sources I have been informed that the poor people are exploited by black owners and landlords just as much, if not more, than by any other seller. The main problem we are dealing with here is not one of color or race, but a problem of economic power and economic justice.

Therefore it is high time for the Government of this great country, through its legislature and courts, to set the balance right between consumers and sellers with particular reference to access to credit.

In addressing these words to you, gentlemen, I know I am echoing thoughts addressed by Cardinal O'Boyle in a letter read to the people of Washington on the National Day of Prayer proclaimed by President Johnson. The cardinal called the riots: "the frenzied cry of alienated people who are trying to tell us, out of a sense of enervating despair and utter hopelessness, that they want to be heard and want to participate as full-fledged American citizens in the economic, social, and cultural life of our cities and our Nation."

I might call your attention also to the words of the archbishop of Detroit after the recent, sorry spectacle. The archbishop urges us to ask, "Was there something I could have done to prevent this?" He says: "Each of us must begin to ask himself these questions: Have we ignored for too long the conditions of slum dwellings * * * the countless humiliation in every day existence for the poor who see the products and the rewards of American middle-class prosperity, but can attain neither."

These are only two voices out of the many who have urged us to delay no longer in correcting the injustices that make even good people willing to listen to outside agitators and disturbers.

Finally, remember that Pope Paul in his profound "Letter on the Development of Peoples" treated of this general point in the following terms:

We must make haste: Too many are suffering, and the distance is growing that separates the progress of some and the stagnation, not to say the regression, of others.

There are certainly situations whose injustices cries to Heaven. When whole populations destitute of necessities live in a state of dependence barring them from all initiative and responsibility, and all opportunity to advance culturally and share in social and political life, recourse to violence, as a means to right these wrongs to human dignity, is a grave temptation.

We know, however, that a revolutionary uprising—save where there is manifest, longstanding tyranny which would do great damage to fundamental personal rights and dangerous harm to the common good of the country—produces new injustices, throws more elements out of balance and brings on new disasters. A real evil should not be fought against at the cost of greater misery.

We want to be clearly understood: the present situation must be faced with courage and the injustices linked with it must be fought against and overcome. Development demands bold transformations, innovations that go deep. Urgent reforms should be undertaken without delay.

I believe there is logic and reason in what I have said to you about this connection between consumer abuses and the riots, but is there also evidence? I believe there is more than enough evidence to fill a library, and current investigations at Federal and State levels will bring this out. California apparently thinks so, if the news account of the new color film produced by the California Attorney General's Office is any indication. A news dispatch on the film says:

It aims to expose the "suede-shoe boys" who garner millions of dollars every year with deceptive installment contracts.