financing an industrial development abroad. Its authorization was accepted in Brazil and throughout Latin America as tangible evidence of an intention to cooperate in the field of economic development as well as in the defense effort. In an address before the Latin-American lecture series in Washington in November of 1940, Mr. Warren Lee Pierson, then president of the Export-Import Bank, referred to the former dependence of those countries upon European capital and markets as producing the "psychology of a colony rather than a nation," and said further:

"Everyone must admit that our greatest markets are the most highly industrialized nations, but I was pleased to read recently the following editorial in a newspaper in Pittsburgh, one of our most important steel centers.

"Commenting upon the Export-Import Bank loan of $20 million for a Brazilian steel mill, the Pittsburgh Press said:

"'If Brazil's dependence on us for steel is reduced, her dependence on Europe for steel will be reduced even more, and her balance of trade will increase likewise.

"'Future development of our trade with South America lies not along the line of further concessions to exploit natural resources, but in helping other American countries to build-up stable, independent economies. As their standards of living rise, they will become progressively better markets for a wider variety of our goods'."

Since the opening of the plant in 1946 new industries designed to operate with steel produced by this plant have been created in Brazil by the investment of private funds. It was reported in 1950 that 28 new companies had been established and that the operations of 56 existing companies had been expanded. Furthermore, as Brazilian industrial development progressed, imports of steel from the United States had by 1951 increased in volume by more than one-third.

2. Colombia's Saldaña irrigation project

With development loans first established in July 1943 and later increased to a total of $14.5 million, Colombia has been successfully carrying forward its plan to improve agricultural production in the Saldaña River area. Unable in 1943 to feed her people adequately from domestic production of foodstuffs, Colombia was forced to import food. Good land was available, but required irrigation.

These loans from the Export-Import Bank to the Caja de Credito Agrario, Industrio y Minero, have made possible a marked improvement in agricultural production. After extensive soil surveys and drainage-system engineering, diversion dams, canal-intake structures, and miles of irrigation canals have been constructed. Now lands formerly used only for grazing are being worked by owners who once were tenants, and are producing rice, fruit, sesame, and other agricultural products under intensive cultivation for local use.

Not only did these credits finance the sale of United States equipment, materials, and services for construction of the irrigation works which otherwise might not have been undertaken for many years. The works thus financed have aided Colombian authorities in bringing about a marked improvement in the social and economic position of the people living in the area so that they are now able to own their own farms.

The productivity of the area has increased sharply. Within 18 months after construction of the first stage of the project was completed, the gross yield of the region almost equaled the entire amount of the credit. Here the secondary effect of the bank's development loans is strikingly illustrated, for these farmers, now economically strong for the first time, are spending large sums for the equipment which they now require. Thus United States suppliers of harvesters, trucks, milling machinery, storage bins, and a wide range of other equipment now find in the Saldaña Valley an active dollar market which was not in existence before the bank's loans were made.

3. Cuban Electric Co. development

The Cuban Electric Co. is one of the most important subsidiaries of the American & Foreign Power Co., Inc., and supplies electric service for most of Cuba, including Havana and other principal communities.

The Export-Import Bank extended a credit of $12 million to Cuban Electric in March 1951, and has just authorized an increase in the loan to $24 million. These funds constitute a minor part of the financing needed by the company to provide for increases in power capacity. The major part of the financing is from the company's earnings and from private investors in Cuba. The bank's funds will finance a portion of the company's purchases of materials, generating equipment, and services in the United States.

Cuba has been heavily dependent on one product—sugar. For this reason the Cuban Government has undertaken a program to stimulate the development of other activities, especially in manufacturing, mining, and agriculture. New ventures of this sort require a dependable supply of electric power of which there have been serious shortages in Cuba in recent years. Accordingly, the Cuban Government has urged the Cuban Electric Co., sole large power producer, to provide adequate capacity for the growth of the country.

Availability of adequate electric power throughout the island is basic to its economic growth and diversification. Adequate power is expected to facilitate the expansion of industry generally and to result in the installation of many labor-saving devices in food processing, dairying, manufacturing, and mining. Thus, although the immediate effect of the bank's loans to Cuban Electric will be to assist in financing the export of more than $24 million of United States goods and services, the ultimate effect undoubtedly will be very much greater. As a consequence of the provision of adequate supplies of power, the demand in Cuba during ensuing years for the wide variety of American products will be greatly stimulated. Thus the resulting export business that will be done without recourse to public financing will be many times larger than the bank credits for development which will have made it possible.

Dr. E. G. Claiborn

EXTENSION OF REMARKS

OF

HON. MORGAN M. MOULDER

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 1, 1954

Mr. MOULDER. Mr. Speaker, on this day, Dr. E. G. Claiborn, of Camdenton, Mo., has completed 58 years as a practicing physician. I take this opportunity on the floor of the House of the United States Congress to pay tribute to Dr. Claiborn and his noble work as a physician. We can acquire inspiration from meditation upon his life and achievements of great service to the people he has so well served in south-central Missouri.

Dr. Claiborn was born in Pulaski County, near Crocker, the son of Mr. and Mrs. D. A. Claiborn. In addition to attending the rural schools of the community, he attended the institute at Old Linn Creek and, after teaching school 1 year, the Union School in Camden County, he entered the Missouri Medical College at St. Louis, Mo., which is now known as the Washington University. He graduated from this school March 24, 1896, and only a few days later he opened his first office.

He opened his office at Decaturville, April 1, 1896. Since that time has continued his practice in Camden County. For the first 37 years his office was at Decaturville, but in 1933 he moved his office and home to Camdenton, where he still answers all calls, both day and night.

The medical profession has been, and is, honored by Dr. Claiborn's outstanding and faithful service, and the thousands of people he has administered to are grateful to him. His record of service in life and his host of friends will forever bear witness as a monument to this great man far more permanent than marble.

HOUSE OF REPRESENTATIVES

FRIDAY, APRIL 2, 1954

The House met at 11 o'clock a. m.

The Chaplain, Rev. Bernard Braskamp, D. D., offered the following prayer:

Almighty God, we thank Thee for this new day wherein we are privileged to live and labor.

Help us to understand the significance and importance of our duties and responsibilities and may no temptation entice us from discharging them faithfully.

Give us a wholehearted devotion to our appointed tasks and, at all times, the vision to see and the strength to do Thy holy will.

May we be openminded in our attitude to those views and opinions of our colleagues which may differ from our own.

Grant that we may be patient under provocation, charitable in our judgments, and respectful and courteous to all.

We earnestly beseech Thee that our President, our Speaker, and the Members of the Congress may have the guidance of Thy spirit in these days of peril and perplexity.

In the name of Christ we pray. Amen.

The Journal of the proceedings of yesterday was read and approved.

SPECIAL ORDERS GRANTED

Mr. HOFFMAN of Michigan asked and was given permission to address the House for 20 minutes on Monday next, following the legislative program and any special orders heretofore entered.

Mr. SECREST asked and was given permission to address the House for 15

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minutes on Wednesday next, following the legislative program and any special orders heretofore entered.

CALL OF THE HOUSE

Mr. ARENDS. Mr. Speaker, I make the point of order that a quorum is not present.

The SPEAKER. Obviously a quorum is not present.

Mr. HALLECK. Mr. Speaker, I move a call of the House.

A call of the House was ordered.

The Clerk called the roll, and the following Members failed to answer to their names:

[Roll No. 45]

Bailey	Hale	Powell
Barden	Hays, Ark.	Regan
Battle	James	Richards
Bender	Jensen	Rivers
Bentley	Kelley, Pa.	Roberts
Blatnik	Krueger	Robsion, Ky.
Bramblett	Lyle	Roosevelt
Carlyle	McConnell	Seely-Brown
Celler	McIntire	Simpson, Pa.
Chiperfield	Metcalf	Sutton
Chudoff	Miller, Calif.	Vursell
Davis, Tenn.	Miller, N. Y.	Weichel
Dingell	Morgan	Williams, N. J.
Fino	Moulder	Wilson, Tex.
Forrester	Nelson	Yorty
Grant	Patten	

The SPEAKER. On this rollcall 382 Members have answered to their names; a quorum is present.

By unanimous consent, further proceedings under the call were dispensed with.

WIRETAPPING LEGISLATION

Mr. ALLEN of Illinois, from the Committee on Rules, reported the following privileged resolution (H. Res. 492, Rept. No. 1462), which was referred to the House Calendar and ordered to be printed:

Resolved, That upon the adoption of this resolution it shall be in order to move that the House resolve itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H. R. 8649) to authorize the admission into evidence in certain criminal proceedings of information intercepted in national security investigations, and for other purposes. After general debate, which shall be confined to the bill, and shall continue not to exceed 2 hours, to be equally divided and controlled by the chairman and ranking minority member of the Committee on the Judiciary, the bill shall be read for amendment under the 5-minute rule. At the conclusion of the consideration of the bill for amendment, the Committee shall rise and report the bill to the House with such amendments as may have been adopted, and the previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except the motion to recommit.

SPECIAL ORDER GRANTED

Mrs. ROGERS of Massachusetts asked and was granted permission to address the House today for 5 minutes, following the legislative business of the day and any other special orders heretofore entered.

ATOMIC WEAPONS

Mr. FEIGHAN. Mr. Speaker, I ask unanimous consent to extend my remarks at this point in the RECORD.

The SPEAKER. Is there objection to the request of the gentleman from Ohio?

There was no objection.

Mr. FEIGHAN. Mr. Speaker, on Monday, March 29, I called attention of the House to the rising clamor, both in this country and abroad, over the terrifyingly powerful hydrogen weapons with which we have been experimenting, and I observed at that time the widespread demands for more information about the nuclear weapons.

I might note, Mr. Speaker, that on the very day it was reported that a second hydrogen bomb was detonated on March 26, I quoted Walter Millis, of the New York Herald Tribune, as saying that—

There will surely have to be an official report on the current experiments at least frank enough to answer some of the myriads of questions as to national policy which the rumors have evoked and to give the public some concrete idea of what is actually planned or intended by the incorporation of nuclear weapons into current military and diplomatic policy to the extent which is being done.

On Wednesday that report was given by Admiral Strauss, Chairman of the Atomic Energy Commission. Instead of stilling the clamor, however, Admiral Strauss' stunning description of what Defense Secretary Wilson called the bomb's unbelievable power, has increased that clamor to an uproar, not only in this country but perhaps even to a greater extent abroad.

The political implications of the present situation are extremely grave. I cite, for example, the angry reactions among a large section of British press and politicians. The Labor members of the House of Commons were almost unanimous in demanding drastic action by the British Government. Most of them demanded the cessation of our Pacific experiments they do not seem to consider so pacific. Next Monday the House of Commons will hold a full-dress debate on the military and political implications of our activity.

It is in this highly explosive context, Mr. Speaker, that I have today introduced H. R. 8701 covering 2 out of the 3 sections of the President's message of February 17 asking for amendment of the Atomic Energy Act of 1946. As I noted before, the first two sections deal with relaxation of restrictions on atomic information. The third section deals with the tremendously complicated question of who shall control the industrial development of atomic energy in the years to come.

Unless I am completely mistaken, Mr. Speaker, there is a vast difference in degree of urgency between the information sections and the atom-for-industry section. It is, I believe, a matter of extreme urgency, given the delicacy of the President's position vis-a-vis our allies, imposed on him by the 8-year-old McMahon Act. It should be noted that the secrecy provisions of this act were drawn up during the period of our so-called atomic monopoly. It is only necessary to read the story of the Soviet's own hydrogen bomb development to realize how anachronistic these secrecy provisions are now.

It is imperative that the President be given elbow room in which to operate in the discussions with our allies which will surely eventuate in the near future. Here let me note that the President began his message by stating the purposes of his suggested amendments in these words:

For the purpose of strengthening the defense and economy of the United States and of the free world, I recommend that the Congress approve a number of amendments to the Atomic Energy Act of 1946. These amendments would accomplish this purpose, with proper security safeguards, through the following means:

First, widened cooperation with our allies in certain atomic energy matters;

Second, improved procedures for the control and dissemination of atomic energy information; and

Third, encouragement of broadened participation in the development of peacetime uses of atomic energy in the United States.

In order to help the President achieve our national purposes, I have introduced H. R. 8701, a bill to implement to first two means he has indicated.

HOUSING ACT OF 1954

Mr. WOLCOTT. Mr. Speaker, I move that the House resolve itself into the Committee of the Whole House on the State of the Union for the consideration of the bill H. R. 7839, to aid in the provision and improvement of housing, the elimination and prevention of slums, and the conservation and development of urban communities.

The motion was agreed to.

Accordingly the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill H. R. 7839, with Mr. REECE of Tennessee in the chair.

The Clerk read the title of the bill.

The CHAIRMAN. When the Committee rose on yesterday the Clerk had read through section 115 ending on line 4, page 118, of the committee amendment.

If there are no further amendments to this section the Clerk will read.

Mr. TALLE. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, I am not making an argument; I am not offering an amendment; I merely desire to furnish some information. At the time of the hearings on the pending bill, H. R. 7839, when Mr. Cole, Administrator, and his associates of the Housing and Home Finance Agency, were before the committee, I asked a question which I should like to call to the attention of the Committee of the Whole.

It has been my experience that much time has been consumed in past years in getting appraisals in connection with FHA loans. Housing, we are all agreed, is extremely important, and the American people should not be blamed if they become a bit restive when they find that so much time is taken in the making of appraisals. So I put this question to Mr. Cole:

How much time elapses between the filing of an application for an FHA loan and the consummation of the loan to the point where the borrower has the money available for use?

Mr. Cole readily agreed that an answer would be supplied by Mr. Hollyday,

Commissioner of the FHA. The statement appears in the hearings on pages 113 and 114. I may say that normally the time required, as indicated in that statement by Mr. Hollyday, is approximately 14 days.

Subsequently, I put the same question to Mr. T. B. King, of the Veterans' Administration. I asked:

Approximately how much time elapses between the time when a veteran makes an application for a VA loan and the time when he has the money available for use?

I asked Mr. King if he would be good enough to set his reply out in detail—steps 1, 2, 3, 4, 5, and 6—showing the different steps which must be taken and the approximate time normally required for each step.

His statement will be found in the hearings on pages 228 to 233. I know that statements in printed hearings are often buried and are not brought to the attention of Members. I am therefore taking this time to point out to the membership that these statements are available; they are in the printed hearings, and they do represent standards which we may examine when constituents write in to complain that too much time is taken in the making of appraisals.

Mr. GROSS. Mr. Chairman, will the gentleman yield?

Mr. TALLE. I yield to the gentleman from Iowa.

Mr. GROSS. I wish to compliment my colleague from Iowa for his statement and ask how much time does it take to consummate a loan through the Veterans' Administration?

Mr. TALLE. Mr. Chairman, in reply to the question of the gentleman from Iowa [Mr. GROSS], I may say that the statement of Mr. King appears on page 232 of the hearings. The steps which I asked for are set out there, from 1 to 6, and in adding the number of days indicated following each step I find a total of 48.4. That is more than a month and a half and is a much longer period than reported by FHA. It is understandable, of course, that in a situation where title search and a number of other things are necessary, more time is required to consummate a loan than is needed for normal cases.

Mr. BROOKS of Louisiana. Mr. Chairman, will the gentleman yield?

Mr. TALLE. I yield to the gentleman from Louisiana.

Mr. BROOKS of Louisiana. As I understand it, the gentleman said that after 48 days the veteran who has not received a loan completed is justified in pushing for it most vigorously?

Mr. TALLE. I may say to the gentleman from Louisiana that not only is he justified in pushing for it vigorously but he has very good reason for being disappointed because of undue delay.

Mr. BROOKS of Louisiana. I have 2 or 3 instances in mind where it took 6 months, and I have 1 in mind in particular where it took 7 months and is not yet completed.

Mr. TALLE. I may say in reply to the gentleman from Louisiana that I have had some unfortunate experiences myself and it is for that reason and because I know that my experiences are not unusual that I wanted to pinpoint this fact, so that the printed RECORD might show the standards of FHA as they are now and the standards of VA as set forth in the agency's printed statement.

Mr. BROOKS of Louisiana. I will say to the distinguished gentleman that he is engaged in a most worthwhile effort.

Mr. TALLE. I thank the gentleman.

Mr. Chairman, at this time I should like to say that I believe the American people are served well through the Administrator of the Housing and Home Finance Agency, our former colleague, the Honorable Albert Cole, and I believe, too, that Mr. T. B. King, of the VA, is doing a good job. Those gentlemen have many difficulties to deal with. I have been patient with both agencies. I know other Members have been patient. Now we want both to move along at as rapid a pace as thorough work will permit.

Mr. Chairman, the statements I have previously referred to follow:

FHA records indicate that during the current fiscal year 67 percent of applications for home-mortgage insurance have been processed to either commitment or rejection within 14 days of the date of application. Although data are not available for establishing averages on this subject, it appears that the median application is probably processed in about 10 to 12 days and the average processing time for all cases is probably from 13 to 16 days.

It is to be noted that the time when money is available to the borrower may be dependent on many things after the FHA has issued its commitment to insure the mortgage. From FHA's point of view, the case is suitable for closing as soon as a commitment has been issued, subject to compliance with any specific conditions noted on the commitment. However, actual closing of the loan and endorsement for insurance may be delayed by several months for a construction period with respect to new houses or for periods of a month or longer with respect to existing houses depending on necessary title search, repair activities, or vacating of the property by the seller. FHA processing time does not, of course, include these operations.

STATEMENT OF THE VETERANS' ADMINISTRATION REGARDING ELAPSED TIME IN PROCESSING LOAN APPLICATIONS

In accordance with Congressman TALLE'S request, the purpose of this statement is to indicate the processing steps which are necessary between the time a veteran makes application to a lender for a loan and the time at which the veteran is notified that the proposed loan will be made, and to supply such information as is available on the approximate elapsed time involved for the various steps, insofar as VA processing is concerned.

The table which follows outlines the typical processing steps for VA-guaranteed loans which are submitted on a prior approval basis (which represent 65 percent of the volume of applications filed) and where the VA appraisal is not made until after the veteran applies to the lender for a loan—the most time-consuming type of procedure normally encountered. The data on average elapsed time for those steps where VA processing is involved are taken from a special survey conducted by VA in April and May of 1953. A further discussion of the variations for other typical processing procedures follows the table.

Typical processing steps for VA-guaranteed home loans on existing property, including VA appraisal of individual unit and processing of loan application submitted for VA prior approval

AVERAGE ELAPSED TIME FOR VA PROCESSING, PER SAMPLE SURVEY, APRIL–MAY 1953—DAYS [1]	
1. Veteran applies to lender for loan after he has entered into a contract for purchase.	
2. Lender obtains veteran's discharge papers or certificate of eligibility, checks income and credit rating of veteran, and (if not previously done by seller or veteran) requests VA to appraise property. Total	[1] 18.0
3. VA appraisal function: [2]	
(a) VA receives appraisal request, notifies fee appraiser of appraisal assignment	[1] 1.4
(b) VA's fee appraiser makes appraisal of property, checks for compliance with minimum property requirements, and sends report to VA	[1] 11.2
(c) VA reviews fee appraiser's report, checks data on comparable property sales, determines reasonable value, and issues certificate of reasonable value (CRV)	[1] 5.4
4. Lender receives CRV, completes VA loan application and mails to VA with supporting documents.	
5. VA loan processing (prior approval loans).[2] VA receives loan application, checks eligibility of veteran, reasonable value of property, veteran's ability to repay, etc., prepares certificate of commitment and mails to lender	[1] 12.4
6. Lender advises veteran that loan will be closed on specified date, provided title to property is found to be satisfactory.[3]	

[1] Elapsed time in calendar days, including weekends and holidays.

[2] Steps 3 and 5 may be concurrent.

[3] After the loan has been fully disbursed, the lender submits a report to VA, and VA issues the evidence of guaranty.

VA estimates that most offices should be able to process appraisals currently on existing properties (step 3 in the table) within 2 weeks of the time the request for appraisal is received, and hopes to cut the time further by the introduction of streamlined procedures which are to be issued shortly.

The time for VA loan processing (step 5) should be reduced since VA has decentralized entitlement control in January 1954, and it is believed that most offices are currently in a position to issue guaranty commitments within 1 week or less of the time the application is received. However, any substantial increase in the volume of loan activity may, in view of existing personnel limitations, cause the development of some delays in processing in the offices concerned.

In considering the data in the table, it should be emphasized that both the processing steps and the typical elapsed time will vary depending on the circumstances. If the veteran applies for a loan from a supervised lender (e. g., a bank, savings and loan association, or insurance company), which intends to process the loan on an automatic basis—i. e., close the loan and report to the Veterans' Administration after it is disbursed—it is only necessary for the lender to determine that the proposed loan meets certain requirements, e. g., that the applicant is an eligible veteran, that the veteran's income and credit reputation are such that he has an indicated ability to repay the obligation, and that the proposed purchase price of the property does not exceed the reasonable value thereof as determined by the Veterans' Administration, the certificate of

reasonable value having been obtained by the lender prior to his commitment to make the loan. In all "automatic loan" cases, steps 4 and 5 in the table would be eliminated, and if the VA appraisal had been made in advance (at the request of the builder or seller) step 3 would also be unnecessary.

With respect to loans originated by nonsupervised lenders, and those loans made by supervised lenders where VA's prior approval is requested, it is necessary to submit a formal application to VA for prior approval of the proposed loan. In such cases, the VA appraisal may also have been completed before the veteran makes application to the lender, in which case the only time lapse occasioned by VA processing is that between the receipt of the veteran's loan application by VA and VA's approval thereof (step 5).

In those cases where the VA appraisal has not been completed in advance, the lender or seller would immediately request a Veterans' Administration appraisal of the property. The typical elapsed time required for such processing is dependent on the circumstances. For example, the appraisal of a single completed home can be completed much more expeditiously than the appraisal, based on plans and specifications, of a proposed housing project involving many units. Of course, in most large subdivisions the builder will obtain an appraisal from VA before he starts building operations, and usually before the prospective veteran purchaser is in the picture.

With respect to the determination of the veteran's eligibility, such determinations will not normally delay the processing of the loan application since the Veterans' Administration regional office can determine whether or not the veteran is eligible for GI loan benefits very quickly in practically all cases. In "prior approval" processing, the eligibility determination is a part of the regular processing procedure. In "automatic loan" cases, the lender may require the veteran to obtain a certificate of eligibility, but since most offices are in a position to give 48-hour service on practically all such requests, the eligibility determination would normally be completed concurrently with the lender's actions in checking the veteran's credit and preparing the necessary loan instruments. Accordingly VA's eligibility determinations should ordinarily occasion no delay for either automatic or prior approval loans.

The CHAIRMAN. The time of the gentleman from Iowa has expired.

The Clerk read as follows:

SEC. 116. Section 207 (d) of said act, as amended, is hereby amended by inserting the words "of the Housing Insurance Fund" between the words "debentures" and "issued" in the first sentence of such section.

SEC. 117. Section 207 (h) of said act, as amended, is hereby amended by striking out the period at the end of the first sentence and adding the following: "and a reasonable amount for necessary expenses incurred by the mortgagee in connection with the foreclosure proceedings, or the acquisition of the mortgaged property otherwise, and the conveyance thereof to the Commissioner."

SEC. 118. Section 212 (a) of said act, as amended, is hereby amended, by inserting at the end thereof the following new sentence: "The provisions of this section shall also apply to the insurance of any mortgage under section 220 which covers property on which there is located a dwelling or dwellings designed principally for residential use for 12 or more families."

SEC. 119. Section 213 (b) of said act, as amended, is hereby amended by striking clauses (1) and (2) and inserting:

"(1) not to exceed $5 million, or not to exceed $25 million if the mortgage is executed by a mortgagor regulated or supervised under Federal or State laws or by political subdivisions of States or agencies thereof, as to rents, charges, and methods of operations; and

"(2) not to exceed, for such part of such property or project as may be attributable to dwelling use, $2,250 per room (or $8,100 per family if the number of rooms in such property or project is less than 4 per family unit), and not to exceed 90 percent of the estimated value of the property or project when the proposed improvements are completed: *Provided*, That if at least 65 percent of the membership of the corporation or number of beneficiaries of the trust consists of veterans, the mortgage may involve a principal obligation not to exceed $2,375 per room (or $8,550 per family unit if the number of rooms in such property or project is less than 4 per family unit), and not to exceed 95 percent of the estimated value of the property or project when the proposed physical improvements are completed: *Provided further*, That as to projects which consist of elevator type structures, and to compensate for the higher costs incident to the construction of elevator type structures of sound standards of construction and design, the Commissioner may, in his discretion, increase the aforesaid dollar amount limitations per room or per family unit (as may be applicable to the particular case) within the following limits: (i) $2,250 per room to not to exceed $2,700; (ii) $2,375 per room to not to exceed $2,850; (iii) $8,100 per family unit to not to exceed $8,400; and (iv) $8,550 per family unit to not to exceed $8,900: *Provided further*, That such mortgage shall not involve a principal obligation exceeding the maximum amount per room or per family unit prescribed by the provisions of this section 213 in effect prior to the effective date of the Housing Act of 1954, unless the President, pursuant to section 201 of the Housing Act of 1954, has authorized a greater maximum amount, in which event such principal obligation shall not exceed such greater maximum amount: *And provided further*, That for the purposes of this section the word 'veteran' shall mean a person who has served in the active military or naval service of the United States at any time on or after September 16, 1940, and prior to July 26, 1947, or on or after June 27, 1950, and prior to such date thereafter as shall be determined by the President."

SEC. 120. Section 213 (f) of said act, as amended, is hereby amended by striking the last sentence thereof.

SEC. 121. Section 217 of said act, as amended, is hereby amended to read as follows:

"SEC. 217. Notwithstanding limitations contained in any other section of this act on the aggregate amount of principal obligations of mortgages or loans which may be insured (or insured and outstanding at any one time), the aggregate amount of principal obligations of all mortgages which may be insured and outstanding at any one time under insurance contracts or commitments to insure pursuant to any section or title of this act (except sec. 2) shall not exceed the sum of (a) the outstanding principal balances, as of July 1, 1954, of all insured mortgages (as estimated by the Commissioner based on scheduled amortization payments without taking into account prepayments or delinquencies), (b) the principal amount of all outstanding commitments to insure on that date, and (c) $1,500,000,000, except that with the approval of the President such aggregate amount may be increased by not to exceed $500 million.

"It is the intent and purpose of this section to consolidate and merge all existing mortgage insurance authorizations or existing limitations with respect to any section or title of this act (except sec. 2) into one general insurance authorization to take the place of all existing authorizations or limitations."

SEC. 122. Section 219 of said act, as amended, is hereby amended by striking out the words "or the Defense Housing Insurance Fund," and inserting "the Defense Housing Insurance Fund, or the Section 220 Housing Insurance Fund,".

SEC. 123. Title II of said act, as amended, is hereby amended by adding at the end thereof the following new sections:

"Rehabilitation and neighborhood conservation housing insurance

"SEC. 220. (a) The purpose of this section is to supplement the insurance of mortgages under sections 203 and 207 of this title by providing a system of mortgage insurance to provide financial assistance in the rehabilitation of existing dwelling accommodations and the construction of new dwelling accommodations as an aid in the elimination of blight and slum conditions and in the prevention of the deterioration of property located in an urban renewal area (as defined in title I of the Housing Act of 1949, as amended) in a community respecting which the Housing and Home Finance Administrator has made the certification to the Commissioner provided for by subsection 101 (c) of the Housing Act of 1949, as amended.

"(b) The Commissioner is authorized, upon application by the mortgagee, to insure, as hereinafter provided, any mortgage (including advances during construction on mortgages covering property of the character described in par. (3) (B) of subsec. (d) of this section) which is eligible for insurance as hereinafter provided, and, upon such terms and conditions as he may prescribe, to make commitments for the insurance of such mortgages prior to the date of their execution or disbursement thereon: *Provided*, That the property covered by the mortgage is in an urban renewal area referred to in subsection (a) of this section.

"(c) As used in this section, the terms 'mortgage,' 'first mortgage,' 'mortgagee,' 'mortgagor,' 'maturity date,' and 'State' shall have the same meaning as in section 201 of this act.

"(d) To be eligible for insurance under this section a mortgage shall meet the following conditions:

"(1) The mortgaged property shall be located in a delineated area (within an urban renewal area as defined in title I of the Housing Act of 1949, as amended) with respect to which delineated area a specific plan of redevelopment or of rehabilitation and conservation has been established to carry out the purposes set forth in subsection (a) of this section: *Provided*, That, in the opinion of the Commissioner (i) there exist necessary authority and financial capacity to assure the completion of such plan and (ii) such plan will be effective to assure compliance with such standards and conditions as the Commissioner may prescribe to establish the acceptability of such property for mortgage insurance.

"(2) The mortgaged property shall be held by—

"(A) a mortgagor approved by the Commissioner, and the Commissioner may in his discretion require such mortgagor to be regulated or restricted as to rents or sales, charges, capital structure, rate of return and methods of operations, and for such purpose the Commissioner may make such contracts with and acquire for not to exceed $100 stock or interest in any such mortgagor as the Commissioner may deem necessary to render effective such restriction or regulations. Such stock or interest shall be paid for out of the Section 220 Housing Insurance Fund and shall be redeemed by the mortgagor at par upon the termination of all obligations of the Commissioner under the insurance; or

"(B) by Federal or State instrumentalities, municipal corporate instrumentalities of one or more States, or limited dividend or redevelopment or housing corporations restricted by Federal or State laws or regulations of

State banking or insurance departments as to rents, charges, capital structure, rate of return, or methods of operation.

"(3) The mortgage shall involve a principal obligation (including such initial service charges, appraisal, inspection and other fees as the Commissioner shall approve) in an amount—

"(A) not to exceed $20,000 in the case of property upon which there is located a dwelling designed principally for a one- or two-family residence; or $27,500 in the case of a three-family residence; or $35,000 in the case of a four-family residence; or in the case of a dwelling designed principally for residential use for more than four families (but not exceeding such additional number of family units as the Commissioner may prescribe) $35,000 plus not to exceed $7,000 for each additional family unit in excess of four located on such property; and not to exceed an amount equal to the sum of (i) 95 percent of $8,000 of the appraised value (as of the date the mortgage is accepted for insurance) and (ii) 75 percent of such value in excess of $8,000: *Provided,* That such mortgage shall not involve a principal obligation exceeding the maximum amount prescribed by the provisions of section 203 in effect prior to the effective date of the Housing Act of 1954, unless the President, pursuant to section 201 of the Housing Act of 1954 has authorized a greater maximum amount, in which event such principal obligation shall not exceed such greater maximum amount; or

"(B) (i) not to exceed $5 million, or, if executed by a mortgagor coming within the provisions of paragraph (2) (B) of this subsection (d), not to exceed $50 million; and

"(ii) Not to exceed 90 percent of the estimated value of the property or project when the proposed improvements are completed (the value of the property or project may include the land, the proposed physical improvements, utilities within the boundaries of the property or project, architect's fees, taxes, and interest during construction, and other miscellaneous charges incident to construction and approved by the Commissioner); and

"(iii) not to exceed, for such part of such property or project as may be attributable to dwelling use, $2,250 per room (or $8,100 per family unit if the number of rooms in such property or project is less than 4 per family unit): *Provided,* That as to projects to consist of elevator-type structures, the Commissioner may, in his discretion, increase the dollar amount limitation of $2,250 per room to not to exceed $2,700 per room and the dollar amount limitation of $8,100 per family unit to not to exceed $8,400 per family unit, as the case may be, to compensate for the higher cost incident to the construction of elevator-type structures of sound standards of construction and design: *Provided further,* That a mortgage coming within the provisions of this paragraph (3) (B) shall not involve a principal obligation exceeding the maximum amount prescribed by the provisions of section 207 in effect prior to the effective date of the Housing Act of 1954, unless the President, pursuant to section 201 of the Housing Act of 1954 has authorized a greater maximum amount, in which event such principal obligation shall not exceed such greater maximum amount: *And provided further,* That nothing contained in paragraph (B) shall preclude the insurance of mortgages covering existing multifamily dwellings to be rehabilitated or reconstructed for the purposes set forth in subsection (a) of this section.

"(4) The mortgage shall provide for complete amortization by periodic payments within such terms as the Commissioner may prescribe, but as to mortgages coming within the provisions of paragraph (3) (A) of this subsection (d) not to exceed the maximum maturity prescribed by the provisions of section 203 in effect prior to the effective date of the Housing Act of 1954, unless the President, pursuant to section 201 of the Housing Act of 1954, has authorized a greater maturity, in which event the maturity of such mortgage shall not exceed such greater maturity: *Provided,* That such maturity shall not exceed, in any event, 30 years from the date of insurance of the mortgage. The mortgage shall bear interest (exclusive of premium charges for insurance and service charge, if any) at not to exceed 5 percent per annum on the amount of the principal obligation outstanding at any time, or not to exceed such percent per annum not in excess of 6 percent as the Commissioner finds necessary to meet the mortgage market; contain such terms and provisions with respect to the application of the mortgagor's periodic payment to amortization of the principal of the mortgage, insurance, repairs, alterations, payment of taxes, default reserves, delinquency charges, foreclosure proceedings, anticipation of maturity, additional and secondary liens, and other matters as the Commissioner may in his discretion prescribe.

"(e) The Commissioner may at any time, under such terms and conditions as he may prescribe, consent to the release of the mortgagor from his liability under the mortgage or the credit instrument secured thereby, or consent to the release of parts of the mortgaged property from the lien of the mortgage.

"(f) The mortgagee shall be entitled to receive the benefits of the insurance as hereinafter provided—

"(1) as to mortgages meeting the requirements of paragraph (3) (A) of subsection (d) of this section, as provided in section 204 (a) of this act with respect to mortgages insured under section 203; and the provisions of subsections (b), (c), (d), (e), (f), (g), and (h) of section 204 of this act shall be applicable to such mortgages insured under this section, except that all references therein to the Mutual Mortgage Insurance Fund or the fund shall be construed to refer to the Section 220 Housing Insurance Fund and all references therein to section 203 shall be construed to refer to this section; or

"(2) as to mortgages meeting the requirements of paragraph (3) (B) of subsection (d) of this section, as provided in section 207 (g) of this act with respect to mortgages insured under said section 207, and the provisions of subsections (h), (i), (j), (k), and (l) of section 207 of this act shall be applicable to such mortgages insured under this section, and all references therein to the Housing Insurance Fund or the Housing Fund shall be construed to refer to Section 220 Housing Insurance Fund.

"(g) There is hereby created a Section 220 Housing Insurance Fund which shall be used by the Commissioner as a revolving fund for carrying out the provisions of this section, and the Commissioner is hereby authorized to transfer to such fund the sum of $1 million from the War Housing Insurance Fund established pursuant to the provisions of section 602 of this act. General expenses of operation of the Federal Housing Administration under this section may be charged to the Section 220 Housing Insurance Fund.

"Moneys in the Section 220 Housing Insurance Fund not needed for the current operations of the Federal Housing Administration under this section shall be deposited with the Treasurer of the United States to the credit of such fund, or invested in bonds or other obligations of, or in bonds or other obligations guaranteed as to principal and interest by, the United States. The Commissioner may, with the approval of the Secretary of the Treasury, purchase in the open market debentures issued under the provisions of this section. Such purchases shall be made at a price which will provide an investment yield of not less than the yield obtainable from other investments authorized by this section. Debentures so purchased shall be canceled and not reissued.

"Premium charges, adjusted premium charges, and appraisal and other fees received on account of the insurance of any mortgage accepted for insurance under this section, the receipts derived from the property covered by such mortgage and claims assigned to the Commissioner in connection therewith shall be credited to the Section 220 Housing Insurance Fund. The principal of, and interest paid and to be paid on debentures issued under this section, cash adjustments, and expenses incurred in the handling, management, renovation, and disposal of properties acquired under this section shall be charged to such Fund.

"SEC. 221. (a) This section is designed to supplement systems of mortgage insurance under other provisions of the National Housing Act in order to assist in relocating families to be displaced as the result of governmental action in a community respecting which (1) the Housing and Home Finance Administrator has made the certification to the Commissioner provided for by subsection 101 (c) of the Housing Act of 1949, as amended, or (2) there is being carried out a project covered by a Federal-aid contract executed, or prior approval granted, by the Housing and Home Finance Administrator under title I of the Housing Act of 1949, as amended, before the effective date of the Housing Act of 1954. Mortgage insurance under this section shall be available only in those localities or communities which shall have requested such mortgage insurance to be provided: *Provided,* That the Commissioner shall prescribe such procedures as in his judgment are necessary to secure to the families to be so displaced, referred to above, a preference or priority of opportunity to purchase or rent such dwelling units: *And provided further,* That the total number of dwelling units in properties covered by mortgages insured under this section in any such community shall not exceed the total number of such dwelling units which the Commissioner determines to be needed for the relocation of families to be so displaced and who would be eligible to obtain the benefits of the insurance authorized by this section.

"(b) The Commissioner is authorized, upon application by the mortgagee, to insure under this section as hereinafter provided any mortgage which is eligible for insurance as provided herein and, upon such terms and conditions as the Commissioner may prescribe, to make commitments for the insurance of such mortgages prior to the date of their execution or disbursement thereon.

"(c) As used in this section, the terms 'mortgage,' 'first mortgage,' 'mortgagee,' 'mortgagor,' 'maturity date,' and 'State' shall have the same meaning as in section 201 of this act.

"(d) To be eligible for insurance under this section, a mortgage shall—

"(1) have been made to and be held by a mortgagee approved by the Commissioner as responsible and able to service the mortgage properly;

"(2) involve a principal obligation (including such initial service charges, appraisal, inspection, and other fees as the Commissioner shall approve) in an amount not to exceed $7,600, except that the Commissioner may by regulation increase this amount to not to exceed $8,600 in any geographical area where he finds that cost levels so require, and not to exceed 100 percent of the appraised value (as of the date the mortgage is accepted for insurance) of a property, upon which there is located a dwelling designed principally for a single-family residence: *Provided,* That the mortgagor shall be the owner and occupant of the property at the time of the insurance and shall have paid on account of the property at least $200 (which amount may include amounts to cover settlement costs and initial payments for taxes, hazard insurance,

mortgage insurance premium, and other prepaid expenses): *Provided further*, That nothing contained herein shall preclude the Commissioner from issuing a commitment to insure and insuring a mortgage pursuant thereto where the mortgagor is not the owner and occupant and the property is to be built or acquired and repaired or rehabilitated for sale and the insured mortgage financing is required to facilitate the construction or the repair or rehabilitation of the dwelling and provide financing pending the subsequent sale thereof to a qualified owner-occupant, and in such instances the mortgage shall not exceed 85 percent of the appraised value; or

"(3) if executed by a mortgagor which is a private nonprofit corporation or association or other acceptable private nonprofit organization, regulated or supervised under Federal or State laws or by political subdivisions of States or agencies thereof, as to rents, charges, and methods of operation, in such form and in such manner as, in the opinion of the Commissioner, will effectuate the purposes of this section, the mortgage may involve a principal obligation not in excess of $5 million; and not in excess of $7,600 per family unit for such part of such property or project as may be attributable to dwelling use, except that the Commissioner may by regulation increase this amount to not to exceed $8,600 in any geographical area where he finds that cost levels so require, and not in excess of 100 percent of the Commissioner's estimate of the value of the property or project when repaired and rehabilitated for use as rental accommodations for 10 or more families eligible for occupancy as provided in this section; and

"(4) provide for complete amortization by periodic payments within such terms as the Commissioner may prescribe, but not to exceed 40 years from the date of insurance of the mortgage; bear interest (exclusive of premium charges for insurance and service charge, if any) at not to exceed 5 percent per annum on the amount of the principal obligation outstanding at any time, or not to exceed such percent per annum not in excess of 6 percent, as the Commissioner finds necessary to meet the mortgage market; and contain such terms and provisions with respect to the application of the mortgagor's periodic payment to amortization of the principal of the mortgage, insurance, repairs, alterations, payment of taxes, default reserves, delinquency charges, foreclosure proceedings, anticipation of maturity, additional and secondary liens, and other matters as the Commissioner may in his discretion prescribe.

"(e) The Commissioner may at any time, under such terms and conditions as he may prescribe, consent to the release of the mortgagor from his liability under the mortgage or the credit instrument secured thereby, or consent to the release of parts of the mortgaged property from the lien of the mortgage.

"(f) The property or project shall comply with such standards and conditions as the Commissioner may prescribe to establish the acceptability of such property for mortgage insurance.

"(g) The mortgagee shall be entitled to receive the benefits of the insurance as hereinafter provided—

"(1) as to mortgages meeting the requirements of paragraph (2) of subsection (d) of this section, as provided in section 204 (a) of this act with respect to mortgages insured under section 203; and the provisions of subsection (b), (c), (d), (e), (f), (g), and (h) of section 204 of this act shall be applicable to such mortgages insured under this section, except that all references therein to the mutual mortgage insurance fund or the fund shall be construed to refer to the section 221 housing insurance fund and all references therein to section 203 shall be construed to refer to this section; or

"(2) as to mortgages meeting the requirements of paragraph (3) of subsection (d) of this section, as provided in section 207 (g) of this act with respect to mortgages insured under said section 207, and the provisions of subsections (h), (i), (j), (k), and (l) of section 207 of this act shall be applicable to such mortgages insured under this section, and all references therein to the housing insurance fund or the housing fund shall be construed to refer to the section 221 housing insurance fund; or

"(3) in the event any mortgage insured under this section is not in default at the expiration of 20 years from the date the mortgage was endorsed for insurance, the mortgagee shall, within a period thereafter to be determined by the Commissioner, have the option to assign, transfer, and deliver to the Commissioner the original credit instrument and the mortgage securing the same and receive the benefits of the insurance as hereinafter provided in this paragraph, upon compliance with such requirements and conditions as to the validity of the mortgage as a first lien and such other matters as may be prescribed by the Commissioner at the time the loan is endorsed for insurance. Upon such assignment, transfer, and delivery the obligation of the mortgagee to pay the premium charges for insurance shall cease, and the Commissioner shall, subject to the cash adjustment provided herein, issue to the mortgagee debentures having a total face value equal to the amount of the original principal obligation of the mortgage which was unpaid on the date of the assignment, plus accrued interest to such date. Debentures issued pursuant to this paragraph (3) shall be issued in the same manner and subject to the same terms and conditions as debentures issued under paragraph (1) of this subsection, except that the debentures issued pursuant to this paragraph (3) shall be dated as of the date the mortgage is assigned to the Commissioner, and shall bear interest from such date at the going Federal rate determined at the time of issuance. The term 'going Federal rate' as used herein means the annual rate of interest which the Secretary of the Treasury shall specify as applicable to the 6-month period (consisting of January through June or July through December) which includes the issuance date of such debentures, which applicable rate for each such 6-month period shall be determined by the Secretary of the Treasury by estimating the average yield to maturity, on the basis of daily closing market bid quotations or prices during the month of May or the month of November, as the case may be, next preceding such 6-month period, on all outstanding marketable obligations of the United States having a maturity date of 8 to 12 years from the first day of such month of May or November (or, if no such obligations are outstanding, the obligation next shorter than 8 years and the obligation next longer than 12 years, respectively, shall be used), and by adjusting such estimated average annual yield to the nearest one-eighth of 1 percent. The Commissioner shall have the same authority with respect to mortgages assigned to him under this paragraph as contained in section 207 (k) and section 207 (l) as to mortgages insured by the Commissioner and assigned to him under section 207 of this act.

"(h) There is hereby created a section 221 housing insurance fund which shall be used by the Commissioner as a revolving fund for carrying out the provisions of this section, and the Commissioner is hereby authorized to transfer to such fund the sum of $1 million from the War Housing Insurance Fund established pursuant to the provisions of section 602 of this act. General expenses of operation of the Federal Housing Administration under this section may be charged to the section 221 housing insurance fund.

"Moneys in the section 221 housing insurance fund not needed for the current operations of the Federal Housing Administration under this section shall be deposited with the Treasurer of the United States to the credit of such fund, or invested in bonds or other obligations of, or in bonds or other obligations guaranteed as to principal and interest by, the United States. The Commissioner may, with the approval of the Secretary of the Treasury, purchase in the open market debentures issued under the provisions of this section. Such purchases shall be made at a price which will provide an investment yield of not less than the yield obtainable from other investments authorized by this section. Debentures so purchased shall be canceled and not reissued.

"Premium charges, adjusted premium charges, and appraisal and other fees received on account of the insurance of any mortgage accepted for insurance under this section, the receipts derived from the property covered by such mortgage and claims assigned to the Commissioner in connection therewith shall be credited to the section 221 housing insurance fund. The principal of, and interest paid and to be paid on debentures issued under this section, cash adjustments, and expenses incurred in the handling, management, renovation, and disposal of properties acquired under this section shall be charged to such fund."

SEC. 124. Title II of said act, as amended, is hereby further amended by adding at the end thereof the following new section to transfer to title II the mortgage insurance program in connection with the sale of certain publicly owned property as contained in section 610 of title VI; the insurance of mortgages to refinance existing loans insured under section 608 of title VI and sections 903 and 908 of title IX; and to authorize the insurance under title II of mortgages assigned to the Commissioner under insurance contracts and mortgages held by the Commissioner in connection with the sale of property acquired under insurance contracts:

"Miscellaneous housing insurance

"SEC. 222. (a) Notwithstanding any of the provisions of this title, and without regard to limitations upon eligibility contained in section 203 or section 207, the Commissioner is authorized, upon application by the mortgagee, to insure or make commitments to insure under section 203 or section 207 of this title any mortgage—

"(1) executed in connection with the sale by the Government, or any agency or official thereof, of any housing acquired or constructed under Public Law 849, 76th Congress, as amended; Public Law 781, 76th Congress, as amended; or Public Laws 9, 73, or 353, 77th Congress, as amended (including any property acquired, held, or constructed in connection with such housing or to serve the inhabitants thereof); or

"(2) executed in connection with the sale by the Public Housing Administration, or by any public housing agency with the approval of the said administration, of any housing (including any property acquired, held, or constructed in connection with such housing or to serve the inhabitants thereof) owned or financially assisted pursuant to the provisions of Public Law 671, 76th Congress; or

"(3) executed in connection with the sale by the Government, or any agency or official thereof, of any of the so-called Greenbelt towns, or parts thereof, including projects, or parts thereof, known as Greenhills, Ohio; Greenbelt, Md.; and Greendale, Wis., developed under the Emergency Relief Appropriation Act of 1935, or of any of the village properties under the jurisdiction of the Tennessee Valley Authority; or

"(4) executed in connection with the sale by a State or municipality, or an agency, instrumentality, or political subdivision of

either, of a project consisting of any permanent housing (including any property acquired, held, or constructed in connection therewith or to serve the inhabitants thereof), constructed by or on behalf of such State, municipality, agency, instrumentality, or political subdivision, for the occupancy of veterans of World War II, or Korean veterans, their families, and others; or

"(5) executed in connection with the first resale, within 2 years from the date of its acquisition from the Government, of any portion of a project or property of the character described in paragraphs (1), (2), and (3) above; or

"(6) given to refinance an existing mortgage insured under section 608 of title VI prior to the effective date of the Housing Act of 1954 or under section 903 or section 908 of title IX: *Provided*, That the principal amount of any such refinancing mortgage shall not exceed the original principal amount or the unexpired term of such existing mortgage and shall bear interest at a rate not in excess of the maximum rate applicable to loans insured under section 203 or section 207, as the case may be, except that in any case involving the refinancing of a loan insured under section 608 or 908 in which the Commissioner determines that the insurance of a mortgage for an additional term will inure to the benefit of the applicable insurance fund, taking into consideration the outstanding insurance liability under the existing insured mortgage, such refinancing mortgage may have a term not more than 12 years in excess of the unexpired term of such existing insured mortgage: *Provided*, That a mortgage of the character described in paragraph (1), (2), (3), (4), or (5) shall have a maturity satisfactory to the Commissioner, but not to exceed the maximum term applicable to loans insured under section 203 or section 207, as the case may be, and shall involve a principal obligation (including such initial service charges, appraisal, inspection, and other fees as the Commissioner shall approve) in an amount not exceeding 90 percent of the appraised value of the mortgaged property, as determined by the Commissioner, and bear interest (exclusive of premium charges and service charges, if any) at not to exceed the maximum rate applicable to loans insured under section 203 or section 207, as the case may be.

"(b) The Commissioner shall also have authority to insure under this title any mortgage assigned to him in connection with payment under a contract of mortgage insurance or executed in connection with the sale by him of any property acquired under title I, title II, title VI, title VIII, or title IX without regard to any limitation upon eligibility contained in this title II."

SEC. 125. Title II of said act, as amended, is hereby amended by adding at the end thereof the following new sections:

"Interest rates and mortgage terms

"SEC. 233. The Commissioner shall make such rules and regulations in connection with his functions under this act as may be necessary to carry out limitations relating thereto established by the President pursuant to the authority vested in him by section 201 of the Housing Act of 1954.

"Open-end mortgages

"SEC. 224. Notwithstanding any other provisions of this act, in connection with any mortgage insured pursuant to any section of this act which covers a property upon which there is located a dwelling designed principally for residential use for not more than four families in the aggregate, the Commissioner is authorized, upon such terms and conditions as he may prescribe, to insure under said section the amount of any advance for the improvement or repair of such property made to the mortgagor pursuant to an 'open end' provision in the mortgage, and to add the amount of such advance to the original principal obligation in determining the value of the mortgage for the purpose of computing the amounts of debentures and certificate of claim to which the mortgagee may be entitled: *Provided*, That the Commissioner may require the payment of such charges, including charges in lieu of insurance premiums, as he may consider appropriate for the insurance of such 'open end' advances: *And provided further*, That the insurance of 'open end' advances shall not be taken into account in determining the aggregate amount of principal obligations of mortgages which may be insured under this act."

Additional amendments relating to Federal Housing Administration

SEC. 126. Title VI of said act, as amended, is hereby amended by adding the following new section at the end thereof:

"SEC. 612. Notwithstanding any other provision of this title, no mortgage or loan shall be insured under any section of this title after the effective date of the Housing Act of 1954 except pursuant to a commitment to insure issued on or before such date."

SEC. 127. Title VII of said act, as amended, is hereby repealed. The Housing Investment Insurance Fund established to carry out the purposes of said title shall be terminated as of the effective date of the Housing Act of 1954, at which time all of the remaining assets of such fund, shall be transferred to the National Defense Housing Insurance Fund. The amount remaining of funds appropriated to the Secretary of the Treasury by the Supplemental Appropriation Act, 1949 (Public Law 904, 80th Cong.), to be made available to the said Housing Investment Insurance Fund shall be carried to the surplus fund of the Treasury.

SEC. 128. Section 803 (a) of said act, as amended, is amended by striking out "July 1, 1954" and substituting therefor "June 30, 1955".

SEC. 129. Section 104 of the Defense Housing and Community Facilities and Services Act of 1951, as amended, is hereby amended by striking out the material within the parentheses in clause (a) and substituting therefor "except pursuant to a commitment to insure issued on or before such date".

Mr. WOLCOTT (interrupting the reading of title I). Mr. Chairman, I ask unanimous consent that the further reading of title I be dispensed with and that the whole title be open to amendment from this point on.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

Mr. PATMAN. Mr. Chairman, reserving the right to object, and I shall not object, I would like to know where we would be after title I is read. This is page 146, line 15?

The CHAIRMAN. The title ends on page 146, line 15.

Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT:

Page 122, in line 17, strike out "located in" and insert in lieu thereof "where such dwelling accommodations are located in (1)."

Page 122, insert before the period in line 22 a comma and the following: "or (2) the area of a project covered by a Federal-aid contract which has been executed, or with respect to which prior approval has been granted, by the Housing and Home Finance Administrator under title I of the Housing Act of 1949, as amended, before the effective date of the Housing Act of 1954."

Page 123, strike out lines 7 through 9 and insert in lieu thereof "date of their execution or disbursement thereon."

Page 123, in line 16, strike out "The" and insert in lieu thereof "Unless located in an area referred to in clause (2) of subsection (a) of this section, the."

Page 123, in line 22, strike out "That," and insert in lieu thereof "That (with respect to such delineated area)."

Mr. WOLCOTT. Mr. Chairman, may I say that a copy of this amendment has been submitted to the minority members of the committee with the explanation that this is more or less of an oversight when we considered the bill in the committee. I do not think there will be any objection to it.

May I make this statement, that this amendment simply makes clear that the new FHA section 220 insuring authority would also operate in connection with a present slum clearance or urban redevelopment program which is now underway.

In addition to the changes proposed by this amendment, when we reach page 182 of the bill it will also be necessary to insert some additional language in connection with accomplishing the purposes of this amendment.

Mr. SPENCE. Mr. Chairman, I am sure there will be no objection to the amendment.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Michigan [Mr. WOLCOTT].

The amendment was agreed to.

Mr. MULTER. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. MULTER: At page 119, line 11, strike out "estimated value of" and insert in lieu thereof "lesser of either the appraised value or the estimated cost of."

Mr. MULTER. Mr. Chairman, this is the last of a series of amendments that I will offer with reference to the defects in this bill. I called your attention to the credit controls, and you refused to improve the bill. I have called your attention to the service charges which should not be imposed. I have called your attention to the necessity of preventing kickbacks when I offered the amendment to prevent mortgaging-out.

Other very serious defects have been pointed out, with little hope of any attention from this body.

Now, there is one more that I want to call to your attention.

These defects appear in almost every title in this bill.

This would be a good place to set forth the minority views of our committee, as follows:

[H. Rept. 1429, pt. 2, 83d Cong., 2d sess.]

HOUSING ACT OF 1954

(Mr. SPENCE, from the Committee on Banking and Currency, submitted the following minority report:)

This report is filed on behalf of those members whose signatures appear at the end of the report.

We of the minority find ourselves in fundamental disagreement with the majority on numerous major aspects of H. R. 7839. These include: (1) Failure to maintain traditional veterans' housing preferences; (2) failure to provide a realistic workable secondary

mortgage market; (3) delegation to the President of authority to set maximum interest rates on FHA and VA mortgages; (4) delegation to the President of authority to control real-estate credit; (5) failure to authorize any units of low-rent public housing; (6) failure to establish safeguards against "mortgaging-out" under the various FHA rental housing programs; and (7) failure to require builders of FHA and VA houses to give the home buyer a warranty against defective construction.

In order that the House may be fully cognizant of the seriousness of these deficiencies, a detailed analysis of each is set forth below.

VETERANS' PREFERENCE

The minority regrets that your committee has not seen fit to continue the traditional congressional policy of veterans' preference in the field of housing. We believe the veteran, by his wartime service, earned the right to the preference that he has been accorded. Even if this were not true, however, he would be entitled to this preference because his lengthy absence from civilian life has placed him at a decided disadvantage in obtaining adequate housing. Unfortunately H. R. 7839 does much to dilute that preference.

Amendments to title II of the National Housing Act contained in title I of the bill would have immeasurable effect on the GI home-loan program in several respects. The proposed increase in loan-to-value ratios and the reduction in cash downpayments, together with the increase in the permissible term of the loan which will make lower monthly carrying charges possible, will make considerably more liberal financing terms possible for home purchasers under the FHA program. This, of course, would tend to dilute the preference which has been available to veterans obtaining GI financing, since the amendments would place nonveterans in virtually an equal position in respect to housing credit terms.

On the other hand, it is noted that the only action which the President could take in respect to VA-guaranteed home loans would be to make GI loan terms more restrictive. All eligible veterans, including recent veterans of the Korean conflict, will be deprived to a considerable degree of the preferred position they heretofore enjoyed in respect to housing credit.

In the reconstitution of the Federal National Mortgage Association provided under title III of the bill, there is no provision that preferred support continue to be given to GI loans under the reconstituted secondary market facility. Similarly, GI loans are not enumerated among the special Fannie May assistance programs authorized by subsection 301 (b) of the bill.

Under present law, the Administrator of Veterans' Affairs is authorized, with the approval of the Secretary of the Treasury, to establish such rate of interest on VA mortgages, not in excess of 4½ percent, as he may find the loan market demands. The National Housing Act provides similar authority for adjustment of maximum interest rates by FHA up to a maximum of 6 percent for most home mortgages. Since the Federal Housing Commissioner has adequate authority already to authorize an upward adjustment of the interest rate on FHA loans, the effect of section 201 is to make an upward adjustment of the interest rate for GI loans possible whenever the mortgage bankers decide to tighten the market.

The bill provides that the average yield on all marketable Government bonds with a maturity of 15 years or more shall be the base for comparison with FHA and VA interest rates. While the majority of VA loans are written for terms of 20 or 25 years, under the statutory maximum of 30 years, the best available estimates indicate that such mortgages will probably have an average life of not over 10 or 12 years. Accordingly the inclusion of extremely long-term issues such as the 3¼-percent issue maturing in 1983 in the average used for comparison with mortgage interest rates will result in maintaining an artificially high maximum interest rate on home mortgages for veterans.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Title III is the most important section of the Housing Act of 1954. An adequate and readily available supply of mortgage financing is a prime requirement for a high and sustained volume of homebuilding. Yet, according to the consensus of testimony before the committee, title III in its present form imposes unduly restrictive requirements upon FNMA and may actually have the effect of deterring mortgage lending instead of sustaining it. Specifically it was pointed out to the committee that the 3-percent nonrefundable contribution to the Federal National Mortgage Association, to be borne by the lender upon mortgage sales to FNMA, will unduly restrict use of the facility. It is noted, in passing, that it is unlikely lenders will assume the burden of the 3-percent contribution. Rather, the homebuilder, or more likely, the home buyer will ultimately pay it. Consequently, under the bill Federal credit (and equity capital provided by home purchasers) will be used to build up a multi-million-dollar secondary market reserve facility which will then be turned over to banks and insurance companies, who sold mortgages to FNMA but otherwise contributed little to acquire ownership share.

Under title III, the FNMA requirement to purchase at or below market price, the 3-percent contribution and the service fee, may result in a discount on home mortgages of 6½ to 7 percent under today's market condition.

The president of the National Association of Homebuilders testified:

"On a $12,000 loan, for example, this formula would result in a cost for permanent mortgage financing of $750 to $850. This equals, and probably exceeds, the extremely high discounts which characterized the mortgage market during last summer's unusual credit stringency."

Furthermore, the requirement that the Association liquidate its portfolio of old mortgages and limit its new purchases to mortgages which can be readily resold does not contribute additionally to the stability of the mortgage market now provided by conventional private brokerage operations. These requirements in fact create the danger that an undue increase in the mortgage supply arising from FNMA sales may lead to price declines.

Preference heretofore accorded GI mortgage loans in the secondary market operations of the FNMA is not continued under the bill. GI loans are not specifically included in the category of home mortgage loans for which FNMA is authorized to provide special assistance. Neither, apparently, is the special assistance which FNMA has given FHA section 213 cooperatives to be continued. The bill establishes no priority for use of the limited total of $700 million authorized for the special assistance secondary market operations under section 301 (b). In the aggregate this amount could only assist the construction of approximately 70,000 dwelling units. To operate practically in the field of housing that needs special assistance by secondary market support, a system of priorities and a larger sum would appear to be required.

Finally it would appear that an appropriate policy statement indicating specifically the purpose that a secondary market facility is intended to serve should be included.

The National Association of Home Builders, representing the industry that does the constructing, has suggested the following:

"It should help provide an adequate and stabilized mortgage market so that homes may be provided in the volume, in areas, of the size, and at the prices that the home-buying market requires."

The provisions of title III, in the opinion of the NAHB, "will prove unworkable and possibly do more to depress than to assist the mortgage market. Its terms go far beyond those reasonably necessary to prevent excessive use and, in effect, amount to a complete denial of the facility to the very users for whom it is intended."

INTEREST RATES

Under the authority vested in the President by title II of H. R. 7839 to adjust interest rates, fees, and service charges, maximum financing charges on federally aided home mortgage loans may go as high as 7 percent on the lowest priced housing (the new FHA sec. 221 program), 6½ percent on the other FHA-insured mortgages and 5½ percent on VA-guaranteed home mortgage loans.

In this connection it is pointed out that under section 203, the FHA Commissioner already has authority to raise interest rates on most insured mortgages as high as 6 percent. On the other hand, under present law the maximum rate on GI home loans cannot be higher than 4½ percent. Consequently, it appears that the net effect of the new authority proposed under section 201 of the bill is to enable increases in interest rates to be made on GI home loans.

Concerning the desirability of establishing maximum limits and using automatic formulas as guides in setting effective financing charges on federally aided home mortgages, we recall the witness representing the Veterans' Administration stating that there is "considerable administrative experience to the effect that maximums tend to become minimums as well."

Provision for a 2½ percent spread over the yield on long-term marketable Government bonds under title II of the bill represents a rise of 1 percentage point in the spread that investors were willing to accept prior to the inauguration of the tight credit policies in early 1951. In view of the considerable easing of the money and credit supply since mid-1953, it does not appear necessary to provide for an increase in the traditional spread of 1½ percent between the maximum rate on federally aided home mortgages and the yield on long-term Government bonds, unless it is intended to reimpose restrictive tight money conditions on the economy.

Furthermore, in view of the testimony presented before the committee that the estimated average life of VA and FHA mortgages is considerably less than 15 years, using the yields on bonds with from 15 to 30 years remaining to maturity as the basis for setting maximum interest rates on such mortgages is highly questionable.

CONTROL OF REAL ESTATE CREDIT

Subsection 201 (5) would give the President authority to control real estate credit. It was under similar authority contained in the Defense Production Act of 1950 that regulation X was issued.

In the opinion of the minority, real estate credit controls are in reality a rationing mechanism, not a credit control mechanism. They are, moreover, a one-way rationing mechanism. They ration housing solely on the basis of the ability of the people who need housing to raise the downpayment. In recommending the termination of real estate credit controls on June 16, 1952 (p. 15, H. Rept. 2177, 82d Cong., 2d sess.), your Committee on Banking and Currency stated:

"Evidence was presented to your committee that the inevitable discriminatory aspect of credit controls; namely, that they bear most heavily upon those in the lower income groups, who have less ready cash, had in the existing situation overshadowed the anti-inflationary aspect."

In 1953, a proposal to restore this authority was rejected by your committee.

Only a grave national emergency would justify the reimposition of real estate credit controls. In the admitted absence of such an emergency, the minority is opposed to granting the President authority to reimpose them.

LOW-RENT PUBLIC HOUSING

Several facts were developed throughout the hearings on H. R. 7839 with reference to the need for congressional action on the size of the low-rent public housing program, even though this issue is not dealt with in this measure.

Emphasis was placed by administration spokesmen and by a large majority of other witnesses on proposals to accomplish slum clearance, urban redevelopment, and urban renewal. Great hope was expressed that new programs under sections 220 and 221 under the Federal Housing Administration would make it possible to rehabilitate old homes, sound in structure, and provide new housing at low cost and with liberal financing terms for families presently living in substandard housing.

The minority agrees totally with the objectives of these programs. However, if old housing is to be rehabilitated and refinanced, one fact is very clear. A substantial number of families, probably half, presently living in the substandard units will be forced to vacate because their economic status will not permit them to live in the more expensive remodeled and modernized homes. It is also a fact that a program of rehabilitation will reduce, rather than enlarge, the housing supply. In those instances where slum housing is demolished as part of an urban renewal program, at least half of the tenants of the old property will have insufficient incomes to permit home purchases even of the proposed $7,600 house ($6,600 in high-cost areas), if it can be built, with no downpayment and 40 years to pay.

It follows, therefore, that unless provision is made to rehouse low-income families, displaced through either renewal or slum clearance, these programs cannot be undertaken and the objectives of H. R. 7839 can never be realized.

The President in his housing message recognized that fact when he urged that 35,000 units of low-rent public housing be provided in fiscal year 1955 and during each of the following 3 years. Administrator Albert M. Cole indicated that such a program was essential for the rehousing of many displaced families. While it is the opinion of the minority, that a program of 35,000 public-housing units would be entirely inadequate, even if limited to families displaced by slum clearance, urban renewal, or for other public purposes, it would at least have been something.

The entire issue of public housing has always been within the initial jurisdiction of the House Committee on Banking and Currency. The Housing Act of 1949 provided for 810,000 of such units to be built at the rate of 135,000 a year for a 6-year period. That still represents basic national policy, except as it has been amended by legislative limitations on appropriation bills voted under a waiver of rules. The size of the program goes to the very heart of the public housing issue. But no reference to size is contained in H. R. 7839.

The minority recommends that the proposed Housing Act of 1954 be amended by striking unit limitations adopted in the passage of the Independent Offices Appropriation Acts for fiscal years 1953 and 1954, thereby returning to the basic provisions of the Housing Act of 1949. If that were done the President would have to increase or decrease the size of the public-housing program in line with economic needs and considerations. It would make it possible for him to carry out the program he proposed, and to meet the needs of families of low income displaced by the slum clearance and urban renewal program he recommends. It is the desire of the minority to make his program realistically workable.

At the same time, by establishing the size of the low-rent public-housing program as part of a total housing program, it would be returned to its place of proper jurisdiction; namely, with the basic legislative committee, the House Committee on Banking and Currency.

PROTECTION AGAINST MORTGAGING-OUT

It is the opinion of the minority that every reasonable legislative safeguard must be provided against abuses in existing and proposed rental-housing programs where the Federal Government is assuming large risks. Members of Congress will recall that under the FHA 608 rental-housing program there were instances where mortgagors completed projects for less than the amount of the mortgage and pocketed the difference plus normal profits. This was commonly referred to as mortgaging-out.

When FHA title IX, as part of the Defense Housing and Community Facilities and Services Act of 1951, was adopted, it was amended with bipartisan sponsorship to require that the mortgagor certify upon completion of the physical improvements on the mortgaged property the amount, if any, by which the proceeds of the mortgage loan exceeded the actual costs of the physical improvements, and to pay within 60 days after such certification to the mortgagee for application to the reduction of the principal amount of the mortgage the amount so certified to be in excess of actual cost. It provided protection against kickbacks and other abuses. Last year, the Congress added an identical provision to FHA title VIII (Wherry Act military housing).

Efforts of the minority to protect the new programs under FHA section 220 and 221 and existing programs under FHA sections 207 (rental housing) and 213 (cooperatives) with identical safeguards were defeated.

MANDATORY BUILDER'S WARRANTY

The minority feels that the buyer of a 1- or 2-family house, built with Federal assistance, should be given a warranty by the builder that the house has been built according to the plans and specifications on which the Federal assistance was based. Such a provision was included in last year's housing bill, as reported by your committee. It passed the House without opposition, but was eliminated in conference. A mandatory builder's warranty would carry out the chief recommendation resulting from the Rains subcommittee's investigation of housing constructed under the FHA and VA programs. The subcommittee found that the purchasers of FHA and VA houses generally bought through purchase contracts which did not contain, or incorporate by reference, plans or specifications which would in any way protect the buyers. On the basis of these contracts they rarely had any legal basis for suit against the builders. The minority feels that a mandatory builder's warranty is an absolute necessity if the defective construction of FHA and VA houses is to be prevented in the future.

In taking this position, however, the minority wishes to emphasize that the requirement of a warranty is not a reflection on the honest builder. In fact, providing the buyer with a warranty is a common practice in many other lines of industry. When a person buys a house he is, as a rule, making a lifetime investment and he should have reasonable protection.

It is the intention of the minority to offer amendments on the floor of the House with the view to correcting the several major deficiencies, described above, contained in H. R. 7839. We are firmly convinced that the adoption by the House of these amendments to the Housing Act of 1954 is an absolute necessity if the President's laudable recommendations to provide the country with a new and dynamic housing program are to be transferred by this Congress into concrete statute form.

BRENT SPENCE, WRIGHT PATMAN, ALBERT RAINS, ABRAHAM J. MULTER, CHARLES B. DEANE, GEORGE D. O'BRIEN, HUGH J. ADDONIZIO, ISIDORE DOLLINGER, RICHARD BOLLING, WILLIAM A. BARRETT, WAYNE L. HAYS, BARRATT O'HARA, EUGENE J. MCCARTHY.

I can do no more than make the record.

We on the Democratic side of the aisle have placed the responsibility upon the shoulders of the majority party. Let them try to explain when they go back to their districts why this program does not produce any housing and why it does not give the homeowner an opportunity to buy a house, as they pretend this bill will do and why the homeowner, veteran and nonveteran, alike, will overpay.

Heretofore we have required mortgages to be made on the basis of the cost of construction. The estimated cost of construction was used in determining the amount of the mortgage. In this bill, instead of using "estimated cost" the words "estimated value" are substituted. The Agency told us if you used the words "appraised value" you would be using a term that is known in the real estate trade, that has definite meaning. It has definition attributed to it by the courts. You know where you are going. But the majority of the committee would not accept that. They insisted on sticking to the words, "estimated value," so that in estimating a $10,000 home you can fix a $15,000 estimated value for it and thus get a fictitiously high mortgage, which FHA will insure and guarantee.

This amendment seeks to strike out the language "estimated value" and put in its place "the lesser of either, the appraised value or the estimated cost" of the unit; and, in that way at least, give some additional safeguard. This will set up in this bill some standard so that we will not let the speculative builder run away with this program and take out of the mortgage profits which he should get only out of the building.

I urge the adoption of the amendment.

Mr. WOLCOTT. Mr. Chairman, I rise in opposition to the amendment.

This matter was studied by the committee exhaustively. We had testimony from those who are more familiar with this type of financing than any others, noticeably the Bowery Savings Bank of the gentleman's hometown of New York. This is a safeguard against the practices which the gentleman was afraid of, in his talk yesterday.

At the present time, for example, on 213, they are what we call cooperative projects, their insurance can go as high as 95 percent. This language is to protect the Government and the cooperative veteran members themselves. The amendment surely should be defeated.

Mr. YOUNGER. Mr. Chairman, I move to strike out the last word.

Yesterday, the gentleman from New York [Mr. MULTER] talked about the builders as though they were doing a great injury. He overlooked the fact that in the history of the FHA, the 608, or the military housing, was based on cost. It was true that basing it on cost

there were mortgages insured which had value greater than the construction cost. The defense housing, in 207, was based on value. There was no trouble with that. The Wherry Act housing was on cost. The 213, the cooperatives, were on cost. Now you want to change the estimated value, which is the same term that was used in title 2.

As a matter of fact, the term "value estimator" is a common expression. I am talking here on one subject, at least, that I know something about, because I think I am the only Member of the House who is a member of the appraisal union, the American Institute of Real Estate Appraisers. I have spent my life in this. What you want to do is to restore the cost, and in restoring the cost you are opening the doors. That is what the gentleman has been attempting to do repeatedly.

Mr. MULTER. Mr. Chairman, will the gentleman yield?

Mr. YOUNGER. Just for a question.

Mr. MULTER. Before I can put the question I must direct the gentleman's attention to the language in the amendment. This does not restore "cost." It says the lesser of either the appraised value or the estimated cost.

The question I wanted to direct to the gentleman is, Is it not a fact, as an appraiser who knows his business, that wherever we find now the word "value" in the Housing Acts up to now it has been coupled with the word "appraised," in the law heretofore and even in this bill in various places? We still use the phrase "appraised value." What I am objecting to is that you are now substituting for "appraised value," which has a very definite meaning in the trade, the phrase "estimated value." I say take, instead of estimated value, the lesser of either the appraised value or the cost.

Mr. YOUNGER. I think the gentleman will find that "estimated value" is the correct term. It is well recognized in the appraisal field. When you tie that in with the estimated cost, then you are tying it in improperly, insofar as the appraisal work is concerned. All you are doing is simply balling up the whole situation.

Mr. MULTER. Does the gentleman say that a man should get the higher of the two, either the cost or the estimated value?

Mr. YOUNGER. I have faith enough in the appraisal policies, the appraisal procedure that has been followed by the FHA, as it is carefully worked out. Where you have left it to the appraised value or the estimated value you have had no trouble, but where you have tied it in with cost, as you did with the military housing under the Wherry Act, you have had trouble. If you are going to do this again, as you are attempting to do, you will institute more trouble.

Mr. MULTER. We have never tried it this way.

Mr. YOUNGER. I hope the amendment is defeated, Mr. Chairman.

Mr. TALLE. Mr. Chairman, will the gentleman yield?

Mr. YOUNGER. I yield to the gentleman from Iowa.

Mr. TALLE. If I am correctly informed, the gentleman from California has many years of experience as an appraiser under FHA; is that not correct?

Mr. YOUNGER. No. I went through the first appraisal school, set that up for the FHA and selected all the appraisers in the 20 western States. I have made loans under it and have worked carefully with it. However, I was never an official appraiser of theirs. I was with the HOLC.

Mr. TALLE. The gentleman does not say it, but on my own account I will say, Mr. Chairman, that certainly the gentleman from California is the voice of experience speaking in the appraisal field.

Mr. YOUNGER. I thank the gentleman.

The CHAIRMAN. The question is on the amendment offered by the gentleman from New York.

The amendment was rejected.

The Clerk proceeded to read title II.

Mr. WOLCOTT (interrupting the reading of the bill). Mr. Chairman, I ask unanimous consent that title II in its entirety be considered as read and open to amendment at any point.

The CHAIRMAN. Is there objection to the gentleman from Michigan?

There was no objection.

Title II is as follows:

TITLE II—HOME MORTGAGE INTEREST RATES AND TERMS

SEC. 201. On the basis of reviews, which shall be made from time to time at the request of the President by a committee consisting of the Secretary of the Treasury, as Chairman, the Housing and Home Finance Administrator, and the Administrator of Veterans' Affairs, of conditions affecting the mortgage investment market (including current market yields on comparable investments such as long-term obligations of the United States and of States and municipalities and long-term corporate bonds), and after taking into consideration conditions in the building industry and the national economy, the President is hereby authorized, without regard to any other provision of law except provisions hereafter enacted expressly in limitation hereof, to establish from time to time—

(1) the maximum rates of interest (exclusive of premium charges for insurance and service charges, if any) for various classifications of residential mortgage loans insured or guaranteed or made under the National Housing Act, as amended, or the Servicemen's Readjustment Act of 1944, as amended: *Provided,* That no such maximum rate of interest shall, at the time established by the President, exceed 2½ percent plus the annual rate of interest determined by the Secretary of the Treasury, at the request of the President, by estimating the average yield to maturity, on the basis of daily closing market bid quotations or prices during the calendar month next preceding the establishment of such maximum rate of interest, on all outstanding marketable obligations of the United States having a maturity date of 15 years or more from the first day of such next preceding month, and by adjusting such estimated average annual yield to the nearest one-eighth of 1 percent;

(2) the maximum financing charges for various classifications of loans as to which financial institutions are insured against losses under title I of the National Housing Act, as amended;

(3) the rate of interest for debentures issued under the National Housing Act, as amended, in connection with defaults upon mortgages insured thereunder: *Provided,* That no such rate shall, at the time established by the President, exceed the annual rate of interest determined by the Secretary of the Treasury in the manner set forth in numbered clause (1) of this section;

(4) the maximum fees and charges permitted to cover the costs of the origination of, including the costs of supervision of non-Government-assisted construction loan disbursements in connection with, residential mortgage loans insured or guaranteed under the National Housing Act, as amended, or the Servicemen's Readjustment Act of 1944, as amended, and the maximum special service charges, if any, permitted in connection with those mortgages insured under section 203 of said National Housing Act for which such special service charges may be found to be appropriate by the President on the basis of the low original principal amounts of the mortgages or on the basis of other factors impeding an adequate flow of credit for the type of housing involved and in connection with mortgages insured under section 220 or 221 of the National Housing Act, as amended; and

(5) the maximum ratios of loan to value and the maximum maturities with respect to residential mortgage loans eligible for assistance under the National Housing Act, as amended, or the Servicemen's Readjustment Act of 1944, as amended, and the maximum dollar amount limitation per room or per family unit with respect to such mortgage loans eligible for assistance under the National Housing Act, as amended: *Provided,* That no such maximum ratio of loan to value and no such maximum dollar amount limitation in the case of mortgages insured under the National Housing Act, as amended, shall be in excess of the applicable maximum ratio of loan to value or the applicable maximum dollar amount limitation per room or per family unit prescribed by that act, and no such maximum maturity shall be in excess of the applicable maximum maturity prescribed by the National Housing Act, as amended, or the Servicemen's Readjustment Act of 1944, as amended: *Provided, further,* That in establishing the maximum ratio of loan to value there shall be accorded to veterans obtaining loans made, guaranteed or insured under the Servicemen's Readjustment Act of 1944, as amended, a preference of not less than 5 percent on the first $8,000 of the value of the related unit and 5 percent of such value in excess of $8,000: *And provided further,* That no action by the President pursuant to this section shall apply with respect to loans made, or loans with respect to which a contract of insurance or guaranty or a firm commitment to insure or guarantee has been entered into, under the National Housing Act, as amended, or the Servicemen's Readjustment Act of 1944, as amended, prior to such action.

SEC. 202. The Servicemen's Readjustment Act of 1944, as amended, is hereby amended by adding the following new section at the end of title III:

"SEC. 515. With respect to mortgage loans for the purchase or construction of residential property (not including farm homes) guaranteed, insured, or made pursuant to this title, the Administrator shall make such rules and regulations concerning (1) maximum rates of interest for such residential mortgage loans, (2) maximum ratios of loan to value and maximum maturities with respect to such residential mortgage loans, and (3) maximum fees and charges permitted to cover the costs of the origination of, and of the supervision of construction loan disbursements in connection with, such residential mortgage loans as may be necessary to carry out limitations relating thereto established by the President pursuant to the authority vested in him by section 201 of the Housing Act of 1954."

SEC. 203. Section 501 (b) of the Servicemen's Readjustment Act of 1944, as amended, is hereby amended to read as follows:

"(b) Any loan made to a veteran for the purposes specified in subsection (a) of this section 501, may, notwithstanding the provisions of subsection (a) of section 500 of this title relating to the percentage or aggregate amount of loan to be guaranteed, be guaranteed, if otherwise made pursuant to the provisions of this title, in an amount not exceeding 60 percent of the loan: *Provided*, That the aggregate amount of any guaranties to a veteran under this title shall not exceed $7,500, nor shall any gratuities payable under subsection (c) of section 500 of this title exceed the amount which as payable on loans guaranteed in accordance with the maxima provided for in subsection (a) of section 500 of this title."

SEC. 204. Section 504 of the Housing Act of 1950, as amended, is hereby repealed.

Mr. PATMAN. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. PATMAN: On page 146, strike out line 16 and all that follows down to page 151, line 22.

STRIKE OUT TITLE II

Mr. PATMAN. Mr. Chairman, by striking out title II, you strike out the high interest mandatory provision in this law for borrowers to buy or build homes. In addition to that, you strike out the attempt that is written into this title to restore regulation X. Regulation X was under the Defense Production Act of 1951. It became very unpopular when the emergency was over. Now, with no emergency, this bill would restore completely regulation X. May I invite your attention to the fact that on page 147 of the bill, the phrase is used "The President is hereby authorized, without regard to any other provision of law except provisions hereafter enacted expressly in limitation hereof, to establish from time to time—" these regulations that I refer to. Now read again, if you please, may I suggest to the gentleman from Indiana [Mr. BROWNSON] who had an amendment adopted yesterday concerning lower down payments—that means that if this is adopted the Brownson amendment is out the window. And read again this amendment. It says, "The President is authorized without regard to any other provision of law except provisions hereafter enacted expressly in limitation hereof to establish from time to time" these things. Read again your veterans' 4½-percent-interest law. It is worthless, it is out the window, if this is enacted by this Congress. There are two things it will do. First, it will restore regulation X, which you do not want. Another thing it will destroy the veteran's right to get his interest rate at 4½ percent and make it 6 percent under this, if you vote for it. In addition to that, it will increase the pattern of interest rates a minimum of 1 percent. I do not believe you want either one of the three, and the way to get rid of them is to strike out title II.

Mr. MERRILL. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I yield.

Mr. MERRILL. Is the gentleman not aware of the fact there has been an authorization in housing legislation to increase interest rates all along, and that at no time has the actual interest rate fixed by legal authority gone up to the maximum. Therefore, history argues against your statement that the maximum allowed here is going to be the actual interest rate. Is that not true?

Mr. PATMAN. Let us forget history and take the present, current situation. Interest rates were raised on veterans a maximum from 4 percent to 4½ percent. Why? Because long-term Government bonds at 2½ percent went down to 89. That made those bonds actually earn or draw about 3 percent interest. Therefore, the money lenders and investors had an unanswerable argument to raise the interest rate to 4½ percent so that there would be a spread of 1½ percent from the 3 percent to the 4½ percent. There was no argument against that. It was perfectly justified. But, now the situation has changed and the bonds have gone back to par. The interest rates have gone back to 2½ percent. Therefore, veterans' interest rates should have come down to 4 percent. But you people are keeping it at 4½ percent. It ought to be reduced today. It ought to be reduced today, but instead of reducing it today, if you pass this, they will put another 1½ percent interest on top of it, and throw your veterans' preference out of the window.

Mr. MERRILL. Mr. Chairman, will the gentleman yield at this point?

Mr. PATMAN. I yield briefly to the gentleman for a question.

Mr. MERRILL. Will the gentleman say whether or not at this time even at 4½ percent interest, the mortgages are selling at a premium, or at a discount?

Mr. PATMAN. I am not concerned about that in this discussion.

Mr. MERRILL. The fact is they are not selling at a premium.

Mr. PATMAN. There are more applications today than they have ever had.

Mr. MERRILL. Is it not true that if the mortgage rates were overvalued these mortgages would be selling at a premium and they actually are not?

Mr. PATMAN. Why do you want to sell them at a premium? There is no reason for requiring that they sell at a premium.

The CHAIRMAN. The time of the gentleman from Texas has expired.

Mr. PATMAN. Mr. Chairman, I ask unanimous consent to proceed for 5 additional minutes.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. COOPER. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I yield.

Mr. COOPER. Am I correct in my understanding that the gentleman's amendment includes the position urged by the American Legion and the veterans' organizations?

Mr. PATMAN. Absolutely.

Mr. COOPER. That section 201 and 201 (1) be stricken out of the bill?

Mr. PATMAN. Yes.

Mr. COLE of Missouri. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. Please do not insist that I yield. I cannot yield. I have only a few minutes.

I want to quote an organization that I have never quoted before in this House, but they are so right that I must repeat to you what the National Home Builders Association has said. In their bulletin they state:

ANOTHER REGULATION X?

There is strong administration pressure to keep in its hands the powers to vary not only interest rates but also FHA down payments, mortgage amortization terms, fees, and charges, and maximum dollar limits per room or per unit. This is urged by Government spokesmen as necessary to permit stimulation or contraction of the homebuilding economy.

Delegation of these powers to administrative officials is vigorously opposed by NAHB as a serious threat to the stability of the industry, disruptive of all normal confidence and long-term planning. No emergency exists as during regulation X days, hence there is no sound basis for such administrative control. It would be confusing to the public as well as an undue delegation of congressional authority. While the authority would be vested in the President, as a practical matter, a number of anonymous Federal officials would determine whether or not and at what point regulations would specify how much buyers would pay down. HHFA Administrator Cole has already testified that, if the bill is enacted in its present form, down payment limits will be established below the bill's maximum of 95 percent of $8,000 plus 75 percent of the excess.

He has already testified to that. Any time you write this language into the bill—that the President is hereby authorized, without regard to any provision of law except the provisions hereafter enacted expressly—you are throwing the Brownson amendment out of the window because Mr. Cole has given you notice by testifying before the Committee on Banking and Currency as to what he would do.

Mr. TEAGUE. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I yield to the gentleman from Texas.

Mr. TEAGUE. Will the gentleman tell the House who testified in behalf of this section or who was interested in seeing that this section becomes law?

Mr. PATMAN. Well, the mortgage lenders, and the lenders generally are pretty much interested in this 2½-percent provision. It is a boost of 1 percent in interest rates when interest rates ought to be going down. Naturally they want more interest if they can get it; naturally you cannot blame them if they can persuade Congress to give them a big bonus of several hundred million dollars a year.

Mr. COLE of Missouri. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I yield.

Mr. COLE of Missouri. Following the question asked by the gentleman from Tennessee [Mr. COOPER] as to what the American Legion thought about this, I find that in title 2; but they also suggest that 901——

Mr. PATMAN. Oh, that is a different subject.

Mr. COLE of Missouri. But will you tell me where that is in the bill?

Mr. PATMAN. Oh, it is away over. A motion will be made to strike that out also.

Mr. McDONOUGH. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I yield to the gentleman from California.

Mr. McDONOUGH. The gentleman has given the House the impression that the President has this exclusive authority. The gentleman will remember that I insisted in committee that the Housing Administrator, the Veterans' Affairs Director, and the Secretary of the Treasury advise the President.

Mr. PATMAN. I am sorry the gentleman brought that out.

Mr. McDONOUGH. The gentleman gave the House the impression that the President had this authority.

Mr. PATMAN. Yes, I did, because I am protecting your President. I think a lot of Mr. Eisenhower. He is a great man and doing his very best to make a good President and I want to help him. I am not willing to belittle him by saying he is compelled by congressional law to only confer with certain of his inferiors. That is what you would do by that. It is no compliment to the President and I am sorry the gentleman brought it up.

The CHAIRMAN. The time of the gentleman from Texas has expired.

(By unanimous consent Mr. PATMAN was allowed to proceed for 3 additional minutes.)

Mr. MERRILL. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I yield.

Mr. MERRILL. Does not the gentleman realize that unless title II is enacted there is no possibility under this bill for the reduced amount of down payments provision which the gentleman mentioned under Mr. BROWNSON'S amendment to go into effect at all? It is only if this title II is enacted that that can go into effect.

Mr. PATMAN. The gentleman is entirely mistaken. This is the mortgage lender's provision; this is the investor's provision; this is the banker's bonus bill part. You do not want this. There is no reason to give an extra bonus when interest rates are going down. You must keep in step with the times. You know, we are in easy money now; an aboutface has taken place.

Mr. MERRILL. Is not the gentleman aware that the maximum provisions as provided under this bill can only go into effect if the President acts under title II?

Mr. PATMAN. I cannot agree with the gentleman.

Mr. SECREST. Mr. Chairman, will the gentleman yield?

Mr. PATMAN. I am glad to yield to the gentleman.

Mr. SECREST. I would like to point out that the Committee on Veterans' Affairs composed of 14 Republicans and 14 Democrats is as far as I know the only committee of this House politically evenly balanced. This committee considered this section and section 901, and unanimously agree that they are a disservice to the veterans and not a service to them.

Mr. PATMAN. I thank the gentleman for his observation.

Mr. SECREST. If the veterans' interests are to be served we should take out both these sections.

Mr. PATMAN. I have before me the Defense Production Act of 1951 which contained the law which brought about the promulgation of Regulation X, and some of the exact language of the Defense Production Act is contained in this bill before you. I will point it out to you. Turn to page 149 of the bill. It states there: "ratios of loan to value."

Turn to the Defense Production Act which brought about Regulation X and it states: "Ratios of loan to value."

On page 149 it states: "And maximum maturities."

Regulation X of the Defense Production Act of 1951 states: "Maximum maturities."—the exact language.

And here we have our friends who have always been strenuously and vigorously opposed to these regulations even in time of war coming in here in time of peace and trying to get you to adopt these strict Regulation X rules.

This title II should be stricken from this bill and I hope you vote that way.

Mr. AYRES. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, there are many committees established in the Congress. I have been under the impression that it is the purpose of congressional committees when they go out into the field to gather information and do it as unsensationally as they can in order not to harass and embarrass witnesses, but to go into the field and gather facts and information, then come back to the committee and make suggestions and recommendations.

We have a subcommittee established by the chairman of the Veterans' Affairs Committee, the gentlewoman from Massachusetts [Mrs. ROGERS], which is called the Subcommittee on Veterans' Housing. It is comprised of the gentleman from Texas [Mr. TEAGUE]—who is probably one of the foremost authorities on the GI program in the Congress—the gentleman from Oklahoma [Mr. EDMONDSON], the gentleman from Pennsylvania [Mr. BONIN], the gentleman from Vermont [Mr. PROUTY], and myself. A little over a year ago it was next to impossible to get a GI guaranteed loan in many sections of the country. We held hearings throughout the Middle West, and at that time it was quite apparent to me—and I want to make it clear that I am not speaking for the other members of the subcommittee—that we were not going to get any GI guaranteed loans unless the interest rate was increased.

The reason for that was twofold. The 4-percent money had dried up, first, because it was not a realistic rate, and, secondly, because the lenders had been left with the impression there was going to be an increase about a year before there was. When that happened they immediately said: "If we are making 20-year loans why not wait until we get a little more?"

To give you an idea of how bitter the feeling was of some bankers throughout the country, I would like to quote from the testimony found in our hearings of March 20, 1953, in Cleveland, Ohio. I do not wish to embarrass this particular banker, but these are his words:

> Mr. EDMONDSON. Well, if this interest rate were to be raised from 4 to 4¼ or 4½ percent, would you lower your downpayment requirement?
>
> The BANKER. I believe we would.
>
> Mr. EDMONDSON. How substantial?
>
> The BANKER. One of the reasons we are asking for a 25-percent downpayment is in order to discourage as many GI applications as possible.

That was his attitude at that time. The testimony goes on to show that they had no intention of making loans for a 5-percent downpayment so long as the interest rate remained at 4 percent. We continued our hearings, and it was after completing the hearings in May that the Veterans' Administrator raised the rate to 4½ percent.

This morning I called Mr. King, of the Veterans' Administration, and he tells me that for the month of February they had 34,000 applications for appraisal. That is the second largest month in history and the largest month since the boom of October 1950. To give you an idea of how it is in the Middle West, I received a letter from the veterans' regional director in Cleveland on March 23, in which he said:

> Because of money being more readily available and of the many lenders coming back into the picture, our loan activities will exceed any month of the past 2 years. Our increase over March of 1952 is approximately 26 percent and 37 percent more daily than March of 1953, and 20 percent better daily than the largest month of the past 2 years.

Mr. MERRILL. Mr. Chairman, will the gentleman yield?

Mr. AYRES. I yield to the gentleman from Indiana.

Mr. MERRILL. The gentleman will agree that when the interest rate on the GI loans was 2 percent the whole program was stymied. There was no mortgage money.

Mr. AYRES. When the interest was at what rate?

Mr. MERRILL. Four percent. Because there was flexibility in the program at that time you were able to raise the interest rate to 4½ percent and immediately obtained the necessary money, so that the GI's are now getting homes, is that right? It was the fact there was flexibility in the program at that time that they were able to get homes?

Mr. AYRES. We had the flexibility from 4 to 4½ percent. We still have flexibility insofar as that is concerned.

The CHAIRMAN. The time of the gentleman from Ohio has expired.

(At the request of Mr. SECREST, and by unanimous consent, Mr. AYRES was allowed to proceed for 5 additional minutes.)

Mr. AYRES. I may say to the gentleman from Indiana that here is the thing I am afraid of. If we change it now or leave the impression that we will have a higher rate, the same thing will happen that happened a year or 2 years ago. We have a program now that is working to the satisfaction of the veterans' organizations, it is working to the satisfaction of the individual GI buyer, and it is working to the complete satisfaction of the builders, and the lenders are cooperating. I know that the gentleman from Indiana would agree that from a practical point of view, and we hear this politically sometimes, we do not want to change horses in midstream when we

are headed in the right direction. At times I think there are gentlemen in Washington, not necessarily in this body, who sit up nights figuring out ways to make it more difficult to understand what is going on.

Mr. MERRILL. Mr. Chairman, will the gentleman yield at that point?

Mr. AYRES. Yes.

Mr. MERRILL. You may remember the time when the GI program was going very well at 4 percent, and then it became completely stymied and it was only because there was flexibility that you were able to rescue the program. Has there ever been a time in all its history when the people in charge of this program have shown a tendency to be overeager to raise the rate? Has there ever been a time when they have been overeager to raise the rate as has been forecast by some of the gentlemen from the other side of the aisle?

Mr. AYRES. If you will read the testimony, you will find out that every lender that came before the committee said that if we did not get more money, you would not get any loans. It may be that simple.

Mr. MERRILL. Was there ever a time when the Government officials were over-eager to raise the rate? What I am trying to say is that this idea of the maximum allowed is going to become the actual rate overnight has no historical background. Actually, the Government officials have been reluctant to raise the rate even though they had the authority to do so, so much that is being said is a hobgoblin that has no existence.

Mr. AYRES. I would much rather have pressure applied to 435 Members of the House of Representatives than I would a few members in the executive branch.

Mr. MERRILL. And have the program be stymied for 6 months in the meantime?

Mr. AYRES. The program will not be stymied. I cannot agree with everything that the gentleman from Texas [Mr. PATMAN] says. He is always talking about lower interest rates. I think he is just as wrong to disrupt the program as long as it is working. There is nothing to compel the lender to ask for 4.5 percent. If this soft money policy that the gentleman from Texas refers to is so soft, then the lender can put the loan out for anything he wants to. But, I think we should say that 4.5 is all he can get under this program.

Mr. SAYLOR. Mr. Chairman, will the gentleman yield?

Mr. AYRES. I yield to the gentleman from Pennsylvania.

Mr. SAYLOR. Is it not a fact that your committee reported to the full Committee on Veterans' Affairs that it was the unanimous opinion of the Committee on Veterans' Affairs that the interest rate should be fixed at 4.5 percent and should remain at 4.5 percent and no increase above that amount?

Mr. AYRES. The committee did not take any action on raising the interest rate. However, I did find out during the hearings that veterans were just as interested in the low down payment, and he was not begging for something that was not there. But the committee did say that 4.5 percent is as high as we should go at this time, and when the lenders realized that that was all they were going to get, they got into the market.

Mr. SECREST. Mr. Chairman, will the gentleman yield?

Mr. AYRES. I yield to the gentleman from Ohio.

Mr. SECREST. When there was a chance of the interest rate going to 4.5, the lenders knew that and they refused to make loans in the hope that the interest rate would be increased. That stymied the program. Now, if we have a 4.5-percent rate and raise it further, they will again sit back waiting to see if they cannot get the additional interest.

Mr. AYRES. That is what I am concerned about.

Mr. SECREST. As it is now, when we are getting a great number of loans in this country, we better let it alone.

Mr. AYRES. I will say to the gentleman that we are also getting a great number of loans at a very low downpayment.

Mr. TEAGUE. Mr. Chairman, will the gentleman yield?

Mr. AYRES. I yield to the gentleman from Texas, who has done far more work on this than I have. He has been chairman of the subcommittee in past Congresses, and as I have said before, he is recognized as one of the authorities in the field.

Mr. TEAGUE. First I want to thank the gentleman from Ohio.

Buffalo was the only instance where veterans were taken care of. Every veteran that applied for a loan got that loan because those lenders made up their minds to take care of the veterans, and they also testified they were making money on their loans. But I am sorry to say that in other areas where they expected this increase they were not making loans, they were holding back because, as the gentleman said, they were pressuring us to increase the interest rate. The same thing will happen again if we invite it by passing title II of this bill.

I wish to compliment the gentleman from Ohio [Mr. AYRES], who is chairman of the Subcommittee on Housing of the Veterans' Affairs Committee. I have been privileged to be associated with BILL AYRES on this subcommittee and I wish to say to the House that the subcommittee has operated entirely without partisan consideration. The gentleman from Ohio has exerted a great deal of effort to acquaint himself with conditions in the mortgaging market throughout the United States. Under his leadership, his subcommittee has held hearings in Cleveland, Ohio, Cincinnati, Ohio, Louisville, Ky., Oklahoma City, Okla., and San Antonio, Tex., Los Angeles, Calif., and extended hearings in Washington, D. C. In my opinion, there is no Member of this House who is more conversant with the financial provisions of the veterans' loan guaranty program than the gentleman from Ohio.

The gentleman from Ohio is speaking from experience when he says that his subcommittee was told by literally dozens of lenders that they did not intend to loan money until the interest rate was raised. His subcommittee made a detailed inquiry into the "sitdown strike" by lenders when they were trying to get the interest rate raised from 4 to 4½ percent. He knows whereof he speaks when he says that we are inviting another sitdown strike by indicating to the lenders of this country that it is our attitude that interest rates should go higher. He has supported by facts and figures his statements that the veterans' loan guaranty program is operating successfully now.

I hope that Members on both sides of the aisle will support the distinguished chairman of the Veterans' Affairs Housing Subcommittee in voting title II, which would seriously disrupt the veterans' housing program.

I wish to read a statement prepared by the Veterans' Administration which accurately shows the tremendous amount of money involved should the maximum interest rates allowed by the bill be placed into effect:

ASSISTANT ADMINISTRATOR
FOR LEGISLATION,
DEPUTY ADMINISTRATOR FOR
VETERANS' BENEFITS.
March 3, 1954.

(Letter dated February 19, 1954, from Congressman OLIN E. TEAGUE.)

1. This is in reply to your request for comment on a letter from Congressman OLIN E. TEAGUE, referring to the provisions of section 201 (1) of H. R. 7839. Section 201 (1) establishes a formula which would regulate the maximum interest rate which may be established on residential mortgage loans guaranteed or insured by the Veterans' Administration. Such maximum rate may not exceed 2½ percent plus the annual rate of interest determined by the Secretary of the Treasury by estimating the average yield to maturity on outstanding marketable obligations of the United States having a remaining maturity of 15 years or more, adjusted to the nearest one-eighth of 1 percent.

2. Congressman TEAGUE's letter requests that, based on the formula in section 201 (1), the maximum rate of interest be established for certain dates. Based upon information from the Treasury Department, which reflects yields to maturity of all marketable Government obligations maturing in 12 years or more, the maxima for the dates requested are as follows:

	Percent
Feb. 1, 1954	5¼
June 30, 1953	5⅝
Jan. 1, 1953	5¼
June 30, 1952	5⅛

The Treasury Department has not made the calculations necessary to fit the precise language of the proposed section 201 (1); however, the yield (or interest rate) on the same type of securities maturing in 15 years or more would be only slightly higher (perhaps one to four-hundredths), and not sufficiently different to change the maxima cited above.

3. The Congressman's letter further requests that an estimate be prepared of the amount of increased interest which would have been involved on the veteran loans guaranteed by the Veterans' Administration during calendar year 1953 if maximum interest rates had been in effect as allowed by section 201 (1) instead of the interest rate established by existing law. The Congressman requests that this be estimated (1) for the total permissible life of each loan, and (2) during the first year of the loan's existence.

4. In order to simplify the computations involved, it has been assumed that, if the maximum permissible rate of interest were

to be fixed as the actual rate, such a determination would be made as of the first of the year. Accordingly, an interest rate of 5¼ percent has been used as the presumptive interest rate on veteran loans under the provisions of the proposed section 201 (1), even though a higher maximum obtained during part of the calendar year. As a further simplification of the necessary calculations, we have assumed that all GI loans closed in the first half of the year bore the 4-percent rate and that all those closed during the last half of the year were written at 4½ percent. Inasmuch as many 4-percent loans were actually disbursed after the maximum was increased to 4½ percent in May 1953, the use of this assumption is not believed to affect the accuracy of our estimates materially.

5. On this basis, if a maximum rate pursuant to section 201 (1) had been in effect for the calendar year 1953 at 5¼ percent, rather than the 4 and 4½-percent rates actually in effect, the additional amount of interest payments to be made on account of loans guaranteed or insured by the Veterans' Administration would aggregate $429 million over the total life of the loans. During the first year of all loans guaranteed or insured by VA in 1953, under the same conditions, the difference in interest payments would have been almost $29 million. The average loan made to a veteran in 1953 amounted to $9,480. For such a loan with a typical maturity of 20 years, the increase in the interest rate from 4½ to 5¼ percent would require an additional interest payment of $932.83 over the whole term of the loan. During the first year, the increase in interest would be $70.72.

6. In connection with these estimates, it should be noted that the rates indicated in paragraph 2 and the rates used in estimating the increased costs are maximum permissible rates of interest. The President, under the provisions of section 201 (1) would be given authority to set the maximum rate from time to time at whatever figure was deemed most appropriate in the light of prevailing conditions, provided it did not exceed the maximum permitted.

RALPH H. STONE.

Mr. AYRES. The gentlemen from Buffalo were most fair in their testimony, but they did testify that they were doing it without making a fair return, and they were going to hold on as long as they possibly could.

I hope that the gentleman's amendment will be supported in order to protect the GI loan program.

The CHAIRMAN. The time of the gentleman has again expired.

Mr. HAYS of Ohio. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, I take this time in order to question Mr. AYRES for just one moment further. I think this is perfectly clear, but at the risk of being repetitious, I want to go over it again. The gentleman's fear, I think, is the same as mine; if we hold open the possibility of raising the interest rate, the bankers generally are not going to make loans, in the hope that they will be able to get the maximum.

Mr. AYRES. That is true; plus the fact that I cannot see any reason for changing a program that is working as well as this program is working today.

Mr. HAYS of Ohio. In other words, at the present maximum rate at which the loans are being made?

Mr. AYRES. That is true. They are being made in larger numbers than they have in any month since October in 1950, which was a big year. It is the consensus of those in the field that this will be the second largest GI housing program year in the history of the program.

Mr. HAYS of Ohio. In other words, the interest rate is adequate. If we open the door to another raise, it is more than probable, in the opinion of the gentleman, we will again find that the loans will not be made pending a campaign to get the maximum that they can get, if we increase that maximum?

Mr. AYRES. I think it is only human nature to assume that if the lender who is about to take a 20-year mortgage thinks that he is going to get a higher interest rate 6 months from now, he will think it will be better not to make the loan this month and wait for the higher rate.

Mr. HAYS of Ohio. I think the position of the gentleman on that point, and mine, are identical.

Mr. BROOKS of Louisiana. Mr. Chairman, will the gentleman yield?

Mr. HAYS of Ohio. I am glad to yield to the gentleman from Louisiana.

Mr. BROOKS of Louisiana. I should like to say, in addition to what the distinguished gentleman has said with reference to this amendment, that these men who compose the leadership of the American Legion, are very able and patriotic men. They know what the veteran needs and they know what the veteran wants. I find that usually they do not go far wrong in reference to their recommendations to Congress. In this particular instance, we are trying to legislate to assist the veteran to obtain loans and therefore I am glad to be able to join with the gentleman in supporting this amendment.

Mr. MERRILL. Mr. Chairman, will the gentleman yield?

Mr. HAYS of Ohio. I am glad to yield to the gentleman from Indiana.

Mr. MERRILL. I should like to point out in answer to that statement which has just been made, that when the interest rate was 4 percent, and because the interest rate was 4 percent, there were no GI loans being made. The GI's could not get houses under the program. At that time, the people to whom the gentleman has just referred were then opposing the raising of the rate to 4½ percent, even though the gentleman from Ohio [Mr. AYRES] pointed out that the minute we did the thing that the veterans' organizations did not want done, the minute we raised the rate one-half percent, the money flowed in and the GI's are now getting their homes. So that history shows actually that we had to go against the recommendations of certain of these veterans' organizations and do the very thing that the gentleman from Ohio [Mr. AYRES] now says is what has enabled the GI's to get homes now, when they were not getting those GI loans before. That is history.

Mr. HAYS of Ohio. Let me say this to the gentleman. There was a campaign at that time which had the sanction of people high in the administration to raise the interest rates. The banks simply went on a strike, because they were pretty sure that they were going to get higher rates. But if this Congress says to them "4½ percent is it, we are not going any higher," I think that is going to settle the matter. But if we leave the door open and we say, "You can go to a higher rate," I think that is what the veterans' organizations are afraid of and I think they are right in being afraid. If we leave the door open, then you are going to have a strike. It has been my personal experience that there are very few banks who are anxious to make any veterans' loans, because they are saying—and I hear this back home—"We are going to wait and see what they are going to do about this interest rate." I think once we make a decision and say "4½ percent is the rate," that is going to settle it and then they will go ahead and make the loans, because then the door will not be open to pressure to raise the rate.

Mr. EVINS. Mr. Chairman, will the gentleman yield?

Mr. HAYS of Ohio. I yield to the gentleman from Tennessee.

Mr. EVINS. I will say to the gentleman that the very situation that he has referred to has occurred in the past. There has been, in effect, a freeze on available loan money. The Veterans' Administration was not in favor of raising the interest rate from 4 percent to 4½ percent, but the Veterans' Administrator did so following pressure from other agencies of the Government and following the administration's high-interest rate policy. The Veterans' Administration did not want to raise the VA rate before but were forced to do so following the hard-money policy.

Mr. BROOKS of Louisiana. Mr. Chairman, will the gentleman yield?

Mr. HAYS of Ohio. I yield.

Mr. BROOKS of Louisiana. May I say further that the Federal Reserve embarked on a policy of raising the interest rates and the Federal Reserve must have known at that time that it would affect the housing program for veterans. When these people abandoned that policy of raising the interest rate we came back all right to a normal program.

Mr. LONG. Mr. Chairman, I move to strike out the last two words, and rise in support of the amendment.

Mr. Chairman, practically all I am going to say has already been said. I merely want to add just a little emphasis to what has gone before.

May I say in the beginning that this is truly the bankers' bonus bill. It benefits no one except the big boys, and that seems to be the trend at this time. The Republicans are trying to pay off their election debts by permitting the bankers to make money. There is no question about that.

I am always inclined to go along with the committees that have studied these measures, especially when the committee is in unanimous agreement; because, usually, the committee has had plenty of time to study the particular bill in question. Having heard the witnesses, I feel they are better able to pass on a bill than I am or anyone else who has not had an opportunity to study it and has not heard the witnesses.

This amendment has been discussed at length in the Committee on Veterans' Affairs, of which I am a member. It is composed of 14 Democrats and 14 Re-

publicans, and I dare say there is not a man or woman on that committee who is not in favor of this amendment.

We know this—the bankers sat down and waited last year, because they knew that if they waited long enough, the interest rate would be raised one-half cent. They waited and, of course, as we all know, the interest rate was raised. This was done without an act of Congress.

What happened then will happen again, if we pave the way. This bill, as it now stands, provides for the interest rates to be raised by the President, and all the bankers have to do is sit and wait. The soldiers will not get any homes until the interest rate is raised again.

There is no reason for raising the interest rate. At the time it was raised, money was a little hard to get; but, today, the situation is changed, and the interest rate should be reduced. Do you hear the bankers saying now that money is easy and they are ready to reduce the rate? No; they will reduce the rate when they are forced to; and if you open the way here now, they will raise the interest rate again.

Referring to the Committee on Veterans' Affairs again, let me say I think we should go along with the committee—not only this committee, but any other committee that votes unanimously—and we are unanimously for this amendment. Our committee has been all over this country studying this very problem, and a poll will show that all of its members, both Republicans and Democrats, are for it.

Please do not come in here and take snapshot judgment and let someone, just for the sake of helping his banker friends back home, make it possible for the interest rate to go up again on these poor soldiers. I think the interest rate, as I said before, should go down now; and if those interested were trying to help the soldiers, it would go down.

I expect to vote for the Patman amendment, and I trust that it will be adopted.

Mrs. ROGERS of Massachusetts. Mr. Chairman, I move to strike out the last three words.

Mr. Chairman, the Committee on Veterans' Affairs is thoroughly in favor of the provisions of the Patman amendment. We believe the interest rate should be established by law, not by an administrative committee. We are unanimous in that feeling.

I am primarily opposed to this section in H. R. 7839, for the reason, first, that it would substantially increase the cost of housing to the veteran; second, it would result in chaos and discrimination by providing one group of veterans with interest rates much lower than other loans which might be negotiated at a later date; third, the uncertainty as to when the rate might change would result in delay in construction and a reluctance on the part of lenders to loan money; fourth, the proposal clearly invades the jurisdiction of the Committee on Veterans' Affairs.

I should like to state great appreciation of our committee's Subcommittee on Housing, of which the gentleman from Ohio [Mr. AYRES] is chairman. He and the other fine members of the subcommittee have done remarkable work on GI housing. They have become experts in that field. The subcommittee has thoroughly studied veterans' housing both here and in the field, by hearings in Ohio, Texas, Oklahoma, and California. All the members of that subcommittee have done splendid work—the gentleman from Vermont [Mr. PROUTY], the gentleman from Pennsylvania [Mr. BONIN], the gentleman from Texas [Mr. TEAGUE], and the gentleman from Oklahoma [Mr. EDMONDSON].

Mr. Chairman, if the interest rate goes up to 5.3 percent, it will cost the veteran over $900 additional for his loan, over the life of the mortgage. May I also point out the agony of mind the veteran suffers when he does not know whether he is going to be charged 4½ percent, or 5 percent, or more. There is unfairness to the man who has to pay the higher rate of interest. I believe it is entirely unnecessary. We would be discriminatory against different groups of veterans. There could be, under the bill as reported, one interest the first 6 months of a year and an entirely different one the second 6 months.

Mr. VAN ZANDT. Mr. Chairman, will the gentlewoman yield?

Mrs. ROGERS of Massachusetts. I yield to the gentleman from Pennsylvania.

Mr. VAN ZANDT. Will the gentlewoman explain just what she meant when she said that this will cost the veteran $900 in addition?

Mrs. ROGERS of Massachusetts. If this sliding interest rate were in effect today, the interest rate could be set as high as 5.3 percent. Over a 20-year maturity period a veteran with an average mortgage of $10,000 would pay $900 more in interest than he would pay if the rate remained at 4½ percent.

Mr. VAN ZANDT. Does it mean then that the interest rate might be increased then possibly to 5 percent or 6 percent?

Mrs. ROGERS of Massachusetts. Nobody knows whether it will go to 5 percent and perhaps even 6 percent. The proposal is to set the rate at 2½ percent above the average yield of long-term Government bonds.

Mr. VAN ZANDT. In other words, this discretionary authority is going to make it possible for them to raise the interest rate to 6 percent or 7 percent, if it is necessary.

Mrs. ROGERS of Massachusetts. That is true and it should not be. The Secretary of the Treasury should not be the Administrator of Veterans' Affairs and we should establish the interest rate by act of Congress.

Mr. VAN ZANDT. Does the gentlewoman know how many veterans actually made loans last year?

Mrs. ROGERS of Masaschusets. No, I do not have those figures. I might ask the gentleman from Ohio [Mr. AYRES] if he has those figures. I have been relying upon him and his Subcommittee on Housing for information in that field. Since the law was passed in 1944, I believe about 3½ million loans have been guaranteed; about 43,000 direct loans have been made in this program started in 1950. Loss ratio has been less than 1 percent in both categories.

Mr. EVINS. Mr. Chairman, will the gentlewoman yield?

Mrs. ROGERS of Massachusetts. I yield.

Mr. EVINS. If the pending amendment does not prevail, we will be faced with the spectacle of some veterans paying 4½ percent interest on their loans and others paying 5 percent and possibly 5½ percent interest on their loans. In other words, there will be a discrimination between veterans as to the rates of interest that they pay, if this amendment does not prevail. VA rates should be reduced rather than increased, and certainly they should be uniform in rate.

Mrs. ROGERS of Massachusetts. It seems to be manifestly unfair. After all, we would have no freedom in our country today, we would not be as prosperous as we are today, and we would not even be safe, if it were not for the veterans. I know that everyone wants to do everything that they can to give the veterans a fair chance to get a home. He lost his chance to get a home earlier because he was fighting a war for us. In addition I will say to the gentleman from Tennessee that a sliding scale for interest rates will undoubtedly lead to delays in construction and reluctance by lenders to make loans.

Mr. MERRILL. Mr. Chairman, will the gentlewoman yield?

Mrs. ROGERS of Massachusetts. I yield.

Mr. MERRILL. I should like to point out that at the present time there are certain veterans enjoying 4-percent loans and certain veterans enjoying 4½-percent loans so that this idea that there may be a difference in the amount of interest that veterans will be paying from time to time will not be something new because that is already the case, and will always be the case while we have flexible interest rates such as we had when the rate was raised from 4 percent to 4½ percent.

Mr. PATMAN. Mr. Chairman, will the gentlewoman yield?

Mrs. ROGERS of Massachusetts. I yield.

Mr. PATMAN. The gentlewoman knows this to be true, but it has not been brought out—we are talking about Government-guaranteed paper at 4½ percent. That is correct, is it not?

Mrs. ROGERS of Massachusetts. That is correct and one wrong should not be compounded.

Mr. PATMAN. And that certainly should be high enough when United States Government bonds at 2½ percent are selling above par today.

Mrs. ROGERS of Massachusetts. I agree with the gentleman.

Mr. MULTER. Mr. Chairman, will the gentlewoman yield?

Mrs. ROGERS of Massachusetts. I yield.

Mr. MULTER. I wonder if the gentlewoman would tell us whether these veterans who, as the gentleman said, enjoyed paying 4½ percent interest will enjoy paying 6 percent interest, which will be the result if this amendment should not prevail.

Mrs. ROGERS of Massachusetts. That would not be fair, and the gentleman knows that I feel that way about it. As I indicated to him last week when we passed the direct-loan bill, I do not favor any increase in interest rates for veterans' loans for any reason.

Mr. AYRES. Mr. Chairman, will the gentlewoman yield?

Mrs. ROGERS of Massachusetts. I yield.

Mr. AYRES. The veterans are just as interested in getting a home with a lower downpayment as he is interested in getting a fair rate of interest on the loan. It was brought out in the testimony when we asked some veterans whether they would pay 6 percent and whether they would pay 7 percent. I think Mr. TEAGUE asked them even if they would pay 8 percent, and they replied, "Yes; if I could get a home, I would be willing to pay that interest." But that is not the point. The arrangement that has been working satisfactorily so far, and that is fair should be left to remain the way it is.

Mr. MULTER. In other words, the interest rate should be left at 4½ percent and not any more than 4½ percent.

Mr. AYRES. It is working very well now, and I have said several times, why do we want to change it?

Mr. MULTER. In other words, we do not want to change it. We do not want to increase it over 4½ percent; is that not correct?

Mr. AYRES. That is right.

Mr. EDMONDSON. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, when the debits and the credits on this entire proposition are added up, I do not see how anyone can avoid the conclusion that the amendment offered by the gentleman from Texas [Mr. PATMAN] should be adopted and that section 201 and section 901 as well should be stricken from this bill. I believe that those amendments will be voted on and will be voted overwhelmingly by the membership of the House. I do not think you can read the commitments of both major parties in the 1952 campaign without arriving at the conclusion that those commitments require that those provisions be stricken from this bill. Any way you analyze this bill, as it stands at the present time, you must reach that conclusion. In the first place, the bill as it is now written could provide for a substantial increase in interest rates on guaranteed loans. There is no question about that. It could provide for a substantial increase in interest. Aside from that, in the provision giving to the President authority to raise those rates no one can avoid this conclusion, either: that the effect of this bill is to weaken and to dilute the authority of the Veterans' Administrator over veterans' affairs. That also is obvious.

Mr MERRILL. Mr. Chairman, will the gentleman yield?

Mr. EDMONDSON. I yield.

Mr. MERRILL. Does the gentleman realize that the bill could provide for an increase in the interest rates and could provide equally as well for a decrease in the interest rates, if that is necessary?

Mr. EDMONDSON. I realize that; but it is still a fact that it could provide for a substantial increase. I have no objection to flexibility in the interest rates if there is a ceiling on it.

Mr. PATMAN. Mr. Chairman, will the gentleman yield?

Mr. EDMONDSON. I yield.

Mr. PATMAN. Is it not a fact that the rate of 4½ percent can be reduced without this provision?

Mr. EDMONDSON. That is right. We have that provision already in the law for a reduction.

Now, what did the platform commitments of the Republican Party in the 1952 campaign say on this point? I ask the indulgence of the Members on the majority side for a moment as I read to you from the Republican Party platform in 1952 on veterans' affairs. They began with this statement:

> We believe that active duty in the Armed Forces of the United States of America during a state of war or national emergency constitutes a special service to our Nation and entitles those who have so served to aid and compensation in return for this service.
>
> Consequently we propose that the aid and compensation given to veterans of previous wars be extended to veterans of the Korean conflict.

Does it say "extended at an increased interest rate?" Does it say "at an increased cost to the veteran?" No. It says:

> We believe it should be extended and it is clearly inferred that it is the same aid and the same compensation that the veterans of World War II received.

Furthermore, they also propose in this platform "that the Veterans' Administration be maintained as a single, independent agency in full charge of all veterans' affairs."

With those commitments the Republican Party sought the votes of millions of veterans in our country.

Mr. TEAGUE. Mr. Chairman, will the gentleman yield?

Mr. EDMONDSON. I yield to the gentleman from Texas.

Mr. TEAGUE. Regardless of what the platform said, I hope the gentleman will point out the work that this subcommittee of the Committee on Veterans' Affairs did under the excellent direction of Congressman AYRES, of Ohio. If there has ever been a committee which is nonpolitical that has worked earnestly trying to find the right answer, I think it is the work of this committee under Mr. AYRES.

Mr. EDMONDSON. I endorse the gentleman's statement wholeheartedly. The gentleman from Ohio [Mr. AYRES] is one member of the party who has demonstrated that these words in the platform mean something to him. I believe that many Members believe that they mean what they say as they vote for this amendment which is now before the House.

Mr. VAN ZANDT. Mr. Chairman, will the gentleman yield?

Mr. EDMONDSON. I yield to the gentleman from Pennsylvania.

Mr. VAN ZANDT. How does this question come into the House Committee on Banking and Currency? Does it not belong to the House Committee on Veterans' Affairs?

Mr. EDMONDSON. I am satisfied that is the feeling of the Committee on Veterans' Affairs, that it does belong to that committee.

The CHAIRMAN. The time of the gentleman from Oklahoma has expired.

Mr. STRINGFELLOW. Mr. Chairman, I move to strike out the requisite number of words, and I ask unanimous consent to revise and extend my remarks.

The CHAIRMAN. Without objection, it is so ordered.

There was no objection.

Mr. STRINGFELLOW. Mr. Chairman, it is very difficult for the Members of Congress to discuss such a problem, because I realize that many of us, when dealing in the field of veterans' affairs, are too often impressed by what sounds right rather than what is right. It is very difficult for me to think that Mr. Eisenhower, our distinguished President, who is a great veteran himself and who has an honest and sincere compassion for the veterans, would take any action, after consulting with his designated advisers, which would not be in the veteran's best interest.

A great deal has been said about the raising of interest rates. The President would have discretionary authority in title II of this bill to lower interest rates, and I am sure if it was in the best interest of the veterans in a competitive market, the President would take such action.

I would like to tell you something about what happened in my State during the past 3 or 4 years. Our history has been that mortgage money dries up much sooner than it does in other areas in the United States.

When I came to Congress I was disturbed over the fact that the veterans were not getting their loans. I was deeply concerned when I found that the Congress had written into the GI bill their intent that when the rigid 4 percent should become noncompetitive the Veterans' Administrator, after conferring with the Secretary of the Treasury, could raise the interest rate to 4½ percent so that once again it could become competitive in the investment market. But somewhere along the line somebody was playing politics, refusing to take permissive action in our election year, and, therefore, the interest rate was not raised.

I am a great friend of organized veterans' associations. I realize that they have the interest of the veterans at heart.

Mr. EDMONDSON. Mr. Chairman, will the gentleman yield?

Mr. STRINGFELLOW. Yes; I yield to the gentleman from Oklahoma.

Mr. EDMONDSON. Is the gentleman stating that there was a big decline in the year 1952 in GI housing? You stated that in an election year someone was playing politics, whereas I think the facts will show that 1952 was a big year in veterans' housing.

Mr. STRINGFELLOW. I am dealing with the veterans in my area. If the gentleman is an expert on the veterans

in my area I will be glad to listen to him. I decline to yield further.

I realize that the veterans' organizations have the interests of the veterans at heart, but sometimes I do not feel that they take area problems into consideration, for example, when they lobby against a raise of an interest rate which would have made it possible for my veterans to get homes. During this time when the rate was rigid our veterans did not get their homes, and a lot of them would have been in these homes paying for them if the Veterans' Administrator after conferring with the Secretary of the Treasury would have exercised the permissive power in the GI bill.

The question is not one of what may be an acceptable rate late this year or some time next year or 5 years from now, but what is an acceptable rate today. By giving the President discretionary authority I am sure that he will establish the interest at a rate consistent with the best interests of the veteran so that he can get his home after consulting with the committee which is set up under the legislation.

The recognition of prevailing conditions existing in the market is long overdue. There is no point in talking about a lenders' strike. Lending institutions must keep their available funds invested at all times. There is, moreover, no need for a strike to cause a withholding of funds from guaranteed mortgage investment; alternative investment opportunities are too prevalent to make such a remote contingency possible.

One of the reasons which has been raised here for not adjusting the rate is that the veteran has been assured of preferential treatment in the mortgage market. Aside from the fact that an arrangement that freezes the veteran out of the market or involves him in hidden costs is a very poor preference, there is no cause to believe that an adjustment in the VA rate would deprive the veteran of the special advantage due him. It is more likely that the rate will come down. The preference, however, must be considered to be a relative one, not an absolute one.

Speaking about preferential treatment for the veteran I would like to say that we are all interested in giving the veteran certain preferential treatment, but I say that the American veteran, regardless of what the organized veterans might say, would want his treatment to be consistent with the times, consistent with sound economic policy, consistent with a sound program which will help the veteran get his money and therefore his home.

In conclusion, Mr. Chairman, I fear that too many of us are forgetting one basic fact during the consideration of this legislation: That is, it is an honor and a privilege to fight for one's country. I know that the veterans out in my district have not been consulted regarding this problem except through me. Telegrams regarding this matter, reaching my desk, I am sure, were inspired at the Washington level without proper consideration as to the views of the veteran on the local level. Their desire is to get a home. I am going to support any measure which I feel will do just that. Giving the President the discretionary authority which is embodied in this legislation in title II certainly is consistent with a sound program for helping the veteran get his home.

Mr. WOLCOTT. Mr. Chairman, in an effort to expedite consideration of the bill, I ask unanimous consent that all debate on title II and all amendments thereto close in 15 minutes.

Mr. PATMAN. Mr. Chairman, reserving the right to object, I think 10 would be sufficient, 5 to be allotted to the gentleman from Florida [Mr. ROGERS], and 5 reserved for the committee on your side.

Mr. MULTER. Mr. Chairman, reserving the right to object, is the request to close debate on this amendment or this title?

Mr. WOLCOTT. To the title and all amendments thereto.

Mr. MULTER. I must object, Mr. Chairman; I do not know whether there will be other amendments to the title or not. I have no objection to closing debate on this amendment.

Mr. WOLCOTT. Mr. Chairman, I will modify my request and ask unanimous consent that all debate on this title and all amendments thereto, including the present amendment, close in 10 minutes, the last 5 to be reserved to the committee.

The CHAIRMAN. Is there objection?

Mr. MULTER. Mr. Chairman, as I stated, I have no objection to closing debate on this amendment, but as to the title, I do not know whether other amendments will be offered or not and I must object. I do not think there would any objection if the gentleman would confine it to the pending amendment. If the gentleman makes his consent to apply to the whole title, there are other amendments that may be offered.

Mr. WOLCOTT. Mr. Chairman, I will amend my unanimous-consent request so that it applies to the pending amendment only.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. ROGERS of Florida. Mr. Chairman, I rise in support of the pending amendment. I feel I would be derelict in my duty and recreant in my feelings and in my attitude toward the veterans if I did not at this time rise in support of this amendment.

The veterans' program, as heretofore stated, is being administered in an excellent manner. The veterans are being taken care of as satisfactorily as possible and at as low an interest rate as is possible to assist veterans in home ownership. The present interest rate should not be raised and this amendment precludes any raise in interest rate. I doubt if it would be raised even if the House were to reject this amendment, because the authority is put in the hands of the President of the United States to either increase or decrease the rate. I do not believe that President Eisenhower would permit an increase in interest rate to our veterans. If there has ever been a man who occupied the Presidency and who would look after the interests of the veterans, it is President Eisenhower. He is an individual with a great mind and a noble heart that beats in the interest of humanity, and without doubt he would look after the interest of the veterans. He knows the veterans and their needs since he has spent the greater portion of his life as a soldier, reaching the top grade of a five-star general.

Unless this amendment is adopted we return to the policy and principle of controls, which is contrary to the fundamental principles of our Government—and particularly so in peacetime. We want to stay away from controls.

If we adopt the pending amendment it means that we will keep the program as it is, which is what I want to do. Since I have been a Member of the Congress I have always, without exception, supported any reasonable legislation for the benefit and welfare of our veterans. I think the shortest speech ever made in this House was made by me when I stated: "There is nothing too good for our veterans."

I believe that we should take care of the veterans. While I am not afraid that the interest rates will be increased so long as President Eisenhower is our Chief Executive, I do feel this is the function of the Congress, and the Congress should not shift the responsibility to the President in this instance but should measure up to its responsibility.

Mr. BROWN of Georgia. Mr. Chairman, will the gentleman yield?

Mr. ROGERS of Florida. I yield to the gentleman from Georgia.

Mr. BROWN of Georgia. The gentleman has made an excellent speech. He thoroughly understands the needs of the veterans, and I feel very much encouraged now that this amendment will be adopted through the influence of the distinguished statesman from the State of Florida.

Mr. ROGERS of Florida. I appreciate the gentleman's compliment very much and in response may I say that the gentleman is a great man. I do not know of a more statesmanlike individual in the Congress than is the gentleman from Georgia [Mr. BROWN]. He is always on the job.

Mr. EVINS. Mr. Chairman, will the gentleman yield?

Mr. ROGERS of Florida. I yield to the gentleman from Tennessee.

Mr. EVINS. The experience has been that the raising of the interest rate from 4 to 4½ percent will mean from $900 to $1,000 increase on the veteran's home. The gentleman from Florida [Mr. ROGERS] would certainly not be in favor of raising the cost of a veteran's home, would he?

Mr. ROGERS of Florida. I would not. I think the gentlewoman from Massachusetts [Mrs. ROGERS] commented on that point.

Mr. MATTHEWS. Mr. Chairman, will the gentleman yield?

Mr. ROGERS of Florida. I yield to my colleague, the gentleman from Florida [Mr. MATTHEWS].

Mr. MATTHEWS. Mr. Chairman, I should like to associate myself with the distinguished gentleman from Florida

[Mr. ROGERS], and to state to him that I certainly agree with his statement. I do not think we ought to raise the interest rate to our veterans.

Mr. ROGERS of Florida. I thank the gentleman, and may I say further, that the veterans have a great friend in the gentleman from Florida [Mr. MATTHEWS].

Mr. MILLER of Kansas. Mr. Chairman, will the gentleman yield?

Mr. ROGERS of Florida. I yield to the gentleman from Kansas.

Mr. MILLER of Kansas. In the gentleman's opinion, the adoption of the pending amendment would be in the interest of the veterans?

Mr. ROGERS of Florida. It certainly would, since it would forclose an possibility of an increase of more than 4½ percent as permitted under the present law.

Mr. MILLER of Kansas. Have the veterans of the United States, of the various wars, ever asked anything unreasonable of the American people or the American Congress?

Mr. ROGERS of Florida. As far as I know, they have not.

Mr. HAGEN of California. Mr. Chairman, will the gentleman yield?

Mr. ROGERS of Florida. I yield to the gentleman from California.

Mr. HAGEN of California. Is not the idea of this legislation to provide the veteran with a cheap loan, not just a loan, and that we are subverting the purposes or the intent of this veterans' program if we let the interest rate get up to anything above 4 or 4.5 percent?

Mr. ROGERS of Florida. We certainly do not want to go above 4½ percent, so adopt this amendment and the interest rate cannot go above and beyond 4½ percent.

Mr. MULTER. Mr. Chairman, I ask unanimous consent that the gentleman from New York [Mr. FINO] may extend his remarks at this point in the RECORD.

The CHAIRMAN. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. FINO. Mr. Chairman, as a Member of this Congress and, more particularly, as a member of the Committee on Veterans' Affairs, I, too, want to cast my objection to section 201 of the Housing Act of 1954 now under consideration.

Under this proposed section of the act, the authority of fixing interest rates on Veterans' Administration mortgages is given to the President, who is authorized to establish from time to time the maximum rates on VA mortgages. My objection is to the delegation of power relating to interest rates on these mortgages to any other branch or agency of Government.

Under the existing law—Public Law 101 of the 83d Congress—the interest rate on veterans' housing was fixed at 4½ percent—that was regulated and adjusted by this body and I firmly believe that the power to change it should remain with the Congress.

The application of this section of this bill is bound to result in an increase in the interest rate on VA mortgages beyond the fixed rate of 4½ percent. To allow this bill to pass as it is presently drawn would be unfair and discriminatory to our veterans. It would be unjust to veteran home buyers because the rate of interest could and would vary many times during the course of the same year, depending on the average yield of marketable obligations of this Government. This can very well result in increasing interest rates on VA mortgages even up to 6 percent.

As I recall, the original purpose of the Servicemen's Readjustment Act—78th Congress—was to give help and assistance to our veterans—help them in reestablishing themselves back home. This Congress placed a ceiling of 4 percent and last year to 4½ percent on interest rates, in order to protect the veterans who were interested in owning their own homes. We wanted to help them and we did by keeping their costs down.

Now we come along with this proposal, which not only violates the principles of veterans' preference, but strikes a hard blow to all our efforts on behalf of all veterans who are interested in buying their own homes.

The housing program for veterans should be kept within the jurisdiction of the Veterans' Administration, and the power to regulate the interest rates on VA mortgages should be kept in Congress.

The amendment is a corrective measure, and I will support it.

The CHAIRMAN. The Chair recognizes the gentleman from Michigan [Mr. WOLCOTT].

Mr. WOLCOTT. Mr. Chairman, of course, it is only natural that the debate would have turned upon interest rates, but I think I should call attention that we perhaps have been a little too overzealous in pleasing our veteran constituency and that in being anxious to do something for them we are losing sight of the fact that this title also includes provisions for adjusting downpayments and periods of amortization and open-end mortgages. Open-end mortgages for veterans mean a great deal, because without the open-end mortgage contained in this provision for veterans, the veteran might find himself in a position of having to get second and third mortgage financing at 6 or 7 percent. He might have a mortgage at the present time bearing only 4 percent, and any change of the interest by the President under the terms of this provision would not affect that situation. As a matter of fact, if this is stricken out, that would deny him the opportunity to get interest rates as low as he is getting now on his mortgage.

The Advisory Committee set up by the President has this to say with respect to interest rates, "that a committee of informed Government officials should be established and empowered to make certain that maximum interest rates on mortgages carrying FHA and VA insurance are responsive to upward or downward changes in the money market."

Now, almost everyone who has taken the floor in support of this amendment has impressed us with their confidence in the President. I think we should have in mind that the President of the United States, after he has consulted with the Secretary of the Treasury and the Administrator of the Housing and Home Finance Agency and the Administrator of Veterans' Affairs, will undoubtedly never use this to increase veterans' interest rates or FHA interest rates in the foreseeable future. What is it in here for?

Now, it is to offset a possible decline in the national economy incident to something happening, as we have been impressed by opponents it is going to happen in our country. To get new home construction in a lowering economy we give the President the authority, and it is just that simple, to come in under this formula here and decrease the interest rate to bolster up home production in this period.

Now, I can say to you on the best authority that I can get on it that the interest rates will not be increased or lowered in the foreseeable future. As a matter of fact, at the present time the interest rates on FHA mortgages are 4.5, a ceiling of 4.5, and on veterans' are 4.5. As has been suggested here, there came a time when the mortgage money market was such that the veteran could not get any mortgage financing. Well, it does not make any difference to the veteran, if he cannot get any mortgage, whether the interest rate is 2, 3, 4, or 4.5 percent. He does not pay any interest because he has no mortgage to pay interest on. That is what we want to protect him against.

I think we should be cognizant of the fact that this is designed to give the veteran and everyone else, for that matter, an opportunity to buy a home on the best possible terms that homes can be financed on during any change in our economy.

I do not want to be responsible, and I do not think you do, for any effect which the stymieing of the veterans' home program might have on our economy. I do not think you want to be responsible, also, for keeping from the President the facilities, the tools to adjust these interest rates, these downpayments, the periods of amortization in such manner as to fit them into any declining economy, so that the veterans can get what they need in housing.

I want to call attention to this fact. The Committee on Banking and Currency had this matter under consideration, and we decided we would not assume the responsibility of a veteran's not getting a home due to lack of available financing, if anything happened to the economy. Now the responsibility is yours, if you see fit to take it; but know what you are doing before you adopt this amendment.

The CHAIRMAN. The time of the gentleman has expired.

Mr. CURTIS of Missouri. Mr. Chairman, a parliamentary inquiry.

The CHAIRMAN. The gentleman will state it.

Mr. CURTIS of Missouri. I want to be sure what this amendment provides. This strikes out all of title II; is that correct?

The CHAIRMAN. That is correct.

Mr. BONIN. Mr. Chairman, I ask unanimous consent to extend my remarks in the RECORD at this point.

The CHAIRMAN. Is there objection to the request of the gentleman from Pennsylvania?

There was no objection.

Mr. BONIN. Mr. Chairman, as a member of the Subcommittee on Housing of the Veterans' Affairs Committee, I join my colleagues to strike out sections 201 and 201 (1) and 901 from H. R. 7839, known as the Housing Act of 1954. The subcommittee held extensive hearings on interest rates and downpayments on loans guaranteed by the Veterans' Administration. Hearings were held in Washington, Cleveland, and Cincinnati, Ohio. Bankers, building and loan associations and insurance companies were heard on this subject, and, after full and exhaustive hearings, the committee was unanimous in its belief that the interest rate should not be changed. In May of 1953, the Administrator of Veterans' Affairs, after consultation with the Secretary of the Treasury, increased the interest rate from 4 percent to 4½ percent. I did not like this increase, but we did notice that mortgage money returned to the market. Prior to this decision, veterans all over the country had a difficult time obtaining loans. Since that time, the mortgage loan program has been working very successfully and the veterans' organizations throughout the Nation are satisfied with the present operations of the program.

Sections 201 and 201 (1) would authorize a flexible interest rate to be set by the President of the United States. I have the highest respect for the President and consider him one of the most outstanding veterans in the United States and in the world. I am confident that he would never commit any act which would injure or harm any veteran of these United States. However, I am a firm believer in government by law and not at the discretion of man. The present law is sufficient to keep the maximum rate at 4½ percent. The discretion vested in the Administrator of Veterans' Affairs can lower the rate if the need should require it. Why should we tamper with a good sound piece of legislation by adopting sections 201 and 201 (1).

It is my honest opinion and judgment that any provision of the law would be detrimental to the interest of our veterans should be eliminated. I shall vote to strike out these sections of H. R. 7839.

When the committee held hearings in Cleveland, Ohio, we found a decided falling off of applications from the high points of 1947 and 1950 due to the fact that the lenders had been able to loan their money at a higher rate of interest and avoided making 4 percent loans. This was a reaction due to the fact that many of them had a large volume of 4 percent loans on their books which they had acquired during the first few years of the GI program. Our committee received assurance from all the lenders that they would cooperate with the veteran and they have kept their word. I say, let the program continue as it is and we shall have the veterans satisfied, the lenders will continue to lend their money, and the program will continue to supply the needs of housing. Give the veteran a break and strike out sections 201, 201 (1), and 901.

Mr. PATMAN. Mr. Chairman, I ask unanimous consent that any Member may have permission to extend his remarks on the subject of this amendment in the RECORD at this point.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas [Mr. PATMAN]?

There was no objection.

Mr. EVINS. Mr. Chairman, since the start of the new administration, interest rates have been rising steadily on Government bonds, FHA mortgages, and veterans' housing loans. The situation has not been a salutary one, generally, from the standpoint of the money market—most certainly it has not been healthy from the standpoint of the veterans' housing program.

Following the administrative decision last year—less than 3 months after the start of the new administration—to increase veterans' housing loans from 4 percent to 4½ percent, the Committee on Veterans' Affairs conducted extensive hearings on this matter and heard many protests on this action and, in formal committee action, made strong protests against the arbitrary and discriminatory action.

Notwithstanding the protests of the House Committee on Veterans' Affairs, the Veterans' Administrator raised the interest rates of veterans' mortgages from 4 percent to 4½ percent. This, I am advised, under pressure of the new administration.

This increase of one-half percent means the cost of building a house by a veteran has jumped approximately $900 to $1,000—or, as someone has pointed out with great practicality, has caused the veteran's house to shrink by one bedroom.

Whichever way you look at it, only the veteran has lost from this increase of one-half percent in his housing loan.

Now we have a proposal to increase interest rates further. We have a proposal that this vital matter, particularly with regard to our veterans' housing program, be taken out of the hands of the Congress and turned over to an Administrator whose decision it would be as to when and how much a veteran's loan interest rate is to be increased.

As the distinguished gentlewoman from Massachusetts [Mrs. ROGERS] so clearly set forth yesterday, the proposal here made is clearly unpalatable to the Committee on Veterans' Affairs of the House inasmuch as it represents the invasion of one committee's jurisdiction by another committee. Clearly, any legislation touching upon or amending the Servicemen's Readjustment Act of 1944—and this vital matter is a case in point—should come within the jurisdiction of the Veterans' Affairs Committee.

The proposal made by the Banking and Currency Committee provide for an administrative official of the executive branch to use a discretionary authority to establish the interest rate of a veteran's loan at a rate not to exceed 2½ percent above the average yield of long-term Government bonds. With such a sliding scale and the granting of full discretionary power to one administrative officer of the Government, the veteran would have hanging over his head the possibility of interest rates up to 5 and not impossibly 6 percent.

It is not difficult to foresee the confusion and chaos which would result from the existence of such great power, discretionary power, in the hands of one individual.

Further, Mr. Chairman, the proposal would make all the efforts of the Veterans' Affairs Committee to bring about uniformity in veterans' legislation look pretty feeble. Here we would have a situation where one veteran has built a house at one rate of interest and another veteran who starts his house 6 months later has an interest rate considerably higher—in fact, has less house for more money.

It is clearly unfair and not in the best interests of the veterans of the Nation.

Sections 201 and 201 (1) authorizing the raising of interest rates on veterans' mortgages should be stricken from the bill.

In addition, Mr. Chairman, section 901 of this bill eliminating the veterans' preference in the purchase of surplus war housing is a bad feature of this bill. There have been too many assaults already on the veterans' preference rights and I strongly urge present veterans' preference rights be preserved and that this Congress not vote to increase interest rates on veterans' housing costs.

Let us strike out these objectionable features and attempt to improve and perfect this bill.

Mr. SELDEN. Mr. Chairman, I rise in support of the amendment offered by the gentleman from Texas [Mr. PATMAN] that strikes title II from the bill now under consideration. Title II of the bill deals largely with the veterans' loan guaranty program created by the Servicemen's Readjustment Act of 1944. In this connection, it is pointed out that the Servicemen's Readjustment Act of 1944 creating the veterans' loan guaranty program as a rehabilitation benefit for World War II veterans' subsequently extended to Korean veterans by Public Law 550, 82d Congress, was considered and passed by the House Veterans' Affairs Committee.

Title II, for all practical purposes, completely rewrites substantial provisions of the veterans' loan guaranty program by removing control of the main provisions of the bill from the Congress and vesting these controls in the nature of standby authority in the Executive. Passage of the bill, including title II as now written, will for all practical purposes exclude the Veterans' Affairs Committee from jurisdiction over the veterans' housing program in the future and remove the major controls of the program from the Congress and vest it in the executive branch. Maximum interest rates, which are now controlled by the Congress through a specific provision of law, would be placed under the control of the Executive. The President would be allowed to adjust interest rates from time to time based on a formula prescribed by the bill, and the formula is such that it will allow an increase in

the interest rates. Using the formula, maximum interest rates allowed by this formula were projected by the Veterans' Administration as indicated by the table below:

	Percent
Feb. 1, 1954	5¼
June 30, 1953	5⅝
Jan. 1, 1953	5¼
June 30, 1952	5⅛

The Veterans' Administration advises that the average loan to a veteran in 1953 was $9,480, with a typical maturity of 20 years, and that had the interest rate in 1953 been 5¼ percent rather than 4 and 4½ percent—as it actually was—the veteran would have had to pay an increase in interest of $70.72 for the first year, and $932.83 additional interest over the period of his mortgage. At 5½ percent, 5¾ percent, or 6 percent the amount of interest will, of course, increase accordingly.

When the original Servicemen's Readjustment Act—Public Law 346, 78th Congress—was written, a ceiling was placed on the interest rate on these mortgages in order that there might not be a prohibitive rate charged those who had served in the Armed Forces and for whom the legislation was intended to give some assistance in reestablishing themselves on a sound economic basis. Title II violates this principle.

Also, should the House fail to adopt the amendment now under consideration, Congress will relinquish control of maximum interest rates and appointive officials of the executive branch will undoubtedly be subjected to pressure tactics for the lenders' lobby for increases in these rates.

The power to regulate interest rates under the veterans guaranty loan program should remain in the Congress, and I urge the adoption of the amendment now under consideration.

Mr. MADDEN. Mr. Chairman, I am supporting the amendment offered by Congressman PATMAN, of Texas. In my speech on the floor yesterday I opposed the high interest rate provided in this bill. The veterans' housing has been progressing satisfactorily since the interest rate was raised to 4½ percent. This legislation will raise the veterans' loans another 1 percent and it will greatly disturb the present program.

Lenders will again boycott veterans' loans with the hope that in a few months they can reap this bonanza of additional interest. The members of the Veterans' Subcommittee who investigated and ironed out the veteran-loan bottleneck over the country are opposed to an increase beyond 4½ percent. I will support this amendment which will stop a further raise of 1 percent in veteran-loan interest.

I do hope the amendment to be offered this afternoon to legalize 35,000 annually for 4 years public-housing units is adopted. If the slum-clearance program of the President is to be of any value, we must have low-priced homes for the low-bracket-income family to purchase at low prices and carrying charges. I also hope that the veteran-preference amendment will be adopted by the House when offered later in the day.

Mr. DONOHUE. Mr. Chairman, as one who has consistently supported the intent and purpose of the original housing act I rise again today to speak in support of the continuation of an adequate public-housing program for the low- and middle-income families of this country, a great percentage of whom are recent war veterans just practically beginning their family lives.

The housing bill now under discussion has in my judgment several objectionable provisions which I earnestly hope will be, in all fairness and justice, eliminated by appropriate amendment before the debate is over, or at the very least sensibly modified.

Some of the undesirable aspects to which I refer are failure to continue traditional and reasonable veterans housing preference; failure to provide a realistic workable secondary mortgage market; failure to authorize any units of low-rent public housing; delegation to the Executive of authority to set maximum interest rates on FHA and VA mortgages, which may inevitably result in great hardship imposed on young veterans and low-income groups; and failure to require builders of FHA and VA houses to give the home buyers any real assurance against defective construction.

The technicalities of operation through which these objectionable features will serve to produce distress and hardship have already been explained by other speakers and I shall not further expand on them. However let me say that I have introduced a bill designed to lower the outstanding interest rate of 4½ percent to 4 percent because of my deep conviction any permitted flexible range of raising interest rates will unquestionably tend to discourage the ambition toward homeowning which a housing program is primarily intended to sustain.

Mr. Chairman, the fundamental, Christian, humane objective of public housing is to give our low-and middle-income groups the chance and opportunity to live and bring up their families in decent homes in healthful surroundings.

We are all agreed that slum areas, as proven breeding places of crime, disease, and juvenile delinquency must be eliminated but that cannot be done without the assistance of a Federal housing program. While many States and local communities are trying within their means to handle the problem, they have most generally proved unable to accomplish the full job alone. Meanwhile the entire country is exposed to national welfare sabotage by creeping crime, corruption and social rebellion that find such devilish inspiration in slum areas. The history of public housing demonstrates these cancers can be successfully halted. Families generally try to live up to their better surroundings. Usually they are carefully selected for such projects. But even in those occasional emergencies when they have been provided better dwelling without selection, very frequently persons of dubious background have responded to their new environment with changed living habits. Public housing is of course the vital adjunct to slum clearance and redevelopment. It is absolutely essential in providing the relocation of families moved out of slum areas. It seems therefore but simple commonsense to continue, and I hope expand, a housing program proven so beneficial to so many American families at so comparatively little cost, especially when measured against the foreign aid financial subsidies so generously granted. Let us then strike a real blow against the danger of any American acceptance of subtle Communist propaganda by giving our own citizens who vitally need it, a fair chance to bring up their families in godly cleanliness, healthful happiness and patriotic loyalty by voting for the continuation of an adequate public housing program.

PROTECT VETERANS' HOUSING

Mr. MULTER. Mr. Chairman, I am supporting the amendments offered by the distinguished gentleman from Texas [Mr. PATMAN] to strike out title II. Adoption of the amendment will prevent increasing interest rates beyond the amount now fixed as the maximum, to wit, 4½ percent per annum on GI mortgages. That rate should be reduced.

I am also supporting the amendment of our distinguished colleague from Missouri [Mr. BOLLING] to strike out section 901 from this bill.

Adoption of his amendment will preserve for the veteran the preferences heretofore written into the Housing Act.

At this time in support of these amendments I wish to read the following:

THE AMERICAN LEGION,
NATIONAL LEGISLATIVE COMMISSION,
Washington, D. C., March 29, 1954.

Re H. R. 7829, Housing Act of 1954

Hon. ABRAHAM J. MULTER,
House Office Building,
Washington, D. C.

DEAR CONGRESSMAN MULTER: As you know, the bill H. R. 7839, commonly referred to as the Housing Act of 1954, was reported out by the House Banking and Currency Committee on March 28, 1954, and is scheduled to come up for debate on the floor of the House on March 31, 1954.

The American Legion strongly opposes certain provisions of this bill, namely sections 201 and 201 (1) having to do with fixing interest rates on Veterans' Administration mortgages, and section 901, which has to do with veterans' preference in obtaining war housing.

Under sections 201 and 201 (1) the President would be given power to fix interest rates from time to time, but not in excess of 2½ percent above the annual yield of marketable obligations of the United States having a maturity date of 15 years or more.

Attached please find a memorandum showing the American Legion's objections to this method of fixing the interest rates on veterans' mortgages.

The American Legion also objects to the provisions of section 901 of the bill on the ground they fail to give veterans the same preferences in the purchase of war housing as are contained in the present laws. I attach a separate statement giving our objections in further detail.

Appreciating your interest in the protection of qualified veterans I know these objections will receive your serious consideration. I respectfully request that when H. R. 7839 comes up for consideration in the House you vote to strike sections 201, 201 (1), and 901 from the bill.

Thanking you for your favorable consideration of this request, and with kindest personal regards, I am

Sincerely yours,

MILES D. KENNEDY,
Director.

WHY THE AMERICAN LEGION OPPOSES SECTIONS 201 AND 201 (1) OF H. R. 7839 (INTEREST RATES ON VA MORTGAGES)

1. We believe in the maintenance of a separate housing program for veterans under the sole jurisdiction of the VA. We want the present policy continued.

2. The power to regulate interest rates should remain in Congress.

3. We submit that the phrase contained in section 201, "the President is hereby authorized, without regard to any other provision of law," is too broad and that only specific authority should be granted not only to the President but to any other Government official who may be concerned.

4. These sections are bound to result in an increase in the interest rate, now fixed at 4½ percent in keeping with the provisions of Public Law 101 of the 83d Congress.

5. The proposed method of fixing interest rates would result in discrimination between veteran home purchasers, due to the fact the rates would vary from time to time, during the same year, depending on the average yield of marketable obligations of the United States.

6. This method of fixing interest is not practical from the standpoint of the veteran-mortgagor or the builder.

7. There is nothing to stop the rate from being increased to 6 percent any time the yield on Government obligations goes to 3½ percent.

8. The big-money interests will not be satisfied until they get the rate on veterans' mortgages up to 6 percent. They are not interested in the veteran as such.

9. The VA advises that the average loan to a veteran in 1953 was $9,480, with a typical maturity of 20 years, and that had the interest rate in 1953 been 5¼ percent rather than 4 and 4½ percent (as it actually was), the veteran would have had to pay an increase in interest of $70.72 for the first year and $932.83 additional interest over the period of his mortgage. At 5½ percent, 5¾ percent, or 6 percent, the amount of interest will, of course, increase accordingly.

10. When the original Servicemen's Readjustment Act (Public Law 346, 78th Cong.) was written, a ceiling was placed on the interest rate on these mortgages in order that there might not be a prohibitive rate charged those who had served in the Armed Forces and for whom the legislation was intended to give some assistance in reestablishing themselves on a sound economic basis. Sections 201 and 201 (1) violate this principle in every respect.

11. Sections 201 and 201 (1) abridge the principle of veterans' preference, and should be stricken from the bill.

WHY THE AMERICAN LEGION OPPOSES SECTION 901 OF H. R. 7839 (DISPOSAL OF PERMANENT WAR HOUSING WITHOUT REGARD TO VETERANS' PREFERENCE HOUSING LAWS)

1. Under the provisions of section 901 (g) (new), the Administrator would be authorized to dispose of any permanent war housing without regard to the preferences contained in subsections (b) and (c) of the present law (Public Law 475 of the 81st Cong., p. 26).

2. Said subsection (b) of the present law states that preferences in the purchase of any dwelling designed for occupancy by not more than four families and offered for separate sale shall be granted to veterans over other purchasers for such period as the Administrator may determine and in the following order:

"1. A veteran who occupies a unit in the dwelling structure to be sold and who intends to continue to occupy such unit;

"2. A nonveteran who occupies a unit in the dwelling structure to be sold and who intends to continue to occupy such unit;

"3. A veteran who intends to occupy a unit in the dwelling structure to be sold."

Subsection (c) of the present law grants first preference to groups of veterans organized on a mutual ownership or cooperative basis, etc., where a housing project is to be disposed of.

3. No such preferences are contained in section 901.

4. Section 901 would open wide the door for the elimination of veterans' preference in the disposal of permanent war housing.

5. It has been the experience of American Legion representatives that many officials of the Housing and Home Finance Agency have absolutely no regard for veterans.

6. While we have confidence in the present Administrator of the Housing and Home Finance Agency, there are too many employed in that Agency who feel that preference in the sale of surplus housing to veterans should be eliminated, and we fear those who would actually be responsible for the administration of the law would use this authority to gain their personal desires to deprive veterans of their rights to purchase surplus war housing.

7. We contend that veterans' preference has never hindered the sale of these properties, or worked a hardship on the Housing Agency.

8. Stripped of its legal phraseology, section 901 is nothing more or less than a bold attempt to knock out veterans' preference in the purchase of defense housing.

9. Current economic conditions do not warrant a weakening of the preference laws granted veterans in the field of housing.

10. Section 901 abridges the principle of veterans' preference and should be stricken from the bill, H. R. 7839.

Mr. Chairman, I believe that every veterans' group in the country is supporting these amendments.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Texas [Mr. PATMAN].

The question was taken; and on a division (demanded by Mr. WOLCOTT), there were—ayes 141, nays 68.

So the amendment was agreed to.

The Clerk proceeded to read title III.

Mr. WOLCOTT (interrupting the reading of the bill). Mr. Chairman, I ask unanimous consent that title III be considered as read and open to amendment at any point.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Title III is as follows:

TITLE III—FEDERAL NATIONAL MORTGAGE ASSOCIATION

SEC. 301. Title III of the National Housing Act, as amended, is hereby amended to read as follows:

"TITLE III—FEDERAL NATIONAL MORTGAGE ASSOCIATION

"Purposes

"SEC. 301. The Congress hereby declares that the purposes of this title are to establish in the Federal Government a secondary market facility for home mortgages, to provide that the operations of such facility shall be financed by private capital to the maximum extent feasible, and to authorize such facility to—

"(a) provide supplementary assistance to the secondary market for home mortgages by providing a degree of liquidity for mortgage investments, thereby improving the distribution of investment capital available for home mortgage financing;

"(b) provide special assistance (when, and to the extent that, the President has determined that it is in the public interest) for the financing of (1) selected types of home mortgages (pending the establishment of their marketability) originated under special housing programs designed to provide housing of acceptable standards at full economic costs for segments of the national population which are unable to obtain adequate housing under established home financing programs, and (2) home mortgages generally as a means of retarding or stopping a decline in mortgage lending and home building activities which threatens materially the stability of a high level national economy; and

"(c) manage and liquidate the existing mortgage portfolio of the Federal National Mortgage Association in an orderly manner, with a minimum of adverse effect upon the home mortgage market and minimum loss to the Federal Government.

"Creation of Association

"SEC. 302. (a) There is hereby created a body corporate to be known as the 'Federal National Mortgage Association' (hereinafter referred to as the 'Association'), which shall be a constituent agency of the Housing and Home Finance Agency. The Association shall have succession until dissolved by act of Congress. It shall maintain its principal office in the District of Columbia and shall be deemed, for purposes of venue in civil actions, to be a resident thereof. Agencies or offices may be established by the Association in such other place or places as it may deem necessary or appropriate in the conduct of its business.

"(b) For the purposes set forth in section 301 and subject to the limitations and restrictions of this title, the Association is authorized to make commitments to purchase, and to purchase, service, or sell, any residential or home mortgages (or participations therein) which are insured under this act, as amended, or which are insured or guaranteed under the Servicemen's Readjustment Act of 1944, as amended: *Provided,* That (1) no mortgage may be purchased at a price exceeding 100 percent of the unpaid principal amount thereof at the time of purchase, with adjustments for interest and any comparable items; and (2) the Association may not purchase any mortgage if (i) it is offered by, or covers property held by, a Federal, State, territorial, or municipal instrumentality or (ii) the original principal obligation thereof exceeds or exceeded $15,000 for each family residence or dwelling unit covered by the mortgage.

"Capitalization

"SEC. 303. (a) The Association shall have nonvoting capital stock, to which the Secretary of the Treasury initially shall subscribe as provided in subsections (d) and (e) of this section. The stock of the Association shall have a par value of $100 per share, and shall not be transferable except on the books of the Association. At the option of the Association such stock shall be retirable at par value at any time, except that retirements of stock (other than stock held by the Secretary of the Treasury) shall not be made if, as a consequence thereof, the amount remaining outstanding would be less than $100,000,000. With respect to such stock held by him, the Secretary of the Treasury shall be entitled to cumulative dividends for each fiscal year or portion thereof, from the date or dates the capital represented by such stock is initially utilized, until such stock is retired, at rates determined by him at the beginning of each such fiscal year, taking into consideration the current average interest rate on outstanding marketable obligations of the United States as of the last day

of the preceding fiscal year. The Secretary of the Treasury shall permit the retirement of the stock held by him in the manner provided in this section. Funds of the capital surplus and the general surplus accounts of the Association shall be available to retire the capital stock held by the Secretary of the Treasury as rapidly as the Association shall deem feasible.

"(b) The Association shall accumulate funds for its capital surplus account from private sources by requiring each mortgage seller to make payments of nonrefundable capital contributions equal to not less than 3 percent of the unpaid principal amount of mortgages therein involved in purchases or contracts for purchases between such seller and the Association, or such greater percentage as may from time to time be determined by the Association. In addition, the Association may impose charges or fees for its services with the objective that all costs and expenses of its operations should be within its income derived from such operations and that such operations should be fully self-supporting. All earnings from the operations of the Association shall annually be transferred to its general surplus account. At any time, funds of the general surplus account may, in the discretion of the board of directors, be transferred to reserves. All dividends shall be charged against the general surplus account. This subsection (b) shall not apply to the special assistance functions of the Association under section 305 of this title or to the management and liquidating functions of the Association under section 306 of this title.

"(c) Until such time as all of the stock held by the Secretary of the Treasury has been retired and the Secretary of the Treasury does not hold any of the obligations of the Association purchased under section 304 (c) of this title the Association shall issue, from time to time, to each mortgage seller its convertible certificates (only in denominations of $100 or multiples thereof) evidencing any capital contributions made by such seller pursuant to subsection (b) of this section, which certificates shall not be transferable except on the books of the Association. Subject to such terms and conditions as may be prescribed by the board of directors, such certificates shall be convertible into capital stock of the Association having an equal par value, but no such conversion shall be permitted or made until such time as all of the outstanding capital stock of the Association held by the Secretary of the Treasury has been retired and the Secretary of the Treasury does not hold any of the obligations of the Association purchased under section 304 (c) of this title. Thereafter, the Association may effect the direct issuance of stock in lieu of and in the same manner as is provided in this subsection for the issuance of convertible certificates. Such dividends as may be declared by the board of directors in its discretion shall be paid by the Association to its stockholders, but in any one fiscal year the general surplus account of the Association shall not be reduced through the payment of dividends (other than to the Secretary of the Treasury) which exceed in the aggregate 5 percent of the par value of the outstanding stock of the Association.

"(d) Within 90 days following the effective date of the Housing Act of 1954, as of the day following a cutoff date to be determined by the Association, the Association is authorized and directed to issue and deliver to the Secretary of the Treasury, and the Secretary of the Treasury is authorized and directed to accept, capital stock of the Association having an aggregate par value equal to the sum of (1) the amount of $21,000,000 (being the amount of the original subscription for capital stock of $20,000,000 and paid-in surplus of $1,000,000 of the Association) and (2) an amount equal to the Association's surplus, surplus reserves, and undistributed earnings, computed as of the close of the cutoff date.

"(e) The capital stock of the Association delivered to the Secretary of the Treasury pursuant to subsection (d) of this section shall be in exchange for (1) the note or notes evidencing the aforesaid original $21,000,000 (upon which the accrued interest shall have been paid through the cutoff date referred to in subsection (d) of this section), and (2) the release to the Association of any and all rights or claims which the United States might otherwise have or claim in and to the Association's capital, surplus, surplus reserves, and undistributed earnings, computed as of the close of the aforesaid cutoff date.

"(f) Notwithstanding any other provision of law, any institution, including a national bank or State member bank of the Federal Reserve System, trust company, or other banking organization, organized under any law of the United States, including the laws relating to the District of Columbia, shall be authorized to make payments to the Association of the nonrefundable capital contributions referred to in subsection (b) of this section, to receive stock or convertible certificates of the Association evidencing such capital contributions, and to hold or dispose of such stock or certificates, subject to the provisions of this title.

"(g) As promptly as practicable after all of the capital stock of the Association held by the Secretary of the Treasury has been retired, the Housing and Home Finance Administrator shall transmit to the President for submission to the Congress recommendations for such legislation as may be necessary or desirable to make appropriate provisions to transfer to the owners of the outstanding capital stock of the Association the assets and liabilities of the Association in connection with, and the control and management of, the secondary market operations of the Association under section 304 of this title in order that such operations may thereafter be carried out by a privately owned and privately financed corporation.

"Secondary market operations

"SEC. 304. (a) To carry out the purposes set forth in paragraph (a) of section 301, the operations of the Association under this section shall be confined, so far as practicable, to mortgages which are deemed by the Association to be of such quality, type, and class as to meet, generally, the purchase standards imposed by private institutional mortgage investors, and the Association shall not purchase any mortgage insured or guaranteed prior to the effective date of the Housing Act of 1954. In the interest of assuring sound operation, the prices to be paid by the Association for mortgages purchased in its secondary market operations under this section, should be established, from time to time, at the market price for the particular class of mortgages involved, as determined by the Association. The volume of the Association's purchases and sales, and the establishment of the purchase prices, sale prices, and charges or fees, in its secondary market operations under this section, should be determined by the Association from time to time, and such determinations should be consistent with the objectives that such purchases and sales should be effected only at such prices and on such terms as will reasonably prevent excessive use of the Association's facilities, and that the operations of the Association under this section should be within its income derived from such operations and that such operations should be fully self-supporting.

"(b) For the purposes of this section, the Association is authorized to issue, upon the approval of the Secretary of the Treasury, and have outstanding at any one time obligations having such maturities and bearing such rate or rates of interest as may be determined by the Association with the approval of the Secretary of the Treasury, to be redeemable at the option of the Association before maturity in such manner as may be stipulated in such obligations; but the aggregate amount of obligations of the Association under this subsection outstanding at any one time shall not exceed 10 times the sum of its capital, capital surplus, general surplus, reserves, and undistributed earnings, and in no event shall any such obligations be issued if, at the time of such proposed issuance, and as a consequence thereof, the resulting aggregate amount of its outstanding obligations under this subsection would exceed the amount of the Association's ownership pursuant to this section, free from any liens or encumbrances, of cash, mortgages, and bonds or other obligations of, or bonds or other obligations guaranteed as to principal and interest by, the United States. The Association shall insert appropriate language in all of its obligations issued under this subsection clearly indicating that such obligations, together with the interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or of any agency or instrumentality thereof other than the Association. The Association is authorized to purchase in the open market any of its obligations outstanding under this subsection at any time and at any price.

"(c) The Secretary of the Treasury is authorized in his discretion to purchase any obligations issued pursuant to subsection (b) of this section, as now or hereafter in force, and for such purpose the Secretary of the Treasury is authorized to use as a public debt transaction the proceeds of the sale of any securities hereafter issued under the Second Liberty Bond Act, as now or hereafter in force, and the purposes for which securities may be issued under the Second Liberty Bond Act, as now or hereafter in force, are extended to include such purchases. The Secretary of the Treasury shall not at any time purchase any obligations under this subsection if (1) all of the capital stock of the Association held by the Secretary of the Treasury has been retired, or (2) such purchase would increase the aggregate principal amount of his then outstanding holdings of such obligations under this subsection to an amount greater than $500 million plus an amount equal to the total of such reductions in the maximum dollar amount prescribed by section 306 (c) as have theretofore been effected pursuant to that section: *Provided*, That such aggregate principal amount under this subsection (c) shall in no event exceed $1 billion. Each purchase of obligations by the Secretary of the Treasury under this subsection shall be upon such terms and conditions as to yield a return at a rate determined by the Secretary of the Treasury, taking into consideration the current average rate on outstanding marketable obligations of the United States as of the last day of the month preceding the making of such purchase. The Secretary of the Treasury may, at any time, sell, upon such terms and conditions and at such price or prices as he shall determine, any of the obligations acquired by him under this subsection. All redemptions, purchases, and sales by the Secretary of the Treasury of such obligations under this subsection shall be treated as public debt transactions of the United States.

"(d) The Association may not purchase participations or make any advance contracts or commitments to purchase mortgages for its operations under this section, except that the Association may, in the discretion of its board of directors, issue a purchase contract (which shall not be assignable or transferable except with the consent of the Association) in an amount not exceeding the amount of the sale of mort-

gages purchased from the Association, entitling the holder thereof to sell to the Association mortgages in the amount of the contract, upon such terms and conditions as the Association may prescribe.

"Special-assistance functions

"SEC. 305. (a) To carry out the purposes set forth in paragraph (b) of section 301, the President, after taking into account (1) the conditions in the building industry and the national economy and (2) conditions affecting the home-mortgage investment market, generally, or affecting various types or classifications of home mortgages, or both, and after determining that such action is in the public interest, may under this section authorize the Association, for such period of time and to such extent as he shall prescribe, to exercise its powers to make commitments to purchase and to purchase such types, classes, or categories of home mortgages (including participations therein) as he shall determine.

"(b) The operations of the Association under this section shall be confined, so far as practicable, to mortgages (including participations) which are deemed by the Association to be of such quality as to meet, substantially and generally, the purchase standards imposed by private institutional mortgage investors but which, at the time of submission of the mortgages to the Association for purchase, are not necessarily readily acceptable to such investors. Subject to the provisions of this section, the prices to be paid by the Association for mortgages purchased in its operations under this section shall be established from time to time by the Association. The Association shall impose charges or fees for its services under this section with the objective that all costs and expenses of its operations under this section should be within its income derived from such operations and that such operations should be fully self-supporting.

"(c) The total amount of purchases and commitments authorized by the President pursuant to subsection (a) of this section shall not exceed $200 million outstanding at any one time: *Provided,* That, notwithstanding such limitation, the President pursuant to subsection (a) of this section may also authorize the Association to exercise its powers to enter into commitments to purchase immediate participations and to make related, deferred participation agreements as hereinafter in this subsection provided, but only to the extent that the total amount of such immediate participation commitments and purchases thereto (but not including the amount of any related deferred participation agreements or purchases pursuant thereto) shall not in any event exceed $100 million outstanding at any one time, and any such deferred participation agreements shall be made by the Association only on the basis of a commitment by it to purchase an immediate participation of a 20 percent undivided interest in each mortgage and a related deferred participation agreement by the Association to purchase the remaining outstanding interest in such mortgage conditional upon the occurrence of such a default as gives rise to the rights to foreclose.

"(d) The Association may issue to the Secretary of the Treasury its obligations in an amount outstanding at any one time sufficient to enable the Association to carry out its functions under this section, such obligation to mature not more than 5 years from their respective dates of issue, to be redeemable at the option of the Association before maturity in such manner as may be stipulated in such obligations. Each such obligation shall bear interest at a rate determined by the Secretary of the Treasury, taking into consideration the current average rate on outstanding marketable obligations of the United States as of the last day of the month preceding the issuance of the obligation of the Association. The Secretary of the Treasury is authorized to purchase any obligations of the Association to be issued under this section, and for such purpose the Secretary of the Treasury is authorized to use as a public debt transaction the proceeds from the sale of any securities issued under the Second Liberty Bond Act, as now or hereafter in force, and the purposes for which securities may be issued under the Second Liberty Bond Act, as now or hereafter in force, are extended to include any purchases of the Association's obligations hereunder.

"Management and liquidating functions

"SEC. 306. (a) To carry out the purposes set forth in paragraph (c) of section 301, the Association is authorized and directed, as of the close of the cutoff date determined by the Association pursuant to section 303 (d) of this title, to establish separate accountability for all of its assets and liabilities (exclusive of capital, surplus, surplus reserves, and undistributed earnings to be evidenced by capital stock as provided in section 303 (d) hereof, but inclusive of all rights and obligations under any outstanding contracts), and to maintain such separate accountability for the management and orderly liquidation of such assets and liabilities as provided in this section.

"(b) For the purposes of this section and to assure that, to the maximum extent, and as rapidly as possible, private financing will be substituted for Treasury borrowings otherwise required to carry mortgages held under the aforesaid separate accountability, the Association is authorized to issue, upon the approval of the Secretary of the Treasury, and have outstanding at any one time obligations having such maturities and bearing such rate or rates of interest as may be determined by the Association with the approval of the Secretary of the Treasury, to be redeemable at the option of the Association before maturity in such manner as may be stipulated in such obligations; but in no event shall any such obligations be issued if, at the time of such proposed issuance, and as a consequence thereof, the resulting aggregate amount of its outstanding obligations under this subsection would exceed the amount of the Association's ownership under the aforesaid separate accountability, free from any liens or encumbrances, of cash, mortgages, and bonds or other obligations of, or bonds or other obligations guaranteed as to principal and interest by, the United States. The proceeds of any private financing effected under this subsection shall be paid to the Secretary of the Treasury in reduction of the indebtedness of the Association to the Secretary of the Treasury under the aforesaid separate accountability. The Association shall insert appropriate language in all of its obligations issued under this subsection clearly indicating that such obligations, together with the interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or of any agency or instrumentality thereof other than the Association. The Association is authorized to purchase in the open market any of its obligations outstanding under this subsection at any time and at any price.

"(c) No mortgage shall be purchased by the Association in its operations under this section except pursuant to and in accordance with the terms of a contract or commitment to purchase the same made prior to the cutoff date provided for in section 303 (d), which contract or commitment became a part of the aforesaid separate accountability, and the total amount of mortgages and commitments held by the Association under this section shall not, in any event, exceed $3,350,000,000: *Provided,* That such maximum amount shall be progressively reduced by the amount of cash realizations on account of principal of mortgages held under the aforesaid separate accountability and by cancellation of any commitments to purchase mortgages thereunder, as reflected by the books of the Association, with the objective that the entire aforesaid maximum amount shall be eliminated with the orderly liquidation of all mortgages held under the aforesaid separate accountability: *And provided further,* That nothing in this subsection shall preclude the Association from granting such usual and customary increases in the amounts of outstanding commitments (resulting from increased costs or otherwise) as have theretofore been covered by like increases in commitments granted by the agencies of the Federal Government insuring or guaranteeing the mortgages. There shall be excluded from the total amounts set forth in this subsection and subsection (e) of this section the amounts of any mortgages otherwise transferred by law to the Association and held under the aforesaid separate accountability.

"(d) The Association may issue to the Secretary of the Treasury its obligations in an amount outstanding at any one time sufficient to enable the Association to carry out its functions under this section, such obligations to mature not more than 5 years from their respective dates of issue, to be redeemable at the option of the Association before maturity in such manner as may be stipulated in such obligations. Each such obligation shall bear interest at a rate determined by the Secretary of the Treasury, taking into consideration the current average rate on outstanding marketable obligations of the United States as of the last day of the month preceding the issuance of the obligation of the Association. The Secretary of the Treasury is authorized to purchase any obligations of the Association to be issued under this section, and for such purpose the Secretary of the Treasury is authorized to use as a public debt transaction the proceeds from the sale of any securities issued under the Second Liberty Bond Act, as now or hereafter in force, and the purposes for which securities may be issued under the Second Liberty Bond Act, as now or hereafter in force, are extended to include any purchases of the Association's obligations hereunder.

"(e) Of the $3,650,000,000 total amount of investments, loans, purchases, and commitments heretofore authorized to be outstanding at any one time under this title III prior to the enactment of the Housing Act of 1954, a total of not to exceed $300,000,000 shall be applicable as provided in section 305 of this title, and a total of not to exceed $3,350,000,000 shall be applicable as provided in subsection (c) of this section.

"Separate accountability

"SEC. 307. (a) The Association shall establish and at all times maintain separate accountability for (1) its secondary market operations authorized by section 304 hereof, (2) its special assistance functions authorized by section 305 hereof, and (3) its management and liquidating functions authorized by section 306 hereof.

"(b) With respect to the functions or operations of the Association under sections 305 and 306, respectively, of this title, (1) there shall be no recourse to the capitalization of the Association provided for by section 303 of this title, and (2) mortgage sellers shall not be required to make payment to the Association of the capital contributions provided for by section 303 (b) of this title.

"(c) All of the benefits and burdens incident to the administration of the functions and operations of the Association under sections 305 and 306, respectively, of this title, after allowance for related obligations of the Association, its prorated expenses, and the like, including amounts required for the establishment of such reserves as the board

of directors of the Association shall deem appropriate, shall inure solely to the Secretary of the Treasury, and such related earnings or other amounts as become available shall be paid annually by the Association to the Secretary of the Treasury for covering into miscellaneous receipts.

"Board of Directors

"SEC. 308. (a) The Association shall have a Board of Directors consisting of five persons, one of whom shall be the Housing and Home Finance Administrator as Chairman of the Board, and four of whom shall be appointed by said Administrator from among the officers or employees of the Association, of the immediate office of said Administrator, or (with the consent of the head of such department or agency) of any other department or agency of the Federal Government. The board of directors shall meet at the call of its chairman, who shall require it to meet not less often than once each month. Within the limitations of law, the board shall determine the general policies which shall govern the operations of the Association. The chairman of the board shall select and effect the appointment of qualified persons to fill the offices of president and vice president, and such other offices as may be provided for in the bylaws, with such executive functions, powers, and duties as may be prescribed by the bylaws or by the board of directors, and such persons shall be the executive officers of the Association and shall discharge all such executive functions, powers, and duties. The basic rate of compensation of the position of president of the Association shall be the same as the basic rate of compensation established for the heads of the constituent agencies of the Housing and Home Finance Agency. The members of the board, as such, shall not receive compensation for their services.

"General powers

"SEC. 309. (a) The Association shall have power to adopt, alter, and use a corporate seal, which shall be judicially noticed; by its board of directors, to adopt, amend, and repeal bylaws governing the performance of the powers and duties granted to or imposed upon it by law; to enter into and perform contracts, leases, cooperative agreements, or other transactions, on such terms as it may deem appropriate, with any agency or instrumentality of the United States, or with any State, Territory, or possession, or with any political subdivision thereof, or with any person, firm, association, or corporation; to execute, in accordance with its bylaws, all instruments necessary or appropriate in the exercise of any of its powers; in its corporate name, to sue and to be sued, and to complain and to defend, in any court of competent jurisdiction, State or Federal, but no attachment, injunction, or other similar process, mesne or final, shall be issued against the property of the Association or against the Association with respect to its property; to conduct its business in any State of the United States, including the District of Columbia, the Commonwealth of Puerto Rico, and the Territories and possessions of the United States; to lease, purchase, or acquire any property, real, personal, or mixed, or any interest therein, to hold, rent, maintain, modernize, renovate, improve, use, and operate such property, and to sell, for cash or credit, lease, or otherwise dispose of the same, at such time and in such manner as and to the extent that the Association may deem necessary or appropriate; to prescribe, repeal, and amend or modify, rules, regulations, or requirements governing the manner in which its general business may be conducted; to accept gifts or donations of services, or of property, real, personal, or mixed, tangible, or intangible, in aid of any of the purposes of the Association; and to do all things as are necessary or incidental to the proper management of its affairs and the proper conduct of its business.

"(b) Except as may be otherwise provided in this title, in the Government Corporation Control Act, or in other laws specifically applicable to Government corporations, the Association shall determine the necessity for and the character and amount of its obligations and expenditures and the manner in which they shall be incurred, allowed, paid, and accounted for.

"(c) The Association, including its franchise, capital, reserves, surplus, mortgages, and income shall be exempt from all taxation now or hereafter imposed by the United States, by any Territory, dependency, or possession thereof, or by any State, county, municipality, or local taxing authority, except that (1) any real property of the Association shall be subject to State, Territorial, county, municipal, or local taxation to the same extent according to its value as other real property is taxed, and (2) the Association shall, with respect to its secondary market operations under section 304 after the cutoff date referred to in section 303 (d) of this title, pay annually to the Secretary of the Treasury, for covering into miscellaneous receipts, an amount equivalent to the amount of Federal income taxes for which it would be subject if it were not exempt from such taxes with respect to such secondary market operations.

"(d) The Chairman of the Board shall have power to select and appoint or employ such officers, attorneys, employees, and agents, to vest them with such powers and duties, and to fix and to cause the Association to pay such compensation to them for their services, as he may determine, subject to the civil service and classification laws. Bonds may be required for the faithful performance of their duties, and the Association may pay the premiums therefor. With the consent of any Government corporation or Federal Reserve bank, or of any board, commission, independent establishment, or executive department of the Government, the Association may avail itself on a reimbursable basis of the use of information, services, facilities, officers, and employees thereof, including any field service thereof, in carrying out the provisions of this title.

"(e) No individual, association, partnership, or corporation, except the body corporate created by section 302 of this title, shall hereafter use the words 'Federal National Mortgage Association' or any combination of such words, as the name or a part thereof under which he or it shall do business. Every individual, partnership, association, or corporation violating this prohibition shall be guilty of a misdemeanor and shall be punished by a fine of not exceeding $100 or imprisonment not exceeding 30 days, or both, for each day during which such violation is committed or repeated.

"(f) In order that the Association may be supplied with such forms of obligations or certificates as it may need for issuance under this title, the Secretary of the Treasury is authorized, upon request of the Association, to prepare such forms as shall be suitable and approved by the Association, to be held in the Treasury subject to delivery, upon order of the Association. The engraved plates, dies, bed pieces, and other material executed in connection therewith shall remain in the custody of the Secretary of the Treasury. The Association shall reimburse the Secretary of the Treasury for any expenses incurred in the preparation, custody, and delivery of such forms.

"(g) The Federal Reserve banks are authorized and directed to act as depositaries, custodians, and fiscal agents for the Association in the general performance of its powers, and the Association shall reimburse such Federal Reserve banks for such services in such manner as may be agreed upon.

"Investment of funds

"SEC. 310. Moneys of the Association not invested in mortgages or in operating facilities shall be kept in cash on hand or on deposit, or invested in bonds or other obligations of, or in bonds or other obligations guaranteed as to principal and interest by, the United States.

"Obligations of Association legal investments

"SEC. 311. All obligations issued by the Association shall be lawful investments, and may be accepted as security for all fiduciary, trust, and public funds, the investment or deposit of which shall be under the authority and control of the United States or any officer or officers thereof.

"Short title

"SEC. 312. This title III may be referred to as the 'Federal National Mortgage Association Charter Act'."

SEC. 302. The Federal National Mortgage Association, established pursuant to the provisions of title III of the National Housing Act as in effect prior to July 1, 1948, and named in section 101 of the Government Corporation Control Act, as amended, shall be the body corporate referred to in section 302 of title III of the National Housing Act, as amended by the Housing Act of 1954.

SEC. 303. The penultimate sentence of paragraph 7 of section 5136 of the Revised Statutes, as amended, is hereby amended by striking "or obligations of national mortgage associations" and inserting "or obligations of the Federal National Mortgage Association."

SEC. 304. (a) Subsection (h) of section 11 of the Federal Home Loan Bank Act, as amended, is hereby amended by inserting after "in obligations of the United States" a comma and the following: "in obligations of the Federal National Mortgage Association,". The last sentence of section 16 of said act is amended by inserting after "in direct obligations of the United States" a comma and the following: "in obligations of the Federal National Mortgage Association,".

(b) The first paragraph of subsection (c) of section 5 of the Home Owners Loan Act of 1933, as amended, is hereby amended by inserting in the second proviso before the colon and after "Federal Home Loan Bank" the following: "or in the obligations of the Federal National Mortgage Association".

SEC. 305. Subsection (b) of section 2 of the Alaska Housing Act as amended, is hereby repealed.

SEC. 306. Public Law 243, 82d Congress, approved October 30, 1951, as amended, is hereby repealed.

SEC. 307. The functions of the Housing and Home Finance Administrator (including the function of making payments to the Secretary of the Treasury) under section 2 of Reorganization Plan No. 22 of 1950, together with the notes and capital stock of the Federal National Mortgage Association held by said Administrator thereunder, are hereby transferred to the Federal National Mortgage Association.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT: On page 158, line 17, after the word "System", insert "or any member of the Federal Deposit Insurance Corporation."

Mr. WOLCOTT. Mr. Chairman, I might say that was clearly an oversight, and I hope the amendment will be adopted. There are some banks that are not members of the Federal Reserve System which are insured by the Federal Deposit Insurance Corporation.

Mr. SPENCE. We have no objection to the amendment, Mr. Chairman.

The CHAIRMAN. The question is on the amendment.

The amendment was agreed to.

Mr. RAINS. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. RAINS: Page 152, strike out line 3 and all that follows down through page 179, line 7, and insert in lieu thereof the following:

"SEC. 301. Section 302 of the National Housing Act, as amended, is hereby amended by striking '$3,650,000,000' and inserting '$4,150,000,000'."

Mr. RAINS. Mr. Chairman, in my opinion, this amendment is the heart of the bill. In my judgment, this amendment will say whether you are going to have any mortgage money available for veterans' loans and others or whether you will not. All of the language in title III, and it covers many pages; I say this in all kindness, is just so much pretty high-sounding language.

The present bill provides a brand new, entirely new, untried, and, according to the testimony of most of the witnesses who appeared before the committee, is admittedly an unworkable Federal National Mortgage Association provision.

What I seek to do by this amendment is to go back to the FNMA as of now and put some money into the Federal National Mortgage Association so that there will be mortgage money available for the loans which are sought.

I listened with a great deal of interest to the debate on the amendment offered by my friend from Texas having to do with veterans and I supported it very vigorously, but I tell you frankly if you leave this section in the bill as is, the veterans in the sections of this Nation away from the great financial centers will not get the money—they are not getting it now—no matter what rate of interest you put in the bill. You must have a workable secondary market, not this type of market, which provides for volunteer meetings of groups, which provides that private lenders shall eventually own this corporation into which the Government has placed $70 million, and as to which the private lenders do nothing except sell their mortgages to it and buy a little stock. It will not work. It will not make the mortgage money available and the housing program will bog down in areas away from the great financial sections.

Mr. BROWN of Georgia. Mr. Chairman, will the gentleman yield?

Mr. RAINS. I yield.

Mr. BROWN of Georgia. I am supporting the gentleman's amendment because I realize that we must have a secondary mortgage market, and without the amendment I do not see how we will have a secondary mortgage market.

Mr. RAINS. I appreciate the gentleman's remarks. I do not stand alone on my view on this because, if you will go back and read the hearings, you will find none who say the secondary market provision will work. The National Home Builders, they want business. What did they say about whether or not this is workable? Listen to what Dick Hughes, of Texas, president of the NAHB, an organization of men engaged in doing the building that you hope to get under this bill. Mr. Hughes said:

The provisions of title III will prove unworkable and possibly do more to depress than to assist the mortgage market. Its terms go far beyond those reasonably necessary to prevent excessive use and, in effect, amount to complete denial of the facility to the very users for whom it is intended.

Truly, I think I should make the frank statement that the proponents of this section of the bill, and I hope the chairman will listen to this, doubt the workability of this section. They have nothing on which to hinge any high hope. It has never been tried. So I say that you are moving into a great adventure, and that you have no assurance it will bring success to what may otherwise be a fair bill when we get through with it. The Federal National Mortgage Association, as it now exists, is not something that has cost the Government of the United States money. It is an agency which has made a profit for the Government of the United States. Therefore, I plead for those who need the secondary market provided by FNMA, and I ask, by this amendment, to put the necessary funds in FNMA in order that veterans may be able to build some houses under this bill. This bill is a lenders FNMA, and they are finally going to own it. I cannot put my finger on one single element in this section of the bill that appears to me to be anything more than a great untried experiment.

Mr. McCORMACK. Mr. Chairman, will the gentleman yield?

Mr. RAINS. I yield.

Mr. McCORMACK. I notice in the report of the minority members, the president of the National Association of Home Builders testified that on a $12,000 loan, for example, this formula referring to this section would result in a cost of permanent mortgage financing of about $750 to $850.

Mr. RAINS. Yes, and that, of course, is in addition to the interest which the veteran would otherwise have to pay.

Mr. McCORMACK. And that is in addition to all other charges, is it not?

Mr. RAINS. In addition to all other charges, yes, and if my amendment is adopted, it will save that amount for every person who uses the secondary market.

Mr. McCORMACK. A veteran would save a great portion of it because that is actually cost that is added to the loan that the veteran makes.

The CHAIRMAN. The time of the gentleman has expired.

Mr. DEANE. Mr. Chairman, I ask unanimous consent that the gentleman may proceed for 3 additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from North Carolina [Mr. DEANE]?

There was no objection.

Mr. DEANE. Mr. Chairman, will the gentleman yield?

Mr. RAINS. I yield.

Mr. DEANE. Is it not true that this particular provision departs markedly from the President's Advisory Commission?

Mr. RAINS. I must say that I am not too thoroughly familiar with all the President's Advisory Commission provisions because it is my understanding that it departs markedly from the view of practically every witness who appeared before our committee.

Mr. YATES. Mr. Chairman, will the gentleman yield?

Mr. RAINS. I yield to the gentleman from Illinois.

Mr. YATES. Is it possible under the new set-up for FNMA mortgages to be sold at a discount to the new organization?

Mr. RAINS. I am quite sure that under the proposed FNMA the practice of tremendous liscounts which we have been facing in the immediate past will be accentuated instead of stopped, in addition to the interest rates.

Mr. YOUNGER. Mr. Chairman, will the gentleman yield?

Mr. RAINS. I yield to the gentleman from California.

Mr. YOUNGER. Just as a matter of clearing the record, the gentleman stated a while ago that the veterans in out-of-the-way places would not be able to get loans.

Mr. RAINS. Yes, sir.

Mr. YOUNGER. The gentleman appreciates the fact that he is the one who is entitled to a direct loan, and we just increased that amount by $100 million.

Mr. RAINS. I appreciate that, yes; and, having served as chairman of a committee which went over the country to look into this problem, I can name one place, for instance in the great State of Florida, where there is a city which has one bank. The banker will not make any loans to veterans under the veterans' loan but because there is a banking facility, the veterans there are not eligible for direct loans. So it does not answer the question. In my State of Alabama there are credit facilities available but not always veterans home loans are available. You heard the gentleman from Ohio [Mr. AYRES] answer that by saying a banker in Cleveland told his committee, "We are just not interested in these VA loans." Unless you have a real secondary market the veteran will not get his home which he needs and to which he is entitled.

Mr. YATES. Mr. Chairman, will the gentleman yield?

Mr. RAINS. I yield.

Mr. YATES. Are not 80 percent of the FNMA mortgages now Veterans' Administration mortgages?

Mr. RAINS. About 80 percent were Veterans' Administration mortgages. This is really the way to get back to a system which has worked. Why depart from a tried, true, and proven friend off into the realm of hopeful uncertainty?

Mr. McDONOUGH. Mr. Chairman, man, will the gentleman yield?

Mr. RAINS. I yield to the gentleman from California.

Mr. McDONOUGH. Do I understand your amendment to say that you leave FNMA as it is now operated, without this proposed new organization in the bill, and you add $500 million to its present authority?

Mr. RAINS. That is correct.

Mr. McDONOUGH. In the belief that FNMA has heretofore operated at a profit?

Mr. RAINS. I say it has operated at a profit and satisfactorily. That is correct.

Mr. YATES. That is correct. It is in the hearings.

Mr. RAINS. Mr. Chairman, in accordance with permission granted this morning by the House I attach herewith a summary of an estimate of the housing needs by the National Housing Conference:

AMERICAN HOUSING NEEDS, 1955–70

Housing construction has reached record levels during the 8 years since the end of World War II. During the last 4 of these years we have built an average of 1.2 million homes a year, an achievement far exceeding previous 4-year construction levels. On the other hand, construction volume for the last 3 years has been 20 percent below the peak of 1.4 million units built in 1950. We clearly have a capacity to build from 1.5 to 2 million homes each year. Real progress has been made in overcoming the great shortages of housing which accumulated during the war years. But little progress has been made toward eliminating the slums and substandard homes inhabited by millions of American families. We must reexamine our needs for housing in the light of these accomplishments and these deficiencies and in the light of our vastly expanded capacity for production.

Future housing requirements must be estimated upon the assumption that the Nation will maintain full employment, will continue to expand its economy, and that our population will grow in keeping with these conditions. It is further assumed that defense expenditures will not increase; that Federal aids for housing will continue and expand; and that the Nation will desire and be able to achieve our national goal of a decent home in a suitable living environment for every American family.

The 1950 census reveals that we have 15 million substandard homes. These homes do not measure up to reasonable American standards of living because they are dilapidated, are located in slum areas, or lack interior plumbing facilities. Ten million of these homes must be cleared and replaced. More than 4.6 million substandard units may be brought up to standard by rehabilitation and modernization. These needs are summarized in millions of units, as follows:

	Total substandard	To be replaced	To be rehabilitated
Urban	8.9	6.9	2.0
Rural nonfarm	3.0	1.7	1.2
Farm	3.4	[1] 1.5	1.4
Total	15.3	10.2	4.6

[1] 500,000 additional farm units to be abandoned.

Other housing needs arise from the formation of new families, undoubling of families who now lack separate homes, the migration of 3 million families each year, and the desire of many single persons for separate dwellings. In addition we must replace homes which are demolished by fire or other disaster, or are cleared in highway and other construction programs. Finally, many hundreds of thousands of units reach obsolescence each year. These must be replaced or our housing condition deteriorates. The sum of these annual requirements may range from 1.3 million to 2.4 million units per year. If we replace the homes which were substandard in 1950 during the next 20 years and at the same time meet our annual new needs, we must build from 2 million to 2.4 million new homes per year as follows:

	1955–60	1960–65	1965–70
For additional households and vacancies	1.43	1.65	1.74
Replacement of substandard	.50	.50	.50
Replacement of annual losses	.10	.13	.16
Total new units needed each year	2.03	2.28	2.40

If we do not achieve this level of new construction, we will never be able to clear slums and eliminate substandard housing. Indeed at present levels of construction our present substandard units will never be replaced, and we will have more substandard housing in 1970 than we had in 1950. Even if we build 2 million units a year and rehabilitate 400,000 additional units each year, 5 million American families will still be using homes which were substandard in 1950 when 1970 arrives.

New construction per year	Substandard units remaining			
	1955	1960	1965	1970
1.2 to 1.4 million	15	14	15	17
1.4 to 1.6 million	15	13	13	14
1.6 to 1.8 million	15	12	10	9
2.0 to 2.4 million	15	10	7	5

These requirements arise because the number of new families being formed each year will rise sharply after 1960. Reasonable progress toward slum elimination requires construction of 2 million new homes per year from 1955 to 1960, with increases to 2.4 million by 1965–70. Lower rates of new construction imply a deterioration of our housing standards, or such low rates of replacement that slums will not be cleared during the next two generations.

With the rapid increases in gross national production which have occurred in recent years, the production of 2 million to 2.4 million homes a year is an economically feasible goal. If national output continues to grow at the rate of the last 25 years, we can achieve our housing goals even though we spend no more of our national income for housing than we have in the past. A decreasing proportion of our output could achieve these goals. Indeed, unless we can achieve and maintain a higher level of housing production, we will be unable to maintain full employment and an expanding economy.

Recent housing production has been built to serve predominantly those families in the upper income groups. Rapid increases in family incomes have made possible the continued sales of homes to these families. In the future, however, we must increasingly produce homes for middle- and lower-income groups. If we are to sustain a high level of housing construction, we must produce homes in the broad price-classes suggested below:

Rents or monthly purchase prices:	*Nonfarm homes per year*
0 to $30	520,000
$30 to $50	380,000
$50 to $75	300,000
$75 and over	560,000

This suggests that 1 million to 1.2 million homes can be sold or rented each year under the systems of financing and Federal aids now available. About 600,000 additional units of private housing should be produced and financed annually to meet the needs of middle- and lower-income families who are not now able to afford new homes. An additional 200,000 units of public housing are needed to meet the needs of low-income families. In addition, more than 200,000 units per year are needed by farm families to replace substandard units.

Mr. WOLCOTT. Mr. Chairman, I ask unanimous consent that all debate on this amendment close in 10 minutes.

Mr. MULTER. Mr. Chairman, reserving the right to object, will not the gentleman make it 15 minutes?

Mr. WOLCOTT. Mr. Chairman, I modify my request and ask unanimous consent that all debate on this amendment and all amendments thereto close in 15 minutes, the last 5 to be reserved to the committee.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

The CHAIRMAN. The gentleman from New York [Mr. MULTER] is recognized.

Mr. YATES. Mr. Chairman, I ask unanimous consent to yield my time to Mr. MULTER.

The CHAIRMAN. Is there objection to the request of the gentleman from Illinois?

There was no objection.

Mr. MULTER. Mr. Chairman, the amendment to strike this title from the bill is one of the very important amendments being offered to improve the bill and to make the law workable, not only for the veterans concerned but for everybody concerned—to make it a successful, usable program. Therefore, we want this section entirely eliminated.

All of my "advisers"—using the word that was used by certain Members yesterday when they suggested that I consult with my advisers—have suggested not only the other amendments that have been rejected, but have strongly urged upon our committee in their testimony before our committee that this title is very bad.

I said the veterans do not like it. The lenders do not like it. The builders do not like it.

I have in my hand telegrams from the Home Builders' Association of Schenectady; the Rockland County Builders' Association; the Home Builders' Association of Syracuse; the past president of the National Association of Home Builders, who happens to be doing a lot of building in New Jersey, and has done much building in Pennsylvania; Mr. John Reilly, president of the American Bankers' Association; Mr. Shanks, president of the Prudential Life Insurance Co.—he came before our committee representing all of the insurance companies who lend billions of dollars; Mr. Hughes, president of the National Association of Home Builders; and any number of others have all said that this program as in this bill is a bad one and should come out of the bill.

Let me tell you, not in my language but in the language of Mr. Coogan, a man who is president of an association today that is buying and selling these mortgages throughout the country—this is what he says:

The entire FNMA set up as outlined in this bill is unworkable and an impediment to housing rather than an assist. FNMA has

been the backbone of the housing operation for FHA and VA and should not be disturbed except for unquestioned improvement. Buying under the market would cost three more points. The mortgagees cannot afford to leave their capital tied up in such certificates, so they will pass the charge on to the builder. This means 5 or 6 points to the builder before he pays origination fees, and construction financing another 2½ points, to a total of 8 to 10 points depending on his location. The builder cannot afford such charges, and neither can the Government, whose function is to help, impose such charges.

Here is the point I have in mind. Under this new FNMA setup, if you permit this title to remain in the bill you are going to raise the price to the veterans and to the prospective home purchaser by this additional charge that he and he alone must pay.

The way to take it out is to support the Rains amendment. The mortgagee is not going to take the loss. Ask your subcommittee of the Veterans' Affairs Committee of the House and they will tell you they found that the discount racket was one of the things that contributed most to increased cost to veterans, because the buyer of the house must pay the charges.

The only way to stop that racket is to continue the present FNMA under proper administration. You can do that by supporting the Rains amendment now before you.

Mr. EBERHARTER. Mr. Chairman, I ask unanimous consent to extend my remarks at this point in the RECORD.

The CHAIRMAN. Is there objection to the request of the gentleman from Pennsylvania?

There was no objection.

TRICKLE-DOWN HOUSING

Mr. EBERHARTER. Mr. Chairman, this housing bill is another in the long and monotonous parade of measures coming before this Congress to buttress trickle-down economic theories.

Prosperity from the top down, as practiced by this administration, has meant recession from the bottom up. Now we have a housing bill which proposes a gravy train for the mortgage bankers on the theory that this will get a lot of new money into the housing field and thus lead to the construction of a lot of new housing.

But it just does not work that way. If people cannot afford new homes because of excessively high interest rates, they do not buy; if they do not buy, builders do not build. It makes no difference how attractive the investment is to bankers, if houses are not built and sold, mortgages cannot very well be written on them.

What this bill proposes, among other things, is a brand new secondary mortgage market system which would eventually become banker owned and banker directed. The mortgage bankers would be charged a 3-percent fee for the use of facilities. They would pass that fee along to the builder and in turn to the purchaser, who would eventually pay all of those fees. But the banker would get a certificate of credit for the fee he has paid, and eventually he could cash those certificates in for stock in the corporation. Isn't that a sweet set-up?

Suppose we had that same set-up, or an equivalent one, on excise taxes. The excise taxes are in some instances assessed at the manufacturer's level, who pass it on to their customers. But suppose—after the customer has paid the taxes in full—the manufacturer could then count all of those taxes against his own income taxes?

That's what the Banking and Currency Committee is proposing here for the mortgage lenders—a free ride into not only the control but the ownership of the secondary mortgage corporation on the strength of fees paid by purchasers of homes.

Once the mortgage bankers get control of that operation, the home builders will be at their mercy and the housing policies of this country will be made in Wall Street instead of in Washington and Main Street.

The home builders know it, too. From what I hear, they are very disappointed—rather, furious—over the actions of the first Republican administration to come to power since all those banks and building-and-loans went bankrupt, when no outfit was doing any business in the mortgage field until the start of the Home Owners Loan Corporation, and the only building was the construction of barbed-wire fences and barricades to keep out the unemployed.

This bill will be very helpful to the Democratic Party, just like the housing bill in the Republican 80th Congress.

The CHAIRMAN. The Chair recognizes the gentleman from Missouri [Mr. BOLLING].

(By unanimous consent, the time allotted Mr. MCCARTHY was given to Mr. BOLLING.)

Mr. BOLLING. Mr. Chairman, I rise in support of the Rains amendment. I make no pretense to being an expert on FNMA and the secondary mortgage market; however, I have given some study to this particular matter. This amendment fits in to the pattern of an attempt on the part of the House to work its will on a piece of legislation which badly needs improvement if it is to achieve its avowed purposes.

One of the most depressing of my experiences as a Member of this body were the hearings on the present piece of legislation. I had the opportunity of questioning the Administrator of the Housing and Home Finance Agency at considerable length during the hearings. I have never been so much discouraged by the answers of a responsible official as I was by his. I do not mean to infer that I feel that Mr. Cole is failing to do an honest, honorable job by his own rights. What I do mean to say is that he constantly used the word "experiment."

He said over and over again that this section or that section was frankly an experiment. I think what we need to do is to understand that in this piece of legislation, while Mr. Cole and other members of the Banking and Currency Committee may think they are experimenting with methods of financing housing or methods of providing housing, that they are, in fact, experimenting with people. This title which the Rains amendment seeks to strike is one of these experiments with people. The Federal National Mortgage Association has worked to provide a secondary mortgage market. In some areas of this country very little housing would have been built unless there were such a secondary market. At a time in the Nation's history when we are unsure of our economic future, when there is argument as to what the condition of the economy will be in a few months, why now experiment by substituting for proved programs, programs about which we know very little and about which even its proponents say they are not sure how it will work?

In dealing with another section, the section which has been highly touted as that which will supply housing for those people displaced in urban renewal programs, Mr. Cole left with me the impression that he would be willing to experiment indefinitely. I am not. I want action now. The time has come for us to recognize that we have a responsibility to the low-income and the middle-income people as well as to those in the upper brackets in regard to housing. The Rains amendment could help people in the low and middle-income brackets.

The CHAIRMAN. The Chair recognizes the gentleman from Michigan [Mr. WOLCOTT].

Mr. WOLCOTT. Mr. Chairman, the amendment should be defeated overwhelmingly. I do not think the sponsors of the amendment have in mind that this amendment would terminate the so-called one-for-one program which has been used extensively in remote regions of rural America. It has been one means of rural America in the remote regions getting any benefit from FNMA. It would also destroy any hope that we could carry on a liquidation program of the $3.3 billion of mortgages which might be held in the FNMA portfolio, and returning this $3.3 billion to the United States Treasury. It would also make it impossible to make prior commitments, especially in respect to the new section 220 programs and the new section 221 programs. These programs would authorize, in the large city areas, low-cost housing in connection with slum clearance and urban renewal projects with special emphasis upon replaced families. As a matter of fact, there is a provision in this bill under which FNMA can act as a secondary market for the financing of mortgages up to $7,600 or $8,600, as the case may be, with an amortization of 40 years and with no downpayment. The amendment would make impossible those low-cost housing programs. I might say also that it probably will mean that you will eliminate all probability of there being written into this act any additional public housing units. I think in that respect I should be in favor of the amendment.

Mr. RAINS. Mr. Chairman, will the gentleman yield?

Mr. WOLCOTT. I yield.

Mr. RAINS. May I ask a simple question—why?

Mr. WOLCOTT. Because there will be no secondary market. Of course, you would not expect any financing concern, any insurance company, to take a mortgage, with no downpayment, no equity, running for 40 years, without a

strong secondary market that can bail them out. The $500 million which you provided here could be eaten up just like that, under the gentleman's amendment, without providing any assistance for the 220 and 221 programs. There would not be available sufficient secondary market money for these programs. The gentleman will remember that some years ago we had to let FNMA die down to almost nothing at all to prevent FNMA from bailing out many financial institutions. They had gotten their portfolios filled with paper of questionable marketability and were ready to dump all of that paper onto FNMA when we stopped it. The gentleman's amendment would just reopen that dangerous practice.

The CHAIRMAN. The time of the gentleman from Michigan [Mr. WOLCOTT] has expired. All time has expired.

The question is on the amendment offered by the gentleman from Alabama [Mr. RAINS].

The question was taken; and the Chair being in doubt, the Committee divided, and there were—ayes 91, noes 105.

Mr. RAINS. Mr. Chairman, I demand tellers.

Tellers were ordered, and the Chairman appointed as tellers Mr. RAINS and Mr. WOLCOTT.

The Committee again divided; and the tellers reported that there were—ayes 139, noes 149.

So the amendment was rejected.

Mr. ROGERS of Texas. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. ROGERS of Texas: On page 163, line 12, after "Association" insert "including mortgages purchased out of the portfolio of the Association which is subject to management and liquidation under section 306 hereof."

Mr. WOLCOTT. Mr. Chairman, I rise in opposition to the pending amendment.

Mr. Chairman, the amendment, I am afraid, has not been explained, but, as we understand it, the amendment would authorize the taking of the present portfolio which would ordinarily be in the management and liquidation section—306—and using it in the secondary market.

We have set up a well-balanced program in that respect. If the gentleman intends by his amendment to take it from liquidation then, of course, it would freeze a comparable amount in FNMA and would prevent it from exercising its true secondary market functions. We do not know how much they will indulge in that practice. It will run into the hundreds of millions of dollars that FNMA would have to hold instead of liquidating its assets. I do not think we want to do that without knowing where we are going.

Mr. EDMONDSON. Mr. Chairman, I move to strike out the requisite number of words.

Mr. Chairman, I do not believe anywhere in the country we have held hearings on behalf of the Veterans' Affairs Committee and we have talked to builders who have not said it is essential that we have a secondary market for mortgages. I do not believe anywhere in the country they have talked to us on this point that the builders have not failed to emphasize the importance of this 1-for-1 plan under which it has been possible to get advance commitments that made possible the vast housing programs that have gone on in the past years.

There is no point in the world in putting this plan into operation and having a 1-year gap or a 1-year period in which there is no basis available for advance commitments or for purchase contracts. It may be that after 1 year it is advisable to carry out the policy as proposed in the bill. But what is going to happen in that period of 1 year if we do not have some basis on which to make these purchase contracts that are provided for in the bill?

May I quote to you from testimony before this committee given by Mr. R. G. Hughes, president, National Association of Home Builders, who told this committee exactly what will happen if this goes into effect as provided in the bill. He stated:

Under the bill as written, the 1-for-1 plan can be used only with respect to the prospective portfolio to be accumulated under the new secondary mortgage-market function. But there will be no new portfolio accumulated in FNMA's hands for at least a year to form a base for a new 1-for-1 operation. During that time construction would cease.

I want you to hear these words now from the man who heads the National Association of Home Builders:

During that time construction would cease in those many areas which presently depend on 1-for-1 as their sole source for the advance commitments which are essential to home building. Our suggestion would bridge the gap until the effect of the new legislation could be felt.

That is what is proposed by the amendment offered by the gentleman from Texas [Mr. ROGERS]. It provides a bridge there for that 1-year period. At the end of that 1-year period there is no reason why the mortgages that are in the liquidation portfolio today cannot thereafter be liquidated. We are going to delay for a period of time the liquidation period, but at the same time we are going to provide a basis for the purchase contracts that will make possible an effective advance commitment from the Government to enable us to carry on our building program. Certainly this is a thing that has sanity to it. It is a proposition with commonsense behind it, it is a proposition that does not mean any net loss to the Government, no net loss whatsoever. It does insure a continuation of an adequate building program.

Mr. Chairman, I hope that the House will vote for the amendment offered by the gentleman from Texas [Mr. ROGERS].

The CHAIRMAN. The question is on the amendment offered by the gentleman from Texas [Mr. ROGERS]

The question was taken; and on a division (demanded by Mr. ROGERS of Texas) there were—ayes 79, noes 89.

Mr. ROGERS of Texas. Mr. Chairman, I demand tellers.

Tellers were ordered, and the Chairman appointed as tellers Mr. WOLCOTT and Mr. ROGERS of Texas.

The Committee again divided; and the tellers reported that there were—ayes 129, noes 128.

The CHAIRMAN. On this vote the Chair votes "no"; therefore the ayes being 129 and the noes 129, the amendment is not agreed to.

Mr. McDONOUGH. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, there has been some question in the minds of some of us that the bill does not provide for the financing of homes and the purchasing of mortgages under title III in outlying sections such as Guam, Alaska, and Hawaii. There is a section in the bill that provides that the President has the authority to use up to $200 million for the purchase of these mortgages wherever in his opinion that is necessary and where the economy of the Nation is affected by lack of such finances. Therefore, in order to assure the Delegate from Alaska, who has been concerned about this, and others, may I ask the chairman of the committee if that is not the situation, that this section of the bill does provide that authority?

Mr. WOLCOTT. As I understand the gentleman's inquiry, it provides for that authority.

Mr. McDONOUGH. The chairman of the committee has assured me that that section of the bill does do that.

Mr. BARTLETT. Mr. Chairman, will the gentleman yield?

Mr. McDONOUGH. I yield to the gentleman from Alaska.

Mr. BARTLETT. May I inquire of the distinguished chairman of the committee if in his opinion the special assistance provision can perform the same functions or service as subsection (b) of section 2 of the Alaska Housing Act, which is sought to be repealed in section 305, page 178, of the bill?

Mr. WOLCOTT. The special assistance provision of the bill will take care of Alaska, with the exception of the loan authority. That is provided for in other legislation.

Mr. BARTLETT. I thank the gentleman.

Mr. McDONOUGH. The situation in Guam is that there are a large number of civilian employees identified with the Government and housing is necessary. We want to provide some means to finance that kind of housing. According to the interpretation of this section of the bill, it will provide that means. I wanted to get that point in the RECORD.

Mr. MULTER. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. MULTER: On page 178, strike out everything in lines 23 and 24.

Mr. MULTER. Mr. Chairman, this amendment seeks to strike section 306 from this title. It appears on page 178 of the bill. Section 306 seeks to repeal Public Law 243 of the 82d Congress, approved October 30, 1951. That section is the one which permits advance commitments by FHA for cooperative housing which has been used in the main by minority groups. Without this kind of commitment, minority groups cannot build any cooperative housing.

The difficulty up to now has been that the lenders have had an ample market for their funds. They stayed away from the minority-group housing. Now that

money is becoming easier, they are looking for new fields, and they are just beginning to go into the field of minority group cooperative housing. Without this advance commitment, they cannot participate in that program.

It is, therefore, essential that this section be deleted from the bill so that cooperative housing for minority groups can be carried on. With this repealer, as it stands in the bill, that minority group housing will come to an end even before it gets underway.

Mr. McCORMACK. Mr. Chairman, will the gentleman yield?

Mr. MULTER. I yield.

Mr. McCORMACK. For the record, will the gentleman state what he has in mind by the expression "minority groups"?

Mr. MULTER. I mean our colored people and especially those who cannot move into houses because of segregation rules. Today they are trying to build multifamily houses and some single-family houses in large groups. They have not been able to get the financing. There is nothing in this bill to compel any community to mix the groups. This will, however, permit them to go where they are able to buy the land and put up housing on their own, which they can buy and own. Up to now, they could not get financing for it. It applies in the main to the colored groups.

Mr. JAVITS. Mr. Chairman, will the gentleman yield?

Mr. MULTER. I yield.

Mr. JAVITS. Is it not a fact that these express groups in view of their nature, and of their being put together, could not possibly have any section 213 housing projects unless they could get this prior commitment?

Mr. MULTER. The gentleman is right. If you cannot get a prior commitment, which means an agreement to give you a mortgage, you cannot get temporary financing and you cannot put up the building.

Mr. JAVITS. Is it not a fact that the two groups who are finding it most difficult to get housing and are being displaced by these urban redevelopment projects are these very minorities?

Mr. MULTER. By both the urban redevelopment and the rural redevelopment projects.

Mr. JAVITS. I hope very much that the gentleman's amendment will be adopted.

Mr. MULTER. I appreciate the gentleman's support.

Mr. WOLCOTT. Mr. Chairman, I move to strike out the last word and rise in opposition to the amendment.

Mr. Chairman, I think attention should be drawn to the fact that this applies only to so-called cooperative housing and the reason why the provision is repealed is that the authority for assisting minority housing is found in the special assistance functions. I call the gentleman's attention to the language on page 164, line 10, which refers to mortgages which are not necessarily readily acceptable to such investors. There is ample authority there to make the projects available to minority groups under these special assistance functions. That is all it amounts to anyway.

Mr. MULTER. Is it not true that there is no assurance as to that?

Mr. WOLCOTT. Well, there is no assurance under section 215 that it will be for minority groups.

Mr. MULTER. The point I am making is that it will come to an end even before it gets started.

Mr. WOLCOTT. There is a reasonable assurance under the language, which I mentioned here, that they will be taken care of, but there is no assurance at the present time under the situation that the gentleman proposes that they will be taken care of.

Mr. MULTER. But they have not been able to get the money. What objection can there be to this?

Mr. WOLCOTT. I heard the gentleman's colloquy which indicates that there has not been any trouble with FNMA and there has not been any trouble with the FHA, and there has not been any trouble with the primary lenders.

Mr. MULTER. Why not give them an opportunity to operate?

Mr. WOLCOTT. We have.

Mr. MULTER. What objection can there be to letting section 306 stay in the law?

Mr. WOLCOTT. There is no reason why you should put the two provisions in and foul it all up.

Mr. MULTER. But the other one is working now.

Mr. WOLCOTT. It is not working as satisfactorily as it is expected to work under the proposed language.

The CHAIRMAN. The question is on the amendment offered by the gentleman from New York.

The amendment was rejected.

The Clerk read as follows:

TITLE IV—SLUM CLEARANCE AND URBAN RENEWAL

SEC. 401. The heading of title I of the Housing Act of 1949, as amended, is hereby amended to read "Title I—Slum Clearance and Urban Renewal."

SEC. 402. Title I of said act, as amended, is hereby amended by inserting the following new section immediately after the heading of title I:

"Urban renewal fund

"SEC. 100. The authorizations, funds, and appropriations available pursuant to sections 103 and 104 hereof shall constitute a fund, to be known as the 'Urban Renewal Fund,' and shall be available for advances, loans, and capital grants to local public agencies for urban renewal projects in accordance with the provisions of this title, and all contracts, obligations, assets, and liabilities existing under or pursuant to said sections prior to the enactment of the Housing Act of 1954 are hereby transferred to said fund."

SEC. 403. Section 101 of said act, as amended, is hereby amended to read as follows:

"SEC. 101. (a) In entering into any contract for advances for surveys, plans, and other preliminary work for projects under this title, the Administrator shall give consideration to the extent to which appropriate local public bodies have undertaken positive programs (through the adoption, modernization, administration, and enforcement of housing, zoning, building and other local laws, codes, and regulations relating to land use and adequate standards of health, sanitation, and safety for buildings, including the use and occupancy of dwellings) for (1) preventing the spread or recurrence in the community of slums and blighted areas, and (2) encouraging housing cost reductions through the use of appropriate new materials, techniques, and methods in land and residential planning, design, and construction, the increase of efficiency in residential construction, and the elimination of restrictive practices which unnecessarily increase housing costs.

"(b) In the administration of this title, the Administrator shall encourage the operations of such local public agencies as are established on a State, or regional (within a State), or unified metropolitan basis or as are established on such other basis as permits such agencies to contribute effectively toward the solution of community development or redevelopment problems on a State, or regional (within a State), or unified metropolitan basis.

"(c) No contract shall be entered into for any loan or capital grant under this title, or for annual contributions or capital grants pursuant to the United States Housing Act of 1937, as amended, for any project or projects not constructed or covered by a contract for annual contributions prior to the effective date of the Housing Act of 1954, and no mortgage shall be insured, and no commitment to insure a mortgage shall be issued, under sections 220 or 221 of the National Housing Act, as amended, unless (1) there is presented to the Administrator by the locality a workable program (which shall include an official plan of action, as it exists from time to time, for effectively dealing with the problem of urban slums and blight within the community and for the establishment and preservation of a well-planned community with well-organized residential neighborhoods of decent homes and suitable living environment for adequate family life) for utilizing appropriate private and public resources to eliminate, and prevent the development or spread or, slums and urban blight, to encourage needed urban rehabilitation, to provide for the redevelopment of blighted, deteriorated, or slum areas, or to undertake such of the aforesaid activities or other feasible community activities as may be suitably employed to achieve the objectives of such a program, and (2) on the basis of his review of such program, the Administrator determines that such program meets the requirements of this subsection and certifies to the constituent agencies affected that the Federal assistance may be made available in such community: *Provided*, That this sentence shall not apply to the insurance of, or commitment to insure, a mortgage under section 221 of the National Housing Act, as amended, if the mortgaged property is in a community referred to in clause (2) of section 221 (a).

"(d) The Administrator is authorized to establish facilities (1) for furnishing to communities, at their request, an urban renewal service to assist them in the preparation of a workable program as referred to in the preceding subsection and to provide them with technical and professional assistance for planning and developing local urban renewal programs, and (2) for the assembly, analysis and reporting of information pertaining to such programs."

SEC. 404. Section 102 of said act, as amended, is hereby amended—

(1) by amending the first sentence in subsection (a) to read as follows: "To assist local communities in the elimination of slums and blighted or deteriorated or deteriorating areas, in preventing the spread of slums, blight, or deterioration, and in providing maximum opportunity for the redevelopment, rehabilitation, and conservation of such areas by private enterprise, the Administrator may make temporary and definitive loans to local public agencies in accordance with the provisions of this title for the undertaking of urban renewal projects.";

(2) by inserting in the second sentence of subsection (a) before the word "expenditures" the word "estimated" and by inserting after the word "bonds" the words "or other obligations";

(3) by striking out "new uses of land in the project area" at the end of the first sentence of subsection (b) and inserting "new uses of such land in the project area";

(4) by striking out the words "bear interest as such rate" in the second sentence of subsection (b) and inserting "bear interest at such rate"; and

(5) by amending subsection (d) to read as follows:

"(d) The Administrator may make advances of funds to local public agencies for surveys and plans for urban renewal projects which may be assisted under this title, including, but not limited to, (i) plans for carrying out a program of voluntary repair and rehabilitation of buildings and improvements, (ii) plans for the enforcement of State and local laws, codes, and regulations relating to the use of land and the use and occupancy of buildings and improvements, and to the compulsory repair, rehabilitation, demolition, or removal of buildings and improvements, and (iii) appraisals, title searches, and other preliminary work necessary to prepare for the acquisition of land in connection with the undertaking of such projects. The contract for any such advance of funds shall be made upon the condition that such advance of funds shall be repaid, with interest at not less than the applicable going Federal rate, out of any moneys which become available to the local public agency for the undertaking of the project involved.".

SEC. 405. Subsection (a) of section 103 of said act, as amended, is hereby amended to read as follows:

"(a) The Administrator may make capital grants to local public agencies in accordance with the provisions of this title for urban renewal projects: *Provided,* That the Administrator shall not make any contract for capital grant with respect to a project which consists of open land under clause (1) (iii) of the second sentence of section 110 (c). The aggregate of such capital grants with respect to all the projects of a local public agency on which contracts for capital grants have been made under this title shall not exceed two-thirds of the aggregate of the net project costs of such projects, and the capital grant with respect to any individual project shall not exceed the difference between the net project cost and the local grants-in-aid actually made with respect to the project.".

SEC. 406. Section 104 of said act, as amended, is hereby amended by striking "section 110 (f) of land" and inserting "section 110 (f) of the property".

SEC. 407. Section 105 of said act, as amended, is hereby amended—

(1) by striking "Contracts for financial aid" and inserting "Contracts for loans or capital grants";

(2) by amending subsections (a) and (b) to read as follows:

"(a) The urban renewal plan (including any redevelopment plan constituting a part thereof) for the urban renewal area be approved by the governing body of the locality in which the project is situated, and that such approval include findings by the governing body that (i) the financial aid to be provided in the contract is necessary to enable the project to be undertaken in accordance with the urban renewal plan; (ii) the urban renewal plan will afford maximum opportunity, consistent with the sound needs of the locality as a whole, for the rehabilitation or redevelopment of the urban renewal area by private enterprise; and (iii) the urban renewal plan conforms to a general plan for the development of the locality as a whole:

"(b) When real property acquired or held by the local public agency in connection with the project is sold or leased, the purchasers or lessees and their assignees shall be obligated (i) to devote such property to the uses specified in the urban renewal plan for the project area; (ii) to begin within a reasonable time any improvements on such property required by the urban renewal plan; and (iii) to comply with such other conditions as the Administrator finds, prior to the execution of the contract for loan or capital grant pursuant to this title, are necessary to carry out the purposes of this title: *Provided,* That clauses (ii) and (iii) of this subsection shall not apply to mortgagees and others who acquire an interest in such property as the result of the enforcement of any lien or claim thereon;";

(3) by striking the word "project" wherever it appears in subsection (c) and inserting the term "urban renewal"; and

(4) by striking out the proviso at the end of subsection (c), and substituting a period for the colon preceding said proviso.

SEC. 408. Section 106 of said act, as amended, is hereby amended by inserting the following proviso before the period at the end of subsection (b): ": *Provided,* That necessary expenses of inspections and audits, and of providing representatives at the site, of projects being planned or undertaken by local public agencies pursuant to this title shall be compensated by such agencies by the payment of fixed fees which in the aggregate will cover the costs of rendering such services, and such expenses shall be considered nonadministrative; and for the purpose of providing such inspections and audits and of providing representatives at the sites, the Administrator may utilize any agency and such agency may accept reimbursement or payment for such services from such local public agencies or the Administrator, and credit such amounts to the appropriations or funds against which such charges have been made."

SEC. 409. Section 107 of said act, as amended, is hereby amended by striking out the words "redevelopment plan" and inserting "urban renewal plan."

SEC. 410. Section 109 of said act as amended, is hereby amended to read as follows:

"SEC. 109. In order to protect labor standards—

"(a) any contract for loan or capital grant pursuant to this title shall contain a provision requiring that not less than the salaries prevailing in the locality, as determined or adopted (subsequent to a determination under applicable State or local law) by the Administrator, shall be paid to all architects, technical engineers, draftsmen, and technicians employed in the development of the project involved and shall also contain a provision that not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act (49 Stat. 1011), shall be paid to all laborers and mechanics, except such laborers, or mechanics who are employees of municipalities or other local public bodies, employed in the development of the project involved for work financed in whole or in part with funds made available pursuant to this title; and the Administrator shall require certification as to compliance with the provisions of this paragraph prior to making any payment under such contract; and

"(b) the provisions of title 18, United States Code, section 874, and of title 40, United States Code, section 276c, shall apply to work financed in whole or in part with funds made available for the development of a project pursuant to this title.".

SEC. 411. Section 110 of said act, as amended, is hereby amended to read as follows:

"SEC. 110. The following terms shall have the meanings, respectively, ascribed to them below, and, unless the context clearly indicates otherwise, shall include the plural as well as the singular number:

"(a) 'Urban renewal area' means an urban area that (1) the governing body of the locality determines to be blighted, deteriorated, or deteriorating and designates as appropriate for an urban renewal project, and (2) the Administrator approves as appropriate for a project under this title.

"(b) 'Urban renewal plan' means a plan, as it exists from time to time, for an urban renewal project, which plan (1) shall conform to the general plan of the locality as a whole and to the workable program referred to in section 101 hereof; (2) shall be sufficiently complete to indicate such land acquisition, demolition and removal of structures, redevelopment, improvements, and rehabilitation as may be proposed to be carried out in the urban renewal area, zoning and planning changes, if any, land uses, maximum densities, building requirements, and the plan's relationship to definite local objectives respecting appropriate land uses, improved traffic, public transportation, public utilities, recreational and community facilities, and other public improvements; and (3) shall include, for any part of the urban renewal area proposed to be acquired and redeveloped in accordance with clause (1) of the second sentence of subsection (c) of this section, a redevelopment plan approved by the governing body of the locality.

"(c) 'Urban renewal project' or 'project' may include undertakings and activities of a local public agency in an urban renewal area for the elimination and for the prevention of the development or spread of slums and blight, in accordance with an urban renewal plan to achieve sound community objectives for the establishment and preservation of well-planned residential neighborhoods of decent homes and suitable living environment for adequate family life, and may involve slum clearance and redevelopment in an urban renewal area, or rehabilitation or conservation in an urban renewal area, or any combination or part thereof, in accordance with such urban renewal plan. For the purposes of this subsection, 'slum clearance and redevelopment' may include (1) acquisition of (i) a slum area or a deteriorated or deteriorating area, or (ii) land which is either open or predominantly open and which because of obsolete platting, diversity of ownerhip, deterioration of structures or of site improvements, or otherwise, substantially impairs or arrests the sound growth of the community, or (iii) open land necessary for sound community growth which is to be developed for predominantly residential uses: *Provided,* That the requirement in paragraph (a) of this section that the area be blighted, deteriorated, or deteriorating shall not be applicable in the case of an open land project; (2) demolition and removal of buildings and improvements; (3) installation, construction, or reconstruction of streets, utilities, parks, playgrounds, and other improvements necessary for carrying out in the area the urban renewal objectives of this title in accordance with the urban renewal plan; and (4) making the land available for development or redevelopment by private enterprise or public agencies (including sale, initial leasing, or retention by the local public agency itself) at its fair value for uses in accordance with the urban renewal plan. For the purposes of this subsection, 'rehabilitation' or 'conservation' may include the restoration and renewal of a blighted, deteriorated, or deteriorating area by (1) carrying out plans for a program of voluntary repair and rehabilitation of buildings or other improvements in accordance with the urban renewal plan; (2) acquisition of real property and demolition or removal of buildings and improvements thereon where necessary to eliminate unhealthful, insanitary or unsafe conditions, lessen density, eliminate obsolete or other uses detrimental to the public welfare, or to otherwise remove or prevent the spread of blight

or deterioration, or to provide land for needed public facilities; (3) installation, construction, or reconstruction, of such improvements as are described in clause (3) of the preceding sentence; and (4) the disposition of any property acquired in such urban renewal area (including sale, initial leasing, or retention by the local public agency itself) at its fair value for uses in accordance with the urban renewal plan.

"For the purposes of this title, the term 'project' shall not include the construction or improvement of any building, and the term 'redevelopment' and derivatives thereof shall mean development as well as redevelopment. For any of the purposes of section 109 hereof, the term 'project' shall not include any donations or provisions made as local grants-in-aid and eligible as such pursuant to clauses (2) and (3) of section 110 (d) hereof.

"(d) 'Local grants-in-aid' shall mean assistance by a State, municipality, or other public body, or (in the case of cash grants or donations of land or other real property) any other entity, in connection with any project on which a contract for capital grant has been made under this title, in the form of (1) cash grants; (2) donations, at cash value, of land or other real property (exclusive of land in streets, alleys, and other public rights-of-way which may be vacated in connection with the project) in the urban renewal area, and demolition, removal, or other work or improvements in the urban renewal area, at the cost thereof, of the types described in clause (2) and clause (3) of either the second or third sentence of section 110 (c); and (3) the provision, at their cost, of public buildings or other public facilities (other than publicly owned housing, and revenue-producing public utilities the capital cost of which is financed by service charges or special assessments) which are necessary for carrying out in the area the urban renewal objectives of this title in accordance with the urban renewal plan: *Provided,* That in any case where, in the determination of the Administrator, any park, playground, public building, or other public facility is of direct benefit both to the urban renewal area and to other areas, and the approximate degree of the benefit to such other areas is estimated by the Administrator at 20 percent or more of the total benefits, the Administrator shall provide that, for the purpose of computing the amount of the local grants-in-aid for the project, there shall be included only such portion of the cost of such facility as the Administrator estimates to be proportionate to the approximate degree of the benefit of such facility to the urban renewal area: *And provided further,* That for the purpose of computing the amount of local grants-in-aid under this section 110 (d), the estimated cost (as determined by the Administrator) of parks, playgrounds, public buildings, or other public facilities may be deemed to be the actual cost thereof if (i) the construction or provision thereof is not completed at the time of final disposition of land in the project to be acquired and disposed of under the urban renewal plan, and (ii) the Administrator has received assurances satisfactory to him that such park, playground, public building, or other public facility will be constructed or completed when needed and within a time prescribed by him. With respect to any demolition or removal work, improvement, or facility for which a State, municipality, or other public body has received or has contracted to receive any grant or subsidy from the United States, or any agency or instrumentality thereof, the portion of the cost thereof defrayed or estimated by the Administrator to be defrayed with such subsidy or grant shall not be eligible for inclusion as a local grant-in-aid.

"(e) 'Gross project cost' shall comprise (1) the amount of the expenditures by the local public agency with respect to any and all undertakings necessary to carry out the project (including the payment of carrying charges, but not beyond the point where the project is completed), and (2) the amount of such local grants-in-aid as are furnished in forms other than cash.

"(f) 'Net project cost' shall mean the difference between the gross project cost and the aggregate of (1) the total sales prices of all land or other property sold, and (2) the total capital values (i) imputed, on a basis approved by the Administrator, to all land or other property leased, and (ii) used as a basis for determining the amounts to be transferred to the project from other funds of the local public agency to compensate for any land or other property retained by it for use in accordance with the urban renewal plan.

"(g) 'Going Federal rate' means (with respect to any contract for a loan or advance entered into after the first annual rate has been specified as provided in this sentence) the annual rate of interest which the Secretary of the Treasury shall specify as applicable to the 6-month period (beginning with the 6-month period ending December 31, 1953) during which the contract for loan or advance is made, which applicable rate for each 6-month period shall be determined by the Secretary of the Treasury by estimating the average yield to maturity, on the basis of daily closing market bid quotations or prices during the month of May or the month of November, as the case may be, next preceding such 6-month period, on all outstanding marketable obligations of the United States having a maturity date of 15 or more years from the first day of such month of May or November, and by adjusting such estimated average annual yield to the nearest one-eighth of 1 percent. Any contract for loan made may be revised or superseded by a later contract, so that the going Federal rate, on the basis of which the interest rate on the loan is fixed, shall mean the going Federal rate, as herein defined, on the date that such contract is revised or superseded by such later contract.

"(h) 'Local public agency' means any State, county, municipality, or other governmental entity or public body, or two or more such entities or bodies, authorized to undertake the project for which assistance is sought. 'State' includes the several States, the District of Columbia, the Commonwealth of Puerto Rico, and the Territories and possessions of the United States.

"(i) 'Land means any real property, including improved or unimproved land, structures, improvements, easements, incorporeal hereditaments, estates, and other rights in land, legal or equitable.

"(j) 'Administrator' means the Housing and Home Finance Administrator."

SEC. 412. Notwithstanding the amendments in this title to title I of the Housing Act of 1949, as amended, the Administrator, with respect to any project covered by any Federal aid contract executed, or prior approval granted, by him under said title I before the effective date of this act, upon request of the local public agency, shall continue to extend financial assistance for the completion of such project in accordance with the provisions of said title I in force immediately prior to the effective date of this act.

SEC. 413. The provisos with respect to the appropriation for capital grants for slum clearance and urban redevelopment contained in title I of the First Independent Offices Appropriation Act, 1954 (Public Law 176, 83d Cong.) are hereby repealed.

SEC. 414. The Housing and Home Finance Administrator is authorized to make grants, subject to such terms and conditions as he shall prescribe, to public bodies, including cities and other political subdivisions, to assist them in developing, testing, and reporting methods and techniques, and carrying out demonstrations and other activities for the prevention and the elimination of slums and urban blight. No such grant shall exceed two-thirds of the cost, as determined or estimated by said Administrator, of such activities or undertakings. In administering this section, said Administrator shall give preference to those undertakings which in his judgment can reasonably be expected to (1) contribute most significantly to the improvement of methods and techniques for the elimination and prevention of slums and blight, and (2) best serve to guide renewal programs in other communities. Said Administrator may make advance of progress payments on account of any grant contracted to be made pursuant to this section, notwithstanding the provisions of section 3648 of the Revised Statutes, as amended. The aggregate amount of grants made under this section shall not exceed $5 million and shall be payable from the capital grant funds provided under and authorized by section 103 (b) of the Housing Act of 1949, as amended.

SEC. 415. Section 19 of the District of Columbia Redevelopment Act of 1945, as amended, is hereby amended by striking "$2,000" in subsection (a) and subsection (b) and inserting in each instance "$3,000 unless insured as provided in title I of the National Housing Act, as amended".

SEC. 416. Section 20 of the District of Columbia Redevelopment Act of 1945, as amended, is hereby amended—

(1) by striking "1949" wherever it appears in said section and inserting "1949, as amended": *Provided,* That this clause (1) shall not limit or restrict any authority under said section 20; and

(2) by adding the following new subsections at the end of said section:

"(i) In addition to its authority under any other provision of this act, the Agency is hereby authorized to plan and undertake urban renewal projects (as such projects are defined in title I of the Housing Act of 1949, as amended), and in connection therewith the Agency, the District Commissioners, and the other appropriate agencies operating within the District of Columbia shall have all of the rights and powers which they have with respect to a project or projects financed in accordance with the preceding subsections of this section: *Provided,* That for the purpose of this subsection the word 'redevelopment' wherever found in this act (except in section 3 (n)) shall mean 'urban renewal,' and the references in section 6 to the acquisition, disposition, or assembly of real property for a project shall mean the undertaking of an urban renewal project.

"(j) The District Commissioners are hereby authorized to direct the Agency to prepare a workable program (such workable program to be approved by the said Commissioners) as prescribed by section 101 (c) of the Housing Act of 1949, as amended, and are also authorized to direct the Agency to request the necessary funds for the preparation by the Agency of said workable program. The District Commissioners are hereby authorized, with or without reimbursement, to assist the Agency in carrying out urban renewal projects and to utilize for that purpose the facilities and personnel of the District of Columbia under agreement with the Agency."

Mr. WOLCOTT (interrupting the reading). Mr. Chairman, I ask unanimous consent that the remainder of title IV be considered as read, and that it shall be open to amend at any point. That carries down through line 14 on page 199.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment which is at the Clerk's desk.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT: Page 182, in line 6, insert after the word "mortgage" the following: "under section 220 of the National Housing Act, as amended, if the mortgaged property is in an area referred to in clause (2) of section 220 (a), or."

Mr. SPENCE. Mr. Chairman, we accept the amendment.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Michigan [Mr. WOLCOTT].

The amendment was agreed to.

The Clerk read as follows:

TITLE V—LOW RENT PUBLIC HOUSING

SEC. 501. The United States Housing Act of 1937, as amended, is hereby amended—

(1) by striking the words following the first colon up to and including the words "such families" in subsection 10 (g) and inserting the following: "First, to families which are to be displaced by any low-rent housing project or by any public slum-clearance, redevelopment or urban renewal project, or through action of a public body or court, either through the enforcement of housing standards or through the demolition, closing, or improvement of dwelling units, or which were so displaced within 3 years prior to making application to such public housing agency for admission to any low-rent housing: *Provided*, That as among such projects or actions the public housing agency may from time to time extend a prior preference or preferences: *And provided further*, That, as among families within any such preference group"; and

(2) by striking the words "or was to be displaced by another low-rent housing project or by a public slum-clearance or redevelopment project" in clause (ii) of subsection 15 (8) (b) and inserting the following: "or was to be displaced by any low-rent housing project or by any public slum-clearance, redevelopment or urban renewal project, or through action of a public body or court, either through the enforcement of housing standards or through the demolition, closing, or improvement of a dwelling unit or units."

SEC. 502. Subsection 10 (h) of said act, as amended, is hereby amended to read as follows:

"(h) Every contract made pursuant to this act for annual contributions for any low-rent housing project initiated after March 1, 1949, shall provide that no annual contributions by the Authority shall be made available for such project unless such project is exempt from all real and personal property taxes levied or imposed by the State, city, county, or other political subdivisions, but such contract shall require the public housing agency to make payments in lieu of taxes equal to 10 percent of the annual shelter rents charged in such project or such lesser amount as (i) is prescribed by State law, or (ii) is agreed to by the local governing body in its agreement for local cooperation with the public housing agency required under subsection 15 (7) (b) (i) of this act, or (iii) is due to failure of a local public body or bodies other than the public housing agency to perform any obligation under such agreement: *Provided*, That, if at the time such agreement for local cooperation is entered into it appears that such 10 percent payments in lieu of taxes will not result in a contribution to the project through tax exemption by the State, city, county, or other political subdivisions in which the project is situated of at least 20 percent of the annual contributions to be paid by the Authority, the amounts of such payments in lieu of taxes shall be limited by the agreement to amounts, if any, which would not reduce the local contribution below such 20 percent: *Provided further*, That, with respect to any such project which is not exempt from all real and personal property taxes levied or imposed by the State, city, county, or other political subdivisions, such contract shall provide, in lieu of the requirements for tax exemption and payments in lieu of taxes, that no annual contributions by the Authority shall be made available for such project unless and until the State, city, county, or other political subdivisions in which such project is situated shall contribute, in the form of cash or tax remission, an amount equal to the greater of (i) the amount by which the taxes paid with respect to the project exceeds 10 percent of the annual shelter rents charged in such project or (ii) 20 percent of the annual contributions paid by the Authority (but not in excess of the taxes levied): *And provided further*, That, prior to execution of the contract for annual contributions the public housing agency shall, in the case of a tax-exempt project, notify the governing body of the locality of its estimate of the annual amount of such payments in lieu of taxes and of the amount of taxes which would be levied if the property were privately owned, or, in the case where the project is taxed, its estimate of the annual amount of the local cash contribution, and shall thereafter include the actual amounts in its annual reports. Contracts for annual contributions entered into prior to the effective date of the Housing Act of 1954 may be amended in accordance with the first sentence of this subsection."

SEC. 503. Section 10 of said act, as amended, is hereby amended by adding the following new subsection:

"(i) Every contract made pursuant to this act for annual contributions for any low-rent housing project for which no such contract has been entered into prior to the enactment of the Housing Act of 1954 shall provide that—

"(1) after payment in full of all obligations of the public housing agency in connection with the project for which any annual contributions are pledged, and until the total amount of annual contributions paid by the Authority in respect to such project has been repaid pursuant to the provisions of this subsection, (a) all receipts in connection with the project in excess of expenditures necessary for management, operation, maintenance, or financing, and for reasonable reserves therefor, shall be paid annually to the Authority and to local public bodies which have contributed to the project in the form of tax exemption or otherwise, in proportion to the aggregate contribution which the Authority and such local public bodies have made to the project, and (b) no debt in respect to the project, except for necessary expenditures for the project, shall be incurred by the public housing agency;

"(2) if, at any time, the project or any part thereof is sold, such sale shall be to the highest responsible bidder after advertising, or at fair market value, and the proceeds of such sale together with any reserves, after application to any outstanding debt of the public housing agency in respect to such project, shall be paid to the Authority and local public bodies as provided in clause 1 (a) of this subsection: *Provided*, That the amounts to be paid to the Authority and the local public bodies shall not exceed their respective total contribution to the project.".

SEC. 504. Paragraph (6) of section 16 of said act, as amended, is hereby repealed.

Mr. WOLCOTT (interrupting the reading). I ask unanimous consent, Mr. Chairman, that the remainder of title V be considered as read, and that it be open to amendment at any point.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. WIDNALL. Mr. Chairman, I offer an amendment which is at the desk.

Mr. SPENCE. Mr. Chairman, I was on my feet and I have an amendment at the desk.

The CHAIRMAN. The gentleman from New Jersey [Mr. WIDNALL] likewise has an amendment. The gentleman from Kentucky rose before the unanimous-consent agreement had been reached. Both gentlemen were on their feet. Both gentlemen are members of the committee. The Chair felt it was within his discretion to recognize the gentleman from New Jersey.

The Clerk will report the amendment offered by the gentleman from New Jersey.

Mr. MULTER. Mr. Chairman, a point of order.

The CHAIRMAN. The gentleman will state it.

Mr. MULTER. I most respectfully submit, Mr. Chairman, that the Chair is not acting properly in the exercise of his discretion. The gentleman from Kentucky [Mr. SPENCE] was on his feet asking for recognition before the Chair recognized the gentleman from New Jersey.

The CHAIRMAN. The Chair has been a Member of this body for some few years. The Chair is satisfied he is acting in accordance with precedent.

The Clerk will report the amendment offered by the gentleman from New Jersey.

The Clerk read as follows:

Amendment offered by Mr. WIDNALL: On page 199, after line 15, insert the following new section:

"SEC. 502. Section 10 of the United States Housing Act of 1937, as amended, is hereby amended by adding the following new subsection:

"'(j) Notwithstanding the provisions of any other law, the Public Housing Administration may, with respect to low-rent housing projects initiated after March 1, 1949, enter into new contracts, agreements, or other arrangements during the fiscal year 1955 for loans and annual contributions pursuant to the United States Housing Act of 1937, as amended, with respect to not exceeding 35,000 additional units: *Provided*, That no such new contract, agreement, or other arrangement shall be made except with respect to low-rent housing projects to be undertaken in a community in which there is being carried out a slum clearance and urban redevelopment project, or a slum clearance and urban renewal project, assisted under title I of the Housing Act of 1949, as amended, and the local public agency undertaking such slum clearance and urban redevelopment project, or slum clearance and urban renewal project, certifies that such low-rent housing project is necessary to assist in meeting the relocation requirements of section 105 (c) of title I of the Housing Act of 1949, as amended: *And provided further*, That the total number of dwelling units in low-rent housing projects covered by such new contracts, agreements, or other arrangements shall not exceed the total number of such dwelling units which the Administrator determines to be needed for the relocation of families to be displaced as a result of governmental action in such community.'"

And renumber appropriately the succeeding sections of title V.

Mr. SPENCE. Mr. Chairman, I have an amendment at the Clerk's desk that I would like to be considered as an amendment to the amendment offered by the gentleman from New Jersey.

Mr. WIDNALL. Mr. Chairman, I have not yielded to the gentleman.

The CHAIRMAN. The gentleman from Kentucky can offer his amendment immediately after the gentleman from New Jersey has concluded his 5 minutes, unless the gentleman from New Jersey desires sooner to yield for that purpose.

Mr. SPENCE. If I am recognized for that purpose.

Mr. WIDNALL. I do not yield at this time.

The CHAIRMAN. The Chair has to protect the rights of the gentleman from New Jersey.

The gentleman from New Jersey is recognized.

Mr. WIDNALL. Mr. Chairman, one of the most controversial issues constantly being presented for consideration by the Congress is that of public housing. There are earnest and sincere advocates both for and against.

There is certainly one fact acknowledged by both sides. Slums are a blot on America. They are existing to the disgrace of our people. Too often in the past there has been an unholy alliance between the slum owner and municipal authorities. Slums have festered and grown because of the failure to enact or enforce adequate sanitary, building, health, or fire codes. Communities within our country are at last awake to the wisdom of making slums unprofitable.

I would like to read at this time part of an editorial recently published in the New York Times, entitled "Congress and Public Housing":

To those who have seen at firsthand the fine accomplishments wrought in our large cities by slum-clearance public housing it is discouraging to see the opposition, even to the point of animus, voiced against such housing in Congress, and especially in the House. One would expect House Members, being close to the people, to be aware of the importance of clean, decent housing in strengthening our democracy, in creating more wholesome conditions in which to rear children, in improving the moral climate. One would expect the House membership to be more sympathetic toward people of low income struggling to live with some dignity.

The large cities, and especially New York, are a special problem in housing. High land costs and other handicaps make home ownership out of the question for thousands of families. The House won't be helping these families in Manhattan, Brooklyn, and the Bronx, by encouraging private enterprise on a $7,000 house. Nor can these families build little cottages for themselves after supper and on weekends, as so many do-it-yourself families do, all over the country, and more power to them.

As originally created public housing was sold on the basis of slum clearance.

In this bill there will be found the means for slum clearance and urban renewal under a broad new program.

As of December 31, 1953, there were 146 slum clearance and redevelopment projects in the final planning of loan and grant stage. These projects would result in the displacement of 40,000 families who would become eligible under this program. The final planning of loan and grant stage is that period in the program at which information on displaced families becomes available.

This amendment would permit the Public Housing Administration to enter into new contracts during the fiscal year 1955 for 35,000 additional low-rent public housing units. In other words, it would permit putting into the pipelines an additional 35,000 units which may be necessary to meet the problem of relocating low-income families who are to be displaced from their present place of living due to demolition of slum areas or other governmental action.

In the bill now before you is a broadened slum clearance, and urban redevelopment, conservation, and rehabilitation program designed to not only assist existing slum and blighted areas, but also affording a means of conserving neighborhoods and prevent them from becoming the slums of tomorrow. It is an overall integrated program. Communities, before qualifying for assistance, must show that they themselves are willing to take the necessary steps to preserve their communities by adopting and enforcing the proper health, sanitation, and housing codes and ordinances.

This amendment can play an important part in that program. Low-income families displaced as a result of governmental action in connection with slum clearance and urban redevelopment or urban renewal projects, whose income is not sufficient to enable them to pay an economic rent in other available housing accommodations, will be assured of housing accommodations. The amendment will assist in carrying out the original purposes of the public-housing act, as I understand it, which is to provide adequate housing accommodations for low-income families displaced from slum and blighted areas and who must be relocated.

The units contracted for under this amendment would be available in those communities which either now have a slum clearance or urban redevelopment program or hereafter are eligible for assistance under the urban renewal provisions of the Housing Act of 1949.

The amendment would provide for contracts to be entered into during the fiscal year 1955 which under existing law could be started during the fiscal year 1956. By its action this week the House has already authorized the 35,000 units now in the pipeline to be started during the fiscal year 1955.

I would like to further call your attention to the fact that the new FHA section 221 program is limited in its application to those families displaced as a result of governmental action in communities receiving slum clearance assistance under title I of the Housing Act of 1949. It is hoped that both the new FHA sections 220 and 221 will provide a means of rehousing many of these displaced families and thus decreasing the future need for public housing.

The CHAIRMAN. The time of the gentleman from New Jersey has expired.

(On request of Mr. CANFIELD, and by unanimous consent, Mr. WIDNALL was allowed to proceed for 5 additional minutes.)

Mr. DEANE. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentleman from North Carolina.

Mr. DEANE. May I say to the gentleman from New Jersey that I have served as a member of the minority with him and I admire his work on the committee. Having served with him on investigations, I am appreciative of his sincere interest in all phases of public housing wherever it is located and I commend the gentleman for offering this particular amendment.

Mr. WIDNALL. I thank the gentleman.

Mrs. ROGERS of Massachusetts. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentlewoman from Massachusetts.

Mrs. ROGERS of Massachusetts. I, too, would like to commend the gentleman for his action. In my own city of Lowell, Mass., people were displaced and cannot get housing.

Mr. WIDNALL. I thank the gentlewoman from Massachusetts.

Mr. CANFIELD. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentleman from New Jersey.

Mr. CANFIELD. Mr. Chairman, I desire to congratulate the gentleman from New Jersey and to assure him of my support of his amendment.

Mr. WIDNALL. I thank the gentleman.

Mr. GAVIN. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentleman from Pennsylvania.

Mr. GAVIN. Can the gentleman give us some idea of the estimated cost of this proposal he is presenting?

Mr. WIDNALL. I cannot give the gentleman an estimated cost at this time.

Mr. GAVIN. Approximately what does the gentleman think it would cost?

Mr. WIDNALL. I will obtain the figures and submit them to the gentleman.

Mr. GAVIN. I think we ought to first know approximately what this proposal is going to cost if we are going to give it consideration. I believe it is important that some member of the committee be here to give us the desired information. Can the gentleman assure us within the next several minutes that he can give us that information?

Mr. WIDNALL. I can give the gentleman that further assurance. I would like to say at this time that this is in line with the President's program. The costs would vary according to where the projects are to be located, according to local taxes, and the amount involved in the construction.

Mr. GAVIN. Like Mr. Rich, I am concerned as to where we are going to get the money.

Mr. KERSTEN of Wisconsin. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentleman from Wisconsin.

Mr. KERSTEN of Wisconsin. I would like to compliment the gentleman for this amendment. In Milwaukee we have a slum-clearance project on which operations are commencing, and I particularly appreciate the accent on slum clearance. We would like to clean out

our slums, and that is the primary object of this amendment, as I understand.

Mr. WIDNALL. I thank the gentleman.

Mr. YATES. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentleman from Illinois.

Mr. YATES. According to the testimony submitted to our Committee on Appropriations, the cost of constructing a unit was approximately $12,000. I do not know whether that answers his question or not. This is the construction cost. What the sum total of anual contributions will be, I do not know. But the cost of constructing these projects is only a fraction of the total cost necessary to take care of these blighted areas—the delinquency problem and the police protection made necessary by maintaining these slums.

Mr. OAKMAN. Mr. Chairman, will the gentleman yield?

Mr. WIDNALL. I yield to the gentleman from Michigan.

Mr. OAKMAN. I understand the amendment is to provide not to exceed 35,000 public housing units for fiscal 1955.

Mr. WIDNALL. That is correct.

Mr. OAKMAN. To be built only in areas cleared of slums; to be replacement units; is that correct?

Mr. WIDNALL. And to relocate families displaced as the result of slum clearance, urban redevelopment, or through renewal programs.

Mr. OAKMAN. Not only to be cleared but are now cleared slum projects and that are being built around the periphery of the cities?

Mr. WIDNALL. Yes.

Mr. OAKMAN. And that is only for fiscal 1955?

Mr. WIDNALL. Yes.

Mr. SPENCE. Mr. Chairman, I offer an amendment in the nature of a substitute.

The Clerk read as follows:

Amendment offered by Mr. SPENCE as a substitute to the amendment offered by Mr. WIDNALL: On page 199 after line 15 insert the following new section:

"SEC. 501. Notwithstanding any other provision of law, Public Housing Administration, with respect to low-rent housing projects under the United States Housing Act of 1937 initiated after March 1, 1949, may authorize the commencement of construction of not to exceed 35,000 dwelling units during the fiscal year 1955, and not to exceed 35,000 additional units during each of the fiscal years 1956, 1957, and 1958 and may enter into such agreements, contracts, and other arrangements for the construction of such dwelling units as may be necessary."

And renumber the four succeeding sections accordingly.

Mr. SPENCE. Mr. Chairman, this substitute is offered to make this bill conform to the wishes of the President as expressed in his housing message of January 25 this year. He stated that the program set out in the bill has not been tried, and its success has not been established. Therefore he recommended that public housing be maintained at a reasonable level, and he suggested that it be continued for the next 4 years, 140,000 new units, with 35,000 to be constructed each year.

Mr. HOLIFIELD. Mr. Chairman, will the gentleman yield?

Mr. SPENCE. I yield to the gentleman from California.

Mr. HOLIFIELD. The gentleman is, of course, giving the exact content, in a sense, of the President's message to Congress on January 25; and if he will yield further to me, I will read the President's words.

Mr. SPENCE. I yield.

Mr. HOLIFIELD. I am reading from page 4 of the President's message, House Document No. 306, the last paragraph:

Until these new programs have been fully tested and by actual performance have shown their success, we should continue at a reasonable level the public housing program authorized by the Housing Act of 1949. I recommend, therefore, that the Congress authorize construction during the next 4 years of 140,000 units of new public housing to be built in annual increments of 35,000 units. Special preference among eligible families should be given to those who must be relocated because of slum clearance, neighborhood rehabilitation, or similar public actions. The continuance of this program will be reviewed before the end of the 4-year period, when adequate evidence exists to determine the success of the other measures I have recommended.

So the gentleman is advocating the very program which President Eisenhower sent up to the Congress on January 25.

Mr. SPENCE. The President has very wisely said that this program we are now considering is an experiment, and it would be folly not to continue public housing until we can discover whether or not the program we are now considering will be a success.

This amendment carries out to the letter the program of the President. I judge that the President has made sufficient investigation to know just what that program will cost and what its advantages will be.

I congratulate the gentleman from New Jersey [Mr. WIDNALL] on taking the stand he did today in bringing in his amendment, and I congratulate the Members of the majority party in acknowledging the usefulness and necessity of low-rent public housing.

The President has asked for it, and you have now recognized it as a principle that low-rent public housing should be continued.

Mr. OLIVER P. BOLTON. Mr. Chairman, will the gentleman yield for a question?

Mr. SPENCE. I yield.

Mr. OLIVER P. BOLTON. Did I understand that the gentleman's amendment carried a provision specifically requiring that there be a preference for those who are moving from slum-clearance projects?

Mr. SPENCE. It merely continues the existing program for 4 years.

Mr. OLIVER P. BOLTON. In other words, the gentleman's amendment actually does not contain the recommendations in the President's program?

Mr. SPENCE. It contains the essential things that the President has asked for. The fundamental thing which the President speaks of is that we are trying to clean up the slums, to eliminate and prevent sums. That is one of the main objectives of this bill. The President wants to see that carried out. He realizes the weakness of this bill. He realizes that we have gone into fields we have never been in before. He realizes that we do not know what the results will be, and he asks us to continue the program that has formerly worked very well in eliminating the slums and blighted areas.

The program has accomplished it. There is no doubt about that. They may abuse it. They may call it socialistic. They may say it is unconstitutional, but they could not say that with much force, because the courts have upheld it. But with all that, it has accomplished the purpose that was sought to be achieved and has been a very effective means of removing the people from blighted areas and furnishing them a decent place in which to live.

I have seen the result of public housing in the town where I live and the towns nearby, where slums have actually been cleaned up and where the whole aspect of the city is different. The people have a new self-respect, a new courage, a new confidence, because of these slum clearance projects.

The CHAIRMAN. The time of the gentleman has expired.

Mr. SPENCE. Mr. Chairman, I ask unanimous consent to proceed for 5 additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Kentucky?

There was no objection.

Mr. SPENCE. I judge now that you have acknowledged the necessity of these public-housing projects, that you have adopted it as one of the policies of your party, you will not be influenced by the arguments that have heretofore been made against it as being socialistic and un-American. Nothing is un-American that helps a large segment of our people. The Government was established by "we, the people," and the people are the strength of the Government and the hope of the future. Unless you do something to help the underprivileged, you are not doing your full duty as their representatives. You say you are going to do it by this bill. I doubt if you will ever clear up any slums by this bill.

I say it is good policy to have the public-housing law on the statute books as a standby law in case the present experiment fails. I hope that you will vote this amendment up and give us a chance again to see what can be done with this bill while it is on trial. This amendment will afford a means to cure the deficiencies which may be found on trial.

Mr. HALLECK. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, I rise in support of the Widnall amendment and in opposition to the Spence substitute.

May I say at the outset that some of you who seek to continue this program for a while might be just a little careful about supporting the Spence substitute against the original amendment. We have not heard so much about public housing since the debate on the rule, and that was all in good humor. A lot of my good friends over here—and when I say "friends" I mean it—with

whom I have served have had a lot of fun needling me. Undoubtedly many of them thought, "I wonder what old Charlie is going to say about that."

I want to review just a little history, but first of all I want to say this: I have spoken of the Eisenhower administration's program overall. I think it is a good one. I think it is one that is devised to be in the best interests of the country and of all the people. It is a program that we should support. I must say that even today I have watched my good friends on the Democratic side of the aisle line up solidly, whether you were from the South or the North, to vote down that aisle against us as we have been amending this bill. I sometimes wonder just who is for what, but there has been no question about my position.

I also recognize that there is no one of us who agrees in every way with every part of the program. It would be impossible to have that kind of agreement. I want to say again, as I have said before, that this program was hammered out in a series of conferences that began even before the President was inaugurated, continued on through the first session and into the conferences that were held before we opened this session, and later in conferences after this session got underway.

It is a program in which people have had their say. Having had their say, of course, they are free to support all of it or parts of it, but in any event that is the way the program has been devised. By and large, I say it is a good program.

Going back to some of the things which were said here in the debate on the rule. I well recall that memorable occasion in 1939 when there was an effort to greatly expand or develop or initiate a public-housing program. I took my stand against it then. I recall it as though it were yesterday when a great speech was made here in opposition to that bill by a former Member of this House who is now a Member of the other body. After that time, we had the Wagner-Ellender-Taft bill for which there was much urging, but on which no action was had. Then, in the 80th Congress, it became the Taft-Ellender-Wagner bill. It was passed in the other body but was never adopted in the House of Representatives because, I think, it would have been defeated by from 75 to 100 votes at that time. After we Republicans were defeated in 1948, we came into the Democratic 81st Congress. Again a public-housing bill was passed in the other body. I checked the record and there were only 13 votes against it in the other body at that time. Among those who voted in favor of it were people whom I respected then and respect now—but they did vote for it. Subsequently, that measure came to this body. It is true that I again opposed the bill. But, it was adopted here by a close vote and it became the law of the land. It provided for the construction of 135,000 units over a period of 6 years. Subsequently, by action of the Committee on Appropriations, confirmed by the House and by the other body, and in conference, that figure was cut back to 35,000 units per year as the limit, and we proceeded under that program. Under the 1949 Public Housing Act, some 210,000 units have been built. So we do have, and we have had for several years now, a public housing program. What is the issue, therefore, that confronts us today? It is not whether you are voting for or against public housing—because we do have public housing. The issue is when shall public housing, as a Federal operation, be terminated. That is the only issue. By action of the Committee on Appropriations, termination dates have been dealt with. The other day a situation developed which I think makes it manifestly clear that in the coming fiscal year upwards of 33,000 public housing units will be built. What does the Widnall amendment do? It says that we will postpone for a year at least the termination of this program that we already have. That is all that it says. It says that the pipeline can be filled up in the next fiscal year, if communities qualify, if the demand is there, and then in the following fiscal year, those starts or constructions may be made. It also, of course, necessarily recognizes that at the end of that time, the Congress can then again take a look at the program and particularly take a look at it in the light of this new overall housing program, which I say is a good one developed by some of the best brains in the country, and then determine what further we should do. The gentleman from Kentucky refers to public housing as an experiment. If he properly refers to it, and I believe he does, if it is an experiment, it is not to be considered as an all-time, permanent ad infinitum policy of the Federal Government.

With respect to the President's position in that regard, let me point out to you that what he said to us in the messages indicates that he does not consider it a permanent program but rather a temporary program subject to reexamination.

In the state of the Union message he carefully pointed out, "and until alternative programs prove more effective, continuation of the public-housing program established in the Housing Act of 1949."

Then in the housing message itself:

> Until these new programs have been fully tested and by actual performance have shown their success, we should continue at a reasonable level the public-housing program authorized by the Housing Act of 1949.

Mr. SPENCE. Will the gentleman read further?

Mr. HALLECK. I yield.

Mr. SPENCE. I say the gentleman did not read specifically his recommendation.

Mr. HALLECK. Of course, he did go ahead and talk about 140,000. Now I will address myself to that at this point, but before I do that——

Mr. SPENCE. I do not think the gentleman should apologize for his reformation.

Mr. HALLECK. Oh, may I say to the gentleman from Kentucky, if I were to cast again the votes that I cast when this program was initiated, I would go back and do the very same thing. Let us understand that.

Now I want to discuss just a moment more this matter of extension rather than a vote on the fundamental issue that is involved, because I think that is clearly indicated by the President's message. Further, as to the President's attitude, he expressed in a press conference last Wednesday, and it was reported in the press, his satisfaction with the arrangement for the coming fiscal year by which we shall build those units for which we are contractually obligated. Then he spoke of a suggestion that had come to him of 35,000 additional to run over into the pipeline for the following year, and expressed his satisfaction with that.

I say to you on my responsibility here in my position, that the program as announced by the Widnall amendment for the 35,000 for 1 year is satisfactory to the administration.

Mr. YATES. Mr. Chairman, will the gentleman yield?

Mr. HALLECK. I would like to proceed for a moment, please, and then I will yield.

Again, some of my friends over here got on me rather roughly the other day, but I recall when we had that tax-exemption matter before us the other day, which I thought was a matter of fundamental principle, there were only nine over here who voted with us. In the 80th Republican Congress we had proposals for steam plants in the TVA. I opposed them. Of course they did not pass in the 80th Congress. But in the 81st Congress they did pass. Yesterday there was a proposal to build a steam plant in Memphis, Tenn., on the Mississippi River, not the Tennessee River. You might as well have put the Federal Government in the business of building a steam plant at Indianapolis, Ind. But again my friends over here, who castigate me on the way we are going down the aisle, voted for that steam plant over in Memphis.

Mr. SPENCE. Mr. Chairman, will the gentleman yield?

Mr. HALLECK. Yes; I yield.

Mr. SPENCE. I did not mean to castigate the gentleman. I have a very high regard for him, but did the President repudiate what he said in his housing message?

Mr. HALLECK. I will answer that. I am sure the gentleman meant that question in all sincerity, and not facetiously. I do not think it involves any repudiation of any position. If you want to say that it involves repudiation—that is a rather harsh word—but if it involves a willingness to meet halfway some other idea that somebody else might have, then I say thank God we have got a President who is willing to meet them halfway, and not insist on every line and every paragraph of every proposal he has made.

The CHAIRMAN. The time of the gentleman from Indiana has expired.

Mr. HALLECK. Mr. Chairman, I ask unanimous consent to proceed for 3 additional minutes.

Mr. SPENCE. I did not mean to use the word "repudiation" in any harsh way, but I thought possibly the policy squad went down to see him and persuaded him

to change his views. Is that what happened?

The CHAIRMAN. Is there objection to the request of the gentleman from Indiana?

There was no objection.

Mr. YATES. Mr. Chairman, will the gentleman yield?

Mr. HALLECK. I yield.

Mr. YATES. Will members of the gentleman's party meet the President halfway?

Mr. HALLECK. That is up to them.

Mr. McDONOUGH. Mr. Chairman, will the gentleman yield?

Mr. HALLECK. I yield.

Mr. McDONOUGH. I appreciate the position the gentleman has taken, but if the amendment offered by the gentleman from New Jersey [Mr. WIDNALL] is adopted, becomes part of the bill, will the gentleman support an amendment that will protect cities and municipalities that do not want public housing in their desire not to have it if they decide by referendum they do not want it? I have such an amendment I would like to offer.

Mr. JAVITS. If the gentleman will yield, that is in the law now.

Mr. McDONOUGH. It is not permanent legislation; it is in an appropriation bill.

Mr. HALLECK. I think that any city and municipality ought to have the right to refuse a program if they do not want it. As far as I am concerned no one should be able to force it upon a city or county. It was in a bill, but was stricken out on the point of order made by the gentleman from New York [Mr. MULTER]. I was very unhappy to have him make that point of order, because a lot of things went out that should have stayed in that bill. That should be in this bill. It could have been corrected here, but it has not been.

Mr. MULTER. Mr. Chairman, will the gentleman yield?

Mr. HALLECK. I have made my position clear; now if I may just proceed for a moment without interruption.

Mr. MULTER. The gentleman refered to my name; will he not yield?

Mr. HALLECK. I yield to the gentleman.

Mr. MULTER. The matter mentioned by the gentleman from California which the gentleman from Indiana says was struck out on my point of order in the appropriation bill is in the law today; that point is there, that you cannot force public housing on a community.

Mr. McDONOUGH. That is not so.

Mr. HALLECK. If it is not in there, it should be.

Mr. McDONOUGH. It is not in the Public Housing Act; it is in an appropriation bill.

Mr. HALLECK. As I have watched some of the actions here in recent months of some of my good friends here, I am reminded of a story Lindsay Warren told one time. He told of the fellow down south who was chopping cotton. The sun was beating him down, beating him down. Finally, he looked up at the sun and said: "Sun, where were you last winter when I needed you so bad?"

Again, let me just say that the issue here is not whether you are for or against public housing; the issue is when shall it be terminated? How shall it be tapered off? How shall it be fitted in with this new program?

Those are the things that are important. Let me say also in view of some of the statements that were made by some of my friends on this side of the aisle indicating that everybody had gone to the dogs and that we were folding up again, the President of the United States wants to build a stronger, peaceful, more prosperous America; and he has a program for this purpose. As far as I am concerned, I am going to try to help him build it. I do not think that in this request there is anything unreasonable. It does not run counter to my convictions as I view it.

I therefore earnestly ask that the substitute be voted down and that the Widnall amendment be adopted.

Mr. COLMER. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. COLMER: On page 199, after the Spence amendment, insert the following:

"Within 90 days after the effective date of this act the Housing Commissioner is authorized and directed to tender to each of the tenants in public-housing units a deed in fee simple for the units so occupied; and shall forthwith evict all tenants who refuse to accept such deeds. The same procedure shall be pursued as to all future units until they are disposed of.

"No subsidy, contribution, expense, or gratuity shall be paid directly or indirectly for the account of any such unit after the date of deeding such units to the respective tenants."

Mr. COLMER. Mr. Chairman, in taking the position that I do here today in opposition to public housing as such I am merely following out a position that I have consistently entertained from the very beginning of this program. In fact, I have voted and worked consistently each year against the continuation of the program which in my judgment is inimicable to the very existence of the Government under which we live. Frankly, out of the new Fair Deal program, there have been some good and bad features. For instance, I think that the rural electrification program is the best of that whole setup and has been a great boon to the rural peoples of this country and has contributed to the preservation of this glorious young Republic. It has done a job that private enterprise refused to do. But, out of all of this New and Fair Deal program, it is my considered judgment that this so-called public housing is the most inimicable to the continuation of the Republic. It strikes at the very bulwark of the Republic. It is un-American. It is socialistic in the truest sense of the word. It would destroy if permitted to continue to grow the principle of individual home ownership, which after all is one of the basic principles upon which our Government is founded. It eats at the foundation of free and private enterprise. It destroys the initiative of the individual citizen and in the end if its proponents should prevail in their ambitious plans could end only in a socialistic state, or even worse, a dictatorship. This country is builded upon and has grown to its status of world leadership upon the American principle of home ownership. This housing program would lead to something entirely different. For instance, one has only to point out that communism is foreign and repugnant to home owners. We cannot continue this program without endangering the very foundation and the basic principles upon which the Government is founded.

Therefore I have proposed here by this amendment that if this program must be followed, if this House is to reverse itself by renewing this iniquitous program after only last year killing it by a vote of approximately 2 to 1, then it would be better for our common country from every angle considered to give these houses to the occupants thereof. While I naturally will be charged, possibly with some justification, of being facetious in offering this amendment, I believe that, if it must be done, that it is better to do it this way. It would be to the best interest of all concerned if the Federal Government should make a straight-out gift to the proposed occupants, and in that I am very serious.

In the first place, we would thereby make homeowners out of these proposed tenants. Having the responsibility of home ownership, they would naturally be more interested in their Government. They would no longer be under the compulsion to remain in the low-income class in order to have a place to live. Thus their initiative would be restored. They would no longer be subjected to governmental regimentation. For I am sure that those who have studied this program will bear me out in the assertion that in these large public housing subdivisions these tenants are often required to vote according to the dictates of the prevailing governmental authorities under threat of eviction.

On the other hand, under my proposal the Government, that is to say the taxpayers, would no longer be required to subsidize the housing project. In fact, as I pointed out in a colloquy with the distinguished gentleman from Texas [Mr. FISHER], on yesterday that if this ambitious program as originally proposed were carried out that the Government would save in excess of $14 billion by deeding the property over to the tenants as soon as the houses were constructed. In other words, under the basic law governing the public housing, the Treasury of the United States is required to subsidize the rental operations of these houses. Taking as a basis $11,000 as the cost of each unit, the subsidy over the 40-year period would be $8,800 per unit. This $8,800 per unit, representing the subsidy from the United States Treasury, would be saved to the taxpayers if the houses were given away in the first place. But, as a matter of fact, the latest figures that I have been able to obtain are to the effect that these units are costing now more than $14,000. Therefore, the cost to the Government is that much greater. All that one has to do, therefore, is to multiply this $8,800 or $10,000, or whatever it figures out to be under the latest figures, by the number of units to be built and one can see just how much this program is costing the taxpayers.

Mr. Chairman, I come back to the proposition that aside from the cost that the program is un-American and could in the end only destroy our system of Government. For instance, in my effort to analyze the situation, I have often thought of two men who worked side-by-side in a given industry. One is frugal, sober-minded, industrious and possessed of a keen desire to own his own home and go forward on his own initiative. He works regularly. Down in my country, when his 8 hours of work are over, he goes home and with his own hands and often with the assistance of his wife, builds himself a modest home out of his savings. He becomes a homeowner and a good citizen with initiative unlimited for advancement. His companion is not of a sober, industrious disposition. He works only when he feels like it and wastes his earnings in beer shops and otherwise. Therefore, his income is lower. Under this housing program the Government builds the not-so-industrious, ambitious worker an $11,000 or $14,000 house to live in at whatever rental he was able to pay. While at the same time the sober, industrious fellow worker who has built his own home would be taxed to furnish the other fellow a better place in which to live than he himself could afford.

Mr. Chairman, I opposed this program as I stated before under both of my Democratic Presidents, Roosevelt and Truman, because I thought it was wrong. Certainly if it were wrong under Presidents Roosevelt and Truman, it is wrong under President Eisenhower. Last year, this House, I repeat, by a vote of approximately 2 to 1, wrote finis to this program. It killed it and it is dead today unless revived here by this House. And, I might point out to my Republican colleagues, that in that vote there were only 23 out of over 200 Republicans who voted against killing it. Now I have sympathy with a true liberal or New Dealer who believes in this kind of a program. We have many here over on our side. But to me it is unbelievable that any substantial number of our Republican friends on the other side of the aisle who have voted consistently against this program will about-face and vote for it.

Mr. Chairman, I have offered this amendment to point up the seriousness of the situation since I do not feel that the Federal Government owes it to any minority group of normal people to furnish them housing. I shall no doubt at the proper time ask permission to withdraw my amendment.

The CHAIRMAN. The time of the gentleman from Mississippi has expired.

Mr. DIES. Mr. Chairman, I move to strike out the last word and ask unanimous consent to proceed for 5 additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas?

Mr. GAVIN. Mr. Chairman, reserving the right to object, I have no objection to the gentleman taking 5 or 15 minutes, but I do not want to see this debate run along here for about a half or three-quarters of an hour and suddenly be shut off, and those that do want to speak are not given the opportunity to speak. So, if the Chairman will advise us whether he will permit debate to continue, I will not object.

Mr. WOLCOTT. Maybe we can clean the situation up right now if the gentleman will yield for that purpose.

Mr. DIES. I yield.

Mr. WOLCOTT. Mr. Chairman, I ask unanimous consent that all debate on the Widnall amendment, the substitute, and all amendments thereto close in 30 minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

Mr. WILLIAMS of Mississippi. I object, Mr. Chairman.

Mr. WOLCOTT. Mr. Chairman, I ask unanimous consent that all debate on the Widnall amendment, the substitute, and all amendments thereto close in 40 minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

Mr. WHEELER. I object, Mr. Chairman.

Mr. WOLCOTT. Mr. Chairman, I move that all debate on the Widnall amendment, the substitute, and all amendments thereto close in 45 minutes.

The question was taken; and on a division (demanded by Mr. PRICE) there were—ayes 125, noes 39.

So the motion was agreed to.

Mr. GREEN. Mr. Chairman, a parliamentary inquiry.

The CHAIRMAN. The gentleman will state it.

Mr. GREEN. My parliamentary inquiry is for the purpose of clearing up the situation. Is the gentleman from Texas' request to proceed for 5 additional minutes included in the 45 minutes?

The CHAIRMAN. No. This is the situation, as the Chair understands it. The gentleman moved to strike out the last word and propound a unanimous-consent request that has not been acceded to. Pending the request, he yielded to the gentleman from Michigan for a specific purpose. The Chair feels that the gentleman from Texas is recognized for 5 minutes at the present time.

Mr. DIES. Well, the Chair put the question, and no one objected to it.

Mr. GAVIN. I objected to it with reservations.

The CHAIRMAN. The Chair had not yet propounded the question. The gentleman from Texas is recognized for 5 minutes.

Mr. GAVIN. Mr. Chairman, I withdraw my reservation of objection.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas [Mr. DIES] to proceed for an additional 5 minutes?

Mr. HAYS of Ohio. Mr. Chairman, reserving the right to object, I should like to know, if this request is granted, how long are we going to go on these amendments? Does it mean we shall proceed for 45 minutes in addition to the 10 minutes granted to the gentleman from Texas, or 45 minutes including the time taken by the gentleman from Texas [Mr. DIES]?

The CHAIRMAN. The additional 5 minutes requested by the gentleman from Texas would be included within the 45 minutes agreed upon.

Mr. HAYS of Ohio. I withdraw my reservation of objection, Mr. Chairman.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas [Mr. DIES]?

Mr. BOLLING. Mr. Chairman, reserving the right to object, will the Chair state how the time will be allocated beyond that time taken by the gentleman from Texas, and to whom?

The CHAIRMAN. The time will be allocated after the gentleman from Texas has concluded.

Is there objection to the request of the gentleman from Texas?

Mr. GREEN. Mr. Chairman, reserving the right to object, I am only trying to get the situation clear in my own mind. The gentleman from Texas [Mr. DIES] was recognized for 5 minutes and propounded a unanimous-consent request to speak for an additional 5 minutes. That was not objected to.

Mr. GAVIN. Mr. Chairman, that was objected to.

Mr. GREEN. Mr. Chairman, that was not objected to. The gentleman from Pennsylvania [Mr. GAVIN] rose and made some remarks, but he did not object to the request. So there was no objection.

The CHAIRMAN. The Chair wishes to state that the unanimous-consent request had not been agreed to and the gentleman from Texas yielded to the gentleman from Michigan [Mr. WOLCOTT], who then made his motion.

Mr. GREEN. Mr. Chairman, I think the gentleman from Michigan [Mr. WOLCOTT] can clear this situation up.

Regular order was demanded.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas [Mr. DIES] to proceed for an additional 5 minutes?

There was no objection.

Mr. GAVIN. Mr. Chairman, will the gentleman yield?

Mr. DIES. I yield to the gentleman from Pennsylvania.

Mr. GAVIN. In a spirit of fair play, in view of the fact that there are perhaps 15 Members who desire to speak, may I suggest that the gentleman take 7 minutes and yield back the remainder of his time?

Mr. DIES. I shall consider that.

Mr. Chairman, I can find no objection to the attitude of the sincere proponents of public housing. I know that there are men in this Congress who have consistently advocated that program for many years. They believe, as they have a right to believe, that this is a worthwhile program. They subscribe to the political philosophy that there is great virtue in big government. They believe that the end justifies the means. They think that in order to accomplish praiseworthy and desirable ends, you may adopt any questionable means. And certainly this is a questionable means.

At a time when the Government of the United States owes more money than all of the rest of the world put together; at a time when we operate annually on deficit financing, with no end in sight; at a time when our credit is in jeopardy, it seems to me that no one could find

sound justification to continue this program.

However, I find no objection to the man who sincerely believes in paternalistic government, who has the idea that by building a great bureaucratic state and making the people the wards of the state, he can accomplish some great and desirable end. But the ones with whom I disagree are the Members of Congress who have consistently opposed this scheme and today are about to reverse their position on a fundamental question.

Mr. Chairman, I can understand that in politics there are times when officeholders find it expedient to play a little politics. As one politician once said, there are times when every statesman must rise above principle. I can appreciate the attitude of my lovable friend, the majority leader, but I recall so distinctly during the New Deal days, when some of us found it necessary to disagree with the leadership on fundamental questions and we took the floor of this House and opposed some measure contrary to the wishes of the leadership, and the President, jeopardizing our political existence and future in order to do so, that the Members of Congress on the Republican side praised us in the most lavish terms and came to us and shook our hands and said, "It is wonderful that you put country above party."

I know what the situation is with most of my Republican friends. You are really against this. You could not be for it. You have been talking about private enterprise all over the United States. The people elected you because they believed that you believed in private enterprise. Make no mistake about it. How in the name of goodness can you justify a program that keeps the Government in the housing business, that builds up an expensive and wasteful bureaucracy, when you know that the facts and the figures show it will be cheaper to do what the gentleman from Mississippi wants done, give them the houses and stop the program, than it will to continue under the present program. You know that.

You have told your constituents the same thing I have told my constituents, that you are opposed to stateism. You have denounced this idea that the Federal Government should do for the people what they should do for themselves or through their local and State governments. We have all told our people that. But now the President of the United States has recommended public housing and you are confronted with a very, very unpleasant situation, and I can appreciate it.

I know what pressure is applied to the tender portions of your political anatomy. I know, Mr. Chairman, what it is when the leader of the party comes to you, and you are a member of the Rules Committee—HOWARD SMITH and I remember quite well when we opposed the blanket authority which President Roosevelt wanted, and all the pressure that was applied upon us. I remember one night I could not sleep, I just broke out in sweat. I know what it means to oppose your administration when it is in power. You are compelled to pay a high price for it. But if it had not been for men in this Congress who were willing to pay that price, where would America be today?

I recognize the value of party government, and I do not blame our leaders, Mr. MCCORMACK, Mr. RAYBURN, and Mr. HALLECK, for trying to preserve party regularity. You have to have a party. But I despise intolerance disguised as partisanship. I despise the man, be he a leader or member, who tries to justify the sacrifice of honest convictions on fundamental questions by the specious and flimsy excuse that he is a loyal party member. There is no form of dishonesty more reprehensible than intellectual dishonesty. There is a species of bribery which is not punishable but which is sometimes more heinous than the acceptance of money. I refer to the politician who sells his votes for political preferment or advancement. The consciousness of duty well done and one's self-respect are more important than public office or political honors. The applause of one's conscience is sweeter and more gratifying to a decent man than the applause of the multitude.

I despise the selfishness which proclaims itself patriotic by following blindly party leadership. Actually, we are not being honest with ourselves when we follow party leadership because it means advancement or patronage or some sort of political future. We must expect an occasional lapse of political virtue, but no decent person wants to become a professional. When I was a young man, my father said to me, "If you have to go into politics, and you probably will, you are going to have to play some politics, but just remember one thing. Have some convictions that you will not sacrifice. Maybe it is not a lot of things, but just one or two important things at least, which to you is more sacred and more important than any political office on earth." And I would not submerge my convictions on any fundamental issue to occupy any position in the land. You know it is a great feeling sometimes as you get past middle age and you have grandchildren, to look back on the course of your life. You know you have made a lot of mistakes. But, if you can sincerely say to yourself, "Well, I did have a little courage. There were times that I was willing to put my political future in jeopardy in order to serve the welfare of the next generation and my children and grandchildren"—if you have that consolation when you leave Congress you will be richly rewarded for whatever slights and whatever disappointments may have been heaped upon you. I know—I have been all down that road and I want to pay tribute to the men in this House who never receive tribute, to the men who have the courage of their convictions. They are on the liberal side and they are on the conservative side. I make no distinction. I respect a liberal if he is honest and sincere and if he believes in stateism—but I just do not believe in it. I came up to understand that socialism is unworkable in any country, and I think it will lead to a dictatorship.

The CHAIRMAN. The Chair recognizes the gentleman from Pennsylvania [Mr. GAVIN].

Mr. GAVIN. Mr. Chairman, I listened with interest to the great speech of my good friend from Texas [Mr. DIES], although I am of the opinion the gentleman from Texas is a bit premature in his remarks as he is in no position to determine what action we on the Republican side may take on public housing legislation. It would be better if he would wait until the votes are taken. Back in times of 1949, Mr. Chairman, I had this to say about public housing and other programs.

> I thought we were pretty well cleaned up with this type of program and that we were getting down to sound, clear thinking. Back in the early days of the New Deal we had political and economic planners; then we had the NRA and the WPA and the PWA. And we had planned economy and planned scarcity and many other programs.

So, I might say to the gentleman from Texas, that he should not get too much concerned about our positions on this housing program today, because some of us were against these programs then and we are now. I am not in accord with this public housing program whatsoever, and I said it back in 1949 and I have not changed my mind. So let us try to get some information about this proposed public housing program in the 2 minutes I have available. We have the Widnall amendment and the Spence amendment. The Widnall amendment I understand is for a 1-year program on the basis of 35,000 units. The Spence amendment is 35,000 units a year for 4 years.

It is difficult to understand thoroughly the housing program in the 45 minutes allocated to these amendments today, and you have several billion dollars involved.

The CHAIRMAN. The time of the gentleman from Pennsylvania has expired.

Mr. ABERNETHY. Mr. Chairman, I ask unanimous consent that my 2 minutes be yielded to the gentleman from Pennsylvania.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. GAVIN. I thank the gentleman. The gentleman has interrupted me on many occasions, so it is very gracious of him to be so considerate. I am most grateful to my good friend.

Mr. WILLIAMS of Mississippi. Mr. Chairman, will the gentleman yield?

Mr. GAVIN. I yield.

Mr. WILLIAMS of Mississippi. It had been my purpose to apologize for the supporters of this housing proposition. I cannot do that in 2 minutes, so I ask unanimous consent to yield my time to the gentleman from Pennsylvania.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. GAVIN. This is overwhelming. This exhibition of consideration that has been demonstrated is most pleasing. I want you to know my good friends that I appreciate it.

Mr. GREEN. Mr. Chairman, will the gentleman yield?

Mr. GAVIN. I yield to the gentleman from Pennsylvania.

Mr. GREEN. I do not think there is any Member of the House who is entitled to more consideration than the gentleman from Pennsylvania.

Mr. GAVIN. I thank my good friend very much.

Now, let us get into the housing matter as quickly as possible. I have not been able to secure much information at all about these proposed amendments. They say these units will cost about $12,000. Some say $12,000 and some say $14,000. That is without the land or anything—just the straight out-and-out cost of each unit. Therefore just the out-and-out cost under the Widnall amendment would be about $420 million for the first year. For the Spence amendment for the first year it would $420 million. Had this proposal come up when Bob Rich was here, he would be saying, "Where are you going to get the money?"

If you vote for the Spence amendment, you are involving $1,960,000,000 for 4 years as the Spence amendment is a 4-year program. That is a lot of money. That does not take in the cost of the land that is involved. That is just the straight construction cost.

Also, I might say, as has been pointed out today, that the difference between the cost of a unit and what the Government would actually receive for rental on the unit is a difference amounting to about $26.90 a unit per month. In other words, you are subsidizing the program to the extent of $5,800,000 a year outside of actual cost and the land cost. So to be consistent having voted against subsidizing TVA the other day I cannot stand by here today and support further subsidy programs.

Mr. ABERNETHY. Mr. Chairman, will the gentleman yield?

Mr. GAVIN. I yield.

Mr. ABERNETHY. What the gentleman is referring to is something that was settled and decided last Tuesday and Wednesday.

Mr. GAVIN. I wanted to point out to my friend that I am trying to be consistent.

Mr. ABERNETHY. I do not want the gentleman to use it that way, you see.

Mr. GAVIN. I merely want to state to the gentleman that we cannot vote 1 day to overrule the subsidy program in 1 area and the next day come back and support a subsidized housing program in another area. It does not make sense. I also want to compliment the gentleman from Mississippi for his fine work here in the House. He has won the admiration of the membership on both sides of the aisle. He is a determined fighter for his district, which he so very ably represents.

The gentleman from Texas [Mr. DIES] said some very fine things here today however, I want him to know that some of us are consistent in our thinking.

Recently I reviewed my remarks made on June 28, 1949, when the housing bill was before the Congress.

I have not changed my opinion any from the statement I made that day, so the remarks I now make are merely excerpts—because time will not permit—of the statement I made at that time.

I said, in 1949, in any event, to keep the record straight so when I sit down somebody will not say, "How do you think he is going to vote?" let it be understood that I intend to vote against the bill.

Now the President comes out and states we must have a housing program. So, come what may, we are going to have a housing program, and that is that. And you will take it and like it. You might not like it, but you will take it.

Certainly these giveaway programs are popular. They are surefire vote-getters. But if you can tell me that it is fair and equitable to have 2 men working side by side, both earning the same pay, 1 is frugal and saving and is able to pay for his own home, and under this proposed housing bill the frugal and industrious worker not only will pay for his own house but will be forced to pay, in taxes, for the house of his fellow worker who may not have been as frugal and industrious as he might have been.

Back in 1949 I said the money the Federal Government will dole out under this housing program has to be repaid. It will have to be repaid in taxes from the earnings of all our people, and if not in direct levies, then the people pay it indirectly in their cost of living, no matter what wage bracket they may be in. There is no such thing as free money.

Acceptance of the administration's housing program, I said in 1949, means a definite change in the American way of life. Certainly if one group or segment of our people are entitled to low-cost housing, then all people in certain brackets should be entitled to low-cost housing.

So it can be readily seen that once this program is established and the Federal Government contracts to build a certain number of houses, under the demand of public pressure the program will be increased and it may run into many billions of dollars before you are through.

I also said, in 1949, that high taxes are a millstone around the necks of all our citizens. They stifle initiative. They are a drag upon production. They are a major factor in the cost of living because they enter into the cost of everything. And instead of reducing taxes we are concocting formulas to increase taxes.

Every Member of this House knows how the people back home feel about taxes and they can be reduced if these programs are held in abeyance. If taxes were reduced the Federal Government would function more efficiently by eliminating waste and extravagance. Rather than create new formulas for spending, let us clarify those we already have on the books.

The history of the past few years is one of constantly increasing taxation and spending and through this the constant destruction of savings and continuous discouragement of private venture—the one sure way of providing jobs under our American system.

Therefore, I feel, under the circumstances, that this program should be deferred and I will vote against it.

That was my statement back in 1949. I can see no reason to change my mind at this time. I trust both of these amendments will be voted down.

The CHAIRMAN. The Chair recognizes the gentleman from New York [Mr. GWINN].

Mr. GWINN. Mr. Chairman, I am opposed to taking by force of Government 35,000 houses from one side of the street and giving them to 35,000 families tax-exempt on the other side. On top of that provide them with 85 percent of the cost of municipal services and cost of educating their children for 40 years besides. It will total about $1,670,000,000, according to figures supplied by the Housing Agency.

Mr. Chairman, Republicans and conservative Democrats are just naturally too timid to win at such a rough, tough game for votes. To show you how high we would have to bid to get their votes listen to their testimony:

First, the National Association of Public Housing Officials demanded 5 million; second, Political Action Committee, 200,000 in 10 years; and, third, Mr. Shiskin, 600,000 new houses. By their words and faces they showed a contempt for the measly token of 35,000 houses offered them. And how they spurned the party that has such weak convictions. So there are no votes for us in that direction.

While 35,000 houses are not many and certainly not enough to win any Socialist votes they are enough to violate again a fundamental principle that loses the conservative vote. That principle is that individuals exercising all their natural rights and powers are the only true source of houses, food, power—the source of all moral improvement with God's help—and that Government must be strictly limited in its functions to the protection of that source.

Either we believe that with all our hearts or we believe the exact opposite with all our hearts, that Government is the source, the instrument of force over men by which it gets or takes from them houses, food, power, and so forth. Surely we are not going to fall down and worship again that old satanic concept that by the use of political power and compulsion we can bring about the good life for our people. Let us reject it utterly as the concept was rejected nearly 2,000 years ago.

The CHAIRMAN. The Chair recognizes the gentleman from Illinois [Mr. YATES].

Mr. YATES. Mr. Chairman, I do not know where the gentleman from New York gets his figures of the cost of the program. The fact remains that the estimate of the cost of public housing under the 1949 program with 810,000 units of public housing which it was proposed to build, the cost of that program was put at $300 million a year at the outside. So I do not know where he gets his figure of 35,000 units costing $1,600,000,000 over 40 years.

Mr. Chairman, I rise in support of the Spence substitute amendment.

The public housing issue provokes a perennial dispute. It is time we recognized the needs of low-income families displaced from slum areas.

Last year a halt was called to the public-housing program while the Congress

reexamined it. At that time there were approximately 62,000 units under firm contract between the United States and various public-housing authorities throughout the country. I say firm contract because the Comptroller General of the United States had ruled that the Government of the United States had entered into solemn and binding agreements to construct this number of units. And so last year there was no authorization given toward a further expansion of the program. It was decided that 20,000 of the 62,000 units would be built and in the appropriations bill the Director of the Housing and Home Finance Agency, former Congressman Albert Cole, whose views in opposition to public housing are well known to the Members of this House, was directed to make a complete analysis and study of the low-rent public-housing program and to transmit on or before February 1, 1954, to the Appropriations Committees of the House and Senate, recommendations with respect to the program.

Apparently this was the predecessor of the New Look policy. Apparently proponents of the compromise were able to persuade the President of the United States, who had indicated previously his personal support for a program to build 35,000 public housing units, to retreat from that position and to accept the compromise.

Well—Administrator Cole has reported to the Appropriations Committee and he recommended a continuation of the public housing program by construtcing 140,000 units over a 4-year period on an annual basis of 35,000 units. This is what he said:

> It has become a national objective to make it possible for all American families to have good homes in good neighborhoods and that a vital part of reaching that objective is a broader, more integrated attack on the whole problem of urban blight and the processes of slum formation, with the Federal Government providing encouragement and financial assistance, but with the main burden resting as it must rest on local governments and private enterprise.

That is a very fine objective. That same objective was expressed once before in the Housing Act of 1949 wherein it was stated that every American family is entitled to good housing in a decent neighborhood in which to raise their children.

How many times does this Congress have to declare its adherence to such an objective before it takes action to achieve that objective? How long can we delay our attack on the problem of urban decay before the consequences of the delay become so far reaching as to be irreparable?

And yet what did the Appropriations Committee do? When it began our hearings this year it found that there still remained approximately 33,000 units under firm contract. The lingering death to which it had committed the program last year was continued through a provision which would permit construction of the remaining 33,000 units over a period of 2 years, 20,000 this year and 13,000 next year. Even that provision was stricken from the bill on a point of order earlier this week.

That is what Cole said further:

> Your committee—
>
> The Appropriations Committee—
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> has had very serious misgivings about the low-rent public housing program both as to its basic merits and as to its administration.
>
> Speaking first to the merits, let me say this: If I could believe that there is a fair and feasible way to terminate the present program now, as to new construction, I would recommend it to the President and to you. I have not found it. Although I hestitate to speak for the whole membership of the Advisory Committee, I think it is fair to say that they began their work with a predisposition, perhaps a hope, that the low-rent program could be ended. Again, I think it is fair to say that the Advisory Committee recommended its continuation, not because they were or are promoters of public housing, but because they were honestly convinced that for at least the next few years it is a necessary program. They could not, in all honesty, conclude that they were prepared to offer workable proposals which would reasonably seem to make it unnecessary.
>
> The basic problem can be stated very simply. Everyone—literally, I think, everyone—agrees that it has become a national necessity to do something about clearing out existing slums and stopping the formation of new slums. It makes no difference whether the question is approached from the point of view of human considerations, cold economics, practical politics, or any combination of these, the answer is the same. But in order to do what must be done, families must be moved out of slums and out of overcrowded and declining neighborhoods. Some, indeed many, of these families have very low incomes. We believe we can go a considerable way toward enabling private enterprise to meet the problems of families of lower income than is the case now. We propose to do that. But these steps, while they will shrink the problem, will not make it disappear.
>
> So we come back, it seems to me, to the conclusion that for the time being, if we are to have a workable, across-the-board attack on urban slums and blight, we must continue a moderate program of federally supported low-rent public housing. I do not mean indefinitely. Successful experience with the new programs recommended by the President will, I believe, reduce greatly the problem we confront. Beyond that, I not only hope but believe that a better method of meeting the needs of the lowest families can and will be found. I do not propose to drop the exploration of such methods.

It is obvious that the Administrator had a struggle to come to the conclusion that he did. If there were any possible way in which he could have recommended abandonment of the public housing program he would have done so. Yet he was honest enough to come before the committee and to state that he had engaged in a very comprehensive study of the housing needs of the country, and that based upon his study he recommended the continuation of the public housing program.

The Administrator was not the only one. In December 1953 the President's Advisory Committee on Government Housing Policies and Programs issued its report. It, too, recommended that the public housing program be continued. These are hardheaded businessmen who make this recommendation—not the so-called do-gooders whom some have associated with programs of this type in the past. Twenty-two people including executives of savings and loan associations, life-insurance companies, the National Association of Home Builders, trust companies, title-guaranty companies, savings banks, architects, and there were 2 members from labor unions and 1 from a housing authority—and of all of these there was only 1 dissent from the conclusion that remedial measures to protect the cities from further housing deterioration required public housing as one part of the necessary program.

I urge you not to have a closed mind on this subject, to look at facts, to appraise the necessity for taking immediate action, and if necessary, to change your mind just as many have already done with respect to this program. Let me show you what happened in the city of Chicago. I have in my hand a document entitled "The Housing Action Report of 1954 Addressed to Mayor Martin H. Kennelly by the Citizens Committee To Fight Slums." And Mr. Chairman, whom do we find on this committee? Listen to these names? Gen. Robert Wood, chairman of Sears, Roebuck & Co.; Graham Aldis, past president of the Chicago Real Estate Board; Laird Bell, trustee of the University of Chicago and chairman of the Weyerhaeuser Lumber Co.; Carl Birdsall, president of the Continental Illinois National Bank & Trust Co.; James P. Carey, Jr., past president of the Chicago Bar Association; Charles X. Clancy, of the Cook County Council of Insurance Savings Associations; Willis Gale, chairman of the Commonwealth Edison Co.; Rev. Daniel Cantwell, president of the Housing Conference of Chicago; Mrs. Walter Berner, vice president of the Illinois Congress of Parents and Teachers; Porter M. Jarvis, executive vice president of Swift & Co.; William V. Kahler, president of the Illinois Bell Telephone Co.; John Womer, of the Chicago Mortgage Bankers' Association; Robert Taylor, general manager and secretary of the Illinois Federal Savings & Loan Association. These are people who are now on the mayor's committee to fight slums, whom you would expect to be opposed to what some Members condemn as socialistic housing as though neat opprobrium might by itself eradicate the need for it. This is what the report says:

> The Citizens Committee To Fight Slums was formed in July 1953 as a result of growing concern on the part of the public with slum conditions in the city and an apparent breakdown in the enforcement of the minimum standards for health and safety of housing provided by local ordinances. Its membership was recruited from business, labor, professional, and civic leaders representing a wide divergency of viewpoint and interest. The objective of the committee was to make an overall appraisal of Chicago's housing situation and offer constructive recommendations for further action in this field.
>
> In 1947 a similar group, the mayor's housing action committee, developed a program that became the basis of the city's subsequent policy. Since that time there has been no comprehensive review of the city's needs in the light of changed conditions and the experience gained. At the time of its formation, the mayor indicated that the executive committee of the citizens committee to fight slums would be considered as his citizens' advisory body in the housing field.

During the past 7 months the committee has endeavored, through eight subcommittees, to investigate the major aspects of Chicago's housing problem with a view toward developing information and recommendations which would constitute a comprehensive and realistic approach to the prevention of the further growth of slums and the elimination of blight. The recommendations which follow represent either the unanimous or the largely preponderant viewpoint of the committee members. Each member does not necessarily agree fully with each recommendation, nor was this to be expected in a subject so controversial.

This is what the report also says:

The housing problem is a foremost challenge to our civic leadership and probably the most difficult problem faced by our local government today. Its solution will require a far greater recognition on the part of both public officials and the citizenry as a whole of its scope, gravity, and the results of inadequate action. Chicago's press has already taken the lead in highlighting the need for bold leadership and corrective action. The long-range cost of inaction will far exceed the cost of determined constructive action, great as that may be.

Slums have consequences that extend far beyond their physical boundaries. Their social costs in terms of crime, delinquency, and disease are so well known as to require no further recital. The economic costs of slums are just as serious and perhaps even more dangerous to the continued prosperity of the city. Slums are parasitic growths that devour tax expenditures and city services, yet produce but meager amounts of tax revenue. Chicago's 23 square miles of blighted areas and its 56 square miles of threatened middle-aged residential neighborhoods represent an actual and potential drain on our tax base which, if uncorrected, could extend far beyond the ability of the rest of the city to bear. The fight against slums thus becomes not only a fight to keep Chicago an attractive and desirable place in which to live but a fight for civic and economic solvency as well.

This is one of the committee's recommendations:

Residential redevelopment which follows slum clearance replaces slum dwellings with standard construction, and thus increases the supply of standard housing, even though the total number of housing units may be decreased. As some 16,000 local families must be relocated before redevelopment sites now approved can be cleared, and as private capital is not presently furnishing a full solution to this problem, it is evident that some public housing will continue to be required. If we wish to see the successful completion of such public improvements as are represented by 3 land-clearance commission projects, the Congress and Northwest Superhighways, the Chicago Medical Center, 2 Chicago Dwellings Association rental projects, and the pending programs of the Chicago Park District, Illinois Institute of Technology and Michael Reese Hospital, there seems to be no feasible present alternative to some additional publicly aided relocation housing. It does not appear to the committee that the ultimate aggregate supply of publicly aided housing in Chicago should ever represent more than a very small percentage of the whole housing supply. Currently the Chicago Housing Authority operates only about 10,400 housing units in Chicago, with a slightly fewer number of additional units under construction or in the design stage. This compares with an estimated total number of living units of 1,200,000 in Chicago. Hence the committee recommends that—

5. The city administration should continue to seek allocations to Chicago of relocation public housing, as a necessary means of increasing the available supply of standard housing available to families which qualify and which cannot otherwise be accommodated.

The committee concludes with this statement:

After 3 months of intensive study, the President's Advisory Committee on Government Housing Policies and Programs handed its report to President Eisenhower on December 15, 1953. If the President and Congress adopt this advisory committee report, or a major portion of it, the realization of the objectives of the Chicago Housing Action Report of 1954 will be much easier of accomplishment. * * * The committee therefore urges that the mayor, his housing and redevelopment coordinator and the leaders of the city council promptly urge support of such legislation by all Illinois Congressmen, while analyzing the points of greatest benefit to Chicago so that it may obtain maximum aid under the broad new program.

In February President Eisenhower recommended the adoption of the public-housing program in his message to Congress. He called for construction of 140,000 units over a 4-year period and when I offered the amendment in the Appropriations Committee which incorporated his program, it was defeated by a vote of 26 to 10, with only 2 members of the President's own party voting for it.

As a Democrat, I would have preferred to see a larger program—the program envisioned and authorized by the Housing Act of 1949, because this is warranted by the rapidity with which the blighted areas are increasing. The President's program, as Mr. Cole has stated, is only a minimum and yet apparently his own party refuses to accept that minimum.

I think it would be well to point out, too, that there can be no question but that the President has taken this position.

Last year when I dared to argue that the program for the construction of 35,000 units had the approval of the Eisenhower administration, the majority leader, Mr. HALLECK, stated that the Eisenhower administration was taking no position with respect to this program. At that time I wondered why Mr. Cole had been apparently excommunicated from the Eisenhower family because he certainly told us that his program had the President's approval. Lest there be any misunderstanding this year, however, let me say that I interrogated Mr. Cole closely on this point and asked him specifically to state whether he had the President's approval. He replied that he had—that he had taken the matter up with the President personally and that his recommendation was the one that was being submitted.

Mr. Chairman, this is a matter of vital urgency. Apart from the question of the amount of crime that is centered in slum areas, the amount of sickness, the amount of human degradation, the facts shows that slums and the blighted areas are sucking out the wealth of the cities. Good properties are being compelled more and more to bear a disproportionate portion of the burden of local taxation because the services that a city must provide must go on. These have to be paid for and most cities use property taxation as the basis for obtaining revenue. With spreading blight, with increasing slum areas, there is a reduction in the number of good properties and these bear an ever-increasing valuation and tax. And Mr. Cole stated that in his judgment it would be harmful if we did not attack the problem at once, but continued to delay and delay as we have done in the past.

We must take action now.

The CHAIRMAN. The Chair recognizes the gentleman from New York [Mr. JAVITS].

Mr. DORN of New York. Mr. Chairman, will the gentleman yield?

Mr. JAVITS. I yield to the gentleman from New York.

Mr. DORN of New York. I want to say to the gentleman that I heartily congratulate him on his continuous support of public housing and I want to state definitely that I shall go along with him in support of public housing. I am supporting the 35,000 new housing units as recommended in President Eisenhower's program. We have voted assistance to farmers in the care of their livestock. It is much more important that human beings receive assistance for adequate housing.

(By unanimous consent, the time allotted Mr. DORN of New York was given to Mr. JAVITS.)

Mr. JAVITS. Mr. Chairman, I think only a few more points need to be made. The fundamental difference between the gentleman from Texas and people like myself is that I believe that the direct road to statism is when the government ceases to be responsive to such of the needs of its people that only it can help to fill, and many governments have fallen exactly upon that ground. This is a fundamental proposition which he and I shall possibly never agree upon, but I am just as sincere about it as he is. I feel I am at least as devoted a friend of public enterprise when I seek to make the Government recognize those problems in which it must help if it is going to continue to be responsible for a fundamental private-initiative society.

I think we have a very practical problem here. There is an amendment offered by the gentleman from Kentucky [Mr. SPENCE] to authorize 140,000 Federal public-housing units in 4 years, which is the President's program, which I am for. It is the President's program and the President said—and let us make no mistake about it—that after examining all the alternatives we need a 4-year program of 35,000 units a year if we are going to do a job on housing throughout the country; not just public housing—a balanced housing program. We have a very strong factual basis for that because there are over 124,000 units in a preliminary loan-contract status alone, which means that these projects are actually, indeed, being worked on in many, many cities, in addition to applications for 500,000 units from 1,100 units when the books were closed; hence, if you are going to go through with a balanced housing program, you will have to at least take care of the contracts upon which we have already put up money and which have already reached the advanced stage of

planning and development. So the President's program is absolutely right. I am for it and I think the House ought to be for it.

I ask you, though, to bear this in mind: Do not fall between two stools here. The only way that this program is going to get enacted at all is through bipartisan support. There are not enough people on the Republican side and there are not enough people on the Democratic side to carry this program here. The way this vote is set up, we will have an opportunity to vote on the President's program first. I know that all people who are trying very hard to back the President in what he is trying to do will support this amendment of the gentleman from Kentucky [Mr. SPENCE]. But should it fail, I do believe that those who are for a public-housing program on the Democratic side should not then fall into the trap of being partisan on that just because the Widnall amendment comes from the other side. If we all cannot get what we want, we should not be dogs in the manger because then we are very likely to get nothing.

That is the most important thing I have to say to you and everybody knows I say it with deepest sincerity as one who is for this program, and has been since I first came to Congress in 1947, out of deep conviction, and also as one who knows something about what is going on on both sides of the aisle on this subject.

Now, one other thing to my Republican friends. The President has given us a program. The party wants to run on that program. Many will be asked to cast votes we do not like in aid of a complete program. The country says the program is moderate; the people are moderate. Why is it moderate? Because it is a program the conservatives want? Of course not. Because it is a program the liberals want? Of course not. It is moderate because it is an admixture of both liberal and conservative thinking. There is no question about that. But, it is just that it has a liberal ingredient which makes the President's program moderate.

Mr. SMITH of Virginia. Mr. Chairman, I offer a preferential motion.

The Clerk read as follows:

Mr. SMITH of Virginia moves that the Committee do now rise and report the bill back to the House with the recommendation that the enacting clause be stricken.

Mr. SMITH of Virginia. Mr. Chairman, I elect to use my other 2 minutes at the same time.

The CHAIRMAN. The gentleman is recognized for 7 minutes.

Mr. SMITH of Virginia. Mr. Chairman, I have offered this motion to strike the enacting clause because I earnestly believe that this is the most important vote of this session of Congress in the principle that is involved. I do not want to engage in any recriminations, and I believe in all of the things that my good friend, the gentleman from Texas [Mr. DIES] has said to you this afternoon. And, he said them to you so much better than I can that I am not going to be repetitious. But, I do think that you have got such a great and important principle here that it is better to strike out the enacting clause of this bill and enact nothing than to repudiate the solemn action of this same Congress, this same membership, a year ago, in which you repudiated public housing and repealed it.

Now, do not think that this is not putting you back into the field of public housing. Some may regard this as a minor lapse from virtue, as was expressed, but it is not, because last year you repealed public housing. If you adopt either one of these pending amendments, you restore public housing, and do not think that when you once restore it that you are going to be able to shed the garment again. Once you yield to it, you have the project back here currently on your hands, and I want that clearly understood.

Now, you understand from the other day, when the point of order was knocked out, that if there are, as it is claimed, 35,000 units that have been authorized before we repealed the law, that then that 35,000 is plus this 35,000 that is proposed today, so that it would be possible to build 70,000 of these houses this year.

I expect to see one of these amendments prevail. I do not think that we conservatives in the House can overcome the forces who are for socialized public housing, so that you are now setting out on a new program of public housing and, believe me, it is going to be a permanent program.

All this debate on this subject has been hurled around the question that we have got to do something to help slum clearance. Well, I do not want anybody to be under any misapprehension about slum clearance. This is distinctly separate from slum clearance. Slum clearance is provided for in the appropriation. It is provided for more liberally than it has ever been provided for before in the appropriation that just passed the House this week. So, do not let anybody fool you, when you vote for this hybrid animal here that comes from both sides of the aisle, into thinking that you are just voting for slum clearance. You are voting for the same old socialistic housing that you denounced so vociferously just 1 year ago and which you defeated with only 23 votes on the Republican side voting for it. With a total vote of the House on a rollcall, public housing, just last year, was defeated and repealed; and the vote was nearly 2 to 1.

Now, you are up against the plain, serious question—and it is just a simple question—are you going to have public housing with all its socialized monstrosities, or are you not? The way you vote on this is going to determine that question today and it is going to determine it not for just 1 year.

My friend from Mississippi has introduced an amendment to give these houses to these people as they are built instead of renting them to them. I am in favor of that amendment because I have always joined up with my friends on the Republican side in voting for economy. You know my record. I have helped you out a good deal on your economy measures. The amendment of the gentleman from Mississippi [Mr. COLMER] is an economy measure. The reason it is an economy measure is, if you give everybody a house as it is built and make him take a deed in fee simple for it, and if he will not take a deed, make him get out, then you will save the subsidy. The subsidy under this full program, under the authorization—it is shown in the bill itself; I have looked it up—is $363 million per year. It lasts for 40 years. So it will cost the taxpayers of the United States $14,520,000,000.

Now, if you are going to do this, is it worthwhile to save $14 billion of the taxpayers' money, because that is what the Colmer amendment does. Nobody can dispute it. It is as simple as the nose on your face, because you are just giving away $14 billion to subsidize the rent of certain people. In other words, for 40 years, under this program, you are going to rob taxpayer Peter to pay the house rent of Paul. That is what you are going to do, and do not make any mistake about it.

Mr. GROSS. Mr. Chairman, will the gentleman yield?

Mr. SMITH of Virginia. I yield to the gentleman from Iowa.

Mr. GROSS. That is the reason why it is not public housing. That is just a euphonious, high-sounded phrase.

Mr. SMITH of Virginia. It will furnish a house only to 1 out of 10 people who are demanding a house. To talk about having to build a $14,000 house, under public housing, in order to give a fellow a place to live while they are clearing up some slum, is just about as ridiculous as all the rest of the program. The whole program is ridiculous. As it has been described, it is monstrous, it is socialistic, it is uneconomical, it is purely political, and it is just about everything evil that it can be called. Merely by yielding in a minor way one time, if you provide for 35,000 houses, it will still be socialism and just as bad as if you build 350,000.

Mr. WOLCOTT. Mr. Chairman, I rise in opposition to the preferential motion.

Mr. Chairman, this motion, as I understand it, is to strike out the enacting clause which, of course, would have the effect of defeating the bill in its entirety.

Public housing is only one, although an important part, but a relatively small part of this bill. I said in opening the debate, and let me repeat it, that this bill contains 99 percent of the President's program. The Advisory Committee which the President set up worked for months developing a program which was generally acceptable to the President. He embraced it largely as his program.

The House Committee on Banking and Currency for 3 weeks sat and listened to testimony. In addition 1 whole week was devoted to executive sessions in which we read every word of the bill, paragraph by paragraph, and much of it was read by title and then by paragraphs, so it was read over twice.

Without prejudice to anyone who might offer an amendment on the floor or support an amendment, when we finished it at 10 o'clock a week ago tonight it was a unanimous report, reserving to the Members the right to offer and support any amendments on the floor.

Do we want to wholly ignore the potentialities under this bill? It has been explained that we can refer to this as a 2-million-unit bill; that under it 1,400,-

000 new units can be built each year, and under it, because of the provisions in respect to the rehabilitation and modernization of old homes, it is estimated that another 600,000 or 700,000 can be reconditioned.

I believe this House wants to do its will and will do its will the same as we have on much other legislation in amending it so that it will be in compliance with our collective wish, and that does not necessarily mean that we have to destroy the whole bill if we are against certain provisions. We have all been here long enough to know that all legislation is a matter of compromise. That is why we have these debates, why we come in here as we have today under the 5-minute rule and offer amendments and debate them, trying to perfect the bill and get it as close to our own idea of things as we can, without, however, the thought that we are going to oppose the whole bill in its entirety merely because we happen to fail to get our wishes realized in one relatively minor particular.

There are a very few provisions of the bill about which I am not enthusiastic. I have been convinced, however, that the bill, generally speaking, will do a better job than has ever been done for home owners and home buyers in this country. It is a bill under which small-income people can for the first time acquire decent and respectable homes and have those homes financed. I think it would be a grave mistake, a mistake which we would rue in the future, if we were to strike out the enacting clause as the gentleman's motion would provide.

The CHAIRMAN. The question is on the preferential motion offered by the gentleman from Virginia [Mr. SMITH].

The motion was rejected.

The CHAIRMAN. The Chair recognizes the gentleman from New Jersey [Mr. KEAN].

Mr. KEAN. Mr. Chairman, I rise to support the amendment of the gentleman from New Jersey. It has always been my philosophy that the Federal Government should never enter into a field where private industry can do a job properly. But experience has shown and I am completely convinced that with present high building costs it is impossible for private industry to provide decent housing for the low-income group.

I have not the slightest criticism of the building industry for their failure to provide such housing. Circumstances are such that they just cannot do it.

So if we are going to clean up the slums, if we are going to provide a decent environment for our youth to grow up to be the good citizens which we hope they will be, Government must aid in some way.

Of course, it is true that 35,000 new starts annually only scratches the surface in areas such as that which I represent. However, some decent housing for those who formerly lived in overcrowded, substandard firetraps, does help improve the whole area in which the slums are situated and encourages others to eliminate the bad conditions existing in the neighborhood.

Statements have been made here on the floor that in certain areas there are vacancies in Government housing. This certainly is not the case in Newark, N. J. There, in a 5-month period ending last summer, 2 new housing projects, one of 630 family units and the other of 730 family units, were immediately completely filled.

A project in the course of construction there, NJ 2–12, the Reverend Hayes Homes, will provide additional units for 1,458 families. These family units are being filled as fast as the contractor gives the buildings to the Newark Housing Authority. To date, 673 units are completed and filled. An additional 785 units are under construction to complete the total of 1,458.

Now, at present, the Newark Housing Authority has 14,000 applicants for housing who have still not been placed. The Authority estimates that there are an additional 1,000 people who would be eligible for housing from figures on planned redevelopment and slum clearance submitted by the board of health. That means, less the 785 units which are under construction, approximately 14,215 still will remain on the backlog in Newark.

Of the 14,000 applicants, 4,000 have been determined to be eligible. Of the remaining 10,000, experience shows that about 90 percent will be found eligible. This is one reason why we need all the units which can be built.

The President's Committee on Government Housing says:

> We are convinced that the program of public housing contained in the Housing Act of 1949 should be continued.

The President has recommended this public housing. It is part of the Republican program and I wholeheartedly support this amendment.

Mr. MULTER. Mr. Chairman, I ask unanimous consent to extend my remarks at this point.

The CHAIRMAN. Is there objection to the request of the gentleman from New York?

There was no objection.

PUBLIC HOUSING

Mr. MULTER. Mr. Chairman, I rise in support of the Spence amendment to enact into law the President's program for 35,000 units of public housing for each of the next 4 years.

It is appropriate to call attention at this time to the fact that the Republicans to a man, on both the Appropriations Committee and the Banking and Currency Committee, voted against even one more unit.

The distinguished gentleman from Illinois [Mr. YATES] offered an amendment before the Appropriations Committee to enact the President's program and was blocked there.

I did the same in the Banking and Currency Committee on this housing bill that will produce little housing. My amendment was defeated.

In the early part of the debate on this bill, the Republicans in large numbers were urging that no more public housing was needed.

The most vigorous opponent of public housing, while in Congress, was the Honorable Albert M. Cole, now the Housing Administrator. He was also Chairman of the President's Advisory Committee on Housing. He testified before our committee that his and their investigations conclusively established the need for the President's program.

Our Republican friends may squirm and apologize ad infinitum, but the fact remains that the President's program can be enacted only if you adopt the Spence amendment.

In 1937 we enacted the first law calling for public housing. At that time our distinguished chairman of the Banking and Currency Committee said:

> I believe the need for decent, respectable, and sanitary homes for the underprivileged of this Nation has been proven beyond any peradventure of a doubt. * * * I believe that a trip through the slum areas of any of our large cities demonstrates the need for demolition of such areas and the construction of safe and sanitary dwellings to replace them.

What was said then is even more true today. Of the 810,000 units originally authorized only 425,000 have been built or authorized.

In a country of about 38 million families, with 16 percent in need of this public housing, that is indeed a minimum program.

I would have supported a request for more than the 140,000 units called for by this amendment.

We can do with no less.

(By unanimous consent, the time allotted to Mr. MULTER was given to Mr. BOLLING.)

Mr. BOLLING. Mr. Chairman, I have asked for this time not to laugh at those Republicans who, I hope, will follow their President and their majority leader in voting for the 35,000 units of public housing. I see no reason to laugh at them, if they learn from the facts, and I hope they have, as the President has done and as the Commission has done. They have come to recognize, I hope, that it is essential, if there is to be an effective slum-clearance program, that there be some public housing. I frankly believe that the Commission is very wrong in many, many ways. I think this is an extraordinarily poor bill, but I think it will be a much better bill with the 35,000 units of public housing in it than it will be without it. I have asked for this time primarily because the chairman of the committee, for whom I have very great respect as to his capacity, his skill, and his intelligence, made a most extraordinary statement in his most recent statement on the floor. He said, if I heard him correctly—and I hope someone will call him into the Chamber, because I think this should be corrected—he said it was expected this bill would produce 1,400,000 units of new housing and that he further expected at least 500,000 or 600,000 additional units to become available through rehabilitation. I would like very much to find out what basis there is for such a statement. The Housing and Home Financing Administrator, Mr. Cole, in answer to my questions, made it clear that the goal of this bill, although he would not call it a goal, was roughly a million units, and in addition said—admitted—that the need of the country for housing was well in excess of a million, and the capacity of the home-building industry was well in excess of a million. I wonder—and I would like to know from the chairman, if possible—what responsible official of the

administration has given us any estimate or any hope that from this program we will get the 2 million units that we need. I agree that is approximately the number we need. I cannot understand why, as we approach the latter stages of the consideration of this bill, there should be statements which might confuse the entire membership of this body as to what the contents of this bill are. This bill is so bad, in my judgment, that anybody who is in favor of an effective housing program for low and lower middle-income people would be entirely justified in voting against this legislation unless additional public housing is put into the bill.

The CHAIRMAN. The Chair recognizes the gentleman from Illinois [Mr. O'HARA].

Mr. O'HARA of Illinois. Mr. Chairman, I have a feeling of great humility, after serving on the Banking and Currency Committee and attending all the long and numerous meetings beginning in the early part of the month, being present until almost midnight when finally the bill was reported out. I, being the only member of that committee from the metropolitan area of the great city of Chicago, and because of that circumstance in contact with the people in Chicago who are interested in public housing, I repeat, Mr. Chairman, I have a feeling of humility if not one of understanding that at this most critical time in the debate I am accorded 2 minutes. Thank God it is not necessary for me to explain to the people of Chicago where I stand on the question of giving shelter to those who have no roof to stand between them and their children and the cold and the rains and the storms.

I have always believed there should be in every city streets with both sides that are lighted. There should not be a street where on one side there are no lights and children go to bed in hunger; while on the other side there is lighting in such excess as to be blinding and there is so much in unrequired and unused plenty that the children there starve for the want of evaluations of the things that give real contentment and value to human life.

I have lived my life by that philosophy. I would not have lived by any other philosophy. I have had but one ambition in life, and that ambition was to go to the end of the span of my earthly existence unafraid to speak up for the underdog. I have never sought the smiles of publicized respectability. It is so easy to feel superior to other human beings who may not have been as fortunate. It is so easy to say that because some have succeeded in acquiring their own homes by industry and by prudence and an enjoyment of the breaks there is no excuse for the others. Well, Mr. Chairman, I cannot take that easy way out. I cannot satisfy my conscience by any reasoning that a God who has given an opportunity to me to speak in behalf of the least of His creatures expects me to be complacent and to remain silent.

Five years ago this month of April, Bob Taft had no warning that his days on earth were numbered. He was in the vigorous prime of an active life. He was speaking in the other body. It was the greatest speech in the life and career of one who carried the proud name of Mr. Republican. On April 21, 1949, he said:

> I do not believe that anyone who has studied the question is opposed to public housing. * * * I think the real-estate people should realize there is no competition involved in public housing.

Mr. Chairman, let me proceed, not with my words, but with those of Bob Taft, the Mr. Republican with whom in many matters of national policy I disagreed, but who on this April day of 1949 was speaking words which will live as long as Americans chart their course by the impulses of warm hearts and the teachings of their respective religions:

> The general theory of subsidizing low-income groups is not a new theory in Anglo-Saxon political life or Anglo-Saxon economic life. It is accepted in every State of the Union, and it does not involve any departure in principle from that which we have pursued during the 150 years of the life of the Republic.

Senator Taft continued:

> I think all of us acknowledge the duty of the community to take care of those who are unable to take care of themselves. We do have an interest, I think, in providing equal opportunity for all the children of families who are brought into being in the United States. I believe that a Federal policy of welfare service is justified to the point of assisting the States to see that that job is well and systematically done, and that the field is properly covered.

Mr. Chairman, I have a great respect and an affectionate regard for the distinguished gentleman from Texas [Mr. DIES]. I know how big is his heart, as big indeed as his brain is brilliant. I am sure that his philosophy as applied to the subject we have under consideration today is a matter of geography and not of heart. If his years had been passed in the great throbbing cities of the North, with their problems of poverty in congested areas, I am very sure that the powers of his moving eloquence would have been on the other side of the argument. The gentlemen spoke of one who was in need of public housing because of his own frailties. Bob Taft looked above the frailties of parents. He bespoke the responsibility of you and of me and of all in our America to provide equal opportunity for all the children who are brought into being in the United States. I am sure that the gentleman from Texas, of whom I am so genuinely fond, would not deny an equal opportunity to any American child because of the carelessness or the follies or the lack of ability of those who were the parents.

I hope that on this day of April when Bob Taft is no longer among us, those in this Chamber who loved him and who followed him will listen to and heed the words he spoke on another April day. This is one matter on which Taft and Eisenhower and Roosevelt and Truman are as the four blocks of granite.

Mr. Chairman, in closing I wish to call attention to a statement made yesterday by the gentleman from New York [Mr. GWINN] and which appears on page 4383 of the CONGRESSIONAL RECORD of April 1, 1954. The gentleman gave the vacancy rates in public housing projects in various cities. For Chicago he listed 108 vacancies in 1,027 units.

John W. Edelman, chairman of the CIO subcommittee on housing legislation, telephoned me to report that he had checked upon the matter as regards Chicago. These are not vacancies in the sense that there are no people waiting to move in. Plenty of people want apartments. The problem is that there are not enough large apartments, with enough bedrooms, for families with many children. Many units are being converted into apartments with more bedrooms to accommodate large families, and the apartments are necessarily vacant during the period of conversion.

The CHAIRMAN. The time of the gentleman from Illinois has expired.

The Chair will state the time has been fixed.

The Chair recognizes the gentleman from New Jersey [Mr. CANFIELD].

Mr. CANFIELD. Mr. Chairman, I hope the House will approve not less than 70,000 public housing units for the next 2 years. The President has this week indicated he wants no less.

I subscribe to the philosophy that it means something to our United States to spend for public housing half of what we spend for wildlife restoration.

It has been argued this is a costly program. Let us consider that. It does cost, of course, but the actual cost this last year was $40 million which is just 1 percent of what we are spending on foreign aid alone.

Are not the 1 million people living in public housing today worth the $40 a year we are spending on each of them? The taxpayer making $4,000 a year puts up 6 cents through income taxes to keep this program going.

Now, let us consider subsidies. We have many of them: mail service, $300 million; highways, $420 million; rivers and harbors, $234 million; commercial aviation, $115 million; reclamation and irrigation, $169 million; school-lunch program, $82 million; and $67 million for 450,000 Indians.

It is a proven fact that slum and blighted districts, comprising about 20 percent of our metropolitan residential areas, account for 33 percent of our population, 45 percent of major crimes, 55 percent of juvenile delinquency, 60 percent of tuberculosis victims, 50 percent of arrests, 35 percent of fires, 45 percent of city service costs, and 6 percent of real estate tax revenues. And it is also a proven fact that public housing results in a reduction of all these bad items. It pays in terms of human health and happiness.

The CHAIRMAN. The Chair recognizes the gentleman from Georgia [Mr. WHEELER].

Mr. WHEELER. Mr. Chairman, contrary to the opinion held by some of my colleagues, I am capable of changing my mind. Since this housing matter came up to the House this year I have desperately sought for a logical basis on which to change my position.

I have reexamined the matter. I note—this is a year ago—the majority leader quoted in the RECORD as defining this program as being socialistic and expressing himself as being opposed to it. In view of that I have looked further. I have tried to find some logical reason for supporting this vicious socialistic

program. The only reason that I have been given, the only excuse that has been proposed from the well of this House to anyone for changing his mind in less than a year is that the President has proposed it, he has endorsed it. He is a fine person, friendly, affable, and all that sort of thing. But am I to excuse myself to my grandchildren for having cast a vote in favor of this socialistic program by telling them that I was blinded by the brass in the White House, that simply because the President of the United States asked for it I subverted my convictions and voted to impose this multibillion dollar socialistic program on generations yet unborn?

The CHAIRMAN. The Chair recognizes the gentleman from Ohio [Mr. OLIVER P. BOLTON].

Mr. OLIVER P. BOLTON. Mr. Chairman, I have taken this time only to ask the committee certain questions regarding the Widnall amendment. As I listened to and read the amendment, it was my understanding that it provides for 35,000 units to be built in the fiscal year 1955, provided that the units to be built are included within an urban redevelopment plan. Is that correct?

Mr. WIDNALL. Urban redevelopment, urban renewal, or slum clearance.

Mr. OLIVER P. BOLTON. And may I ask further whether in this housing, which would be part of a slum-clearance or urban-redevelopment plan, unemployed people or people of the lowest income who live in slum areas could be taken into the housing provided for in this amendment?

Mr. WIDNALL. Yes; and I would like to say that this is an authorization actually for 1955 to be constructed in 1956. Some people seem to be under the misapprehension that it would provide for 70,000 units this calendar year. The program adopted during the past week provided for 35,000.

Mr. OLIVER P. BOLTON. I understand that, but I want to be clear on the point because it is my understanding that under the present law no public housing of the type that we are talking about, which is public housing, is treated as built primarily for people of the middle- and lower-middle-income groups, and that people under the law governing regular public-housing units of the lowest income or who are unemployed would not be able to be taken into this housing. I want to be clear on that.

Mr. WIDNALL. There is a limitation in my amendment that I do not believe is in the Spence amendment.

The CHAIRMAN. The Chair recognizes the gentleman from Texas [Mr. FISHER].

Mr. FISHER. Mr. Chairman, there is one thing that should be cleared up before we vote, and we are going to vote in just a minute: Let us be sure we know what is involved.

My good friend from Indiana [Mr. HALLECK] stated a few moments ago that you are not voting for or against public housing here today. He said you are voting on the question of when to terminate it.

With all due deference to my friend from Indiana that is not a correct statement of the facts.

Public housing terminated in Public Law 176 signed by the President on July 31, 1953. It is dead; it is gone; it is out; it is through.

The only public housing you have got, Mr. Chairman, is what is in the pipeline at the time that law was enacted. It is specific, it provides that thereafter, after that date, not one project can be authorized by the Public Housing Authority. It is dead. You are not voting on the question of termination; it was terminated last year. So the vote here at this time is on a new authorization. It has been fully discussed. I suppose everybody has his mind made up whether he is going to vote for or against this matter of making the tenants in public houses wards of the Government or whether you want to encourage home ownership in this free-enterprise country of ours.

The issue is clear: Do you want to go on record today in favor of a brandnew public-housing program? No termination is involved here. Let us face up to the issue. It is not a question of termination; it is a question of revival of a program that was completely killed last summer.

But above everything else, you are not voting on the question of when you are going to terminate. It has already terminated. It was terminated last year. Read the RECORD. Read the conference report. Read the public law.

The CHAIRMAN. The Chair recognizes the gentleman from Pennsylvania [Mr. GREEN].

Mr. GREEN. Mr. Chairman, it is a little confusing to me today to see our good friends on the other side of the House divorce themselves from the good friends they used to have on my side of the House. When I first came to Congress in 1945 there was a beautiful marriage in this House between the Republicans and some of my good friends on the Democratic side. I think the House is entitled to know what has happened. There seems now to be a divorce taking place.

We are glad to welcome the Republicans over to our point of view because we have been strong supporters of public housing. I told some of my friends on the Democratic side that some day these Republicans would leave them. It is a rather funny situation. I did not support President Eisenhower for President of the United States, but I am supporting the public housing bill as I always have. The Members who supported President Eisenhower on my side of the House are not supporting him and his public housing program. He has recommended 35,000 units a year for 4 years. That is his recommendation. His recommendation is not the Widnall amendment. It is the amendment presented by the distinguished ranking minority member of the Committee on Banking and Currency, the gentleman from Kentucky [Mr. SPENCE].

I want to remind you that in the 80th Congress a lot of the Members on that side of the House were defeated because they sabotaged the public housing bill.

Mr. McCORMACK. Mr. Chairman, will the gentleman yield?

Mr. GREEN. I yield to the gentleman from Massachusetts.

Mr. McCORMACK. As long as this divorce is taking place, I hope my friend from Indiana will get back into the marriage of this bill and support the amendment offered by the gentleman from Kentucky.

Mr. GREEN. I agree with the gentleman. I sincerely hope the Spence amendment carries and we can come out of here with a half decent housing bill.

The CHAIRMAN. The Chair recognizes the gentleman from Pennsylvania [Mr. CHUDOFF].

Mr. CHUDOFF. Mr. Chairman, we in Philadelphia have greatly profited by the Federal Government's public-housing program. We are proud of our projects and the great redevelopment of slums in the city so that some people with low incomes now have decent places to live. The congressional delegation from Philadelphia, I am sure, is for public housing to the man.

A lot has been said during the past week concerning vacancies and the lack of necessity for public housing. I believe the following editorial which appeared in the Philadelphia Daily News on Friday, April 2, 1954, tells the Philadelphia story. I do not feel that any Member of Congress will contest the value of public housing, as far as Philadelphia is concerned.

GOOD HOUSING BREEDS VIRTUES

With Philadelphia's public-housing program reaching such a high state of accomplishment, the need for completion is vital to the entire community, not only because of the fact that new dwelling places are being created for low-wage-bracket families, but also because entire neighborhoods are being reconstructed and revived.

This is no time for Congress to pull the financial rug from under the Philadelphia Housing Authority's activities and the city's congressional delegation has a positive duty to make certain that, in spite of the recent manipulations by public-housing foes, legislation will be enacted to insure the continuation of the work here.

Last year was the biggest in the authority's 15-year history from the standpoint of construction, and at the year's end, $48,950,000 total volume of construction was under way, building that must be completed. There was $13,286,000 of new buildings started and $17,381,000 worth of construction put in place.

During the last year, 1,776 families were placed in decent homes, 7,271 applications were filed, and more than 25,000 inquiries received by the authority. Five war housing developments were transferred to authority ownership by the Federal Government and 241 temporary veterans' dwellings were removed, exclusive of the 541 substandard dwellings razed on 3 sites.

The authority, of which P. Blair Lee is chairman and Walter E. Alessandroni is executive director, became one of Philadelphia's biggest taxpayers during the year with $551,543 paid and accrued to the city and the school district. A special study has found that the authority will pay more than $300,000 per year in lieu of taxes on 13 sites, or more than 3 times the amount paid by previous owners. These figures prove public housing in Philadelphia is a definite financial asset to the municipality.

Of the 4,509 new homes and apartments to be built on 11 approved sites, construction was started by last December 31 on 9 of the sites with 3,837 homes. Nearing completion are Wilson Park at 26th Street and Snyder Avenue and Raymond Rosen apartments at 22d and Diamond Streets.

A total of 672 homes will be started this year provided Congress follows the request

of President Eisenhower for Federal funds to assist in this work, on which private enterprise in the construction field has benefited greatly.

From the social viewpoint, any cessation in this program would be a calamity for low-wage families unable to purchase homes or to rent those beyond their limited financial capacities. The right to a decent home is inherent in an American as a place in which to raise his family in healthful, comfortable circumstances. In the long run, the Nation and the world are the gainers for, as Benjamin Disraeli, Britain's great Prime Minister, once said:

"The best security for civilization is the dwelling, and upon proper and becoming dwellings depends more than anything else the improvement of mankind. Such dwellings are the nurseries of all domestic virtues, and without a becoming home the exercise of those virtues is impossible."

The CHAIRMAN. The Chair recognizes the gentleman from New Jersey [Mr. SIEMINSKI].

Mr. SIEMINSKI. Mr. Chairman, the fact that Christopher Columbus was sent back in chains did not prove there was no America.

The fact that labels are leveled to castigate people does not change their needs, needs for adequate housing, especially when private enterprise provides none within their ability to pay.

There are some who would defeat this measure on the grounds that it diminishes self-respect, causes decay. Others would hold this measure challenges our profit system, and must thus give way.

Is self-respect lost because we, as Members of Congress, pay no rent for office space? Has the President lost self-respect for occupying the White House free? Is our profit system furthered or destroyed by public schools, public roads, the post office, or the armed services?

What is the measuring rod in all this? At what point does private enterprise become public? By what standard?

With a mind free of the stigma of labels like those pasted on some here this afternoon, many good and proud people use our Government, like the servant it is meant to be, to help promote private profit.

Often, when our markets are flooded and our industries threatened, Congress is called upon to raise tariffs.

When a family with limited income or inadequate earnings calls upon the Congress for adequate shelter, is its plea to be denied, especially when private enterprise is disinterested?

When exports shrivel and manufacturers groan, the Export-Import Bank readily accommodates offshore customers with needed dollars.

In other fields, when still other needs arise, many quite distinguished and self-respecting people unblushingly call into play the resources of the International Monetary Fund, the World Bank for Reconstruction and Development, the Bank for International Settlements, the European Payments Union, each of which, in some measure, serves the convenience and profit of its user.

Is the user of a public housing unit void of self-respect? Is he a drain on the economy? the community? or the industry in which he is employed? Is that what those who would defeat this measure mean to say? In the late 1920's the Congress was like-minded about our soldiers.

We had the depression army then. There wasn't going to be any more wars. ROTC trainees had to thumb their way home from camp because the Congress cut off their funds. The soldier was a bum in uniform who couldn't get a job. How times have changed.

Must we call on Circe to wave her wand for humans to be turned to swine or cattle for them to qualify for needed public funds?

Last year, Congress responded magnificently with funds to beef up cattle in the grievously drought-stricken Southwest. Do emergencies for people exist only in wars and the threat of wars? And not in peaceful pursuits?

Is the profit system challenged only by a lack of honesty and self-respect? What of conditions over which some people and areas have no control, or do deeper causes assault our stand?

One would think by the way the lash of labels snaps and crackles over the heads of little people that they and we, their supporters, are in total blame, and not the conditions they and we try to surmount, if only in some small measure,

People, people. How easy it is to whip them, dog them, frighten and threaten them, and charge them with all sorts of names and failings. Some say Abraham Lincoln was great not because he was born in a log cabin, but because he had the hardihood to leave one. Should temporarily obsolete cities pull up stakes and go west? What then of our shorelines, of our ports?

Is the New York Port Authority the only authority to be blessed by the Congress because it rides herd for profit? Cannot the housing authority ride herd for people so that they, too, might profit by good shelter? What is the delineation between acceptable and unacceptable authorities? Profit for investment houses and tax-free holders and floaters of bonds?

If the sensibilities of people are of no account, Mr. Chairman, there would never be revolutions nor would there be talk of outlawing the isms, political, economic, social, strategic, or tactical, behind which man in his long trek from cold caves to cold wars has taken refuge. The conditions of man are often thrust on him by inheritance, society, or history.

Three forces, Mr. Chairman, within the last 100 years, appear to me to merit as much castigation as is given here to the lack of self-respect of those who promote or use public housing.

Each of these forces have shed their share of misery and wretchedness over the years. Every able-bodied man and woman has had to overcome conditions levied in the wake of these forces. They are, militarism, industrialism, and economic nationalism or sectionalism.

About 100 years ago, here, in the United States, economic sectionalism pitted North against South in one of the bloodiest, costliest, and saddest of man's wars.

Am I to understand from the gentlemen of the South, and Southwest, and others who might oppose this housing measure, that it was right for the North to give no aid through Federal funds to help feed, and clothe, and house, and rebuild the great Southland and its people? That attitude has kept alive sentiments against "Damn Yankeeism," has it not? Have we not learned by this? Is there a person in this Chamber who would today vote to sweat out the South as it was sweated out? I think not, Mr. Chairman, there is no gain in the sweat-out, only hatred and smouldering embers.

Even now, there are some who, while they favor Federal funds to promote TVA, hesitate to reciprocate with Federal funds to help shelter the needy in the great consumer markets.

And out in the Far West, there are some who though their lands have become arable and their homes lighted and their factories and machines driven by water and power developed with Federal funds oppose the use of Federal funds for the needy in great cities and along great waterways. Self-respect is the cry. My goodness.

Look at the public debt. Over $275 billion. What percentage of this did public housing run up? What percentage of it did militarism, industrialism, and economic nationalism contribute?

Look at our gross national product. Over $300 billion. In 10 years it is estimated it will be well over $500 billion.

To what extent did charges of inefficiency in the administration of the Housing Authority slow down our gross national product or contribute to our debt?

People, people, little people, frighten them, threaten them, wave the flag. Hide a condition that needs attention. It is all in the game. The game of hurrah for me and the dickens with you. It is a great show, Mr. Chairman, great show.

In 1941, selective service was saved by one vote on the brink of a national disaster. I trust that in 1954 the Congress will vote the full housing provisions asked by the President. Private lives can be in crises in peace as in war. This measure will boost our economy. Profit our people. It should pass.

The CHAIRMAN. The Chair recognizes the gentleman from New Jersey [Mr. HAND].

Mr. HAND. Mr. Chairman, reference was made awhile ago, as it has been made frequently during the course of this debate, to the late Senator Taft. The last time that I saw Senator Taft before he was stricken was at a public-housing conference here in the city of Washington. There he made that sound and reasoned speech for which he was always noted; that speech from the heart, and that honest speech, in favor of a moderate program of public housing.

Now, I am a conservative Republican, or at least I like to think so. My liberal friends call me a conservative. I do not represent a big-city district. The largest city in my area does not exceed 75,000; and yet I am 1 of those 23 to which reference has been made who has always supported public housing, and thus I am not under the very clever whiplash recently applied by our friend, the gentleman from Texas [Mr. DIES]. And I enjoyed his speech. As a conservative Republican, I am not in the least ashamed or afraid to follow the

leadership of the late Senator Taft and the leadership of President Eisenhower, and therefore I shall support the Widnall amendment to insert a public-housing program.

When these charges of socialism are rather carelessly hurled around the House, I do not see how you can distinguish between a program of this character, and the program where we pay artificially high prices for cotton that we do not need, which is raised in the district of my good friend from Mississippi [Mr. COLMER], in order to maintain the prosperity of his people.

There seems to be no objection to direct Government intervention, and cash from the Treasury, to support the growers of cotton and peanuts; but the beneficiaries of this program violently protest any help from Government for the housing needs of our low-income group in, for example, Atlantic City.

Let us be just a little consistent.

The CHAIRMAN. All time has expired.

The question is on the amendment offered by the gentleman from Mississippi [Mr. COLMER] to the Spence substitute.

Mr. COLMER. Mr. Chairman, I ask unanimous consent, under the circumstances, that my amendment may be withdrawn.

The CHAIRMAN. Is there objection to the request of the gentleman from Mississippi?

There was no objection.

The CHAIRMAN. The question is on the substitute offered by the gentleman from Kentucky [Mr. SPENCE].

The question was taken; and on a division (demanded by Mr. SPENCE) there were—ayes 64, noes 180.

So the substitute amendment was rejected.

The CHAIRMAN. The question is on the amendment offered by the gentleman from New Jersey [Mr. WIDNALL].

The question was taken; and on a division (demanded by Mr. WIDNALL) there were—ayes 89, noes 138.

Mr. HALLECK. Mr. Chairman, I demand tellers.

Tellers were ordered, and the Chairman appointed as tellers Mr. WIDNALL and Mr. WOLCOTT.

The Committee again divided; and the tellers reported that there were—ayes 72, noes 164.

So the amendment was rejected.

Mr. SPENCE. Mr. Chairman, I ask unanimous consent that all Members may extend their remarks at this point.

The CHAIRMAN. Is there objection to the request of the gentleman from Kentucky?

There was no objection.

Mr. PHILBIN. Mr. Chairman, I will not presume to analyze this bill in full detail since it covers a very broad field and it has been exhaustively and ably debated.

The general objective of improving the housing facilities of the Nation I strongly support. We have spent billions for bettering the living, social, and economic standards of millions of peoples overseas. Much of these funds have been beneficial, much more have not been constructively dispensed. Concrete results appear in some cases; little but cynical envy and hatred and ingratitude in others.

Within the shadow of this Capitol there are unsightly and unhealthy housing units that should be razed and replaced with modern facilities. In many urban centers throughout the Nation there are similar conditions which should be alleviated. There should be no slums in America. There should be no unclean, unsanitary, disease-ridden housing in this Nation. To eliminate these social evils, these breeders of delinquency, immorality, crime, and disease constitutes one of the greatest challenges to this Congress. Low-cost housing—modern, clean, adequate, wholesome in surroundings, is a great social need. It must be met.

I have always felt that in every possible instance Americans should own their own homes. Every encouragement and assistance toward that end must be extended, and the various sections of the Nation—urban, smaller towns and farm districts must all be embraced in any properly integrated plan.

Such a program should provide fullest and special consideration for veterans. It should insure reasonable interest rates. It should be adopted not only to the peculiar needs, but to the incomes, of the veterans, workers, farmers, and others who desire housing. It should protect the new owners against defective construction, fraud, and overreaching. It should set up and maintain a proper mechanism for fairly handling mortgages. It should facilitate widespread home ownership of solid, substantial, durable houses. It should discourage the building of cheap, makeshift, cramped-quarter shacks palmed off sometimes on the unsuspecting at times as houses by sharpsters, shysters, and rogues.

A well-rounded housing program will stimulate private enterprise and initiative. It will provide jobs for millions of Americans. It will bring prosperity to many lines of business. If Congress provides the proper climate and encouragement, our great business system will do the rest.

With full awareness of our social needs and orientation, with careful prudent planning, and with a courageous outlook, we can easily bring to early fulfillment the great ideal—a decent home and a fair chance for every American.

Mr. GARMATZ. Mr. Chairman, for several years Baltimore has enjoyed the reputation of being in the forefront of housing progress throughout the country. The city's integrated attack on the problem with public housing, redevelopment and law enforcement, is well organized and has many achievements to its credit. Each of the programs depends upon the other to achieve its greatest usefulness.

Failure of the House to approve new units of public housing for the next few years will seriously jeopardize the housing activities in Baltimore, and, I am sure, in many other areas.

It has been estimated that the slums in Baltimore are costing about $14 million a year in excess of the revenue they produce, and that more than one-third of the city's population lives in these areas.

The city is working hard to clean up the approximately 55,000 homes in the slum areas not suitable for decent living, but to do this, it must have assistance from the Government in the form of public-housing units.

In this connection I would like to call attention to a statement on the current housing situation in Baltimore, which was prepared by the Baltimore Industrial Union Council, largely from data issued by the Baltimore Housing Authority, and which I would like to insert in the RECORD at this point:

BALTIMORE, MD., REPORT ON HOUSING

(Submitted by Michael J. Brockmeyer, executive secretary, Baltimore Industrial Union Council, CIO)

The Baltimore Industrial Union Council, having evaluated the reports of the Housing Authority of Baltimore and other pertinent data, feels that private- and Government-sponsored programs have in the past 3 years shown their inadequacy to cope with a problem of increasing demands for new low-income-housing units in a city already overrun with substandard homes.

We urge action that will take into account the fact that in Baltimore a program is needed that will keep pace with the clearance and rehabilitation of slum areas which encompass one-third of our city's available dwelling units.

Until adequate steps are taken by Congress to correct or add incentive to correct, the conditions described in the attached material, we of Baltimore must face the added burden of the cost of unnecessary disease and crime, both in the adult and juvenile stages.

SUMMARY OF BALTIMORE'S BLIGHTED AREAS: HOUSING CONDITIONS AND FAMILY CHARACTERISTICS

Close to half (49.8 percent) of the 91,600 dwelling units in the blighted areas of Baltimore City were substandard, as of July 1949, according to a recently published Housing Authority study entitled "Baltimore's Blighted Areas: Housing Conditions and Family Characteristics, 1949." The report is based on a sample survey conducted by the United States Bureau of the Census in the summer and fall of 1949 under contract with the HABC. The survey was made of dwelling units in the 56 census tracts designated as blighted by the City Planning Commission, excluding dwelling units in public-housing projects, and special dwelling places, such as institutions, convents, dormitories, and the like.

A standard dwelling unit, as defined in this survey, is a dwelling unit which is not dilapidated, has an installed bathtub or shower and a flush toilet inside the structure for the exclusive use of the occupants and hot and cold running water inside the structure. All other dwelling units are defined substandard.

Approximately 303,000 persons, consisting of 80,000 families of two persons or more and 27,000 individuals, occupied about 88,000 dweling units in the survey area in 1949. Nonwhite persons composed 51 percent of the population living in the blighted areas. Slightly more than half the families living in the area were white, while nonwhite individuals numbered about 15,000 and white individuals 12,000. About one-third of the families owned their own homes, while two-thirds rented. Almost 23,000 or 56 percent of the white families lived in tenant-occupied units, whereas more than 30,000 or 78 percent of the 39,000 nonwhite families were tenants.

Housing conditions

About 38.4 percent of all units occupied by white persons were substandard compared to 62.2 percent of all nonwhite-occupied units. A breakdown of the 43,550 occupied dwelling units in the survey area rated as

substandard reveals (1) that 18,180 or 41.7 percent were occupied by whites and 25,370 or 58.3 percent by nonwhites, and (2) that owner-occupied units constituted 17.6 percent and tenant-occupied 82.4 percent of all substandard dwellings. About 17,900 or 20.3 percent of all units were dilapidated. Other deficiencies revealed are shown in table I on the following page.

There was a higher proportion of units lacking these facilities among tenant-occupied than among owner-occupied units and among those occupied by Negro than among those occupied by white families.

TABLE I.—*Number and percent of occupied dwelling units lacking specified basic facilities: Blighted areas, Baltimore, Md., July 1949*

Facility	Number	Percent
Total dwelling units	88,170	100.0
No hot water inside structure	25,834	29.3
No private inside toilet	24,070	27.3
No private bath	28,743	32.6
No central heating	39,412	44.7
No installed private stove or range for cooking	3,791	4.3
No private kitchen sink	2,557	2.9
No electric light	1,411	1.6

Family data

About 37 percent of all families were veterans' families. About 11,700, or almost 15 percent of all families, were doubled up. Eight percent of total families were overcrowded, according to the concept that an average of more than 1.5 persons per room denotes overcrowding. If 1.01 or more persons per room is used as the index of crowding then the percentage of families deemed overcrowded would be 22.5 percent.

Rents

The median contract rent for all tenant-occupied units was $31.80, an increase of 67 percent over the corresponding figure of $19.05 in 1940. The median contract rent for white-occupied and Negro-occupied units was $36.41 and $29.89, respectively. However, this racial disparity in rents disappeared when gross rents or contract rents plus utilities were compared. For both groups the median gross rent was about $38.50. The median contract and gross-rent figures for standard housing were $39.26 and $45, respectively; the comparable figures for substandard housing were considerably lower, $26.39 and $33.90.

Incomes

The median income for all families in the survey area was $2,696; for white families alone, it was $3,057; and for nonwhites, $2,445. Significant differences in family income were also obtained in breakdowns by tenure and quality of housing. The median income for families living in owner-occupied units was $3,156, almost $600, or 23.3 percent, above the corresponding figures of $2,559 for families in rented units. The median family income for residents of standard housing was $3,108, 29.3 percent above the $2,403 median income of occupants of substandard housing.

The median rent-income ratio for all principal tenant families surveyed was 17.8 percent. This ratio varied from 36.5 percent for families with incomes below $1,000 to 9.8 percent for those in the $5,000 and over class. Families in the $1,500–$1,999 group paid about 25 percent of their incomes for rent and utilities.

Financial characteristics of owner-occupied homes

About 27,000 or 30.7 percent of the 88,000 occupied units in the survey area were owner-occupied. Of 20,000 owner-occupied single-family homes, about two-thirds were found to be owned by whites and one-third by nonwhites. About 56 percent of the units reported no mortgage, 42 percent a first mortgage, and 2 percent a first and second mortgage. About 65 percent of white-occupied homes had no mortgage compared to 38 percent of nonwhite homes. The median market value of 8,200 single-family homes was $4,287, and the median outstanding mortgage indebtedness $1,826. (The median value was $4,772 for homes classified as standard and $2,926 for those that were substandard.) The median ratio of total indebtedness to value was about 46 percent.

The median monthly home expenditure for owner-occupied single-family homes was $34; for homes of white owner-occupants, this figure was $29.34 compared to $50 for nonwhites.

In addition to summarizing and interpreting the above and other data, the report attempts to evaluate changes that have occurred in housing conditions in the central-city area since 1940, discusses population trends, and compares the characteristics of families and individuals. A description of the survey procedure is given, and an appendix of 63 tables is included.

ANALYSIS OF RESIDENTIAL BUILDING TRENDS IN BALTIMORE IN 1953

Dwelling units authorized in Baltimore City and County in 1953 totaled 11,716, a moderate rise over the 1952 total of 10,167, but well below the 1950 peak of 14,662. Baltimore County alone, however, reached a new high of 7,010 dwelling units, an increase over the 1952 total of 6,250, and slightly above the 1950 figure of 6,891. The chart below shows the annual homebuilding total for Baltimore City and Baltimore County for the last 4 years.

[Chart omitted from RECORD.]

New homes started in Baltimore City had dropped sharply from the 1950 figure of 7,771 to 5,863 in 1951 and again to 3,917 in 1952. The 1953 total of 4,706 represents an increase, but one due almost entirely to the start of construction on the 816 dwelling unit low-rent public-housing project, Lafayette Courts. The private housing total of 3,890 was slightly above the corresponding 1952 figure of 3,625 but well below the 1951 figure of 5,226 new private dwellings, and equal to only half the 1950 total of 7,771.

Very little apartment building has taken place in the Baltimore City-County area since the cessation of the FHA 608 program with its liberalized financing privileges in 1950 and 1951. In Baltimore City, the percentage of dwelling units authorized in structures containing more than two units has declined steadily from 1950 to 1952. In 1950 it was 27 percent, dropping to 12 percent in 1951 and to 8 percent in 1952, but rising to 21 percent in 1953. However, the bulk of the new multifamily rental units built in Baltimore in these 3 years came about through 3 low-rent public housing developments—Cherry Hill Extension, 637 units, permit issued in 1951; Claremont, 292 units, permit issued in 1952; and Lafayette Courts, 816 units, permit issued in 1953. Subtraction of these public housing projects from apartment dwellings authorized provides the following figures on number of new private apartment units built in Baltimore City since 1949: 1950—2,079; 1951—90; 1952—0; 1953—161.

If the extent of apartment building in Baltimore City since 1950 has been negligible, the amount of apartment construction in Baltimore County has been practically nonexistent. In 1950, 532 units or 8 percent of the County's total were in the multifamily rental category. Since that time the pittance of apartment units authorized has remained almost identical—16 units in 1951 and 1952, and 14 units in 1953—all less than 1 percent of total new homes started in those years.

These data—and the small number of 2-family units built for rental purposes—point up the alarming lack of new rental housing in the Baltimore area. Conversions have thus become the main source of additions to Baltimore's rental supply. While high turnover has been experienced in many private 608 rental projects, the lack of any substantial volume of new private rental construction and the continuing shift of formerly rented units to owner-occupancy may lead to a serious imbalance in Baltimore's housing market. These circumstances point up the importance to the city's low-income families of the public housing additions to the rental housing supply.

Mr. Chairman, I am confident these conditions are typical of those in many of the older cities and therefore I strongly urge the adoption of this amendment and the final approval of H. R. 7839.

NEW JERSEY NEEDS HOUSING

Mr. RODINO. Mr. Chairman, the overall housing situation in my State of New Jersey is critical. There is an absolute shortage of housing for practically all groups of citizens except those in the very top income bracket and there is a pressing and crying need for an extended public-housing program.

New Jersey alone could well use the entire number of public-housing units which the Eisenhower administration has recommended for the country as a whole.

Here are the basic facts about housing in New Jersey. My figures are largely derived from the housing census of 1950 which are substantially accurate as of today.

Total number of dwelling units in New Jersey	1,501,473
Total number of families in New Jersey	1,263,570
Total number of low rent public-housing units in New Jersey	22,000

It will be seen, therefore, that the proportion of public housing to the total housing supply is about 1½ percent.

There are today at least 250,000 dangerously dilapidated and/or unsanitary substandard dwelling units in my State.

It is reliably estimated that at the very minimum 35,000 families are living in quarters which may be physically safe and actually unfit because of overcrowding.

Studies reveal that almost 100,000 couples without children or other dependents are now seeking houses of their own in New Jersey.

A careful analysis of current rental levels of new housing in New Jersey shows that a 1-bedroom apartment costs at least $85 per month while the average cost of a 3-bedroom apartment in a new building is $140 a month.

Let me emphasize the fact that only 6 percent of new housing includes three bedrooms.

A breakdown of 1950 census figures shows that 46.7 of those gainfully employed in New Jersey were earning $3,500 per year or less. What this means is that practically half the families in New Jersey, according to standards set forth in the report of the President's Advisory Commission on Housing, are unable to afford anything but low-rent public housing.

Current rate of population growth in New Jersey demonstrates that by 1960 we will have an additional 700,000 persons or a total of roughly 5½ million. There are around 45,000 marriages a year in New Jersey but new urban dwelling

does not even keep up with the rate of family increase.

From every standpoint, New Jersey is failing to meet the housing needs of its people. The number of families living in slum housing does not decrease, possibly even increases somewhat. Overcrowding and doubling up becomes worse. Rental housing is out of the reach of any but a very small segment of our population. Almost no housing for sale is being built at prices that families in the middle income brackets—say from $3,500 to $5,000 per year can afford to buy. The public-housing program throughout the State has been at a virtual standstill as a direct result of the action of the Congress.

I submit, Mr. Chairman, that the few fundamental figures on the housing situation I have brought out here must show any fairminded person that there is a need for all types of housing in New Jersey, far beyond anything which could under the most sanguine expectations be realized by the measure now before this body. Especially, I call attention to the fact that even if 135,000 units of public housing were authorized each year for the next 4 years for the country as a whole, the proportionate allocation to New Jersey would not begin to make anything but the slightest dent in the slum conditions in the urban areas of our State. Actually, New Jersey could well absorb public housing at the rate which was contemplated in the 1949 Housing Act for the Nation as a whole.

Over and above the basic and urgent need for low-rent housing, we have the larger problem of overall shortages which can only be met by a program far more extensive and far more courageous than anything yet proposed by any committee of the Congress. On behalf of the people of New Jersey who need decent, safe, and sanitary housing at a cost within their means, I appeal to this great body to face up to this great unsolved social problem and help to relieve it to some degree by supporting President Eisenhower's request for 140,000 units—35,000 units over each of the next 4 years.

Mr. WATTS. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WATTS: On page 200, strike out the word "and" in line 9 and strike out all of line 19 and insert in lieu thereof the following: "of a dwelling unit or units"; and (3) by striking the words "not later than 5 years after March 1, 1949," in subsection 15 (8) (b) and insert "not later than March 1, 1959."

Mr. WATTS. Mr. Chairman, this amendment does not seek to build any more houses. It does not seek to stop the building of any more houses. It does not raise interest rates. It does not lower interest rates. It does not cost the Government any money and neither does it save the Government any money. It deals with the occupancy of public housing. The 1937 public-housing law, as amended in 1949, provided 2 tests that a person who desired to occupy low-cost public housing must qualify under before he could get admitted as a tenant to such low-cost public housing. One of those provisos that he had to qualify under was that his income had to be under a certain amount depending on the number of members in his family. The second proviso required that he had to come from substandard housing before he would be permitted to become a tenant in public housing. The 1949 act further provided as to that second proviso that he had to come from substandard housing that that should be waived in behalf of veterans, or families of deceased veterans. The act of 1949 stated that that waiver should continue until March 1, 1954. on the 1st of March of this year, that preference to veterans expired. The purpose of this amendment is to place back in the law the continuation of that preference to veterans for a further period of 5 years until March 1, 1959.

Mr. SPENCE. Mr. Chairman, will the gentleman yield?

Mr. WATTS. I yield.

Mr. SPENCE. As I understand the gentleman's amendment, it merely extends existing law which gives the veterans preference in obtaining housing accommodations in public-housing projects.

Mr. WATTS. The gentleman is absolutely right.

Mr. SPENCE. I think the gentleman's amendment is a meritorious one, and I am in favor of it.

Mr. WATTS. Mr. Chairman, the reason I offer this amendment and why I think it should be extended is as follows: Many veterans are just now returning from Korea. They have not had an opportunity to occupy low-cost public housing. Many of them have only recently been married and they have not up to now needed low-cost public housing. In many towns, public-housing units are only now being completed and the veterans in those communties have never had an opportunity to occupy them.

I will say to the committee that if there was any excuse for placing this proviso in the law in 1949, it is certainly in order to continue it at the present time.

I may say to the committee, although I know you will not be influenced by what the Senate does, this same matter was brought up in the Senate by Senator SPARKMAN. It was considered by the Senate Banking and Currency Committee and reported out and passed the Senate on March 1, 1954. I think it is a good amendment. I cannot see any real objection to giving the veterans who have not had a chance the same opportunity that was given to those up to 1949.

Mr. WOLCOTT. Mr. Chairman, will the gentleman yield?

Mr. WATTS. I yield.

Mr. WOLCOTT. I think the substance of the gentleman's amendment is contained in a bill which is before the House Banking and Currency Committee, having been passed by the Senate, and comes over to us as a separate bill. I can see no objection to the gentleman's amendment. We did not put it in this bill because we thought we might act on the Senate bill prior to acting on this bill. But we can put it in this bill with understanding that if we get quicker action on the Senate bill it can be taken out.

So there is no objection.

Mr. HAGEN of California. Mr. Chairman, I ask unanimous consent to extend my remarks at this point.

The CHAIRMAN. Is there objection to the request of the gentleman from California?

There was no objection.

Mr. HAGEN of California. Mr. Chairman, I am happy to join with my Democratic colleague in the amendment which has been offered to extend for an additional 5 years the waiver on behalf of veterans or servicemen or their families or the families of deceased veterans, of the requirement that a qualified applicant for admission to a low-rent housing project must be without housing or demonstrate residence in substandard housing.

I have discussed this amendment with the gentleman from Kentucky [Mr. WATTS], who has a separate bill of identical effect, and had he not been prepared to offer the amendment in question I would have offered it for your consideration and passage.

The waiver in question is just as justifiable now as it was when it was first enacted by a Democratic Congress.

It is a recognition of the housing problems which face all veterans and servicemen in a situation which is compounded of a housing shortage and a large number of men in service and returning from service. There has been no substantial change from 1949 to date in the circumstance of the number of servicemen and returning veterans and the supply of housing which would justify abandonment of this preference. The same justifications exist for it today as existed in the past and the other body has already given recognition to this fact by providing for a more limited extension than we are considering here.

The waiver in question recognizes the fact that a man in service or returning from service is in a little different position with respect to procurement of housing than anyone else. In a sense he is a person displaced—involuntarily displaced and not in a position to make easy arrangements for reasonable, adequate housing.

Moreover this waiver is further recognition of the fact that the Congress in the past, and some of us today, recognize the special debt which we owe to our veterans and servicemen, a debt which entitles them to every consideration from the Government in the reestablishment of their lives without undue hardship occasioned by military service.

In passing I would like to say that I feel that the form in which this bill came from the committee to the floor of the House evidenced a disregard for the welfare of veterans. It did not contain the present amendment although its author pleaded for its inclusion in the bill. It wiped out the statutory safeguards of maximum interest rates on GI loans and indirectly sanctioned the undercutting of GI loans by making FHA loans, with which GI loans compete for risk capital, more attractive to the detriment of both the veteran and the prospective FHA buyer.

In addition this bill in effect wipes out the preference of veterans in the purchase of surplus Government housing.

All of these aspects of the bill have been severely criticized by the American Legion, an outstanding veterans' organization.

I trust that we here today will rectify all of the aspects of the legislation brought from the committee of which I have complained. If such retification is made I will vote for its passage. Otherwise I will not. In voting for it under such circumstances I will not be expressing a belief in its overall virtue because I do not believe it has such virtue and can only hope that if the Senate is wise it will improve it or reject it. Basically its provisions favor the money lenders more than they favor the borrowers at a time when we are in a declining economic spiral. In this respect this is bad legislation.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Kentucky [Mr. WATTS].

The amendment was agreed to.

Mr. HIESTAND. Mr. Chairman, I offer an amendment which I send to the desk.

The Clerk read as follows:

Amendment offered hy Mr. HIESTAND: On page 204, after line 8, insert a new section, as follows:

"SEC. 505. Section 10 of said act, as amended, is hereby amended by adding the following new subsection:

" '(j) In any community where the people of that community, by their duly elected representatives or by referendum, have indicated that they desire to liquidate a low-rent public housing project by the sale thereof to private ownership, such community shall negotiate with the Federal Government with repect to the sale of such low-rent public housing project and the Authority shall permit the sale of such project (after public advertisement to the highest bidder) upon agreement by such community (1) to pay and retire all outstanding obligations (together with any interest accrued thereon at the date of redemption and any premiums prescribed for the redemption of such obligations prior to maturity) issued by the local housing authority to finance the development of such project and (2) to pay, or to cause to be paid, any proceeds received from the sale of such project in excess of the amount required to comply with the requirements of the preceding clause numbered (1) to the Secretary of the Treasury and to the local government in proportion to the aggregate contribution which the Authority and such local government has made to the project, and the moneys so paid to the Secretary of the Treasury shall be covered into miscellaneous receipts'."

The CHAIRMAN. The gentleman from California is recognized.

Mr. HIESTAND. Mr. Chairman, the proposed amendment may have little objection. It merely provides a formula which would result in Federal and local cooperation in the liquidation of any particular public housing project, once the local governing body or the voters by referendum decide to discontinue a project that is in active operation. It is not designed, nor can it be interpreted to bring about the wholesale liquidation of the 1,631 public housing projects which are today in operation or the 414 projects now under construction.

Under existing law the Federal Government is legally obligated to make contributions for 40 years in order to maintain the subsidized low-rent character of public housing. However, shifting of populations, as well as incomes, increased standards of living, and other changing circumstances in a community might conceivably bring about a situation that renders the continuation of a public housing project wholly impractical. For example, the hearings on the Independent Offices Appropriation Act in February contained references to several communities where the local housing authorities were actually advertising in press and radio for tenants. Unfortunately there is no provision in the law at present which would enable such communities to proceed toward liquidation. The only provision for liquidation suggested in this bill would not be operative until 40 years had elapsed.

Surely, it is reasonable to foresee a desire on the part of a community to liquidate a public housing project 10, 15, or 20 years after it has been instituted instead of waiting for 40 years.

Mr. YATES. Mr. Chairman, will the gentleman yield?

Mr. HIESTAND. I yield.

Mr. YATES. How does the gentleman's proposal permit a liquidation of the bonds that have been issued to provide for the construction of a project?

Mr. HIESTAND. I thank the gentleman from Illinois for the inquiry. I shall explain it right now.

The amendment proposed herein would enable such a community to at least start the ball rolling toward liquidation. Here is how the amendment would work.

First, the local governing body or the people by referendum would have to vote for liquidation.

Second, if the local housing authority does not desire to comply with the wishes of the community, the legislature of the State would amend its enabling act to direct the local housing authority to exercise its option of redemption of the outstanding obligations.

Third, the local government is required to provide the necessary money to redeem the outstanding obligations, including penalties for redemption before maturity. The local housing authority in turn would convey full title of the project to the local government.

Fourth, the local government would then sell the project to private interests after advertising for bids.

Fifth, the proceeds of the sale would go to repay the local government for the advances made to the local authority to redeem the outstanding obligations of the local public housing authority. The balance would then go to the Secretary of the Treasury and the local government in proportion to their contribution to the project.

Critics of this proposal have suggested that there might not be sufficient moneys left over to repay any part of the local government's contribution. That may or may not be the case because it is impossible to predict accurately the market price of a public housing project at some future date. However, there is no way that this contribution could be repaid under existing law. Under this amendment, the continued contribution of the local government through tax exemption would cease, and after sale of the project to private owners, the project would go on the tax rolls for full local taxation.

What would be the savings to the Federal and local governments through this voluntary liquidation?

First. The tax loss to the Federal Government of $4.90 per unit per month for units constructed under the 1949 act would end.

Second. The $7.45 per month per unit tax loss to the local government would end.

Third. The annual contribution from the Federal Government which averages $26.90 per unit per month would end.

Public housing was enacted by the Congress to meet a need. This amendment merely provides a means for communities to liquidate a project where the need no longer exists. I strongly urge its adoption by the committee.

Mr. WOLCOTT. Mr. Chairman, this amendment in principle was discussed in the Committee on Banking and Currency in consequence of which an adjustment was made which the gentleman has incorporated in the amendment which he has offered. For that reason, I see no objection to it. I have just checked with the minority and I doubt whether there is any objection on that side.

Mr. SPENCE. I have no objection.

The CHAIRMAN. The question is on the amendment offered by the gentleman from California [Mr. HIESTAND].

The amendment was agreed to.

Mr. GWINN. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. GWINN: On page 204, following line 6, insert a new section as follows:

"Section 15-7 of the United States Housing Act of 1937, as amended, is further amended by adding the following proviso: *Provided*, That no unit in a low-rent housing project shall be occupied by a person who is a member of an organization designated as subversive by the Attorney General of the United States."

Mr. GWINN. Mr. Chairman, this is the exact language that 2 years ago was agreed to in an appropriation bill by the gentleman from Texas [Mr. THOMAS], on behalf of the Appropriations Committee, and adopted by unanimous consent.

The reason for introducing it at this time is to make it a part of the permanent legislation regarding public housing so that it will not be subject to a point of order as it was this time when the appropriation bill came before us. The substantial reason for the amendment is that the public housing authorities have said over and over again, particularly in Pittsburgh, Detroit, and other places where the question has come up, that they are unable to get the Communists out of the public housing projects without some enabling legislation. They claim they have no authority by which they may proceed. They can put a tenant out for immoral conduct of various sorts, but they cannot put a tenant out because he or she is a Communist. Strangely enough, in every one of these big public housing projects where investigation has been made, right at the center or core of the tenancy is some very well acknowledged Communist or left winger tucked right into the setup.

For example, there is a Communist, William Allen, in the Herman Gardens in Detroit, correspondent for the Daily Worker, who pays $46 a month for a 2-bedroom apartment. The rent is actually $56.23. The taxpayers make up the difference because Allen's reported income from the Communist newspaper is only $55 a week.

There is in Pittsburgh another example, and I will stop with this.

Mr. OAKMAN. Mr. Chairman, will the gentleman yield?

Mr. GWINN. I yield to the gentleman from Michigan.

Mr. OAKMAN. With reference to the individual named in Detroit, he has since been convicted under the Smith Act in the Federal court for the eastern district of Michigan. He is now being charged with falsely stating that he was not a Communist. As a member of the Common Council of the City of Detroit several years ago, I introduced a resolution to expel him from the Herman Garden housing project. The housing people said there is nothing we can do. I want to rise to support the gentleman's amendment.

Mr. GWINN. I thank the gentleman very much.

Mrs. ST. GEORGE. Mr. Chairman, will the gentleman yield?

Mr. GWINN. I yield to the gentlewoman from New York.

Mrs. ST. GEORGE. May I say that about a year or so ago I was in the city of Los Angeles with the distinguished chairman of the Government Operations Committee. We were looking into public housing there and were informed by the public-housing people themselves that they had absolutely no means of getting rid of Communists in public housing, that they hoped there would be some legislation very soon enacted that would strengthen their hands. I commend the gentleman for offering the amendment, and I certainly hope it will pass.

Mr. GWINN. I thank the gentlewoman.

Mr. WHEELER. Mr. Chairman, will the gentleman yield?

Mr. GWINN. I yield to the gentleman from Georgia.

Mr. WHEELER. Was my understanding correct a moment ago when the gentleman from Michigan [Mr. OAKMAN] said that a person had been taken from one of these low-cost public-housing units, convicted in a court, and sent to the Federal penitentiary?

Mr. GWINN. That is right.

Mr. WHEELER. Then am I right in assuming that he has essentially the same type of public housing but now does not even have to pay nominal rent?

Mr. GWINN. I thank the gentleman. I think that is a sound conclusion.

Mr. FISHER. Mr. Chairman, will the gentleman yield?

Mr. GWINN. I yield to the gentleman from Texas.

Mr. FISHER. The gentleman has offered a very commendable amendment. With reference to the problem they are having with these subversives in these public-housing projects, if the gentleman will yield, I should like to read very briefly a sentence from the Daily Mirror of New York City:

> A Mirror survey revealed that a hard core of American Labor Party members, unswervingly devoted to the Moscow dictated line, has infiltrated virtually every one of the fifty-odd-housing projects under jurisdiction of the New York City Housing Authority and is busily engaged in stirring up dissension, discontent, and political bias in them.

Mr. GWINN. I thank the gentleman.

Mr. McCORMACK. Mr. Chairman, I offer a substitute for the amendment offered by the gentleman from New York [Mr. GWINN].

The Clerk read as follows:

Substitute amendment offered by Mr. McCORMACK: On page 204 after line 8 add the following:

"SEC. —. (a) No Federal department or agency shall hereafter make, or contract to make, any loan, grant, annual contribution, advance, or other financial assistance available for or with respect to any housing unit or units, or guarantee or insure, or contract to guarantee or insure, any loan made for any housing unit or units unless the owner or owners thereof agrees (or, in the case of any loan which is guaranteed or insured, the lender agrees to require such owner or owners to agree) that (1) prior to the admission of any person to occupy any such housing unit or prior to the sale of any such housing unit for occupancy by the purchaser such owner or owners will obtain from the prospective occupant or purchaser a certificate (to which the provisions of section 1001 of title 18, United States Code, are hereby expressly made applicable) that he is not a member of any organization which, for purposes of this act, the Attorney General designates as subversive and, if the owner or owners occupies a housing unit or units, he will execute such certificate, and (2) such owner or owners will require any purchaser of any such housing unit or units to agree to comply with the requirements of clause (1) in the same manner as though the purchaser were the owner first subject thereto: *Provided*, That this act shall not affect the validity of, or the powers and obligations of any Federal department or agency of the United States under any contract with respect to the making of loans, grants, annual contributions, advances, or other financial assistance, or the guaranty or insurance of loans.

"(b) Each Federal department or agency is hereby authorized, with respect to any housing assisted by it, to issue such regulations and procedures as it shall deem advisable for the purpose of carrying out the provisions of this section, including requirements with respect to the holding or filing of agreements and certificates made or executed pursuant to the preceding sentence; and, with respect to any housing owned by the United States, the Federal department or agency having jurisdiction thereof shall issue regulations or procedures requiring an occupant or purchaser of such housing to execute an agreement or certificate similar to the agreements or certificates which occupants or purchasers would execute under subsection 901 (a) of this act.

"As used in this section, the term 'Federal department or agency' shall mean any department, agency, corporation, or officer in the executive branch of the United States Government, including the Federal Home Loan Banks."

Mr. McCORMACK. Mr. Chairman, it would seem to me that the gentleman from New York [Mr. GWINN] would be willing to accept my amendment or to agree to it. Certainly, if the chairman of the committee, the distinguished gentleman from Michigan [Mr. WOLCOTT] is not going to oppose the Gwinn amendment, under no conditions would there be any justification in opposing this amendment because the only purpose of this amendment is to treat all persons with equality and equal punishment under the law. So, under my amendment, we have the entire broad question presented to the committee.

Mr. HAYS of Ohio. Mr. Chairman, will the gentleman yield?

Mr. McCORMACK. I yield to the gentleman from Ohio.

Mr. HAYS of Ohio. As I understand it, the gentleman's amendment applies to Communists all up and down the economic scale, not just to those at the bottom of it.

Mr. McCORMACK. It applies to all of them. A Communist is a Communist whether he has not got a nickel or has a million dollars.

Mr. McDONOUGH. Mr. Chairman, will the gentleman yield?

Mr. McCORMACK. I yield to the gentleman from California.

Mr. McDONOUGH. Has the gentleman's amendment provided for the case of a Communist who now occupies such a house and who should be evicted?

Mr. McCORMACK. I assume that the amendment, by implication, would cover that.

Mr. McDONOUGH. But it does not state that.

Mr. McCORMACK. My amendment is comprehensive. It meets the whole situation. It does not single out one segment of our American society. It applies to everybody and I am sure my friend from California [Mr. McDONOUGH] agrees with the objective of the amendment.

Mr. McDONOUGH. I do. In order to show that it is the gentleman's intent in his amendment to evict any Communist who is now living in such a house, I think it should be so stated in this RECORD, so that anyone later who reads the RECORD will know that that is the case.

Mr. McCORMACK. Of course.

Mr. McDONOUGH. The gentleman will agree to that?

Mr. McCORMACK. I agree with that, for the RECORD.

Mr. SCOTT. Mr. Chairman, will the gentleman yield?

Mr. McCORMACK. I yield to the gentleman from Pennsylvania.

Mr. SCOTT. I am curious to know how much this overall brain washing will cost the Federal Government?

Mr. McCORMACK. If we are going to have any brain washing it ought to be overall.

The CHAIRMAN. The question is on the substitute amendment offered by the gentleman from Massachusetts [Mr. McCORMACK] to the amendment offered by the gentleman from New York [Mr. GWINN].

The substitute amendment to the amendment was agreed to.

The CHAIRMAN. The question is on the amendment offered by the gentleman from New York [Mr. GWINN] as amended.

The amendment was agreed to.

Mr. FISHER. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. FISHER: On page 204, after line 6, insert a new section to read as follows:

"SEC. —. Section 15 (8) (a) of the United States Housing Act of 1937, as amended, is hereby amended by adding a proviso as follows: '*Provided*, That maximum income limits for admission to such low-rent housing project may not exceed $2,000 per annum, and for continued occupancy may not exceed $2,300 per annum'."

Mr. FISHER. Mr. Chairman, many Members have the misconception that the public-housing law limits occupancy of the federally subsidized dwellings to families earning under $2,000 a year. This is not true. The fact is that there are no statutory income ceilings in the law. This is one of the major defects of the law. Under the present wording of the law, the public is open to being misled by discussions like those on the floor here the last few days indicating that public-housing use is restricted to families earning $2,000 a year or less. I recall that among others the gentleman from Michigan [Mr. RABAUT] on Tuesday on the floor of this House in speaking for public housing said he was representing the "little people of this Nation, those receiving $2,000 a year and less."

Now, what does the law actually say? Section 301 of the 1949 act—Public Law 171, 81st Congress—states in part:

The public-housing agency—

Meaning the local public-housing authority—

shall fix maximum income limits for the admission and for the continued occupancy of families in such housing, that such maximum income limits and all revisions thereof shall be subject to the prior approval of the Authority—

Meaning the Federal Public Housing Administration—

and that the Authority may require the public-housing agency to review and to revise such maximum income limits if the Authority determines that changed conditions in the locality make such revisions necessary in achieving the purposes of this act.

Section 306 of the 1949 act states in part:

The dwellings in low-rent housing as defined in this act shall be available solely for families whose net annual income at the time of admission, less an exemption of $100 for each minor member of the family other than the head of the family and his spouse, does not exceed 5 times the annual rental (including the value or cost to them of water, electricity, gas, other heating and cooking fuels, and other utilities) of the dwellings to be furnished such families.

Some time back an attempt was made to obtain the income limits in Federal public housing in one of our largest cities. The official of the housing authority in that city when asked what the ceiling on income limits was, stated "5 times the rent." He was then asked what is the rent. The answer came back, "one-fifth of the income." Now that is the kind of runaround we get when we try to get specifics regarding these claims that public housing is restricted to those families earning under $2,000 a year.

This uncertainty ought to be cleared up once and for all. The original 1937 act—Public Law 412, 75th Congress—to which the 1949 act was an amendment states as a definition for the families to be served by the housing developed under the program in subsection 2 (2):

The term "families of low income" means families who are in the lowest-income group and who cannot afford to pay enough to cause private enterprise in their locality or metropolitan area to build an adequate supply of decent, safe, and sanitary dwellings for their use.

Regardless of how we feel about public housing, let us at least try to see that it does the job that it is advocated to do. I have chosen the figure used by the gentlemen who favor the program and ask the support of these gentlemen and all Members to see that statutory limit is set in the law in accordance with the written and spoken claims made about public housing so that as long as we have it it will at least be doing the job that its advocates said it was going to do.

How can you justify housing families earning $4,000 and $5,000 a year and more in these units in practice when all of the sales talk by the friends of this program has been that it was going to help the really bottom group of the citizens and they have used over and over the figure of $2,000 a year and under.

Mr. HOLIFIELD. Mr. Chairman, I offer a substitute amendment.

The Clerk read as follows:

Substitute amendment offered by Mr. HOLIFIELD for the amendment offered by Mr. FISHER: "*Provided further*, That the President shall from time to time set the annual maximum wage level for occupants of public housing units, taking into consideration the number of persons in each family, the current purchasing power of the dollar in relation to the cost of living and wage levels of each locality."

Mr. FISHER. Mr. Chairman, I make a point of order against the amendment on the ground that it is not germane to the amendment which the gentleman from Texas offered, and which is now pending.

Mr. HOLIFIELD. Mr. Chairman, I have offered it as a substitute amendment. I do not offer this amendment as an amendment to the gentleman's amendment.

Mr. FISHER. It is not germane to the bill.

Mr. HOLIFIELD. Mr. Chairman, I ask for a ruling on that, and I would like to be heard on the point of order.

Mr. FISHER. It relates to wages and has no reference to rents. It is not germane to the subject matter covered in the pending bill nor to the amendment offered by the gentleman from Texas.

Mr. HOLIFIELD. Mr. Chairman, the amendment of the gentleman from Texas set a rigid level of wages without any regard to the fluctuation of the purchasing power of the dollar nor the cost of living, and the level of wages in each community which vary throughout the United States. It is obvious, it seems to me, that if the gentleman can set a rigid wage level that a sliding wage level, which would depend upon the annual reevaluation or a periodic valuation in order that a large family of 6 or 8 or 10 children might be given a consideration of wage earning commensurate with the needs of the families and a small family likewise could be given a smaller wage level in view of their decreased need for the necessities of life.

The CHAIRMAN (Mr. REECE of Tennessee). The Chair is ready to rule. Both amendments would appear to deal with the financial income of the applicants for occupancy in these facilities. One amendment fixes income limits. The other delegates authority for the income to be fixed. Both amendments seem to deal with the same subject matter. The Chair holds that the amendment is germane and overrules the point of order.

The gentleman from California [Mr. HOLIFIELD] is recognized to speak on his amendment.

Mr. McDONOUGH. Mr. Chairman, will the gentleman yield?

Mr. HOLIFIELD. I yield.

Mr. McDONOUGH. I wonder if the gentleman considered this in writing his amendment. I do not know where in the law the President has any jurisdiction over public-housing authorities at all. The public-housing authorities are established by the States, counties, and cities, and they are under the jurisdiction of the State legislatures or the counties or the cities, which appoint them in some instances, or they are autonomous, if there is no provision in the law. There is no place in the law that I know anything about where the President could declare or set the scale on which a person could be admitted to rent these facilities. This is a new law, in my opinion.

Mr. HOLIFIELD. The gentleman may be right about this. I am not prepared to pass judgment on that particular point. I merely tried to make equitable what I considered was an inequitable amendment offered by the gentleman from Texas. If it is beyond the power of Congress to set up conditions in this act which is being passed by the Congress, which shall be complied with by Federal and local housing authorities, it is obvious it could not be in order. However, it is my own opinion it is probably in order because I believe the Congress has the right to set conditions which shall be complied with by those agencies that avail themselves of the benefits of Federal assistance. In my argument on the point of order, I stress the human values which I hope to protect here. It is very simple. It is merely this: To set up a rigid wage level by law, in my opinion, is a very unwise thing in view of the variable factors that are involved. I will only address myself to one factor and yield back the balance of my time. It is obviously unfair and inconsiderate and inhumane to ask a family of 10, a man and his wife and 8 children, to live on $2,300, if it is fair to ask a man and his wife in a public-housing unit of the same type to live on $2,300. It is obvious that the larger family needs a higher wage level. I believe in the administration of the law, justice could be done, and a wage level could be set which would be more humane and more in line with what the Congress would like to do.

Mr. CONDON. Mr. Chairman, will the gentleman yield?

Mr. HOLIFIELD. I yield.

Mr. CONDON. In answer to a question by the gentleman from California [Mr. McDONOUGH], you indicated you are not prepared to state whether or not your substitute amendment would be permissible under existing law, which sets up these housing authorities as local, autonomous bodies. Would the same objection that the gentleman from California [Mr. McDONOUGH] raised apply to the amendment offered by the gentleman from Texas [Mr. FISHER]?

Mr. HOLIFIELD. Of course it would. The logic of his argument is the same in each instance, equally applicable to the two amendments.

The CHAIRMAN. The time of the gentleman from California has expired.

Mr. SECREST. Mr. Chairman, I move to strike out the last word.

Mr. Chairman, I did not intend to say anything on this, and will take only a minute, but I hope this House will not do anything in fixing a rigid standard that would destroy in many areas housing projects of long standing. This amendment should be defeated.

I have a housing project in Zanesville, Ohio. There is also beside it a temporary housing project for veterans, which the Government has ordered closed, and must be vacated by January 1. We have made arrangements to move those veterans out of the temporary housing over into the permanent housing project. One of those veterans I know has seven children. If they move him over into the other project, with living conditions such as they are in the city of Zanesville, Ohio, he would be compelled to move out of the permanent housing project under the terms of this amendment. There is a great difference in the cost of living in Zanesville and in some other cities, and if you set a rigid standard as low as this minimum proposes, you will throw out of existing housing projects many families who cannot make ends meet now.

Mr. JAVITS. Mr. Chairman, will the gentleman yield?

Mr. SECREST. I yield.

Mr. JAVITS. Is it not a fact that the rate of income, what it costs to live for a poor family in New York, could be around $2,700, whereas a family earning $2,700 in the West-Central area would be doing quite well; therefore I think it should be clear that this amendment will just cause wholesale evictions from public-housing projects and will knock the whole thing over the head. You can kill something in many ways, and this is one way to do it.

Mr. SECREST. Certainly. I think the only sensible thing to do is to do the way it is being handled now. It is administered, in Zanesville for instance, by a housing authority. I think the best way is to let them say what they think should be the standard of rent in that particular community.

Mr. McDONOUGH. Mr. Chairman, will the gentleman yield?

Mr. SECREST. I yield.

Mr. McDONOUGH. The gentleman will agree that if a man has a family of 5 children, and is earning $5,000, and is occupying a public housing unit, and a man in the same community with the same number of children is earning only $2,500, the man earning $5,000 should get out. Does the gentleman not agree with that?

Mr. SECREST. Yes. That conforms to present regulations. There is a ceiling placed on income.

Mr. McDONOUGH. There should be some point at which a man's earning capacity, no matter how many children he has, should designate that he should look out for himself.

Mr. SECREST. I agree that the intent is to take care of those who need it most.

Mr. HOLIFIELD. Mr. Chairman, will the gentleman yield?

Mr. SECREST. I yield.

Mr. HOLIFIELD. My substitute amendment seeks to do just exactly what the gentleman is arguing for; that is, to leave this up to the Authority to handle from the standpoint of equity and regulation, rather than to write in a rigid sum of $2,300 which would apply unequally throughout the United States.

Two thousand three hundred dollars in some areas might be too high; in others it might be too low. The only way to decide it is to leave it to the housing authority to determine.

I believe that is what the substitute amendment does.

Mr. SECREST. Then I submit that the substitute amendment should be adopted because I think it would be a terrible situation if we set a standard for this whole country under which some communities might benefit and others not.

Mr. HAGEN of California. Mr. Chairman, will the gentleman yield?

Mr. SECREST. I yield.

Mr. HAGEN of California. The gentleman understands that this amendment does not specify whether it is gross income or net income. The two are entirely different.

Mr. SECREST. I think it would completely destroy the housing program and automatically throw 90 percent of the veterans out of Coopermill Manor in Jonesville, Ohio.

Mr. COOLEY. Mr. Chairman, will the gentleman yield?

Mr. SECREST. I yield.

Mr. COOLEY. The substitute definitely states that the President shall make this determination. No legal authority would exist therefor in the local authorities to make the determination.

Mr. SECREST. I certainly hope the original amendment will be defeated.

Mr. WOLCOTT. Mr. Chairman, I ask unanimous consent that all debate on this amendment and all amendments thereto do now close.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

The CHAIRMAN. The question is on the substitute offered by the gentleman from California [Mr. HOLIFIELD].

The substitute amendment was rejected.

The question recurs on the amendment offered by the gentleman from Texas [Mr. FISHER].

The amendment was rejected.

Mr. WOLCOTT. Mr. Chairman, I ask unanimous consent that the balance of the bill from pages 204 to 226 be considered as read and open for amendment at any point.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

(The balance of the bill reads as follows:)

TITLE VI—HOME LOAN BANK BOARD

SEC. 601. The National Housing Act, as amended, is hereby amended—

(1) by amending section 402 (c) (4) to read as follows:

"(4) To sue and be sued, complain and defend, in any court of competent jurisdiction in the United States or its territories or possessions, and may be served by serving a copy of process on any of its agents or any agent of the Home Loan Bank Board and mailing a copy of such process by registered mail to the Corporation at Washington, D. C.";

(2) by adding the following new subsection to section 405:

"(c) No action against the Corporation to enforce a claim for payment of insurance upon an insured account of an insured institution in default shall be brought after the expiration of 3 years from the date of default unless, within such 3-year period, the conservator, receiver, or other legal custodian of the insured institution shall have recognized such insured account as a valid claim against the insured institution and the claim for payment of insurance shall have been presented to the Corporation and its validity denied, in which event the action may be brought within 2 years from the date of such denial."; and

(3) by striking out of title IV of the National Housing Act, as amended, the words "Federal Savings and Loan Insurance Corporation" at each place the same appears therein and inserting in lieu thereof the words "Federal Savings Insurance Corporation".

SEC. 602. The Federal Home Loan Bank Act, as amended, is hereby amended by striking "$20,000" in section 10 (b) (2) and inserting "$35,000."

SEC. 603. The Home Owners' Loan Act of 1933, as amended, is hereby amended—

(1) by striking "$20,000" wherever it appears in the first paragraph of subsection (c) of section 5 and inserting "$35,000";

(2) by amending subsection (d) of section 5 to read as follows:

"(d) (1) The Board shall have power to enforce this section and rules and regulations made hereunder. In the enforcement of any provision of this section or rules and regulations made hereunder, or any other law or regulation, and in the administration of conservatorships and receiverships as provided in subsection (d) (2) hereof, the Board is authorized to act in its own name and through its own attorneys. The Board shall have power to sue and be sued, complain and defend in any court of competent jurisdiction in the United States or its Territories or possessions. It shall by formal resolution state any alleged violation of law or regulation and given written notice to the Association concerned of the facts alleged to be such violation, except that the appointment of a Supervisory Representative in Charge, a conservator or a receiver shall be exclusively as provided in subsection (d) (2) hereof. Such association shall have 30 days within which to correct the alleged violation of law or regulation and to perform any legal duty. If the association concerned does not comply with the law or regulation within such period, then the Board shall give such association 20 days written notice of the charges against it and of a time and place at which the Board will conduct a hearing as to such alleged violation of duty. Such hearing shall be in the Federal judicial district of the association unless it consents to another place and shall be conducted by a

hearing examiner as is provided by the Administrative Procedure Act. The Board or any member thereof or its designated representative shall have power to administer oaths and affirmations and shall have power to issue subpenas and subpenas duces tecum, and shall issue such at the request of any interested party, and the Board or any interested party may apply to the United States district court of the district where such hearing is designated for the enforcement of such subpena or subpena duces tecum and such courts shall have power to order and require compliance therewith. A record shall be made of such hearing and any interested party shall be entitled to a copy of such record to be furnished by the Board at its reasonable cost. After such hearing and adjudication by the Board, appeals shall lie as is provided by the Administrative Procedure Act, and the review by the court shall be upon the weight of the evidence. Upon the giving of notice of alleged violation of law or regulation as herein provided, either the Board or the association affected may, within 30 days after the service of said notice, apply to the United States district court of the district where the association is located for a declaratory judgment and an injunction or other relief with respect to such controversy, and said court shall have jurisdiction to adjudicate the same as in other cases and to enforce its orders. The Board may apply to the United States district court for the district where the association affected has its home office for the enforcement of any order of the Board and such court shall have power to enforce any such order which has become final. The Board shall be subject to suit by any Federal savings and loan association with respect to any matter under this section or regulations made thereunder, or any other law or regulation, in the United States district court for the district where the home office of such association is located, and may be served by serving a copy of process on any of its agents and mailing a copy of such process by registered mail, to the Home Loan Bank Board, Washington, D. C.

"(2) The grounds for the appointment of a conservator or receiver for a Federal savings and loan association shall be one or more of the following: (i) insolvency in that the assets of such association are less than its obligations to its creditors and others, including its members; (ii) violation of law or of a regulation; (iii) the concealment of its books, records, or assets, or the refusal to submit its books, papers, records, or affairs for inspection to any examiner or lawful agent appointed by the Home Loan Bank Board; and (iv) unsafe or unsound operation. The Board shall have exclusive jurisdiction to appoint a supervisory representative in charge, conservator, or receiver. If, in the opinion of the Board, a ground for the appointment of a conservator or receiver as herein provided exists and the Board determines that an emergency exists requiring immediate action, the Board is authorized to appoint ex parte and without notice a supervisory representative in charge to take charge of said association and its affairs who shall have and exercise all the powers herein provided for conservators and receivers. Unless sooner removed by the Board, such supervisory representative in charge shall hold office until a conservator or receiver appointed by the Board after notice as herein provided, takes charge of the association and its affairs, or for 6 months, or until 30 days after the termination of the administrative hearing and final proceedings herein provided, or until 60 days after the final termination of any litigation affecting such temporary appointment, whichever is longest. The Board shall have the power to appoint a conservator or receiver but no such appointment of a conservator or receiver shall be made except pursuant to a formal resolution of the Board stating the grounds therefor and except notice thereof is given to said association stating the grounds therefor and until an opportunity for an administrative hearing thereon is afforded to said association. Such hearing shall be held in accordance with the provisions of the Administrative Procedure Act and shall be subject to review as therein provided and the review by the court shall be upon the weight of the evidence. A conservator shall have all the powers of the members, the directors, and officers of the Federal association and shall be authorized to operate it in its own name or conserve its assets in the manner and to the extent authorized by the Board. The Board shall appoint only the Federal Savings Insurance Corporation as receiver for any Federal savings and loan association, which shall have power as receiver to buy at its own sale subject to approval by the Board. With the consent of the association expressed by a resolution of the board of directors or of its members, the Board is authorized to appoint a conservator or receiver for a Federal association without notice and without hearing. The Board shall have power to make rules and regulations for the reorganization, merger, and liquidation of Federal associations and for such associations in conservatorship and receivership and for the conduct of conservatorships and receiverships. Whenever a supervisory representative in charge, conservator, or receiver, appointed by the Board pursuant to the provisions of this section, demands possession of the property, business, and assets of any association, the refusal of any officer, agent, employee, or director of such association to comply with the demand shall be punishable by a fine of not more than $1,000 or by imprisonment for not more than 1 year, or both, by such fine and imprisonment."; and

(3) by striking out the second paragraph of subsection (c) of section 5 and inserting in lieu thereof the following new paragraph:

"Without regard to any other provision of this subsection except the area requirement such associations are authorized to invest a sum not in excess of 15 percent of the assets of such association in loans insured under title I of the National Housing Act, as amended, in unsecured loans insured or guaranteed under the provisions of the Servicemen's Readjustment Act of 1944, as amended, and in other loans for property alteration, repair, or improvement: *Provided*, That no such loan shall be made in excess of $3,000."

TITLE VII—VOLUNTARY HOME CREDIT PROGRAM

Declaration of policy

SEC. 701. The Congress hereby declares that the purposes of this title are to encourage and facilitate the flow of mortgage credit into remote areas and small communities, through the voluntary cooperation and effort of private lending institutions, and to assist in the development of a program whereby private financing institutions engaged in mortgage lending can make a maximum contribution to the economic stability and growth of the Nation through extension of the market for insured or guaranteed mortgage loans.

Definitions

SEC. 702. As used in this title, the following terms shall have the meanings respectively ascribed to them below, and, unless the context clearly indicates otherwise, shall include the plural as well as the singular number:

(a) "Insured or guaranteed mortgage loan" means any loan made for the construction or purchase of a family dwelling or dwellings and which is (1) guaranteed or insured under the Servicemen's Readjustment Act of 1944, as amended, or (2) secured by a mortgage insured under the National Housing Act, as amended.

(b) "Private financing institutions" means life-insurance companies, savings banks, commercial banks, cooperative banks, homestead associations, building and loan associations, and savings and loan associations.

(c) "Administrator" means the Housing and Home Finance Administrator.

(d) "State" means the several States, the District of Columbia, the Commonwealth of Puerto Rico, and the territories and possessions of the United States.

National Voluntary Mortgage Credit Extension Committee

SEC. 703. There is hereby established a National Voluntary Mortgage Credit Extension Committee, hereinafter called the "National Committee," which shall consist of the Housing and Home Financing Administrator, who shall act as Chairman of the National Committee, and 14 other persons appointed by the Administrator as follows:

(a) Two representatives of each type of private financing institutions;

(b) Two representatives of builders of residential properties; and

(c) Two representatives of real estate boards.

The Administrator shall also request the Board of Governors of the Federal Reserve System and the Administrator of Veterans' Affairs to designate a representative of the Board and the Veterans' Administration, respectively, to serve on the National Committee in an advisory capacity.

In selecting and appointing the members of the National Committee, the Administrator shall have due regard to fair representation thereon for small, medium, and large private financing institutions and for different geographical areas. Members of the National Committee appointed by the Administrator shall serve on a voluntary basis.

Regional subcommittees

SEC. 704. (a) As soon as practicable, the National Committee shall divide the United States into regions conforming generally to the Federal Reserve districts. The Administrator, after consultation with the other members of the National Committee, shall, for each such region, designate five or more persons representing private financing institutions and builders of residential properties in such region to serve as a regional subcommittee of the National Committee for the purpose of assisting in placing with private financing institutions insured or guaranteed mortgage loans as hereinafter set forth. In designating the members of each such regional subcommittee, the Administrator shall have due regard to fair representation thereon for small, medium, and large financing institutions and builders of residential properties and for different geographical areas within such regions. Members of each regional subcommittee shall serve on a voluntary basis.

(b) The Administrator is authorized and directed, upon the request of a regional subcommittee, to provide such subcommittee with a suitable office and meeting place and to furnish to the subcommittee such staff assistance as may be reasonably necessary for the purpose of assisting it in the performance of the functions hereinafter set forth. In complying with these requirements, the Administrator may act through and may utilize the services of the several Federal Reserve banks.

Function of National Committee and of regionable subcommittees

SEC. 705. It shall be the function of the National Committee and the regional subcommittees to facilitate the flow of funds for residential mortgage loans into areas or communities where there may be a shortage of local capital for, or inadequate facilities for access to, such loans, and to achieve the maximum utilization of the facilities of private financing institutions for this pur-

pose by soliciting and obtaining the cooperation of all such private financing institutions in extending credit for insured or guaranteed mortgage loans.

SEC. 706. The National Committee shall study and review the demand and supply of funds for residential mortgage loans in all parts of the country, and shall receive reports from and correlate the activities of the regional subcommittees. It shall also periodically inform the Commissioner of the Federal Housing Administration and the Administrator of Veterans' Affairs concerning the results of the studies and of the progress of the National Committee and regional subcommittees in performing their function, and shall to the extent practicable maintain liaison with State and local Government housing officials in order that they may be fully apprized of the function and work of the National Committee and regional subcommittees. The Administrator shall, not later than April 1 in each year, make a full report of the operations of the National Committee and the regional subcommittees to the Congress.

SEC. 707. (a) Each regional subcommittee shall study and review the demand and supply of funds for residential mortgage loans in its region, shall analyze cases of unsatisfied demand for mortgage credit, and shall report to the National Committee the results of its study and analysis. It shall also maintain liaison with officers of the Federal Housing Administration and of the Veterans' Administration within its region in order that such officers may be fully apprized of the function and work of the National Committee and regional subcommittees. It shall request such officers to supply to the subcommittee information regarding cases of unsatisfied demand for mortgage credit for loans eligible for insurance under the National Housing Act, as amended, or for insurance or guaranty under the Servicemen's Readjustment Act of 1944, as amended. Such officers are authorized to furnish such information to such subcommittee.

(b) A regional subcommittee shall render assistance to any applicant for a loan, the proceeds of which are to be used for the construction or purchase of a family dwelling or dwellings, upon receipt of a certificate from such applicant, stating that—

(1) application for such loan has been made to at least two private financing institutions, or in the alternative to such private financing institution or institutions as may be reasonably accessible to the applicant;

(2) the applicant has been informed by the above-mentioned private financing institution or institutions that funds for mortgage credit on the loan are unavailable; and

(3) the applicant is eligible for insurance or guaranty under the Servicemen's Readjustment Act of 1944, as amended, or consents that the mortgage to be issued as security for the loan be insured under the National Housing Act, as amended.

Upon receipt of such certification from an applicant the regional subcommittee shall circularize private financing institutions in the region or elsewhere and shall use its best efforts to enable the applicant to place the loan with a private financing institution. It shall render similar assistance to any applicant for a loan, the proceeds of which are to be used for the construction or purchase of a family dwelling or dwellings, upon receipt of information from the Veterans' Administration to the effect that the applicant has applied for a direct loan, if he is eligible for such a loan, and that he is eligible for insurance or guaranty, under the Servicemen's Readjustment Act of 1944, as amended. In order to encourage small or local private financing institutions to originate insured or guaranteed mortgage loans, it may also render similar assistance to private financing institutions in locating other private financing institutions willing to repurchase such mortgage loans on a mutually satisfactory basis.

(c) In the performance of its responsibilities under subsection (b) of this section, a regional subcommittee may at its discretion (1) request the National Committee to obtain for it the aid of other regional subcommittees in seeking sources of mortgage credit, and (2) request and obtain voluntary assurances from any one or more private financing institutions that they will make funds available for insured or guaranteed mortgage loans in any specified area or areas within its region in which the subcommittee finds that there is a lack of adequate credit facilities for such loans.

Regulations of Administrator

SEC. 708. The Administrator, after consultation with the National Committee, shall have power to issue general rules and procedures for the effective implementation of this title and for the functioning of the regional subcommittees, pursuant to the provisions hereof and not in conflict herewith.

General provisions

SEC. 709. No act pursuant to the provisions of this title and which occurs while this title is in effect shall be construed to be within the prohibitions of the antitrust laws or the Federal Trade Commission Act of the United States.

SEC. 710. If any provision of this title, or the application thereof to any person or circumstances, is held invalid, the remainder of this title and the application of such provision to other persons or circumstances, shall not be affected thereby.

SEC. 711. (a) This title and all authority conferred hereunder shall terminate at the close of June 30, 1957.

(b) Notwithstanding subsection (a), Congress, by concurrent resolution, may terminate this title prior to the termination date hereinabove provided for.

TITLE VIII—URBAN PLANNING AND RESERVE OF PLANNED PUBLIC WORKS

Urban planning

SEC. 801. To facilitate urban planning for smaller communities lacking adequate planning resources, the Administrator is authorized to make planning grants to State planning agencies for the provision of planning assistance (including surveys, land-use studies, urban renewal plans, technical services, and other planning work, but excluding plans for specific public works) to cities and other municipalities having a population of less than 25,000 according to the latest decennial census. The Administrator is further authorized to make planning grants for similar planning work in metropolitan and regional areas to official State, metropolitan, or regional planning agencies empowered under State or local laws to perform such planning. Any grant made under this section shall not exceed 50 percent of the estimated cost of the work for which the grant is made and shall be subject to terms and conditions prescribed by the Administrator to carry out this section. The Administrator is authorized, notwithstanding the provisions of section 3648 of the Revised Statutes, as amended, to make advance or progress payments on account of any planning grant made under this section. There is hereby authorized to be appropriated not exceeding $5 million to carry out the purposes of this section, and any amounts so appropriated shall remain available until expended.

Reserve of planned public works

SEC. 802. (a) In order (1) to encourage municipalities and other public agencies to maintain a continuing and adequate reserve of planned public works the construction of which can rapidly be commenced whenever the economic situation may make such action desirable, and (2) to attain maximum economy and efficiency in the planning and construction of local, State, and Federal public works, the Administrator is hereby authorized, during the period of 3 years commencing on July 1, 1954, to make advances to public agencies from funds available under this section (notwithstanding the provisions of section 3648 of the Revised Statutes, as amended) to aid in financing the cost of engineering and architectural surveys, designs, plans, working drawings, specifications, or other action preliminary to and in preparation for the construction of public works: *Provided*, That the making of advances hereunder shall not in any way commit the Congress to appropriate funds to assist in financing the construction of any public works so planned.

(b) No advance shall be made hereunder with respect to any individual project unless it conforms to an overall State, local, or regional plan approved by a competent State, local, or regional authority, and unless the public agency formally contracts with the Federal Government to complete the plan preparation promptly and to repay such advance when due.

(c) Advances under this section to any public agency shall be repaid without interest by such agency when the construction of the public works is undertaken or started: *Provided*, That in the event repayment is not made promptly such unpaid sum shall bear interest at the rate of 4 percent per annum from the date of the Government's demand for repayment to the date of payment thereof by the public agency. All sums so repaid shall be covered into the Treasury as miscellaneous receipts.

(d) The Administrator is authorized to prescribe rules and regulations to carry out the purposes of this section.

(e) There is hereby authorized to be appropriated not exceeding $10 million to carry out the purposes of this section, and any amounts so appropriated shall remain available until expended. Not more than 5 percent of the funds so appropriated shall be expended in any one State.

Definitions

SEC. 803. As used in this title, (1) the term "State" shall mean any State, the District of Columbia, the Commonwealth of Puerto Rico, and any Territory or possession of the United States; (2) the term "Administrator" shall mean the Housing and Home Finance Administrator; (3) the term "public works" shall include any public works other than housing; and (4) the term "public agency" or "public agencies" shall mean any State, as herein defined, or any public agency or political subdivision therein.

TITLE IX—MISCELLANEOUS PROVISIONS

SEC. 901. Section 607 of the act entitled "An act to expedite the provision of housing in connection with national defense, and for other purposes," approved October 14, 1940, as amended, is hereby amended by adding the following new subsection at the end thereof:

"(g) The Administrator may dispose of any permanent war housing without regard to the preferences in subsections (b) and (c) of this section when he determines that (1) such housing, because of design or lack of amenities, is unsuitable for family dwelling use, or (2) it is being used at the time of disposition for other than dwelling purposes, or (3) it was offered, with preferences substantially similar to those provided in the Housing Act of 1950 (64 Stat. 48), to veterans and occupants prior to enactment of said act, or (4) it is to be sold with a requirement that it be removed from its present location."

SEC. 902. (a) The Housing and Home Finance Administrator shall, as soon as practicable during each calendar year, make a report to the President for submission to the Congress on all operations under the jurisdiction of the Housing and Home Finance Agency during the previous calendar year.

(b) Section 311 of "An act to expedite the provision of housing in connection with national defense, and for other purposes," approved October 14, 1940, as amended; section 6 of "An act to provide for the advance planning of non-Federal public works," approved October 13, 1949, as amended; and sections 5 and 402 (f) of the National Housing Act, as amended, are hereby repealed.

(c) The National Housing Act, as amended, is hereby amended—

(1) by striking the heading "Annual Report" immediately after section 4 and inserting "Taxation"; and

(2) by striking from subsection (e) of section 406 the word "Congress" and inserting "Housing and Home Finance Administrator."

(d) The first sentence of section 7 (b) of the United States Housing Act of 1937, as amended, is hereby amended to read as follows: "The annual report of the Housing and Home Finance Administrator to the President for submission to the Congress on the operations of the Housing and Home Finance Agency shall include a report on the operations and expenses of the Authority, including loans, contributions, and grants made or contracted for, low-rent housing and slum-clearance projects undertaken, and the assets and liabilities of the Authority."

(e) Section 106 (a) of the Housing Act of 1949, as amended, is hereby amended by striking "; and" at the end of paragraph (3) thereof, inserting a period in lieu thereof, and striking paragraph (4).

(f) The Federal Home Loan Bank Act, as amended, is hereby amended by striking the second sentence of section 20.

SEC. 903. The Housing and Home Finance Agency, including its constituent agencies, and any other departments or agencies of the Federal Government having powers, functions, or duties with respect to housing under this or any other law shall exercise such powers, functions, or duties in such manner as, consistent with the requirements thereof, will facilitate progress in the reduction of the vulnerability of congested urban areas to enemy attack.

SEC. 904. Title V of the Housing Act of 1949, as amended, is hereby amended as follows:

(a) In the first sentence of section 511 immediately following the phrase "July 1, 1952," strike the word "and", and insert at the end of the sentence just before the period a comma and the language "and an additional $100,000,000 on and after July 1, 1954."

(b) In section 512, (i) strike "and 1953" and insert "1953, and 1954", and (ii) strike "and $2,000,000" and insert "$2,000,000, and $2,000,000."

(c) In section 513, strike "and $10,000,000 on July 1 of each of the years 1950, 1951, 1952, and 1953" and insert "$10,000,000, and $10,000,000 on July 1 of each of the years 1950, 1951, 1952, 1953, and 1954."

Act of controlling

SEC. 905. Insofar as the provisions of any other law are inconsistent with the provisions of this act, the provisions of this act shall be controlling.

Separability

SEC. 906. Except as may be otherwise expressly provided in this act, all powers and authorities conferred by this act shall be cumulative and additional to and not in derogation of any powers and authorities otherwise existing. Notwithstanding any other evidences of the intention of Congress, it is hereby declared to be the controlling intent of Congress that if any provisions of this act, or the application thereof to any persons or circumstances, shall be adjudged by any court of competent jurisdiction to be invalid, such judgment shall not affect, impair, or invalidate the remainder of this act or its applications to other persons and circumstances.

Mr. SPENCE. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. SPENCE: Page 223, after line 4, insert the following new section:

"Public health functions

"SEC. 804. Notwithstanding any other provision of this title, all functions, powers, and duties under this title with respect to health, refuse disposal, sewage treatment, and water purification shall be exercised by and vested in the Surgeon General of the Public Health Service: *Provided*, That the Surgeon General shall have power to delegate to any other Federal agency, functions, powers, and duties with respect to construction."

Mr. SPENCE. Mr. Chairman, this amendment is taken verbatim from the Defense Housing Act of 1951. There is a comprehensive provision for construction under this bill. But the amendment provides that the planning for construction which involves control of polluted waters, disposal of sewage and waste, building of water systems, and all matters pertaining to health and sanitation should be administered by the Surgeon General and the Public Health Service.

The Public Health Service has for a long time had control of these functions of Government and has done a good job. In the Ohio valley, for instance, there was a compact entered into by eight States to cooperate in the attempt to clean up that river. Sanitary districts have been incorporated, districts that have the power to levy taxes, build sewers, and provide for sewage disposal.

Public Health is the only agency of the Government that is equipped to meet it by skill and experience. I cannot see how there could be any objection to the adoption of this amendment. We who live in the Ohio valley and have to drink the waters of the Ohio River know how serious the condition is. Unless all of the new construction comes under the jurisdiction of the Public Health Service it might undo what has been done through the years to clean up the river. We are making real progress in that matter now.

A great laboratory has been constructed at Cincinnati which is a laboratory to assist in controling the pollution of waters all over the United States. They are making progress all the time. It is a great problem that is of interest to all the people everywhere because unless this is controlled the waters of almost all the streams will finally become polluted and filled with industrial waste which is harmful to the health of the people.

I hope the amendment will be adopted.

Mr. WOLCOTT. Mr. Chairman, I rise in opposition to the amendment offered by the gentleman from Kentucky [Mr. SPENCE].

Mr. Chairman, this amendment was discussed in committee. We are quite sympathetic with the gentleman's position. I think perhaps we should have in mind that under the planning program this question becomes one of this nature: Will the Director of Health, Education, and Welfare administer the program, or will the Administrator of the Housing and Home Finance Agency administer the entire program?

The matter was submitted by Mrs. Hobby to me as chairman of the committee and the matter was submitted also by Mrs. Hobby to the Bureau of the Budget. The amendment was not adopted by the Committee on Banking and Currency for the reason that we received the following letter from Mr. Belcher, Assistant Director of the Bureau of the Budget:

EXECUTIVE OFFICE OF THE PRESIDENT,
BUREAU OF THE BUDGET,
Washington, D. C., March 26, 1954.

Hon. OVETA CULP HOBBY,
Secretary of Health, Education, and Welfare, Washington, D. C.
(Attention: Mr. Reginald G. Conley, 5462 Health, Education, and Welfare Building.)

MY DEAR MRS. HOBBY: This will acknowledge Mr. Conley's letter of March 19, 1954, enclosing a copy of a report sent to the chairman of the House Committee on Banking and Currency on H. R. 7839, a bill to aid in the provision and improvement of housing, the elimination and prevention of slums, and the conservation and develop- of urban communities.

The report recommends that the advance planning provisions of the bill (sec. 702) be amended to provide that "all functions, powers, and duties * * * with respect to schools and health facilities, including hospitals, public water supply, and sewerage systems, shall be exercised by, and vested in, the Secretary of Health, Education, and Welfare."

The question of the administrative arrangements for the proposed new advance planning program was considered by this Bureau in the course of review and clearance of the original draft legislation. At that time we concluded that the objectives of the program could best be realized by placing responsibility for its administration in a single agency of the executive branch. This decision reflects experience gained in the administration of the previously authorized advance planning programs. The Housing and Home Finance Agency was chosen to exercise this responsibility because it is now charged with the administration and liquidation of the earlier advance planning programs, and because it is the agency of the executive branch most broadly concerned with the planning and provision of community facilities.

In endorsing unified administration by the Housing and Home Finance Agency, this Bureau contemplated that the Housing Administrator would provide for consultation with other departments and agencies in the review of applications for categories of public works in which those agencies have an interest under other Federal programs. Such interagency consultation has been employed in the administration of the earlier advance planning programs.

Since the receipt of your report, we have reviewed the entire question and remain convinced of the importance of providing for unified administration of this program. We have been assured that the Housing Administrator will fully utilize the services of departments and agencies having an interest in categories of community facilities for which advances are sought by State or local governments under this program, and will avoid the creation of staff and facilities which duplicate existing staffs and facilities of other Federal departments or agencies. For these reasons the Bureau of the Budget recommends against the enactment of the proposed amendment.

Since your report has already gone forward to the House Banking and Currency Committee, copies of this letter are being sent to the committee, and to the Housing Administrator.

Sincerely yours,

DONALD R. BELCHER,
Assistant Director.

Apparently the Bureau of the Budget is recommending that we follow through with this provision that the Administrator of the Housing and Home Finance Agency be the central agency designated by the Bureau of the Budget to administer and coordinate the whole program.

Mr. SPENCE. Mr. Chairman, will the gentleman yield?

Mr. WOLCOTT. I yield to the gentleman from Kentucky.

Mr. SPENCE. The amendment submitted was not the amendment submitted to the budget. It was an amendment she drew that was submitted to the budget. The building of houses and the control of the pollution of water are very different occupations. I do not think the Housing and Home Finance Agency is equipped to do it. I think the only agency in the United States that is equipped to do it is the Public Health Service, which has been doing it for years.

Mr. WOLCOTT. This planning program should be coordinated by the Housing and Home Financing Administrator as the President desires. We have to recognize the fact that this is the President's overall program, and the President wants the agency to function in this particular. The substance of the two amendments is, of course, identical.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Kentucky [Mr. SPENCE].

The amendment was rejected.

Mr. WOLCOTT. Mr. Chairman, we have informed ourselves as to the number of amendments pending at the desk in connection with the remainder of the bill. My information is that there are 7 in addition to 3 perfecting amendments that I shall offer as chairman of the committee, which I assume are not controversial.

Mr. HAYS of Ohio. Mr. Chairman, if the gentleman will yield, I have an amendment which is not at the Clerk's desk.

Mr. WOLCOTT. Mr. Chairman, I ask unanimous consent that all debate on amendments to the balance of the bill and amendments thereto close at 6 o'clock.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

Mr. RAINS. Mr. Chairman, reserving the right to object, how about making it 3 minutes on each amendment? Then we will have a chance to discuss them.

Mr. WOLCOTT. How about 2 minutes on each side?

Mr. RAINS. On each side?

Mr. WOLCOTT. Yes.

The CHAIRMAN. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. RAINS. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. RAINS: On page 223, after line 5, insert the following new section:

"SEC. 901. (a) The Federal Housing Commissioner and the Administrator of Veterans' Affairs, respectively, are hereby authorized and directed to require that, in connection with any property upon which there is located a dwelling designed principally for a single-family residence or a two-family residence and which is approved for mortgage insurance or guaranty prior to the beginning of construction, no mortgage shall be insured or guaranteed under the National Housing Act, as amended, or title III of the Servicemen's Readjustment Act of 1944, as amended, unless the seller or builder, and such other person as may be required by the said Commissioner or Administrator to become warrantor, shall deliver to the purchaser or owner of such property a warranty that the dwelling is constructed in substantial conformity with the plans and specifications (including any amendments thereof, or changes and variations therein, which have been approved in writing by the Federal Housing Commissioner or the Administrator of Veterans' Affairs) on which the Federal Housing Commissioner or the Administrator of Veterans' Affairs based his valuation of the dwelling: *Provided,* That the Federal Housing Commissioner or the Administrator of Veterans' Affairs shall deliver to the builder, seller, or other warrantor his written approval (which shall be conclusive evidence of such approval) of any amendment of, or change or variation in such plans and specifications which the Commissioner or the Administrator deems to be a substantial amendment thereof, or change or variation therein, and shall file a copy of such written approval with such plans and specifications: *Provided further,* That such warranty shall apply only with respect to such instances of substantial nonconformity to such approved plans and specifications (including any amendments thereof, or changes or variations therein, which have been approved in writing, as provided herein, by the Federal Housing Commissioner or the Administrator of Veterans' Affairs) as to which the purchaser or homeowner has given written notice to the warrantor within 1 year from the date of conveyance of title to, or initial occupancy of, the dwelling, whichever first occurs: *Provided further,* That such warranty shall be in addition to, and not in derogation of, all other rights and privileges which such purchaser or owner may have under any other law or instrument: *And provided further,* That the provisions of this section shall apply to any such property covered by a mortgage insured or guaranteed by the Federal Housing Commissioner or the Administrator of Veterans' Affairs on and after July 1, 1954, unless such mortgage is insured or guaranteed pursuant to a commitment therefor made prior to July 1, 1954.

"(b) The Federal Housing Commissioner and the Administrator of Veterans' Affairs, respectively, are further directed to permit copies of the plans and specifications (including written approvals of any amendments thereof, or changes or variations therein, as provided herein) for dwellings in connection with which warranties are required by subsection (a) of this section to be made available in their appropriate local offices for inspection or for copying by any purchaser, homeowner, or warrantor during such hours or periods of time as the said Commissioner and Administrator may determine to be reasonable.

And renumber the succeeding sections accordingly.

Mr. RAINS. Mr. Chairman, this is a long amendment to attempt to discuss in 2 minutes. In brief, it is this, and if my distinguished and genial chairman will listen to me, I hope he will agree to the amendment.

It is the exact unanimous recommendation of a Subcommittee on Housing of the Committee on Banking and Currency and one that was in the bill which went from this House last year to the Senate. This amendment was stricken out in conference. It is an amendment which I intended to offer in the executive session.

It is an amendment which says a builder shall give to the man to whom he sells the house a copy of the plans and specifications so he will know what he has; and that the builder says, "This house is built in substantial conformity with the plans and specifications." That is all it says.

This amendment meets in principle the practice and has the approval of all good homebuilders of this country. They have certain fears about how it might work, but in many sections they give their own warranty. It is not a guaranty; it does not guarantee the house against defects or anything of the kind but merely says that this house is built in conformity with the plans and specifications.

A veteran is entitled to that if the Government is to insure the loan.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Alabama [Mr. RAINS].

The amendment was agreed to.

Mr. HOWELL. Mr. Chairman, I ask unanimous consent to extend my remarks in the RECORD at this point.

The CHAIRMAN. Is there objection to the request of the gentleman from New Jersey?

There was no objection.

Mr. HOWELL. Mr. Chairman, I strongly support the amendment offered by the very able gentleman from Alabama [Mr. RAINS]. From personal experience and observation of projects in my own congressional district, I believe a proper warranty provision would go far toward solving many of the serious deficiencies and difficulties encountered in connection with homes purchased under both the VA and FHA loan programs. Several instances have occurred in the years since World War II, in which veterans in particular have received shabby treatment from builders and mortgagors who were more interested in a "fast buck" than they were in providing decent homes for returning veterans and others desperately in need of housing.

Mr. HAYS of Ohio. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. HAYS of Ohio: On page 220, line 25, strike out "$5,000,000" and insert in lieu thereof "$10,000,000."

Mr. HAYS of Ohio. Mr. Chairman, in the interest of conserving time, there is another amendment on the next page and I ask unanimous consent to have it read and considered with this amendment.

There being no objection, the Clerk read the amendment as follows:

Amendment offered by Mr. HAYS of Ohio: On page 222, line 16, strike out "$10,000,000" and insert in lieu thereof "$20,000,000."

Mr. HAYS of Ohio. Mr. Chairman, these two amendments simply double the

amount of money now in the bill for urban planning and public works planning. There is nothing in there that says that the Administrator has to give out the money unless he approves the purposes for which the money is going to be used.

It seems to me it is very uncertain about how much public works may be necessary. It may be that the Administrator will not find it necessary to use this money.

On the other hand, we cannot determine exactly what is ahead of us in the way of unemployment. I think it would be good insurance to have that money in there if the subdivisions and the urban areas need it; and if the Administrator decides that they need it, he will be able to allocate it to them so that plans can be made for substantial—and by substantial I mean permanent types of public works, something that will be useful and something that will last.

I talked about this yesterday. I do not want to belabor the point any more. I think it would be good insurance to have that amount of money there if they find it necessary to use it.

Mr. WOLCOTT. Mr. Chairman, I rise in opposition to the amendment.

Mr. Chairman, this is a program in which we are feeling our way along. There is no reason why we should jump overboard on it. Somewhere along the line it was thought that the $5 million would be sufficient to carry out the purposes of the section and it was set at that figure. There must be some limitation upon even this, meritorious as it is. I believe the amendment should be defeated for that reason. We will take another look at it next year and see if we need any more.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Ohio.

The amendment was rejected.

Mr. BOLLING. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. BOLLING: On page 223, strike out lines 6 through 21, and renumber the succeeding sections accordingly.

Mr. BOLLING. Mr. Chairman, this is extremely important, but I must take a few moments to tell the Committee that when we go back in the House I intend to offer a motion to recommit to provide for the Eisenhower recommendation on public housing, in other words 35,000 units for each of 4 years.

The amendment I have offered is the second amendment on which so many of you received word from virtually every veterans' organization. It is offered in cooperation with so many Members that I cannot list them all in the time available.

Mr. TEAGUE. Mr. Chairman, will the gentleman yield?

Mr. BOLLING. I yield to the gentleman from Texas.

Mr. TEAGUE. I can understand any person opposing veterans' preference because it costs an undue amount of money or because it works an undue hardship on some other segment of our population, but so far as I know this veterans' preference on the sale of this housing has not hindered a sale, has not worked a hardship on anybody, and I have never heard one complaint against it. It seems to me that anyone that believes in any kind of veterans' preference would be for striking this language from the bill. I hope the amendment will carry.

Mr. BOLLING. I thank the gentleman.

Mr. COLMER. Mr. Chairman, will the gentleman yield?

Mr. BOLLING. I yield to the gentleman from Mississippi.

Mr. COLMER. I want to express a similar hope that it will be adopted. It so happens that in my hometown these houses are being sold under the veterans' preference, and this would change the rules in the middle of the game.

Mr. BOLLING. I thank the gentleman.

Mrs. ROGERS of Massachusetts. Mr. Chairman, will the gentleman yield?

Mr. BOLLING. I yield.

Mrs. ROGERS of Massachusetts. It is such a very short time that the veterans have had this preference. They had no chance to get houses earlier.

Mr. BOLLING. I thank the gentlewoman.

Mr. SAYLOR. Mr. Chairman, will the gentleman yield?

Mr. BOLLING. I yield to the gentleman from Pennsylvania.

Mr. SAYLOR. All this does is continue the present law, which the provision in the bill now would change.

Mr. BOLLING. The gentleman is entirely correct.

Mr. WOLCOTT. Mr. Chairman, I rise in opposition to the amendment.

Mr. Chairman, it would change existing law, that is true, but it would change it to the advantage of the Government and the taxpayers.

Let us just see how serious this situation is:

The Administrator may dispose of any permanent war housing without regard to the preferences in subsections (b) and (c) of this section when he determines—

"When"—this is the limitation—

when he determines that (1) such housing, because of design or lack of amenities, is unsuitable for family dwelling use.

This permits him to dispose of a structure which is considered unsuitable for use by anyone as living accommodations, and we surely would not want him to sell this type of structure to a veteran to be used by him as a home.

(2) it is being used at the time of disposition for other than dwelling purposes.

Of course the veteran would not want a preference to buy an old, rundown shack that is being used as a garage, for a dwelling house, if it was not suitable for his use as a home.

(3) it was offered, with preferences substantially similar to those provided in the Housing Act of 1950, to veterans and occupants prior to enactment of said act.

This would permit the Administrator to sell it instead of putting it on the shelf and keeping it vacant.

(4) it is to be sold with a requirement that it be removed from its present location.

So if they are demolishing it under a slum clearance or urban renewal project, or cleaning up the area, then they can do so without having to keep it around permanently available for some veteran who might want it. That is how serious this situation is.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Missouri [Mr. BOLLING].

The question was taken; and the Chair being in doubt, the Committee divided and there were—ayes 118, noes 56.

So the amendment was agreed to.

Mr. MULTER. Mr. Chairman, I ask unanimous consent that Members may extend their remarks at that point in the RECORD immediately prior to the vote on the last amendment.

The CHAIRMAN. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. FINO. Mr. Chairman, I wish to state my objection to section 901 of the Housing Act of 1954.

This proposed section gives the Housing and Home Finance Administration the power to dispose of any permanent war housing without regard to the preferences of veterans. This contemplated action is contrary to the present law—Public Law 475 of the 81st Congress—which gives preference in the purchase of any permanent war housing to veterans over other purchasers.

To allow this section to remain in this bill would be a direct blow to our veterans and their preferences in buying surplus war housing.

What possible reason can we give to our veterans for taking away their rights? One of the reasons we did enact the veterans' preference law was to help a veteran to reestablish and rehabilitate himself in civilian life—give him a chance to buy a war surplus home.

If we permit this section to remain in the bill, we would be taking away from a veteran the preference established under law. I am sure this Congress does not want to be accused of doing exactly that.

I shall support the amendment offered because it will reestablish and continue the principles of veterans' preference in the field of housing.

Mr. LUCAS. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. LUCAS: On page 226, line 25, insert a new section 907 as follows:

"In the selection of new tenants in all housing units under this act, preference shall be shown to applicants who are recipients of old-age pensions."

Mr. LUCAS. Mr. Chairman, the purpose of this amendment is clearly shown. It is to give preference to those who are drawing old-age pensions. I have had experience in public-housing units in my own district where discrimination has been shown against those who are drawing old-age pensions in their attempts to get quarters in the very excellent public housing in Fort Worth. They have not been shown proper consideration and indeed have in many instances, been denied admittance. I think if the Federal Government is going to contribute to old-age pensions,

as it does, then we ought to show some preference and by that means reduce the expenses of the Government. To reduce their rent will ease their burdens under the rising costs of living. I think it is only fair that we should show preference to those who are drawing old-age pensions. One of the first things that is considered in determining the amount of old-age pension is the amount of rent that a person eligible to such old-age pension has to pay. And if we can reduce that rent, then it may be possible that we can reduce the amount of the pension that we have to pay and thus reduce the overall cost of this very beneficent program.

Mr. SECREST. Mr. Chairman, will the gentleman yield?

Mr. LUCAS. I yield.

Mr. SECREST. Would this have any effect on the rule followed in a good many communities of giving preference to veterans? Would it in any way affect that?

Mr. LUCAS. I have no intention of affecting that.

Mr. SECREST. I know you do not, but I was just wondering and I am sure the gentleman does not want to affect veterans' preference in any way because his record in behalf of the veterans is superb. I wanted the record to show that that was not the intent of the amendment, and that it would not affect veterans' preference.

Mr. LUCAS. I think the veterans in my district as the veterans in your district would want old-age pensioners to get this preference, but my amendment does not affect the rights, the deserved rights, of veterans under this law.

Mr. POAGE. This would not cost the Government one penny, would it?

Mr. LUCAS. Not a penny.

Mr. POAGE. It would save the taxpayers a substantial amount of money. If the Government is now paying even a part of the rent for these elderly people, would it not be good for them and good for the Government to let them live in this housing for which the Government is paying?

Mr. LUCAS. Absolutely.

Mr. POAGE. It will give preference to people clearly in need because if these people were not in need they would not be pensioned.

Mr. LUCAS. That is exactly right.

Mr. POAGE. That is supposed to be the test for public housing, is it not, people who need the help?

Mr. LUCAS. Certainly.

Mr. POAGE. The test has already been given in this case, has it not?

Mr. LUCAS. That is right. What is wrong with giving our old-age pensioners a break?

The CHAIRMAN. The question is on the amendment offered by the gentleman from Texas [Mr. LUCAS].

The question was taken; and on a division (demanded by Mr. POWELL) there were—ayes 66, noes 54.

Mr. JAVITS. Mr. Chairman, I demand tellers.

Tellers were refused.

So the amendment was agreed to.

Mr. POWELL. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. POWELL: On page 223, after line 22, insert the following new section to be appropriately numbered and to read:

"SEC. —. The aids and powers made available under the several titles of this act are not to be conditioned or limited in any way on account of race, religion, or national origin of the builders, lenders, renters, buyers, or families to be benefited."

Mr. POWELL. Mr. Chairman, I present this to you as a simple moral issue and say to you that what we have done today will be circumvented by the administrators of this act as they have circumvented previous housing acts, unless this amendment carries.

There is discrimination practiced in this country against all minorities, a discrimination which directly affects them and which indirectly affects you because regardless of how high you may build our new towers and how beautiful the surroundings of our new slum clearance areas may be there will penetrate your lives people suffering from slum shock. You cannot avoid them in this integrated world—bringing with them all of the diseases, all of the crime, and all of the kindred ills of the slums.

The way the act is now set up it is not administered fairly. This is a confession that we have received from previous administrators and from the new one.

Finally, I am jealous of this body and I would like to see it take its place along with other branches of our American life including our Chief Executive and the Supreme Court in the forefront of making America to be America.

We stand at the verge of an Armageddon between the enslaved and the free. We stand a great Nation, the greatest the world has ever seen; but we are not morally prepared for this hour. This amendment will clean us up and let the voice of conscience speak again with clearness. This will let the people know that America is a land of the free regardless of race, creed, or color; and the home of the brave regardless of national origin.

I ask you for your vote on this amendment.

Mr. JAVITS. Mr. Chairman, I offer a substitute amendment.

The Clerk read as follows:

Amendment offered by Mr. JAVITS as a substitute for the amendment offered by Mr. POWELL: On page 223, after line 22, insert the following new section:

"The Federal Housing Commissioner shall make such rules and regulations in connection with his functions under the National Housing Act as may be necessary to cause the issuance of commitments for mortgage insurance under the titles of the act to give adequate consideration to the housing needs of minority groups without discrimination or segregation not now adequately supplied by new or sound or reconditioned existing housing."

Mr. JAVITS. Mr. Chairman, this amendment tightens up in language what the gentleman from New York [Mr. POWELL] seeks to do. It gives the Federal Housing Commissioner the power to decide how he will handle it, but its fundamental purpose is to say that projects which are backed with FHA guaranties shall not be segregated projects or have discrimination in them on account of race, creed, color, or national origin.

The President made this pledge in a speech when he said:

Whenever the Federal Government has responsibility, wherever it collects taxes from you to spend money, whether it be in a contract for recreational facilities or anything else that it does for a citizen of the United States, there will be no discrimination as long as I can help it in private or public life. * * * Wherever funds are used, where Federal authority extends, there will be fairness.

Minority groups are not being adequately housed and the fault is lack of mortgage money. That has been found to be true by the National Association of Home Builders which finds in its magazine, March 1954, NAHB Correlator, that lack of mortgage money is responsible for 40 percent of the lack of activity in the field of housing minority groups.

How do you get mortgage money? The only way is by enabling the minority groups to get into projects for which lenders will lend. The Housing and Home Finance Agency is trying to encourage projects to include minorities, but that is not the way the job can be done, laudable as it is. You have to go directly to the root of the problem, which is to take the segregation lid off projects made possible by FHA guaranteed mortgages if minority groups are really to have housing opportunity.

Mr. POWELL. Mr. Chairman, will the gentleman yield?

Mr. JAVITS. I yield to the gentleman from New York.

Mr. POWELL. May I say that pride of authorship means nothing in a vital issue like this, and I shall support the gentleman's amendment. I hope it prevails.

Mr. JAVITS. I thank the gentleman for his remarks. We have been talking about housing for minority groups all afternoon. This is a direct way, by this amendment, in which to get housing for minority groups, not those alone who need public housing but all minority groups in all income levels.

I trust the Committee will adopt this amendment.

Mr. PELLY. Mr. Chairman, I rise in support of the substitute amendment of the gentleman from New York [Mr. JAVITS] to include minorities and other low-income families on a control program basis. In the past few years, we have had men in high places giving lip service to the program of antisegregation. Now we have a man in the White House whose actions speak louder than words.

Here in the District of Columbia, the newspapers have been describing the living conditions and delinquency in precinct No. 2. Do you think for a moment that if Washington had decent housing for minority and low-income groups that the crime rate would be so high in this precinct or in other sordid areas?

In eliminating slums, there must be housing accommodations to which these people can move. If minority groups cannot find decent housing, they are forced to create more and worse slums in other areas.

This amendment would be in line with President Eisenhower's wish to banish racial prejudice. With all the emphasis

at my command, I plead and urge you, my colleagues, to support this substitute amendment.

Mr. MULTER. Mr. Chairman, I ask unanimous consent to extend my remarks at this point in the RECORD.

The CHAIRMAN. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. MULTER. Mr. Chairman, I am supporting the amendment of the distinguished gentleman from New York [Mr. POWELL].

I will read the following letter and statement by Clarence Mitchell, director of the National Association for the Advancement of Colored People, which tells the story better than I could:

NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE,
New York, N. Y., March 29, 1954.

Hon. ABRAHAM J. MULTER,
House Banking and Currency Committee, House Office Building, Washington, D. C.

MY DEAR CONGRESSMAN MULTER: Although we requested time to appear before the House Banking and Currency Committee, we were denied an opportunity to state our views on the need for an amendment to prevent discrimination in housing programs that are assisted by the Federal Government.

The Senate Banking and Currency Committee was fair enough to give us a hearing and I am enclosing a copy of the testimony we presented. We hope that you will seriously consider the proposed amendment, which appears on page 1 in the third paragraph.

You realize, of course, that discriminatory practices of the housing agencies continue, despite FHA assurances given to you in 1951 that no amendment was needed.

We urge that committee members give it their full support when it is offered on the floor.

Sincerely yours,
CLARENCE MITCHELL,
Director, Washington Bureau.

STATEMENT OF CLARENCE MITCHELL, DIRECTOR OF THE WASHINGTON BUREAU, NAACP, BEFORE THE BANKING AND CURRENCY COMMITTEE

Mr. Chairman and gentlemen of the committee, I am Clarence Mitchell, director of the Washington bureau of the National Association for the Advancement of Colored People.

Our organization requests that the Housing Act be amended to provide for protection against the growing pattern of segregation which is promoted by housing officials of the Federal Government.

Our proposed amendment reads: "The aids and powers made available under the several titles of this act are not to be conditioned or limited in any way on account of race, religion, or national origin of builders, lenders, renters, buyers, or families to be benefited."

We are firmly convinced that the housing agencies now have full authority to issue regulations which will prevent segregation in housing that is financed on a whole or part by Federal funds.

The Federal Government has clear authority to require that public housing and facilities or housing in redeveloped areas must be available to all qualified renters, buyers, or users without regard to race.

The Federal Government has clear authority under present law to require that FHA insured property must be available to all qualified persons without regard to race as a condition of obtaining Federal insurance.

Unfortunately, the Federal agencies have never had the courage to exercise this authority, and, for that reason, we are asking that your committee amend the Housing Act to provide that as a condition of receiving Federal assistance in the form of loans, grants or insurance, Government agencies and others must agree that housing and other facilities made possible by such grants, loans, or insurance must be available to all qualified persons without regard to race.

The present housing policies are a somewhat wordy echo of previous discriminatory practices which have been in effect ever since the Federal Government entered the housing field.

As evidence of our effort to correct this problem, I would like to submit for the records a memorandum sent by our organization to Mr. Raymond Foley, Administrator of the Housing and Home Finance Agency on January 11, 1952.

The CONGRESSIONAL RECORD, volume 97, part 8, pages 10083–10087 and volume 99, part 6, page 7535 shows that the housing agencies have consistently tried to make the Congress believe that existing regulations prevented the kind of abuse that we have set forth in our memorandum.

Under the new Housing Administrator, Mr. Albert Cole, the situation has not improved, although a great many words have been spoken and written by Mr. Cole and his subordinates on this subject.

We are convinced that when the President mentioned minority-group problems in his housing message of January 25, he intended to reaffirm his important principle that Federal funds should not be used to promote and expand racial segregation and discrimination.

Despite the President's fine intentions, Mr. Cole and his subordinates continue to approve housing policies which permit housing patterns that would not in any sense embarrass the Malan government of South Africa, which is openly dedicated to a program of complete racial segregation.

The same memorandum that we submitted to Mr. Foley was submitted to Mr. Cole for consideration. As yet, we have not had any promise that the housing agency will change these practices that we have complained about.

If the committee wishes to get a firsthand picture of how the Government is being used to promote racial segregation, I recommend that a trip be made to Savannah, Ga., and Baltimore, Md.

The Savannah trip will reveal that land in the middle of a slum area populated by colored people has been cleared, and a low-rent project has been built there. This project sharply contrasts with the surrounding area in that there are grass plots, trees, play areas, paved streets, and a general atmosphere of cleanliness. It is occupied exclusively by white people. All around it are the shacks and unpaved streets where the colored people must live.

A trip to Baltimore would reveal the workings of a slum clearance and urban-redevelopment program under the present policies. In that city, a plan is afoot to redevelop an area adjacent to a State-owned armory. For years, white residents in the area have vigorously fought to keep colored people from owning homes in the neighborhood.

Now these forces which express themselves through an organization known as the Mount Royal Association are seeking to extend policies of enforced racial segregation to the armory site. The boundary lines of the proposed project have been so drawn that the Western Maryland Dairy, which is owned by white people, certain warehouses, also owned by whites, a white church, and a considerable parcel of white occupied residential property will be allowed to remain in the area which is to be cleared. Those in charge of the program say they are trying to create a Beacon Hill in Baltimore.

On the other hand, the redeveloped portion is expected to restrict colored occupancy to a walk-up type of apartment building, immediately adjacent to an area already occupied by colored people. An elevator type of apartment building for white people will be built which is immediately adjacent to the white section.

Although there are a number of substantial properties such as churches and homes now occupied or used by colored people, these will be demolished along with slum-type dwellings. The residents and users will be forced to find accommodations outside the area.

There is little hope that the national housing officials will remedy this condition because the father of the Baltimore idea, a Mr. Richard Steiner, has been made the Deputy Director of the Division of Slum Clearance and Urban Redevelopment of HHFA.

In such developments, the colored families are not only ousted from their land areas, but they are frequently cheated out of a fair price for their property.

An example of this was given by Mr. Buren B. Day, an Oklahoma City, Okla., real-estate man who appeared before the Housing Subcommittee on Veterans' Affairs on December 6, 1953. Mr. Day pointed out that local appraisers had lowered the value of land when they turned in their reports, because the property was occupied by "a bunch of coons right out there by the river, not very much value." Mr. Day pointed out that these same appraisers are now used by the Veterans' Administration in housing matters. The reference may be found on page 3027 of the housing hearings.

Of course, other communities may be a little more polished in their statements, but our experience shows that they, also, follow the practice of reducing values of property just because it is occupied by colored people.

In the Savannah case that I have mentioned previously, a colored Presbyterian Church was located in the area that was cleared. At first, the congregation was offered $8,000 for the property. Later, the price was raised to $13,000. However, when the case was taken to court, the congregation won a $40,000 judgment.

There are numerous illustrations of FHA promoted segregation, many of which are in the Maryland and Virginia areas around Washington. However, the most colossal of FHA discriminatory policies may be found at Levittown, Pa., where thousands of new dwellings are built in an entirely new community with FHA assistance. Mr. Levitt refuses to let any colored person buy or rent one of these houses.

These illustrations show clearly that our amendment is needed to halt Federal sponsorship of racial discrimination in housing. Therefore, we urge that it be included in the bill.

The CHAIRMAN. The question is on the substitute amendment offered by the gentleman from New York [Mr. JAVITS].

The question was taken; and on a division (demanded by Mr. JAVITS) there were—ayes 87, noes 110.

So the substitute amendment was rejected.

The CHAIRMAN. The question is on the amendment offered by the gentleman from New York [Mr. POWELL].

The question was taken; and on a division (demanded by Mr. POWELL) there were—ayes 74, noes 113.

So the amendment was rejected.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT: On page 215, strike out the sentence beginning on line 8 and ending on line 11.

The amendment was agreed to.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT: On page 219, after line 13 insert the following new section:

"SEC. 710. Service as a member of the national committee or of a regional subcommittee shall not constitute any form of service, employment, or action within the provisions of sections 281, 283, 434, or 1914 of title 18 of the United States Code, or within the provisions of section 910 of the revised statutes (5 U. S. C., sec. 99)."

Mr. WOLCOTT. Mr. Chairman, this merely waives the conflict of interest statute in respect to those people working on a voluntary basis.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Michigan [Mr. WOLCOTT].

The amendment was agreed to.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT:

Page 107, line 22, insert "2" after the word "section."

Page 115, line 20, strike "funds" and insert "fund."

Page 124, line 9, strike "operations" and insert "operation."

Page 155, line 6, strike the comma after "utilized."

Page 156, line 16, insert comma after "title."

Page 159, line 21, strike the comma after "investors."

Page 162, line 15, strike "not" and insert "no."

Page 165, line 21, strike "obligation" and insert "obligations."

Page 168, line 9, strike "oustanding" and insert "outstanding."

Page 192, line 22, strike "publicly owned" and insert "publicly-owned."

Page 192, line 23, insert comma after "utilities."

Page 196, line 2, strike "Territories" and insert "territories."

Page 197, line 15, strike "of" and insert "or."

Page 206, line 18, strike "Associations" and insert "association."

Page 222, line 23, strike out "Territory" and insert "territory."

Mr. PATMAN. Mr. Chairman, I rise in opposition to the amendment for the purpose of discussing the amendment that came up so quickly I did not know what it was all about. It was on page 215, commencing at line 8 and going down to line 11. I understand the language was stricken out. When I discovered what was about to be done, I did not object to it, although I did not have any notice of it and I do not think it was mentioned in the committee in executive session. It was brought up without notice. I did not object to it for the reason that the language is unnecessary. Under existing law the Administrator may do just exactly that. He may utilize the services of the Federal Reserve banks, because the Federal Reserve banks are the fiscal agents of the United States Government. This stricken language is unnecessary.

But I certainly do not want anything to pass here indicating that we are changing or repealing existing law.

The CHAIRMAN. The question is on the amendment of the gentleman from Michigan [Mr. WOLCOTT].

The amendment was agreed to.

Mr. WOLCOTT. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. WOLCOTT: Page 212, after line 2, insert the following new section:

"SEC. 604. All laws, regulations, and other actions relating to the Federal Savings and Loan Insurance Corporation shall, on and after the effective date of the Housing Act of 1954, be deemed to relate to the Federal Savings Insurance Corporation."

Mr. WOLCOTT. Mr. Chairman, we have changed the name of the Federal Savings and Loan Insurance Corporation to the Federal Savings Insurance Corporation. This merely changes the name wherever it appears in the existing law. Where it is referred to as the Federal Savings and Loan Insurance Corporation, the reference is to the Federal Savings Insurance Corporation.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Michigan [Mr. WOLCOTT].

The amendment was agreed to.

The CHAIRMAN. The question is on the committee substitute for the bill.

The committee substitute was agreed to.

The CHAIRMAN. Under the rule, the Committee rises.

Accordingly the Committee rose; and the Speaker having resumed the chair, Mr. REECE of Tennessee, Chairman of the Committee of the Whole House on the State of the Union, reported that the Committee, having had under consideration the bill (H. R. 7839) to aid in the provision and improvement of housing, the elimination and prevention of slums, and the conservation and development of urban communities, pursuant to House Resolution 485, he reported the bill back to the House with an amendment adopted in the Committee of the Whole.

The SPEAKER. Under the rule, the previous question is ordered.

Is a separate vote demanded on any amendment? If not, the Chair will put them en bloc.

The amendments were agreed to.

The SPEAKER. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

Mr. BOLLING. Mr. Speaker, I offer a motion to recommit.

The SPEAKER. Is the gentleman opposed to the bill?

Mr. BOLLING. I am, Mr. Speaker.

The SPEAKER. The gentleman qualifies.

The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. BOLLING moves to recommit the bill (H. R. 7839) to the Committee on Banking and Currency with instructions to report the same back to the House forthwith with the following amendments: After title V, low-rent public housing, insert the following new section:

"SEC. 501. Notwithstanding any other provision of law, the Public Housing Administration, with respect to low-rent housing projects under the United States Housing Act of 1937 initiated after March 1, 1949, may authorize the commencement of construction of not to exceed 35,000 dwelling units during the fiscal year 1955, and not to exceed 35,000 additional dwelling units during each of the fiscal years 1956, 1957, and 1958, and may enter into such agreements, contracts, and other arrangements for the construction of such dwelling units as may be necessary."

And renumber the four succeeding sections accordingly.

Mr. WOLCOTT. Mr. Speaker, I move the previous question on the motion to recommit.

The previous question was ordered.

The SPEAKER. The question is on the motion to recommit.

Mr. McCORMACK. On that, Mr. Speaker, I demand the yeas and nays.

The yeas and nays were ordered.

The question was taken; and there were—yeas 176, nays 211, answered "present" 1, not voting 46, as follows:

[Roll No. 46]

YEAS—176

Addonizio	Forrester	Natcher
Albert	Frazier	O'Brien, Ill.
Andrews	Frelinghuysen	O'Brien, Mich.
Angell	Friedel	O'Brien, N. Y.
Aspinall	Fulton	O'Hara, Ill.
Auchincloss	Garmatz	O'Konski
Ayres	Goodwin	O'Neill
Bailey	Gordon	Patman
Baker	Granahan	Patterson
Barrett	Grant	Pelly
Bennett, Fla.	Green	Perkins
Blatnik	Gregory	Pfost
Boggs	Haley	Philbin
Boland	Halleck	Pilcher
Bolling	Hand	Polk
Bolton, Frances P.	Harden	Powell
	Hart	Price
Bowler	Hays, Ohio	Priest
Bray	Heller	Rabaut
Brooks, Tex.	Heselton	Radwan
Brown, Ga.	Holifield	Rains
Brownson	Holmes	Rayburn
Buchanan	Holtzman	Reams
Buckley	Howell	Rhodes, Pa.
Burdick	Javits	Rodino
Byrd	Johnson, Wis.	Rogers, Colo.
Byrne, Pa.	Jones, Ala.	Rogers, Mass.
Camp	Judd	Rooney
Campbell	Karsten, Mo.	Roosevelt
Canfield	Kean	Sadlak
Cannon	Kee	Saylor
Carnahan	Kelly, N. Y.	Scott
Celler	Keogh	Secrest
Chelf	Kersten, Wis.	Shelley
Chudoff	King, Calif.	Sieminski
Condon	Kirwan	Sikes
Cooper	Klein	Spence
Corbett	Landrum	Springer
Coudert	Lane	Staggers
Cretella	Lanham	Sullivan
Crosser	Lantaff	Taylor
Curtis, Mass.	Lesinski	Thompson, Tex.
Dawson, Ill.	Long	Thornberry
Deane	McCarthy	Tollefson
Delaney	McCormack	Trimble
Dodd	Machrowicz	Vinson
Dollinger	Mack, Ill.	Walter
Donohue	Madden	Wampler
Donovan	Magnuson	Watts
Dorn, N. Y.	Mailliard	Widnall
Doyle	Marshall	Wigglesworth
Eberharter	Merrow	Williams, N. J.
Edmondson	Metcalf	Wilson, Calif.
Elliott	Miller, Kans.	Wilson, Ind.
Engle	Mollohan	Withrow
Feighan	Morano	Wolverton
Fine	Morrison	Yates
Fogarty	Moss	Younger
Forand	Multer	Zablocki

NAYS—211

Abbitt	Belcher	Budge
Abernethy	Bennett, Mich.	Burleson
Adair	Bentsen	Busbey
Alexander	Berry	Bush
Allen, Calif.	Betts	Byrnes, Wis.
Allen, Ill.	Bishop	Carrigg
Andersen, H. Carl	Bolton, Oliver P.	Cederberg
		Chatham
Andresen, August H.	Bonin	Chenoweth
	Bonner	Church
Arends	Bosch	Clevenger
Ashmore	Bow	Cole, Mo.
Barden	Brooks, La.	Cole, N. Y.
Bates	Brown, Ohio	Colmer
Beamer	Broyhill	Cooley

Coon
Cotton
Crumpacker
Cunningham
Curtis, Mo.
Curtis, Nebr.
Dague
Davis, Ga.
Davis, Wis.
Dawson, Utah
Dempsey
Derounian
Devereux
D'Ewart
Dies
Dolliver
Dondero
Dowdy
Durham
Ellsworth
Evins
Fallon
Fenton
Fernandez
Fisher
Ford
Gamble
Gary
Gathings
Gavin
Gentry
George
Golden
Graham
Gross
Gubser
Gwinn
Hagen, Minn.
Hardy
Harris
Harrison, Nebr.
Harrison, Va.
Harrison, Wyo.
Hébert
Herlong
Hess
Hiestand
Hill
Hillelson
Hillings
Hinshaw
Hoeven
Hoffman, Ill.
Hoffman, Mich.
Holt
Hope
Horan
Hosmer
Hruska
Hunter
Hyde
Ikard
Jackson
Jarman
Jenkins
Johnson, Calif.
Jonas, Ill.
Jonas, N. C.
Jones, Mo.
Jones, N. C.
Kearney
Kearns
Keating
Kilburn
Kilday
King, Pa.
Knox
Laird
Latham
LeCompte
Lipscomb
Lovre
Lucas
McConnell
McCulloch
McDonough
McGregor
McVey
Mack, Wash.
Mahon
Martin, Iowa
Mason
Matthews
Meader
Merrill
Miller, Md.
Miller, Nebr.
Miller, N. Y.
Mumma
Murray
Neal
Nicholson
Norblad
Norrell
Oakman
O'Hara, Minn.
Osmers
Ostertag
Passman
Phillips
Pillion
Poage
Poff
Prouty
Ray
Reece, Tenn.
Reed, Ill.
Reed, N. Y.
Rees, Kans.
Rhodes, Ariz.
Riehlman
Riley
Rivers
Robeson, Va.
Rogers, Fla.
Rogers, Tex.
St. George
Schenck
Scherer
Scrivner
Scudder
Selden
Shafer
Sheehan
Short
Shuford
Simpson, Ill.
Small
Smith, Kans.
Smith, Miss.
Smith, Va.
Smith, Wis.
Stauffer
Steed
Stringfellow
Taber
Talle
Teague
Thomas
Thompson, La.
Thompson, Mich.
Tuck
Utt
Van Pelt
Van Zandt
Velde
Vorys
Warburton
Westland
Wharton
Wheeler
Whitten
Wickersham
Williams, Miss.
Williams, N. Y.
Willis
Winstead
Wolcott
Young

ANSWERED "PRESENT"—1

Mills

NOT VOTING—46

Battle
Becker
Bender
Bentley
Boykin
Bramblett
Carlyle
Chiperfield
Clardy
Davis, Tenn.
Dingell
Dorn, S. C.
Fino
Fountain
Hagen, Calif.
Hale
Harvey
Hays, Ark.
James
Jensen
Kelley, Pa.
Kluczynski
Krueger
Lyle
McIntire
McMillan
Miller, Calif.
Morgan
Moulder
Nelson
Patten
Preston
Regan
Richards
Roberts
Robsion, Ky.
Seely-Brown
Sheppard
Simpson, Pa.
Sutton
Vursell
Wainwright
Weichel
Wier
Wilson, Tex.
Yorty

So the motion to recommit was rejected.

The Clerk announced the following pairs:

On this vote:

Mr. Seely-Brown for, with Mr. Wilson of Texas against.

Mr. Fino for, with Mr. Regan against

Mr. Bender for, with Mr. Lyle against.

Mr. Robsion of Kentucky for, with Mr. Nelson against.

Mr. Kelley of Pennsylvania for, with Mr. Hale against.

Mr. Morgan for, with Mr. McIntire against.

Mr. Miller of California for, with Mr. Bramblett against.

Mr. Moulder for, with Mr. Mills against.

Mr. Sheppard for, with Mr. Clardy against.

Mr. Battle for, with Mr. Becker against.

Mr. Patten for, with Mr. Weichel against.

Mr. Preston for, with Mr. Bentley against.

Mr. Dorn of South Carolina for, with Mr. Krueger against.

Until further notice:

Mr. Simpson of Pennsylvania with Mr. Yorty.

Mr. Vursell with Mr. Kluczynski.

Mr. Jensen with Mr. Dingell.

Mr. James with Mr. Davis of Tennessee.

Mr. Chiperfield with Mr. Fountain.

Mr. Harvey with Mr. McMillan.

Mr. MILLS. Mr. Speaker, I have a live pair with the gentleman from Missouri, Mr. MOULDER. If he were present, he would have voted "yea." I voted "nay." I withdraw my vote and vote "present."

The result of the vote was announced as above recorded.

The SPEAKER. The question is on the passage of the bill.

Mr. WOLCOTT. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The question was taken; and there were—yeas 353, nays 36, not voting 45, as follows:

[Roll No. 47]

YEAS—353

Abernethy
Adair
Addonizio
Albert
Alexander
Allen, Calif.
Allen, Ill.
Andersen, H. Carl
Andresen, August H.
Andrews
Angell
Arends
Ashmore
Aspinall
Auchincloss
Ayres
Bailey
Baker
Barden
Bates
Beamer
Belcher
Bennett, Fla.
Bennett, Mich.
Bentsen
Berry
Betts
Blatnik
Boggs
Boland
Bolton, Frances P.
Bolton, Oliver P.
Bonin
Bonner
Bosch
Bow
Bowler
Bray
Brooks, La.
Brooks, Tex.
Brown, Ga.
Brown, Ohio
Brownson
Broyhill
Buchanan
Budge
Burdick
Burleson
Busbey
Bush
Byrd
Byrnes, Wis.
Camp
Campbell
Cannon
Carnahan
Carrigg
Cederberg
Chatham
Chelf
Chenoweth
Church
Clevenger
Cole, Mo.
Cole, N. Y.
Colmer
Condon
Cooley
Coon
Cooper
Corbett
Cotton
Coudert
Cretella
Crosser
Crumpacker
Cunningham
Curtis, Mass.
Curtis, Mo.
Curtis, Nebr.
Dague
Davis, Ga.
Davis, Wis.
Dawson, Ill.
Dawson, Utah
Deane
Delaney
Dempsey
Derounian
Devereux
D'Ewart
Dies
Dodd
Dolliver
Dondero
Donohue
Donovan
Dorn, N. Y.
Dowdy
Doyle
Durham
Eberharter
Edmondson
Elliott
Ellsworth
Engle
Evins
Fallon
Feighan
Fenton
Fernandez
Fisher
Fogarty
Forand
Ford
Forrester
Frazier
Frelinghuysen
Friedel
Fulton
Gamble
Garmatz
Gary
Gathings
Gavin
Gentry
George
Golden
Goodwin
Gordon
Graham
Grant
Gregory
Gross
Gubser
Gwinn
Hagen, Calif.
Hagen, Minn.
Haley
Halleck
Hand
Harden
Harris
Harrison, Nebr.
Harrison, Wyo.
Hart
Hays, Ohio
Hébert
Herlong
Heselton
Hess
Hiestand
Hill
Hillelson
Hillings
Hinshaw
Hoeven
Hoffman, Ill.
Holifield
Holmes
Holt
Hope
Horan
Hosmer
Howell
Hruska
Hunter
Hyde
Ikard
Jackson
Jenkins
Johnson, Calif.
Johnson, Wis.
Jonas, Ill.
Jonas, N. C.
Jones, Ala.
Jones, Mo.
Jones, N. C.
Judd
Karsten, Mo.
Kean
Kearney
Kearns
Keating
Kee
Kersten, Wis.
Kilburn
Kilday
King, Calif.
King, Pa.
Kirwan
Knox
Laird
Landrum
Lane
Lanham
Lantaff
Latham
LeCompte
Lesinski
Lipscomb
Long
Lovre
Lucas
McCarthy
McConnell
McCormack
McCulloch
McDonough
McGregor
McVey
Machrowicz
Mack, Ill.
Mack, Wash.
Madden
Magnuson
Mahon
Mailliard
Marshall
Martin, Iowa
Matthews
Meader
Merrill
Merrow
Metcalf
Miller, Kans.
Miller, Md.
Miller, Nebr.
Miller, N. Y.
Mills
Mollohan
Morano
Morrison
Moss
Mumma
Murray
Natcher
Neal
Nicholson
Norblad
Norrell
Oakman
O'Brien, Ill.
O'Brien, Mich.
O'Brien, N. Y.
O'Hara, Ill.
O'Hara, Minn.
O'Konski
O'Neill
Osmers
Ostertag
Passman
Patman
Patterson
Pelly
Perkins
Pfost
Philbin
Phillips
Pilcher
Pillion
Poage
Poff
Polk
Price
Priest
Prouty
Rabaut
Radwan
Rains
Ray
Rayburn
Reams
Reece, Tenn.
Reed, Ill.
Reed, N. Y.
Rees, Kans.
Rhodes, Ariz.
Rhodes, Pa.
Riehlman
Riley
Rivers
Rodino
Rogers, Colo.
Rogers, Fla.
Rogers, Mass.
Rogers, Tex.
Sadlak
St. George
Saylor
Schenck
Scherer
Scott
Scrivner
Scudder
Secrest
Selden
Sheehan
Shelley
Shuford
Sieminski
Sikes
Simpson, Ill.
Small
Smith, Miss.
Spence
Springer
Staggers
Stauffer
Steed
Stringfellow
Sullivan
Taber
Talle
Taylor
Teague
Thomas
Thompson, La.
Thompson, Mich.
Thompson, Tex.
Thornberry
Tollefson
Trimble
Utt
Van Pelt
Van Zandt
Velde
Vinson
Vorys
Walter
Wampler
Warburton
Watts
Westland
Wharton
Wheeler
Whitten
Widnall
Wigglesworth
Williams, Miss.
Williams, N. J.
Williams, N. Y.
Willis
Wilson, Calif.
Wilson, Ind.
Winstead
Withrow
Wolcott
Wolverton
Yates
Young
Younger
Zablocki

NAYS—36

Abbitt
Barrett
Bishop
Bolling
Buckley
Byrne, Pa.
Canfield
Celler
Chudoff
Dollinger
Fine
Granahan
Green
Hardy
Harrison, Va.
Heller
Hoffman, Mich.
Holtzman
Jarman
Javits
Kelly, N. Y.
Keogh
Klein
Mason
Multer
Powell
Robeson, Va.
Rooney
Roosevelt
Shafer
Short
Smith, Kans.
Smith, Va.
Smith, Wis.
Tuck
Wickersham

NOT VOTING—45

Battle
Becker
Bender
Bentley
Boykin
Bramblett
Carlyle
Chiperfield
Clardy
Davis, Tenn.
Dingell
Dorn, S. C.
Fino
Fountain
Hale
Harvey
Hays, Ark.
James
Jensen
Kelley, Pa.
Kluczynski
Krueger
Lyle
McIntire
McMillan
Miller, Calif.
Morgan
Moulder
Nelson
Patten
Preston
Regan
Richards
Roberts
Robsion, Ky.
Seely-Brown
Sheppard
Simpson, Pa.
Sutton
Vursell
Wainwright
Weichel
Wier
Wilson, Tex.
Yorty

So the bill was passed.

The Clerk announced the following pairs:

Mr. Simpson of Pennsylvania with Mr. Boykin.

Mr. Wainwright with Mr. Dingell.

Mr. Weichel with Mr. Yorty.

Mr. Seely-Brown with Mr. Kluczynski.

Mr. Clardy with Mr. Battle.

Mr. McIntire with Mr. Preston.

Mr. Becker with Mr. Patten.

Mr. Bramblett with Mr. Kelley of Pennsylvania.

Mr. James with Mr. Morgan.

Mr. Vursell with Mr. Hays of Arkansas.

Mr. Jensen with Mr. Miller of California.

Mr. Krueger with Mr. Sheppard.

Mr. Nelson with Mr. Fountain.

Mr. Robsion of Kentucky with Mr. Dorn of South Carolina.

Mr. Hale with Mr. Moulder.

Mr. Harvey with Mr. Regan.

Mr. Fino with Mr. Lyle.
Mr. Chiperfield with Mr. Wilson of Texas.
Mr. Bentley with Mr. McMillan.
Mr. Bender with Mr. Sutton.

Mr. O'KONSKI changed his vote from "nay" to "yea."

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Mr. WOLCOTT. Mr. Speaker, I ask unanimous consent that in the enrolling of the bill such changes in section numbers as are necessary may be made.

The SPEAKER. Is there objection to the request of the gentleman from Michigan?

There was no objection.

GENERAL PERMISSION TO REVISE AND EXTEND

Mr. WOLCOTT. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on the bill just passed.

The SPEAKER. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. SHELLEY. Mr. Speaker, the failure of the Republican Members of the House to support the President's public housing program when they were given the opportunity to do so in the amendment offered by our distinguished Democratic colleague from Kentucky [Mr. SPENCE], and in the recommittal motion offered by another distinguished Democrat [Mr. BOLLING], both of which would have authorized 35,000 new public housing starts for the next 4 years, makes this Housing Act of 1954 in its present form little more than a house of cards. My vote for the bill on final passage, after voting for recommittal, was based on my sincere hope that the Senate will make the necessary corrections needed to make the final bill a real housing act rather than a house of cards act. Were it not for my conviction that the Members of the other body will have the courage and commonsense to rewrite the bill, and particularly to embody the President's minimum program of 35,000 housing units, I most certainly would have voted against H. R. 7839. However, had the bill not gone through the House it is my considered judgment that the chances for any further legislation to authorize construction of public housing units would be nil—and the program would be delayed another year at least. For that reason, and in spite of the many defects in the bill, I voted to give the Senate a chance to write into it some of the needed changes.

Mr. Speaker, I was pleased to support the amendments which passed the House to protect the veterans' status under our housing programs. Certainly there could be no justification for the administration's proposal to open the door to raising interest rates on veterans' home purchase loans to 5 or even 6 percent, or any figure above the present 4½-percent rate. If the amendment offered by the distinguished Democrat from Texas [Mr. PATMAN] had not been accepted, I would not have inclined to let the bill out of the House. Similarly with the amendment to restore veterans' preferences in purchase of permanent war-housing units, offered by our Democratic colleague from Missouri [Mr. BOLLING], who has always fought to preserve veterans' rights; the administration proposal to eliminate this preference would have been rank injustice, particularly for the veterans of recent service in Korea who have not had opportunity to participate in such purchases. The House was well advised in eliminating these provisions, as well as that part of the proposed title II which would have given the President power to impose real estate credit controls.

However, H. R. 7839 as it passed the House is still far from a perfect bill. Particularly deplorable are the proposals to turn the Federal National Mortgage Association over to private investors, thus drying up the outlet for secondary mortgage sales and limiting the total amount of mortgage assistance which can be provided under the act; and the failure to protect the home buyer's interest by the Republican refusal to include a builder's warranty to the buyer, or to include any protection against mortgaging out, whereby the mortgagor can pocket any difference between actual costs of construction and the face value of the mortgage. Certainly we should continue to provide that this difference should go to reduce the amount of the mortgage rather than to fatten the profits of the mortgagor above and beyond his interest return.

In my opinion, however, Mr. Speaker, the most serious defect in the bill is its failure to provide for new public housing to replace temporary housing or units destroyed under slum clearance and redevelopment programs. In this connection I wish to cite a very serious situation in Lanham Act housing projects in San Francisco.

On February 9 of this year the Public Housing Administration issued orders to the San Francisco Housing Authority to accept no new tenants in 5 temporary housing projects there, and to move all present tenants out within 6 months. This order applied to 1,130 apartments housing about 7,500 tenants, all Negroes.

The situation created by this order is a perfect example of how little regard this Republican Congress has for the housing needs of low-income groups in this country. We all know that the Federal Government is now acting under congressional orders to dispose of temporary housing constructed under the Lanham Act and other war-housing measures. The ill-advised action of this House in attempting to put a permanent stop to development of permanent public-housing projects has caused at least a 2-year delay in the orderly development of new projects and has, through limitations on construction, held up actual construction of badly needed units for which plans had already been drawn. At the same time we are forcing tenants out of temporary housing projects with no place for them to go. From my own personal knowledge I can testify that there is no available housing in San Francisco within the income limitations of these 7,500 people. In spite of wild claims by public-housing opponents in the debate on the Public Housing Administration appropriation and on the Housing Act of 1954, no private building groups are constructing housing units which these people can afford to buy or rent—not in San Francisco anyhow, and I am sure that it is true throughout the country. Furthermore, they will not do so since there is no profit in it for them. The few public-housing projects now underway in San Francisco will be filled by tenants from a slum-clearance project and will not be available to meet the need of the families now under notice to get out of their present homes. Furthermore, in passing the Housing Act of 1954, this Republican House refused to strike out the provision repealing Public Law 243 of the 82d Congress. Public Law 243 permitted the FHA to make advance commitments for cooperative housing projects. This provision has been used in the main by minority groups, such as those Negro tenants being evicted in San Francisco, to make it possible for them to finance their own cooperative ventures where private investors refused to help them.

The only possible solution to the problem these people now face is to permit them to remain where they are until new space is made available for them to move into, and the only way such space can be made available is to continue and expand the public housing program. The 35,000 units per year recommended by the administration will be only a drop in the bucket in meeting the need, but at least that much should be authorized without delay. As it is, I am sure that under such an authorization the whole State of California would not get the 1130 units needed in San Francisco alone to take care of this one group.

This is an illustration of the failure of Congress and the administration to recognize the practical facts of the housing needs existing in every metropolitan area in the United States. It also spotlights the fatal weakness in the program now contained in the Housing Act of 1954—the failure to provide any practical relief for the very low-income groups who need help the most. A program written by investors and builders to fatten the profit percentage on housing construction cannot be expected to produce housing which the $2,000 to $5,000 income groups can buy or rent. An expanded public housing program with Federal support is the only answer to that need, and I shall continue to fight for such a program until the need is met.

Mr. Speaker, an article in the San Francisco Chronicle of March 21 describes the plight in which this large group of families in San Francisco has been placed. I ask that it be printed in the CONGRESSIONAL RECORD following these remarks:

SAN FRANCISCO REJECTS HOUSING EVICTION ORDER

A Federal order that would close 5 war-housing projects here and force out 7,500 tenants—all Negroes—was protested yesterday by the San Francisco Housing Authority.

The local housing director, John Beard, said he thinks the Government's recent order is "just some sort of a bureaucratic mistake that the Public Housing Administration will correct" but added that his efforts to get that correction so far have failed.

"Frankly," Beard told the housing commissioners at their meeting yesterday morning, "We have just ignored the Government order. We refuse to take it seriously. We can't be put in the position of evicting tenants when we don't have any alternative locations available for them."

The Federal order, dated February 9, told the local housing authority to "freeze vacancies"—that is, to accept no new tenants—on February 26 and to notify all present tenants they would have to move out within 6 months.

The order applied to 601 apartments in 2 projects at Double Rock, 140 apartments in Sutter Court, 100 apartments in Caroline project and 289 apartments in Channel project.

But Beard said yesterday no notice of closing has or will be sent to the tenants.

"We've been moving 100 families a month out of the temporary housing," Beard said. "There is not enough replacement housing available for minority groups to speed that up much. Our policy of relocation has a long history of demonstrated effectiveness, and I think the Federal Government ought to modify its order to let us continue this policy."

The worst snarl in relocating families from abandoned temporary housing, Beard said, is the slowness of the Federal Government in parting with 2,351 temporary housing units that the local housing authority would like to take over for more permanent use.

At present, 5,103 units of temporary housing here are owned by the Federal Government. They are on federally owned or leased land and are merely administered by the San Francisco Housing Authority.

The authority wants Washington to give up 2,351 units and sell the underlying land to the authority. Those units would then be used for tenants moved out of other war housing.

LAND VALUE

Recently, the Federal policy of selling the land underlying temporary projects for the same amount originally paid by the Federal Government has been criticized in Congress. Much of this land has increased in value, the argument runs. Why should not the Federal Government profit from the increase in real estate values?

While the Public Housing Administration reviews its land-selling policies, San Francisco's request for the 2,351 war apartments is delayed.

Mr. JARMAN. Mr. Speaker, in voting against H. R. 7839, I should like to list two of the reasons why I feel this measure should go back to committee for further consideration.

First. It is my belief that too much authority is delegated to the executive branch of the Government under title II of the National Housing Act. From the foregoing, nothing should be inferred that the motives or abilities of our President are impugned. On the contrary, I know that he will carry out his job to the best of his considerable ability and for the good of the country. However, I believe that the bill should set up standards—standards designed to maintain our real estate credit properly with ready control in the hands of Congress. The President is not in a position personally to exercise the power and authority granted him by the bill, and since others will be exercising this power, Congress should determine the standards to be observed.

Second. By failing to provide a bridge to gap the 1-year period before there will be new mortgage portfolio accumulated in the Federal National Mortgage Association, the Government will, in effect, cause many builders to cease construction. There will be a time lag before FNMA will accumulate a base on which to operate the new 1-for-1 plan. Builders in areas presently dependent upon 1-for-1 as their sole source of advance commitments will have to shut down.

Congressman ROGERS, from Texas, introduced a most reasonable proposal which would have insured the maintenance and continuation during this next year of a high rate of home building in regions heretofore neglected by the big New York and New England insurance and investment firms. This amendment would have permitted FNMA to continue the 1-for-1 program—a program proven sound and one which has been the mainstay of the building industry, not only in my home State of Oklahoma, but in many other fast-growing States.

As passed by the House, the bill will in effect suspend operation of the 1-for-1 plan for an entire year until a new secondary market operation will form the basis for its operation. A small builder does not suspend operations for a year and then resume building. Before FNMA can operate the new plan, it must accumulate a portfolio of mortgages—it cannot sell mortgages it does not have. During that time the stability which the industry must enjoy will be badly shaken and many a builder will be forced to look for a hole card which just will not be there.

The condition of the building industry is one of the best barometers in measuring the economic stability of this country. A legislative measure dealing with this industry should contain necessary provisions to insure a healthy and prosperous atmosphere for the growth and maintenance of the construction industry. It is my belief that further consideration by the Banking and Currency Committee of the House is necessary before the Housing Act will accomplish these ends.

LEGISLATIVE PROGRAM FOR NEXT WEEK

Mr. HALLECK. Mr. Speaker, I ask unanimous consent to address the House for 1 minute.

The SPEAKER. Is there objection to the request of the gentleman from Indiana?

There was no objection.

Mr. HALLECK. Mr. Speaker, the program for next week will be as follows:

On Monday we will call the Consent Calendar and start consideration of the Interior Department appropriation bill, confining the work on the bill that day to general debate.

On Tuesday we will call the Private Calendar and continue with consideration of the Interior Department appropriation bill, reading it under the 5-minute rule.

On Wednesday we will consider H. R. 8649, the antitraitor bill.

On Thursday, Friday, and the balance of the week we will consider the following: H. R. 569, H. R. 2556, and S. 984.

If there is any further program it will be announced after consultation with the minority leaders. Of course, conference reports are in order at any time.

ADJOURNMENT UNTIL MONDAY

Mr. HALLECK. Mr. Speaker, I ask unanimous consent that when the House adjourns today it adjourn to meet at noon on Monday next.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Indiana?

There was no objection.

DISPENSING WITH CALENDAR WEDNESDAY BUSINESS

Mr. HALLECK. Mr. Speaker, I ask unanimous consent that the business in order on Calendar Wednesday of next week be dispensed with.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Indiana?

There was no objection.

ADDITIONAL APPROPRIATION FOR THE DEPARTMENT OF LABOR

Mr. TABER submitted a conference report and statement on the bill (H. J. Res. 461) making additional appropriation for the Department of Labor.

JAMES P. McGRANERY

Mr. BARRETT. Mr. Speaker, I ask unanimous consent to extend my remarks at this point in the RECORD.

The SPEAKER. Is there objection to the request of the gentleman from Pennsylvania?

There was no objection.

Mr. BARRETT. Mr. Speaker, many of our colleagues here today had the pleasure of serving in this body with the Honorable James P. McGranery. Before making his distinguished record as Attorney General of the United States in 1952, Jim McGranery was a seasoned lawyer, elected to the United States House of Representatives for four consecutive terms, appointed as Assistant to the Attorney General—1943–46—and United States Federal court judge for the eastern district of Pennsylvania. Jim McGranery is admired by all of his friends and business associates for his highly trained, developed and mature legal mind. Also included among his many accomplishments is a comprehensive knowledge of intricate matters of national and international concern. Having served in high-ranking positions in all fields of government—legislative, judiciary, and executive, Jim McGranery is well equipped as a specialist in national and international law. His return to private law practice is indeed a gain to the legal profession and the Nation's Capital.

James P. McGranery announces the opening of law offices for the general practice of law, STerling 3-5350, Barr Building, Washington, D. C.

EXPLANATION OF PROVISIONS OF EXCISE TAX REDUCTION ACT OF 1954

Mr. REED of New York. Mr. Speaker, I ask unanimous consent to address the House.

The SPEAKER. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. REED of New York. Mr. Speaker, the recent action of Congress in passing the Excise Tax Reduction Act of 1954 has been of great interest to the public and businessmen. I should like to insert at this point in the RECORD an explanation prepared by the Internal Revenue Service of the provisions of the bill to serve as a guide to interested persons:

EXPLANATION OF THE PROVISIONS OF THE EXCISE TAX REDUCTION ACT OF 1954 (PUBLIC LAW 324, 83D CONG.), APPROVED MARCH 31, 1954

AUTOMATIC RATE REDUCTIONS POSTPONED

The rate reductions on the following articles which were to become effective on April 1, 1954, have been postponed until April 1, 1955: automobiles, trucks, motorcycles, etc., and parts and accessories therefor; gasoline, diesel fuel; cigarettes; distilled spirits generally; imported perfumes containing distilled spirits; still wines; sparkling wines, liqueurs, and cordials; and fermented malt liquors.

TAXES ON ADMISSIONS, DUES AND CABARETS

On and after April 1, 1954, the admissions tax on single or season tickets is 1 cent for each 10 cents or major fraction thereof. For this purpose 5 cents is not considered a major fraction. Thus the tax on a charge of 55 cents for admission will, beginning April 1, 1954, be 5 cents. If the charge is 56 cents, the tax applicable thereto is 6 cents. In the case of amounts charged for admission to a horse or dog racetrack, the tax continues at the rate of 1 cent for each 5 cents or major fraction thereof.

Beginning with April 1, 1954, exemption from the tax is provided if the amount paid for admission is 50 cents or less. Admission payments in excess of 50 cents are subject to tax on the total admission charge. This exemption also applies to a season ticket or subscription, if the amount which would be charged for a single admission is 50 cents or less. No change has been made in the tax applicable to charges for admissions, refreshments, services, and merchandise at cabarets, roofgardens and similar establishments. The 20-percent tax continues on such charges.

The present exemption from the admissions tax applicable to an athletic game between two elementary or secondary schools where the proceeds inure to the benefit of a hospital for crippled children has been broadened so as to apply to an athletic game between teams which are composed of students from elementary or secondary schools. This permits an exemption from tax in the case of admissions to all-star games in which the teams are made up of students from different elementary or secondary schools, provided, of course, that the proceeds go to a hospital for crippled children.

The new law also provides for exemption from tax for admissions to athletic games and exhibitions, including wrestling and boxing matches, between educational institutions provided they are held during the regular athletic season for the particular activity involved and provided that the proceeds inure exclusively to the benefit of the participating educational institutions. However, admissions to postseason games, such as bowl games, continue to be subject to tax.

The exemption applicable to admissions to historic sites, houses, and shrines, and museums conducted in connection therewith, which are maintained and operated by certain non-profit societies and organizations has been broadened to include museums of history, art, or science, and to planetariums, and has been made to apply to such places maintained and operated by States, their political subdivisions, and the United States.

A new exemption from the tax on admissions is provided for amateur performances which are presented and performed by a civic or community theater group, subject to the requirement that no part of its net earnings inures to the benefit of any private stockholder or individual.

The tax rate of 20 percent on club dues and fees continues to apply.

Generally, the new tax rates apply to amounts paid for admissions on or after April 1, 1954. However, in the case of season tickets or subscriptions, and payments made for permanent use of a box or seat thereof, the new rates apply if all the admissions or performances can occur only on or after April 1, 1954. With respect to the admissions tax applicable to sales of tickets made outside the box office, the new rate of tax applies to the amount which is paid after March 31, 1954, for admission to an event taking place after such date.

The present stocks of serially numbered admission tickets may be used for a reasonable period of time on and after April 1 until properly printed tickets can be obtained or tickets on hand overprinted or overstamped to reflect new rates of tax. This procedure may be followed provided signs are posted conspicuously at the outer entrance and at each box office of the establishment showing the admission price, the tax, if any, and the total, and provided also that accurate and complete accounting is made by inventories of tickets, daily records of sales, etc., that will establish correct tax liability. Present stocks of tickets not serially numbered may be used for a reasonable period of time on and after April 1 but those sold after April 30, 1954, must be overprinted or overstamped. The Internal Revenue Service is giving further study to the question of ticket requirements and in the event any abuses develop with regard to this procedure further announcement will be made.

All remittances received prior to April 1, 1954, are regarded as payments for admissions under the old tax rate and the amount so collected at this rate must be paid over to the Government unless the provisions of section 506 of the Excise Tax Reduction Act of 1954 are met.

Section 506 of the act requires a ticket seller to account to the United States for any tax collected prior to April 1, 1954, at the old rate even though the admission ticket is to be used on or after such date unless he refunds the excess-tax payment to the ticket purchaser or obtains the written consent of the purchaser to apply for a refund. To obtain a credit or refund in such a case the ticket seller must have satisfactory evidence to substantiate his right to a credit or refund, such as a signed, dated statement from the ticket purchaser showing his name and address and the fact that he has obtained a refund of the excess tax or has consented to the claim for refund of such excess by the ticket seller. The reimbursement must be made or the consent obtained before the event for which the charge for admission was paid. Appropriate action must be taken by the ticket seller (such as by a notation on each ticket not surrendered in whole or in part) with respect to each ticket for which an adjustment is made in order to prevent duplicate adjustments.

If payment is made on or after April 1, 1954, for admissions to events which occurred prior to April 1, 1954, the old rate of tax applies.

TAX ON TRANSPORTATION OF PERSONS

The change from 15 percent to 10 percent in the tax rate applicable to amounts paid for transportation of persons and for the use of seats, berths, etc., is effective with respect to transportation which begins on or after April 1, 1954. Amounts paid on or after April 1, 1954, for transportation before (or which began before) April 1, 1954, are subject to tax at the 15-percent rate.

Section 506 of the act requires a ticket seller to account to the United States for any tax collected prior to April 1, 1954, at the old rate even though the transportation begins on or after such date unless he refunds the excess-tax payment to the ticket purchaser or obtains the written consent of the purchaser to apply for a refund.

The reimbursement must be made or the consent obtained before the transportation begins. To obtain a credit or refund in such a case the ticket seller must have satisfactory evidence to substantiate his right to a credit or refund, such as a signed, dated statement from the ticket purchaser showing his name and address and the fact that he has obtained a refund of the excess tax or has consented to the claim for refund of such excess by the ticket seller. Appropriate action must be taken by the ticket seller (such as by a notation on each ticket not surrendered in whole or in part) with respect to each ticket for which an adjustment is made in order to prevent duplicate adjustments. The credit or refund may not be allowed if any part of the transportation paid for, or for which payment has been obligated, commenced before April 1, 1954.

MANUFACTURERS' EXCISE TAXES

The Excise Tax Reduction Act of 1954 makes changes in rates applicable to certain of the manufacturers' exise taxes. The new rates are effective with respect to articles sold on or after April 1, 1954.

The tax on firearms, shells, and cartridges remains at 11 percent.

The tax on paper or plain wooden matches continues at 2 cents per 1,000 matches, but such tax is limited to not more than 10 percent of the price at which the matches are sold.

The tax of 6 cents a gallon on lubricating oil is continued, but in the case of cutting oils the tax is not to exceed 10 percent of the price at which the product is sold. The term "cutting oils" is defined to mean oils known commercially as cutting oils and used primarily in cutting and machining operations (including forging, drawing, rolling, shearing, punching, and stamping).

Floor stocks refund

The act permits a floor stock credit or refund on refrigerators, quick-freeze units, refrigerator components, and electric, gas, and oil appliances held for sale on April 1, 1954, by wholesalers, jobbers, distributors, and retailers. The credit or refund to be allowed is an amount equal to the difference between the tax paid by the manufacturer at the rate of 10 percent and the 5-percent rate applicable to those articles on or after April 1, 1954. As a condition for allowing the credit or refund, the manufacturer must file his claim prior to August 1, 1954, and must, prior to such date, reimburse the holder of the floor stock for the amount claimed. A similar floor stock credit or refund of the difference between the 20-percent tax rate in effect on March 31, 1954, and the 10-percent rate in effect after such date, is allowable to a manufacturer of electric light bulbs and tubes, except that in this case the manufacturer must, in addition, support his claim for credit or refund by showing that he has received, prior to July 1, 1954, a request for reimbursement from the holder of these articles.

In support of his claim for credit or refund, the manufacturer must have available for inspection by the Internal Revenue Service evidence showing the inventory of the taxable articles held by each dealer on April 1, 1954, the tax paid by the manufacturer on such inventory, the tax applicable to the

inventories under the new rates, and that the dealer holding such articles has received reimbursement from the manufacturer prior to the date on which credit or refund is claimed, but not later than July 31, 1954. In the case of electric light bulbs and tubes, the manufacturer must also show the receipt of a request for reimbursement prior to July 1, 1954.

RETAILERS' EXCISE TAXES

The new tax rates applicable to sales of articles by retailers become effective with respect to articles sold on or after April 1, 1954. In this connection, an article is not considered sold before April 1, 1954, unless possession or the right to possession passes to the purchaser before such date. This applies to transactions in which the seller retains possession and the purchaser has no right to possession until after March 31, 1954, in accordance with the terms of the agreement entered into between the parties. In such case, if the purchaser does not acquire possession or the right to possession of the article before April 1, 1954, the new tax rate applies to the entire sale price irrespective of whether any portion of the sale price was received by the seller before or after April 1, 1954. Where the seller retains possession merely for the convenience of the purchaser and the latter is entitled to possession at any time before April 1, 1954, the tax rate in effect prior to such date applies to the price at which the article was sold.

Where an article prior to April 1, 1954, is leased or sold on an installment contract, conditional sale, or chattel mortgage arrangement providing for installment payments, the tax rate in effect on or after April 1, 1954, applies to those payments made on or after such date with respect to that article. The tax rates in effect before April 1, 1954, apply to those payments which are made before such date.

TAXES ON COMMUNICATIONS AND FACILITIES

The reduction in tax rate applicable to local and long distance telephone service, telegraph messages, and other communication services and facilities is effective generally with respect to amounts paid on or after April 1, 1954, for such services and facilities furnished on or after such date. However, the new rates do not apply with respect to bills rendered prior to April 1, 1954, even though relating to services to be furnished after such date. In the case of a bill rendered on or after April 1, 1954, the new rate applies if the services were furnished after January 31, 1954, and no previous bill was rendered.

The new tax rate for safe-deposit boxes is effective with respect to amounts paid on or after April 1, 1954, for use of such boxes.

TAX ON SPECIAL MOTOR FUELS

Under the law prior to the Excise Tax Reduction Act, benzol, benzene, and naphtha, and any other liquid (other than kerosene, gas oil, or fuel oil) of a kind prepared, advertised, and sold for use, or used, as fuel in the propulsion of motor vehicles, motorboats, and airplanes was taxed as gasoline. This tax was payable by the manufacturer or producer. These liquid products are commonly referred to as class B products. A large portion of these products are not used as fuel in the propulsion of motor vehicles, motorboats, or airplanes, but when put to nontaxable uses, such as for solvents and farm tractor fuel, the manufacturer is entitled to a credit or refund upon receipt of an exemption certificate signed by the consumer showing that these products have been put to a nontaxable use. Under the Excise Tax Reduction Act, the tax on these liquids is transferred from the manufacturer's level to the retail dealer's level by providing for a new special motor fuels tax effective May 1, 1954. This new tax, at the rate of 2 cents per gallon, will be imposed upon the retailer at the time these liquids are sold to the consumer for use as a fuel in the propulsion of a motor vehicle, motorboat, or airplane. Furthermore, if the tax is not collected at the time of the retail sale and the consumer puts the liquid to a taxable use, the consumer will then be liable for reporting and paying the tax. This change will apply to these liquids the same rules now in effect with respect to the tax on diesel fuel.

Changes in rates under Excise Tax Reduction Act of 1954

Taxable articles and services	Old rate	New rate
SALES, RETAILERS		
Luggage	20 percent	10 percent.
Jewelry:		
Watches and alarm clocks selling for not more than $65 and $5, respectively.	10 percent	Do.
All other taxable articles.	20 percent	Do.
Furs	do	Do.
Toilet preparations	do	Do.
SALES, MANUFACTURERS		
Sporting goods:		
Fishing tackle	10 percent	Do.
All other taxable articles.	15 percent	Do.
Cameras, lenses, and film	20 percent	Do.
Electric-light bulbs and tubes.	do	Do.
Mechanical pencils, pens, and lighters.	15 percent	Do.
Matches:		
Fancy wooden	5½ cents per 1,000.	5½ cents per 1,000.
All others	2 cents per 1,000.	2 cents per 1,000 but not in excess of 10 percent of price for which sold.
Refrigerators, quick-freeze units, and refrigerating and freezing apparatus.	10 percent	5 percent.
Air conditioners	do	10 percent.
Electric, gas, and oil appliances.	do	5 percent.
Pistols and revolvers	11 percent	10 percent.
Cutting oils	6 cents per gallon.	6 cents per gallon but not in excess of 10 percent of the price for which sold.
ADMISSIONS		
Admissions generally (including season tickets and subscriptions).	1 cent for each 5 cents or major fraction thereof.	1 cent for each 10 cents or major fraction thereof.
Horse- and dog-race tracks (including season tickets and subscriptions).	do	1 cent for each 5 cents or major portion thereof.
Permanent use or lease of boxes and seats.	20 percent	10 percent.
Permanent use or lease of boxes and seats at horse- and dog-race tracks.	do	20 percent.
Sales outside box office	do	10 percent.
Sales outside box office for admission to horse- and dog-race tracks.	do	20 percent.
COMMUNICATIONS		
Telephone toll service in excess of 24 cents.	25 percent	10 percent.
Telegraph, cable, and radio dispatches:		
Domestic	15 percent	Do.
International	10 percent	Do.
Leased wire services	25 percent	Do.
Local telephone service	15 percent	Do.
TRANSPORTATION		
Transportation of persons	do	Do.
Seats, berths, etc	do	Do.
Safe deposit boxes	20 percent	Do.

GEN. HOYT VANDENBERG

Mr. BROOKS of Louisiana. Mr. Speaker, I ask unanimous consent to address the House for 2 minutes.

The SPEAKER. Is there objection to the request of the gentleman from Louisiana?

There was no objection.

Mr. BROOKS of Louisiana. Mr. Speaker, the Nation has lost a great leader. Gen. Hoyt Vandenberg died this afternoon.

I knew Hoyt Vandenberg and admired him greatly. I admired him as a man, as an officer, and as a leader. He was one of a little group of great men who made our United States Air Force what it is today. He guided the planning of the Air Force; he worked for its buildup; he fought for recognition of the facts by which the size and the nature of our Air Force must always be determined. He knew that we live in the age of airpower and atomic power, and he knew it intuitively, as lesser men knew day from night. He struggled to the limits of his strength and of his ability to give the American people the understanding he himself had of airpower and what it means to our survival.

General Vandenberg's 5 years as Chief of Staff crowned a professional career of exemplary patriotism, of devotion to duty, and of courageous combat. Nothing that could be said about Hoyt Vandenberg so honors him, however, as what he said of himself in his last public appearance before the Air Force Association last August. He said:

> I am not one of those who face the future with despair. The United States is no frail reed to be bent to the ground by a single blast. But if we doze, if in our complacency we forget the deadly earnestness of the enemy, his ever-increasing technical competence, and his undoubted ability to deliver his new weapons, then, I say, our strength will not avail us.

If we would pay fitting tribute to Hoyt Vandenberg, we must do it, Mr. Speaker, not merely with words but by facing the future with the courage, the honesty, and the vigilance that were the outstanding qualities of this lamented man.

ATOMIC ENERGY

Mr. COLE of New York. Mr. Speaker, I ask unanimous consent to address the House for such time as I may require and to revise and extend my remarks.

The SPEAKER. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. COLE of New York. Mr. Speaker, in the last 2 days, two highly important pieces of information on atomic energy have been officially released to the public. I would like to commend them to the attention of the House.

The first is the masterful statement issued to the press by Rear Adm. Lewis L. Strauss, Chairman of the Atomic Energy Commission, on March 31, when he participated in President Eisenhower's conference with newspaper correspondents.

Chairman Strauss' clear and thoughtful appraisal of the situation which arose as a result of the current series of tests of hydrogen devices at the Pacific proving grounds cleared the air of hundreds of conflicting reports, rumors, and alleged authoritative accounts of what actually happened. Naturally, when secrecy surrounds such activities, it is inevitable that misleading reports develop. In giving the public the straight facts, Chairman Strauss rendered a distinct and valuable public service. I would like to express the sincere wish that this is but the first of a continuing set of clear and informative issuances on this all-important subject by our responsible and knowledgeable Government officials. The people of this great Nation are entitled to know—need to know—the facts of hydrogen and nuclear energy, and they should get them from their responsible officials firsthand.

Mr. Strauss' statement reads as follows:

The President has authorized me to make available those portions of my report of yesterday to him, the publication of which would not compromise information vital to our national security.

I have just returned from the Pacific proving grounds of the Atomic Energy Commission where I witnessed the second part of a test series of thermonuclear weapons. I will describe it as well as I am able, but perhaps before doing so it would be appropriate to begin with a short summary of the historical background.

We detected the test of an atomic weapon, or device, by the Russians in August of 1949. Realizing that our leadership was therefore challenged and that our sole possession of the weapon which had been a major deterrent to aggression had been canceled, it became clear that our superiority would thereafter be only relative and dependent upon a quantitative lead—that is to say, upon our possession of greater numbers of atomic weapons so long as that could be maintained. There was, however, the alternative of a qualitative lead if we could make a weapon of greater force—greater than the fission weapons by a degree of magnitude comparable to the difference between fission bombs and conventional bombs. A theoretical method of accomplishing this was known to our scientists.

WORK BEGUN IN 1950

In January 1950, the President directed the Atomic Energy Commission to undertake the necessary steps to see if this weapon, variously called the hydrogen bomb, the fusion bomb, and the thermonuclear bomb, could in fact be made. As you know, thanks to the ingenuity of those scientists and engineers who devoted themselves to the project, the feasibility of the fusion reaction was demonstrated and a prototype was tested at Eniwetok in November 1952.

This test produced the largest manmade explosion ever witnessed to that date, and from that point we moved into refinement of design and other development. In August of last year the Russians also tested a weapon or device of a yield well beyond the range of regular fission weapons and which derived a part of its force from the fusion of light elements. There is good reason to believe that they had begun work on this weapon substantially before we did.

The present series of tests has been long in the planning. It is conducted jointly by the Atomic Energy Commission and the Department of Defense. A task force composed of the three armed services and a scientific staff representing the Commission was established last year in accordance with the procedure successfully followed in preceding tests outside our continental limits. The Navy, Air Force, and Army have successively supplied the command for the task forces.

MARCH SHOTS SUCCESSFUL

Early this January men and supplies began to move out to the proving grounds for this series. The first shot took place on its scheduled date of March 1, and the second on March 26. Both were successful. No test is made without a definite purpose and a careful determination that it is directed toward an end result of major importance to our military strength and readiness. The results which the scientists at Los Alamos and Livermore had hoped to obtain from these two tests were fully realized, and enormous potential has been added to our military posture by what we have learned.

It should also be noted that the testing of weapons is important likewise in order to be fully aware of the possible, future, aggressive ability of an enemy for we now fully know that we possess no monopoly of capability in this awesome field.

Now as to this specific test series. The first shot has been variously described as "devastating," "out of control," and with other exaggerated and mistaken characterizations. I would not wish to minimize it. It was a very large blast, but at no time was the testing out of control. The misapprehension seems to have arisen due to two facts. First, that the yield was about double that of the calculated estimate—a margin of error not incompatible with a totally new weapon. (The range of guesses on the first A-bomb covered a relatively far wider spectrum.) Second, because of the results of the "fall-out."

FALLOUT STAGED IN OCEAN

When a large explosion occurs on or within a certain distance of the ground, an amount of earth or water or whatever is beneath the center of the explosion is sucked up into the air. The heavy particles fall out quickly. The lighter ones are borne away in the direction of the wind until they, too, settle out. If the explosion is a nuclear one, many of these particles are radioactive as are the vaporized parts of the weapon itself.

For this reason the Atomic Energy Commission has conducted the tests of its larger weapons away from the mainland so that the fall-out would occur in the ocean where it would be quickly dissipated both by dilution and by rapid decay of most of the radioactivity which is of short duration. The Marshall Islands were selected for the site of the first large-scale tests—Operation Crossroads—for reasons which will be apparent from the maps which I shall show you. The late Adm. W. H. P. Blandy, under whom I had the privilege of serving, selected the Bikini site.

The Marshall Islands during the months of February, March, and April are usually favored by winds which would blow away from any inhabited atolls. The two atolls of Bikini and Eniwetok were chosen as the base for these operations. Each of these atolls is a large necklace of coral reef surrounding a lagoon 2 to 3 hundreds of square miles in area, and at various points on the reeflike beads on a string appear a multitude of little islands, some a few score acres in extent—others no more than sandspits. It is these small uninhabited treeless sandbars which are used for the experiments. As a matter of fact, the task force dredged up enough sand and coral to build one of these so-called islands to have it where it was wanted most advantageously for shot No. 1. The impression that an entire atoll or even large islands have been destroyed in these tests is erroneous. It would be more accurate to say a large sandspit or reef.

WINDS CAREFULLY STUDIED

Before the shot takes place, there is a careful survey of the winds at all elevations up to many thousands of feet. This survey is conducted by weather stations on islands and on fleet units at widely separated points. Contrary to general belief, winds do not blow in only one direction at a given time and place. At various heights above the earth, winds are found to be blowing frequently in opposite directions and at greatly varying speeds. An atomic cloud is therefore sheared by these winds as it rises through them. The meteorologists attempt to forecast the wind direction for the optimum condition and the task force commander thereupon decides on the basis of the weather reports when the test shall be made. The weather forecast is necessarily long range because a warning area must be searched for shipping and the search which is carried out both visually and by radar in P2V Navy planes require a day or more to complete.

The "warning area" is an area surrounding the proving grounds within which it is determined that a hazard to shipping or aviation exists. We have established many such areas as have other governments. This map shows such areas off the Pacific coast at Point Magu, and off the Hawaiian Islands. Here is a large guided-missile area from Florida across the Bahamas. Here is one maintained by Great Britain off Australia. Including our continental warning areas, we have established a total of 447 such warning and/or danger areas. This particular warning area was first established in 1947. The United Nations were advised and appropriate notices were carried then and subsequently in marine and aeration navigational manuals.

STILL ACCIDENTS OCCUR

Despite such notices there are many instances where accidents or near accidents have resulted from inadvertent trespass in such warning areas. The very size of them makes it impossible to fence or police them. For the day of shot No. 1, the meteorologists had predicted a wind condition which should have carried the fallout to the north of the group of small atolls lying to the east of Bikini. The survey aircraft carefully searched the area and reported no shipping. The shot was fired. The wind failed to follow the predictions but shifted south of that line and the little islands of Rongelap, Rongerik, and Uterik were in the path of the fallout. A Japanese fishing trawler, the *Fortunate Dragon*, appears to have been missed by the search but, based on a statement attributed to her skipper, to the effect that he saw the flash of the explosion and heard the concussion 6 minutes later, it must have been well within the danger area. The 23 crew members on the ship, 28 American personnel manning weather stations on the little islands, and the 236 natives on these islands were therefore within the area of the fallout. The supposition that the actual blast of the bomb extended over such enormous areas is of course entirely incorrect.

The task-force commander promptly evacuated all the people from these islands. They were taken to Kwajalein where we maintained a naval establishment and there placed under continuous and competent medical supervision. I visited them there last week. Since that time it has been determined that our weather personnel could be returned to duty, but are still being kept on Kwajalein for the benefit of further observation. None of the 28 weather personnel have burns. The 236 natives also appeared to me to be well and happy. The exceptions were 2 sick cases among them, 1 an aged man in advanced stages of diabetes, the other a very old woman with crippling arthritis. Neither of these cases have any connection with the tests. Today, a full month after the event, the medical staff on

Kwajalein have advised us that they anticipate no illness, barring, of course, disease which might be hereafter contracted. One child has been born in the group, and others are expected.

CAN'T EXAMINE JAPANESE

The situation with respect to the 23 Japanese fishermen is less certain due to the fact that our people have not yet been permitted by the Japanese authorities to make a proper clinical examination. It is interesting to note, however, that the reports which have recently come through to us indicate that the blood count of these men is comparable to that of our weather-station personnel. Skin lesions are said to be already healing. The men are under continual observation by Japanese physicians, and we are represented in Japan by Dr. Morton, of the Atomic Bomb Casualty Commission, and Mr. Eisenbud, of the Atomic Energy Commission.

With respect to the stories concerning widespread contamination of tuna and other fish as the result of the tests, the facts do not confirm them. The only contaminated fish discovered were those in the open hold of the Japanese trawler. Commissioner Crawford, of the United States Food and Drug Administration, has advised us: "Our inspectors found no instance of radioactivity in any shipments of fish from Pacific waters. Inspections were undertaken as a purely precautionary measure. * * * There is no occasion here for public apprehension about this type of contamination." I should perhaps note that in the waters around Bikini and Eniwetok at certain seasons of the year almost all fish caught are normally poisonous as a result of feeding on certain seasonally prevalent micro-organisms, and the natives and our task force personnel do not eat them at such times.

INDEMNITY ASSURANCE

In the matter of indemnifying the Japanese, our Government has informed the Japanese Government that it is prepared to agree to reimbursement for such financial assistance as the Japanese Government and our Embassy in Tokyo, jointly, may find necessary as an interim measure to give to the persons involved for current medical care and family relief, including wages.

With respect to the apprehension that fallout radioactivity would move toward Japan on the Japanese Current, I can state that any radioactivity falling into the test area would become harmless within a few miles after being picked up by these currents which move slowly—less than 1 mile per hour—and would be completely undetectable within 500 miles or less.

With respect to a story which received some currency last week to the effect that there is danger of a fallout of radioactive material in the United States, it should be noted that after every test we have had, and the Russian tests as well, there is a small increase in natural "background" radiation in some localities within the continental United States, but, currently, it is less than that observed after some of the previous continental and overseas tests, and far below the levels which could be harmful in any way to human beings, animals, or crops. It will decrease rapidly after the tests until the radiation level has returned approximately to the normal background.

MILITARY CAPABILITY UP

A recent comment which I have been shown has suggested that the incident involving the fallout on inhabited areas was actually a planned part of the operation. I do not wish to comment on this other than to characterize it as utterly false, irresponsible, and gravely unjust to the men engaged in this patriotic service.

Finally, I would say that one important result of these hydrogen bomb developments has been the enhancement of our military capability to the point where we should soon be more free to increase our emphasis on the peaceful uses of atomic power—at home and abroad. It will be a tremendous satisfaction to those who have participated in this program that it has hastened that day.

The second important piece of information is the release of a film which depicts the first thermonuclear explosion at Eniwetok Atoll in November 1952. This film entitled "Operation Ivy" is a shortened version of the film shown recently by the Joint Atomic Energy Committee, with the consent of the President and cooperation of the Atomic Energy Commission, to Members of the Senate and the House of Representatives.

In announcing the release of this film to the public, Gov. Val Peterson, Federal Civil Defense Administrator, pointed out that the purpose was neither to scare, nor to encourage hopelessness about the realities that confront us as a nation, now and in the foreseeable future.

I agree most heartily with both Governor Peterson and the President, who expressed the same view before him, that free and intelligent citizens of a democracy must have the basic facts about such new and terrible weapons which constitute a danger shared by all.

In view of the importance of Governor Peterson's statement, I shall include it with my remarks. I shall also include two documents prepared by the Federal Civil Defense Administration on the film Operation Ivy. One is the complete text of the motion-picture script and the other a memorandum containing certain background information on the film and the Operation Ivy test.

PUBLIC RELEASE OF MOTION PICTURE ON "OPERATION IVY"

Val Peterson, Federal Civil Defense Administrator, announced today the forthcoming release by FCDA of the motion picture, Operation Ivy, "as a means of keeping the American people informed about the effects of nuclear weapons and the civil defense measures necessary to protect our communities against them in the event of an enemy attack on the United States."

Operation Ivy is a nonsecret version of a documentary film on the 1952 atomic weapons test series at the Atomic Energy Commission's Pacific proving ground, which included a thermonuclear experimental detonation. The tests were conducted by Joint Task Force 132.

The film is for release after 6 p. m., on Wednesday, April 7.

In announcing the release of the picture, Governor Peterson recalled that President Eisenhower spoke on "the new language of atomic warfare" in his historic speech before the U. N. General Assembly on December 8, 1953, when he said:

"The atomic age has moved forward at such a pace that every citizen of the world should have some comprehension, at least in comparative terms, of the extent of this development, of the utmost significance to every one of us. Clearly, if the peoples of the world are to conduct an intelligent search for peace, they must be armed with the significant facts of today's existence."

Governor Peterson's statement continued:

"The purpose of FCDA in releasing this film to the American people is neither to scare them nor encourage hopelessness about the realities that confront us as a nation now and in the forseeable future. As free and intelligent citizens of a democracy, the American people must have these basic facts about such new and terrible weapons which, as the President expressed it, constitute a danger shared by all.

"The facts presented in this film are essential to true public understanding both of our quest for peace and the need for adequate defenses against modern weapons of war.

"The same principles of individual preparedness and community organization for civil defense which could cut our casualties in half under an A-bomb attack could also minimize our losses if an H-bomb ever exploded over our cities. Today State and local civil-defense officials are working intensively to develop practical plans for tactical dispersal of people from our target cities once adequate warning is provided. This would reduce greatly the number of casualties that would result from an enemy attack.

"Homefront preparedness is and will be a manageable problem if we recognize the dangers fully, face them calmly, and prepare our defense intelligently. That is our American tradition.

"Our greatest hope," Governor Peterson concluded, "is that America's strength, both military and civilian, will be so sound that it will deter any aggressor and expedite the possibility of peace for the world.

"As President Eisenhower expressed it, 'as our atomic weapons steadily improve, the United States will continue to strive patiently and prayerfully to speed the day when this gigantic energy shall become exclusively the servant of peace—a tireless benefactor bringing greater health, comfort, and happiness to all men, women, and children on earth'."

The 28-minute motion picture, Operation Ivy, will include an excerpt from the President's United Nations address and a message from Governor Peterson appealing for civilian preparedness against attack. Selected film clips will be made available for TV-news and theater newsreel use. Still pictures, radio-tapes, and written information will be available to still syndicates, radio, press, and periodicals.

OPERATION IVY

(Complete text of the motion picture, public release version)

OPENING STATEMENT

Excerpt from President Eisenhower's address before the United Nations General Assembly December 8, 1953:

"I feel impelled to speak today in a language that in a sense is new—one, which I, who have spent so much of my life in the military profession, would have preferred never to use.

"That new language is the language of atomic warfare.

"The atomic age has moved forward at such a pace that every citizen of the world should have some comprehension, at least in comparative terms, of the extent of this development, of the utmost significance to everyone of us.

"Clearly, if the peoples of the world are to conduct an intelligent search for peace, they must be armed with the significant facts of today's existence."

The Federal Civil Defense Administration firmly believes it is necessary for the American public to know the facts about the destructiveness of nuclear weapons. To this end the Atomic Energy Commission and the Department of Defense have prepared for public issuance by the Federal Civil Defense Administration a nonsecret portion of a secret film. This film report was carefully edited to preserve necessary security. It takes you to AEC's Pacific Proving Ground to witness an important test conducted in late 1952 involving an experimental thermonuclear or hydrogen detonation.

Joint Task Force 132 presents "Operation Ivy," produced by United States Air Force, Lookout Mountain Laboratory, Air Photographic and Chartering Service, J. T. F. 132, T. G. 1321, Task Unit 9, Hollywood, Calif.

OPERATION IVY SOUND TRACK

NARRATOR. Welcome aboard the U. S. S. *Estes*. As you may or may not know the *Estes* here is the command ship of Joint Task Force 132.

We have minutes to go before the first blast—mike shot of Operation Ivy—59 minutes now to be exact.

We've been here since daybreak. Left 'Wetok last night during the early morning hours.

Now as you can imagine feeling is running pretty high about now—and there is reason for it. If everything goes according to plan we'll soon see the largest explosion ever set off on the face of the earth. That is, the largest that we know of. In the time between now and H-hour, I would like to show you around, if I may, and introduce you to some of the people connected with this operation and in general piece together the events which have brought us to this point.

To start off—I'd like to show you something over here. You realize there are many miles of ocean between us and Eniwetok Atoll. To know what's going on back at the atoll—these antennas are receiving televised signals and are giving our men here a second by second account of what's happening on Shot Island.

The television receivers are in here—in the control room. Well, this is it—this is the control room. I would like to have you meet Mr. Stan Burris, the commander of the scientific task group. Oh, Stan, I wonder if you could tell us something about the operations that go on in this room?

BURRIS. Sure, I'd be glad to. The screens you see in front of you enable us to monitor the timing and firing system. If you will look close you will see that it is now 55 minutes before H-hour. As time clicks off, more and more lights come into operation. This is the 1-minute light—30 second—15—5—1—through firing. This diagram will give you a general idea of the whole setup. Data from the sequence timer is piped over to a display panel. This kind of display panel is new to atomic test work because of the large number of remote control and metering problems encountered in this operation. For one thing, the master timing and metering apparatus is located next door to the shot cab rather than being placed some 20 miles away on Parry Island as is usually done. This close view is possible, of course, because the lens of a television camera, rather than human eyes, is watching events.

NARRATOR. So that's the flow—from timer on through to display panel, picked up by television camera, and relayed on out to the *Estes*.

BURRIS. That's right.

NARRATOR. A very ingenious arrangement. But what happens if you have to stop the firing mechanism, or can you stop it?

BURRIS. We can stop it all right, if we have to. We have a radio link direct to the firing panel in the shot cab. If we have to stop the shot, we simply push this button.

NARRATOR. Just a simple flip of the wrist, huh?

BURRIS. That's right. But a lot of work goes down the drain. You understand, we don't want to stop this thing unless it is absolutely essential.

NARRATOR. Yes; I can understand that. Say, I was out on deck when you fellows returned—well, that is, when the firing party returned. What happened out there on Shot Island?

BURRIS. If you will excuse me, I suggest you talk to Colonel Lunger about that; I have a timing signal coming up.

NARRATOR. All right.

So then, Dick, the firing party's big job is to see to last-minute details of arming and firing and to make sure that the Shot Island is secure?

LUNGER. That's the broad brush of it, yes. I have been a member of firing parties before, but this was different somehow. A man standing, as I stood, on the outside of the building housing the mike device couldn't help but feel—to sense the importance of this moment. Inside a handful of men were making a final check—were arming a device which could be the key to a new era in atomic weaponeering. I don't know just how the others felt, but I felt small when I thought of the experiment being readied inside. This one test could take us out of the realm of kilotons into the fantastic world of megatons, and then at H minus 6 hours the job was finished. The mike device was on its own and ready. We made the run from Shot Island down to the anchorage of the *Estes* off Parry in a fast crash boat. Soon after, the *Estes* made way through the deep entrance between Parry and Japtan Islands, out to a point 10 miles southeast of Parry, the rendezvous area of the task force ships. We finished our job at the cab, came over the side, and here we are—waiting on station, just like everyone else.

NARRATOR. Not long ago at Los Alamos, I was talking to Dr. Alvin C. Graves, head of the test division there. He's on board now in flag plot as the scientific deputy to the task force commander. He's one of the men who can tell us about the thinking behind this operation.

The Shot Island is about over there?

GRAVES. That's right. It's generally north and west of us. For the past half hour the ship has been headed directly toward the Shot Island and will continue to do so until shot time.

NARRATOR. You know there is one thing that I can't quite put together—that's this business of success or failure—I've heard there's a 50-percent chance of its failing. Now this low margin of success wasn't true on the other shots, was it?

GRAVES. No, it wasn't. Let me try out the admiral's chair.

NARRATOR. Sure.

GRAVES. Up until this operation—that is from about 1945 through 1951 the chance of failure has never been more than about 10 percent. In Crossroads, Sandstone, and Greenhouse, we had great confidence in the operations succeeding. We recognized the change in philosophy, however, when Dr. Bradbury spoke to a group of us at Los Alamos.

BRADBURY. Gentlemen, up to now the laboratory has had a sufficient time to compile information and revise weapon design before a field test of a weapon.

As of now, the situation is changed. We must take risks—calculated risks it is true—but risks nevertheless. According to the Presidential Directive, we must ascertain if a hydrogen bomb is feasible and do this in the highest possible speed.

Here is what I think we must do. We must set up a special staff under Dr. Marshal Holloway reporting directly to my office. He will receive for the Theoretical Division theoretical designs for such a system, have them fabricated and shipped to Eniwetok. There they will be taken by Dr. Graves and J Division and tested. It must be recognized that we are taking great chances—a great gamble—but a gamble where there is a possibility of failure and there's a possibility of great gains. Eniwetok will become our theoretical laboratory rather than a proving ground.

GRAVES. And that's the way it is today, we are taking a gamble.

NARRATOR. I see that now. But then the uneasy state of the world puts everything on a gambling basis, I guess.

GRAVES. Yes, but not as much of a gamble as you might think. Take that man over there. He and his company have put a great deal of thought into the engineering and design of "Mike." Well, see you later.

NARRATOR. So long, doctor, and thanks a lot.

Well, so far we have pieced together quite a bit of this operation. I don't believe you have ever had a good look at our key test islands. The test islands for "Mike" are located at the top or the northern sector of Eniwetok Atoll, some 25 miles from Parry and Eniwetok, the two base islands of this atoll proving grounds. There are three main islands making up the test site. These are Elugelab, Teiter, and Bogon.

In the early months, Elugelab was just another small, naked island of the atoll. But by midsummer it began to look like the thing it was selected for, a shot island. Actually the cab—so called because it houses the weapon, is not a cab at all, but a building set flush to the ground. It has all the earmarks of a common work shed, but in reality it is a laboratory building set on a Pacific atoll.

This, as you have probably gathered, is joint operations. All atomic test operations in the Pacific so far have been run under a joint task-force kind of setup. Operation Ivy is using the same organizational structure as Greenhouse. Four task groups—scientific, Army, Navy, and Air Force. Members of these groups are here now, sifting and coordinating the many details of this joint operation and passing key information top sides to the command level.

The Army is the executive agent on this operation just as the Air Force was on Greenhouse and the Navy on Crossroads before that.

At this point in our story, it is necessary to understand the effort behind the collecting of measurement data. For what good is a test unless we can learn, can profit from the experience? Highly specialized, sometimes costly instruments, help scientists bring home this vital data. An outstanding example of such specialization is the use of a helium atmosphere box by the Naval Research Laboratory. The plywood tube, looking like a train of boxcars, runs from the shot island, across the causeways, to a detection station on Bogon, a distance of nearly 2 miles. In addition to the diagnostic kind of measurement, many studies are being run on the effects expected from a high order detonation. These projects are being conducted jointly by the AEC and the Department of Defense.

As always, there are many questions to be answered—classical, routine questions, and special pertinent questions pertaining to the hydrogen device mike.

The story of heat or thermal radiation needs continued study. The ever-interesting history of neutrons will be recorded. What amounts of external neutrons are present and what is their energy distribution? Because of the expected size of the shot, the fallout problem is being extensively analyzed.

You've been here before—flag plot. That's General Clarkson, the task force commander, and General Walk, Chief of Staff. The scientific deputy, Dr. Graves, you've already met. Captain Pahl is deputy for naval operations and General Wise deputy for the Air Force.

As you have gathered, a weather briefing is taking place. I should say another weather briefing. You've probably heard many times before how important the weather picture is in an atomic test operation. Weather can make or break a test shot. That's why you want to know up to the last moment, just how you stand with the elements.

The problem this time is especially acute because this entire area, the Pacific, is subject to radiological fallout and this area is inhabited by some 20,000 people—plus, of course, the ships of this task force. That's why the rad-safe officer works hand-in-glove with the weather officer. Oh, by the way, to help you understand this problem, these weather men are covering an area

larger than the United States with 10 weather aircraft and 11 fixed weather stations. To put it mildly, that's quite a territory to cover. Let's listen in, shall we?

"Any chance of showers?"

"Not within the next 48 hours over the entire Marshalls."

"How about cloud cover?"

"There will be a few cumulus move in but if we go off on schedule—nothing to bother the operation."

"Are you satisfied from the radiological standpoint, Commander Maynard?"

"Yes, sir. The situation is ideal, since the entire fallout pattern is to the north of the inhabited islands."

"Thank you, gentlemen."

(Instructions: H minus 2 minutes.)

NARRATOR. You have a grandstand seat here to one of the most momentous events in the history of science. In less than a minute you will see the most powerful explosion ever witnessed by human eyes. The blast will come out of the horizon just about there. And this is the significance of the moment—this is the first full-scale test of a hydrogen device. If the reaction goes we are in thermonuclear era. For the sake of all of us and for the sake of our country, I know that you join me in wishing this expedition well.

(Instructions and counting.)

(Music.)

T-zero.

NARRATOR. What this tremendous blast did to the atoll, nobody knows. Reentry parties are leaving the Rendova now by helicopter.

The Navy task group, commanded by Rear Admiral Wilkins has the problem of providing the means to re-enter shortly after the blast to get exposed film, samples, and other scientific data. Since no land mass is available, the problem is complicated. Reentry must be from ship. Further, fallout will be very high—starting at about M plus 1 hour. Helicopters must get in quickly, and get out again before that hour is up.

One survey group is leaving here from the *Estes*. I can't go along, but you can and see for yourselves, through the eyes of the camera, what has happened on the atoll.

(Plane sound.)

PILOT. 2–6 approaching ground zero. Coming up on Bogon. The detection station on Bogon appears to be in good shape. No physical sign of plywood tubes. All test islands seem to be swept clean. Elugelab is completely gone. Nothing there but water and what appears to be a deep crater. Water dark blue in color.

SECOND NARRATOR. Nothing but water—an island completely erased. "Mike" was power—the kind of titanic energy released by stars. But even the largest manmade explosion in the history of the world has little meaning unless we compare it to everyday items we understand. So at this point, let's replay the detonation. Go back and watch "Mike" in action once again. Remember those final last seconds——

VOICE. Five, four, three, two, one T-zero.

(Music.)

SECOND NARRATOR. This is the largest fireball ever produced. At its maximum it measures about 3¼ miles in diameter. Compared to the skyline of New York, this means that with the Empire State Building as zero point, the "Mike" fireball would extend downtown to Washington Square and uptown to Central Park. In other words, the fireball alone would engulf about one-quarter of the island of Manhattan.

(Music, pause.)

The tremendous upsurge of air from the detonation rapidly pushes up the "Mike" cloud. Again, nothing of this height and width has ever before been witnessed. If the picture is stopped at this point in the cloud's growth, the height of the cloud is approximately 40,000 feet. This means that 32 Empire State buildings at 1,250 feet per building could be piled one on top the other before they would attain the cloud's height at this time, roughly 2 minutes after zero. Some 10 minutes later, the cloud approaches its maximum. At this time, the mushroom portion of the cloud has pushed up to around 10 miles and spreads out along the base of the stratosphere to the width of about 100 miles. While the stem itself is pushed upward, deep into the stratosphere to a height of about 25 miles. The results of this tremendous power can be shown at the atoll. Here is an aerial photo of the test area of the atoll before the blast.

And here is the same area after the blast showing the crater caused by "Mike." The outlined island in the center is former Elugelab, the zero island. Sections of the island on either side have been chopped off. The crater is roughly a mile in diameter. When it is illustrated that some 14 Pentagon buildings could be comfortably accommodated in this hole, the size of the "Mike" crater becomes more real.

In profile the crater gradually slopes down to a maximum depth of some 175 feet or equivalent to the height of a 17-story building. The lateral destructive effects are the greatest yet observed from a single explosive device. Without getting into the areas of target evaluation or secondary effects, it can be safely assumed that there was complete annihilation within a radius of 3 miles or out to and including all of Engebi. That there was severe to moderate damage out to 7 miles, or down to Rujoru, and that light damage extended as far as 10 miles or down to Runit.

Relating this area of damage to a city like Washington, D. C., would present a picture something like this: With the Capitol as zero point there would be complete annihilation west to Arlington Cemetery, east to the Anacostia River, north to the Soldiers' Home, and south to Bolling Field. Complete annihilation—and that is mentioning merely the primary damage.

Closing statement (Val Peterson, Administrator of the Federal Civil Defense Administration):

"What you have just seen was an awesome turning point in history; a development affecting not only the future of humanity but the security of our Nation, the safety of our communities, and the well-being of our homes and our families.

"President Eisenhower was speaking not alone to the United Nations but to every American when he said, and I quote: 'Let no one think that the expenditure of vast sums for weapons and systems of defense can guarantee the absolute safety for the cities and citizens of any Nation. The awful arithmetic of the atomic bomb does not permit of any such easy solution. Even against the most powerful defense, an aggressor in possession of the effective minimum number of bombs for a surprise attack could probably place a sufficient number of his bombs on the chosen targets to cause hideous damage.'

"Consequently our national civil-defense effort must concern itself with three major factors:

"1. Intensified civil-defense preparations to reduce the loss of life, property, and production.

"2. Greater personal preparations for your recovery and for that of your family.

"3. Our moral determination to fight back, and to win, if war should come even in spite of our efforts for peace.

"In light of the picture which you have just seen, I ask you to ponder these concerns in your heart, and in your conscience, as a responsible American citizen.

"Two courses of action must be followed on the long and difficult road to peace: First, unceasing efforts to reach international agreement upon such a sound proposal as President Eisenhower made to the United Nations for the constructive use of atomic energy in the service of all mankind. This requires better and deeper understanding of the problems that face us upon the part of the American public.

"Second, prudence dictates steadfast preparation by us at home to back up our President as he goes into the councils of the world in order that he may lead from strength, strength based upon an assurance that the American people are prepared to withstand any assault.

"This is no simple thing to do. It requires personal dedication and diligence in civil defense as a safeguard until that day when a just and lasting peace may come to the world. This we can do, this we must and we will do as Americans, determined to protect and advance America and free people everywhere."

(Music.)

Title: The end.

[From Federal Civil Defense Administration, Public Affairs Office, Washington, D. C.]

BACKGROUND MEMORANDUM FOR ALL MEDIA; OPERATION IVY

THE TEST

Operation Ivy is the code name given to the atomic weapons test series in which occurred the first full-scale thermonuclear, or hydrogen, detonation in history. The site of the series was the Atomic Energy Commission's Proving Ground in the Pacific durng the fall of 1952. The thermonuclear test at Eniwetok Atoll, Marshall Islands, was conducted by Joint Task Force 132 for the AEC and the Department of Defense.

MEDIA MATERIALS NOW BEING RELEASED

The following media materials, prepared by the AEC, DOD, and the Federal Civil Defense Administration, are being issued by the FCDA:

1. Sixteen-millimeter, 28-minute black and white motion picture for television use.

2. A series of black and white clips on 35-millimeter film, totaling 15 minutes, for newsreel use.

3. A similar series on 16-millimeter film for television news use.

4. Seventeen still pictures in black and white, with captions.

5. A sound tape of approximately 14 minutes for news-radio use taken from the above film and containing commentary and music.

6. The following additional background and technical information:

(a) This all-media background sheet.

(b) Scene list and notes for newsreel-television news footage. (This material is also for the use of press as additional background.)

(c) Information on release details of interest to television representatives.

(d) Synopsis of the motion picture and a statement on clearances.

(e) Full text of the motion picture commentary including text material by President Eisenhower and FCDA Administrator Val Peterson.

(f) Statement by the Federal Civil Defense Administration for advance use on release of the film, Operation Ivy.

DATE OF RELEASE

The FCDA statement referred to in (f) above is for p. m. release, Wednesday, March 31, 1954. All other materials are for release after 6 p. m., eastern standard time, on Wednesday, April 7, 1954. No portion, synopsis or intimation regarding these materials may be published or broadcast before this release time.

BACKGROUND OF THE RELEASE

In his historic address before the United Nations, President Eisenhower chartered the outlines of a bold plan whereby the awesome force of atomic energy and the "miraculous inventiveness of man" might be "not dedicated to his death, but consecrated to his life."

It is against this background of "a danger shared by all" that the President spoke to the world when he said, "The atomic age has moved forward at such a pace that every citizen of the world should have some com-

prehension, at least in comparative terms, of the extent of this development, of the utmost significance to all of us.

"Clearly, if the peoples of the world are to conduct an intelligent search for peace, they must be armed with the significant facts of today's existence."

Consequently, the Atomic Energy Commission and the Department of Defense have prepared for public issuance by the Federal Civil Defense Administration a nonsecret portion of the motion picture account of Operation Ivy.

The film prepared for public issuance was carefully edited to eliminate any information which would compromise the security of the United States. What remains is a dramatic and revealing story of the emergence of United States atomic weapons research into the world of thermonucleonics. It is a world which contains undreamed of opportunities for peace and progress for all men—as well as the elements of what President Eisenhower has called the annihilation of the irreplaceable heritage of mankind. And it is a world which all Americans must understand if we are to survive.

For as President Eisenhower has expressed it, "in nuclear explosions, enormous amounts of energy are in an instant released—and as quickly lost to the service of man. As our atomic weapons steadily improve, the United States will continue to strive patiently and prayerfully to speed the day when this gigantic energy shall become exclusively the servant of peace—a tireless benefactor bringing greater health, comfort and happiness to all men, women and children on earth."

TECHNCAL DATA ON "MIKE" SHOT

"Mike" is the code name given the thermonuclear detonation pictured in the film, Operation Ivy. The "Mike" shot was noteworthy in several respects:

1. It produced the greatest lateral destructive effects ever noted from a single explosive device: Complete annihilation within a radius of 3 miles, severe to moderate damage out to 7 miles, light damage as far as 10 miles. (In Washington, D. C., with the Capitol as Ground Zero—there would have been complete annihilation west to Arlington Cemetery, east to the Anacostia River, north to the Soldiers Home, and south to Bolling Field.)

2. It created the largest nuclear explosive fireball ever produced—3½ miles in diameter at its maximum, enough to engulf about one-quarter of Manhattan Island. (With the Empire State Building as Ground Zero, the fireball would have extended from Washington Square uptown to Central Park.)

3. It caused the particular test island (Elugelab) of the atoll to disappear, leaving a crater roughly a mile in diameter—into which 14 Pentagon buildings could have fitted easily. The crater sloped down to 175 feet—equivalent to a 17-story building.

4. Within 2 minutes after zero, the mushroom cloud soared to 40,000 feet—the height of 32 Empire State buildings. Nearing its maximum 10 minutes later, the cloud stem pushed upward 25 miles, deep into the stratosphere, while the mushroom cap portion, 10 miles high, spread laterally for 100 miles.

PROBABLE EFFECTS ON AMERICAN CITIES

In calculating the possible effects on American cities of a hydrogen bomb burst of comparable energy release, it should be kept in mind that the explosion in Operation Ivy was that of a thermonuclear test device which was set off in a ground level laboratory. It was the ground-level detonation that produced the large crater effect.

In the event of an actual attack in which such a weapon might be used, the chances are that delivery would be by aircraft and the bomb itself exploded in the air. With an air burst, the crater would be smaller—but the total damage area would likely be larger than with a ground explosion.

EFFECTS ON CIVIL DEFENSE PLANNING

It would be unrealistic for practical civil defense planning purposes to draw a sharp distinction between the conventional atomic bomb and an H-bomb. The fundamental difference is only in the amount of damage produced. The kinds of damage—blast, heat, and radiation—would relatively remain the same.

As FCDA Administrator Val Peterson has stated:

"FCDA has constantly planned to meet the problems of larger atomic weapons. Attack on the United States with such weapons would mean greater areas of destruction requiring greater numbers of trained civil-defense workers and equipment and more widespread support from the nontarget areas. In other words, the use of the hydrogen bomb means a greater degree of disaster with which organized civil defense must deal. It would not be a different kind of disaster.

"The same principles of individual preparedness and community organization for civil defense which could cut our casualties in half under an A-bomb attack could also minimize our losses if an H-bomb ever exploded over our cities.

"Homefront preparedness is and will be a manageable problem if we recognize the dangers fully, face them calmly, and prepare our defenses intelligently. That is our American tradition.

"Our greatest hope is that America's strength, both military and civilian, will be so sound that it will deter any aggressor and expedite the possibility of peace for the world."

THE HOUSING BILL

Mr. CANFIELD. Mr. Speaker, I ask unanimous consent to address the House for 1 minute and to revise and extend my remarks.

The SPEAKER. Is there objection to the request of the gentleman from New Jersey?

There was no objection.

Mr. CANFIELD. Mr. Speaker, I voted against the housing bill passed by the House today because I am convinced it wrecks President Eisenhower's administration slum-clearance and public-housing program.

THE HOUSING BILL

Mr. KERSTEN of Wisconsin. Mr. Speaker, I ask unanimous consent to address the House for 1 minute and to revise and extend my remarks.

The SPEAKER. Is there objection to the requests of the gentleman from New consin?

There was no objection.

Mr. KERSTEN of Wisconsin. Mr. Speaker, I think the action of the Members of the House this afternoon indicates that many people are playing politics with this housing bill. I think the Eisenhower program was directed at the removal of slums, and the evil of slum clearance. I think we all should be for that. We failed this afternoon, and I think it was because of politics.

SPECIAL ORDER GRANTED

Mr. PRICE asked and was given permission to address the House today for 15 minutes, following any special orders heretofore entered.

CURTAINS FOR THE HOUSING BILL?

Mr. SIEMINSKI. Mr. Speaker, I ask unanimous consent to address the House for 1 minute and to revise and extend my remarks.

The SPEAKER. Is there objection to the request of the gentleman from New Jersey?

There was no objection.

Mr. SIEMINSKI. Mr. Speaker, I regret that the housing bill failed this afternoon.

I regret that only 2 minutes were allowed me to make my point, such as it was.

I regret that there seems to be a failure on the part of the House to appreciate the fact that the need for public housing comes from industrialization. If ours were an agricultural economy, we would not need it. Housing is very essential in compact areas where people work.

When industry pulls out, what are people supposed to do with a blighted area? The pullout presents a serious and difficult problem and allows the area, unless cauterized, to go to pot like a garbage dump. Farmers today get money to feed livestock, and provide water, but when people who live in industrial areas and consume the products of the farm want housing help, no. Maybe Circe should be called in to wave her wand. Then we would all probably qualify for all kinds of Federal funds.

I trust the Senate will do its share to right this curtain call on Federal housing.

ONE HUNDRED AND EIGHTEENTH ANNIVERSARY OF LOWELL, MASS.

Mrs. ROGERS of Massachusetts. Mr. Speaker, I ask unanimous consent to address the House for 1 minute and to revise and extend my remarks.

The SPEAKER. Is there objection to the request of the gentlewoman from Massachusetts?

There was no objection.

Mrs. ROGERS of Massachusetts. Mr. Speaker, I have the honor to inform the House that yesterday, April 1, 1954, marked the 118th birthday of the city of Lowell, Mass., my home city.

Once known as the spindle city of the world, where more textile manufacturing occurred than anywhere else, the city of Lowell today is represented by many different types of industries. Possessing many unusual advantages, fine, courageous, deeply religious, friendly people, the city of Lowell is certain to become greater and greater as the future unfolds into the present.

In reference to this birthday of my great home city I have the honor to submit here for the membership to read a very fine editorial from the Lowell Sun:

HAPPY BIRTHDAY TO A GREAT CITY

One hundred and eighteen years ago today, Lowell was incorporated as a city—10 short years after it had been incorporated as a town.

April 1, 1836, was a big day here for the young town which had gone to the very forefront of the Nation's industrial scene.

Since then, this city at the confluence of the Merrimack and Concord rivers, has gone through the whole gamut of events. It has known great prosperity and great depression. But it has always bounced back from the doldrums and has never let prosperity dim its onward and upward climb.

One hundred and eighteen years ago, Lowell was the talk of the Nation because

it was here that the new idea of mass production and textile manufacturing received its greatest impetus.

It is significant that Lowell today, more than ever, is the talk of the industrial world. This very week of the city's anniversary, a progressive, new firm announced plans to locate here.

Lowell has had a great past—but, obviously, its greatest days are ahead. In a time of recession when other communities have been lucky to hold their own, Lowell has moved ahead, onward to new industrial horizons.

Civic-minded citizens, men who love their city and believe in its future, have brought this about. They have realized that Lowell's future is in the hands of its own citizens—that only by personal perseverance and faith can Lowell emerge a greater and a better industrial city.

The inspiration for this attitude of confidence may be found in the high example set by Lowell men of the past. Another source of inspiration might well be the high social and cultural standards which have become a Lowell heritage.

While the success or failure of a community is determined by its industrial gages, there is no gainsaying the fact that the caliber of the men and women who are willing to put their shoulders to the wheel and work together in a neighborly and goodwilled effort is of great consideration. Lowell has had a bountiful share of such people, and has been able to spare some who have gone elsewhere to become eminent in their fields of endeavor.

Lowell, now having reached its 118th birthday, looks backward with pride and forward with confident enthusiasm.

GEN. HOYT S. VANDENBERG

Mrs. ROGERS of Massachusetts. Mr. Speaker, I ask unanimous consent to address the House for 1 minute.

The SPEAKER. Is there objection to the request of the gentlewoman from Massachusetts?

There was no objection.

Mrs. ROGERS of Massachusetts. One of the very distinguished and noble citizens who lived in Lowell for a number of years with his father, mother, and brother, passed away earlier today. He was Gen. Hoyt Vandenberg.

We in Lowell deeply mourn him. He was a near neighbor of my husband's and mine. We saw him day after day and day after day.

I have admired his courage greatly always, particularly in the last few years, when he worked, although I am sure he was suffering greatly. He spoke at the anniversary of the Battle of Lexington and Concord, the 19th of April, several years ago. All through that parade and all through his speech I observed that he was in physical agony, and yet he gave one of the finest speeches I have ever heard. We cannot measure today his gift not only to aviation but to the entire national defense. I mourn with his family.

GEN. HOYT S. VANDENBERG: AIRMAN, STATESMAN, HERO, AND PATRIOT

The SPEAKER pro tempore. Under previous order of the House, the gentleman from Illinois [Mr. PRICE] is recognized for 15 minutes.

Mr. PRICE. Mr. Speaker, I rise today to speak in tribute to one of America's great men—Hoyt S. Vandenberg, general, United States Air Force. General Vandenburg died earlier this afternoon at Walter Reed Hospital after a long illness.

Thirty-one years ago, upon graduation from West Point, Hoyt Vandenberg turned to the air as a career. Aviation was young then; the Air Force was a service, within the Signal Corps of the Army; and only the daring, the brave, and the courageous had the vision of airpower. Hoyt Vandenberg shared the vision. Throughout his long and illustrious career, he was an airman.

By 1948 Hoyt Vandenberg had become the logical man to succeed General Carl Spaatz as Chief of Staff of the organization that had contributed so greatly to the final decision in World War II. He served for 5 years as Chief of Staff of the United States Air Force. All of us in the Congress know of the farsighted policies that he inspired and encouraged. We know of the part he played in the difficult decisions of our critical times. We know that his stewardship of the Air Force was successful. Hoyt Vandenberg was a statesman.

During World War II Hoyt Vandenberg commanded the Ninth Air Force which made possible the daring success of our armies in Western Europe. He was proud of his role in the war. He asked no man to fly a mission that he would not fly himself. He flew 42 combat missions as a pilot. Hoyt Vandenberg was a hero.

As a career officer Hoyt Vandenberg was above partisan politics. He had served under General Eisenhower in World War II, and he shared with most Americans respect and loyalty for the man who had led the crusade in Europe to its victorious conclusions. In 1952 he rejoiced in the nomination and the election of Dwight D. Eisenhower to the Presidency of the United States.

Only a few months later, in the spring of 1953, officials of the Department of Defense decided to use the distinguished name of Gen. Hoyt Vandenberg to perpetrate a fraud on the American public. Already on an overseas trip preparatory to retirement, and already suffering from the illness that brought about his untimely death—Hoyt Vandenberg responded to the call of duty. He returned quickly to the United States and laid the true facts of the proposed Air Force budget cut before Congress. He appreciated clearly the probable consequences of his action, but he placed the welfare of his country above other considerations. During those hearings a perceptive news cameraman took a picture that has been widely published, and is stamped indelibly on my memory. It is a picture of this great man, his head buried in his arms, resting on a plain oak table. The physical and mental torture that General Vandenberg endured for his country is depicted clearly in that picture. It is a measure of his patriotism.

A few months later Hoyt Vandenberg retired from active duty after 30 years of military service and 5 years as Air Force Chief of Staff. The retirement ceremony at Bolling Field was shunned by those of lesser stature who had sought to discredit the patriot when the security of our country was at issue. The final, solitary suffering which no one could share with him began very shortly. He met that suffering with the courage he had always showed, but it was intensified by the suffering he had endured. Hoyt Vanderberg possessed the character of a martyr.

Today we are told by the Secretary of Defense and the Joint Chiefs of Staff that we should have the Air Force Hoyt Vandenberg advocated. The President has asked the Congress to approve the program Hoyt Vandenberg fought for. Only it is not called his program. It does not bear the label of the program that was at stake in the spring of 1953. It bears a face-saving new name. But it is designed to give us the airpower that Hoyt Vandenberg believed and said we must have. A new look at his program has proved to be only an indorsement of it. Hoyt Vandenberg was right; and because he was right, he was a prophet.

We can be proud of the United States that produces men like Hoyt Vandenberg. We will continue to be proud of our country so long as it produces men who place honor, duty, and love of country above everything else.

I hope that you will join me in tribute to this great man, Hoyt S. Vandenberg: airman, statesman, hero, and patriot.

SENATE ENROLLED JOINT RESOLUTION SIGNED

The SPEAKER announced his signature to an enrolled joint resolution of the Senate of the following title:

S. J. Res. 143. Joint resolution providing for the observance of April 9, the 12th anniversary of the fall of Bataan, as Bataan Day.

EXTENSION OF REMARKS

By unanimous consent, permission to extend remarks in the RECORD, or to revise and extend remarks was granted to:

Mr. HOFFMAN of Michigan.

Mr. BUSBEY in two instances, in each to include extraneous matter.

Mr. LONG.

Mr. PRICE.

Mr. OSTERTAG.

Mr. RAINS the remarks he will make in Committee of the Whole and to include certain tables on housing.

Mr. JAVITS the remarks he will make today in Committee of the Whole and to include extraneous matter.

Mr. OAKMAN (at the request of Mr. WOLCOTT).

Mr. BENDER (at the request of Mr. HALLECK).

Mr. REED of New York in two instances. in each to include extraneous matter.

Mr. WOLVERTON.

Mr. PHILBIN.

Mr. MORRISON (at the request of Mr. BROOKS) and to include extraneous matter.

Mr. COOLEY and to include extraneous matter.

Mr. LANE.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. SHEPPARD, for 5 days, April 3, 4, 5, 6, and 7, on account of official business.

Mr. KEARNEY (at the request of Mr. PATTERSON) for 10 days, on account of official business.

ADJOURNMENT

Mr. HALLECK. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o'clock and 15 minutes p. m.), under its previous order, the House adjourned until Monday, April 5, 1954, at 12 o'clock noon.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XXIV, executive communications were taken from the Speaker's table and referred as follows:

1409. A letter from the Secretary of the Interior, transmitting the report of the Department of the Interior on the Glendo unit, Wyoming, of the Missouri River Basin project, pursuant to the provision of the Interior Department Appropriation Act for the fiscal year 1954 (67 Stat. 266), and similar provisions contained in previous appropriations acts; to the Committee on Interior and Insular Affairs.

1410. A letter from the Secretary of the Army, transmitting a letter from the Chief of Engineers, United States Army, dated November 10, 1950, submitting a report, together with accompanying papers and illustrations, on a preliminary examination and survey of harbor at Port Hueneme, Calif., with a view to shore protection, authorized by the River and Harbor Act, approved July 24, 1946. This is the final report under this authority. It is also in partial response to the River and Harbor Act, approved on March 2, 1945, which authorized a preliminary examination and survey of the coast of southern California, with a view to establishment of harbors for light-draft vessels. A further report under this authority will be submitted at a later date (H. Doc. No. 362); to the Committee on Public Works and ordered to be printed with two illustrations.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. ALLEN of Illinois: Committee on Rules. House Resolution 492. Resolution for consideration of H. R. 8649, a bill to authorize the admission into evidence in certain criminal proceedings of information intercepted in national security investigations, and for other purposes; without amendment (Rept. No. 1462). Referred to the House Calendar.

Mr. GROSS: Committee on Post Office and Civil Service. H. R. 2263. A bill to authorize the Postmaster General to readjust the compensation of holders of contracts for the performance of mail-messenger service; without amendment (Rept. No. 1464). Referred to the Committee of the Whole House on the State of the Union.

Mr. MILLER of Nebraska: Committee on Interior and Insular Affairs. H. R. 6786. A bill authorizing the Secretary of the Interior to purchase improvements or pay damages for removal of improvements located on public lands of the United States in the Palisades project area, Palisades reclamation project, Idaho; with amendment (Rept. No. 1465). Referred to the Committee of the Whole House on the State of the Union.

Mr. BISHOP: Joint Committee on the Disposition of Executive Papers. House Report No. 1466. Report on the disposition of certain papers of sundry executive departments. Ordered to be printed.

Mr. BISHOP: Joint Committee on the Disposition of Executive Papers. House Report No. 1467. Report on the disposition of certain papers of sundry executive departments. Ordered to be printed.

Mr. BISHOP: Joint Committee on the Disposition of Executive Papers. House Report No. 1468. Report on the disposition of certain papers of sundry executive departments. Ordered to be printed.

Mr. BUSBEY: Committee of conference. House Joint Resolution 461. Joint resolution making an additional appropriation for the Department of Labor for the fiscal year 1954, and for other purposes; without amendment (Rept. No. 1469). Ordered to be printed.

REPORTS OF COMMITTEES ON PRIVATE BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. MILLER of Nebraska: Committee on Interior and Insular Affairs. H. R. 2010. A bill to authorize the sale of certain land in Alaska to the Alaska Evangelization Society, of Levelock, Alaska, for missionary purposes; with amendment (Rept. No. 1463). Referred to the Committee of the Whole House.

PUBLIC BILLS AND RESOLUTIONS

Under clause 4 of rule XXII, public bills and resolutions were introduced and severally referred as follows:

By Mr. BUSBEY:

H. R. 8700. A bill to provide that the sale of narcotic drugs to a minor shall be a criminal offense punishable by death or life imprisonment; to the Committee on Ways and Means.

By Mr. FEIGHAN:

H. R. 8701. A bill to amend the Atomic Energy Act of 1946, as amended; to the Joint Committee on Atomic Energy.

By Mr. BAILEY:

H. R. 8702. A bill to provide for the assistance of needy persons by the delivery to the States of price-support wheat; to the Committee on Agriculture.

By Mr. KING of California:

H. R. 8703. A bill to exempt certain vessels from the provisions of section 4426 of the Revised Statutes of the United States; to the Committee on Merchant Marine and Fisheries.

By Mr. O'HARA of Minnesota:

H. R. 8704. A bill to abolish the Alcoholic Beverage Control Board of the District of Columbia, and to transfer its functions to an Alcoholic Beverage Control Commissioner; to the Committee on the District of Columbia.

MEMORIALS

Under clause 4 of rule XXII, memorials were presented and referred as follows:

By Mr. FORAND: Resolution of the Rhode Island General Assembly urging Congress to enact legislation to incorporate the principle of reinsurance as a means of enabling the Federal Government to assume its responsibilities in financing the employment security program and thereby equalizing the tax burden among the States; to the Committee on Ways and Means.

By the SPEAKER: Memorial of the Legislature of the State of Rhode Island and Providence Plantations, memorializing the President and the Congress of the United States to appropriate funds adequate to prevent the spread of the gypsy moth to areas not now infested; for the Committee on Appropriations.

Also, memorial of the Legislature of the State of Rhode Island and Providence Plantations memorializing the President and the Congress of the United States with respect to the retention of the United States Navy berthing pier and supply warehouses projects, in Coddington Cove, Naragansett Bay in the city of Newport, R. I., in the top priority classification requiring immediate action; to the Committee on Armed Services.

PRIVATE BILLS AND RESOLUTIONS

Under clause 1 of rule XXII, private bills and resolutions were introduced and severally referred as follows:

By Mr. BOSCH:

H. R. 8705. A bill for the relief of Helga Fredericks; to the Committee on the Judiciary.

By Mr. DELANEY:

H. R. 8706. A bill for the relief of Ilse Werner; to the Committee on the Judiciary.

By Mrs. KELLY of New York:

H. R. 8707. A bill for the relief of Philip Mack; to the Committee on the Judiciary.

By Mr. MAGNUSON:

H. R. 8708. A bill for the relief of George W. Cunningham; to the Committee on the Judiciary.

By Mr. PATTERSON:

H. R. 8709. A bill for the relief of Theresa Kramer Maschl; to the Committee on the Judiciary.

By Mr. ROOSEVELT:

H. R. 8710. A bill for the relief of Isaac Sciaky and Isabella Sciaky (also known as Isaac Siaki and Isabella Siaki); to the Committee on the Judiciary.

By Mr. SELDEN:

H. R. 8711. A bill for the relief of Mrs. Elizabeth Duncan Crowder; to the Committee on the Judiciary.

By Mrs. ST. GEORGE:

H. R. 8712. A bill to prohibit the payment to Alger Hiss of any annuity from the civil-service retirement and disability fund, and to provide for the return to the said Alger Hiss of the amount to his credit in such fund; to the Committee on Post Office and Civil Service.

By Mr. BURDICK:

H. Res. 493. Resolution providing for sending to the United States Court of Claims the bill (H. R. 3965) for the relief of Lauren F. Teutsch; to the Committee on the Judiciary.

PETITIONS, ETC.

Under clause 1 of rule XXII, petitions and papers were laid on the Clerk's desk and referred as follows:

615. By Mr. WESTLAND: Petition signed by Mrs. W. L. Aldrich and other citizens of Everett, Wash., petitioning Members of Congress to work to get a hearing on the Bryson bill, H. R. 1227, a bill to prohibit the transportation in interstate commerce of alcoholic-beverage advertising in newspapers, periodicals, etc., and its broadcasting over radio and TV; to the Committee on Interstate and Foreign Commerce.

616. By the SPEAKER: Petition of Buddy Hays and others, Orlando, Fla., requesting passage of H. R. 2446 and H. R. 2447, proposed social-security legislation known as the Townsend plan; to the Committee on Ways and Means.

617. Also, petition of Donald E. Arnold and others, Sarasota, Fla., requesting passage of H. R. 2446 and H. R. 2447, proposed social-security legislation known as the Townsend plan; to the Committee on Ways and Means.

618. Also, petition of Phebe McMaster and others, Toledo, Ohio, requesting passage of H. R. 2446 and H. R. 2447, proposed social-security legislation known as the Townsend plan; to the Committee on Ways and Means.

REGULATION OF LOBBYING ACT

In compliance with Public Law 601, Seventy-ninth Congress, title III, Regulation of Lobbying Act, section 308 (b), which provides as follows:

(b) All information required to be filed under the provisions of this section with the Clerk of the House of Representatives and the Secretary of the Senate shall be compiled by said Clerk and Secretary, acting jointly, as soon as practicable after the close of the calendar quarter with respect to which such information is filed and shall be printed in the CONGRESSIONAL RECORD.

The Clerk of the House of Representatives and the Secretary of the Senate jointly submit their report of the compilation required by said law and have included all registrations and quarterly reports received for the fourth calendar quarter of 1953.

QUARTERLY REPORTS

The following quarterly reports were submitted for the fourth calendar quarter 1953:

(NOTE.—The form used for reports is reproduced below. In the interest of economy questions are not repeated, only the answers are printed and are indicated by their respective letter and number. Also for economy in the RECORD, lengthy answers are abridged.)

File two copies with the Secretary of the Senate and file three copies with the Clerk of the House of Representatives.
This page (page 1) is designed to supply identifying data; and page 2 (on the back of this page) deals with financial data.
Place an "X" below the appropriate letter or figure in the box at the right of the "Report" heading below:

"PRELIMINARY" REPORT ("Registration"): To "register," place an "X" below the letter "P" and fill out page 1 only.

"QUARTERLY" REPORT: To indicate which one of the four calendar quarters is covered by this Report, place an "X" below the appropriate figure. Fill out both page 1 and page 2 and as many additional pages as may be required. The first additional page should be numbered as page "3," and the rest of such pages should be "4," "5," "6," etc. Preparation and filing in accordance with instructions will accomplish compliance with all quarterly reporting requirements of the Act.

Year: 19------	REPORT PURSUANT TO FEDERAL REGULATION OF LOBBYING ACT	P	QUARTER			
			1st	2d	3d	4th
		(Mark one square only)				

NOTE ON ITEM "A".—(a) In General: This "Report" form may be used by either an organization or an individual, as follows:

(i) "Employee".—To file as an "employee," state in Item "B" the name, address, and nature of business of the "employer". (If the "employee" is a firm [such as a law firm or public relations firm], partners and salaried staff members of such firm may join in filing a Report as an "employee.")

(ii) "Employer".—To file as an "employer," write "None" as answer to Item "B."

(b) Separate Reports.—An agent or employee should not attempt to combine his Report with the employer's Report.

(i) Employers subject to the Act must file separate Reports and are not relieved of this requirement merely because Reports are filed by their agents or employees.

(ii) Employees subject to the Act must file separate Reports and are not relieved of this requirement merely because Reports are filed by their employers.

A. ORGANIZATION OR INDIVIDUAL FILING.—(1) State name, address, and nature of business; (2) if this Report is for an Employer, list names of agents or employees who will file Reports for this Quarter.

NOTE ON ITEM "B".—*Reports by Agents or Employees.* An employee is to file, each quarter, as many Reports as he has employers; except that: (*a*) If a particular undertaking is jointly financed by a group of employers, the group is to be considered as one employer, but all members of the group are to be named, and the contribution of each member is to be specified; (*b*) if the work is done in the interest of one person but payment therefor is made by another, a single Report—naming both persons as "employers"—is to be filed each quarter.

B. EMPLOYER.—State name, address, and nature of business. If there is no employer, write "None."

NOTE ON ITEM "C".—(*a*) The expression "in connection with legislative interests," as used in this Report, means "in connection with attempting, directly or indirectly, to influence the passage or defeat of legislation." "The term 'legislation' means bills, resolutions, amendments, nominations, and other matters pending or proposed in either House of Congress, and includes any other matter which may be the subject of action by either House"—Section 302 (e).

(*b*) Before undertaking any activities in connection with legislative interests, organizations and individuals subject to the Lobbying Act are required to file a "Preliminary" Report (Registration).

(*c*) After beginning such activities, they must file a "Quarterly" Report at the end of each calendar quarter in which they have either received or expended anything of value in connection with legislative interests.

C. LEGISLATIVE INTERESTS, AND PUBLICATIONS in connection therewith:

1. State approximately how long legislative interests are to continue. If receipts and expenditures in connection with legislative interests have terminated, place ☐ an "X" in the box at the left, so that this Office will no longer expect to receive Reports.

2. State the general legislative interests of the person filing and set forth the *specific* legislative interests by reciting: (*a*) Short titles of statutes and bills; (*b*) House and Senate numbers of bills, where known; (*c*) citations of statutes, where known; (*d*) whether for or against such statutes and bills.

3. In the case of those publications which the person filing has caused to be issued or distributed, in connection with legislative interests, set forth: (*a*) description, (*b*) quantity distributed, (*c*) date of distribution, (*d*) name of printer or publisher (if publications were paid for by person filing) or name of donor (if publications were received as a gift).

(Answer items 1, 2, and 3 in the space below. Attach additional pages if more space is needed.)

4. *If* this is a "Preliminary" Report (Registration) rather than a "Quarterly" Report, state below what the nature and amount of anticipated expenses will be; and if for an agent or employee, state also what the daily, monthly, or annual rate of compensation is to be. *If this is a "Quarterly" Report, disregard this item "C 4" and fill out Items "D" and "E" on the back of this page.* Do not attempt to combine a "Preliminary" Report (Registration) with a "Quarterly" Report.

AFFIDAVIT

[Omitted in printing]

PAGE 1

NOTE ON ITEM "D".—(a) *In General.* The term "contribution" includes *anything of value.* When an organization or individual uses printed or duplicated matter in a campaign attempting to influence legislation, money received by such organization or individual—for such printed or duplicated matter—is a "contribution." "The term 'contribution' includes a gift, subscription, loan, advance, or deposit of money, or anything of value, and includes a contract, promise, or agreement, whether or not legally enforceable, to make a contribution"—Section 302 (a) of the Lobbying Act.

(b) IF THIS REPORT IS FOR AN EMPLOYER.—(i) *In General.* Item "D" is designed for the reporting of all receipts from which expenditures are made, or will be made, in accordance with legislative interests.

(ii) *Receipts of Business Firms and Individuals.*—A business firm (or individual) which is subject to the Lobbying Act by reason of expenditures which it makes in attempting to influence legislation—but which has no funds to expend except those which are available in the ordinary course of operating a business not connected in any way with the influencing of legislation—will have no receipts to report, even though it does have expenditures to report.

(iii) *Receipts of Multipurpose Organizations.*—Some organizations do not receive any funds which are to be expended solely for the purpose of attempting to influence legislation. Such organizations make such expenditures out of a general fund raised by dues, assessments, or other contributions. The percentage of the general fund which is used for such expenditures indicates the percentage of dues, assessments, or other contributions which may be considered to have been paid for that purpose. Therefore, in reporting receipts, such organizations may specify what that percentage is, and report their dues, assessments, and other contributions on that basis. However, each contributor of $500 or more is to be listed, regardless of whether the contribution was made solely for legislative purposes.

(c) IF THIS REPORT IS FOR AN AGENT OR EMPLOYEE.—(i) *In General.* In the case of many employees, all receipts will come under items "D 5" (received for services) and "D 12" (expense money and reimbursements). In the absence of a clear statement to the contrary, it will be presumed that your employer is to reimburse you for all expenditures which you make in connection with legislative interests.

(ii) *Employer as Contributor of $500 or More.*—When your contribution from your employer (in the form of salary, fee, etc.) amounts to $500 or more, it is not necessary to report such contribution under "D 13" and "D 14," since the amount has already been reported under "D 5," and the name of the "employer" has been given under item "B" on page 1 of this report.

D. RECEIPTS (INCLUDING CONTRIBUTIONS AND LOANS):

Fill in every blank. If the answer to any numbered item is "None," write "None" in the space following the number.

Receipts (other than loans)

1. $_____Dues and assessments
2. $_____Gifts of money or anything of value
3. $_____Printed or duplicated matter received as a gift
4. $_____Receipts from sale of printed or duplicated matter
5. $_____Received for services (e. g., salary, fee, etc.)
6. $_____TOTAL for this Quarter (Add items "1" through "5")
7. $_____Received during previous Quarters of calendar year
8. $_____TOTAL from Jan. 1 through this Quarter (Add "6" and "7")

Loans Received

"The term 'contribution' includes a . . . *loan* . . ."—Sec. 302 (a).

9. $_____TOTAL now owed to others on account of loans
10. $_____Borrowed from others during this Quarter
11. $_____Repaid to others during this Quarter
12. $_____"Expense money" and Reimbursements received this Quarter

Contributors of $500 or more (from Jan. 1 through this Quarter)

13. Have there been such contributors? Please answer "yes" or "no": _____
14. In the case of each contributor whose contributions (including loans) during the "period" from January 1 through the last days of this Quarter total $500 or more:

Attach hereto plain sheets of paper, approximately the size of this page, tabulate data under the headings "Amount" and "Name and Address of Contributor"; and indicate whether the last day of the period is March 31, June 30, September 30, or December 31. Prepare such tabulation in accordance with the following example:

Amount	*Name and Address of Contributor* ("*Period*" from Jan. 1 through _____, 19____)
$1,500.00	John Doe, 1621 Blank Bldg., New York, N. Y.
$1,785.00	The Roe Corporation, 2511 Doe Bldg., Chicago, Ill.
$3,285.00	TOTAL

NOTE ON ITEM "E".—(a) *In General.* "The term 'expenditure' includes a payment, distribution, loan, advance, deposit, or gift of money or anything of value, and includes a contract, promise, or agreement, whether or not legally enforceable, to make an expenditure"—Section 302 (b) of the Lobbying Act.

(b) IF THIS REPORT IS FOR AN AGENT OR EMPLOYEE. In the case of many employees, all expenditures will come under telephone and telegraph (item "E 6") and travel, food, lodging, and entertainment (item "E 7").

E. EXPENDITURES (INCLUDING LOANS) in connection with legislative interests:

Fill in every blank. If the answer to any numbered item is "None," write "None" in the spaces following the number.

Expenditures (other than loans)

1. $_____Public relations and advertising services
2. $_____Wages, salaries, fees, commissions (other than item "1")
3. $_____Gifts or contributions made during Quarter
4. $_____Printed or duplicated matter, including distribution cost
5. $_____Office overhead (rent, supplies, utilities, etc.)
6. $_____Telephone and telegraph
7. $_____Travel, food, lodging, and entertainment
8. $_____All other expenditures
9. $_____TOTAL for this Quarter (Add "1" through "8")
10. $_____Expended during previous Quarters of calendar year
11. $_____TOTAL from January 1 through this Quarter (Add "9" and "10")

Loans Made to Others

"The term 'expenditure' includes a . . . *loan* . . ."—Sec. 302 (b).

12. $_____TOTAL now owed to person filing
13. $_____Lent to others during this Quarter
14. $_____Repayment received during this Quarter

15. Recipients of Expenditures of $10 or More

In the case of expenditures made during this Quarter by, or on behalf of the person filing: Attach plain sheets of paper approximately the size of this page and tabulate data as to expenditures under the following heading: "Amount," "Date or Dates," "Name and Address of Recipient," "Purpose." Prepare such tabulation in accordance with the following example:

Amount	*Date or Dates—Name and Address of Recipient—Purpose*
$1,750.00	7–11: Roe Printing Co., 3214 Blank Ave., St. Louis, Mo.—Printing and mailing circulars on the "Marshblanks Bill."
$2,400.00	7–15, 8–15, 9–15: Britten & Blatten, 3127 Gremlin Bldg., Washington, D. C.—Public relations service at $800.00 per month.
$4,150.00	TOTAL

A. J. Carson Adkerson, 976 National Press Building, Washington, D. C.
C. (2) Strategic minerals, including manganese.

A. Aircraft Industries Association of America, Inc., 610 Shoreham Building, Washington, D. C.
C. (2) Any legislation which will affect the aircraft industry. (3) Economy in Air Power, Aviation Facts and Figures, 1953.
E. (2) $3,750; (4) $806.10; (7) $551.25; (9) $5,107.35; (10) $14,720.62; (11) $19,827.97; (15).[1]

A. W. L. Allen, 5913 Georgia Avenue NW., Washington, D. C.
B. The Commercial Telegraphers' Union, International (AFL), 5913 Georgia Avenue NW., Washington, D. C.
C. (See attached sheet).[1]

A. Allied Wool Industry Committee, 2438 Tulare Street, Fresno, Calif.
C. (2).[1]
D. (6) $1,120.04.
E. (1) $1,000; (9) $1,000; (10) $19,885.69; (11) $20,885.69.

A. W. R. Allstetter, the National Fertilizer Association, Inc., 616 Investment Building, Washington, D. C.
B. The National Fertilizer Association, Inc., 616 Investment Building, Washington, D. C.
C. (2) Any legislation that might affect the manufacture or distribution of fertilizer or the general agricultural economy.
D. (6) $100.

A. Thomas H. Alphin, M. D., 1523 L Street NW., Washington, D. C.
B. American Medical Association, 535 North Dearborn Street, Chicago, Ill.
C. (2) All bills relating to health and welfare.
D. (6) $570.
E. (7) $25.46; (9) $25.46; (10) $398.23; (11) $423.69.

A. Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 1214 Griswold Street, Detroit, Mich.
E. (10) $4,482.84; (11) $4,482.84.

A. Joseph Amann, 341 East Lake Street, Minneapolis, Minn.
B. Engineers and Scientists of America, 341 East Lake Street, Minneapolis, Minn.
C. (2) Any legislation affecting the interests of professional engineers and other members of affiliated units, including, but not confined to, Taft-Hartley Act, Walsh-Healy Act, Fair Labor Standards Act, Defense Production Act, and similar legislation related to rights of employees, working conditions, etc.

A. American Association of University Women, 1634 I Street NW., Washington, D. C.
C. (See attached).[1]
E. (2) $675; (9) $675; (10) $4,476.86; (11) $5,151.86.

A. American Cancer Society, 47 Beaver Street, New York City.
C. (2) Appropriations for public health.
E. (1) $4,999.98; (7) $1,433.28; (9) $6,433.26; (10) $19,125.26; (11) $25,558.52.

A. American Citizens Committee for Economic Aid Abroad, 124 East 70th Street, New York, N. Y.
C. Activities have been terminated.

[1] Not printed. Filed with Clerk and Secretary.

A. American Cotton Manufacturers Institute, Inc., 203-A Liberty Life Building, Charlotte, N. C.
C. (2) Legislation affecting the cotton textile industry, including tariffs, corporate taxes, price and production controls.
D. (6) $1,988.46.
E. (2) $1,890.95; (5) $65.83; (6) $8.68; (7) $23; (9) $1,988.46; (10) $8,821.68; (11) $10,810.14; (15).[1]

A. American Dental Association, 222 East Superior Street, Chicago, Ill.
C.[1]
D. (6) $6,788.
E. (2) $6,788; (9) $6,788; (10) $23,055; (11) $29,843; (15).[1]

A. American Farm Bureau Federation, general office, 221 North LaSalle Street, Chicago, Ill.; and Washington office, 261 Constitution Avenue NW., Washington, D. C.
C. (See schedule 2).[1]
D. (6) $20,773.
E. (2) $18,657; (4) $4,777; (5) $2,016; (6) $1,414; (7) $322; (9) $27,186; (10) $75,217; (11) $102,403.

A. American Federation of Labor, 901 Massachusetts Avenue NW., Washington, D. C.
C. (2) Legislation affecting the interests of working people. (3) American Federationist.
E. (1) $5,839.25; (2) $18,911.52; (4) $4,451.16; (5) $932; (9) $31,133.93; (10) $92,474.50; (11) $123,608.43; (15).[1]

A. American Federation of the Physically Handicapped, 1370 National Press Building, Washington, D. C.
B. American Federation of the Physically Handicapped, 1370 National Press Building, Washington, D. C.
C.[1]
E. (10) $6,941.61; (11) $6,941.61.

A. American Hospital Association, 18 East Division Street, Chicago, Ill.
C.[1]
D. (6) $12,311.92.
E. (2) $7,396.67; (4) $374.27; (5) $1,016.71; (6) $376.12; (7) $467.33; (8) $105.82; (9) $9,736.92; (10) $33,855.36; (11) $43,592.28.

A. American Hotel Association, 221 West 57th Street, New York, N. Y.
C. (2) All bills and statutes of interest to the hotel industry.
D. (6) $129,617.20.

A. American Institute of Marine Underwriters, 99 John Street, New York, N. Y.
C. (2) Legislation which affects the conduct of the business of marine insurance.
E. (2) $2,250; (5) to (8) inclusive $278.20; (9) $2,528.26; (11) $2,528.20; (15) $2,528.20, December 30 and 31, 1931, Bigham, Englar, Jones & Houston, 99 John Street, New York 38, N. Y. Counsel fee for services, together with their disbursements.

A. The American Legion, 700 North Pennsylvania Street, Indianapolis, Ind.
C. (See statement attached.)[1]
D. (6) $169.25.
E. (2) $10,653.10; (4) $5,575.52; (5) $2,850.89; (6) $365.20; (7) $1,181.24; (9) $20,625.95; (10) $65,204.44; (11) $85,830.39.

A. American Life Convention, 230 North Michigan Avenue, Chicago, Ill.
C. (2) All prospective and existing legislation which may affect the life-insurance business.
D. (6) $7,306.04.
E. (2) $4,787.60; (5) $843.40; (6) $357.42; (7) $1,317.62; (9) $7,306.04; (10) $18,560.01; (11) $25,866.05; (15).[1]

[1] Not printed. Filed with Clerk and Secretary.

A. American Marine Hull Insurance Syndicate, 99 John Street, New York, N. Y.
C. (2) Legislation which affects the business of hull insurance.
E. (2) $2,000; (5 to 8, inclusive), $135.64; (9) $2,135.64; (11) $2,135.64; (15) $2,135.64, December 2, 1953, Bigham, Englar, Jones & Houston, 99 John Street, New York, N. Y. Counsel fee for services, together with their disbursements.

A. American Medical Association, 535 North Dearborn Street, Chicago, Ill.
C.[1]
D. (6) $50,000.
E. (2) $6,081; (4) $184.44; (5) 916.12; (6) $219.88; (7) $625.92; (8) $355.18 (9) $8,382.54; (10) $98,242.36; (11) $106,624.90; (15).[1]

A. American Merchant Marine Institute, Inc., 11 Broadway, New York, N. Y.
C. (2) Matters affecting American merchant marine; specifically, S. 1918 and H. R. 5401.
E. (10) $5,000; (11) $5,000.

A. American National Cattlemen's Association, 515 Cooper Building, Denver, Colo.
C. (2) Reciprocal trade, price supports, livestock credits, and other matters affecting livestock industry. (3).[1]
D. (6) $13,667.45.
E. (2) $5,100; (6) $11.17; (7) $432.80; (8) $59.87; (9) $5,603.84; (10) $22,708.82; (11) $28,312.66; (15).[1]

A. The American Optometric Association, Inc., care of Dr. Leo G. Miller, 420 Sharp Building, Lincoln, Nebr.
C.[1]
D. (6) $454.
E. (10) $5,860.24; (11) $5,860.24.

A. American Osteopathic Association, 212 East Ohio Street, Chicago, Ill.
C. (2) Bills affecting the public health.
D. (6) $489.18.
E. (2) $375; (4) $38.32; (5) $69; (6) $6.86; (9) $489.18; (10) $1,587.52; (11) $2,076.70.

A. American Paper & Pulp Association, 122 East 42d Street, New York, N. Y.
C. (2) Legislative interests are those affecting the pulp and paper industry, its operations, practices, and properties.
D. (6) $1,005.
E. (2) $700; (6) $140; (7) $165; (9) $1,005; (10) $2,285; (11) $3,290.

A. American Petroleum Institute, 50 West 50th Street, New York, N. Y.
C. (2) Legislation affecting the petroleum industry.
D. (6) $133.
E. (2) $5,906; (5) $2,800; (6) $193; (6a) $1,256; (9) $10,155; (10) $31,669; (11) $41,824; (15).[1]

A. American Pulpwood Association, 220 East 42d Street, New York, N. Y.
C. (2) Legislative interests are those affecting the pulpwood industry, its operations, practices, and properties.

A. American Retail Federation, 1625 Eye Street NW., Washington, D. C.
C. (See p. 3).[1]
D. (6) $66,323.76.
E. (2) $8,750; (4) $173.27; (6) $773.433; (6) $499.35; (7) $163.04; (9) $10,358.99; (10) $32,427.14; (11) $42,786.13; (15).[1]

A. The American Short Line Railroad Association, 2000 Massachusetts Avenue NW., Washington, D. C.
D. (6) $1,157.62.
E. (2) $525; (5) $315; (6) $20; (7) $297.62; (9) $1,157.62; (10) $5,931.61; (11) $7,089.23.

[1] Not printed. Filed with Clerk and Secretary.

A. The American Tariff League, Inc., 19 West 44th Street, New York, N. Y.
D. (6) $51,216.25.
E. (1) $5,000; (2) $9,282.51; (4) $3,869.58; (5) $1,690.39; (6) $338.83; (7) $611.16; (8) $5,468.59; (9) $26,261.06; (10) $41,865.69; (11) $68,126.75; (15).[1]

A. American Tramp Shipowners Association, Inc., 80 Broad Street, New York, N. Y.
C. (2) The association is interested in amending existing shipping legislation in order to extend operating and construction differential subsidies to American-flag vessels engaged in so-called tramp trades.
E. (1) $30; (2) $2,062.50; (3) $712.46; (4) $5.70; (5) $288.75; (6) $84.57; (7) $271.51; (8) $247.53; (9) $3,703.02; (10) 13,516.74; (11) $17,219.76; (15).[1]

A. America's Wage Earners' Protective Conference, 815 15th Street NW., room 424, Washington, D. C.
D. (6) $2,880.
E. (2) $2,815; (9) $2,815; (10) $9,642.04; (11) $12,457.04; (15.[1]

A. Angelina & Neches River Railroad Co. et al., Keltys, Tex.
C. (2) Generally legislation affecting Texas railroads.
E. (2) $5,000.01; (8) $1,415.49; (9) $6,415.50; (10) $18,690.03; (11) $25,105.53; (see p. 3).[1]

A. Richard H. Anthony, 19 West 44th St., New York, N. Y.
B. The American Tariff League, Inc., 19 West 44th St., New York, N. Y.
D. (6) $3,125.
E. (7) $106.40; (9) $106.40; (10) $458.14; (11) $564.54.

A. John R. Arant, 1102 Ring Building, Washington, D. C.
B. American Mining Congress, Ring Building, Washington, D. C.
C. (2) Measures affecting mining, such as income taxation, social security, public lands, stockpiling, monetary policy, etc.
D. (6) $900.
E. (7) $89.60; (9) $89.60; (10) $203.75; (11) $293.35.

A. Hector M. Aring, 826 Woodward Building, Washington, D. C.
B. Johns-Manville Corp., 22 East 40th Street, New York, N. Y.
D. (6) $1,250.
E. (10) $2,429.59; (11) $2,429.59.

A. Arkansas Railroad Committee, 1115 Boyle Building, Little Rock, Ark.
B. Class 1 railroads operating in the State of Arkansas.
C. (2) Generally legislation affecting Arkansas railroads.
D. (6) $3,000.
E. (10) $5,099.95; (11) $5,099.95.

A. W. C. Arnold, 200 Colman Building, Seattle, Wash.
B. Alaska Salmon Industry, Inc., 200 Colman Building, Seattle, Wash.

A. Arthritis and Rheumatism Foundation, 23 West 45th Street, New York City.
C. (2) Appropriations for public health.
E. (1) $900; (7) $257.99; (9) $1,157.99; (10) $3,367.56; (11) $4,525.55.

A. Associated General Contractors of America, Inc., Munsey Building, Washington, D. C.
C. (See statement attached.)[1]

[1] Not printed. Filed with Clerk and Secretary.

A. Association of American Physicians and Surgeons, Inc., 360 North Michigan Avenue, Chicago, Ill.
C. (2) Legislation affecting physicians and surgeons in the practice of their profession.
D. (6) $1,500.
E. (4) $1,500; (9) $1,500; (11) $1,500.

A. Association of American Railroads, 929 Transportation Building, Washington, D. C.
C. (See rider C-2.)[1]
D. (6) $74,839.38.
E. (2) $31,560.88; (3) $25,000; (4) $4,466.94; (5) $5,040.07; (6) $388.58; (7) $3,696.32; (8) $4,686.59; (9) $74,839.38; (10) $160,888.35; (11) $235,727.73; (15).[1]

A. Association of American Ship Owners, 90 Broad Street, New York, N. Y.

A. Association of Casualty and Surety Companies, 60 John Street, New York, N. Y.
B. (See attached list of member companies.)[1]
C. (2) Legislation affecting casualty and surety companies.
D. (6) $1,863.69.
E. (2) $1,403.06; (4) $65.56; (5) $102.64; (6) $33.86; (7) $78.64; (8) $179.93; (9) $1,863.69; (10) $6,044.09; (11) $7,907.78; (15).[1]

A. Association of Western Railways, 474 Union Station Building, Chicago, Ill.
E. (10) $1,564.44.

A. Edward Atkins, 51 East 42d Street, New York, N. Y.
B. National Association of Shoe Chain Stores, Inc., 51 East 42d Street, New York, N. Y.
C. (2) Legislation regarding labor laws and revenue act.
E. (2) $125; (11) $125.

A. Atlantic Union Committee, Inc., 1028 Connecticut Avenue NW., Washington, D. C.

A. Awalt, Clark & Sparks, 822 Connecticut Avenue, Washington, D. C.
B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.
C. (2) (See appended statement, p. 4).[1]
D. (6) $6,250.
E. (6) $9.35; (7) $23.64; (9) $32.99; (10) $330.10; (11) $363.09.

A. Charles E. Babcock, Route 4, Box 73, Vienna, Va.
B. Junior Order United American Mechanics of the United States, 3025-3029 North Broad Street., Philadelphia, Pa.
C. (2) Control of immigration; improvement of free public schools; suppression of communism.
D. (6) $249.99.
E. (5) $54; (6) $2; (7) $11.66; (8) $4.85; (9) $72.51; (10) $435.53; (11) $508.04.

A. J. H. Ballew, Nashville, Tenn.
B. Southern States Industrial Council, Stahlman Building, Nashville, Tenn.
C. (2) Support of legislation favorable to free-enterprise system.
D. (7) $2,437.50.

A. Joel Barlow, 701 Union Trust Building, Washington, D. C.
B. National Machine Tool Builders' Association, 10525 Carnegie Avenue, Cleveland, Ohio.
C. (2) Any legislation affecting machine-tool industry.

A. Hartman Barber, 10 Independence Avenue SW., Washington, D. C.
B. Brotherhood of Railway and Steamship Clerks, Freight Handlers, Express and Station Employees, 1015 Vine Street, Cincinnati, Ohio.
C. (1) Interested in all legislation affecting labor, especially railroad labor.
D. (6) $1,904.19.
E. (6) $88.58; (7) $180.27; (8) $322; (9) $590.85; (10) $2,437.93; (11) $3,028.78.

[1] Not printed. Filed with Clerk and Secretary.

A. Arthur R. Barnett, 1200 18th Street NW., Washington, D. C.
B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.
C. (2) (See appended statement, pp. 5 and 6).[1]
D. (6) $4,783.35.
E. (6) $13.32; (7) $526.52; (8) $55.64; (9) $595.48; (10) $1,042.39; (11) $1,637.87; (15).[1]

A. Irvin L. Barney, room 412, Railway Labor Building, 10 Independence Avenue, Washington, D. C.
B. Brotherhood Railway Carmen of America, 4929 Main Street, Kansas City, Mo.
C. (2) All legislation of interest to railroad employees and labor in general.
D. (6) $2,425.

A. Julia D. Bennett, Hotel Congressional, Washington, D. C.
B. American Library Association, 50 East Huron Street, Chicago, Ill.
C. (2) Continuing interest in library services bills and legislation affecting libraries and librarians.
E. (2) $1,451.25; (3) $16; (4) $63.32; (5) $12.20; (7) $463.20; (8) $22; (9) $2,027.97; (10) $5,345.57; (11) $7,373.54.

A. Ernest H. Benson, 10 Independence Avenue SW., Washington, D. C.
B. Brotherhood of Maintenance of Way Employees, 12050 Woodward Avenue, Detroit, Mich.
C. (2) All legislation affecting railroad employees and labor in general.
D. (6) $4,500.

A. Mrs. Louella Miller Berg, 1634 I Street NW., Washington, D. C.
B. American Association of University Women, 1634 I Street NW., Washington, D. C.
D. (6) $675.

A. Preston B. Bergin, Room 825, 1001 Connecticut Avenue NW., Washington, D. C.
B. Retail Jewelers Tax Committee, Inc., Room 704, 597 Fifth Avenue, New York, N. Y.
C. (2) The general legislative interests are to obtain repeal of the excise tax on jewelry-store merchandise.
D. (6) $2,250.
E. (5) $68.53; (6) $596.61; (7) $2,216.36; (9) $3,124.87.

A. Joe Betts, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North LaSalle Street, Chicago, Ill.
C. (2) (See attached.)[1]
D. (6) $1,365.
E. (7) $37.57; (9) $37.57; (10) $141.50; (11) $179.07.

A. Andrew J. Biemiller, 901 Massachusetts Avenue NW., Washington, D. C.
B. American Federation of Labor, 901 Massachusetts Avenue NW., Washington, D. C.
C. (2) All bills affecting the welfare of the country generally, and specifically bills affecting workers.
D. (6) $2,900.
E. (6) $24.15; (7) $266.25; (8) $39.60; (9) $330; (10) $837; (11) $1,167.

[1] Not printed. Filed with Clerk and Secretary.

A. Bigham, Englar, Jones & Houston, 99 John Street, New York, N. Y., and 932 Shoreham Building, Washington, D. C.
B. The American Institute of Marine Underwriters, the Association of Marine Underwriters of the United States, American Cargo War Risk Reinsurance Exchange, American Marine Hull Insurance Syndicate.
C. (2) General questions affecting the insurance of ships and their cargoes against marine risks; reparations; subrogation. Merchant Marine Act of 1936; Mutual Security Act of 1951; commercial treaties.
D. (6) $4,250.
E. (5) $57.04; (9) $57.04; (10) $356.80; (11) $413.84.

A. John H. Bivins, 50 West 50th Street, New York, N. Y.
B. American Petroleum Institute, 50 West 50th Street, New York, N. Y.
C. (2) Legislation affecting the petroleum industry.

A. James C. Black, 1625 K Street NW., Washington, D. C.
B. Republic Steel Corp., Republic Building, Cleveland, Ohio.
D. (6) $600.
E. (7) $500; (9) $500; (10) $1,500; (11) $2,000.

A. William Rhea Blake, 162 Madison Avenue, Memphis, Tenn.
B. National Cotton Council of America, post office box 18, Memphis, Tenn.
C. (2) Legislation affecting the raw cotton industry.
E. (10) $201.19; (11) $201.19.

A. Chester F. Bletch, 1756 K Street NW., Washington, D. C.
B. Maryland and Virginia Milk Producers Association, Inc.

A. Blue Cross Commission, 425 North Michigan Avenue, Chicago, Ill.
C. (2) General interest in legislation for payroll deductions, war damage, economic controls, taxation of fringe benefits, and hospital and health matters. Support of S. 2191. (3) Pamphlet, In Support of S. 2191.
E. (2) $750; (8) $222.99; (15).[1]

A. Blumberg, Miller, Singer & Heppen, 350 Fifth Avenue, New York, N. Y.
B. Cigar Manufacturers Association of America, Inc.

A. John N. Bohannon, 75 Macon Avenue, Asheville, N. C.; 1028 Connecticut Avenue NW., Washington, D. C.
B. Consolidated Natural Gas Co., 30 Rockefeller Plaza, New York, N. Y.
D. (6) $3,000.
E. (5) $544.22; (6) $159.65; (7) $513.81; (9) $1,217.68; (10) $5,386.98; (11) $6,604.66.

A. Paul H. Bolton, 1001 Connecticut Avenue NW., Washington, D. C.
B. National Association of Wholesalers, Inc., 1001 Connecticut Avenue NW., Washington, D. C.

A. Sanford H. Bolz, 927 15th Street NW., Washington, D. C.
B. American Jewish Congress, 15 East 84th Street, New York, N. Y.
C. (2) To oppose anti-Semitism and racism in all its forms and to defend civil rights incident thereto.
D. (6) $187.50.
E. (10) $1.65; (11) $1.65.

A. Sanford H. Bolz, 927 15th Street NW., Washington, D. C.
B. Cigarette Lighter Manufacturers Association, Inc., 303 Fifth Avenue, New York, N. Y.
C. (2) Revision of method of collection of manufacturers excise tax on cigarette lighters. H. R. 5733, to substitute retail excise tax on cigarette lighters for the existing manufacturers' excise tax.
D. (6) $1,500.
E. (7) $1; (9) $1; (10) $8.95; (11) $9.95.

A. Joseph L. Borda, 918 16th Street NW., Washington, D. C.
B. National Association of Manufacturers.

A. Robert T. Borth, 777 14th Street NW., Washington, D. C.
B. General Electric Co., 570 Lexington Avenue, New York, N. Y.
C. (2) Labor relations, wage-and-hour matters, controls over wages and salaries, and social security. (3) Declaration of Policy on Labor Relations—American Mining Congress. Union's Abusive Boycott Powers—National Electrical Manufacturers Association. Labor Relations Policy Declaration—National Association of Motor Bus Operators. General Electric's Employee Relations Newsletter.
D. (6) $375.
E. (4) $55; (5) $130; (6) $5; (7) $52; (9) $242; (10) 165; (11) $407.

A. R. B. Bowden, 601 Higgs Building, Washington, D. C., and 100 Merchants' Exchange, St. Louis, Mo.
B. Grain and Feed Dealers National Association, 100 Merchants' Exchange, St. Louis, Mo.
C. (2) Matters of interest or importance to the grain and feed trade.

A. Charles M. Boyer, 2517 Connecticut Avenue NW., Washington, D. C.
B. Reserve Officers Association of the United States, 2517 Connecticut Avenue NW., Washington, D. C.
C. (2) Legislation for development of a military policy for the United States which will guarantee adequate national security. (3) The Reserve Officer.

A. Joseph E. Brady, 2347 Vine Street, Cincinnati, Ohio.
B. International Union of United Brewery, Flour, Cereal, Soft Drink, and Distillery Workers of America, 2347 Vine Street, Cincinnati, Ohio.
C. (2) All legislation involving or in the direction of national prohibition taxation of alcoholic beverages, etc., (3) The Brewery Worker.

A. Harry R. Brashear, 610 Shoreham Building, Washington, D. C.
B. Aircraft Industries Association of America, Inc., 610 Shoreham Building, Washington, D. C.
C. (2) Any legislation affecting transportation matters in which members of the association are interested.

A. Breed, Abbott & Morgan, 1317 F. Street NW., Washington, D. C.
C. (2) S. 1850, a bill for the relief of Dr. John D. MacLennan.
D. (6) $500.

A. James M. Brewbaker, 918 16th Street NW., Washington, D. C.
B. National Association of Manufacturers.

A. Homer L. Brinkley, 744 Jackson Place NW., Washington, D. C.
B. National Council of Farmer Cooperatives.

A. Dawes E. Brisbine, 952 National Press Building, Washington, D. C.
B. National Highway Users Conference, Inc., 952 National Press Building, Washington, D. C.
C. The employer has a continuing interest in any legislation dealing with Federal grants-in-aid to States for highways or with Federal excise taxes on motor vehicles, motor fuel, oil, tires, or auto parts.

A. W. S. Bromley, 220 East 42d Street, New York, N. Y.
B. American Pulpwood Association, 220 East 42d Street, New York, N. Y.

A. Milton E. Brooding, 215 Fremont Street, San Francisco, Calif.
B. California Packing Corp., 215 Fremont Street, San Francisco, Calif.
C. (2) Legislation related specifically to food processing and farming.
D. (6) $500.
E. (6) $10; (7) $50; (9) $60; (10) $1,065; (11) $1,125.

A. Brown, Lund & Fitzgerald, Washington Loan & Trust Building, Washington, D. C.
B. National Association of Electric Companies, Ring Building, 1200 18th Street NW., Washington, D. C.
D. (6) $8,499.99.
E. (2) $9,024.99; (5) $375; (6) $2.44; (8) $48.25; (9) $9,450.68; (10) $24,412.56; (11) $33,863.24; (15).[1]

A. Carl Brown, 1627 Cadillac Tower, Detroit, Mich.
B. Foreman's Association of America (National), 1627 Cadillac Tower, Detroit, Mich.
C. Lobbying activities discontinued during the second quarter of 1953.

A. Paul B. Brown, 925 South Homan Avenue, Chicago, Ill.
B. Sears, Roebuck & Co., 925 South Homan Avenue, Chicago, Ill.
C. (2) Postal legislation.
D. (6) $534.69.
E. (6) $1.50; (7) $470.77; (9) $472.27; (10) $851.23; (11) $1,323.50.

A. Thad H. Brown, Jr., 1771 N Street NW., Washington, D. C.
B. National Association of Radio and Television Broadcasters, 1771 N Street NW., Washington, D. C.
C. (2) Legislation, local, State, or Federal, which relates to the television broadcasting industry.

A. John M. Brumm, 2212 M Street NW., Washington, D. C.
B. Committee for the Nation's Health, 2212 M. Street NW., Washington, D. C.
C. [1]
D. (6) $2,374.98.
E. (7) $114.77; (9) $114.77; (10) $175.42; (11) $290.19; (14) $114.77.

A. Henry H. Buckman, 4805 Dorset Avenue, Chevy Chase, Md.
B. Florida Inland Navigation District, Citizens Bank Building, Bunnell, Fla.
C. (2) All legislation affecting river and harbor works, flood control, and other water use and conservation, and related subjects.
D. (6) $1,350.
E. (6) $6.61; (8) $21.21; (9) $27.82; (10) $199.76; (11) $227.58.

A. Henry H. Buckman, Consulting Engineer, 4805 Dorset Avenue, Chevy Chase, Md.
B. The Vulcan Detinning Co., Sewaren, N. J.

A. George Bugbee, 18 East Division Street, Chicago, Ill.
B. American Hospital Association, 18 East Division Street, Chicago, Ill.
D. (6) $1,562.51.
E. (7) $223.06; (9) $223.06; (10) $350.95; (11) $574.01.

A. George J. Burger, 250 West 57th Street, New York, N. Y., and 352 Washington Building, Washington, D. C.
B. Burger Tire Consultant Service, 250 West 57th Street, New York, N. Y.; National

[1] Not printed. Filed with Clerk and Secretary.

[1] Not printed. Filed with Clerk and Secretary.

Federation of Independent Business, 352 Washington Building, Washington, D. C.

C. (2) Interested in rubber-tires bill, basing point legislation, antitrust law legislation, FTC quantity discount case, spare tire monopoly; all legislation affecting independent small business.

A. Donald T. Burke, 1200 18th Street NW., Washington, D. C.

B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.

C. (2) (See appended statement, p. 5.)[1]

D. (6) $1,875.

E. (7) $281.30; (8) $60.70; (9) $342; (10) $1,101.70; (11) $1,443.70.

A. Thomas H. Burke, 718 Jackson Place NW., Washington, D. C.

B. United Automobile, Aircraft, and Agricultural Implement Workers of America, 8000 East Jefferson Avenue, Detroit, Mich.

C. (2) Support all legislation favorable to the national peace, security, democracy, prosperity, and general welfare; oppose legislation detrimental to these objectives.

D. (6) $1,495.

E. (7) $962; (9) $962; (10) $2,886; (11) $3,848.

A. Burley and Dark Leaf Tobacco Export Association, Post Office Box 860, Lexington, Ky.

D. (6) $10,423.75.

E. (2) $3,140.76; (5) $335.24; (6) $174.77; (7) $439.80; (8) $646.40; (9) $4,736.97; (10) $13,982.29; (11) $18,719.26.

A. Robert M. Burr, 155 East 44th Street, New York, N. Y.

B. National Electrical Manufacturers Association, 155 East 44th Street, New York, N. Y.

C. (2) Legislation regarding excise taxes on electric refrigerators, electric ranges, electric water heaters, domestic electric appliances, commercial electric cooking equipment, electric fans, and legislation affecting imports of products into the United States.

D. (6) $195.42.

A. Eugene J. Butler, 1312 Massachusetts Avenue NW., Washington, D. C.

B. National Catholic Welfare Conference, 1312 Massachusetts Avenue NW., Washington, D. C.

C. (2) All legislation affecting religious, charitable, and educational institutions and organizations.

D. (6) $2,625.

E. (7) $19.97; (9) $19.97; (10) $94.37; (11) $114.34.

A. Orrin A. Burrows, 1200 15th Street NW., Washington, D. C.

B. International Brotherhood of Electrical Workers, 1200 15th Street NW., Washington, D. C.

C. (2) All legislation dealing with electrical workers in particular and labor in general; such as annual and sick leave, repeal of Whitten rider, Federal retirement, unemployment insurance, and severance pay, and other liberal benefits for the workers.

D. (6) $2,875.03.

A. Lawrence V. Byrnes, 10 Independence Avenue SW., Washington, D. C.

B. Brotherhood of Locomotive Engineers, B. of L. E. Building, Cleveland, Ohio.

C. (2) Legislation affecting labor and transportation.

A. John W. Caffey, 830 Southeastern Building, Greensboro, N. C.

B. Wine Institute, 717 Market Street, San Francisco, Calif.

C. (2) Legislation affecting wine.

[1] Not printed. Filed with Clerk and Secretary.

A. C. G. Saffrey, 1625 I Street NW., Washington, D. C.

B. American Cotton Manufacturers Institute, Inc., 203-A Liberty Life Building, Charlotte, N. C.

C.[1]

D. (6) $760.20.

E. (6) $3; (7) $10; (8) $10; (9) $23; (10) $109; (11) $132.

A. Julian W. Caplan, 1028 Connecticut Avenue NW., Washington, D. C.

B. National Retail Furniture Association, 666 Lake Shore Drive, Chicago, Ill.

C. (2) Legislation that affects retail trades.

D. (6) $200.

E. (10) $200; (11) $200.

A. John L. Carey, 270 Madison Avenue, New York, N. Y.

B. American Institute of Accountants, 270 Madison Avenue, New York, N. Y.

C. (2) Legislation affecting certified public accountants.

D. (6) $84.17.

E. (6) $25; (9) $25; (10) $117.92; (11) $142.92.

A. R. T. Carleton, Plymouth, Fla. (See supplemental A.)

B. None; this and others named at A are employers.[1]

C.[1]

E. (2) $516.67; (8) 39 cents; (9) $517.06; (11) $517.06; (15).[1]

A. James K. Carr, 2101 K Street, Sacramento, Calif.

B. Sacramento Municipal Utility District, 2101 K Street, Sacramento, Calif.

C. (2) Matters pertaining to Central Valley project (California) which affect the interest of the Sacramento Municipal Utility District.

D. (6) $560.44.

E. (7) $16.35; (8) $208.84; (9) $225.19; (10) $162.02; (11) $387.21.

A. T. C. Carroll, Brotherhood of Maintenance of Way Employees, 12050 Woodward Avenue, Detroit, Mich.

C. (2) Legislation of interest to railroad employees.

A. Henderson H. Carson, George Washington Inn, Washington, D. C.; and 600 First National Bank Building, Canton, Ohio.

B. East Ohio Gas Co., 1405 East 6th Street, Cleveland, Ohio.

C. (2) All legislation of interest to natural gas industry.

D. (6) $3,413.65.

E. (2) $192.60; (4) $35; (5) $3.25; (6) $14.80; (7) $136.50; (8) $31.50; (9) $413.65; (10) $1,925.40; (11) $2,339.05.

A. Albert E. Carter, 1026 16th Street NW., Washington, D .C.

B. Pacific Gas & Electric Co., 245 Market Street, San Francisco, Calif.

C. (2) Legislative matters affecting company's interest.

D. (6) $3,000.

E. (5) $634.66; (6) $57.90; (7) $553.55; (9) $1,246.11; (10) $3,358.18; (11) $4,604.20; (12) $1,246.11; (14) $1,271.36; (15).[1]

A. Clarence B. Carter, Post Office Box 798, New Haven, Conn.

B. Railroad Pension Conference, Postoffice Box 798, New Haven, Conn.

C. (2) For enactment of 30-year, half-pay railroad retirement, maximum annuity $200 a month; H. R. 122. (3) Pension Conference Bulletins.

[1] Not printed. Filed with Clerk and Secretary.

E. (4) $3.52; (6) $13.72; (7) $8; (9) $25.24; (10) $231.12; (11) $256.36.

A. Benjamin F. Castle, 1625 I Street NW., Washington, D. C.

B. Milk Industry Foundation, 1625 I Street NW., Washington, D. C.

C. (2) The foundation has a general legislative interest in statutes or bills which affect the interests of milk dealers.

A. Larry Cates, 861 National Press Building, Washington, D. C.

B. Clarence N. Sayen, Air Line Pilots Association, 55th Street and Cicero Avenue, Chicago, Ill.

C. (2) Aviation legislation; Railway Labor Act.

D. (6) $2,122.44.

A. Central Arizona Project Association, 510 Goodrich Building, Phoenix, Ariz.

C.[1]

D. (6) $9,519.86.

E. (2) $5,277; (4) $261.68; (5) $919.70; (6) $168.74; (7) $1,007.98; (8) $83.66; (9) $7,718.76; (10) $23,958.39; (11) $31,677.15; (15).[1]

A. Walter Chamblin, Jr., 918 16th Street NW., Washington, D. C.

B. National Association of Manufacturers.

A. The Christian Amendment Movement, 804 Penn Avenue, Pittsburgh, Pa.

C. (2) Promoting Senate Joint Resolution 87 and House Joint Resolution 289, a proposed Christian amendment to the Constitution of the United States. See attached leaflet.[1] (3) The Christian Patriot.

D. (6) $5,197.17.

E. (1) $1,221; (2) $1,746.75; (4) $748.16; (5) $196.20; (6) $21.57; (7) $377.55; (8) $77.99; (9) $4,389.22; (10) $12,293.61; (11) $16,682.83; (15).[1]

A. Abiah A. Church, 1771 N Street NW., Washington, D. C.

B. National Association of Radio and Television Broadcasters, 1771 N Street NW., Washington, D. C.

C. (2) Those relating directly or indirectly to the radio and television broadcasting industry.

A. Cigar Manufacturers Association of America, Inc., 350 Fifth Avenue, New York, N. Y.

A. Mr. Robert M. Clark, 525 Shoreham Building, Washington, D. C.

B. The Atchison, Topeka & Santa Fe Railway Co., 80 East Jackson Boulevard, Chicago, Ill.

C. (2) Pending and prospective legislation affecting the interest of the railway company.

D. (6) $5,025.

A. Clear Channel Broadcasting Service (CCBS), 532 Shoreham Bldg., Washington, D. C.

C. (2) CCBS is opposed to any proposed legislation (such as S. 491 and H. R. 4004, 81st Cong.) calling for the duplication of class I-A clear-channel frequencies, or the limitation of the power of class I-A standard broadcast stations. CCBS opposes ratification of the so-called NARBA agreement signed November 15, 1950.

E. (7) $64.25; (9) $64.25; (10) $63.15; (11) $127.40; (15).[1]

[1] Not printed. Filed with Clerk and Secretary.

A. Hyman J. Cohen, Warner Building, Washington, D. C.
B. Manufacturers' Agents National Association, 1008 16th Street NW., Washington, D. C.
C. (2) Legislation affecting Washington area manufacturers' agents.
D. (6) $250.

A. Russell Coleman, 616 Investment Building, Washington, D. C.
B. The National Fertilizer Association, Inc., 616 Investment Building, Washington, D. C.
C. (2) Any legislation that might affect the manufacture or distribution of fertilizer or the general agricultural economy.
D. (6) $100.

A. Colorado Associated Businessmen, Inc., 335 Symes Building, Denver, Colo.
C. (2) General legislative interests of the group in the taxing of competitive business on the same basis without regard to exemptions under section 101 of the present Internal Revenue Code. (3) Toward tax equality.
D. (6) $125.
E. (2) $375; (4) $91.34; (5) $50.70; (6) $1.44; (7) $20.75; (8) $43.58; (9) $582.81; (10) $1,478.84; (11) $2,061.65; (15).[1]

A. Colorado River Association, 306 West Third Street, Los Angeles, Calif.
C. (See p. 3 attached.) [1]
E. (2) $2,250; (4) $82.62; (5) $399.50; (6) $204.01; (7) $1,100; (9) $4,036.13; (10) $46,559.68; (11) $50,595.81; (15).[1]

A. Committee on National Affairs (in termination), 100 East 50th Street, New York, N. Y.
E. (8) $229.45; (9) $229.45; (10) $25.21; (11) $254.66; (15).[1]

A. Committee for the Nation's Health, 2212 M Street NW., Washington, D. C.
C. (1) Legislative interests will continue until passage of national health insurance and related measures as stated in attachment A. (2) Interested in all legislation regarding national health insurance. (3) (See attachment B.) [1]
D. (6) $7,325.29.
E. (1) $700; (2) $6,691.55; (4) $985.70; (5) $1,210.68; (6) $180.36; (7) $318.94; (8) $55; (9) $10,142.23; (10) $32,606.03; (11) $42,748.26; (15).[1]

A. John C. Cone, 815 15th Street NW., Washington, D. C.
B. Pan American World Airways System, 815 15th Street NW., Washington, D. C.
C. (2) May be interested in supporting or opposing any aviation legislation that might have a bearing on the operation of Pan American World Airways System.

A. Congress of Industrial Organizations, 718 Jackson Place NW., Washington, D. C.
C. (2) Support all legislation favorable to the national peace, security, democracy, prosperity, and general welfare; oppose legislation detrimental to these objectives. (3) Legis-Letter.
D. (6) $20,023.96.
E. (2) $7,635.10; (3) $6,000; (4) $2,144.72; (5) $2,150.74; (6) $900; (7) $620.90; (8) $572.50; (9) $20,023.96; (10) $28,401.65; (11) $48,425.61; (15).[1]

A. Julian D. Conover, Ring Building, Washington, D. C.
B. American Mining Congress, Ring Building, Washington, D. C.
C. (2) Measures affecting mining, such as income taxation, social security, public lands, stockpiling, monetary policy, etc.

[1] Not printed. Filed with Clerk and Secretary.

D. (6) $2,500.
E. (6) $25.10; (7) $35.30; (9) $60.40; (10) $247.33; (11) $307.73.

A. J. Milton Cooper, 505 Washington Building, Washington, D. C.
B. National Coal Association, Southern Building, 15th and H Streets NW., Washington, D. C.
C. (2) Legislative interests are general in character and those affecting the coal industry.

A. J. Milton Cooper, 505 Washington Building, Washington, D. C.
B. Nation-Wide Trailer Rental System, 512 S. Market Street, Wichita, Kans.
C. (2) Excise tax on utility trailers.

A. J. Milton Cooper, 505 Washington Building, Washington, D. C.
B. New York Stock Exchange, 11 Wall Street, New York, N. Y.
C. (2) Federal tax legislation affecting the interests of the New York Stock Exchange and its members.

A. The Cooperative League of the United States of America Association, Inc, 343 South Dearborn Street, Chicago, Ill.
(C) (2) Legislative interests: (a) Defense of the general public interest of the American people; (b) defense of the right of any group of people voluntarily to organize cooperative business enterprises without discrimination against them on the part of Government, and the securing of such legislation for this purpose as may from time to time be necessary; (c) the overall problem of agriculture and the preservation of the family-sized farm; (d) representation of the interest of the people as consumers; (e) conservation of natural resources; and (f) the extension of true economic freedom and the combating of monopoly.
E. (2) $550; (5) $45; (6) $50; (7) $225; (8) $60; (9) $930; (10) $2,490; (11) $3,420.

A. J. G. Corona, suite 101, 1405 G Street NW., Washington, D. C.
B. Western Union Telegraph Co., 60 Hudson Street, New York, N. Y.
C. (2) General legislative interests cover any legislative proposals affecting the interests of the telegraph company in addition to my administrative duties at the company's Capital offices.
E. (7) $63; (9) $63; (10) $145.50; (11) $208.50.

A. John M. Costello, 3434 Porter Street NW., Washington, D. C.
B. American League for an Undivided Ireland, 122 East 42d Street, New York City, N. Y.
C. (2) Any legislation which may help to effectuate the unification of all Ireland.
D. (6) $778.82.
E. (7) $28.82; (9) $28.82; (10) $266.68; (11) $295.50; (15).[1]

A. W. W. Coxe, 108 North Jefferson Street, Roanoke, Va.
B. Norfolk & Western Railway Co., 108 North Jefferson Street, Roanoke, Va.

A. M. F. Crass, Jr., 1625 I Street NW., Washington, D. C.
B. Manufacturing Chemists' Association, Inc., 1625 I Street NW., Washington, D. C.
C. (2) Legislation affecting the chemical industry.
D. (6) $218.89.

A. Edward B. Crosland, 195 Broadway, New York, N. Y.; and 1001 Connecticut Avenue NW., Washington, D. C.
B. American Telephone & Telegraph Co., 195 Broadway, New York, N. Y.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Matters affecting communications.
D. (6) $6,000.

A. Credit Union National Association, Inc., 1617 Sherman Avenue, Madison, Wis.
C. (2) Legislation affecting credit unions.
E. (2) $475; (7) $1; (9) $476; (10) $1,404.92; (11) $1,880.92.

A. Robert A. Crichton, 1000 Vermont Avenue, Washington, D. C.
B. American Life Convention, 230 North Michigan Avenue, Chicago, Ill.
C. (2) All prospective and existing legislation which may affect the life-insurance business, including the numerous bills relating to social security; income-tax exemptions for annuity, pension, and retirement benefits; income-tax deductions for individual retirement plans, and for life-insurance premiums; national service life insurance and veterans' benefits; and life-insurance-company income tax (U. S. C. A., title 26, sec. 201).
D. (6) $1,125.
E. (7) $153.71; (9) $153.71; (10) $275.58; (11) $429.29; (15).[1]

A. Leo J. Crowley, 922 Equitable Building, Denver, Colo.
B. Colorado Railroad Legislative Committee.

A. John C. Cuneo, Post-Office Box 1054, Modesto, Calif.
B. The Townsend Plan, Inc., 6875 Broadway Avenue, Cleveland, Ohio.
C. (2) The Townsend bills in Congress; H. R. 2446, H. R. 2447.
D.[1]
E. (1) $833; (2) $84.95; (5) $683.20; (6) $110.47; (7) $84.40; (8) $51.79; (9) $1,847.81; (10) $4,777.15; (11) $6,624.96; (15).[1]

A. Ralph E. Curtiss, 944 Washington Building, Washington, D. C.
B. National Licensed Beverage Association, 420 Seventh Street, Racine, Wis.
C. (2) Any legislation affecting tavern and restaurant industry.
D. (6) $2,300.
E. (4) $19.59; (6) $13.81; (7) $42.72; (8) 26 cents; (9) $76.38; (10) $748.33; (11) $824.71; (14) $94.40.

A. Bernard Cushman, Room 738, 1001 Connecticut Avenue NW., Washington, D. C.
B. O. David Zimring, Esq., Room 738, 1001 Connecticut Avenue NW., Washington, D. C.

A. Richard Ammi Cutter, 53 State Street, Boston, Mass.
B. Cleary, Gottlieb, Friendly & Bell, Southern Building, Washington, D. C.
C. (2) General interest in obtaining information on, and opposing, legislation imposing increased duties or quotas on importation of petroleum or petroleum products; opposition to oil-import quota provisions of H. R. 4294 and H. R. 3496.
D. (6) $6,800.
E. (10) $19.29.

A. Dairy Industry Committee, 519 Barr Building, Washington, D. C.
C. (2) Any legislation affecting the dairy industry.
D. (6) $4,050.

A. William L. Daley, 911 Investment Building, Washington, D. C.
B. National Editorial Association, 222 North Michigan Avenue, Chicago, Ill. (Newspaper Publishers' Association.)
C. (2) All legislation affecting press management, production, and other operational matters.

[1] Not printed. Filed with Clerk and Secretary.

D. (6) $825.
E. (5) $68.48; (6) $60.75; (7) $100; (8) $44.94; (9) $274.17; (10) $415.38; (11) $689.55; (15).[1]

A. N. R. Danielian, 821 Cafritz Building, Washington, D. C.
B. Great Lakes-St. Lawrence Association, 821 Cafritz Building, Washington, D. C.
C. (2) S. 2150 and House Joint Resolution 104—participation by United States in St. Lawrence seaway.
D. (6) $6,250.
E. (7) $527.98; (8) $139.60.

A. T. C. Davis, 230 Park Avenue, New York, N. Y.
B. Missouri Pacific Railroad Co., 25 Broad Street, New York, N. Y.
C. (2) S. 978 and any other legislation affecting Missouri Pacific Railroad Co.
E. (10) $160; (11) $160.

A. Henry F. DeBardeleben, Sipsey, Ala.
B. Mississippi Valley Association, 1978 Railway Exchange Building, St. Louis, Mo.
C. Regulation of domestic transportation, the American merchant marine, flood control and rivers and harbors maintenance and improvements and related matters.

A. Robert N. Denham, 1025 Connecticut Avenue NW., Washington, D. C.
B. Continental Baking Co., 630 Fifth Avenue, New York City.
C. (2) Labor relations and general industrial regulatory legislation.
D. (6) $1,251.88.
E. (6) $1.88; (9) $1.88; (10) $34.60; (11) $36.48.

A. B. B. Derrick, 1756 K Street NW., Washington, D. C.
B. Maryland and Virginia Milk Producers Association, Inc.

A. Mr R. T. DeVany, 918 16th Street NW., Washington, D. C.
B. National Association of Manufacturers.

A. Cecil B. Dickson, 1600 I Street NW., Washington, D. C.
B. Motion Picture Association of America, Inc., 1600 I Street NW., Washington, D. C.
C. (2) H. R. 4597 and legislation affecting motion-picture industry.
D. (6) $3,900.
E. (7) $1,300; (9) $1,300; (10) $3,900; (11) $5,200.

A. Timothy V. A. Dillon, 1001 15th Street NW., Washington, D. C.
B. Sacramento-Yolo Port District, 312 Courthouse, Sacramento, Calif.
C. (2) Legislation in support of the Sacramento deep-water channel project authorized by Public Law 525, 79th Congress, 2d session.
D. (6) $1,626.75.
E. (8) $40.80; (9) $40.80; (11) $40.80.

A. Disabled American Veterans, 1423 East McMillan Street, Cincinnati, Ohio.
C. (2) The DAV is interested in all legislation affecting war veterans, their dependents, and survivors of deceased veterans. (3) DAV Semi-Monthly.
E. (2) $5,066.60; (7) $186; (9) $5,252.60; (10) $15,199.80; (11) $20,452.40.

A. Disabled Emergency Officers of the World Wars, 1604 K Street NW., Washington, D. C.
C. (2) All legislation affecting disabled veterans and their dependents, and survivors of deceased veterans.
E. (2) $2,750; (9) $2.750; (10) $8,250; (11) $11,000.

[1] Not printed. Filed with Clerk and Secretary.

A. Walter L. Disbrow, 900 F Street NW., Room 314, Washington, D. C.
B. Retirement Federation of Civil Service Employees of the United States Government, Room 314, 900 F Street NW., Washington, D. C.
C. (2) General legislative interests are retention and improvement of the Civil Service Retirement and United States Employees' Compensation Acts.
D. (6) $1,472.25.
E. (7) $203.75; (9) $203.75; (10) $300; (11) $503.75.

A. Wesley E. Disney, 501 World Center Building, Washington, D. C.
B. American Zinc Co., St. Louis, Mo.
C. (2) The Simpson bill, H. R. 5496, with reference to the inclusion of fluorspar; in favor of such inclusion.

A. Wesley E. Disney, World Center Building, Washington, D. C.
B. Independent Natural Gas Association of America, World Center Building, Washington, D. C.
C. (2) General legislative interests include any matters affecting the natural-gas industry.
D. (6) $10,000.
E. (7) $245.06; (11) $245.06.

A. Wesley E. Disney, World Center Building, Washington, D. C.
B. W. H. Loomis Talc Co., Gouverneur, N. Y.
C. (2) Specific legislation was for percentage depletion.
D. (6) $500.

A. Wesley E. Disney, World Center Building, Washington, D. C.
B. Ozark-Mahoning Co., Tulsa, Okla.
C. (2) Legislation involving percentage depletion on fluorspar, thenardite, lead, and zinc.

A. District Lodge, No. 44, International Association of Machinists, room 303, Medical Science Building, Washington, D. C.
B. District Lodge, No. 44, is subject to the direction of the international president and the general executive council of the I. A. of M. and subject to the will of the membership of District No. 44 as per its bylaws.
C. (2) Legislation affecting working conditions of government employees and incidentally organized labor in general.
D. (6) $12,949.99.
E. (2) $6,755.80; (4) $400; (5) $1,950.85; (6) $176.54; (7) $2,508.99; (8) $10,989.44; (9) $22,781.62; (10) $36,601.74; (11) $59,383.36; (15).[1]

A. Division 241, Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 1608 West Van Buren Avenue, Chicago, Ill.
C. (2) Legislative interests include laws, proposed laws, and proposed amendments to laws affecting the interests of its members and their families.
E. (10) $343.25; (11) $343.25.

A. Division 589, Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 100 Boylston Street, Boston, Mass.
E. (10) $100; (11) $100.

A. Doherty, Rumble & Butler, E-1006, First National Bank Building, St. Paul, Minn.
B. Iron Ore Lessors Association, Inc., W-1481, First National Bank Building, St. Paul, Minn.
C. (2) Amendment of Internal Revenue Code.
D. (6) $6,000.

[1] Not printed. Filed with Clerk and Secretary.

E. (7) $231.40; (9) $231.40; (10) $581.29; (11) $812.69; (15).[1]

A. W. J. Donald, 155 East 44th Street, New York, N. Y.
B. National Electrical Manufacturers Association, 155 East 44th Street, New York, N. Y.
C. (2) Legislation regarding excise taxes on electric refrigerators, electric ranges, electric water heaters, domestic electric appliances, commercial electric cooking equipment, electric fans, and legislation with respect to amendment of the Labor Management Relations Act.
D. (6) $47.30.

A. James L. Donnelly, 39 South La Salle Street, Chicago, Ill.
B. Illinois Manufacturers' Association, 39 South La Salle Street, Chicago, Ill.
C. (2) All legislation of general interest to manufacturers. (3) Industrial Review.
E. (10) $504.52; (11) $504.52.

A. Robert F. Donoghue, 842 Wyatt Building, Washington, D. C.
B. Pacific American Tankship Association, 25 California Street, San Francisco, Calif.
C. (2) Legislation affecting the merchant marine, particularly the tanker division thereof, including without limitation, amendments relating to titles 14, 33, and 46 of the United States Code Annotated, the Merchant Marine Act of 1936, Transportation Act of 1940, appropriations relating to agencies charged with the duty of administering laws affecting transportation, etc.
D. (6) $900.

A. James J. Donohue, 610 Ring Building, Washington, D. C.
B. National Electrical Contractors Association, Inc., 610 Ring Building, Washington, D. C.
C. (2) All legislation that affects the building construction and electrical industries.

A. Thomas J. Donovan, Tax Council of the Alcoholic Beverage Industries, 155 East 44th Street, New York, N. Y.
C. (2) Legislation affecting excise tax on alcoholic beverages.

A. J. Dewey Dorsett, 60 John Street, New York, N. Y.
B. Association of Casualty and Surety Companies, 60 John Street, New York, N. Y.
C. (2) Legislation affecting casualty and surety companies.
D. (6) $99.

A. C. L. Dorson, Room 314, 900 F Street NW., Washington, D. C.
B. Retirement Federation of Civil Service Employees of the United States Government, Room 314, 900 F Street NW., Washington, D. C.
C. (2) General legislative interests are retention and improvement of the Civil Service Retirement and United States Employees' Compensation Acts.
D. (6) $1,381.33.
E. (7) $51.50; (9) $51.50; (10) $112.25; (11) $163.75.

A. John E. Dougherty, 211 Southern Building, 15th and H Streets NW., Washington, D. C.
B. The Pennsylvania Railroad Co., 1740 Suburban Station Building, Philadelphia, Pa.

A. Robert E. Dougherty, 1319 18th Street NW., Washington, D. C.
B. National Lumber Manufacturers Association, 1319 18th Street NW., Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) All legislation affecting the interest of the lumber-manufacturing industry.
D. (6) $2,300.
E. (7) $126; (9) $126; (10) $268; (11) $394.

A. Mrs. Francis P. Douglas, 1026 17th Street NW., Washington, D. C.
B. League of Women Voters of the United States, 1026 17th Street NW., Washington, D. C.
D. (6) $600.
E. (7) $14; (9) $14; (10) $44.25; (11) $58.25.

A. James W. Douthat, 918 16th Street NW., Washington, D. C.
B. National Association of Manufacturers.

A. Fayette B. Dow, Munsey Building, Washington, D. C.
B. Committee for Pipe Line Companies, Tulsa, Okla.
C. (2) It is interested in an appropriation for the Interstate Commerce Commission adequate to enable it to perform its regulatory duties.

A. M. J. Dowd, El Centro, Calif.
B. Imperial Irrigation District, El Centro, Calif.

A. Adin M. Downer, Wire Building, 1000 Vermont Avenue NW., Washington, D. C.
B. Veterans of Foreign Wars of the United States.
C. (2) Legislation affecting all veterans and their dependents in relation to employment, hospitalization, rehabilitation, pensions, disability compensation, and housing; welfare of servicemen of the Armed Forces and their dependents; matters relating to the national security, immigration and naturalization, the combating of subversive activities; and the furtherance of a sound foreign policy. (3) VFW Magazine.
D. (6) $1,750.
E. (7) $32.95; (9) $32.95; (10) $111.08; (11) $144.03.

A. Richard S. Doyle, 404 Transportation Building, Washington, D. C.
B. Fletcher Trust Co. and Jessie Reed Millis, executors of the estate of Fred Millis, deceased, Indianapolis, Ind.
C. (1) Legislative work completed August 15, 1953.

A. W. A. Dozier, Jr., 17 Molton Street, Montgomery, Ala.
B. Medical Association of the State of Alabama, 537 Dexter Avenue, Montgomery, Ala.
C. (2) All health matters covered by legislative action.
D. (6) $1,650.
E. (4) $225; (9) $225; (10) $675; (11) $900.

A. Stephen M. DuBrul, 5-141 General Motors Building, Detroit, Mich.
B. General Motors Corp., 3044 West Grand Boulevard, Detroit, Mich.
D and E. (See attached statement.)[1]

A. Read P. Dunn, Jr., 1832 M Street NW., Washington, D. C.
B. National Cotton Council of America, Post Office Box 18, Memphis, Tenn.
C. (2) The National Cotton Council of America favors such action on any legislation affecting the raw cotton industry as will promote the purposes for which the council is organized.
E. (10) $46.96; (11) $46.96.

A. Henry I. Dworshak, 1102 Ring Building, Washington, D. C.
B. American Mining Congress, Ring Building, Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Measures affecting mining, such as income taxation, social security, public lands, stockpiling, monetary policy, etc.
D. (6) $900.
E. (7) $45:10; (9) $45.10; (10) $146.50; (11) $191.60.

A. Joseph L. Dwyer, 1625 K Street NW., Washington, D. C.
B. American Petroleum Institute, 50 West 50th Street, New York, N. Y.
C. (2) Legislation affecting the petroleum industry.
D. (6) $3,150.
E. (7) $413.05; (10) $1,655.33; (11) $2,068.38.

A. George S. Eaton, 907 Public Square Building, Cleveland, Ohio.
B. National Tool & Die Manufacturers Association, 907 Public Square Building, Cleveland, Ohio.
C. (2) Bills especially affecting the interests of contract tool and die shops, which are small businesses, including the extension of the Renegotiation Act.
D. (6) $125.

A. Herman Edelsberg, 1003 K Street NW., Washington, D. C.
B. Anti-Defamation League of B'nai B'rith, 212 Fifth Avenue, New York, N. Y.
C. (2) Registrant supports legislation which promotes the civil rights of all Americans, and opposes undemocratic discrimination against any Americans; more specifically, the program of the President's Committee on Civil Rights.
D. (6) Approximately $140.
E. (7) $15; (9) $15; (10) $45; (11) $60.

A. Bernard H. Ehrlich, 1367 Connecticut Avenue NW., Washington, D. C.
B. National Association and Council of Business Schools, 418 Homer Building, 13th and F Streets NW., Washington, D. C.
C. (2) Legislative interests on all bills relating to the education and training of World War II veterans and Korean veterans and all other legislation affecting proprietary schools.
D. (6) $1,050.
E. (6) $29.57; (7) $142.19; (8) $71.95; (9) $243.71; (10) $460.74; (11) $704.45.

A. Oscar Elder, 1771 N Street NW., Washington, D. C.
B. National Association of Radio and Television Broadcasters, 1771 N Street NW., Washington, D. C.
C. (2) Registrant is interested in any legislation—local, State, Federal, or international—which affects the broadcasting industry.

A. John Doyle Elliott, 305 Pennsylvania Avenue SE., Washington, D. C.
B. The Townsend Plan, Inc., 6875 Broadway Avenue, Cleveland, Ohio.
C. (2) Seeking enactment of H. R. 2446, generally known as the Townsend plan.
D. (6) $910.
E. (10 $123.70; (11) $123.70.

A. Clyde T. Ellis, 1303 New Hampshire Avenue NW., Washington, D. C.
B. National Rural Electric Cooperative Association, 1303 New Hampshire Avenue NW., Washington, D. C.
C. (2) All legislation affecting the rural electrification program provided for under the REA Act of 1936, as amended, including REA administrative and loan funds for rural electrification and for rural telephones; and legislation furthering the construction of multipurpose dams, transmission and related facilities to provide Federal hydropower to rural electric load centers; proposed legislation providing for surveys and development of water resources. (3) Rural Electrification magazine.
D. (6) $4,500.

A. Otis H. Ellis, 1001 Connecticut Avenue, Washington, D. C.
B. National Oil Jobbers Council, Suite 708, Ferguson Building, Springfield, Ill.
C. (2) Affiant is interested in general legislation which might affect the business interests of independent oil jobbers; no specific legislation.
D. (2) $4,500.

A. Newell W. Ellison, 701 Union Trust Building, Washington, D. C.
B. Theodore Roosevelt Association, 28 East 20th Street, New York, N. Y.
C. (2) General interest is to protect the rights of the Theodore Roosevelt Association under the act of May 21, 1932 (47 Stat. 163).
E. (6) $6.38; (8) $2.44; (9) $8.82; (10) $88.98; (11) $97.80.

A. John H. Else, 302 Ring Building, Washington, D. C.
B. National Retail Lumber Dealers Association, 302 Ring Building, Washington, D. C.
C. (2) Legislation affecting lumber dealers, including housing.
D. (6) $3,050.
E. (9) $257; (10) $1,126.50; (11) $1,383.50.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. American Public Power Association, 1757 K Street NW., Washington, D. C.
C. (2) Legislation affecting public power projects generally.
D. (5) $1,000.
E. (10) $173.40; (11) $173.40.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. Department of Water and Power of the City of Los Angeles, 207 South Broadway, Los Angeles, Calif.
C. (2) Legislation affecting the city's rights in the Colorado River and related matters, and legislation affecting public power projects.
D. (6) $1,500.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. East Bay Municipal Utility District, 512 16th Street, Oakland, Calif.
C. (2) Interior Department appropriation bill, 1954, and legislation affecting social-security coverage for municipal employees.
D. (6) $2,100.
E. (10) $123.63; (11) $123.63.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. Imperial Irrigation District, El Centro, Calif.
C. (2) Legislation affecting the district's rights in the Colorado River and related matters.
D. (6) $2,100.
E. (10) $469.93; (11) $469.93.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. Six Agency Committee and Colorado River Board of California, 315 South Broadway, Los Angeles, Calif.
C. (2) Legislation affecting California's interest in the Colorado River.
D. (6) $4,562.66.
E. (7) $11.54; (8) $21.12; (9) $32.66; (10) $186.96; (11) $219.62.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. Water Project Authority of the State of California, Sacramento, Calif.
C. (2) Interior Department appropriation bill, 1954; H. R. 4213, waterfowl management,

Central Valley project; H. R. 4397, H. R. 4404, and S. 1628, irrigation distributions systems bills; and legislation affecting the Central Valley project and Federal reclamation and power policies generally.
D. (6) $2,314.39.
E. (4) $64.39; (9) $64.39; (10) $479.85; (11) $544.24.

A. Northcutt Ely, 1200 Tower Building, Washington, D. C.
B. Water Resources Board of the State of California, Sacramento, Calif.
C. (2) Army civil functions appropriation bill, 1954, and legislation affecting flood-control projects generally.

A. Robert B. Ely III, 1600 Arch Street, Philadelphia, Pa.
B. Insurance Company of North America, 1600 Arch Street, Philadelphia, Pa.
C. (2) Petitioner is interested in having the present Congress pass an appropriation act providing for payment of claims arising from French spoliations where claims have heretofore been reported to Congress by the Court of Claims.

A. K. Blyth Emmons, 925 15th Street NW., Washington, D. C.
B. National Small Business Men's Association, Inc., 2834 Central Street, Evanston, Ill.
C. (2) All legislation pertaining to small business, either directly or indirectly. (3) Pulling Together.
D. (6) $2,475.
E. (7) $327.92; (9) $327.92; (10) $1,123.60; (11) $1,451.52; (14) $327.92.

A. Employers Labor Relations Information Committee, Inc., 33 East 48th Street, New York, N. Y.
C. (See p. 3.)[1]
D. (6) $100,550.
E. (2) $624; (9) $624; (11) $624; (15).[1]

A. Engineers and Scientists of America, 341 East Lake Street, Minneapolis, Minn.
C. (2) Any legislation affecting the interests of professional engineers and other members of affiliated units, including, but not confined to, Taft-Hartley Act, Walsh-Healy Act, Fair Labor Standards Act, Defense Production Act, and similar legislation related to rights of employees, working conditions, etc.
D and E.[1]

A. Walter M. Evans, 512 Travelers Building, Richmond, Va.
B. Virginia Associated Businessmen, 512 Travelers Building, Richmond, Va.
C. (2) All legislation relating to tax equality and especially H. R. 1559.
D. (6) $450.
E.[1]

A. Joseph P. Fahey, 100 Boylston Street, Boston, Mass.
B. Division 589, Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 100 Boylston Street, Boston, Mass.
E. (10) $100; (11) $100.

A. Herman Fakler, National Press Building, Washington, D. C.
B. Millers' National Federation, 309 West Jackson Boulevard, Chicago, Ill.
C.[1]
E. (10) $19.05; (11) $19.05.

A. Edward Falck and Ruth M. Falck, doing business as Edward Falck & Co., 1625 I Street NW., Washington, D. C.
B. Southern California Gas Co., 810 South Flower Street, Los Angeles, Calif.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) All legislation of interest to the natural gas industry.
D. (6) $6,625.
E. (2) $2,942; (5) $1,050; (6) $319.28; (7) $1,142.70; (9) $5,453.98; (10) $5,893.63; (11) $11,347.61; (15).[1]

A. Joseph G. Feeney, 1209 Whitehall Building, 17 Battery Place, New York, N. Y.
B. National St. Lawrence Project Conference, 843 Transportation Building, Washington, D. C.
C (2) Any legislation with reference to the St. Lawrence Waterway and power project. (Opposed.)
D. (6) $900.
E. (7) $580.05; (9) $580.05; (10) $1,942.14; (11) $2,522.19.

A. Harold E. Fellows, 1771 N Street NW., Washington, D. C.
B. National Association of Radio and Television Broadcasters, 1771 N Street NW., Washington, D. C.
C. (2) General legislative interests: Those relating directly or indirectly to the radio and television broadcasting industry.

A. John A. Ferguson, Suite 501, 918 16th Street NW., Washington, D. C.
B. Independent Natural Gas Association of America, Suite 501, 918 16th Street NW., Washington, D. C.
C. (2) Any legislation pertaining to natural gas.
D. (6) $3,750.

A. Josiah Ferris, 510 Union Trust Building, Washington, D. C.
B. United States Sugar Corp., Clewiston, Fla.; Fellsmere Sugar Producers Association, Fellsmere, Fla.; American Sugar Cane League, New Orleans, La.

A. James Finucane, 1013 18th Street NW., Washington, D. C.
B. National Council for Prevention of War, 1013 18th Street NW., Washington, D. C.
C. (2) Bills affecting world peace, such as foreign economic assistance programs; mutual defense pacts; appropriations particularly where they bear on military matters or the government of militarily occupied Germany, Trieste, Austia, and Okinawa; manpower legislation, including universal military training and service; tariffs; technical assistance (point 4); universal disarmament; immigration; expellees and displaced persons; international educational exchange; war crimes trials and war criminal treatment; prisoners of war; a peace treaty with all Germany; return of private property of German and Japanese citizens confiscated by the United States Government; treaty-making powers of the President; universal recognition of de facto governments; and U. N. revision.
D. (6) $1,225.
E. (10) $148.59; (11) $148.59.

A. Adrian S. Fisher, 701 Union Trust Building, Washington, D. C.
B. Theodore Roosevelt Association, 28 East 20th Street, New York, N. Y.
C. (2) General interest is to protect the rights of the Theodore Roosevelt Association under the act of May 21, 1932 (47 Stat. 163). Specific interest is to prevent any action being taken under H. R. 5471 which is in violation of the act of May 21, 1932.
E. (6) $6.38; (8) $2.44; (9) $8.82; (10) $88.98; (11) $97.80.

A. Bernard M. Fitzgerald, Washington Loan and Trust Building, Washington, D. C.
B. National Association of Electric Companies, Ring Building, 1200 18th Street, NW., Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Any legislation that might affect the members of the N. A. E. C.
D. (6) $675.

A. F. Stuart Fitzpatrick, Construction and Civic Development Department, Chamber of Commerce of the United States, Washington, D. C.
B. Chamber of Commerce of the United States, 1615 H Street NW., Washington, D. C.
C. (2) Particularly interested in legislation in the general field of public works, urban redevelopment, city planning, and housing.

A. Roger Fleming, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North La Salle Street, Chicago, Ill.
C. (2) (See attached).[1]

A. Donald G. Fletcher, 745 McKnight Building, Minneapolis, Minn.
B. Rust Prevention Association, 745 McKnight Building, Minneapolis, Minn.
C. (2) Legislation affecting funds for research on plant-disease control and crop improvement. Items in Agriculture Department budget affecting research and control work on black-stem rust through plant breeding and barberry eradication.
D. (6) $2,025.
E. (2) $127.50; (5) $168.12; (6) $105.90; (7) $100; (9) $501.52; (10) $2,727.11; (11) $3,228.63.

A. Fletcher Trust Co. and Jessie Reed Millis, executors, estate of Fred Millis, deceased, Indianapolis, Ind.
C.[1]

A. Florida Citrus Mutual, Lakeland, Fla.
C. (2) Legislation that affects the citrus industry.
D. (6) $450.
E.[1]

A. Florida Inland Navigation District, Citizens Bank Building, Bunnell, Fla.
C. (2) Potentially interested in all legislation affecting river and harbor works, flood control, and other water use and conservation and related subjects.
E. (2) $1,350; (8) $27.82; (9) $1,377.82; (10) $4,249.76; (11) $5.627.58; (15).[1]

A. Florida Railroad Association, 404 Midyette-Moor Building, Tallahassee, Fla.
B. (See B attached).[1]
C. (2) Proposed legislation of interest to members of Florida Railroad Association set forth under B.
D. (6) $2,512.50.
E. (2) $1,320; (9) $1,320; (10) $4,095.92; (11) $5,415.92.

A. Mrs. J. A. Ford, 305 Pennsylvania Avenue SE., Washington, D. C.
B. Townsend Plan, Inc., 6875 Broadway, Cleveland, Ohio.
C. (2) For H. R. 2446, H. R. 2447, pay-as-you-go Federal social security for all. To provide every adult citizen in the United States with equal basic Federal social-security payments, permitting retirement with benefits at age of 60, and also covering total disability, from whatever cause, for certain citizens under 60; to give protection to widows with children; to provide an ever-expanding market for goods and services through the payment and distribution of such benefits in ratio to the Nation's steadily increasing ability to produce, with the cost of such benefits to be carried by every citizen in proportion to the income privileges he enjoys. (3) The Townsend National Weekly.

[1] Not printed. Filed with Clerk and Secretary.

A. Foreman's Association of America (National), 1627 Cadillac Tower, Detroit, Mich.
C. Lobbying activities discontinued during the second quarter of 1953.

A. Forest Farmers Association Cooperative, post-office box 7284, Station C, Atlanta, Ga.
C. (2) Legislation introduced on forestry matters. (3) The Forest Farmer.
E. (10) $977.44; (11) $977.44.

A. J. Carter Fort, 929 Transportation Building, Washington, D. C.
B. Association of American Railroads, Transportation Building, Washington, D. C.
C. (2) (See Rider C-2).[1]
D. (6) $6,888.75.
E. (7) $684.31; (9) $684.31; (10) $405.09; (11) $1,089.40; (15).[1]

A. Chester C. Fosgate Co., Orlando, Fla.
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. H. R. 5597. For said legislation and for other legislation of similar import.
E. (2) $333.33; (8) $0.39; (9) $333.72; (11) $333.72; (15).[1]

A. Charles E. Foster, 1701 18th Street NW., Washington, D. C.
B. Disabled American Veterans, National Headquarters, 1423 East McMillan Street, Cincinnati, Ohio.
C. (2) The DAV is interested in all legislation affecting war veterans, their dependents, and survivors of deceased veterans. (3) DAV.
D. (6) $2,241.80.

A. George H. Frates, 1163 National Press Building, Washington, D. C.
B. N. A. R. D.
C. (2)[1] (3) N. A. R. D. Journal.
D. (6) $2,800.
E. (2) $675; (5) $399; (6) $100; (9) $1,174; (10) $2,396; (11) $3,570.

A. Friends Committee on National Legislation, 104 C Street, NE., Washington, D. C.
C. (see p. 3 attached).[1]
D. (6) $34,821.21.
E. (2) $9,203.21; (3) $5; (4) $911.71; (5) $3,118.58; (6) $279.14; (7) $1,515.50; (8) $1,322.38; (9) $16,355.52; (10) $44,921.08; (11) $61,276.60; (15).[1]

A. George M. Fuller, 1319 18th Street NW., Washington, D. C.
B. National Lumber Manufacturers Association, 1319 18th Street, NW., Washington, D. C.
C. (2) Any legislation inimical to the interests of the lumber industry, American industry, and free enterprise.
D. (6) $4,299.98.
E. (7) $796.91; (9) $796.91; (10) $3,832.16; (11) $4,629.07; (15).[1]

A. Wallace H. Fulton, 1625 K Street NW. Washington, D. C.
B. National Association of Securities Dealers, Inc.
D. (6) $625.

A. John F. Gale, 616 Investment Building, Washington, D. C.
B. The National Fertilizer Association, Inc., 616 Investment Building, Washington, D. C.
C. (2) Any legislation that might affect the manufacture or distribution of fertilizer or the general agricultural economy.
D. (6) $20.

[1] Not printed. Filed with Clerk and Secretary.

A. Lawrence H. Gall, Suite 501, 918 16th Street NW., Washington, D. C.
B. Independent Natural Gas Association of America, Suite 501, 918 16th Street, NW., Washington, D. C.
C. (2) Any legislation pertaining to natural gas.
D. (6) $1,450.

A. M. J. Galvin, 207 Union Depot Building, St. Paul, Minn.
B. Minnesota railroads.[1]
C. (2) Interested in all matters affecting railroads, and particularly any matters relating to Railroad Retirement Act and proposed amendments; Interstate Commerce Act and proposed amendments; and Federal Employer's Liability Act and proposed amendments. Generally favor legislation favorable to railroads and oppose unfavorable legislation.
D. (6) $500.
E. (7) $31.40; (9) $31.40; (10) $688.79; (11) $720.19; (15).[1]

A. Earl H. Gammons, 1735 DeSales Street NW., Washington, D. C.
B. Columbia Broadcasting System, Inc., 485 Madison Avenue, New York, N. Y.
C. (2) Legislation applicable to or affecting the radio and/or television industry.
E. (10) $119; (11) $119.

A. Gwynn Garnett, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North La Salle Street, Chicago, Ill.
C. (2) (See attached).[1]
D. (6) $1,062.48.
E. (7) $46.92; (9) $46.92; (10) $78.03; (11) $124.95.

A. Marion R. Garstang, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (3) News for Dairy Co-ops; The Alert; Legislative Letter.
D. (6) $2,639.03.
E. (7) $139.07; (9) $139.07; (10) $240.82; (11) $379.89.

A. Francis J. Garvey, 222 East Superior Street, Chicago, Ill.
B. American Dental Association, 222 East Superior Street, Chicago, Ill.
D. (6) $3,000.

A. Gas Appliance Manufacturers Association, Inc., 60 East 42d Street, New York, N. Y.
C. (2) In general, legislation which concerns or affects members of the Gas Appliance Manufacturers Association, Inc.

A. General Electric Co., 570 Lexington Avenue, New York, N. Y.
E. (2) $617; (3) $15,000; (4) $17,423.18; (6) $3.80; (9) $33,043.98; (10) $49,918.42; (11) $82,962.40; (15).[1]

A. J. M. George, 165 Center Street, Winona, Minn.
B. The Inter-State Manufacturers Association, 163-165 Center Street, Winona, Minn.
C. (2) H. R. 2685, H. R. 6052, H. R. 3599; S. 586; H. R. 5860.
D. (6) $1,500.

A. J. M. George, H. K. Brehmer, and C. S. McMahon, 165 Center Street, Winona, Minn.
B. National Association of Direct Selling Companies, 163-165 Center Street, Winona, Minn.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) H. R. 2685, H. R. 6052, H. R. 3599; S. 586; H. R. 5860.
D. (6) $3,000.

A. Leo E. George, 711 14th Street NW., Washington, D. C.
B. National Federation of Post Office Clerks, 711 14th Street NW., Washington, D. C.
C. (2) All legislation pertaining to the postal service and the welfare of postal and Federal employees. (3) Union Postal Clerk.
D. (6) $3,000.

A. Ernest Giddings, 1201 16th Street NW., Washington, D. C.
B. Legislation-Federal Relations Division of the National Education Association of the United States, 1201 16th Street NW., Washington, D. C.
C. (2) Bills pending before the 83d Congress relating to public education.
D. (6) $905.
E. (7) $107.34; (9) $107.34; (10) $339.46; (11) $446.80.

A. Hugh V. Gittinger, Jr., 312 Wire Building, 1000 Vermont Avenue NW., Washington, D. C.
B. Washington Real Estate Board, Inc., 312 Wire Building, 1000 Vermont Avenue NW., Washington, D. C.
C. (2) All local measures affecting the District of Columbia.

A. Dr. H. T. Gordon, Post Office Box 2214, Washington, D. C.
B. The Townsend Plan, Inc., 6875 Broadway Avenue, Cleveland, Ohio.
C. (2) A better social-security system, one that will provide an American standard of life for elderly and disabled citizens.
D. (6) $802.85.
E. (7) $405.

A. Lawrence L. Gourley, 1757 K Street NW., Suite 603, Washington, D. C.
B. American Osteopathic Association, 212 East Ohio Street, Chicago, Ill.
C. (2) Bills affecting the public health.
D. (6) $375.

A. Government Employees' Council, American Federation of Labor, Room 509, 100 Indiana Avenue NW., Washington, D. C.
C. (2) All legislation that affects Government employees is of interest to this council.
D. (6) $6,281.12.
E. (2) $4,042.02; (4) $147.90; (5) $625.70; (6) $102.44; (8) $940.42; (9) $5,858.48; (10) $15,017.27; (11) $20,875.75.

A. Grain and Feed Dealers National Association, 100 Merchants Exchange Building, St. Louis, Mo.
C. (2) Legislation relative to interests of grain and feed trade.
E. (10) $10; (11) $10.

A. Grand Lodge of the Brotherhood of Locomotive Firemen & Enginemen, 318-418 Keith Building, Cleveland, Ohio.
C. (2) To promote general interests of locomotive firemen and enginemen.
D. (6) $124.
E. (2) $4,025.28; (5) $526.74; (6) $101.74; (7) $1,482.91; (8) $40.94; (9) $6,177.61; (10) $17,851.13; (11) $24,028.74.

A. C. B. Gravitt, Jr., 1110 F Street NW., Washington, D. C.
B. National League of District Postmasters, 1110 F Street NW., Washington, D. C.
C. (2) Any legislation which affects the interests of postmasters. (3) The Postmasters Advocate.
D. (6) $1,000.

A. Ernest W. Greene, 731 Investment Building, Washington, D. C.
B. Hawaiian Sugar Planters' Association, Post Office Box 2450, Honolulu, T. H.

A. Jerry N. Griffin, 544 Washington Building, Washington, D. C.
B. National Coal Association, 15th and H Streets NW., Washington, D. C.
C. (2) Legislative interests are general in character and we are interested in any legislation which affects the coal industry.
D. (6) $1,200.

A. Weston B. Grimes, 436 Bowen Building, Washington, D. C.
B. Cargill, Inc., 200 Grain Exchange, Minneapolis, Minn.
C. (2) Legislative action with respect to restricting imports of agricultural commodities.
D. (6) $6,874.98.
E. (10) $21.50; (11) $21.50.

A. Frank E. Haas, 280 Union Station Building, Chicago, Ill.
B. The Association of Western Railways, 474 Union Station Building, Chicago, Ill.
E. (10) $774.85; (11) $774.85.

A. Hugh F. Hall, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North LaSalle Street, Chicago, Ill.
C. (2) Taxation; extension of coverage of old-age and survivors' insurance; deduction for premiums paid into restricted pensions; farm program.
D. (6) $949.98.
E. (7) $24; (9) $24; (10) $114.35; (11) $146.35.

A. Radford Hall, 515 Cooper Building, Denver, Colo.
B. American National Cattlemen's Association, 515 Cooper Building, Denver, Colo.
D. (6) $1,800.
E. (10) $1,961.36; (11) $1,961.36.

A. E. C. Hallbeck, 711 14th Street NW., Washington, D. C.
B. National Federation of Post Office Clerks, 711 14th Street NW., Washington, D. C.
C. (2) All legislation pertaining to the postal service and the welfare of postal and Federal employees. (3) Federation News Service Bulletin.
D. (6) $2,395.80.
E. (7) $147.41; (9) $147.41; (10) $568.93; (11) $716.34.

A. Harry G. Hamlet, 1616 I Street NW., Washington, D. C.
B. Retired Officers Association, 1616 I Street NW., Washington, D. C.
C. (2) Any and all legislation pertinent to the rights, benefits, privileges, and obligations of retired officers, male and female, Regular and Reserve, and their dependents and survivors, of whatever nature, dealing with personnel matters, pay and retirement benefits and pensions, studying and analyzing bills, preparing statements for presentation to the cognizant committees, and principally the Committees on Armed Services, the Committees on Veterans Affairs, and the committees dealing with various privileges, opportunities, and obligations of the personnel involved. (3) The Retired Officer.
D. (6) $750.

A. Joseph J. Hammer, 26 Broadway, New York, N. Y.
B. Socony-Vacuum Oil Co., Inc., 26 Broadway, New York, N. Y.
C. (2) Legislation of interest to the petroleum industry.
D. (6) $1,503.63.
E. (6) $14.39; (7) $364.24; (9) $378.63; (10) $1,483.25; (11) $1,861.88.

A. Ralph M. Hanneman, 1737 K Street NW., Washington, D. C.
B. National Association of Real Estate Boards, 22 West Monroe Street, Chicago, Ill.
C. (2) Any legislation affecting the real estate industry.
D. (6) $1,665.50.
E. (7) $509.50; (8) $6; (9) $515.50; (10) $12.27; (11) $527.77; (15).[1]

A. Murray Hanson, 1625 K Street NW., Washington, D. C.
B. Investment Bankers Association of America, 1625 K Street NW., Washington, D. C.; also 33 South Clark Street, Chicago, Ill.
C. (2) Tax and other legislation affecting the securities business.
D. (6) $600.
E. (2) $97.50; (4) $32.40; (5) $128.21; (6) $50.56; (7) $142.22; (9) $450.89; (10) $1,439.04; (11) $1,889.93; (14) $450.89; (15).[1]

A. Edmond Hardesty, postoffice box 371, Marianna, Pa.
B. Foreman's Association of America, 1627 Cadillac Tower, Detroit, Mich.
C. Lobbying activities discontinued during the second quarter of 1953.

A. Eugene J. Hardy, 918 16th Street NW., Washington, D. C.
B. National Association of Manufacturers.

A. Ralph W. Hardy, 1771 N Street NW., Washington, D. C.
B. National Association of Radio and Television Broadcasters, 1771 N Street NW., Washington, D. C.
C. General statement: Registrant is interested in any legislation—local, State, Federal, or international—which affects the broadcasting industry.

A. L. James Harmanson, Jr., 744 Jackson Place NW., Washington, D. C.
B. National Council of Farmer Cooperatives.

A. Winder R. Harris, 441 Washington Building, Washington, D. C.
B. Shipbuilders Council of America, 21 West Street, New York, N. Y.
C. (2) Maritime matters.

A. Merwin K. Hart, 7501 Empire State Building, New York, N. Y.
B. National Economic Council, Inc., Empire State Building, New York, N. Y.
C. (2) Favoring any legislation that tends to support private enterprise and maintain American independence.
D. (6) $500.
E. (10) $303.77; (11) $303.77; (13) $1,875; (14) $1,875; (15).[1]

A. Stephen H. Hart, 520 Equitable Building, Denver, Colo.
B. National Live Stock Tax Committee, 515 Cooper Building, Denver, Colo.
C. (2) Interested in general livestock-tax matters, including specifically proposed amendments to the Internal Revenue Code concerning capital gains on sale of breeding livestock and deduction of soil conservation, brush control, and other ranching expenditures, and livestock accounting methods.

A. Dow W. Harter, 412–14 Washington Building, Washington, D. C.
B. The B. F. Goodrich Co., Akron, Ohio.
C. (2) All tax bills which have been introduced or may be offered in the 2d session of the 83d Congress, elimination or reduction of excise taxes on tires and tubes, and any legislative proposals affecting corporations generally and rubber manufacturers in particular.
D. (6) $2,125.

[1] Not printed. Filed with Clerk and Secretary.

A. Paul M. Hawkins, 1625 I Street NW., Washington, D. C.
B. American Retail Federation, 1625 I Street NW., Washington, D. C.
C. (See p. 3.)[1]
D. (6) $3,375.
E. (7) $16.20; (9) $16.20; (10) $187.41; (11) $203.61.

A. Kit H. Haynes, 744 Jackson Place NW., Washington, D. C.
B. National Council of Farmer Cooperatives.

A. Joseph H. Hays, 280 Union Station Building, Chicago, Ill.
B. The Association of Western Railways, 474 Union Station Building.
C. (2) All Federal legislative proposals which may or do affect western railroads.

A. John C. Hazen, suite 808, Sheraton Building, 711 14th Street NW., Washington, D. C.
B. National Retail Dry Goods Association, 100 West 31st Street, New York, N. Y.
C.[1]
E. (7) $151.25; (8) $1.25; (9) $152.50; (10) $296.17; (11) $448.67.

A. Felix Hebert, 500 Turks Head Building, Providence, R. I.
B. Associated Factory Mutual Fire Insurance Co., 1500 Turks Head Building, Providence, R. I.
C. (2) Amendment to Internal Revenue Code, section 207.
E. (7) $111.43; (8) $9.15; (9) $120.58; (10) $508.08; (11) $628.66.

A. K. W. Heberton, Room 101, 1405 G Street NW., Washington, D. C.
B. Western Union Telegraph Co., 60 Hudson Street, New York, N. Y.
C. (2) Legislative proposals affecting the interests of the telegraph company.
E. (7) $127.50; (9) $127.50; (10) $311.35; (11) $438.85.

A. Robert B. Heiney, 1133 20th Street NW., Washington, D. C.
B. National Canners' Association, 1133 20th Street NW., Washington, D. C.
C. (2) Long-range plans for agriculture and other legislation directly affecting the food-canning industry.
D. (6) $2,442.99.
E. (7) $56.90; (9) $56.90; (10) $536.58; (11) $593.48.

A. Maurice G. Herndon, 1002 Washington Loan & Trust Building, Washington, D. C.
B. National Association of Insurance Agents, 96 Fulton Street, New York, N. Y., and 1002 Washington Loan & Trust Building, Washington, D. C.
C. (2) Any legislation which affects directly or indirectly the interests of local property-insurance agents.
D. (6) $103.40.
E. (7) $103.40; (9) $103.40; (10) $333.04; (11) $436.44.

A. Ewart A. Hester, 432 Shoreham Building, Washington, D. C.
C. (2) Any and all proposed legislation affecting the brewing industry, the wool-trade industry, and the hothouse-vegetable industry.
D. (6) $4,195.

A. Robert C. Hibben, 1105 Barr Building, Washington, D. C.
B. International Association of Ice Cream Manufacturers, 1105 Barr Building, Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Legislation which may affect the ice-cream industry.

A. Ray C. Hinman, 26 Broadway, New York, N. Y.
B. Socony-Vacuum Oil Co., 26 Broadway, New York, N. Y.
C. (2) Legislation of interest to the petroleum industry.
D. (6) $1,250.
E. (10) $349.31; (11) $349.31.

A. Frank N. Hoffmann, 1001 Connecticut Avenue NW., Washington, D. C.
B. United Steelworkers of America, 1500 Commonwealth Building, Pittsburgh, Pa.
C. (2) Support all legislation favorable to the national peace, security, democracy, prosperity, and general welfare.
D. (6) $4,000.
E. (7) $3,200; (9) $3,200; (10) $9,600; (11) $12,800.

A. Robert L. Hogg, 230 North Michigan Avenue, Chicago, Ill.
B. American Life Convention, 230 North Michigan Avenue, Chicago, Ill.
C. (2) All prospective and existing legislation which may affect the life-insurance business.
D. (6) $2,916.67.
E. (2) $50; (6) $35.12; (7) $1,045.46; (8) $83.33; (9) $1,213.91; (10) $1,399.74; (11) $2,613.65; (15).[1]

A. Charles M. Holloway, 1201 16th Street NW., Washington, D. C.
B. Division of Legislation and Federal Relations of the National Education Association of the United States, 1201 16th Street NW., Washington, D. C.
C. (2) Bills pending before the 83d Congress relating to public education.
E. (10) $3.50; (11) $3.50.

A. Charles W. Holman, 1731 I Street NW., Washington, D. C.
B. National Milk Producers' Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (3) News for Dairy Co-ops; The Alert; Legislative Letter.
D. (6) $4,125.
E. (10) $14.10; (11) $14.10.

A. Home Rule Headquarters, 1717 Connecticut Avenue NW., Washington, D. C.
C. (2) S. 2413, a bill to provide local self-government for the District of Columbia; Home Rule Headquarters is in favor of this bill.
E. (3) $7.53; (8) $3.50; (9) $11.03; (10) $5,688.85; (11) $5,699. 88.

A. J. M. Hood, 2000 Massachusetts Avenue NW., Washington, D. C.
B. American Short Line Railroad Association, 2000 Massachusetts Avenue NW., Washington, D. C.
D. (6) $300.

A. Jesse V. Horton, Post Office Box 2013, Washington, D. C.
B. National Association of Postal Supervisors, Post Office Box 2013, Washington, D. C.
C. (2) All legislation affecting postal employees, including supervisors, and the postal service. (3) The Postal Supervisor.
D. (6) $2,375.
E. (7) $74.28; (9) $74.28; (10) $258.51; (11) $332.79.

[1] Not printed. Filed with Clerk and Secretary.

A. S. W. Howard, 1414 Evergreen Avenue, Millvale, Pittsburgh, Pa.
B. Brotherhood of Railroad Signalmen of America, 503 Wellington Avenue, Chicago, Ill.
C. (2) Legislation of interest to railway employees and labor in general.

A. Harold K. Howe, Suite C, 2480 16th Street NW., Washington, D. C.
B. American Institute of Laundering, Box 1187, Joliet, Ill.
C. (2) Legislation affecting the laundry industry and the members thereof.
D. (6) $2,649.99.
E. (2) $1,162; (7) $186.75; (9) $1,348.75; (11) $1,348.75.

A. Harold K. Howe, 205 Mills Building, Washington, D. C.
B. The Lawn Mower Institute, Inc., 205 Mills Building, Washington, D. C.
C. (2) All matters of interest to the lawnmower industry.
D. (6) $1,800.
E. (10) $42.48; (11) $42.48.

A. C. E. Huntley, 2000 Massachusetts Avenue NW., Washington, D. C.
B. American Short Line Railroad Association, 2000 Massachusetts Avenue NW., Washington, D. C.
D. (6) $225.

A. John M. Hurley, 515 Hoge Building, Washington Railroad Association, Seattle, Wash.
D. (6) $146.66.
E. (7) $31.64; (9) $31.64; (10) $1,766.77; (11) $1,798.41.

A. William C. Hushing, 901 Mass. Avenue NW., Washington, D. C.
B. American Federation of Labor, 901 Massachusetts Avenue NW., Washington, D. C.
C. (2) All bills affecting the welfare of the country generally, and specifically bills affecting workers.
D. (6) $3,220.
E. (6) $24.95; (7) $262.65; (8) $45.40; (9) $333; (10) $1,008; (11) $1,341.

A. Sam C. Hyatt, Hyattville, Wyo.
B. American National Cattlemen's Association, 515 Cooper Building, Denver, Colo.

A. Illinois Railroad Association, Room 1526, 33 South Clark Street, Chicago, Ill.
C. (2) Legislation affecting railroads.
E. (2) $825; (9) $825; (10) $2,475; (11) $3,300.

A. Independent Natural Gas Association of America, 918 16th Street NW., Washington, D. C.
C. (2) Any legislation pertaining to natural gas.
D. (6) $30,723.55.
E. (2) $7,200; (5) $375; (9) $7,575; (10) $21,200; (11) $28,775.

A. Indiana Tax Equality Committee, Second Floor, Board of Trade Building, Indianapolis, Ind.
C. (2) Bills affecting equality of taxation.
E. (10) $4,540.48; (11) $4,540.48.

A. Ingoldsby & Coles, 813 Washington Building, Washington, D. C.
B. The committee for the promotion of tramp shipping (now incorporated under the name of American Tramp Shipowners Association, Inc.), 80 Broad Street, New York, N. Y.
C. (2) The committee is interested in amending existing shipping legislation in order to extend operating and construction differential subsidies to American-flag vessels engaged in so-called tramp trades, and in other legislative matters affecting American-flag shipping.
E. (6) $6.88; (7) $212.84; (9) $219.72; (10) $1,236.44; (11) $1,456.16.

A. Institute of Scrap Iron and Steel, Inc., 1729 H Street NW., Washington, D. C.
D. (6) $300.

A. Insurance Company of North America, 1600 Arch Street, Philadelphia, Pa.
C. (2) Petitioner is interested in having the present Congress pass an appropriation act providing for payment of claims arising from French spoliations where claims have heretofore been reported to Congress by the Court of Claims.

A. International Association of Machinists, Machinists Building, Washington, D. C.
C. (2) Pending legislation dealing with social security, national health, aid to physically handicapped, labor relations, displaced persons, etc.
D. (6) $2,150.
E. (1) $1,250; (4) $250; (5) $150; (6) $200; (7) $300; (9) $2,150; (10) $4,300; (11) $6,450.

A. Inter-State Manufacturers Association, 163–165 Center Street, Winona, Minn.
C. (2) H. R. 2685, H. R. 6052, H. R. 3599, S. 586, H. R. 5860.
D. (6) $3,000.
E. (4) $10.21; (9) $10.21; (10) $60.89; (11) $71.10.

A. Iron Ore Lessors Association, Inc., W-1481, First National Bank Building, St. Paul, Minn.
C. (2) Amendments of Internal Revenue Code.
D. (6) $350.
E. (2) $7,500; (6) $48.55; (7) $1,327.67; (9) $8,876.22; (10) $25,405.58; (11) $34,-281.80; (15).[1]

A. Ed. P. Jackson, Jr., 300 Marion E. Taylor Building, Louisville, Ky.
B. Cleary, Gottlieb, Friendly & Ball, 224 Southern Building, Washington, D. C.
C. (2) General interest in obtaining information on and opposing legislation imposing increased duties or quotas on imports of petroleum and petroleum products.
D. (6) $7,500.
E. (10) $545.95; (11) $545.95.

A. Robert C. Jackson, 1625 I Street NW., Washington, D. C.
B. American Cotton Manufacturers Institute, Inc., 203–A Liberty Life Building, Charlotte, N. C.
C. (2) S. 91, Cotton Products Identification Act of 1953; H. R. 3470, controlling inflation; tax legislation and revenue revision.
D. (6) $737.50.
E. (10) $296.23; (11) $296.23.

A. Seward H. Jacobi, 119 Monona Avenue, Madison, Wis.
B. Wisconsin State Chamber of Commerce, 119 Monona Avenue, Madison, Wis.
C. (2) Legislation affecting business and industry along with other work as general manager of the chamber.
D. (6) $2,750.

A. C. Clinton James, 900 F Street NW., Washington, D. C.
B. District of Columbia Building and Loan League, Secretary's Office, 1 Thomas Circle, Washington, D. C.
C. (2) A nominal interest in Federal legislation affecting savings and loan business.
D. (6) $349.98.
E. (5) $125; (8) $125; (9) $125; (10) $375; (11) $500.

[1] Not printed. Filed with Clerk and Secretary.

A. Japanese American Citizens League, 1759 Sutter Street, San Francisco, Calif.
C. (2) Legislation affecting persons of Japanese ancestry in the United States and Hawaii.
D. (6) $2,221.90.
E. (2) $600; (9) $600; (10) $1,800; (11) $2,400.

A. Ray L. Jenkins, 541 Washington Building, Washington, D. C.
B. Societe Internationale Pour Participations Industrielles et Commerciales, S. A., Peter Merianstr, 18 Basle Street, Switzerland.
C. (2) Any legislation affecting the client.
D.[1]

A. Robert G. Jeter, Dresden, Tenn.
B. H. C. Spinks Clay Co., Inc., Paris, Tenn.
C. (2) We are interested in retaining our present percentage depletion allowance for ball and sagger clays as shown by title 26, section 114, Internal Revenue Code.

A. Johns-Manville Corp., 22 East 40th Street, New York, N. Y.
E. (2) $1,250; (9) $1,250; (10) $6,179.59; (11) $7,429.59.

A. Gilbert R. Johnson, 1208 Terminal Tower, Cleveland, Ohio.
B. Lake Carrier's Association, 305 Rockefeller Building, Cleveland, Ohio.
D. (6) $2,916.
E. (10) $33.21; (11) $33.21.

A. Vernon A. Johnson, 1000 Vermont Avenue NW., Washington, D. C.
B. Lockheed Aircraft Corp., Burbank, Calif.
C. (2) All legislation affecting aviation.
D. (6) $4,400.
E. (7) $1,393.39; (9) $1,393.39; (10) $2,040.83; (11) $3,434.22.

A. W. D. Johnson, 10 Independence Avenue SW., Washington, D. C.
B. Order of Railway Conductors, O. R. C. Building, Cedar Rapids, Iowa.
C. (2) St. Lawrence seaway project and all legislation directly and indirectly affecting the interests of labor generally and employees of carriers under the Railway Labor Act, in particular.

A. Charlie W. Jones, 1832 M Street NW., Washington, D. C.
B. (2) National Cotton Council of America, Post Office Box 18, Memphis, Tenn.
C. (2) The National Cotton Council of America favors such action on any legislation affecting the raw cotton industry as will promote the purposes for which the council is organized.
D. (6) $360.
E. (7) $38.30; (9) $38.30; (10) $322.64; (11) $360.94.

A. Jones, Day, Cockley & Reavis, 1759 Union Commerce Building, Cleveland, Ohio, 1135 Tower Building, Washington, D. C.
B. The M. A. Hanna Co., Leader Building, Cleveland, Ohio.
C. (2) S. 2150 and House Joint Resolution 104, to authorize the St. Lawrence Seaway and power project.
E. (6) $7.05; (7) $19.79; (9) $26.84; (10) $549.02; (11) $575.86; (15).[1]

A. J. M. Jones, 414 Pacific National Life Building, Salt Lake City, Utah.
B. National Wool Growers Association, 414 Pacific National Life Building, Salt Lake City, Utah.
C. (2) H. R. 1427, parity protection amendment to the Agriculture Act of 1949; S. 1538, identical bill; H. R. 4023, land bill; S. 1491, identical bill; H. R. 5638 and H. R. 5700, parity equalization fee on wool; S. 2164, to amend Tariff Act of 1930.
D. (6) $2,499.98.
E. (6) $74.01; (7) $1,329.41; (8) $201.30; (9) $1,604.72; (10) $5,483.24; (11) $7,087.96.

[1] Not printed. Filed with Clerk and Secretary.

A. L. Dan Jones, 1110 Ring Building, Washington, D. C.
B. Independent Petroleum Association of America, 1110 Ring Building, Washington, D. C.
C. (2) Legislation that might affect the petroleum industry.
E. (9) $11.15; (10) $73.52; (11) $84.67.

A. Lyle W. Jones, 501 Thirteenth Street NW., Washington, D. C.
B. The United States Potters Association, East Liverpool, Ohio.
C. (2) Interested in all legislation affecting the pottery industry.
D. (6) $2,500.
E. (5) $213.02; (6) $61.87; (7) $129.71; (8) $132; (9) $536.60; (10) $1,384.52; (11) $1,921.12.

A. Rowland Jones, Jr., 1625 I Street NW., Washington, D. C.
B. American Retail Federation, 1625 I Street NW., Washington, D. C.
C. (2) Legislation affecting the retail industry.
D. (6) $3,000.
E. (7) $146.84; (9) $146.44; (10) $709.61; (11) $856.45.

A. Norman Keehn, 5936 Edgewood, Monroe, Mich.
B. Foreman's Association of America, 1627 Cadillac Tower, Detroit, Mich.

A. R. D. Keene, Winter Garden, Fla.
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon.
E. (2) $816.66; (8) $0.39; (9) $817.05; (11) $817.05.

A. Francis V. Keesling, Jr., 315 Montgomery Street, San Francisco, Calif.
B. Retained as independent contractor by city and county of San Francisco, City Hall, San Francisco, Calif.
C. (2) Legislation of interest to the city and county of San Francisco.[1]
D. (6) $3,000.
E. (5) $685; (6) $111.30; (7) $665.55; (8) $45; (9) $1,506.85; (10) $11,590.55; (11) $13,097.40; (15).[1]

A. James P. Kem, 1625 K Street NW., Washington, D. C.
B. Conference for Inland Waterways Dry-Bulk Regulation, 402 Commonwealth Building, Washington 6, D. C.
C. (2) The legislative interest is to bring about an amendment of section 303 (b) of the Interstate Commerce Act (49 U. S. C. 303 (b)).

A. James P. Kem, 1625 K Street NW., Washington, D. C.
B. The Texas Gulf Sulphur Co., 75 East 45th Street, New York, N. Y.
C. (2) To assist in development of legislation to promote the maximum recovery of minerals, particularly critical and strategic minerals, in the outer Continental Shelf beyond the tidelands.
D. (6) $14,000.

A. Elizabeth A. Kendall, 23 West Irving, Chevy Chase, Md.
C. (2) Any legislation related directly or indirectly to the development of the Antarctic Continent, such as that regarding geopolitical decisions, inventions, transportation, communications, equipment, long-range planning, exploitation of natural resources, etc., in the interests of all United States taxpayers and world peace and prosperity.
E. (6) $10; (9) $10; (10) $27; (11) $37.

[1] Not printed. Filed with Clerk and Secretary.

A. Isaiah Leo Kenen, 302 Beechwood Road, Alexandria, Va.
B. American Zionist Council, 1737 H Street NW., Washington, D. C.
C. (2) American assistance to the Near East.
E. (11) $7,401.60.

A. Harold L. Kennedy, 203 Commonwealth Building, Washington, D. C.
B. The Ohio Oil Co., Findlay, Ohio.
C. (2) Generally interested in all legislative matters that would affect the oil and gas industry.
D. (6) $500.
E. (2) $125; (5) $75; (9) $200; (10) $915; (11) $1,115.

A. Miles D. Kennedy, 1608 K Street NW., Washington, D. C.
B. The American Legion, 700 North Pennsylvania Street, Indianapolis, Ind.
C. (2).[1] (3) American Legion magazine.
D. (6) $3,100.
E. (6) $8.25; (7) $318.84; (9) $327.09; (10) $134.40; (11) $461.49; (15).[1]

A. Ronald M. Ketcham, 1757 K Street NW., Washington, D. C.
B. Los Angeles Chamber of Commerce, 1151 South Broadway, Los Angeles, Calif.
D. (6) $2,950.
E. (2) $2,950; (9) $2,950; (10) $9,150; (11) $12,100.

A. Omar B. Ketchum, Wire Building, 1000 Vermont Avenue NW., Washington, D. C.
B. Veterans of Foreign Wars of the United States.
C. (2) Legislation affecting all veterans and their dependents.[1] (3) VFW magazine.
D. (6) $3,000.
E. (7) $264.50; (9) $264.50; (10) $773.85; (11) $1,038.35.

A. Jeff Kibre, 930 F Street NW., Washington, D. C.
B. International Longshoremen's and Warehousemen's Union.

A. H. Cecil Kilpatrick, 912 American Security Building, Washington, D. C.
B. Minot, DeBlois & Maddison, 294 Washington Street, Boston, Mass.
C. (2) H. R. 5418, being proposed addition or supplement V to Internal Revenue Code.
E. (9) $1.25; (10) $1; (11) $2.25.

A. H. Cecil Kilpatrick, 912 American Security Building, Washington, D. C.
B. Estate of Harry C. Trexler, 1227 Hamilton Street, Allentown, Pa.
C. (2) Seeking amendment to section 421 (c), Internal Revenue Code, to alleviate hardships of tax on income of charities.
E. (7) $4.05; (8) $1.25; (9) $5.30; (10) $2.25; (11) $7.55.

A. Allan B. Kline, 221 North La Salle Street, Chicago, Ill.
B. American Farm Bureau Federation.
C. (2) Legislation affecting American agriculture.
D. (6) $1,250.

A. Robert E. Kline, Jr., 917 Munsey Building, Washington, D. C.
B. Palmer-Bee Co., Detroit, Mich.
C. (2) Bill for relief of Palmer-Bee Co.

[1] Not printed. Filed with Clerk and Secretary.

D. (6) $5.33; (8) $0.50; (9) $5.83; (10) $362.17; (11) $368.

A. Clifton Kirkpatrick, 162 Madison Avenue, Memphis, Tenn.
B. National Cotton Council of America, Post Office Box 18, Memphis, Tenn.
C. (2) The National Cotton Council of America favors such action on any legislation affecting the raw cotton industry as will promote the purposes for which the council is organized.
D. (6) $165.
E. (7) $17.59; (9) $17.59; (10) $142.71; (11) $160.30.

A. C. W. Kitchen, 777 14th Street NW., Washington, D. C.
B. United Fresh Fruit and Vegetable Association, 777 14th Street NW., Washington, D. C.
C. (2) Interested in any legislation affecting the marketing and distribution of fresh fruits and vegetables, directly or indirectly.
E. (10) $511.37.

A. Burt L. Knowles, Munsey Building, Washington, D. C.
B. The Associated General Contractors of America, Inc., Munsey Building, Washington, D. C.

A. Robert M. Koch, 619 F Street NW., Washington, D. C.
B. National Agricultural Limestone Institute, Inc., 619 F Street NW., Washington, D. C.
C. (2) All legislation which directly or indirectly affects the interest of agricultural limestone producers.
E. (11) $79.70.

A. John Kolanda, 10 Independence Avenue SW., Washington, D. C.
B. Railway Employees' Department, A. F. of L., 220 South State Street, Chicago, Ill.
C. (2) All legislation of interest to railroad employees and labor in general.
D. (6) $1,999.98.

A. Lake Carriers Association, 905 Rockefeller Building, Cleveland, Ohio.

A. A. M. Lampley, 10 Independence Avenue SW., Washington, D. C.
B. Brotherhood of Locomotive Firemen and Enginemen, 318 Keith Building, Cleveland, Ohio.
C. (2) All legislation affecting labor organizations in general and railroad labor in particular.
D. (6) $2,750.

A. Fritz G. Lanham, 2737 Devonshire Place NW., Washington, D. C.
B. American Fair Trade Council, Inc., 1434 West 11th Avenue, Gary, Ind.
D. (6) $500.

A. Fritz G. Lanham, 2737 Devonshire Place NW., Washington, D. C.
B. National Patent Council, Inc., 1434 West 11th Avenue, Gary, Ind.
D. (6) $1,500.

A. Fritz G. Lanham, 2737 Devonshire Place NW., Washington, D. C.
B. State Tax Association, Post Office Box 2559, Houston, Tex.

A. Fritz G. Lanham, 2737 Devonshire Place NW., Washington, D. C.
B. Trinity Improvement Association, Inc., 1308 Commercial Standard Building, Fort Worth, Tex.
D. (6) $975.

A. La Roe, Winn and Moerman, 743 Investment Building, Washington, D. C.
B. Eastern Meat Packers Association, Inc., Statler Hotel, New York, N. Y.
D. (6) $1,500.

A. La Roe, Winn and Moerman, 743 Investment Building, Washington, D. C.
B. The National Independent Meat Packers Association, 740 11th Street NW., Washington, D. C.
D. (6) $4,500.

A. John V. Lawrence, 1424 16th Street NW., Washington, D. C.
B. American Trucking Associations, Inc., 1424 16th Street NW., Washington, D. C.
D. (6) $7,500.
E. (7) $29.24; (10) $74.90; (11) $104.14.

A. John G. Laylin, 701 Union Trust Building, Washington, D. C.
B. Kennecott Copper Corp., 161 East 42d Street, New York, N. Y.
C. (2) The general legislative interests were resolutions, bills, and statutes relating to mining, smelting, and refining; and to foreign or international investment, trade, or commerce.

A. League of Women Voters of the United States., 1026 17th Street NW., Washington, D. C.
D. (6) $1,256.30.
E. (2) $600; (4) $784.98; (6) $10.42; (9) $1,395.40; (10) $6,433.73; (11) $7,829.13.

A. Ivy Lee and T. J. Ross, 405 Lexington Avenue, New York, N. Y.
B. Committee of American Steamship Lines, 1701 K Street NW., Washington, D. C.
C. (2) General legislation affecting the United States merchant marine.
D. (6) $7,292.33.
E. (4) $3,325.60; (6) $54.02; (7) $39.36; (8) $873.35; (9) $4,292.33; (10) $6,431.04; (11) $10,723.37; (15).[1]

A. Ivy Lee and T. J. Ross, 405 Lexington Avenue, New York, N. Y.
B. United States Cuban Sugar Council, 910 17th Street NW., Washington, D. C.
C. (2) General legislation affecting the importation by the United States of sugar produced in Cuba.
D. (6) $2,497.33.
E. (4) $796.80; (6) $32.90; (8) $167.73; (9) $997.33; (10) $2,375.29; (11) $3,342.62; (15).[1]

A. James R. Lee, 604 Albee Building, Washington, D. C.
B. Gas Appliance Manufacturers Association, 60 East 42d Street, New York, N. Y.
C. (2) In general, legislation which concerns or affects members of the Gas Appliance Manufacturers Association.

A. Legislation-Federal Relations Division of the National Education Association of the United States, 1201 16th Street NW., Washington, D. C.
C. (2) Bills pending before the 83d Congress relating to public education.
E. (2) $1,682.08; (4) $3,354.96; (5) $228.83; (6) $79.68; (7) $7,857.24; (9) $13,202.79; (10) $20,520.98; (11) $33,723.77.

A. Legislative Committee of Office Equipment Manufacturers Institute (OEMI), 777 14th Street NW., Washington, D. C.

A. G. E. Leighty, 10 Independence Avenue SW., Washington, D. C.
C. (2) All legislation of interest to railroad employees.

A. Dr. William N. Leonard, Railway Progress Building, Washington, D. C.
B. Federation for Railway Progress, Railway Progress Building, Washington, D. C.
C. (2) Transportation legislation.
E. (11) $250.86.

[1] Not printed. Filed with Clerk and Secretary.

A. Wilbur R. Lester, 701 Union Trust Building, Washington, D. C.
B. Kennecott Copper Corp., 161 East 42d Street, New York, N. Y.
C. (2) The general legislative interests were resolutions, bills, and statutes relating to mining, smelting, and refining, and to foreign or international investment, trade, or commerce.

A. Liaison Committee of the Mechanical Specialty Contracting Industries, 610 Ring Building, Washington, D. C.
C. (2) Legislation affecting the mechanical specialty contracting industries.
D. (6) $4,970.20.
E. (2) $4,400; (4) $290.50; (7) $180.75; (8) $98.95; (9) $4,970.20; (10) $21,659.43; (11) $26,629.63; (15).[1]

A. Frederick J. Libby, 1013 18th Street NW., Washington, D. C.
B. National Council for Prevention of War, 1013 18th Street NW., Washington, D. C.
C. (2) Bills affecting world peace.
D. (6) $1,224.99.
E. (11) $406.46.

A. Life Insurance Policyholders' Protective Association, 116 Nassau Street, New York, N. Y.
C. (2) General education concerning the effect of inflation on the purchasing power of life insurance as it relates to Federal policies or measures which are deemed to be inflationary, or inflationary-retarding, in character.
D. (6) $7,372.50.
E. (2) $2,130.15; (4) $1,194.78; (5) $932.27; (6) $112.38; (7) $3,816.58; (9) $8,186.16; (10) $18,220.11; (11) $26,406.27; (15).[1]

A. Leo F. Lightner, 717 National Press Building, Washington, D. C.
B. Engineers and Scientists of America, 341 East Lake Street, Minneapolis, Minn.
C. (2) Any legislation affecting the interests of professional engineers and other members of affiliated units.

A. L. Blaine Liljenquist, 917 15th Street NW., Washington, D. C.
B. Western States Meat Packers' Association, Inc., 604 Mission Street, San Francisco, Calif.
C. (2) Support or oppose legislation affecting the livestock and meat industry.
D. (6) $2,750.02.
E. (7) $12.20; (9) $12.20; (10) $250.93; (11) $263.13.

A. John W. Lindsey, 1625 K Street NW., Washington, D. C.
B. National Association of Securities Dealers, Inc., 1625 K Street NW., Washington, D. C.
D. (6) $375.

A. Miss Esther Lipsen, Railway Progress Building, Washington, D. C.
B. Federation for Railway Progress, Railway Progress Building, Washington, D. C.
C. (2) Transportation legislation.
D. (6) $825.03.
E. (6) $25; (7) $232.50; (9) $257.50; (10) $265; (11) $522.50.

A. Robert G. Litschert, 1200 18th Street NW., Suite 510, Ring Building, Washington, D. C.
B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Legislation that might affect member electric utilities companies.
D. (6) $3,300.
E. (6) $38.20; (7) $632.63; (8) $149.55; (9) $820.38; (10) $2,079.15; (11) $2,899.53; (15).[1]

A. Walter J. Little, 510 West Sixth Street, Los Angeles, Calif.
B. Major Steam Railroads of California.
C. (2) In opposition to: St. Lawrence Seaway and trip leasing bill; in support of: Repeal of excise transportation taxes and time lag bill.
D. (6) $385.76.
E. (8) $25.34; (9) $25.34; (10) $1,432.75; (11) $1,458.09; (15).[1]

A. John M. Littlepage, 840 Investment Building, 15th and K Streets NW., Washington, D. C.
B. The American Tobacco Co., Inc., 111 Fifth Avenue, New York, N. Y.
C. (2) Any legislation affecting a company engaged in the manufacture and sale of tobacco products.

A. Gordon C. Locke, 643 Munsey Building, Washington, D. C.
B. Committee for Pipe Line Companies, 35 East Wacker Drive, Chicago, Ill.
C. (2) Bills to amend the Interstate Commerce Act.
D. (6) $5,000.

A. Charles E. Lofgren, 522 Rhode Island Avenue NE., Washington, D. C.
D. (6) $1,716.

A. Benjamin H. Long, 2746 Penobscot Building, Detroit, Mich.
B. Blue Cross Commission, 425 North Michigan Avenue, Chicago, Ill.
C. (2) General interest in legislation for payroll deductions, war damage, economic controls, and hospital and health matters.
D. (6) $750.
E. (4) $16.32; (6) $57.23; (7) $429.29; (8) $1.50; (9) $504.34; (10) $1,258.04; (11) $1,762.38.

A. Lord, Day and Lord, 25 Broadway, New York 4, N. Y., and 500 Wyatt Building, Washington, D. C.
B. Agency of Canadian Car and Foundry Co., Ltd., 30 Broadway, New York, N. Y.
C. (2) Legislation having relation to World War I claims.

A. Lord, Day and Lord, 25 Broadway, New York 4, N. Y., and 500 Wyatt Building, Washington, D. C.
B. S. A. Healy Co., 61 Westchester Avenue, White Plains, N. Y.
C. (2) S. 1762.

A. Otto Lowe, 820 Woodward Building, Washington, D. C.
B. National Canners Association, 1133 20th Street NW., Washington, D. C.
C. (2) Legislation affecting canning of food products.
D. (6) $1,500.
E. (7) $500; (9) $500; (10) $1,500; (11) $2,000.

A. James C. Lucas, 1625 I Street NW., Washington, D. C.
B. American Retail Federation, 1625 I Street NW., Washington, D. C.
C. (2) Legislation affecting the retail industry.
D. (6) $750.

A. Lucas & Thomas, 1025 Connecticut Avenue NW., Washington, D. C.
B. Acacia Mutual Life Insurance Co., Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Interested in aiding the company as consultant counsel in connection with Federal tax matters affecting life-insurance companies.
D. (6) $750.
E. (11) $11.

A. Lucas & Thomas, 1025 Connecticut Avenue NW., Washington, D. C.
B. American Finance Conference, 176 West Adams Street, Chicago, Ill.
C. (2) Legislation which may deal with credit controls.
D. (6) $1,250.
E. (11) $112.72.

A. Lucas & Thomas, 1025 Connecticut Avenue NW., Washington, D. C.
B. Adolph von Zedlitz, care of 100 Park Avenue, New York, N. Y.
C. (2) S. 155 and H. R. 3594, to amend section 32 of the Trading with the Enemy Act.

A. Dr. Carl E. Lunn, 4252 Fourth Avenue North, St. Petersburg, Fla.
B. Townsend Plan for National Insurance, 6875 Broadway, Cleveland, Ohio.
C. (2) The Townsend plan.
D. (6) $386.81.
E. (7) $60.10; (8) $55; (9) $255.10; (10) $104.30; (11) $359.40.

A. Gerald J. Lynch, Wyatt Building, Washington, D. C.
B. Ford Motor Co., Dearborn, Mich.
E. (11) $295.36.

A. John C. Lynn, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North LaSalle Street, Chicago, Ill.
C. (2).[1]
D. (6) $2,203.11.
E. (7) $29.95; (9) $29.95; (10) $220.44; (11) $250.39.

A. Avery McBee, 610 Shorham Building, Washington, D. C.
B. Hill & Knowlton, Inc., public relations counsel to the Aircraft Industries Association.
C. (2) Am generally interested in legislation affecting aviation, the steel industry, and other industries which may be clients of Hill & Knowlton.

A. Robert J. McBride, 1424 16th Street NW., Washington, D. C.
B. Regular Common Carrier Conference of American Trucking Associations, Inc., 1424 16th Street NW., Washington, D. C.
C. (2) The general legislative interest is protection and fostering of the interest of federally regulated motor common carriers of general commodities.

A. John A. McCart, Room 716, 500 F Street NW., Washington, D. C.
B. American Federation of Government Employees, Room 716, 900 F Street NW., Washington, D. C.
C. (2) All bills of interest to Federal Government employees and District of Columbia government employees.
D. (6) $1,500.
E. (7) $5.15; (9) $5.15; (10) $33.70; (11) $38.85.

A. Frank J. McCarthy, 211 Southern Building, 15th and H Streets NW., Washington, D. C.
B. The Pennsylvania Railroad Co., 1740 Suburban Station Building, Philedalphia, Pa.

A. J. L. McCaskill, 1201 16th Street NW., Washington, D. C.
B. Division of Legislation and Federal Relations of the National Education Association of the United States, 1201 16th Street NW., Washington, D. C.
C. Bills pending before the 83d Congress relating to public education.
D. (6) $777.08.
E. (7) $205.77; (9) $205.77; (10) $91.65; (11) $297.42.

[1] Not printed. Filed with Clerk and Secretary.

A. McClure and Updike, 626 Washington Building, Washington, D. C.
B. Iron Ore Lessors Association, Inc., W-1481 First National Bank Building, St. Paul, Minn.
C. (2) Amendments of Internal Revenue Code.
E. (4) $304.98; (6) $158.37; (7) $44.25; (9) $507.60; (10) $2,342.16; (11) $2,849.76.

A. Warren C. McClure, Box 207, Camden, Ark.
B. Mississippi Valley Association, 1978 Railway Exchange Building, St. Louis, Mo.
C. (2) Legislative matters relating to soil conservation and flood control.
D. (6) $900.

A. Rev. A. J. McFarland, 126 North 8th Street, Sterling, Kans.
B. The Christian Amendment Movement, 804 Pennsylvania Avenue, Pittsburgh, Pa.
C. (2) Christian amendment bills. (3) The Christian Patriot.
D. (6) $810.
E. (6) $450; (8) $450; (9) $1,350.

A. Ernest W. McFarland, 1028 Connecticut Avenue NW., Washington, D. C.
B. American Cable and Radio Corp., RCA Communications, Inc., Western Union Telegraph Co., New York City, N. Y.
D. (6) $7,500.

A. Thomas Edward McGrath, 4012 14th Street NW., Washington, D. C.
B. Taxpayers, U. S. A., 4012 14th Street NW., Washington, D. C.
D. (6) $180.
E. (2) $180; (9) $180; (10) $540; (11) $720.

A. M. C. McKercher, 3860 Lindell Boulevard, St. Louis, Mo.
B. The Order of Railroad Telegraphers, O. R. T. Building, St. Louis, Mo.
C. (2) Legislation affecting the welfare of railroad employees.

A. Joseph V. McLaughlin, 1503 H Street NW., Washington, D. C.
B. Railway Express Agency, Inc., 230 Park Avenue, New York, N. Y.
C. (2) Any legislation in connection with parcel post.
D. (6) $5,000.
E. (7) $954.78; (9) $954.78; (10) $3,576.35; (11) $4,531.13.

A. W. H. McMains, 1135 National Press Building, Washington, D. C.
B. Distilled Spirits Institute, 1135 National Press Building, Washington, D. C.
C. (2) Legislation affecting the domestic distilling industry, such as H. R. 5407.

A. Clarence M. McMillan, 1424 K Street NW., Washington, D. C.
B. National Candy Wholesalers Association, Inc., 1424 K Street NW., Washington, D. C.

A. Ralph J. McNair, 1000 Vermont Avenue, Washington, D. C.
B. Life Insurance Association of America, 488 Madison Avenue, New York, N. Y.
C. (2) Legislation which might affect the welfare of policyholders and annuitants.
D. (6) $281.25.

A. Daniel J. McNamara, 1608 West Van Buren Avenue, Chicago, Ill.
B. Division 241, Amalgamated Association of Street, Electric Railway and Motor Coach

Employees of America, AFL, 1608 West Van Buren Avenue, Chicago, Ill.
C. (2).[1]
E. (11) $343.25.

A. William P. MacCracken, Jr., 1152 National Press Building, Washington, D. C.
B. American Optometric Association.
C. (2).[1]
E. (6) $4.26; (7) $1; (9) $5.26; (10) $148; (11) $153.26.

A. Leslie T. Mahurin, 5001 Battery Lane, Bethesda, Md.
B. Organization of Professional Employees of the United States Department of Agriculture, Post Office Box 381, Washington, D. C.
C. (2).[1]
D. (6) $24.55.
E. (11) $1.95.

A. Carter Manasco, 4201 Chesterbrook Road, Falls Church, Va.
B. National Business Publications, Inc., 1001 16th Street NW., Washington, D. C.
C. (2) All legislation affecting the members of the above-named trade association.
D. (6) $600.

A. Carter Manasco, 4201 Chesterbrook Road, Falls Church, Va.
B. National Coal Association, Southern Building, Washington, D. C.
C. (2) All legislation affecting the members of the above-named trade association.
D. (6) $2,600.
E. (6) $27.60; (7) $103.11; (9) $130.71; (10) $500.31; (11) $601.02.

A. Manufacturing Chemists' Association, Inc., 1625 I Street NW., Washington, D. C.
C. (2) The association has a general interest on behalf of its members in any legislation affecting the chemical industry.

A. Olya Margolin, 1637 Massachusetts Avenue NW., Washington, D. C.
B. National Council of Jewish Women, 1 West 47th Street, New York, N. Y.
D. (6) $1,632.
E. (9) $46.75; (10) $143.38; (11) $190.13.

A. Rodney W. Markley, Jr., Wyatt Building, Washington, D. C.
B. Ford Motor Co., Dearborn, Mich.
E. (11) $195.

A. Winston W. Marsh, 777 14th Street NW., Washington, D. C.
B. The National Association of Independent Tire Dealers, Inc., 777 14th Street NW., Washington, D. C.
C. (2) Statutes or bills which affect the interests of independent tire dealers. (3) Dealer News.
D. (6) $19.50.
E. (9) $2.25; (10) $18.50; (11) $20.75.

A. Fred T. Marshall, 1112–18 19th Street NW., Washington, D. C.
B. The B. F. Goodrich Co., 500 South Main Street, Akron, Ohio.

A. J. Paull Marshall, 528 Union Trust Building, Washington, D. C.
B. East Washington Railway Co., Roosevelt Avenue and F Street, Seat Pleasant, Md.
C. (2) Interested in preventing the removal of the single-track railroad now located and operated adjacent to Kenilworth Avenue by the Capital Transit Co.
E. (11) $15.50.

A. J. Paull Marshall, 528 Union Trust Building, Washington, D. C.
B. Texas Gulf Sulphur Co., Second National Bank Building, Houston, Tex.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Legislation to conserve the natural resources of the subsoil of the outer Continental Shelf of the United States.
D. (6) $5,208.58.
E. (11) $202.98.

A. Robert F. Martin, 517 Wyatt Building, Washington, D. C.
B. Vitrified China Association, Inc., 517 Wyatt Building, Washington, D. C.

A. Maryland and Virginia Milk Producers Association, Inc., 1756 K Street NW., Washington, D. C.

A. Mike M. Masaoka, 1737 H Street NW., Washington, D. C.
B. Japanese-American Citizens League, 1759 Sutter Street, San Francisco, Calif.
C. (2) Legislation affecting persons of Japanese ancestry in the United States and Hawaii.
D. (6) $600.
E. (9) $200; (10) $28.50; (11) $228.50.

A. Will Maslow, 15 East 84th Street, New York City, N. Y.
C. (2) To oppose anti-Semitism and racialism in all its forms and in connection therewith to defend incidental civil rights.
D. (6) $112.50.
E. (9) $35; (10) $150; (11) $185.

A. Walter J. Mason, 901 Massachusetts Avenue NW., Washington, D. C.
B. American Federation of Labor, 901 Massachusetts Avenue NW., Washington, D. C.
C. (2) All bills affecting the welfare of the country generally, and specifically bills affecting workers.
D. (6) $3,000.
E. (6) $22.90; (7) $260.50; (8) $53.60; (9) $337; (10) $886.50; (11) $1,223.50.

A. P. H. Mathews, Transportation Building, Washington, D. C.
B. Association of American Railroads, Transportation Building, Washington, D. C.
C. (2) Generally to support legislation which the railroads believe to be in their interest and in the interest of a sound national transportation policy, and to oppose legislation which they believe to be contrary to such interest.
D. (6) $4,753.03.
E. (7) $1,082.54; (9) $1,082.54; (10) $1,743.34; (11) $2,825.88.

A. Cyrus H. Maxwell, M. D., 1523 L Street NW., Washington, D. C.
B. American Medical Association, 535 North Dearborn Street, Chicago, Ill.
C. (2) All bills relating to health and welfare.
D. (6) $575.
E. (9) $51.71; (10) $463.03; (11) $514.74.

A. William R. Merriam, Railway Progress Building, Washington, D. C.
B. Federation for Railway Progress, Railway Progress Building, Washington, D. C.
C. (2) Transportation legislation.
D. (6) $500.
E. (6) $50; (7) $50; (9) $100; (10) $106.56; (11) $206.56.

A. James Messer, Jr., 404 Midyette-Moor Building, Tallahassee, Fla.
B. Florida Railroad Association, 404 Midyette-Moor Building, Tallahassee, Fla.
C. (2) Proposed legislation of interest to members of Florida Railroad Association.
D. (6) $1,320.

A. Clarence R. Miles, 1615 H Street NW., Washington, D. C.
B. Chamber of Commerce of the United States, 1615 H Street NW., Washington, D. C.
E. (9) $12.45; (10) $315.13; (11) $327.58.

A. Harold M. Miles, 65 Market Street, San Francisco, Calif.
B. Southern Pacific Co., 65 Market Street, San Francisco, Calif.
C. (2) St. Lawrence seaway project.
D. (6) $275.

A. Milk Industry Foundation, 1625 I Street NW., Washington, D. C.
C. (2) Statutes on bills which affect the interests of milk dealers.
D. (6) $1,500.
E. (3) $1,500; (9) $1,500; (10) $4,540.29; (11) $6,040.29; (15).[1]

A. Dale Miller, Mayflower Hotel, Washington, D. C.
B. Dallas (Tex.) Chamber of Commerce.
C. (2) General legislation affecting Dallas and Texas, such as appropriations and revenue bills.
D. (6) $1,500.
E. (5) $75.02; (6) $68.74; (7) $681.29; (8) $167.20; (9) $992.25; (10) $2,700; (11) $3,692.25.

A. Dale Miller, Mayflower Hotel, Washington, D. C.
B. Intracoastal Canal Association of Louisiana and Texas, Second National Bank Building, Houston, Tex.
C. (2) For adequate river and harbor authorizations and appropriations.
D. (6) $2,250.
E. (6) $66.55; (7) $82.30; (9) $148.85; (10) $572.03; (11) $720.88.

A. Dale Miller, Mayflower Hotel, Washington, D. C.
B. Texas Gulf Sulphur Co., Newgulf, Tex., and New York, N. Y.
C. (2) General legislation affecting sulfur industry.
D. (6) $2,000.
E. (5) $851.15; (6) $176.40; (7) $422.34; (8) $102.50; (9) $1,552.39; (10) $5,122.12; (11) $6,674.51.

A. Millers' National Federation, 309 West Jackson Boulevard, Chicago, Ill.
E. (11) $957.40.

A. Clarence Mitchell, 100 Massachusetts Avenue NW., Washington, D. C.
B. National Association for the Advancement of Colored People, 20 West 40th Street, New York, N. Y.
C. (2) All bills covered by convention-adopted program of organization.
D. (6) $1,873.
E. (9) $96.83; (10) $203.73; (11) $300.56.

A. Harry L. Moffett, 1102 Ring Building, Washington, D. C.
B. American Mining Congress, Ring Building, Washington, D. C.
C. (2) Measures affecting mining, such as income taxation, social security, public lands, stockpiling, monetary policy, etc.
D. (6) $1,250.
E. (11) $104.67.

A. Justus R. Moll, 1001 Connecticut Avenue NW., Washington, D. C.
B. David O. Zimring.

A. F. E. Mollin, 515 Cooper Building, Denver, Colo.
B. American National Cattlemen's Association, 515 Cooper Building, Denver, Colo.
C. (2) Reciprocal trade, support prices, livestock credits, and other matters affecting the livestock industry.
D. (6) $3,300.
E. (6) $11.17; (7) $432.80; (8) $59.87; (9) $503.84; (10) $1,922.84; (11) $2,426.68.

[1] Not printed. Filed with Clerk and Secretary.

A. George W. Morgan, 90 Broad Street, New York, N. Y.
B. Association of American Ship Owners, 90 Broad Street, New York, N. Y.

A. The Morris Plan Corporation of America, 103 Park Avenue, New York, N. Y.
C. (2) Bank holding company bills and similar legislation.
E. (11) $1,699.50.

A. Giles Morrow, 1220 Dupont Circle Building, Washington, D. C.
B. Freight Forwarders Institute.
C. (2) Any legislation affecting freight forwarders.
D. (6) $4,374.99.
E. (5) $26.14; (6) $6.61; (7) $66.58; (9) $99.33; (10) $192.80; (11) $292.13.

A. Harold G. Mosier, 610 Shoreham Building, Washington, D. C.
B. Aircraft Industries Association of America, Inc., 610 Shoreham Building, Washington, D. C.
C. (2) Any legislation of interest to the aircraft manufacturing industry.
D. (6) $3,750.
E. (9) $478.90; (10) $2,288.59; (11) $2,767.49.

A. William J. Mougey, 802 Cafritz Building, Washington, D. C.
B. General Motors Corporation, 3044 West Grand Boulevard, Detroit, Mich.

A. T. H. Mullen, 711 14th Street NW., Washington, D. C.
B. American Paper & Pulp Association, 122 East 42d Street, New York, N. Y.
D. (6) $150.
E. (6) $5; (7) $10; (9) $15; (10) $130; (11) $145.

A. Allen P. Mullinnix, 1616 I Street NW., Washington, D. C.
B. Retired Officers Association, 1616 I Street NW., Washington, D. C.
C. (2) Any and all legislation pertinent to the rights, benefits, privileges, and obligations of retired officers, male and female, Regular and Reserve, and their dependents and survivors, of whatever nature. (3) The Retired Officer.
D. (6) $400.

A. Howard E. Munro, Room 609, A. F. of L. Building, 901 Massachusetts Avenue NW., Washington, D. C.
B. Central Labor Union and Metal Trades Council of the Panama Canal Zone, Post Office Box 471, Balboa Heights, C. Z.
C. (2) All legislation affecting A. F. of L. union members employed on the Canal Zone.
E. (9) $123.96; (10) $3,331.71; (11) $3,455.67.

A. Dr. Emmett J. Murphy, 5737 13th Street NW., Washington, D. C.
B. National Chiropractic Insurance Co., Webster City, Iowa.
C. (2) Legislative interest of employer is to promote the welfare of its policyholders and prevent discrimination against the chiropractic profession.
D. (6) $300.
E. (8) $300; (9) $300; (10) $900; (11) $1,200.

A. Ray Murphy, 60 John Street, New York, N. Y.
B. Association of Casualty and Surety Companies, 60 John Street, New York, N. Y.
C. (2) Legislation affecting casualty and surety companies.
D. (6) $99.

A. J. Walter Myers, Jr., Post Office Box 7284, Station C, Atlanta, Ga.
B. Forest Farmers' Association Cooperative, Post Office Box 7284, Station C, Atlanta, Ga.
C. (2) Legislation on forestry matters. (3) The Forest Farmer.
E. (11) $977.44.

A. National Agricultural Limestone Institute, Inc., 619 F Street NW., Washington, D. C.
C. (2) All legislation which directly or indirectly affects the interests of agricultural limestone producers.
E. (10) $3,096.25.

A. National Associated Businessmen, Inc., Barr Building, 910 17th Street NW., Washington, D. C.
C. (2) Interested in laws affecting businessmen, particularly with relation to taxation of business, social security, and tax-privileged corporations in business.
E. (2) $680.64; (5) $936.64; (6) $104.65; (7) $910.42; (8) $148.50; (9) $2,080.85; (10) $12,873.49; (11) $14,954.34; (15).[1]

A. National Association and Council of Business Schools, 601 13th Street NW., Washington, D. C.
C. (2) Legislation concerning education of all kinds, particularly bills relative to GI education for Korean veterans.
D. (6) $18,421.71.
E. (2) $1,050; (6) $29.57; (7) $142.19; (8) $71.95; (9) $1,293.71.

A. National Association of Direct Selling Companies, 163–165 Center Street, Winona, Minn.
C. (2) H. R. 2685, H. R. 6052, H. R. 3599, S. 586, H. R. 5860.
D. (6) $14,093.75.
E. (9) $44.55; (10) $380.42; (11) $424.97.

A. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.
D. (6) $28,563.74.
E. (1) $19,228.64; (2) $95,615.38; (4) $2,147.91; (5) $3,962.24; (6) $1,816.24; (7) $8,003.54; (8) $50,941.10; (9) $161,715.05; (10) $386,074.27; (11) $547,789.32.

A. National Association of Independent Tire Dealers, Inc., 777 14th Street NW., Washington, D. C.
C. (2) The association has a general legislative interest in statutes or bills which will affect the interests of independent tire dealers. (3) Dealer News.
D. (6) $56.75.
E. (2) $19.50; (4) $35; (7) $2.25; (9) $56.75; (10) $461.28; (11) $518.03; (15).[1]

A. National Association of Insurance Agents, 96 Fulton Street, New York, N. Y.
C. (2) Any legislation which affects, directly or indirectly, local property insurance agents. (3) American Agency Bulletin.
D. (6) $3,079.
E. (2) $3,991.56; (5) $455; (6) $367.56; (7) $103.40; (9) $4,917.52; (10) $13,413.59; (11) $18,331.11; (15).[1]

A. National Association of Margarine Manufacturers, 1028 Munsey Building, Washington, D. C.
C. (2) Interested in any legislation that may relate to margarine.
E. (11) $160.33; (15).[1]

A. National Association of Mutual Savings Banks, 60 East 42d Street, New York, N. Y.
C. (2) The general legislative interests consist of any legislation which the mutual savings banks have an interest in opposing or supporting.

A. National Association of Postal Supervisors, Post Office Box, 2013, Washington, D. C.
C. (2) All legislation affecting postal employees, including supervisors, and the postal service. (3) The Postal Supervisor.

[1] Not printed. Filed with Clerk and Secretary.

D. (6) $3,511.50.
E. (2) $2,375; (4) $1,677.50; (5) $300; (6) $10; (7) $74.28; (9) $4,436.78; (10) $15,060.76; (11) $19,497.54; (15).[1]

A. National Association of Storekeeper-Gaugers, 1538 Ingleside Avenue, Baltimore, Md.
C. (2) All legislation affecting Federal classified employees, and that in particular which would affect our position—United States Storekeeper-Gaugers.
D. (6) $455.31.
E. (2) $500; (9) $500; (10) $1,500; (11) $2,000.

A. National Association of Travel Organizations, 1424 K Street NW., Washington, D. C.
C. (2) Legislation affecting the welfare of the travel industry.
D. (6) $12,317.83.
E. (2) $333.99; (4) $18.50; (5) $78; (6) $12; (9) $442.49; (10) $1,327.47; (11) $1,769.96.

A. National Canners Association, 1133 20th Street NW., Washington, D. C.
C. (2) Long-range plans for agriculture and other legislation directly affecting the food-canning industry.
D. (6) $395,380.46.
E. (2) $3,942.99; (5) $28.44; (5) $32.47; (6) $4,131; (7) $56.90; (8) $99.78; (9) $4,201.89; (10) $16,149.16; (11) $20,351.05; (15).[1]

A. National Coal Association, 802 Southern Building, Washington, D. C.
C. (2) All measures affecting bituminous coal industry.

A. National Committee on Parcel Post Size and Weight Limitations, 1625 I Street NW., Washington, D. C.
C. (2) Public Law 199, parcel post size and weight limitations.
D. (6) $7,508.63.
E. (4) $645.40; (5) $481.66; (6) $197; (7) $506.72; (11) $1,830.78.

A. National Committee for Strengthening Congress, 1135 Tower Building, Washington, D. C.

A. National Cotton Compress and Cotton Warehouse Association, 1085 Shrine Building, Memphis, Tenn.
C. (2) Any matters affecting the cotton compress and cotton warehouse industry.
D. (6) $349.17.
E. (2) $201.67; (5) $131.50; (6) $16; (9) $349.17; (10) $244.35; (11) $593.52.

A. National Cotton Council of America, Post Office Box 18, Memphis, Tenn.
C. (2) The National Cotton Council of America favors such action on any legislation affecting the raw cotton industry as will promote the purposes for which the council is organized.
D. (6) $1,640.98.
E. (2) $996.90; (4) $140.34; (5) $199.80; (6) $58.97; (7) $244.97; (9) $1,640.98; (10) $11,003.47; (11) $12,644.45; (15).[1]

A. National Council Against Conscription, 1013 18th Street NW., Washington, D. C.
C. (2) Its only legislative interest is opposition to peacetime conscription. (3) Conscription News.
D. (6) $1,945.80.
E. (2) $307.43; (3) $1,647.97; (4) $1,647.97; (5) $214.55; (6) $7.25; (7) $103.80; (8) $61.92; (9) $2,342.93; (10) $8,296.93; (11) $10,639.86; (15).[1]

[1] Not printed. Filed with Clerk and Secretary.

A. National Council on Business Mail, Inc., 106 West Monroe Street, Chicago, Ill.
C. (2) All legislation relating to the postal service.
D. (6) $3,200.00.
E.[1]

A. National Council of Farmer Cooperatives, 744 Jackson Place NW., Washington, D. C.

A. National Council Junior Order United American Mechanics, 3027 North Broad Street, Philadelphia, Pa.
C.[1]
E.(2) $249.99; (4) $32.85; (9) $282.84; (10) $1,827.36; (11) $2,110.20.

A. National Council for Prevention of War, 1013 18th Street NW., Washington, D. C.
C. (2) Bills affecting world peace. (3) Peace Action.
D. (6) $7,915.59.
E. (2) $5,444.57; (3) $93.27; (4) $437.49; (5) $1,173.91; (6) $109.07; (7) $164.55; (8) $1,011.53; (9) $8,434.39; (10) $26,378.74; (11) $34,813.13; (15).[1]

A. National Economic Council, Inc., 7501 Empire State Building, New York, N. Y.
C. (2) Our legislative interests are in favor of any legislation that tends to support private enterprise and maintain American independence, and in opposition to any measures that work contrariwise.
D. (6) $29,851.03.
E. (2) $13,445.54; (4) $5,148.08; (5) $4,676.07; (6) $1,457.26; (7) $7,145.56; (8) $585.69; (9) $32,458.20; (10) $84,019.70; (11) $116,477.90; (15).[1]

A. National Electrical Contractors Association, 1200 18th Street NW., Washington, D. C.
C. (2) All legislation that affects the building construction and electrical industries.

A. National Federation of Post Office Clerks, 711 14th Street NW., Washington, D. C.
C. (2) All legislation pertaining to postal service and the welfare of postal and Federal employees. (3) The Union Postal Clerk.
D. (6) $128,973.70.
E. (2) $6,532.05; (4) $5,540.57; (5) $380; (6) $200.11; (8) $3,836.73; (9) $16,489.46; (10) $61,763.49; (11) $78,252.95.

A. National Food Brokers Association, 527 Munsey Building, Washington, D. C.
C.[1]
D. (6) $4,765.05.
E. (2) $3,175; (4) $1,560.05; (5) $30; (9) $4,765.05; (10) $9,359.63; (11) $14,124.68; (15).[1]

A. National Institute of Diaper Services, 67 West 44th Street, New York, N. Y.
C. (2) Legislative interests to secure deduction for income tax purposes for amounts paid for antiseptic diaper service used to cure or prevent skin infection, in accordance with H. R. 5502.
D. (6) $1,703.80.
E. (2) $1,374.99; (6) $8.23; (7) $291.20; (8) $29.38; (9) $1,703.80; (10) $3,829.89; (11) $5,533.69.

A. National Labor-Management Council on Foreign Trade Policy, 815 15th Street NW., Washington, D. C.
D. (6) $447.48.
E. (2) $2,781.88; (4) $168.56; (5) $616.95; (6) $93.27; (7) $63.20; (9) $3,723.86; (10) $14,407.60; (11) $18,131.46; (15).[1]

A. National Live Stock Tax Committee, 515 Cooper Building, Denver, Colo.
C. (2).[1]
D. (6) $157.
E.[1]

[1] Not printed. Filed with Clerk and Secretary.

A. National Lumber Manufacturers Association, 1319 18th Street NW., Washington, D. C.
C. (2) All legislation affecting the interests of the lumber manufacturing industry.
D. (6) $7,162.46.
E. (1) $691.37; (2) $3,802.32; (4) $326.53; (6) $46.87; (7) $945.38; (8) $2,978.68; (9) $8,791.15; (10) $31,395.26; (11) $40,186.41.

A. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (3) News for Dairy Co-ops and The Alert.
D. (6) $66,543.33.
E. (1) $19,890.40; (2) $31,527.67; (6) $1,083.38; (7) $3,397.81; (8) $5,704.16; (9) $81,133.35; (10) $152,424.49; (11) $233,557.84; (15).[1]

A. National Multiple Sclerosis Society, 270 Park Avenue, New York City, N. Y.
C. (2) Appropriations for public health.
E. (1) $600; (7) $172; (9) $772; (10) $2,245.05; (11) $3,017.05.

A. National Retail Dry Goods Association, 100 West 31st Street, New York, N. Y.
C. (2).[1]
E. (2) $3,375; (4) $1,522.40; (5) $517.60; (7) $151.25; (8) $2.50; (9) $5,568.75; (10) $20,627.47; (11) $26,196.22; (15).[1]

A. National Retail Furniture Association, 666 Lake Shore Drive, Chicago, Ill.
C. (2) Legislation that affects retail trades.
E. (11) $600.

A. National Rivers and Harbors Congress, 1720 M Street NW., Washington, D. C.
C. (2) All matters pertaining to river and harbor improvement, flood control, navigation, irrigation/reclamation, soil and water conservation, and related subjects.
D. (6) $235.70.
E. (2) $195.10; (8) $391.40; (9) $586.50; (10) $11,660.67; (11) $12,247.17; (15).[1]

A. National Rural Electric Cooperative Association, 1303 New Hampshire Avenue NW., Washington, D. C.
C. (2) All legislation affecting the rural electrification program provided for under the REA Act of 1936 as amended. (3) Rural Electrification magazine.
E. (9) $10,265.32; (10) $24,268.08.

A. National St. Lawrence Project Conference, 843 Transportation Building, Washington, D. C.
C. (2) Any legislation with reference to the St. Lawrence Waterway and Power project.
D. (6) $26,000.
E. (1) $125; (2) $6,591.60; (4) $1,068.14; (5) $819.74; (6) $197.90; (7) $1,318.96; (8) $232.49; (9) $10,353.83; (10) $35,806.55; (11) $46,160.38.

A. National Savings and Loan League, 907 Ring Building, 18th and M Streets NW., Washington, D. C.
B. Member associations of the League.[1]
C. (2) Support of bills to improve facilities of savings and loan associations for encouragement of thrift and home financing; oppose legislation adverse to savings and loan associations.
D. (6) $291.71.
E. (10) $7,846.53; (11) $7,846.53.

A. National Small Business Men's Association, 2834 Central Street, Evanston, Ill.
D. (6) $5,000.

[1] Not printed. Filed with Clerk and Secretary.

E. (2) $4,597.92; (5) $1,317.15; (6) $152.02; (9) $6,067.09; (10) $18,240.18; (11) $24,307.27; (15).[1]

A. National Society of Professional Engineers, 1121 15th Street NW., Washington, D. C.
C. (2) All legislation affecting the interests of professional engineers.
D. (6) $21,652.99.
E. (2) $1,183; (4) $831.87; (9) $2,014.87; (10) $5,228.49; (11) $7,243.36.

A. National Tax Equality Association, 231 South La Salle Street, Chicago, Ill.
C. (2) General legislative interests relate to corporate income-tax legislation such as H. R. 1559, cited as the "Tax Equalization Act of 1953," and H. R. 5598. National Tax Equality Association is for H. R. 1559.
D. (6) $14,554.67.
E. (1) $2,239.88; (2) $3,467.04; (4) $2,040.87; (5) $587.04; (6) $950.21; (7) $2,588.11; (9) $11,873.15; (10) $35,758.28; (11) $47,631.43; (15).[1]

A. National Tax Relief Coalition, L. S. Franklin, director, Post Office Box 401, Greensboro, N. C.
C. (2) Limitation of taxes.
D. (6) $445.
E. (2) $375; (5) $100; (7) $245; (9) $720; (10) $2,790; (11) $3,510.

A. National Water Conservation Conference, 341 Suburban Station Building, Philadelphia, Pa.
C. (2) All legislation relative to development, utilization, and conservation of natural resources.
D. (6) $580.
E. (5) $1,045.31; (7) $25.09; (9) $1,070.40; (10) $2,618.47; (11) $3,688.87; (15).[1]

A. The National Woman's Christian Temperance Union, 1730 Chicago Avenue, Evanston, Ill.
D. (6) $514.20.
E. (2) $1,029.64; (4, 5, and 6) $373.78; (9) $1,403.42; (10) $5,231.56; (11) $6,634.98; (15).[1]

A. National Wool Growers Association, 414 Pacific National Life Building, Salt Lake City, Utah.
C. (2) H. R. 1427, parity protection amendment to the Agriculture Act of 1949; H. R. 4023, land bill; H. R. 5638 and H. R. 5700, parity equalization fee on wool; S. 2164, to amend Tariff Act of 1930.
D. (6) $33,521.39.
E.[1]

A. Nation-Wide Committee of Industry, Agriculture, and Labor on Import-Export Policy, 815 15th Street NW., Washington, D. C.
C. (3) Free Trade, a Form of Economic Pacifism.
D. (6) $55,050.
E. (1) $10,873.45; (2) $3,371.84; (4) $3,276.11; (5) $939.78; (6) $604.63; (7) $504.38; (8) $50; (9) $19,620.19; (10) $7,713.03; (11) $27,333.22; (15).[1]

A. William S. Neal, 918 16th Street NW., Washington, D. C.
B. National Association of Manufacturers.
C, D, and E.[1]

A. Nebraska Tax Equality Committee, Inc., 714 Stuart Building, Lincoln, Nebr.
C. (2) All legislation designed to bring about equality of taxation between private business and cooperatives.
D. (6) $490.
E. (8) $25.51; (9) $25.51; (10) $570.10; (11) $595.61; (15).[1]

[1] Not printed. Filed with Clerk and Secretary.

A. Samuel E. Neel, 1001 15th Street NW., Washington, D. C.
B. Mortgage Bankers Association of America, 111 West Washington Street, Chicago, Ill.
C. (2) Any legislation affecting the mortgage banking industry. (3) Washington News Letter, The Mortgage Banker.
D. (6) $6,241.11.
E. (2) $226.11; (5) $1,259.05; (6) $370.87; (7) $635.02; (9) $2,491.05; (10) $7,271.18; (11) $9,762.23.

A. G. W. Nelson, 10 Independence Avenue SW., Washington, D. C.
B. Brotherhood of Railroad Trainmen.
C. (2) Advocating legislation favorable to labor.

A. George R. Nelson, Machinists Building, Washington, D. C.
B. International Association of Machinists, Machinists Building, Washington, D. C.
C. (2) Interested in substantially all legislation affecting the socio-economic and political interests of the American workingman, including all pending legislation dealing with social security, national health, aid to physically handicapped, labor relations, displaced persons, etc.
D. (6) $900.

A. Herbert U. Nelson, 22 West Monroe Street, Chicago, Ill., and 1737 K Street NW., Washington, D. C.
B. National Association of Real Estate Boards, 22 West Monroe Street, Chicago, Ill., and 1737 K Street NW., Washington, D. C.
C. (2) Any legislation affecting the real estate industry. (3).[1]
D. (6) $1,250.
E. (2) $251.83; (6) $7.57; (7) $1,179.67; (8) $100; (9) $1,539.07; (10) $6,045.76; (11) $7,584.83; (15).[1]

A. New York Stock Exchange, 11 Wall Street, New York, N. Y.
C. (2) Proposed Federal tax legislation affecting the interests of the New York Stock Exchange and its members.
E. (2) $3,000; (4) $46.86; (9) $3,046.86; (10) $10,241.92; (11) $13,288.78; (15).[1]

A. O. L. Norman, 1200 18th Street NW., Washington, D. C.
B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.
C. (2) (See appended statement, p. 5.)[1]
D. (6) $4,566.68.
E. (7) $423.50; (8) $62.30; (9) $485.80; (10) $1,221.65; (11) $1,707.45; (15).[1]

A. Harry E. Northam, 360 North Michigan Avenue, Chicago, Ill.
B. Association of American Physicians and Surgeons, Inc., 360 North Michigan Avenue, Chicago, Ill.
C. (See attached.)[1]

A. Northern Hemlock & Hardwood Manufacturers Association, Washington Building, Oshkosh, Wis.
C. (2) Legislation affecting the timber industries of Wisconsin and Michigan, taxation, forestry, and labor management relations.
D. (6) $100.
E. (10) $35; (11) $35.

A. E. M. Norton, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (3) News for Dairy Co-ops; the Alert; Legislative Letter.

[1] Not printed. Filed with Clerk and Secretary.

D. (6) $711.53.
E. (8) $3.20; (9) $3.20; (11) $3.20; (15).[1]

A. Charles E. Noyes, 270 Madison Avenue, New York, N. Y.
B. American Institute of Accountants, 270 Madison Avenue, New York, N. Y.
C. (2) Legislation affecting certified public accountants.
D. (6) $937.50.
E. (6) $45; (7) $252.11; (9) $297.11; (10) $853.68; (11) $1,150.79.

A. Donald W. Nyrop, 710 Ring Building, Washington, D. C.
B. Conference of Local Airlines, 710 Ring Building, Washington, D. C.
C. (2) Support legislation which is in the interest of a sound national air transport policy.
D. (6) $200.
E. (2) $200; (9) $200; (10) $1,158.96; (11) $1,358.96.

A. John Lord O'Brian, 701 Union Trust Building, Washington, D. C.
B. Theodore Roosevelt Association, 28 East 20th Street, New York, N. Y.
C. (2) General interest is to protect the rights of the Theodore Roosevelt Association under the act of May 21, 1932 (47 Stat. 163).
E. (6) $6.38; (8) $2.44; (9) $8.82; (10) $88.98; (11) $97.80.

A. Edward H. O'Connor, 176 West Adams Street, Chicago, Ill.
C. (2) All bills proposing to amend the Social Security Act.
D. (6) $5,850.50.

A. Eugene O'Dunne, Jr., Southern Building, Washington, D. C.
B. National Association of Wool Manufacturers, 386 Fourth Avenue, New York, N. Y.
C. (2) General interest in proposed legislation having direct or specific impact on the wool textile industry.
E. (10) $362.22; (11) $362.22.

A. Eugene O'Dunne, Jr., Southern Building, Washington, D. C.
B. Wilbur-Ellis Co., Inc., 320 California Street, San Francisco, Calif.
C. (2) General interest in any proposed legislation having direct or specific impact on any food products produced or handled by this company.

A. W. Raymond Ogg, Department of International Affairs, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North La Salle Street, Chicago, Ill.
C. (2) Proposed legislation on the following matters has been supported or opposed: Immigration legislation, mutual security program (foreign aid), Customs Simplification Act, Extension of Reciprocal Trade Agreements Act, reorganization of Foreign Agricultural Service, section 550 of the Mutual Security Act of 1953, and related legislation.
D. (6) $1,187.49.
E. (7) $28.10; (9) $28.10; (10) $51.10; (11) $79.20.

A. The Ohio Railroad Association, 16 East Broad Street, Columbus, Ohio.
C. (2) Legislation affecting railroad interests.
E. (10) $304.37; (11) $304.37.

A. Fred N. Oliver, Oliver & Donnally, 110 East 42d Street, New York, N. Y., and Investment Building, Washington, D. C.
B. National Association of Mutual Savings Banks, 60 East 42d Street, New York, N. Y.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Any legislation which the mutual savings banks have an interest in opposing or supporting.

A. Organization of Professional Employees of the United States Department of Agriculture, Post Office Box 381, Washington, D. C.
C.[1]
D. (6) $100.18.
E. (2) $24.55; (4) $26.01; (9) $50.56; (10) $453.11; (11) $503.67; (15).[1]

A. Morris E. Osburn, Central Trust Building, Jefferson City, Mo.
B. Missouri Railroad Committee (explained in registration).
E. (10) $1,042.43; (11) $1,042.43.

A. Thomas R. Owens, 718 Jackson Place NW., Washington, D. C.
B. United Rubber, Cork, Linoleum, and Plastic Workers of America, High at Mill Street, Akron, Ohio.
C. (2) Support all legislation favorable to the national peace, security, democracy, prosperity, and general welfare.
D. (6) $1,610.
E. (7) $376; (9) $376; (10) $543; (11) $919.

A. Mrs. Theodor Oxholm, 20 East 93d Street, New York, N. Y.
B. Spokesmen for Children, Inc., 20 East 93d Street, New York, N. Y.
E. (10) $89.52; (11) $89.52.

A. Pacific American Tankship Association, 25 California Street, San Francisco, Calif.
C. (2) Legislation affecting the merchant marine, particularly the tanker division thereof, including without limitation, amendments relating to titles 14, 33, and 46 of the United States Code Annotated, the Merchant Marine Act of 1936, Transportation Act of 1940, appropriations relating to agencies charged with the duty of administering laws affecting transportation, etc.
D. (6) $200.
E. (2) $900; (9) $900; (10) $2,700; (11) $3,600.

A. Lovell H. Parker, 611 Colorado Building, Washington, D. C.
B. National Coal Association, National Council of Coal Lessors, and Television Broadcasters' Tax Committee; all of Washington, D. C., and Iron Ore Lessors Association, St. Paul, Minn., and Maryland Electronic Manufacturing Corp., College Park, Md.
C. (2) Tax legislation affecting the bituminous-coal industry, the iron-ore industry, the television-broadcasting industry, and legislation dealing with excess-profits tax relief in hardship cases.
D. (6) $3,750.

A. Patent Equity Association, Inc., 5 Tudor City Place, New York, N. Y.
C. (2) Legislation affecting patents.
D. (6) $100.
E. (4) $16.72; (5) $49.97; (6) $22.88; (9) $89.57; (10) $2,095.48; (11) $2,185.05; (15).[1]

A. Paul, Weiss, Rifkind, Wharton & Garrison, 1614 I Street NW., Washington, D .C.
B. Allstate Insurance Co., 7447 Skokie Boulevard, Skokie, Ill.
C. (2) Elimination of disparities in tax treatment between stock, mutual, and reciprocal fire and casualty insurance companies.
E. (6) $13.31; (7) $1.85; (9) $15.16; (11) $15.16.

[1] Not printed. Filed with Clerk and Secretary.

A. Paul, Weiss, Rifkind, Wharton & Garrison, 1614 I Street NW., Washington, D. C.

B. Blue Cross Commission, 425 North Michigan Chicago, Ill.

C. (2) Equitable tax treatment of payments made by employers for employee coverage under prepaid hospitalization and medical plan.

E. (6) $19.85; (7) $4; (8) $64.23; (9) $88.08; (11) $88.08.

A. Paul, Weiss, Rifkin, Wharton & Garrison, 1614 I Street NW., Washington, D. C.

B. Howard F. Knipp, 3401 South Hanover Street, Baltimore, Md.

C. (2) Amendment to the partnership provisions of the Internal Revenue Code to provide that a partnership's fiscal year does not terminate upon the death of a partner.

A. Albert A. Payne, 1737 K Street NW., Washington, D. C.

B. Realtors' Washington Committee of the National Association of Real Estate Boards, 1737 K Street NW., Washington, D. C.

C. (2) Any legislation affecting the real-estate industry.

D. (6) $2,500.

E. (6) $1.50; (7) $1,002.89; (8) $62.65; (9) $1,066.04; (10) $567.58; (11) $1,573.62; (15).[1]

A. J. Hardin Peterson, Post Office Box 2097, Lakeland, Fla.

B. Florida Citrus Mutual, Lakeland, Fla.

C. (2) In any legislation that affects the citrus industry.

D. (6) $2,499.99.

E. (4) $10.40; (6) $2.81; (8) $3; (9) $16.21; (10) $534.99; (11) $551.20; (14) $2.81.

A. J. Hardin Peterson, Post Office Box 2097, Lakeland, Fla.

B. Florida Citrus Mutual, Lakeland, Fla.; R. T. Carleton, Plymouth, Fla., Chester C. Fosgate, Orlando, Fla., R. D. Keene, Winter Garden, Fla., Triple E Development Co. (groves, cattle, and fruit), Dade City, Fla.

C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon.

D. (6) $4,166.66.

E. (6) $6.20; (8) $2.06; (9) $8.26 (11) $8.26; (12) $8.26.

A. George Phillips, 9084 Longacre, Detroit, Mich.

B. Foreman's Association of America (National), 1627 Cadillac Tower, Detroit, Mich.

C. Lobbying activities discontinued during second quarter of 1953.

A. Frank M. Porter, 50 West 50th Street, New York, N. Y.

B. American Petroleum Institute, 50 West 50th Street, New York, N. Y.

C. (See explanatory statement.)[1]

A. Stanley I. Posner and Bernard H. Ehrlich, 1367 Connecticut Avenue NW., Washington, D. C.

B. National Institute of Diaper Services, 67 West 44th Street, New York, N. Y.

C. (2) Legislative interests to secure deduction for income-tax purposes for amounts paid for antiseptic diaper service, H. R. 5502.

D. (6) $1,374.99.

E. (6) $8.23; (7) $291.20; (8) $29.38; (9) $328.81; (10) $430.65; (11) $759.46.

A. William I. Powell, Ring Building, Washington, D. C.

B. American Mining Congress, Ring Building, Washington, D. C.

C. (2) Measures affecting mining, such as income taxation, social security, public lands, stockpiling, monetary policy, etc.

D. (6) $1,125.

E. (10) $8.20; (11) $8.20.

[1] Not printed. Filed with Clerk and Secretary.

A. John H. Pratt, 905 American Security Building, Washington, D. C.

B. Great Lakes-St. Lawrence Association, 821 Cafritz Building, Washington, D. C.

C. (2) Support of S. 2150 and House Joint Resolution 104 and related legislation.

D. (6) $1,195.

E. (7) $226.92; (9) $226.92; (10) $31.31; (11) $258.23.

A. William H. Press, 1616 K Street NW., Washington, D. C. (Change of address as of January 7, 1954.)

B. Washington Board of Trade, 1616 K. Street NW., Washington, D. C.

C. (2) Legislation affecting the District of Columbia of interest to the Washington Board of Trade.

D. (6) $4,500.

A. Harry E. Proctor, 1110 Investment Building, Washington, D. C.

B. National Association of Mutual Savings Banks, 60 East 42d Street, New York City.

C. (2) No lobbying activities during this quarter.

A. The Prudential Insurance Company of America, 763 Broad Street, Newark, N. J.

E. (2) $4,500; (6) $0.80; (7) $248.43; (9) $4,749.23; (10) $27,072.24; (11) $31,821.47; (15).[1]

A. Ganson Purcell, 910 17th Street NW., Washington, D. C.

B. Insular Lumber Co., 1406 Locust Street, Philadelphia, Pa.

C. (2) General legislative interests are those affecting foreign commerce of the United States, including tax and tariff legislation.

E. (7) $0.50; (9) $0.50; (10) $12.86; (11) $13.36.

A. Edmund R. Purves, 1735 New York Avenue NW., Washington, D. C.

B. American Institute of Architects, 1735 New York Avenue NW., Washington, D. C.

C. (2) Legislation relating to architectural profession.

D. (6) $200.

E. (10) $337.48; (11) $337.48.

A. C. J. Putt, 920 Jackson Street, Topeka, Kans.

B. The Atchison, Topeka & Santa Fe Railway Co., 920 Jackson Street, Topeka, Kans.

C. (2) General legislative interest in matters affecting railroads.

E. (10) $488.89; (11) $488.89.

A. Luke C. Quinn, Jr., Room 607, 1001 Connecticut Avenue NW., Washington, D. C.

B. American Cancer Society, 47 Beaver Street, New York City; United Cerebral Palsy Association, 50 West 57th Street, New York City; Arthritis and Rheumatism Foundation, 537 Fifth Avenue, New York City; National Multiple Sclerosis Society, 270 Park Avenue, New York City.

C. (2) Public health. The specific interest is to present the need for adequate appropriations by the Federal Legislature for research in the fields of diseases which kill and disable people.

D. (6) $7,166.64.

E. (2) $964.98; (5) $2,590.05; (6) $349.09; (7) $1,813.70; (8) $540.90; (9) $6,258.72; (10) $14,520.61; (11) $20,779.33.

A. F. Miles Radigan, 1200 18th Street NW. (510), Washington, D. C.

B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.

C. (2) See appended statement, page 5.[1]

D. (6) $1,800.

E. (7) $161.85; (8) $36.75; (9) $198.60; (10) $297.45; (11) $496.05.

[1] Not printed. Filed with Clerk and Secretary.

A. Alex Radin, 1757 K Street NW., Washington, D. C.

B. American Public Power Association, 1757 K Street NW., Washington, D. C.

C. (2) General legislative interests: Any legislation affecting the generation, transmission, and distribution of electrical energy by local publicly owned electric systems, and the management and operation of such systems.

D. (6) $2,500.

A. Radio-Electronics-Television Manufacturers Association, 777 14th Street NW., Washington, D. C.

C. (2) General legislative interests are: Those relating, directly or indirectly, to the radio and television manufacturing industry. Specific legislative interests are: Excise taxes, excess-profits taxes, Reciprocal Trade Agreements Act and opposition to S. 24 (3) RETMA industry report.

E. (2) $8,118.22; (8) $496.03; (9) $8,614.25; (10) $11,631.69; (11) $20,245.94; (15).[1]

A. Radner, Zito, Kominers & Fort, 529 Tower Building, Washington, D. C.

B. Coastwise Line, 150 Sansome Street, San Francisco, Calif.

C. (2) Modification of Merchant Ship Sales Act of 1946.

A. Railroad Pension Conference, Post Office Box 798, New Haven, Conn.

C. (2) Enactment 30-year, half-pay railroad retirement, maximum annuity $200 per month, H. R. 122.

D. (6) $396.

E. (4) $45.75; (5) $97.93; (6) $13.72; (7) $8; (8) $9.40; (9) $174.80; (10) $918.23; (11) $1,093.03.

A. Alan T. Rains, 777 14th Street NW., Washington, D. C.

B. United Fresh Fruit & Vegetable Association, 777 14th Street NW., Washington, D. C.

C. (2) Interested in any legislation affecting the marketing and distribution of fresh fruits and vegetables, directly or indirectly.

E. (10) $511.37; (11) $511.37.

A. DeWitt C. Ramsey, 610 Shoreham Building, Washington, D. C.

B. Aircraft Industries Association of America, Inc., 610 Shoreham Building, Washington, D. C.

C. (2) Any legislation affecting the aviation industry.

A. Regular Common Carrier Conference of American Trucking Associations, Inc., 1424 16th Street NW., Washington, D. C.

C. (2) The general legislative interest is protection and fostering of the interest of federally regulated motor common carriers of general commodities.

E. (10) $6,101.95; (11) $6,101.95.

A. James Francis Reilly, 1625 K Street NW., Washington, D. C.

B. Potomac Electric Power Co., 929 E Street NW., Washington, D. C.

C. (2) S. 1691, introduced April 20, 1953, and H. R. 4830, introduced April 23, 1953, to authorize Potomac Electric Power Co. to construct, maintain, and operate in the District of Columbia, and to cross Kenilworth Avenue NE., in said District with certain railroad tracks and related facilities, and for other purposes.

E. (6) $10; (7) $25; (8) $10; (9) $45; (10) $45; (11) $90.

A. Retired Officers Association, Inc., 1616 I Street NW., Washington, D. C.

C. (2) Any and all legislation pertinent to the rights, benefits, privileges, and obligations of retired officers, male and female,

[1] Not printed. Filed with Clerk and Secretary.

Regular and Reserve, and their dependents and survivors, of whatever nature, dealing with personnel matters, pay and retirement benefits and pensions, studying and analyzing bills, preparing statements for presentation to the cognizant committees, and principally the Committees on Armed Services, the Committees on Veterans' Affairs, and the committees dealing with various privileges, opportunities, and obligations of the personnel involved. (3) The Retired Officer.
D. (6) $28,748.27.

A. Hubert M. Rhodes, 740 Eleventh Street NW., Washington, D. C.
B. Credit Union National Association, Inc., 1617 Sherman Avenue, Madison, Wis.
C. (2) Legislation affecting credit unions.
D. (6) $475. (See schedule attached.)
E. (7) $1; (9) $1; (10) $13.25; (11) $14.25.

A. Gerard D. Reilly, 1120 Tower Building, Washington, D. C.
B. Foremanship Foundation, 512-20 Harries Building, Dayton, Ohio.
C. (2) Supporting provisions relating to supervisors in the Labor-Management Relations Act, 1947, and opposing bills contemplating modification or repeal.
D. (6) $2,083.33.

A. Reserve Officers Association of the United States, 2517 Connecticut Avenue NW., Washington, D. C.
C. (2) Legislation for development of a military policy for the United States which will guarantee adequate national security. (3) The Reserve Officer.

A. The Retail Jewelers Tax Committee, Inc., 597 Fifth Avenue, room 704, New York, N. Y.
C. (2) The general legislative interest is repeal of the excise tax on jewelry and jewelry store merchandise.
D. (6) $9,385.50.
E. (2) $6,917.75; (4) $2,564.31; (5) $1,152.96; (6) $255.87; (7) $3,523.62; (8) $2,595.23; (9) $17,009.74; (10) $11,225.02; (11) $28,234.76.

A. Retirement Federation of Civil Service Employees of the United States Government, Federal Civil Employee Organization, 900 F Street NW., Washington, D. C.
C. (2) General legislative interests are: Retention and improvement of the Civil Service Retirement and United States Employees' Compensation Acts.
D. (6) $585.
E. (2) $3,552.69; (4) $415.50; (5) $709,64; (6) $37.94; (7) $956.28; (8) $2,902.02; (9) $8,574.07; (10) $17,733.54; (11) $26,307.61; (15).[1]

A. Roland Rice, 618 Perpetual Building, Washington, D. C.
B. Regular Common Carrier Conference of the American Trucking Associations, Inc., 1424 16th Street NW., Washington, D. C.
C. (2) The general legislative interest of registrant is the protection and fostering of the interests of federally regulated motor common carriers of general commodities.

A. Charles R. Richey, 777 14th Street NW., Washington, D. C.
B. American Hotel Association, 221 West 57th Street, New York, N. Y.
C. (2) Any and all bills and statutes of interest to the hotel industry.
D. (6) $1,875.
E. (7) $198.28; (9) $198.28; (10) $597.97; (11) $796.25.

A. Siert F. Riepma, 1028 Munsey Building, Washington, D. C.
B. National Association of Margarine Manufacturers, 1028 Munsey Building, Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Interested in any legislation which may relate to margarine.
E. (10) $38.25; (11) $38.25.

A. John J. Riggle, 744 Jackson Place NW., Washington, D. C.
B. National Council of Farmer Cooperatives.

A. George D. Riley, 901 Massachusetts Avenue NW., Washington, D. C.
B. American Federation of Labor, 901 Massachusetts Avenue NW., Washington, D. C.
C. (2) All bills affecting the welfare of the country generally, and specifically bills affecting workers.
D. (6) $3,000.
E. (6) $19.45; (7) $259; (8) $41.55; (9) $320; (10) $964; (11) $1,284.

A. E. W. Rising, 1215 16th Street NW., Suite 2, Washington, D. C.
B. National Water Conservation Conference.
C. (2) All legislation relative to development, utilization, and conservation of natural resources, including bills to authorize projects, and appropriations for construction of projects.
E. (2) $475.11; (4) $46.32; (5) $175.52; (6) $18; (7) $29.41; (8) $5; (9) $749.36; (10) $2,189.90 (corrected); (11) $2,939.26; (15).[1]

A. E. W. Rising, 1215 16th Street NW., Washington, D. C.
B. Western Beet Growers Association, P. O. Box 742, Great Falls, Mont.
C. (2) Legislation that may affect or limit the right of the American farmer to grow and market sugar beets.
D. (6) $210.
E. (2) $70.46; (4) $5; (5) $65; (7) $191.20; (9) $331.66; (10) $1.078.20; (11) $1,409.86; (15).[1]

A. Paul H. Robbins, 1121 15th Street NW., Washington, D. C.
B. National Society of Professional Engineers, 1121 15th Street NW., Washington, D. C.
C. (2) All legislation affecting the interests of professional engineers, including: UMT, Taft-Hartley Act, Fair Labor Standards Act, Walsh-Healey Act, Davis-Bacon Act, Selective Service, Armed Forces Reserve legislation, Defense Production Act, Hoover Commission bills, income retirement legislation. (3) Legislative Bulletin.
D. (6) $250.

A. Frank W. Rogers, 911 Commonwealth Building, Washington, D. C.
B. Western Oil and Gas Association, 510 West 6th Street, Los Angeles, Calif.
C. (2) Federal legislation affecting the petroleum industry in Washington, Oregon, California, Arizona, and Nevada.
D. (6) $3,000.

A. Watson Rogers, 527 Munsey Building, Washington, D. C.
B. National Food Brokers Association, 527 Munsey Building, Washington, D. C.
C. (See attached sheet).[1]
D. (6) $1,000.

A. George B. Roscoe, 1200 18th Street NW., 610 Ring Building, Washington, D. C.
B. National Electrical Contractors Association, Inc., 610 Ring Building, Washington, D. C.
C.[1]
D and E.[1]

A. Roland H. Rowe, 400 Investment Building, Washington, D. C.
B. United States Wholesale Grocers' Association, 400 Investment Building, Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (See p. 3 attached).[1]
D. (6) $72.60.
E. (7) $2; (9) $2; (10) $3.25; (11) $5.25.

A. Delbert L. Rucker, 616 Investment Building, Washington, D. C.
B. The National Fertilizer Association, Inc., 616 Investment Building, Washington, D. C.
C. (2) Any legislation that might affect the manufacture or distribution of fertilizer or the general agricultural economy.
D. (6) $20.

A. Albert R. Russell, 162 Madison Avenue, Memphis, Tenn.
B. National Cotton Council of America, P. O. Box 18, Memphis, Tenn.
C. (2) The National Cotton Council of America favors such action on any legislation affecting the raw cotton industry as will promote the purposes for which the council is organized.
D. (6) $330.
E. (7) $67.80; (9) $67.80; (10) $405.02; (11) $472.82.

A. Francis M. Russell, 1625 K Street NW., Washington, D. C.
B. National Broadcasting Co., Inc., 1625 K Street NW., Washington, D. C.
C. (2) Legislation affecting National Broadcasting Co., Inc., and/or affiliated companies.
E. (7) $59.25; (9) $59.25; (10) $687.50; (11) $746.75.

A. Horace Russell, 7 South Dearborn Street, Chicago, Ill.
B. United States Savings and Loan League, 221 North La Salle Street, Chicago, Ill.
C. (2) Legislation directly or indirectly affecting the savings and loan business.
D. (6) $3,750.
E. (7) $94.39; (9) $94.39; (10) $215.23; (11) $309.62.

A. N. O. Ryan, 777 14th Street NW., Washington, D. C.
B. American Hotel Association, 221 West 57th Street, New York, N. Y.
C. (2) Any and all bills and statutes of interest to the hotel industry.
D. (6) $3,750.
E. (7) $214.95; (9) $214.95; (10) $922.36; (11) $1,137.31.

A. William Henry Ryan, room 303, Medical Science Building, 1029 Vermont Avenue NW, Washington, D. C.
B. District No. 44, I. A. of M., room 303, Medical Science Building, 1029 Vermont Avenue NW., Washington, D. C.
C. (2) Legislation affecting working conditions of Government employees and incidentally organized labor in general.
D. (6) $1,749.99.
E. (8) $15; (9) $15; (10) $45; (11) $60.

A. Robert A. Saltzstein, 511 Wyatt Building, Washington, D. C.
B. Smaller Magazines Postal Committee, 305 East 46th Street, room 301, New York, N. Y.
C. (2) Interested in matters affecting second-class postal rates.
D. (6) $1,250.01.
E. (4) $67.18; (6) $73.44; (7) $84.96 (9) $225.58; (10) $1,022.53; (11) $1,248.11.

A. Charles E. Sands, 4211 2d Street NW., Washington, D. C.
B. Hotel and Restaurant Employee and Bartenders International Union, A. F. of L.
C. (2) Labor and social legislation.
E. (5) $111.25; (9) $111.25; (10) $315.25; (11) $426.50.

[1] Not printed. Filed with Clerk and Secretary.

A. Harrison Sasscer, 1201 16th Street NW., Washington, D. C.
B. Division of Legislation and Federal Relations of the National Education Association of the United States, 1201 16th Street NW., Washington, D. C.
C. (2) Bills pending before the 83d Congress relating to public education.
E. (10) $68.40; (11) $68.40.

A. Satterlee, Warfield & Stephens, 49 Wall Street, New York, N. Y.
B. American Nurses' Association, 2 Park Avenue, New York, N. Y.
C. (2) General legislative interests are in legislation relating to nurses, nursing or health. (3) The American Journal of Nursing.
D. (6) $3,100.
E. (10) $557.99; (11) $557.99.

A. Stuart T. Saunders, 108 North Jefferson Street, Roanoke, Va.
B. Norfolk & Western Railway Co., 108 North Jefferson Street, Roanoke, Va.
C. (2) Importation of residual oil (against), but not with reference to any particular pending bill.
E. (7) $51; (9) $51; (10) $123.25; (11) $174.25; (15).[1]

A. Schoene and Kramer, 1625 K Street NW., Washington, D. C.
B. Railway Labor Executives' Association, 10 Independence Avenue SW., Washington, D. C.
C. (2) Railroad retirement and unemployment insurance matters.
E. (6) $4.19; (9) $4.19 (10) $24.56; (11) $28.75.

A. Mildred Scott, 1370 National Press Building, Washington, D. C.
B. American Federation of the Physically Handicapped, 1370 National Press Building, Washington, D. C.
C. (2) To establish the Federal Agency for Handicapped. Tax exemptions for handicapped and for those who support handicapped who cannot care for themselves.
E. (10) $55; (11) $55.

A. Durward Seals, 777 14th Street NW., Washington, D. C.
B. United Fresh Fruit and Vegetable Association, 777 14th Street NW., Washington, D. C.
C. (2) Interested in any legislation affecting the marketing and distribution of fresh fruits and vegetables, directly or indirectly.
E. (10) $511.37; (11) $511.37.

A. Hollis M. Seavey, 532 Shoreham Building, Washington, D. C.
B. Clear Channel Broadcasting Service (CCBS), 532 Shoreham Building, Washington, D. C.
C. (2) CCBS is opposed to any proposed legislation (such as S. 491 and H. R. 4004, 81st Cong.) calling for the duplication of class I-A clear-channel frequencies or the limitation of the power of class I-A standard broadcast stations. CCBS opposes ratification of the so-called NARBA agreement signed November 15, 1950.
E. (7) $64.25; (9) $64.25; (10) $63.15; (11) $127.40; (15).[1]

A. James D. Secrest, 777 14th Street NW., Washington, D. C.
B. Radio-Electronics-Television Manufacturers Association, 777 14th Street NW., Washington, D. C.
C. (2) General legislative interests are: Those relating directly or indirectly to the radio- and television-manufacturing industry. Specific legislative interests are: Excise taxes, excess-profits taxes, Reciprocal Trade Agreements Act, and opposition to S. 24. (3) RETMA Industry Report.

[1] Not printed. Filed with Clerk and Secretary.

A. Mr. Harry See, 10 Independence Avenue SW., Washington, D. C.
B. Brotherhood of Railroad Trainmen.
C. (2) Advocating favorable labor legislation.
E. (7) $2.80; (9) $2.80; (10) $263.67; (11) $266.47.

A. A. Manning Shaw, Washington Loan & Trust Building, Washington, D. C.
B. National Association of Electric Companies, Ring Building, 1200 18th Street NW., Washington, D. C.
C. (2) Any legislation that might affect the members of the NAEC.
D. (6) $6,619.98.

A. Mark R. Shaw, 114 Trenton Street, Melrose, Mass.
B. National Council for Prevention of War, 1013 18th Street NW., Washington, D. C.
C. (2) Favor economic aid to Europe and Asia. (3) Peace Action.
D. (6) $800.
E. (7) $135.91; (9) $135.91; (10) $250.70; (11) $386.61.

A. Leander I. Shelley, 30 Broad Street, New York, N. Y.
B. The Port of New York Authority, New York, N. Y. (bi-State agency); American Association of Port Authorities, Washington, D. C. (port association); Airport Operators Council, Washington, D. C. (airport association).
C.[1]
D. (6) $3,750.
E. (7) $27.56; (9) $27.56; (10) $634.69; (11) $662.25; (15).[1]

A. Earl C. Shively, 16 East Broad Street, Columbus, Ohio.
B. The Ohio Railroad Association, 16 East Broad Street, Columbus, Ohio.
C. (2) Legislation affecting railroad interests.
E. (10) $304.37.

A. Six Agency Committee, 315 South Broadway, Los Angeles, Calif.
C. (2) Legislation affecting California's interest in the Colorado River, reclamation and water resources policies, etc.
E. (2) $3,000; (8) $32.66; (9) $3,032.66; (10) $14,788.69; (11) $17,821.35; (15).[1]

A. Stephen Slipher, 711 14th Street NW., Washington, D. C.
B. United States Savings and Loan League, 221 North La Salle Street, Chicago, Ill.
C. (2) Interested in legislation affecting savings and loan associations, housing, home financing, thrift, and financial institutions.
D. (6) $1,300.
E. (10) $59.25; (11) $59.25.

A. Smaller Magazines Postal Committee, Room 301, 305 East 46th Street, New York, N. Y.
C. (2) Postal legislation.
D. (6) $791.50.
E. (2) $1,250.01; (4) $324.15; (5) $17.27; (6) $61.19; (7) $138.68; (8) $5; (9) $1,796.30; (10) $6.087.47; (11) $7,883.77; (15).[1]

A. Miss Elizabeth A. Smart, 138 Constitution Avenue NE, Washington, D. C.
B. National Women's Christian Temperance Union, 1730 Chicago Avenue, Evanston, Ill.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Legislation dealing with alcohol, narcotics, international relations, women, and children.
D. (6) $601.02.
E. (5) $117.75; (6) $32.24; (9) $149.99; (10) $573.33; (11) $723.32.

A. Anthony W. Smith, 718 Jackson Place NW., Washington, D. C.
B. Congress of Industrial Organizations, 718 Jackson Place NW., Washington, D. C.
C. (2) General: forestry, regional development; resources conservation; labor relations.

A. George C. Smith, Jr., 1615 H Street NW., Washington, D. C.
B. Chamber of Commerce of the United States, 1615 H Street NW., Washington, D. C.
C. (2) General legislative interests including Federal and private finance and Government reorganization.
D. (6) $1,562.50.
E. (6) $1.75; (7) $233.55; (9) $235.30; (10) $1,076.49; (11) $1,311.79.

A. Harold O. Smith, Jr., 400 Investment Building, Washington, D. C.
B. United States Wholesale Grocers' Association, Inc., 400 Investment Building, Washington, D. C.

A. James R. Smith, 719 Omaha National Bank Building, Omaha, Nebr.
B. Mississippi Valley Association, 1978 Railway Exchange Building, St. Louis, Mo.
C. (2) Legislation relating to river and harbor maintenance and improvement, the American merchant marine, soil conservation, flood control, regulation of domestic transportation.
D. (6) $2,250.
E. (10) $450.13; (11) $450.13.

A. Lloyd W. Smith, 416 Shoreham Building, Washington, D. C.
B. Chicago, Burlington & Quincy Railroad Co., 547 West Jackson Boulevard, Chicago, Ill., and Great Northern Railway Co., 175 East Fourth Street, St. Paul, Minn.
C. (2) Any legislation affecting directly or indirectly the Chicago, Burlington & Quincy Railroad Co. and the Great Northern Railway Co.
D. (6) $3,500.

A. Purcell L. Smith, 1200 18th Street NW., Washington, D. C.
B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.
C. (2) (See appended statement, p. 5.)[1]
D. (6) $13,749.97.
E. (6) $12.80; (7) $383.35; (8) $179.50; (9) $575.65; (10 $1,856.39; (11) $2,432.04; (15).[1]

A. Richard Smith, 22133 Gregory, Dearborn, Mich.
B. Foreman's Association of America, 1627 Cadillac Tower, Detroit, Mich.
C. Lobbying activities discontinued during second quarter of 1953.

A. Robert E. Smith, 116 Nassau Street, New York, N. Y.
B. Life Insurance Policyholders Protective Association, 116 Nassau Street, New York, N. Y.
C. (2) General education concerning the effect of inflation on the purchasing power of life insurance, as it relates to Federal policies or measures which are deemed to be inflationary, or inflationary-retarding, in character.
E. (7) $893.45; (9) $893.45; (10) $2,849.40; (11) $3,742.85; (12) $9,415.94; (14) $436.71; (15).[1]

[1] Not printed. Filed with Clerk and Secretary.

A. Sylvester C. Smith, Jr., 763 Broad Street, Newark, N. J.
B. Prudential Insurance Co. of America, 763 Broad Street, Newark, N. J.
C. (2) General interest in all legislation affecting the business of the company.

A. J. D. Snyder, 1040 La Salle Hotel, Chicago, Ill.
B. Illinois Railroad Association, Room 1526, 33 South Clark Street, Chicago, Ill.
C. (2) Legislation affecting railroads.
D. (6) $825.

A. Southern States Industrial Council, Stahlman Building, Nashville, Tenn.
C. (2) Support of legislation favorable to free enterprise system and opposition to legislation unfavorable to that system. (3) Southern States Industrial Council Bulletin.
D. (7) $29,750.
E. (2) $17,950.25; (4) $6,546.38; (5) $1,733.31; (6) $170.85; (7) $1,717.95; (8) $489.45; (9) $28,588.17; (10) $76,518.48; (11) $105,106.65; (16).[1]

A. Spence, Hotchkiss, Parker & Duryee, 40 Wall Street, New York, N. Y.
B. Aircraft Industries Association of America, Inc., 610 Shoreham Building, Washington, D. C.
C. (2) Legislation to establish a national air policy.

A. Lyndon Spencer, 305 Rockefeller Building, Cleveland, Ohio.
B. Lake Carriers' Association, 305 Rockefeller Building, Cleveland, Ohio.

A. Spokesman for Children, Inc., 20 East 93d Street, New York, N. Y.
D. (6) $137.
E. (4) $8.38; (5) $104.90; (6) $0.95; (9) $114.23; (10) $380.89; (11) $495.12.

A. A. L. Spradling, 1214 Griswold Street, Detroit, Mich.
B. Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 1214 Griswold Street, Detroit, Mich.
E. (10) $340.19; (11) $340.19.

A. Thomas G. Stack, 1104 West 104th Place, Chicago, Ill.
B. National Railroad Pension Forum, Inc., 1104 West 104th Place, Chicago, Ill.
C.[1]
D. (6) $1,440.
E. (1) $214.50; (2) $1,440; (4) $1,400; (6) $43; (9) $3,097.50; (10) $13,142.53; (11) $16,240.03.

A. Howard M. Starling, 837 Washington Building, Washington, D. C.
B. Association of Casualty & Surety Cos., 60 John Street, New York, N. Y.
C. (2) Legislation affecting casualty and surety companies.
D. (6) $150.
E. (10) $25.75; (11) $25.75.

A. Mrs. Nell E. Stephens, Post Office box 6261, Northwest Station, Washington, D. C.
C. (2) Health and nursing care of others; nursing conditions; registries, employment agencies, hospitals, and nursing homes.

A. Mrs. Alexander Stewart, 1734 F Street NW., Washington, D. C.
B. Women's International League for Peace and Freedom, 1734 F Street NW., Washington, D. C.
C.[1]
D. (6) $10,882.24.
E. (2) $7,025.68; (4) $718.44; (5) $1,519.91; (6) $94.06; (7) $553.38; (9) $9,911.47; (10) $28,981.18; (11) $38,892.65.

[1] Not printed. Filed with Clerk and Secretary.

A. Charles T. Stewart, 1737 K Street NW., Washington, D. C.
B. National Association of Real Estate Boards, 22 West Monroe Street, Chicago, Ill.
C. (2) Any legislation affecting the real estate industry.
D. (6) $4,421.30.
E. (7) $826.10; (8) $95.20; (9) $921.30; (10) $768.50; (11) $1,689.80.

A. Erskine Stewart, Suite 808, Sheraton Building, 711 14th Street NW., Washington, D. C.
B. National Retail Dry Goods Association, 100 West 31st Street, New York, N. Y.
C.[1]
E. (8) $1.25; (9) $1.25; (10) $3.75; (11) $5.

A. Edwin L. Stoll, 1737 K Street NW., Washington, D. C.
B. National Association of Real Estate Boards, 22 West Monroe Street, Chicago, Ill.
C. (2) Any legislation affecting the real estate industry.
D. (6) $3,281.26.
E. (7) $738.11; (8) $43.15; (9) $781.26; (10) $139.06; (11) $920.32; (15).[1]

A. Sterling F. Stoudenmire, Jr., 61 St. Joseph Street, Mobile, Ala.
B. Waterman Steamship Corp., 61 St. Joseph Street, Mobile, Ala.
C. (2) Any legislation affecting the American merchant marine and transportation generally.
D. (6) $1,000.

A. Paul A. Strachan, 1370 National Press Building, Washington, D. C.
B. American Federation of the Physically Handicapped, 1370 National Press Building, Washington, D. C.
C.[1]
E. (10) $110; (11) $110.

A. O. R. Strackbein, America's Wage Earners' Protective Conference, Room 424, 815 15th Street NW., Washington, D. C.
D. (6) $2,969.23.

A. O. R. Strackbein, Room 424, 815 15th Street NW., Washington, D. C.
B. International Allied Printing Trades Association, Box 728, Indianapolis, Ind.
D. (6) $1,875.

A. O. R. Strackbein, the National Labor-Management Council on Foreign Trade Policy, Room 424, 815 15th Street NW., Washington, D. C.
D. (6) $1,625.

A. O. R. Strackbein, 815 15th Street NW., Washington, D. C.
B. Nation-Wide Committee of Industry, Agriculture, and Labor on Import-Export Policy.

A. Arthur D. Strong, 1034 Midland Bank Building, Minneapolis, Minn.
B. Upper Mississippi Waterway Association, 1034 Midland Bank Building, Minneapolis, Minn.
C. (2) All legislation relating to the improvement and development of navigable waterways in the upper Mississippi River, together with legislation relating to flood control, conservation, pollution, recreation, fish and wildlife, including all legislation that has to do with the development of water resources of the upper Mississippi River and its tributaries, as this legislation relates to all types of public benefits.
D. (6) $1,295.20.

A. Arthur Sturgis, Jr., 1625 I Street NW., Washington, D. C.
B. American Retail Federation, 1625 I Street NW., Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (See p. 3.)[1]
D. (6) $625.
E. (10) $7.75; (11) $7.75.

A. J. E. Sturrock, Post Office Box 2084, Capitol Station, Austin, Tex.
B. Texas Water Conservation Association, Post Office Box 2084, Capitol Station, Austin, Tex.
C. (2) Interested in all legislation concerning the development, conservation, protection, and utilization of Texas land and water resources through existing State and Federal agencies. (3) Texas Water.
D. (6) $1,500.
E. (2) $59.75; (5) $68.85; (7) $1,035.43; (8) $122.21; (9) $1,286.24; (10) $9,130.84; (11) $4,416.08.

A. Francis M. Sullivan, 1701 18th Street NW., Washington, D. C.
B. Disabled American Veterans, 1423 East McMillan Street, Cincinnati, Ohio.
C. (2) The DAV is interested in all legislation affecting war veterans, their dependents, and survivors of deceased veterans. (3) DAV Semi-Monthly.
D. (6) $2,906.60.

A. Barrett Godwin Tawresey, 1600 Arch Street, Philadelphia, Pa.
B. Insurance Company of North America, 1600 Arch Street, Philadelphia, Pa.
C. (2) Petitioner is interested in having the present Congress pass an appropriation act providing for payment of claims arising from French spoliations where claims have heretofore been reported to Congress by the Court of Claims.

A. Tax Equality Committee of Kentucky, 310 Commerce Building, Louisville, Ky.
C. (2) Advocating revision of section 101, IRC.
D. (6) $515.50.
E. (2) $146.25; (4) $15; (5) $135; (8) $17.20; (9) $313.45; (10) $3,559.50; (11) $3,872.95; (15).[1]

A. Edward D. Taylor, 777 14th Street NW., Washington, D. C.
B. Office Equipment Manufacturers Institute (OEMI), 777 14th Street NW., Washington, D. C.

A. Margaret K. Taylor, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (3) News for Dairy Co-ops; The Alert; Legislative Letter.
D. (6) $2,499.96.
E. (10) $24.15; (11) $24.15.

A. Randolph S. Taylor, 1507 M Street NW., Washington, D. C.
B. Burley and Dark Leaf Tobacco Export Association, Inc., 620 South Broadway, Lexington, Ky.
C. (2) All legislation which might affect tobacco growers, dealers, and warehousemen.
D. (6) $2,500.
E. (7) $471.10; (8) $37.43; (9) $508.53; (10) $1,027.72; (11) $1,536.25.

A. Tyre Taylor, 1112 Dupont Circle Building, Washington, D. C.
B. Southern States Industrial Council, Stahlman Building, Nashville, Tenn.
C. (2) Legislation favorable to the maintenance of a free-enterprise system.
D. (6) $2,462.37.
E. (5) $490.32; (6) $67.55; (7) $54.26; (9) $612.13; (10) $1,776.28; (11) $2,388.41.

[1] Not printed. Filed with Clerk and Secretary.

A. Texas Water Conservation Association, 207 W. 15th (Post Office Box 2884, Capitol Station), Austin, Tex.
C. (2) Interested in all legislation concerning the development, conservation, protection, and utilization of Texas land and water resources through existing State and Federal agencies. (3) Texas Water.
D. (6) $5,847.
E. (1) $387.19; (2) $1,976.97; (4) $1,689.93; (5) $548.94; (6) $158.37; (7) $823.43; (8) $1,438.24; (9) $7,023.07; (10) $17,119.88; (11) $24,142.95; (15).[1]

A. Oliver A. Thomas, Nevada Railroad Association, 43 Sierra Street, Reno, Nev.
B. Nevada Railroad Association, 43 Sierra Street, Reno, Nev.: The Union Pacific Railroad Co., The Western Pacific Railroad Co., Southern Pacific Co.
C. (2) All Senate and House bills and resolutions affecting the interests of Nevada railroads.
D. (6) $675.
E. (10) $1,110.52; (11) $1,110.52.

A. Chester C. Thompson, 1319 F Street NW., Washington, D. C.
B. The American Waterways Operators, Inc., 1319 F Street NW., Washington, D. C.
C. (2) All matters affecting barge and towing vessel industry and water transportation.
D. (6) $6,166.66.
E. (7) $82.50; (9) $82.50; (10) $651.25; (11) $733.75.

A. Eugene M. Thoré, 1000 Vermont Avenue, Washington, D. C.
B. Life Insurance Association of America, 488 Madison Avenue, New York, N. Y.
C. (2) Legislation which might affect the welfare of policyholders and annuitants. (See p. 3).[1]
D. (6) $1,566.67.

A. G. D. Tilghman, 1604 K Street NW., Washington, D. C.
B. Disabled Emergency Officers of the World Wars, 1604 K Street NW., Washington, D. C.
C. (2) General legislation pertaining to the pay of military personnel.
D. (6) $2,750.
E. (10) $107.50; (11) $107.50.

A. E. W. Tinker, 122 East 42d Street, New York, N. Y.
B. American Paper & Pulp Association, 122 East 42d Street, New York, N. Y.
E. (6) $100; (7) $150; (9) $250; (10) $750; (11) $1,000.

A. William H. Tinney, 211 Southern Building, 15th and H Streets NW., Washington, D. C.
B. The Pennsylvania Railroad Co., 1740 Suburban Station Building, Philadelphia, Pa.

A. H. Willis Tobler, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (3) News for Dairy Co-ops, the Alert, Legislative Letter.
D. (6) $2,228.76.
E. (10) $112.50; (11) $112.50.

A. John H. Todd, 1085 Shrine Building, Memphis, Tenn.
B. National Cotton Compress and Cotton Warehouse Association, 1085 Shrine Building, Memphis, Tenn.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) Any matters affecting the cotton compress and cotton warehouse industry.
D. (6) $166.67.
E. (9) $34; (10) $34; (11) $34.

A. Bernard H. Topkis, 1316 New Hampshire Avenue, Washington, D. C.
B. Hickory Handle Association, in care of J. M. Fairhead, Jonesboro, Ark.
C.[1]

A. Wallace Townsend, 306 Commercial National Bank Building, Little Rock, Ark.
B. Southwestern Gas & Electric Co., Shreveport, La.
C. (2) Only interest has been in the size of the appropriation for the Southwestern Power Administration.
D. (6) $600.
E. (10) $270.56; (11) $270.56.

A. Estate of Harry C. Trexler, 1227 Hamilton Street, Allentown, Pa.
C. (2) Seeking amendment to section 421 (c), Internal Revenue Code, to alleviate hardships of tax on income of charities.

A. Matt Triggs, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North LaSalle Street, Chicago, Ill.
C. (2) Repeal of resale price maintenance, immigration legislation, Mexican farm-labor importation, transportation legislation, labor-management legislation, Fair Labor Standards Act, watershed protection legislation, reclamation legislation, private use of Federal grazing land, St. Lawrence Seaway, ICC decision on prohibition of trip leasing, Department of Agriculture reorganization, fair trade.
D. (6) $1,818.72.
E. (7) $114.94; (9) $114.94; (10) $259.27; (11) $374.21.

A. Triple E Development Co., Dade City, Fla. (see supplemental A).[1]
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon.
E. (2) $2,500; (9) $2,500; (11) $2,500; (15).[1]

A. Harold J. Turner, Henry Building, Portland, Oreg.
B. Spokane, Portland & Seattle Railway Co., Southern Pacific Co., Union Pacific Railroad Co., Henry Building, Portland, Oreg.
C. (2) All bills which directly affect railroads of Oregon.

A. Unemployed Service Association, 623 Third Street NW., Washington, D. C.

A. United Cerebral Palsy Associations, Inc., 50 West 57th Street, New York, N. Y.
C. (2) Appropriations for public health.
E. (1) $666.66; (7) $602.55; (9) $1,269.21; (10) $3,741.69; (11) $5,010.90.

A. United States Cuban Sugar Council, 910 17th Street NW., Washington, D. C.
C. (See appended statement.)[1]
D. (6) $6,199.04.
E. (1) $1,802.35; (9) $1,802.35; (10) $24,605.65; (11) $26,408; (15).[1]

A. United States Savings and Loan League, 221 North La Salle Street, Chicago, Ill.
C. (2) (Schedule attached.)[1]
E. (2) $4,031.99; (4) $1,733.19; (5) $839.91; (6) $296.95; (7) $11.70; (9) $6,913.74; (10) $35,205.42; (11) $42,119.16).

[1] Not printed. Filed with Clerk and Secretary.

A. Virginia Associated Businessmen, 512 Travelers Building, Richmond, Va.
C. (2) All legislation relating to the subject of tax equality.
D. (6) $1,135.
E. (2) $450; (4) $192.79; (5) $200; (8) $33.50; (9) $876.29; (10) $8,650.94; (11) $9.527.23.

A. Vitrified China Association, Inc., 517 Wyatt Building, Washington, D. C.

A. H. Jerry Voorhis.
B. The Cooperative League of the United States of America Association, Inc., 343 South Dearborn Street, Chicago, Ill.
C. (2) All legislation affecting the health, welfare, and safety of the American people.

A. The Vulcan Detinning Co., Sewaren, N. J.

A. Stephen M. Walter, 1200 18th Street NW., Washington, D. C.
B. National Association of Electric Companies, 1200 18th Street NW., Washington, D. C.
C. (2) (See appended statement, p. 5.[1])
D. (6) $6,316.56.
E. (7) $861.75; (8) $91.60; (9) $953.35; (10) $1,768.77; (11) $2,722.12; (15).[1]

A. Thomas G. Walters, 100 Indiana Avenue NW., room 509, Washington, D. C.
B. Government Employees' Council, AFL, 100 Indiana Avenue NW., room 509, Washington, D. C.
D. (6) $2,625.
E.[1]

A. Quaife M. Ward, 1625 I Street NW., Washington, D. C.
B. American Retail Federation, 1625 I Street NW., Washington, D. C.
C. (See p. 3.[1])
D. (6) $1,000.

A. Milo J. Warner, 904 Nicholas Building, Toledo, Ohio.
B. The Prudential Insurance Company of America, Newark, N. J.
C. (2) Attention to legislation which may affect the interests of the mutual policyholders of the Prudential Insurance Company of America.
D. (6) $4,500.
E. (6) $0.80; (7) $248.43; (9) $249.23; (10) $1,969.70; (11) $2,218.93.

A. Washington Board of Trade, 1616 K Street NW. (change of address as of January 7, 1954), Washington, D. C.
C. (2) Legislation affecting the District of Columbia, of interest to the Washington Board of Trade.

A. Washington Home Rule Committee, Inc., 1717 Connecticut Avenue, NW., Washington, D. C.
C. (2) S. 2413, a bill to provide local self-government for the District of Columbia; Washington Home Rule Committee, Inc., is in favor of this bill.
D. (6) $5,761.26.
E. (1) $100; (2) $2,170.52; (4) $1,293.49; (5) $1,540.23; (6) $264.63; (7) $88.91; (8) $807.91; (9) $6,265.69; (11) $6,265.69; (15).[1]

A. Washington Real Estate Board, Inc., 312 Wire Building, 1000 Vermont Avenue NW., Washington, D. C.
C. (2) All local measures affecting the District of Columbia.

A. Vincent T. Wasilewski, 1771 N Street NW., Washington, D. C.
B. National Association of Radio and Television Broadcasters, 1771 N Street NW., Washington, D. C.

[1] Not printed. Filed with Clerk and Secretary.

C. (2) General legislative interests: Those relating directly or indirectly to the radio and television broadcasting industry.

A. J. R. Watson, room 1, ICRR passenger station, Jackson, Miss.
B. Mississippi Railroad Association, room 1, ICRR passenger station, Jackson, Miss.
E. (10) $130.23; (11) $130.23.

A. Newton Patrick Weathersby, room 303, Medical Science Building, 1029 Vermont Avenue NW., Washington, D. C.
B. District Lodge No. 44, International Association of Machinists, room 303, Medical Science Building, 1029 Vermont Avenue NW., Washington, D. C.
C. (2) Supporting or opposing as the case may be, legislation affecting working conditions of Government employees, and incidentally organized labor in general.
D. (6) $2,250.
E. (7) $30; (9) $30; (10) $75; (11) $105.

A. William H. Webb, 1720 M Street NW., Washington, D. C.
B. National Rivers and Harbors Congress, 1720 M Street NW., Washington, D. C.
C. (2) All matters pertaining to river and harbor improvement, flood control, navigation, irrigation/reclamation, soil and water conservation, and related subjects.
D. (6) $195.10.
E. (3) $50; (6) $54.82; (7) $180.16; (8) $406.53; (9) $691.51; (10) $1,274.15; (11) $1,965.66; (12) $10; (15).[1]

A. Bernard Weitzer, 3147 16th Street NW., Washington, D. C.
B. Jewish War Veterans of the United States of America, 50 West 77th Street, New York, N. Y.
D. (7) $2,916.62.
E.[1]

A. John A. Wells and/or Dwight, Royall, Harris, Koegel & Caskey, 1000 Vermont Avenue NW., Washington, D. C.
B. New York State Temporary Commission To Study Federally Aided Welfare Programs, care of Nicholas Kelley, chairman, 70 Broadway, New York, N. Y.
C. (2) For certain bills amending Social Security Act, not yet introduced.
E. (2) $3; (6) $7.55; (7) $22.10; (8) 93 cents; (9) $33.53; (10) $54.04; (11) $87.62.

A. Charles F. West, Machinists Building, Washington, D. C.
B. International Association of Machinists, Machinists Building, Washington, D. C.
C. (2) Interested in substantially all legislation affecting the socio-economic and political interests of the American workingman, including all pending legislation dealing with social security, national health, aid to physically handicapped, labor relations, displaced persons, etc.
D. (6) $500.

A. George Y. Wheeler II, 1625 K Street NW., Washington, D. C.
B. National Broadcasting Co., Inc., 1625 K Street NW., Washington, D. C.
C. (2) Legislation affecting National Broadcasting Co., and/or its affiliated companies.
E. (10) $25; (11) $25.

[1] Not printed. Filed with Clerk and Secretary.

A. Wheeler & Wheeler, 704 Southern Building, Washington, D. C.
B. Missouri Pacific Railroad Co., 25 Broad Street, New York, N. Y.
C. Legislation affecting Missouri Pacific Railroad Co.
D. (6) $4,000.
E. (7) $80; (8) $15; (9) $95; (10) $215.02; (11) $310.02.

A. Richard P. White, 635 Southern Building, Washington, D. C.
B. American Association of Nurserymen, Inc., 635 Southern Building, Washington, D. C.
C. (2) Any legislation affecting the nursery industry directly.
D. (6) $3,125.02.
E. (2) $31.25; (4) $6.59; (5) $15.91; (6) $3.22; (7) $8.84; (9) $65.81; (10) $228.80; (11) $294.61.

A. Albert V. Whitehall, 1756 K Street NW., Washington, D. C.
B. American Hospital Association, 18 East Division Street, Chicago, Ill.
C. (1) Discontinued as of December 31, 1953.
D. (6) $1,937.49.
E. (7) $244,27; (9) $244.27; (10) $1,261.47; (11) $1,505.74.

A. H. Leigh Whitelaw, 60 East 42d Street, New York, N. Y.
B. Gas Appliance Manufacturers Association, Inc., 60 East 42d Street, New York, N. Y.
C. (2) Any and all legislation particularly affecting the interests of manufacturers of gas appliances and equipment.

A. Louis E. Whyte, 918 16th Street NW., Washington, D. C.
B. Independent Natural Gas Association of America, 918 16th Street NW., Washington, D. C.
C. (2) Any legislation pertaining to natural gas.
D. (6) $750.

A. Franz O. Willenbucher, 1616 I Street NW., Washington, D. C.
B. Retired Officers Association, 1616 I Street NW., Washington, D. C.
C. (2) Any and all legislation pertinent to the rights, benefits, privileges, and obligations of retired officers, male and female, regular and reserve, and their dependents and survivors, of whatever nature. (3) The Retired Officer.
D. (6) $1,800.

A. Williams, Myers & Quiggle, 817 Munsey Building, Washington, D. C.
B. National Food Brokers Association, 527 Munsey Building, Washington, D. C.
C. (2) Opposition to legislation tending to destroy the effectiveness of the antitrust laws to the detriment of free competition.
D. (6) $2,175.
E. (11) $6.

A. James L. Wilmeth, 3027 North Broad Street, Philadelphia, Pa.
B. The National Council of the Junior Order of United American Mechanics of the United States of North America, Inc.
C. (2).[1] (3) Junior American.
D. (6) $32.85.
E. (4) $32.85; (9) $32.85; (10) $1,077.39; (11) $1,110.24.

[1] Not printed. Filed with Clerk and Secretary.

A. E. Raymond Wilson, 104 C Street NE., Washington, D. C.
B. Friends Committee on National Legislation, 104 C Street NE., Washington, D. C.
C. (2).[1]
D. (6) $1,875.
E. (6) $8.49; (7) $182.24; (9) $190.73; (10) $326.37; (11) $517.10.

A. Frank E. Wilson, M. D., 1523 L Street NW., Washington, D. C.
B. American Medical Association, 535 North Dearborn Street, Chicago, Ill.
C. (2) All bills relating to health and welfare.
D. (6) $800.
E. (7) $198.67; (9) $198.67; (10) $2,121.08; (11) $2,319.75.

A. Everett T. Winter, 1978 Railway Exchange Building, St. Louis, Mo.
B. Mississippi Valley Association, 1978 Railway Exchange Building, St. Louis, Mo.
C. (2) Legislation relating to river and harbor maintenance and improvement, the American Merchant Marine, soil conservation, flood control, regulation of domestic transportation.
D. (6) $3,750.
E. (7) $190.55; (9) $190.55; (10) $1,321.53; (11) $1,512.08.

A. Walter F. Woodul, Chronicle Building, Houston, Tex.
B. Angelina & Neches River Railroad Co., Keltys, Tex., et al.[1]
C. (2) Generally legislation affecting Texas railroads.[1]
D. (6) $6,265.87.
E. (6) $64.81; (7) $1,440.56; (9) $1,505.37; (10) $5,396.50; (11) $6,901.87; (15).[1]

A. Frank K. Woolley, 261 Constitution Avenue NW., Washington, D. C.
B. American Farm Bureau Federation, 221 North La Salle Street, Chicago, Ill.
C. (2).[1]
D. (6) $2,156.22.
E. (11) $220.78.

A. Edward W. Wootton, 900 National Press Building, Washington, D. C.
B. Wine Institute, 717 Market Street, San Francisco, Calif.

A. Donald A. Young, 1615 H Street NW., Washington, D. C.
B. Chamber of Commerce of the United States, 1615 H Street NW., Washington, D. C.
E. (7) $5.10; (10) $153; (11) $158.10.

A. J. Banks Young, 1832 M Street NW., Washington, D. C.
B. National Cotton Council of America, Post Office Box 18, Memphis, Tenn.
C. (2) The National Cotton Council of America favors such action on any legislation affecting the raw cotton industry as will promote the purposes for which the council is organized.
D. (6) $66.

A. O. David Zimring, 11 South LaSalle Street, Chicago, Ill., and 1001 Connecticut Avenue NW., Washington, D. C.
B.[1]
E. (11) $2,173.49.

[1] Not printed. Filed with Clerk and Secretary.

REGISTRATIONS

The following registrations were submitted for the fourth calendar quarter 1953:

(NOTE.—The form used for registration is reproduced below. In the interest of economy, questions are not repeated, only the answers are printed, and are indicated by their respective letter and number. Also for economy in the RECORD, lengthy answers are abridged.)

FILE TWO COPIES WITH THE SECRETARY OF THE SENATE AND FILE THREE COPIES WITH THE CLERK OF THE HOUSE OF REPRESENTATIVES:

This page (page 1) is designed to supply identifying data; and page 2 (on the back of this page) deals with financial data.

PLACE AN "X" BELOW THE APPROPRIATE LETTER OR FIGURE IN THE BOX AT THE RIGHT OF THE "REPORT" HEADING BELOW:

"PRELIMINARY" REPORT ("Registration"): To "register," place an "X" below the letter "P" and fill out page 1 only.

"QUARTERLY" REPORT: To indicate which one of the four calendar quarters is covered by this Report, place an "X" below the appropriate figure. Fill out both page 1 and page 2 and as many additional pages as may be required. The first additional page should be numbered as page "3," and the rest of such pages should be "4," "5," "6," etc. Preparation and filing in accordance with instructions will accomplish compliance with all quarterly reporting requirements of the Act.

Year: 19_____ ←

REPORT

PURSUANT TO FEDERAL REGULATION OF LOBBYING ACT

P	QUARTER			
	1st	2d	3d	4th
(Mark one square only)				

NOTE ON ITEM "A".—(a) IN GENERAL. This "Report" form may be used by either an organization or an individual, as follows:

(i) "Employee".—To file as an "employee", state (in Item "B") the name, address, and nature of business of the "employer". (If the "employee" is a firm [such as a law firm or public relations firm], partners and salaried staff members of such firm may join in filing a Report as an "employee".)

(ii) "Employer".—To file as an "employer", write "None" in answer to Item "B".

(b) SEPARATE REPORTS. An agent or employee should not attempt to combine his Report with the employer's Report:

(i) Employers subject to the Act must file separate Reports and are not relieved of this requirement merely because Reports are filed by their agents or employees.

(ii) Employees subject to the Act must file separate Reports and are not relieved of this requirement merely because Reports are filed by their employers.

A. ORGANIZATION OR INDIVIDUAL FILING:

1. State name, address, and nature of business.

2. If this Report is for an Employer, list names or agents or employees who will file Reports for this Quarter.

NOTE ON ITEM "B".—*Reports by Agents or Employees.* An employee is to file, each quarter, as many Reports as he has employers, except that: (*a*) If a particular undertaking is jointly financed by a group of employers, the group is to be considered as one employer, but all members of the group are to be named, and the contribution of each member is to be specified; (*b*) if the work is done in the interest of one person but payment therefor is made by another, a single Report—naming both persons as "employers"—is to be filed each quarter.

B. EMPLOYER.—State name, address, and nature of business. If there is no employer, write "None."

NOTE ON ITEM "C".—(*a*) The expression "in connection with legislative interests," as used in this Report, means "in connection with attempting, directly or indirectly, to influence the passage or defeat of legislation." "The term 'legislation' means bills, resolutions, amendments, nominations, and other matters pending or proposed in either House of Congress, and includes any other matter which may be the subject of action by either House"—§ 302 (e).

(*b*) Before undertaking any activities in connection with legislative interests, organizations and individuals subject to the Lobbying Act are required to file a "Preliminary" Report (Registration).

(*c*) After beginning such activities, they must file a "Quarterly" Report at the end of each calendar quarter in which they have either received or expended anything of value in connection with legislative interests.

C. LEGISLATIVE INTERESTS, AND PUBLICATIONS in connection therewith:

1. State approximately how long legislative interests are to continue. If receipts and expenditures in connection with legislative interests have terminated, place an "X" in the box at the left, so that this Office will no longer expect to receive Reports. ☐

2. State the general legislative interests of the person filing and set forth the *specific* legislative interests by reciting: (*a*) Short titles of statutes and bills; (*b*) House and Senate numbers of bills, where known; (*c*) citations of statutes, where known; (*d*) whether for or against such statutes and bills.

3. In the case of those publications which the person filing has caused to be issued or distributed, in connection with legislative interests, set forth: (*a*) Description, (*b*) quantity distributed, (*c*) date of distribution, (*d*) name of printer or publisher (if publications were paid for by person filing) or name of donor (if publications were received as a gift).

(Answer items 1, 2, and 3 in the space below. Attach additional pages if more space is needed)

4. If this is a "Preliminary" Report (Registration) rather than a "Quarterly" Report, state below what the nature and amount of anticipated expenses will be; and if for an agent or employee, state also what the daily, monthly, or annual rate of compensation is to be. If this is a "Quarterly" Report, disregard this item "C4" and fill out item "D" and "E" on the back of this page. Do not attempt to combine a "Preliminary" Report (Registration) with a "Quarterly" Report. ←

AFFIDAVIT

[Omitted in printing]

PAGE 1 ←

A. Donald C. Alexander, 701 Union Trust Building, Washington, D. C.
B. International Business Machines Corp., 590 Madison Avenue, New York, N. Y.
C. (2) The general legislative interest is taxation.

A. Joel Barlow, 701 Union Trust Building, Washington, D. C.
B. National Machine Tool Builders' Association, 10525 Carnegie Avenue, Cleveland, Ohio.
C. (2) Any legislation affecting machine tool industry.

A. Ralph E. Becker, 1346 Connecticut Avenue, Washington, D. C.
B. The National Association of the Legitimate Theatre, Inc., and the League of New York Theatres, Inc.
C. (2) Any legislation affecting the excise tax on admissions to the legitimate theater. (4) $5,000 per annum.

A. Rachel S. Bell, 1025 Connecticut Avenue NW., Washington, D. C.
B. Legislative Committee of the Committee for a National Trade Policy, 1025 Connecticut Avenue NW., Washington, D. C.
C. (2) Legislation relating to foreign economic policy.

A. Preston B. Bergin, 1001 Connecticut Avenue NW., Washington, D. C.
B. Retail Jewelers Tax Committee, Inc., Room 704, 597 Fifth Avenue, New York, N. Y.
C. (2) The general legislative interests of my client are to obtain repeal of the excise tax on jewelry and jewelry-store merchandise. (4) $1,750 monthly.

A. Tell Berna, 10525 Carnegie Avenue, Cleveland, Ohio.
B. National Machine Tool Builders' Association, 10525 Carnegie Avenue, Cleveland, Ohio.
C. (2) Any legislation affecting machine tool industry. (4) Annual salary $25,000.

A. Sam B. Berrong, 1214 Griswold Street, Detroit, Mich.
B. Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 1214 Griswold Street, Detroit, Mich.
C. (2) Legislative interests include laws, proposed laws, and proposed amendments to laws affecting the interests of the members of the Amalgamated throughout the United States.

A. Walter J. Bierwagen, 900 F Street NW., Washington, D. C.
B. Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, AFL, 1214 Griswold Street, Detroit, Mich.
C. (2) Legislative interests include laws, proposed laws, and proposed amendments to laws affecting the interests of the members of the Amalgamated throughout the United States.

A. Henry Bison, Jr., Dupont Circle Building, Washington, D. C.
B. National Association of Retail Grocers, 360 North Michigan Avenue, Chicago, Ill.
C. (2) That favorable to free independent enterprise. (4) $10 per month.

A. Harold P. Braman, 907 Ring Building, 18th and M Streets NW., Washington, D. C.
B. National Savings and Loan League, 907 Ring Building, 18th and M Streets NW., Washington, D. C.
C. (2) Support of bills to improve facilities of savings and loan associations for encouragement of thrift and home financing; oppose legislation adverse to savings and loan associations. (4) $1,800 annually.

A. R. T. Carleton, Plymouth, Fla.
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. (4) $4,166.66 and expenses.

A. Classroom Periodical Publishers Association, 38 West Fifth Street, Dayton, Ohio.
C. (2) Interested in H. R. 6052, a bill concerning the revision of postal rates, and second-class postal legislation. (4) $500 per month.

A. Lawrence R. Condon, 165 Broadway, New York, N. Y.
B. Estate of Mary Clark deBrabant and Katherine C. Williams, 120 Broadway, New York, N. Y.

A. Conference for Inland Waterways Dry-Bulk Regulation, 402 Commonwealth Building, Washington, D. C.
C. (2) The legislative interest is to bring about an amendment of section 303 (b) of the Interstate Commerce Act (49 U. S. C. 303 (b)).

A. Richard J. Congleton, 763 Broad Street, Newark, N. J.
B. Prudential Insurance Company of America, 763 Broad Street, Newark, N. J.

A. A. M. Crawford, room 718, Title and Trust Building, Phoenix, Ariz.
B. Southern Pacific Co., 65 Market Street, San Francisco, Calif., and Atchison, Topeka & Santa Fe Railway, 121 East Sixth Street, Los Angeles, Calif.
C. (2) In opposition to St. Lawrence seaway and trip leasing bill; in support of time lag bill. (4) $12,000 annually, $1,500 expenses.

A. Joan David, 1625 I Street NW., Washington, D. C.
B. National Committee on Parcel Post Size and Weight Limitations, 1625 I Street NW., Washington, D. C.
C. (2) To secure repeal of Public Law 199, 1st session, 82d Congress. (4) $600 per month.

A. Timothy V. A. Dillon, 1001 15th Street NW., Washington, D. C.
B. Sacramento-Yolo Port District, 312 Court House, Sacramento, Calif.
C. (2) Legislation in support of the Sacramento River deep-water channel project authorized by Public Law S. 525, 79th Congress, 2d session.

A. Direct Mail Advertising Association, Inc., 381 Fourth Avenue, New York, N. Y.
C. (2) H. R. 6052. (4) $500 anticipated expenses.

A. Karl M. Dollak, 909 Dupont Circle Building, Washington, D. C.
B. Committee for return of Confiscated German and Japanese Property, care of Kenneth I. Shoemaker, 711 14th Street NW., Washington, D. C.
C. (2) Legislation affecting the return of confiscated German and Japanese property, such as Senate Joint Resolution 92.

A. Mrs. F. P. Douglas, 1026 17th Street NW., Washington, D. C.
B. League of Women Voters of the United States, 1026 17th Street NW., Washington, D. C.

A. Newell W. Ellison, 701 Union Trust Building, Washington, D. C.
B. International Business Machines Corp., 590 Madison Avenue, New York, N. Y.
C. (2) The general legislative interest is taxation.

A. John H. Ferguson, 1025 Connecticut Avenue NW., Washington, D. C.
B. Legislative Committee of the Committee for a National Trade Policy, 1025 Connecticut Avenue NW., Washington, D. C.
C. (2) Legislation relating to foreign economic policy.

A. Florida Citrus Mutual, Lakeland, Fla.
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. (4) $4,166.66 and expenses.

A. John J. Flynn, 734 15th Street NW., Washington, D. C.
B. International Union of Electrical, Radio, and Machine Workers, CIO, 734 15th Street NW., Washington, D. C.
C. (2) Any and all legislation affecting the welfare and security of working men and women and their families. (4) $4,700 per year and expenses.

A. John R. Foley, 1420 New York Avenue NW., Washington, D. C.
B. Classroom Periodical Publishers' Association, 38 West Fifth Street, Dayton, Ohio.
C. (2) Interested in H. R. 6052, a bill concerning the revision of postal rates. (4) $500 per month.

A. Chester C. Fosgate Co., Orlando, Fla.
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. (4) $4,166.66 and expenses.

A. Ronald J. Foulis, 195 Broadway, New York, N. Y., and 1001 Connecticut Avenue NW., Washington, D. C.
B. American Telephone & Telegraph Co., 195 Broadway, New York, N. Y.
C. (2) Matters affecting communications including bills relating to telephone excise taxes, income taxes, interception of telephone messages, labor laws, and the Communications Act of 1934, as amended.

A. Joseph B. Friedman, Melville E. Locker, Julius Schlezinger, 1701 K Street NW., Washington, D. C.
B. Philippine Trust Co., Bank of the Philippine Islands, China Banking Corp., Manila, Philippines.
C. (2) In obtaining legislation to reimburse these banks for wartime losses suffered as a result of the Japanese occupation of the Philippines.

A. Joseph B. Friedman, Melville E. Locker, Julius Schlezinger, 1701 K Street NW., Washington, D. C.
B. International Minerals & Chemical Corp., 61 Broadway, New York, N. Y.
C. (2) In support of H. R. 3636 and other legislation which would amend the Trading With the Enemy Act (50 U. S. C. App., sec. 34) to permit pro rata distribution of vested property of enemy corporations to their United States stockholders.

A. Marion R. Garstang, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.

C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (4) $10,000 per annum.

A. Nathaniel H. Goodrich, 1625 I Street NW., Washington, D. C.
B. American Jewish Committee, 386 Fourth Avenue, New York, N. Y.
C. (2) Genocide, President's civil-rights program; Bricker resolution, citizenship rights for aliens, immigration, Reece resolution.

A. Francis Thornton Greene, 1701 K Street NW., Washington, D. C.
B. American Merchant Marine Institute, Inc., 1701 K Street, Washington, D. C., and 11 Broadway, New York, N. Y.
C. (2) General legislative interest is to support legislation favorable to the maintenance of the American merchant marine. (4) $5,000 annually and expenses.

A. Gerald T. Harris, 8928 Northfield, Detroit, Mich.
C. (2) Against Senate bill S. 1106.

A. Kenneth G. Heisler, 907 Ring Building, 18th and M Streets NW., Washington, D. C.
B. National Savings and Loan League, 907 Ring Building, 18th and M Streets NW., Washington, D. C.
C. (2) Support of bills to improve facilities of savings and loan associations for encouragement of thrift and home financing; oppose legislation adverse to savings and loan associations. (4) $1,500 annually.

A. William B. Henderson, 632 Dupont Circle Building, Washington, D. C.
C. (2) All legislative matters affecting fourth-class postal service. (4) $3,000 quarterly.

A. W. J. Hickey, 2000 Massachusetts Avenue NW., Washington, D. C.
B. American Short Line Railroad Association, 2000 Massachusetts Avenue NW., Washington, D. C.

A. Allan H. W. Higgins, 84 State Street, Boston, Mass.
B. Minot, DeBlois and Maddison, 294 Washington Street, Boston, Mass.
C. (2) H. R. 5418, being proposed addition or Supplement V to Internal Revenue Code.

A. Fortescue W. Hopkins, 409 Mountain Trust Bank Building, Roanoke, Va.
B. S. D. Ferguson, 29 West Kirk Avenue, Roanoke, Va.
C. (2) For amendment to subsection 23 (k) (4), Internal Revenue Code.

A. R. D. Keene, Winter Garden, Fla.
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. (4) $4,166.66 and expenses.

A. James P. Kem, 1625 K Street NW., Washington, D. C.
B. Estate of Mary Clark deBrabant and Katherine C. Williams, 120 Broadway, New York, N. Y.
C. (2) Legislative interests relate to a possible revision of section 7 of the Technical Changes Act of 1949, as amended, in connection with the proposed revision of the Internal Revenue Code or otherwise.

A. H. Cecil Kilpatrick, 912 American Security Building, Washington, D. C.
B. Minot, DeBlois & Maddison, 294 Washington Street, Boston, Mass.
C. (2) H. R. 5418, being proposed addition or Supplement V to Internal Revenue Code.

A. Dr. Henry J. Klaunberg, 1011 New Hampshire Avenue NW., Washington, D. C.
C. (2) Am interested in all legislation concerning the biological and related medical sciences; particularly interested in matters affecting the publishing and distribution of scientific literature.

A. League of New York Theatres, Inc., 234 West 44th Street, New York, N. Y.
C. (2) Any legislation affecting the excise tax on admissions to the legitimate theater. (4) $5,000 expenses.

A. Legislative Committee of the Committee for a National Trade Policy, 1025 Connecticut Avenue NW., Washington, D. C.
C. (2) Legislation relating to foreign economic policy.

A. Robert C. Liebenow, 141 West Jackson Boulevard, Chicago, Ill.
C. (2) Interest in revision of tax law.

A. W. Bruce Macnamee, 1701 K Street NW., Washington, D. C.
B. American Merchant Marine Institute, Inc., 1701 K Street NW., Washington, D. C.
C. (2) Legislation relating to the welfare of the American merchant marine.

A. C. V. and R. V. Maudlin, 1111 E Street NW., Washington, D. C.
B. National Association of Waste Materials Dealers, Inc., 271 Madison Avenue, New York, N. Y.
C. (2) All legislation pertaining to or affecting the waste materials industry.

A. J. T. Metcalf, 1002 L & N Building, Ninth and Broadway, Louisville, Ky.
C. (2) General legislation affecting railroads.

A. Henry B. Mitchell, 2d, 224 Southern Building, Washington, D. C.
B. Cleary, Gottlieb, Friendly & Ball, a law firm of which a client is the Chambers of Commerce of Venezuela, c/o Caracas Chamber of Commerce, Sur 2, No. 30, Altos, Caracas, Venezuela.
C. (2) General interest in obtaining information on and opposing any legislation designed to increase tariffs or impose quotas on imports of petroleum products.

A. National Association of the Legitimate Theatre, Inc., 234 West 44th Street, New York, N. Y.
C. (2) Any legislation affecting the excise tax on admissions to the legitimate theater.

A. National Committee on Parcel Post Size and Weight Limitations, 1625 I Street NW., Washington, D. C.
C. (2) Public Law 199, parcel post size and weight limitation.

A. E. M. Norton, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (4) $17,000 salary and expenses.

A. Herbert R. O'Conor, 1701 K Street NW., Washington, D. C.
B. American Merchant Marine Institute, Inc., 1701 K Street NW., Washington, D. C., and 11 Broadway, New York, N. Y.
C. (2) General legislative interest is to support legislation favorable to the maintenance of the American merchant marine, (4) $1,041.66 monthly.

A. Lovell H. Parker, Colorado Building, Washington, D. C.
C. (2) Tax legislation with respect to hardship imposed by excess-profits tax. (4) $1,000 retainer plus $250 per month.

A. Paul, Weiss, Rifkind, Wharton and Garrison, 1614 I Street NW., Washington, D. C.
B. Blue Cross Commission, 425 North Michigan, Chicago, Ill.
C. (2) Equitable tax treatment of payments paid by employers for employee coverage under prepaid hospitalization and medical plans.

A. J. Hardin Peterson, Post Office Box 2097, Lakeland, Fla.
B. Florida Citrus Mutual, Lakeland, Fla., et al.[1]
C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. (4) $4,166.66 and expenses.

A. Homer V. Prater, 900 F Street NW., Washington, D. C.
B. American Federation of Government Employees, 900 F Street NW., Washington, D. C.
C. (2) All bills of interest to Federal Government employees and District of Columbia government employees.

A. Radner, Zito, Kominers and Fort, 529 Tower Building, Washington, D. C.
B. Seatrade Corp., 44 Whitehall Street, New York, N. Y.
C. (2) New vessel construction.

A. Retail Jewelers Tax Committee, Inc., 597 Fifth Avenue, room 704, New York, N. Y.
C. (2) The general legislative interests of the corporation are to obtain repeal of the excise tax on jewelry and jewelry store merchandise.

A. Charles P. Taft, 1025 Connecticut Avenue NW., Washington, D. C.
B. Legislative Committee of the Committee for a National Trade Policy, 1025 Connecticut Avenue NW., Washington, D. C.
C. (2) Legislation relating to foreign economic policy.

A. Dwight D. Taylor, Jr., 918 16th Street NW., Washington, D. C.
B. American Airlines, Inc., 918 16th Street NW., Washington, D. C.
C. (2) Legislation affecting civil aviation.

A. Margaret K. Taylor, 1731 I Street NW., Washington, D. C.
B. National Milk Producers Federation, 1731 I Street NW., Washington, D. C.
C. (2) Any legislation that may affect milk producers or the cooperatives through which they act together to process and market their milk. (4) $10,000 per annum.

[1] Not printed. Filed with Clerk and Secretary.

A. Estate of Harry C. Trexler, 1227 Hamilton Street, Allentown, Pa.

C. (2) Seeking amendment to section 421 (c), Internal Revenue Code, to alleviate hardships of tax on income of charities.

A. Triple E Development Co., Dade City, Fla.

C. (2) A bill relating to the tax treatment to be afforded under section 117 (j) (3) of the Internal Revenue Code in certain cases involving the sale, exchange, or conversion of land with unharvested crops thereon. (4) $4,166.66 and expenses.

A. The Uranium Industry Association, 553 Washington Building, Washington, D. C.

A. Washington Home Rule Committee, Inc., 1717 Connecticut Avenue NW., Washington, D. C.

C. (2) S. 2413, a bill to provide local self-government for the District of Columbia.

A. Walter F. Woodul, Chronicle Building, Houston, Tex.

B. Humble Oil & Refining Co., Houston, Tex.

C. (2) Legislation generally relating to the oil and gas industry.

A. Wenchel, Schulman & Manning, 1625 K Street NW., Washington, D. C.

B. Estate of Mary Clark deBrabant and Katherine C. Wiliams, 120 Broadway, New York, N. Y.

C. (2) Legislative interests relate to a possible revision of section 7 of the Technical Changes Act of 1949, as amended, in connection with the proposed revision of the Internal Revenue Code or otherwise.

EXTENSIONS OF REMARKS

Public Works Program Could Relieve Recession

EXTENSION OF REMARKS

OF

HON. MELVIN PRICE

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, April 2, 1954

Mr. PRICE. Mr. Speaker, at the risk of being smeared as a "prophet of doom and gloom," I should like to call attention to the unemployment problem.

I fully realize we are not in a depression of the size and scope of the one in effect in the early thirties. I also realize that smear tactics will not lessen the gloom or fear in the households of the laid-off coal workers of my district; in the households of the rail workers, steelworkers, and other plant workers who have lost their jobs; these tactics will not lessen the gloom on the dairy farms, where, with the stroke of a pen and the wagging of a tongue, the Department of Agriculture, in a grim April Fool Day gesture, cut back dairy prices by 15 percent.

I am made vividly aware of the fear and gloom as I read my mail, or when I read newspaper accounts of the ever-increasing relief load in Chicago and other urban sections of my State.

I am not only aware of conditions, Mr. Speaker, but I am aware that this administration and the leadership of the Congress have it within their power to provide some relief. It is our obligation to do so. It is more than our obligation to do so, it is our duty, not only from the humanitarian viewpoint, but because the Congress has already gone on record that we take such action.

I was a freshman Member during the 79th Congress. The events and issues of that Congress are quite naturally indelibly stamped in my memory. Many of us were fearful that the aftermath of World War II would be serious economic dislocation. So we enacted what was known as the Full Employment Act of 1946. We provided a program of advance planning of local public works projects. The idea in back of that provision was to have a backlog of useful projects which could be started in the event of serious economic dislocation.

Fortunately the immediate postwar years did not bring that serious dislocation.

Let me state parenthetically, Mr. Speaker, that this is pretty good proof we cannot talk ourselves into a depression. There was a great deal of talk in 1945 and 1946 about a forthcoming depression, but all that talk did not bring it about; just as 1929, 1930, 1931, and 1932 "prosperity" talk did not retard a depression.

Getting back to the subject, the immediate postwar years did not bring a serious economic dislocation. Early 1949, however, saw a recession. It was halted, and the upswing had started by June 1949. So the need did not exist to activate a public-works program, as was envisaged in the Full Employment Act of 1946.

Now the need exists. A bill to set up such a program has been introduced by our colleague the Honorable AUGUSTINE B. KELLEY, of Pennsylvania, who has drafted H. R. 8250. This establishes a Public Works Administration to start a $6½ billion Federal-local works program.

Has any action been taken on this bill?

Is any action contemplated?

The answer to both questions is negative, but I urge the committee and the leadership to take action on this bill.

Thanks to the foresight of the 79th Congress there is available a number of projects already approved, upon which plans have been completed. These projects could be started almost immediately.

The Housing and Home Finance Agency, through its Administrator, the Honorable Albert Cole, has furnished me with a list of all projects approved under the advance planning program that are located in the State of Illinois.

There are 177 projects throughout the State upon which plans have been completed. These are projects ready to go as soon as funds are available.

What type projects are they? Run down the list, and we find such things as sewer facilities, sanitarium, water facilities, bridges, school facilities, and so forth. These things are solid, worthwhile additions to the natural wealth of our country. They are not leaf raking nor boondoggling.

Eleven of these approved projects are located in my congressional district. Approval of the Kelley bill—or the principle of the bill under Republican sponsorship—would provide funds for building some or all of these projects. They are with their estimated cost:

St. Clair County, sewer facilities, $981,623.

St. Clair County, sewer facilities, $1,379,375.

Alorton, sewer facilities, $529,000.

Swansea, sewer facilities, $109,000.

Lebanon, sewer facilities, $125,000.

Worden, sewer facilities, $128,055.

Edwardsville, institutional buildings, $278,480.

Edwardsville, courthouse improvements $170,300.

East St. Louis, sewer facilities, $4,463,286.

Old Marissa, sewer facilities, $29,000.

East St. Louis, school facilities, $500,000.

H. R. 4303

EXTENSION OF REMARKS

OF

HON. THOMAS J. LANE

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Friday, April 2, 1954

Mr. LANE. Mr. Speaker, under leave to extend my remarks, I wish to include the following statement which I delivered before the House Committee on Merchant Marine and Fisheries today in support of H. R. 4303, a bill to further encourage the distribution of fishery products, and for other purposes:

STATEMENT OF CONGRESSMAN THOMAS J. LANE, DEMOCRAT, OF MASSACHUSETTS, BEFORE THE HOUSE COMMITTEE ON MERCHANT MARINE AND FISHERIES, APRIL 2, 1954, FAVORING H. R. 4303

FISHING INDUSTRY RUDDERLESS AND DRIFTING DANGEROUSLY

Men who look ahead say that we may, eventually, have to depend upon the oceans as the major source of our food supply.

Men who live in the present comparing that prediction with the rundown condition of the commercial fishing industry of the United States today, wonder how we can be so improvident.

Men and ships are idle.

Investments are being lost.

Insurance rates are confiscatory.

Markets are declining under the pressure of imports from other nations.

The whole industry is in the doldrums.

And the economy of New England is being dealt a second major blow.

We have research, conservation, and price-supports to help the farmers on a large scale but only a pennypinching attitude by the Federal Government toward the threadbare textile industry, the floundering fishing industry, and other segments of our national economy.