tion is in difficulty and in real danger, a balanced budget simply is not going to be done, notwithstanding that it is in the law.

The provision of the amendment has no sanctions and no operative section. In my judgment, it simply expresses the will and desire of the Congress.

Senator Byrd is 100-percent right: when he said we passed it to 1 to 1, I would, however, like to remind my colleagues that it was passed without debate at a very late hour in the day.

I voted against it for the very reasons I have just stated. This is a very eloquent expression of proposition 13 psychology. But it is also a very eloquent expression of where proposition 13 psychology could lead us.

Therefore, it is my duty to insure that this view is on the record.

In view of the fact that this amendment, as Senator Byrd says, part of a very important bill which may be signed into law, this amendment must be administered and construed, according to the way the Bank Committee has defined what can and cannot be a balanced budget expectation.

I thank my colleague for yielding.

HARRY F. BYRD, JR., MR. PRESIDENT. I say that what the Banking Committee report may or may not say, or some other committee report may or may not say, has little to do with the proposition before us.

I will read precisely what the legislation is that was approved by the Senate: 'Beginning with fiscal year 1981, the total budget outlays of the Federal Government shall not exceed its receipts.'

The House of Representatives by a recorded vote in overwhelming numbers, 286 to 91, instructed its conference to accept that amendment.

For myself, I have every confidence in those who will be Senate conference, with the distinguished Senator from Alabama being the chairman of the Senate conference.

If I recollect correctly, of those who will be appointed conferees, most of those who voted against the balanced budget amendment when it was before the Senate, but all of them are honorable men and I am certain that the conference will support the position of the Senate, just as the House conference will support the mandated position of the House of Representatives.

MR. SPARKMAN, MR. PRESIDENT. I say to the Senator from Virginia that he probably knows that I was included; among those who voted against that proposal.

I agree fully of what the Senator from New York has said about what could happen. I certainly do not foresee its happening, I hope we will be able to meet the requirements of it.

But the Senate did approve that amendment and the conference will certainly, I am sure, so along unanimously with what the Senate has already passed, and the House of Representatives, too.

HARRY F. BYRD, JR. I thank the Senator from Alabama.

Mr. SPARKMAN, Mr. President, has the matter been laid before the Senate?

The PRESIDING OFFICER. Yes, it has.

Mr. SPARKMAN, Mr. President, I move that the Senate insist on its amendment and agree to the conference requested by the House on the disagreeing votes of the two houses, and that the Chair be authorized to appoint the conferees on behalf of the Senate whose names believe the clerk has.

The motion was agreed to, and the Presiding Officer [Mr. Paul G. Hatfield] appointed Mr. Sparkman, Mr. Church, Mr. Sabanese, Mr. Proxmire, Mr. Stevenson, Mr. Cranston, Mr. Case, Mr. Javits, Mr. Brooke, and Mr. Heinz conferees on the part of the Senate.

THE NEGOTIATIONS AT CAMP DAVID

Mr. SPARKMAN, Mr. President, President Carter has earned the gratitude of peace-loving people everywhere by his able leadership in the negotiations at Camp David. President Sadat and President Begin have shown true statesmanship in reaching agreement on the two historic documents that culminated those negotiations. Let us hope that the momentum toward peace will continue until history that is a full settlement in the Middle East.

Mr. President, today both President Sadat and Mr. President Begin appeared before the Foreign Relations Committee with a great many of the Senators and perhaps even some members of the House of Representatives in attendance.

It was a great manifestation of the interest in permanent peace in the Middle East, and their zeal in working toward that end.

Mr. President, I ask unanimous consent that the two documents by President Carter, and signed by Mr. Begin and President Sadat, be printed in the RECORD.

After being no objection, the documents were ordered to be printed in the RECORD, as follows:

A FRAMEWORK FOR PEACE IN THE MIDDLE EAST AGREED AT CAMP DAVID

Muhammad Anwar al-Sadat, President of the Arab Republic of Egypt, and Menachem Begin, Prime Minister of Israel, met with Jimmy Carter, President of the United States of America, at Camp David from September 6 to September 17, 1978. They have agreed on the framework for peace in the Middle East. They invited other parties to the Arab-Israeli conflict to adhere to it.

PREAMBLE

The search for peace in the Middle East, and sustained by the following:


After four wars during thirty years, despite intensive human efforts, the Middle East, which is the cradle of civilization and the birthplace of three great religions, has not yet enjoyed the blessings of peace. The people of the Middle East yearn for peace so that the vast human and natural resources of the region can be turned to the pursuits of peace and so that this area can become a center of excellence and cooperation among nations.

The historic initiative of President Sadat in visiting Jerusalem and the reception accorded him by the people of Israel, and the historic visit of Prime Minister Begin to Ramallah, the peace proposals made by both leaders, as well as the warm reception of these proposals by the people of the Middle East, have created an unprecedented opportunity for peace which must not be lost if this generation and future generations are to be spared the tragic lessons of the past.

The provisions of the Charter of the United Nations and the other accepted norms of international law and legitimacy now provide accepted standards for the conduct of relations among all states.

To achieve a relationship of peace, in the spirit of Article 2 of the United Nations Charter, future negotiations between Israel and Egypt shall include negotiations on security for peace and security with it, are necessary for the purpose of carrying out all the provisions and principles of Resolutions 242 and 337.

Peace requires respect for the sovereignty, territorial integrity and political independence of every state in the area and their right to live in peace within secure and recognized borders in an atmosphere of freedom and good neighborly relations. The achievement of this goal is the basis of the peace process.

Progress toward that goal can accelerate movement toward a new era of reconciliation in the Middle East marked by cooperation in promoting economic development, in maintaining stability, and in ensuring security.

Security is enhanced by a relationship of peace and by cooperation between nations. A secure environment is one under the terms of peace treaties, the parties can, on the basis of reciprocity, agree to special security arrangements such as demilitarized zones, limited defense areas, early warning stations, the presence of international forces, liaison, agreed measures for monitoring, and other arrangements that they agree are useful.

FRAMEWORK

Taking these factors into account, the parties are determined to reach a joint, comprehensive, and durable settlement of the Middle East conflict through the conclusion of peace treaties based on Security Council Resolutions 242 and 337 in all their parts.

Their purpose is to achieve peace and good neighborly relations. They recognize that, for peace to endure, it must involve all those who have been most deeply affected by the conflict, and they also recognize that the framework as appropriate is intended by them to constitute a basis for peace not only between Israel and Egypt and Israel, but also between Israel and the other countries of the Middle East which are prepared to negotiate peace with Israel on this basis.

With that objective in mind, they have agreed to proceed as follows:

1. West Bank and Gaza

The PLO and the representatives of the Palestinian people should participate in negotiations on the resolution of the Palestinian question in all its aspects, the West Bank and Gaza to proceed in three stages:

(a) Egypt and Israel agree that, in order to ensure a peaceful and stable transfer of power and responsibility for the security concerns of the area, some transitional arrangements for the West Bank and Gaza for a period not exceeding five years, in order to grant full autonomy to the inhabitants, under these arrangements.
ments the Israeli military government and the Jordanian administration will be withdrawn as soon as a self-governing authority has been freely elected by the inhabitants of these areas to replace the existing military government. In the interim, the details of the transitional arrangements, the Government of Jordan will be invited to join the negotiations on the basis of this framework. These negotiations will be conducted in accordance both with the principle of self-governance by the inhabitants of these territories and with the legitimate security concerns of the parties involved.

(d) Egypt, Israel, and Jordan will agree on the modalties for establishing the elected self-governing authority in the West Bank and Gaza. This agreement will not and should not prejudice the status of the West Bank and Gaza or other territories as mutually agreed. The parties will negotiate an agreement which will define the specific provisions for the self-governing authority to be exercised in the West Bank and Gaza. A withdrawal of Israeli armed forces will take place and there will be a deployment of the remaining Israeli forces in specific security locations. The agreement will also include arrangements for securing internal and external security and for the administration of the territories, which may include Jordanian citizens. In addition, Israeli and Jordanian forces will participate in joint patrols and training exercises to assure the security of the border.

(e) When the self-governing authority (administrative council) in the West Bank and Gaza is established and inaugurated, the parties should agree on the rules of procedure. As soon as possible, but not later than the third year after the beginning of the transitional period, negotiations will take place on all the provisions and principles of UN Security Council Resolution 242. The negotiations will take place among all the parties, and the relationship between the parties and the security arrangements. The solution from the negotiations must also recognize the inalienable rights of the Palestinian people and the Palestinian people. In this way, the Palestinians will participate in their own affairs.

1. Negotiations among Egypt, Israel, Jordan and representatives of the inhabitants of the West Bank and Gaza will be conducted on the final status of the West Bank and Gaza. The parties will be informed of all the discussions on the provisions and principles of UN Security Council Resolution 242. The negotiations will take place among all the parties, and the relationship between the parties and the security arrangements. The solution from the negotiations must also recognize the inalienable rights of the Palestinian people and the Palestinian people. In this way, the Palestinians will participate in their own affairs.

2. Submission of a vote to a vote by the elected representatives of the inhabitants of the West Bank and Gaza.

3. The United States shall be invited to participate in all talks on matters related to the final status of the West Bank and Gaza. The United States shall have the right to participate in the discussions on the final status of the West Bank and Gaza and in the discussions on the other outstanding issues by the end of the transitional period.

4. Approval by the elected representatives of the inhabitants of the West Bank and Gaza on the terms of the agreement.

5. The United States shall be invited to participate in all talks on matters related to the final status of the West Bank and Gaza. The United States shall have the right to participate in the discussions on the final status of the West Bank and Gaza and in the discussions on the other outstanding issues by the end of the transitional period.

6. The United States shall be invited to participate in all talks on matters related to the final status of the West Bank and Gaza. The United States shall have the right to participate in the discussions on the final status of the West Bank and Gaza and in the discussions on the other outstanding issues by the end of the transitional period.

7. The United States shall be invited to participate in all talks on matters related to the final status of the West Bank and Gaza. The United States shall have the right to participate in the discussions on the final status of the West Bank and Gaza and in the discussions on the other outstanding issues by the end of the transitional period.
three months of the signing of this framework a peace treaty between them. It is agreed:

The site of the negotiations will be under a United Nations or other international location or locations to be mutually agreed.

All of the principles of U.N. Resolution 242 will apply in this resolution of the dispute between Israel and Egypt. Unless otherwise mutually agreed, terms of the peace treaty will be implemented between two and three years after the peace treaty is signed.

The following matters are agreed between the parties:

(a) the full exercise of Egyptian sovereignty up to the internationally recognized border between Egypt and mandatesPalestine;
(b) the withdrawal of Egyptian armed forces from the Sinai;
(c) the use of airfields left by the Israelis for the United Nations, and military garrisons for civilian purposes only, including possible commercial use by all nations;
(d) the right of free passage by ships of Israel through the Gulf of Suez and the Suez Canal on the basis of the Constantinople Convention of 1888 applying to ships of war; vessels on the Gulf of Aqaba are international waterways to be open to all nations for unimpeded and non-disputable freedom of navigation and overflight; and (e) the right of free passage by ships from the Sinai and Jordan toward East with guaranteed safe and peaceful passage by Egypt and Jordan.

The stationing of military forces list below.

STATIONING OF FORCES

A. No more than one division (mechanized or infantry) of Egyptian armed forces will be stationed in the area to the east of 50 kilometers (Km) of the Gulf of Suez and the Suez Canal.

B. Only United Nations forces and civilian police forces with light weapons to perform normal police functions will be stationed within an area lying west of the international border and to the east of 50 kilometers (Km) of the Gulf of Suez and the Suez Canal.

D. Border patrol units are to be stationed in the area within 3 kilometers (Km) of the border and will be limited to a force of not more than 1000 men each.

E. No United Nations forces will be stationed in the area between the Suez Canal and the international border, and the United Nations forces will not exceed four infantry battalions and United Nations observers.

F. Border patrol units, not to exceed three battalions, will supplement the civil police in maintaining order in the area that has been described above.

The exact demarcation of the above areas will be as decided during the peace negotiations.

Early warning stations may exist to ensure the effective enforcement of the agreement.

United Nations forces will be stationed:

(a) in the area of the Sinai lying within 20 kilometers of the Mediterranean Sea and the Red Sea, and
(b) in the eastern portion of the area described above, to ensure freedom of passage through the Straits of Tiran.

These forces will be withdrawn unless such removal is approved by the Security Council in the event of a new United Nations force agreement.

After a peace treaty is signed, the withdrawal of all Egyptian forces will be complete, normal relations will be established between Israel and Egypt, and including full recognition, including diplomatic economic and cultural relations, termination of economic boycotts and embargoes in the movement of goods and people, and mutual protection of citizens by the due process of law.

INTERIM WITHDRAWAL

Between three months and nine months after the signing of the peace treaty, all Israeli forces will withdraw east of a line extending from a point east of El Arish to Ras Mumar and the exact location of this line will be determined by mutual agreement for the Government of Israel and the Arab Republic of Egypt.

Witnessed by:

Jimmy Carter, President of the United States of America.

The PRESIDENTING OFFICER (Mr. Paul G. Hatfield), the Chair would like to take this opportunity as a Senator from the State of Montana, to thank the chairman of the Committee on Foreign Relations for his invitation to attend those meetings that were held today.

Mr. SPARKMAN. I thank the Chair.

U.S. AID TO THE MIDDLE EAST

Mr. CASE. Mr. President, Secretary of State Vance today begins a trip to Jordan, Saudi Arabia, and Syria to discuss with leaders of those countries the results of the Camp David Agreement. As Carter administration has stated, the Carter administration's efforts and realization, as I am sure we all do, the delicacy and importance of the peace efforts.

Recognizing the delicate situation, the Senate Appropriations Committee, on which I serve, last Thursday approved a foreign aid appropriation bill containing $850 million in U.S. foreign aid to Syria. The Carter administration has sent the request to the Senate for approval of this amount.

The committee report language makes it clear that the committee believes the reconstituted Lebanese army should protect all the religious communities in that country, and replace the Syrian forces in expeditiously as possible.

I cite this background as it relates to the Camp David summit and its aftermath.

As I said yesterday in a press statement, the only discordant note in the chorus of well-deserved acclaim which the Camp David Agreement reached at Camp David has come from those who oppose—and there are still those who oppose—the survival of Israel as an independent nation.

President Carter, Prime Minister Begin, and President Sadat deserve much of their wisdom, courage, and persistence.

Our task now is to convince the remaining moderate Arabs that their true best interest dictates their support of the leadership which President Sadat has shown. For such support is crucial to the final success of all efforts to bring peace to the Middle East.

THE NEED FOR ELECTRONIC FUND TRANSFER LEGISLATION

Mr. HEINZ. Mr. President, my distinguished colleague from Massachusetts Senator Brooke, has a long-standing interest in the question of consumer protections in electronic fund transfers (EFT) in his capacity as ranking minority member of the Senate Banking Committee, which I so often read from on the Senate today, and was unanimous consent that his statement on the need for Senate action on EFT legislation, with accompanying article on this subject, be printed in the Senate of the Recruit.

The PRESIDENTING OFFICER. Without objection, it is so ordered.

STATEMENT BY MR. BROOKE

I call the attention of my colleagues to an article in Parade Magazine entitled "Banking By Computer. Is Your Money Safe?" This article illustrates the need for prompt congressional action on legislation to provide consumer protections in electronic fund transfers (EFT).

EFT is a new and rapidly growing form of banking which relies on computer and other electronic devices to process checks or other paper instruments, to transfer funds to or from bank accounts. EFT has the potential to offer consumers faster, more convenient service. However, these new electronic banking services operate outside existing state laws, governing checks and Federal law covering credit cards.

Significant policy questions including consumer liability for funds withdrawn with a lost or stolen EFT card, bank responsibility to promptly investigate and correct errors, and customer responsibility to complete transfers if there is a technical malfunction are now left unanswered or the financial magnitude of the problems this uncertainty has created.

In May of this year, the Banking Committee held hearings, in order to set these questions and provide consumer protections in electronic banking. Several amendments to this bill were filed and debated in committees.

I am sure we all agree that we owe the banking public prompt attention to the problems raised by EFT. The House has already passed companion legislation, H.R. 3186. I believe that the Senate should promptly consider S. 3186 so that we can go to conference with the House and enact EFT consumer protection legislation during this Congress.

I ask that the text of the Parade magazine article be printed in the Record.

[From Parade, Sept. 17, 1978]

BANKING BY COMPUTER. IS YOUR MONEY SAFE?

(By Lisa Berger)

Consumers are discovering that the latest credit card look-alike—a plastic "access" card used to make automatic withdrawals from your checking account by the bank or savings bank account 24 hours a day—offers new risks with its conveniences.

In Ann Arbor, Mich., a woman's access card and identification number were stolen. The thief emptied her checking account and overcharged her savings account by almost $1,000.

The bank did not notify her of the savings account charged, and her credit record suffered.

A woman in Chicago was routed an access card without her knowledge. Both her savings account was charged and her credit record suffered.