OF DISCRIMINATION

FIRST, SINGLE WOMEN HAVE MORE TROUBLE OBTAINING CREDIT, ESPECIALLY MORTGAGE CREDIT, THAN SINGLE MEN;

SECOND, CREDITORS GENERALLY REQUIRE A WOMAN WHO HAS CREDIT TO REAPPLY FOR CREDIT WHEN SHE MARRIES, USUALLY IN HER HUSBAND'S NAME. SIMILAR REAPPLICATION IS NOT ASKED OF MEN WHEN THEY MARRY;

THIRD, CREDITORS ARE OFTEN UNWILLING TO EXTEND CREDIT TO A MARRIED WOMAN IN HER OWN NAME;

FOURTH, WOMEN WHO ARE DIVORCED OR WIDOWED HAVE TROUBLE REESTABLISHING CREDIT. WOMEN WHO ARE SEPARATED HAVE A PARTICULARLY DIFFICULT TIME, SINCE THE ACCOUNTS MAY STILL BE IN THE HUSBAND'S NAME; AND

FIFTH, CREDITORS ARE OFTEN UNWILLING TO COUNT THE WIFE'S INCOME WHEN A MARRIED COUPLE APPLIES FOR CREDIT.

THE DIFFICULTY IN THESE FIVE AREAS IS BASED ON PREJUDICE RATHER THAN COMPELLING BUSINESS OR ECONOMIC PRINCIPLES. THE FACT IS THAT IN MANY CASES THE CREDIT INDUSTRY HAS FAILED TO ADJUST ITS PRACTICES TO THE TIMES.

WOMEN ESSENTIAL TO THE ECONOMY

WORKING WOMEN HAVE BECOME AN ESSENTIAL SECTOR OF OUR NATIONAL ECONOMY--NOT JUST A PERIPHERAL PART OF THE LABOR FORCE. NO LONGER IS THE

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WORKING WOMAN A SMALL MINORITY OF WOMEN: THE 1970 CENSUS SHOWS THAT 44 PERCENT OF ALL WOMEN OF WORKING AGE ARE IN THE LABOR FORCE. WOMEN NOW REPRESENT ALMOST 40 PERCENT OF THE TOTAL LABOR FORCE--THAT IS, FOUR OUT OF EVERY 10 WORKERS ARE FEMALE.

WE MUST INSURE THAT AS WOMEN WORK, THEY ARE GUARANTEED EQUAL ACCESS TO THE CREDIT ECONOMY. ~~DISENFRANCHISEMENT OF SUCH A LARGE PORTION OF WORKING~~ PEOPLE CANNOT BE JUSTIFIED, AND THIS EXCLUSION HAS A NEGATIVE EFFECT ON THE GROWTH OF OUR ECONOMY.

IMPORTANCE TO FAMILIES

THIS INCLUSION IS MORE THAN AN ECONOMIC LUXURY. ECONOMIC REALITY BELIES THE NOTION THAT WOMEN DO NOT HAVE TO WORK, A BELIEF THAT OFTEN UNDERLIES SOME DISCRIMINATORY CREDIT PRACTICES. A CONSIDERABLE PORTION OF WORKING WOMEN ARE THE MAIN SUPPORTERS, NOT JUST OF THEMSELVES, BUT OF THEIR FAMILIES. IN MARCH 1971, 6 MILLION FAMILIES, OR 11.5 PERCENT OF

THE FAMILIES IN THE UNITED STATES, WERE HEADED BY WOMEN. OF THESE WOMEN-FAMILY HEADS, 54 PERCENT WERE IN THE LABOR FORCE. WELL OVER 60 PERCENT OF THESE WOMEN WERE THE SOLE SUPPORT OF THEIR FAMILIES.

ANOTHER LARGE PROPORTION OF WOMEN WHO WORK ARE IN FAMILIES WHERE THE WOMAN'S INCOME IS NECESSARY TO GIVE THE FAMILY A DECENT STANDARD OF LIVING. IN 1972, 42 PERCENT OF MARRIED WOMEN WITH HUSBANDS PRESENT WERE IN THE LABOR FORCE. INCREASINGLY, THE WORKING WIFE'S INCOME REPRESENTS A FAMILY'S MAIN HEDGE AGAINST INFLATION. THE VERY REAL NEED FOR THE WIFE'S INCOME IN MANY FAMILIES ARGUES AGAINST TREATING THE WOMAN'S INCOME AS AN APPENDAGE IN THE CREDIT AREA.

NINE OUT OF 10 WOMEN WILL BE IN THE WORK FORCE AT SOME TIME DURING THEIR ADULT LIVES. WHILE THEY ARE PARTICIPATING IN THE ECONOMY, WE MUST MAKE CERTAIN THAT ~~THEY~~ THEY HAVE FULL ACCESS TO THE ECONOMY.

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BAN ON SEX OR MARITAL STATUS DISCRIMINATION

THEREFORE, I HAVE SPONSORED LEGISLATION TO EXTEND THE PROVISIONS OF THE TRUTH IN LENDING ACT TO PROHIBIT DISCRIMINATION BASED ON SEX OR MARITAL STATUS AGAINST INDIVIDUALS WHO SEEK CREDIT.

I WAS PLEASED THAT THIS MEASURE PASSED THE SENATE IN JULY LAST YEAR AS PART OF THE FAIR CREDIT BILLING ACT. IT IS NOW AWAITING ACTION IN THE HOUSE CONSUMER AFFAIRS SUBCOMMITTEE, AND I AM HOPEFUL THAT IT WILL BE INCORPORATED IN AN OMNIBUS CONSUMER BILL WHICH WILL HOPEFULLY RECEIVE HEARINGS IN THE NEAR FUTURE.

I BELIEVE THIS IS A REAL PROBLEM--FOR BUSINESSES WHICH MUST MAINTAIN ADEQUATE CREDIT STANDARDS AND ALSO FOR THE MILLIONS OF WOMEN IN OUR ECONOMY WHO FACE A VERY HARSH AND UNFAIR DISADVANTAGE IN OUR CREDIT-BASED ECONOMY.

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SO HOPEFULLY THIS LEGISLATION WILL BECOME LAW AND PROVIDE A REASONABLE AND RESPONSIBLE SOLUTION FOR ALL THE INTERESTS AND VIEW POINTS CONCERNED.

TURNING TO ANOTHER AREA, I WOULD LIKE TO DISCUSS A PROBLEM ON THE ENERGY FRONT--ONE ASPECT OF THE CURRENT SITUATION WHICH I BELIEVE DESERVES AND REQUIRES CONGRESSIONAL ACTION.

NATIONAL SPEED LIMIT

YOU WILL RECALL THAT LAST FALL, WHEN THE ARAB EMBARGO WAS AT ITS HEIGHT, A LAW WAS PASSED TO SET A NATIONAL SPEED LIMIT OF 55 MILES PER HOUR. THIS ACTION WAS TAKEN TO CONSERVE PRECIOUS GASOLINE AT A TIME WHEN WE DID NOT REALLY KNOW HOW LONG THE EMBARGO WOULD LAST OR HOW SERIOUS THE SITUATION WOULD BECOME. SO THE LAW WAS PASSED, AND I BELIEVE EVERYONE AGREES THAT IT HAS SAVED FUEL, CUT INTO THE GROWING DEMAND FOR FUEL--AND AS AN ADDITIONAL BENEFIT.

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HAS SAVED MANY LIVES WHICH MIGHT OTHERWISE HAVE BEEN TAKEN IN SPEED-RELATED ACCIDENTS.

THESE POINTS ARE ALL TO THE GOOD AND SHOULD NOT BE IGNORED OR MINIMIZED. BUT THERE IS ANOTHER SIDE TO THE COIN, AND I BELIEVE IT DESERVES CONSIDERATION.

EMBARGO ENDED

IN THE FIRST PLACE, TIMES AND CIRCUMSTANCES HAVE CHANGED SOMEWHAT. THE ARAB EMBARGO HAS BEEN LIFTED, AND MOST OF OUR SUPPLY PROBLEMS ARE CONSIDERABLY EASED. THE PRICES FOR THIS IMPORTED OIL HAVE NOT DECLINED SIGNIFICANTLY, BUT THAT IS ANOTHER MATTER WHICH MUST BE DEALT WITH ON A BROAD FRONT. BUT THE POINT IS THAT THE EMBARGO IS ENDED. WE ARE NOT IN A CRISIS SITUATION WITH SUPPLIES, AND MEASURES--SUCH AS THE 55 MILES PER HOUR LIMIT-- WHICH WERE APPROPRIATE TO THAT CRISIS MAY REQUIRE RECONSIDERATION NOW.

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NEGATIVE IMPACT

IN THE SECOND PLACE, SOME OF THESE MEASURES HAVE IMPACTS WHICH ARE DEFINITELY ON THE NEGATIVE SIDE. IT MAY BE ONLY A MATTER OF INCONVENIENCE IN SOME CASES, BUT IN OTHERS IT MAY AMOUNT TO REAL AND SERIOUS ECONOMIC DAMAGE.

AND I THINK THIS IS A VERY IMPORTANT CONCERN HERE IN KANSAS. IN WASHINGTON, D.C., OR IN NEW YORK CITY, A 55 MILES PER HOUR LIMIT MAY MEAN VERY LITTLE TO THE AVERAGE PERSON IN TERMS OF HIS ACTUAL HIGHWAY TRAVEL. NEW YORKERS SIMPLY DO NOT GET OUT ON THE HIGHWAY AS OFTEN; AND WHEN THEY DO, IT IS USUALLY FOR RELATIVELY SHORT TRIPS, SINCE CITIES AND MAJOR URBAN CENTERS ARE SO CLOSE TOGETHER. AND WHEN GREATER DISTANCES HAVE TO BE COVERED THERE IS ALSO A GREAT NUMBER OF ALTERNATIVE SOURCES OF TRANSPORTATION, SUCH AS BUSES, RAILROADS AND AIRLINES AVAILABLE IN OUR MAJOR URBAN AREAS.

AUTOMOBILES ESSENTIAL IN KANSAS

BUT HERE IN KANSAS THE AUTOMOBILE IS ALMOST INDISPENSIBLE, AND THE DISTANCES ARE GREAT. IT IS SOME 209 MILES BETWEEN KANSAS CITY AND WICHITA. ALMOST EXACTLY THE SAME DISTANCE FROM NEW YORK CITY, YOU WILL FIND BOSTON AND WASHINGTON, D.C. WITH PHILADELPHIA, WILMINGTON, NEW HAVEN AND PROVIDENCE AND TENS OF MILLIONS OF PEOPLE IN BETWEEN.

BUT IN KANSAS WE DO NOT HAVE THE CHOICE OF TRAVELING BY METROLINER OR AIR SHUTTLE. WHEN MOST KANSANS NEED TO GO SOMEWHERE THEY MUST USE THEIR CARS. AND I BELIEVE THAT UNDER THE PRESENT CIRCUMSTANCES, REQUIRING THE KANSAS MOTORIST TO GO ONLY 55 MILES PER HOUR IS INAPPROPRIATE AND NOT ABSOLUTELY ESSENTIAL TO THE NATION'S WELFARE.

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PROBLEM IN TRUCKING INDUSTRY

THERE IS THE ADDITIONAL FACTOR THAT THE 55 MILE LIMIT IS HAVING AN EXTREMELY SERIOUS IMPACT ON THE AMERICAN TRUCKING INDUSTRY. TIME IS MONEY TO THIS INDUSTRY AND THE NEW SPEED LIMIT HAS COST THE NATION'S TRAVELERS A GREAT DEAL IN LENGTHENED TRIP TIMES AND REDUCED LOADS PER MONTH WHILE THEY HAVE FACED EVEN HIGHER FUEL PRICES AND REDUCED FUEL MILEAGE.

TRUCKERS ARE FRUSTRATED BY THIS SITUATION, AND THEY HAVE THREATENED TO TAKE OUT THEIR FRUSTRATIONS BY STAGING ANOTHER NATIONWIDE STRIKE ON MAY 13. I BELIEVE SUCH AN ACTION WOULD BE WRONG AND WOULD BE AGAINST THEIR INTERESTS AND THOSE OF THE ENTIRE COUNTRY. BUT THE SITUATION IS THERE, AND I FEEL EVERY APPROPRIATE EFFORT SHOULD BE MADE TO PROVIDE THEM SOME RELIEF.

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BILL TO SET 60 M.P.H. LIMIT

THEREFORE, I HAVE INTRODUCED LEGISLATION TO RAISE THE LIMIT TO 60. I BELIEVE SUCH AN INCREASE IS JUSTIFIABLE IN LIGHT OF THE CURRENT FUEL SUPPLIES. IT IS CONSISTENT WITH THE NEED TO CONTINUE SOME CONSERVATION EFFORTS. AND IT WOULD HELP MAKE THE DAILY TRAVEL REQUIREMENTS OF MOST MOTORISTS MUCH MORE ENJOYABLE AND AGREEABLE. ~~VERY~~ AGREEABLE.

AS I HAVE TRAVELED AROUND KANSAS VISITING WITH MANY PEOPLE, I HAVE COME TO FEEL THAT THEY CONSIDER 60 MILES PER HOUR A BETTER AND MORE ACCEPTABLE SPEED. IT IS NOT THAT MUCH MORE COSTLY IN TERMS OF FUEL USE THAN 55 MILES PER HOUR, BUT IT IS A LIMIT TO WHICH PEOPLE SEEM BETTER ABLE TO LIVE WITH AND ABIDE BY THAN THE PRESENT ONE.

DANGER TO KANSAS BEEF INDUSTRY

AS I SAID, A TRUCK STRIKE WOULD BE AGAINST THE BEST INTERESTS OF THE ENTIRE ECONOMY, BUT OF PARTICULAR CONCERN TO ME IS THE KANSAS BEEF INDUSTRY. PERHAPS NO OTHER BUSINESS SECTOR DEPENDS ON TRUCKS SO TOTALLY AS THE BEEF INDUSTRY, AND IT WAS DEALT A DEVASTATING BLOW BY THE FIRST STRIKE. MANY BEEF PROCESSORS, FEEDLOTS AND CATTLEMEN WOULD BE RUINED AND FORCED TO GO OUT OF BUSINESS BY ANOTHER STRIKE. THIS PROSPECT IS ALREADY HAVING A GRAVE IMPACT IN KANSAS WHERE THE BILLION-DOLLAR BEEF INDUSTRY IS THE LARGEST SINGLE COMPONENT OF OUR ECONOMY.

CATTEE SALES ARE UP, AND PRICES ARE DOWN. AND IF THE STRIKE SHOULD COME TO PASS IT WILL MEAN INCREASED BEEF PRICES AT THE SUPERMARKET AND EVENTUALLY ANOTHER ROUND OF SHORTAGES.

BUT THE TRUCKER'S PROBLEMS CANNOT BE DEALT WITH TO THE EXCLUSION OF OTHER TRAVELER'S INTERESTS. WE COULD NOT HAVE A HIGHER SPEED LIMIT FOR TRUCKS AND A LOWER ONE FOR CARS. THEY MUST BE DEALT WITH TOGETHER, SO I AM

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PROPOSING A UNIFORM 60 MILES PER HOUR LIMIT FOR EVERYONE.

IN AN EFFORT TO GAIN SUPPORT FOR THIS PROPOSAL AND TO DEMONSTRATE ITS IMPORTANCE TO THE CONGRESS, I HAVE CONTACTED LEADERS IN THE TRUCKING INDUSTRY, URGING THEIR SUPPORT AND STRESSING THE NEED TO AVOID ANOTHER STRIKE. THE ASSISTANCE OF THE INDEPENDENT TRUCKER'S MAGAZINE "OVERDRIVE," THE TEAMSTERS UNION AND THE AMERICAN TRUCKING ASSOCIATION HAVE ALL BEEN ENLISTED IN THIS EFFORT. HOPEFULLY, THEY AND A BROAD RANGE OF INDUSTRY, CONSUMER AND BUSINESS GROUPS WILL RESPOND AND HELP ESTABLISH A MOMENTUM TO PUSH THIS CHANGE THROUGH IN TIME TO AVERT A TRUCK STRIKE AND ENABLE MOTORISTS TO UNDERTAKE THEIR BUSINESS DRIVING AT 60 MILES PER HOUR.

CONCLUSION

AS I INDICATED BY THESE TWO AREAS OF CONCERN. THERE IS A GREAT DEAL OF IMPORTANT BUSINESS BEFORE THE CONGRESS TODAY. TAX REFORM, NATIONAL HEALTH

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INSURANCE AND CONTROLLING GOVERNMENT SPENDING ARE AMONG THE MOST IMPORTANT OF THESE CATEGORIES.

WE HAVE A GREAT DEAL TO DO, AND TIME IS NOT STANDING STILL. THERE IS MUCH OF AMERICA'S **BUSINESS** AWAITING THE ATTENTION AND CONSIDERATION OF THE HOUSE AND SENATE, SO I AM HOPEFUL THAT THE LEADERSHIP AND EVERY INDIVIDUAL MEMBER WILL GIVE THEIR UTMOST ATTENTION AND CONCENTRATION TO THESE TASKS. AND I ASSURE YOU THAT MY EFFORTS WILL BE DEVOTED TO THIS JOB OF SERVING THE PEOPLE OF KANSAS AND THE INTERESTS OF OUR GREAT NATION.

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