Mr. CONWAY. I would like to make one comment on Dr. Wilson's previous answer to the chairman's question.

I think our position generally on that question would be similar, if not identical to the American Medical Association. We would have no objection to insured loan programs. We have had no objection to the Small Business Administration program, but as Dr. Wilson pointed out, our chief objection to this bill is the priorities and discrimination that is involved.

Mrs. DWYER. That will be all, Mr. Chairman.

Mr. BARRETT. Mrs. Sullivan?

Mrs. SULLIVAN. I was going to ask Dr. Wilson about the priority plan that is in the bill. But I think you both answered that question well. Thank you.

Mr. BARRETT. Mr. Harvey?

Mr. HARVEY. Dr. Wilson, or maybe I should direct this to Mr. Conway, I am not sure. Do you know of any instances where dentists have been denied the opportunity to practice as a group because they were unable to finance their building or facilities?

Dr. WILSON. I do not, Mr. Harvey. In my area, as has been stated before, it is quite simple for a professional man to obtain the moneys necessary to build this type of practice.

Mr. HARVEY. Where is your area?

Dr. WILSON. Southern California, next to Pasadena. In fact, I have built a medical center myself, so I am quite familiar with the costs.

Mr. HARVEY. How many doctors do you have in your medical center?

Dr. WILSON. Thirteen, but it is not a group practice. It is a medical center and it is not a group practice. We have a pharmacy and each man operates his own office—maybe two men in each office—separately.

Mr. CONWAY. As far as the American Dental Association is concerned, in relation to our central office activities, we have received no complaints or questions from the membership about financing, lack of financing for group practice facilities.

Mr. HARVEY. Would you agree with my statement earlier when I said, at least in Michigan, a doctor or dentist right out of medical school could go into a bank and secure financing for this sort of thing?

Mr. CONWAY. That seems to be the case; yes, sir.

Dr. WILSON. I happened to do this during the depression right out of school, so I know this is true.

Mr. HARVEY. And it is still the case today?

Dr. WILSON. Yes, sir.

Mr. HARVEY. One other question. If this committee were to pass a bill like this, would you think that it would be wise to put some sort of limit, say, perhaps in percentage of the cost of the building, a limit upon the amount of equipment and facilities that could be financed?

Dr. WILSON. I think this would be good judgment, very good.

Mr. HARVEY. Would you see a danger that Dr. Renger talked about perhaps in financing equipment that might not be needed just because it could not be financed on a 90-percent basis?

Dr. WILSON. Very much so. You would have the duplication of equipment in several areas, in my opinion.