simply got to write our language broad enough that there must be room for judgment on the part of the administrative agencies. I don't know how we can get around judgment in the final analysis.

My only designation is this. If it is to be especially young people who are trying to get into really a productive farm that it ought to be the loan. If it is an attempt to keep people on the land in their homes, to enable them to live there at above poverty levels, and there is no justification in terms of the long-term repayability of a man 60 years old, for instance—how can he repay the long term? The changes are almost nil. It should go the way of the grant. I think the possibility of repayability should be the determining factor.

Mrs. GREEN. You mean that if he could repay the amount, we would give him a loan; if he could not possibly repay it, we should give him a grant?

Mr. GRAHAM. I did not mean it quite the way it sounded like when it came back from you.

Mrs. GREEN. I am sorry. I do not mean to put words in your mouth.

Mr. GRAHAM. I know you didn't, but that is probably what I said. Yet, when you said it back to me, that did not quite sound like how I wanted to say it.

Mrs. GREEN. Then you say it, please.

Mr. GRAHAM. I don't know if I can. I think we have to find a way of differentiating between the possibility of repayability—if we are going to get somebody up simply a little above subsistence levels, I don't think we can possibly expect them to repay.

If we are going to try to assist him in becoming a really efficient, full-time farmer, who has an income of $25,000 a year to $35,000 or $40,000 a year in terms of net income, I think we ought to expect that to be repaid and perhaps that is the purpose of the loan, the purpose of the use.

Mr. PERKINS. In that instance, we should expect repayment?

Mr. GRAHAM. Certainly.

Mr. QUIE. You did not mean net income, did you?

Mr. GRAHAM. Yes.

Mr. QUIE. $25,000 to $35,000 net income?

Mr. GRAHAM. Well, I recognize that is a low point, as you well recognize, too. It is according to where you are and where you are farming, as you well know.

Mr. QUIE. Maybe I did not understand; $25,000 to $35,000 net income? That is pretty good.

Mr. PERKINS. This bill is not addressed to that type of income.

Mr. GRAHAM. I think the Congressman was exactly right and perhaps he got my point more nearly than I thought you would. I think we ought to aim at that kind of farmer in the future if we are going to help these young men go into agriculture as full-time farmers. We ought to aim at a direction where they can live with some decency and have at least a fair share of the good things of American life; $25,000—I did not mean net—I meant gross.

Mr. QUIE. I thought you meant gross income. We should be aiming toward a $25,000 to $35,000 gross income?

Mr. GRAHAM. Yes. You would agree that this is about as low as we can aim in gross. Net, I wish we could aim in that direction of income for agriculture, but I don't see how it will be possible to do it under this legislation.