be paid (1) to any employee covered in this Act who retired during the period beginning on October 1, 1967, and ending on the date of enactment of this Act, for services rendered during such period, and (2) in accordance with the provisions of subchapter VIII of chapter 55 of title 5, United States Code (relating to settlement of accounts of deceased employees), for services rendered during the period beginning on October 1, 1967, and ending on the date of enactment of this Act, by any such employee who dies during such period.

80 Stat. 495.
5 USC 5581-5583.

(b) For purposes of this section, service in the Armed Forces of the United States in the case of an individual relieved from training and service in the Armed Forces of the United States or discharged from hospitalization following such training and service, shall include the period provided by law for the mandatory restoration of such individual to a position in or under the municipal government of the District of Columbia.

Group life insurance.

SEC. 4. For the purpose of determining the amount of insurance for which an individual is eligible under the provisions of chapter 87 of title 5, United States Code (relating to Government employees group life insurance), all changes in rates of compensation or salary which result from the enactment of this Act shall be held and considered to be effective as of the date of the enactment of this Act.

80 Stat. 592; 81 Stat. 219, 646-648.
5 USC 8701-8716.

Sick and emergency leave.
63 Stat. 842; 65 Stat. 660.

SEC. 5. The last sentence of the first section of the District of Columbia Teachers' Leave Act of 1949 (D.C. Code, sec. 31-691) is amended by adding before the period at the end thereof the following: ", except that in the case of leave taken under this sentence for any purpose (other than to attend a religious service or to observe a religious holiday), no more than 5 per centum of the total number of the teachers in any school in the District of Columbia public school system, or 3 teachers in such school, whichever is greater, may be on leave under this sentence".

Effective date.

SEC. 6. The amendments made by paragraphs (3), (4), and (5) of section 2 of this Act shall take effect on the first day of the first month beginning after the date of enactment of this Act.

Approved May 27, 1968.

Public Law 90-320

May 27, 1968
[H. R. 15131]

AN ACT

To amend the District of Columbia Police and Firemen's Salary Act of 1958 to increase salaries, and for other purposes.

D.C. Police and Firemen's Salary Act Amendments of 1968.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That (a) effective on the first day of the first pay period beginning on or after October 1, 1967, the salary schedule contained in section 101 of the District of Columbia Police and Firemen's Salary Act of 1958 (D.C. Code, sec. 4-823) is amended to read as follows:

80 Stat. 1591.

AUTHENTICATED U.S. GOVERNMENT INFORMATION GPO

"SALARY SCHEDULE

"Salary class and title	Service step						Longevity step		
	1	2	3	4	5	6	A	B	C
Class 1:									
Subclass (a)	$7,800	$8,040	$8,280	$8,520	$8,844	$9,168	$9,492	$9,816	$10,140
Fire private.									
Police private.									
Subclass (b)	8,090	8,330	8,570	8,810	9,134	9,458	9,782	10,106	10,430
Private assigned as:									
Technician I.									
Plainclothesman.									
Subclass (c)	8,380	8,620	8,860	9,100	9,424	9,748	10,072	10,396	10,720
Private assigned as:									
Technician II.									
Station clerk.									
Motorcycle officer.									
Class 2:									
Subclass (a)	8,844	9,168	9,492	9,816			10,140	10,464	10,788
Fire inspector.									
Subclass (b)	9,134	9,458	9,782	10,106			10,430	10,754	11,078
Fire inspector assigned as technician I.									
Subclass (c)	9,424	9,748	10,072	10,396			10,720	11,044	11,368
Fire inspector assigned as technician II.									
Class 3:									
Assistant marine engineer	9,458	9,782	10,106	10,430			10,754	11,078	11,402
Assistant pilot.									
Detective.									
Class 4:									
Subclass (a)	9,745	10,069	10,393	10,717			11,041	11,365	11,689
Fire sergeant.									
Police sergeant.									
Subclass (b)	10,325	10,649	10,973	11,297			11,621	11,945	12,269
Detective sergeant.									
Subclass (c)	10,419	10,743	11,067	11,391			11,715	12,039	12,363
Police sergeant assigned as motorcycle officer.									
Class 5	11,506	11,934	12,362	12,790			13,218	13,646	
Fire lieutenant.									
Police lieutenant.									
Class 6	12,577	13,005	13,433	13,861			14,289	14,717	
Marine engineer.									
Pilot.									
Class 7	13,647	14,182	14,717	15,252			15,787	16,322	
Fire captain.									
Police captain.									
Class 8	15,792	16,327	16,862	17,397			17,932	18,467	
Battalion fire chief.									
Police inspector.									
Class 9:									
Subclass (a)	18,469	19,004	19,539	20,074			20,609	21,144	
Deputy Fire Chief.									
Deputy Chief of Police.									
Subclass (b)	19,540	20,075	20,610	21,145			21,680	22,215	
Assistant Fire Chief.									
Assistant Chief of Police.									
Commanding officer of the White House Police.									
Commanding officer of the U.S. Park Police.									
Class 10	23,800	24,335	24,870	25,405					
Fire Chief.									
Chief of Police."									

(b) Effective on the first day of the first pay period beginning on or after July 1, 1968, such salary schedule is amended to read as follows:

"SALARY SCHEDULE

"Salary class and title	Service step						Longevity step increases		
	1	2	3	4	5	6	A	B	C
Class 1:									
Subclass (a)	$8,000	$8,200	$8,400	$8,600	$8,940	$9,280	$9,620	$9,960	$10,300
Fire private.									
Police private.									
Subclass (b)	8,290	8,490	8,690	8,890	9,230	9,570	9,910	10,250	10,590
Private assigned as:									
Technician I.									
Plainclothesman.									
Subclass (c)	8,580	8,780	8,980	9,180	9,520	9,860	10,200	10,540	10,880
Private assigned as:									
Technician II.									
Station clerk.									
Motorcycle officer.									
Class 2:									
Subclass (a)	8,940	9,280	9,620	9,960			10,300	10,640	10,980
Fire inspector.									
Subclass (b)	9,230	9,570	9,910	10,250			10,590	10,930	11,270
Fire inspector assigned as technician I.									
Subclass (c)	9,520	9,860	10,200	10,540			10,880	11,220	11,560
Fire inspector assigned as technician II.									
Class 3:									
Assistant marine engineer	9,570	9,910	10,250	10,590			10,930	11,270	11,610
Assistant pilot.									
Detective.									
Class 4:									
Subclass (a)	10,175	10,515	10,855	11,195			11,535	11,875	12,215
Fire sergeant.									
Police sergeant.									
Subclass (b)	10,485	10,825	11,165	11,505			11,845	12,185	12,525
Detective sergeant.									
Subclass (c)	10,555	10,895	11,235	11,575			11,915	12,255	12,595
Police sergeant assigned as motorcycle officer.									
Class 5	11,710	12,138	12,566	12,994			13,422	13,850	
Fire lieutenant.									
Police lieutenant.									
Class 6	12,781	13,209	13,637	14,065			14,493	14,921	
Marine engineer.									
Pilot.									
Class 7	13,852	14,387	14,922	15,457			15,992	16,527	
Fire captain.									
Police captain.									
Class 8	15,994	16,529	17,064	17,599			18,134	18,669	
Battalion fire chief.									
Police inspector.									
Class 9:									
Subclass (a)	18,671	19,206	19,741	20,276			20,811	21,346	
Deputy Fire Chief.									
Deputy Chief of Police.									
Subclass (b)	19,742	20,277	20,812	21,347			21,882	22,417	
Assistant Chief of Police.									
Assistant Fire Chief.									
Commanding officer of the White House Police.									
Commanding officer of the U.S. Park Police.									
Class 10	24,000	24,535	25,070	25,605					
Fire Chief.									
Chief of Police."									

Compensation rates, adjustment.

SEC. 2. (a) The rates of basic compensation of officers and members to whom the amendments made by the first section of this Act apply shall be adjusted as follows:

(1) Except as otherwise provided in subsection (b) of this section, each officer and member receiving basic compensation immediately prior to the first day of the first pay period which begins on or after October 1, 1967, at one of the scheduled service or longevity rates of a salary class or subclass of a salary class in the salary schedule in section 101 of the District of Columbia Police and Firemen's Salary Act of 1958 (hereafter in this section referred to as the "salary schedule") shall receive a rate of basic compensation at the corresponding rate in effect on such day.

80 Stat. 1591. D.C. Code 4-823.

(2) Each officer and member receiving basic compensation immediately prior to the first day of the first pay period which begins on or after July 1, 1968, at one of the scheduled service or longevity rates of a salary class or subclass of a salary class in the salary schedule shall receive a rate of basic compensation at the corresponding rate in effect on such day.

Longevity step increases.

(b) Initial advancement to longevity steps shall be made, as of the effective date of this Act, in the following manner:

(1) An officer or member who was serving in salary class 1 immediately prior to such date and who on such date had completed at least 10 but less than 13 years of service as a private shall be advanced to longevity step A in such salary class and such service shall be credited to him for advancement to longevity step B in such salary class under section 401 of the District of Columbia Police and Firemen's Salary Act of 1958.

Post, p. 144.

(2) An officer or member who was serving in salary class 1 immediately prior to such date and who on such date had completed at least 13 but less than 16 years of service as a private shall be advanced to longevity step B in such salary class and such service shall be credited to him for advancement to longevity step C in such salary class under section 401 of the District of Columbia Police and Firemen's Salary Act of 1958.

(3) An officer or member who was serving in salary class 1 immediately prior to such date and who on such date had completed at least 16 years of service as a private shall be advanced to longevity step C in such salary class.

(4) An officer or member who was serving in service step 4 of salary class 2, 3, or 4 immediately prior to such date and who on such date had completed at least 156 but less than 208 calendar weeks of continuous active service in such step in such salary class shall be advanced to longevity step A in such salary class and such service shall be credited to him for advancement to longevity step B in such salary class under section 401 of the District of Columbia Police and Firemen's Salary Act of 1958.

(5) An officer or member who was serving in longevity step 7 of salary class 2, 3, or 4 immediately prior to such date and who on such date had completed at least 156 but less than 208 calendar weeks of continuous active service in such step in such salary class shall be advanced to longevity step B in such salary class and such service shall be credited to him for advancement to longevity step C in such salary class under section 401 of the District of Columbia Police and Firemen's Salary Act of 1958.

(6) An officer or member who was serving in longevity step 8 of salary class 2, 3, or 4 immediately prior to such date and who on such date had completed at least 156 calendar weeks of continuous active service in such step in such salary class shall be advanced to longevity step C in such salary class.

(7) An officer or member who was serving in service step 4 of salary class 5, 6, 7, 8, or 9 immediately prior to such date and who on such date had completed at least 156 but less than 208 calendar weeks of continuous active service in such step in such salary class shall be advanced to longevity step A in such salary class and such service shall be credited to him for advancement to longevity step B in such salary class under section 401 of the District of Columbia Police and Firemen's Salary Act of 1958.

(8) An officer or member who was serving in longevity step 7 of salary class 5, 6, 7, 8, or 9 immediately prior to such date and

who on such date had completed at least 156 calendar weeks of continuous active service in such step in such salary class shall be advanced to longevity step B in such salary class.

Each such officer or member shall receive the appropriate scheduled rate of basic compensation for the longevity step to which he was advanced under this subsection. In computing the service of an officer or member for purposes of this subsection, only periods of satisfactory service as an officer or member and periods of satisfactory service in the Armed Forces of the United States shall be included.

Conditions for step increases. 72 Stat. 484.

SEC. 3. Section 401(a) of the District of Columbia Police and Firemen's Salary Act of 1958 (D.C. Code, sec. 4-832(a)) is amended to read as follows:

"SEC. 401. (a) In recognition of long and faithful service, each officer and member, except the Chief of Police and Fire Chief, shall receive an amount (to be known as a longevity step increase) in addition to the rate of compensation prescribed in the salary schedule in section 101 for the maximum scheduled service step in the subclass of the salary class in which he is serving, or for the salary class in which he is serving if there are no subclasses in his salary class, for each 156 calendar weeks of continuous service completed by him following the effective date of this subsection at such maximum rate or at a rate in excess thereof, without change to a higher salary class, subject to all of the following conditions:

Ante, pp. 141, 142.

"(1) No officer or member shall receive more than one longevity step increase for any 156 calendar weeks of continuing service, and in order to be eligible therefor he shall have a current performance rating of 'satisfactory' or better.

"(2) Not more than three successive longevity step increases may be granted to any officer or member in salary classes 1 through 4, nor more than two successive longevity step increases may be granted to any officer or member in salary classes 5 through 9.

"(3) In the case of officers or members serving in salary class 1, each longevity step increase shall be equal to the increment between service step 4 and service step 5. In the case of officers or members serving in the other salary classes, each longevity step increase shall be equal to one step increase of the salary class or subclass of a salary class in which the officer or member is serving.

"(4) Each longevity step increase shall begin on the first day of the first pay period following completion of each 156 weeks."

Detectives, continuation of status.

SEC. 4. The Commissioner of the District of Columbia (or his delegate) may not as a part of any reorganization of the Metropolitan Police force or through any other administrative action—

(1) change the title of the positions of Detective and Detective Sergeant in salary classes 3 and 4, respectively, of the salary schedule contained in section 101 of the District of Columbia Police and Firemen's Salary Act of 1958 (D.C. Code, sec. 4-823),

(2) change the job description or duties of such positions as in effect on the effective date of this Act, or

(3) deny any individual serving in the position of Detective on the effective date of this Act reasonable opportunities to advance to the position of Detective Sergeant, or transfer such individual without his consent to any other position,

so long as any individual serving in the position of Detective on the effective date of this Act is serving in such position.

Permanent promotions.

SEC. 5. Any officer or member of the Metropolitan Police force, the White House Police force, the United States Park Police force, or the Fire Department of the District of Columbia who—

(1) successfully completed a written examination required for promotion to a position in such force or Department,

(2) was placed on a list of individuals eligible for a permanent promotion to such position,

(3) was assigned to serve in such position on an "acting" basis, and

(4) on January 1, 1968, had served at least 5 years in such position on such basis,

shall be given a permanent promotion, as of the effective date of this Act, to such position without the administration of any other written examination.

Probationary period.

SEC. 6. The second paragraph under the center heading "METROPOLITAN POLICE" in the first section of the Act of August 31, 1918 (D.C. Code, sec. 4-105), is amended to read as follows:

40 Stat. 938.

"No person shall receive a permanent appointment who has not served the required probationary period, but the service during probation shall be deemed to be service in the uniformed force if succeeded by a permanent appointment, and as such shall be included and counted in determining eligibility for advancement, promotion, retirement, and pension in accordance with existing law. If at any time during the period of probation, the conduct or capacity of the probationer is determined by the Commissioner of the District of Columbia, or his designated agent, to be unsatisfactory, the probationer shall be separated from the service after advance written notification of the reasons for and the effective date of the separation. The retention of the probationer in the service after satisfactory completion of the probationary period shall be equivalent to a permanent appointment therein."

Retroactive salary provisions.

SEC. 7. (a) Retroactive compensation or salary shall be paid by reason of this Act only in the case of an individual in the service of the District of Columbia government or of the United States (including service in the Armed Forces of the United States) on the date of enactment of this Act, except that such retroactive compensation or salary shall be paid (1) to an officer or member of the Metropolitan Police force, the Fire Department of the District of Columbia, the United States Park Police force, or the White House Police force, who retired during the period beginning on the first day of the first pay period which begins on or after October 1, 1967, and ending on the date of enactment of this Act, for services rendered during such period, and (2) in accordance with the provisions of subchapter VIII of chapter 55 of title 5, United States Code (relating to settlement of accounts of deceased employees), for services rendered during the period beginning on the first day of the first pay period which begins on or after October 1, 1967, and ending on the date of enactment of this Act, by an officer or member who dies during such period.

80 Stat. 495.
5 USC 5581-5583.

(b) For the purposes of this section, service in the Armed Forces of the United States, in the case of an individual relieved from training and service in the Armed Forces of the United States or discharged from hospitalization following such training and service, shall include the period provided by law for the mandatory restoration of such individual to a position in or under the Federal Government or the municipal government of the District of Columbia.

Insurance eligibility.

SEC. 8. For the purpose of determining the amount of insurance for which an officer or member is eligible under the provisions of chapter 87 of title 5, United States Code (relating to Government employees group life insurance), all changes in rates of compensation or salary which result from the enactment of this Act shall be held and considered to be effective as of the date of enactment of this Act.

80 Stat. 592; 81 Stat. 219, 646-648.
5 USC 8701-8716.

Effective dates.

SEC. 9. (a) Except as provided in subsection (b) of the first section of this Act and in subsection (b) of this section, the effective date of this Act and the amendments made by this Act shall be the first day of the first pay period beginning on or after October 1, 1967.

(b) The effective date of the amendment made by section 6 of this Act shall be the date of the enactment of this Act.

Short title.

SEC. 10. This Act may be cited as the "District of Columbia Police and Firemen's Salary Act Amendments of 1968".

Approved May 27, 1968.

Public Law 90-321

May 29, 1968
[S. 5]

AN ACT

To safeguard the consumer in connection with the utilization of credit by requiring full disclosure of the terms and conditions of finance charges in credit transactions or in offers to extend credit; by restricting the garnishment of wages; and by creating the National Commission on Consumer Finance to study and make recommendations on the need for further regulation of the consumer finance industry; and for other purposes.

Consumer Credit Protection Act.

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

§ 1. Short title of entire Act

This Act may be cited as the Consumer Credit Protection Act.

TITLE I—CONSUMER CREDIT COST DISCLOSURE

Chapter	Section
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CHAPTER 1—GENERAL PROVISIONS

Sec.
101. Short title.
102. Findings and declaration of purpose.
103. Definitions and rules of construction.
104. Exempted transactions.
105. Regulations.
106. Determination of finance charge.
107. Determination of annual percentage rate.
108. Administrative enforcement.
109. Views of other agencies.
110. Advisory committee.
111. Effect on other laws.
112. Criminal liability for willful and knowing violation.
113. Penalties inapplicable to governmental agencies.
114. Reports by Board and Attorney General.

§ 101. Short title

Citation of title.

This title may be cited as the Truth in Lending Act.

§ 102. Findings and declaration of purpose

The Congress finds that economic stabilization would be enhanced and the competition among the various financial institutions and other firms engaged in the extension of consumer credit would be strengthened by the informed use of credit. The informed use of credit results from an awareness of the cost thereof by consumers. It is the purpose of this title to assure a meaningful disclosure of credit terms so that the consumer will be able to compare more readily the various credit terms available to him and avoid the uninformed use of credit.