

SURVIVORS BENEFITS

In an earlier paragraph, I stated our concern over the welfare of those who will survive us.

Mr. Chairman, because of the extent of our disabilities, the greatest majority of us cannot obtain life insurance. For the same reason we cannot obtain mortgage insurance on our homes. Unless we pay off these mortgages in our lifetimes, which most of us cannot do, our survivors are saddled with these debts.

Upon death, the tangible income of the family is immediately reduced by almost 80 percent. For this reason, we urge your most serious consideration of a substantial increase in dependency and indemnity compensation.

The spinal cord injury is not merely a broken bone or a severed spinal cord. It is not merely sensory or motor loss. It is a whole succession of events including metabolic changes, bowel and bladder dysfunction, atrophy, pain, spasm, decubiti, contractures—to mention only a few. Death can be caused by one or several interrelated conditions.

We question how medical pathology can accurately determine the actual cause of death where spinal cord injury is concerned. And we question how, among all these concurrent factors one can be singled out and determined to be not related to the original injury.

For this reason, Mr. Chairman, we believe that the death of any veteran who suffered spinal cord injury or disease as a result of his military service should be considered to be of service-connected origin.

DUAL BENEFITS

We most strongly oppose all bills such as H.R. 13643 whose intent is to eliminate certain duplicate benefits received from different departments of the Federal Government. For the same reason we reject the practice of considering social security as income, in the computation of annual income for veterans pension we must oppose the moves that have been made to restrict the payment of the lump-sum death benefit to either the Veterans' Administration or the Social Security Administration, but not both.

We stand on record as opposing any prohibition against the payment of other benefits due the veteran from more than one agency of the Federal Government.

HOUSING

In February of this year we recorded with the Subcommittee on Housing, of this committee, several recommendations on this subject. For the sake of time we shall only list them briefly here.

(1) We fully support the recommendations of the President that the guaranteed portion of a G.I. loan should be increased from \$7,500 to \$10,000 and commend this committee for its favorable action taken on this matter.

(2) For the same reason that request was made, we urge the increase of the special grant for wheelchair housing under Public Law 702 from \$10,000 to \$15,000.

(3) For those who cannot obtain home loans from the normal channels, for the financing of the other portion of the cost of their