Congressional Record. I don't recall the date and I hate to embarrass my colleague by asking.

Mr. DORN. March 27.

Mr. PUCINSKI. Yes, March 27. He made a special speech on Vietnam, and I strongly recommend you get it, because if ever the whole question of Vietnam was put in the proper perspective, we had it then. It was a tremendously impressive speech, and I am sure you will find it as interesting as we all did on the floor of the House when he gave it.

Mr. HALL. Mr. Chairman, I think that problem has been alleviated because Mr. Dorn's speech is being distributed to our national committeemen at our meeting starting tomorrow.

Mr. DORN. Well, thank you; and thank you, Mr. Pucinski.

Mr. PUCINSKI. I am delighted to hear that.

Mr. HALL. I would like to comment on one discussion with regard to the discussion Mr. Fino had. AMVETS position has continually been that the interest rate is a factor and a very important factor in this matter of availability of funds for financing of GI homes, but our position has been that this is only one factor.

We feel that concurrently with that, that there has to be a long-term mortgage payment plan and a minimum or no downpayment tied to the interest rate. If you just increase the interest rate, you are only addressing yourself to one of the factors that would make it attractive to a GI. At least this is our position. We feel that if a man, or if the interest rate were going to be 7 percent, the veteran is not as concerned about it as he is that coupled with it he may have, he may be able to have, say, a 30-year mortgage and no downpayment, because as long as his combined monthly total of payment to the bank is within his limited income, this is the part that makes it an attractive program for the mass of the GI's.

I don't think the GI home-loan guarantee program is directed at the person who can afford 20-percent downpayment, but at the masses of people who cannot make the downpayment and who also need long-term financing in order to get their monthly payments down. This is what the commander was referring to in his remarks on page 12 when he said that the interest rate was only one factor in it.

Mr. FINO. While it is true it is only one factor, it is an important factor.

Mr. HALL. Yes; no question about it.

Mr. FINO. And the concern I had was, once you remove the ceiling, there might be difficulty.

Mr. HALL. You could get in trouble. Right.

Mr. PUCINSKI. May I add one footnote? I want to congratulate you and AMVETS for your huge victory in Madison, Wis., last Tuesday. You were down there, on the firing line, and it is obvious that the people heard you because they voted 57 percent against the proposition, so you fellows ought to be pretty proud of the work you did down there.

Mr. CASERTA. My only trouble, Congressman, I was not standing on hallowed ground when I made that speech.

Mr. PUCINSKI. I understand the Commies want to impeach you.

Mr. CASERTA. No; they have a lawsuit going for half a million dollars but they have to get me back in Wisconsin.

Mr. PUCINSKI. You are not afraid, are you? I can't think of a greater honor to be bestowed upon you than to be sued by that group.