

Dr. HAFFNER. I am sure that is true.

Mr. HARVEY. You are not telling us in Lansing or East Lansing that they are having trouble borrowing money?

Dr. HAFFNER. I wouldn't think so.

Mr. HARVEY. No. The answer is, the same for the dentists and the same for the physicians, and it is that they do have good credit and they are able to borrow at the present time under conventional terms.

Dr. HAFFNER. Sure.

Mr. HARVEY. Thank you.

Mr. BARRETT. Thank you, Mr. Harvey.

Dr. Haffner, all time has expired and we certainly appreciate your coming today. You have given splendid testimony in your statement here this morning. Thank you very much.

Dr. HAFFNER. I am most obliged to you, sir.

(The following letter was submitted for the record:)

PENNSYLVANIA OPTOMETRIC ASSOCIATION,
Hershey, Pa., March 14, 1966,

Congressman WRIGHT PATMAN,
Chairman House Banking and Currency Committee,
House of Representatives,
Washington, D.C.

DEAR CONGRESSMAN PATMAN: The Pennsylvania Optometric Association urges your favorable consideration of H.R. 9256 along with the "optometry" amendments as presented by the American Optometric Association.

Group practices are a way of providing good health care but they must be provided by all health disciplines. To offer restricted care and not include optometric visual care would be to hinder the growth of our excellent health care.

Sincerely,

RAY L. KINCH, O.D., *President.*

Mr. BARRETT. For next witnesses we have an array of very distinguished gentlemen and we have one of our former colleagues here this morning. He was one of the most capable men in Congress during the time he served here in the House.

We are going to ask Mr. Jerry Voorhis, who is the executive director, representing the Cooperative League of the United States of America and the other witnesses to come forward.

We also have Mr. James Brindle, president, Health Insurance Plan of Greater New York, representing Group Health Association of America, and Mr. James F. Doherty, legislative representative, AFL-CIO, accompanied by Mr. Richard Shoemaker, assistant director of the AFL-CIO Social Security Division.

Gentlemen, it is customary that we welcome you and make yourselves at home and I think the choice as to who desires to speak first should be agreed upon among yourselves.

Mr. VOORHIS. I think Mr. Brindle will be first.

Mr. BARRETT. Jerry, I want to say this, it is nice to see you back here again. It has been a long time since I have seen you. You certainly have been one of the most energetic Congressmen I have ever met on the Hill.

Mr. VOORHIS. I appreciate that very much. As a Congressman that was, you can imagine how kind that is from one who still is. I am very grateful.

Mr. BARRETT. To your associates here as well, I am hoping they can get the feeling that they are at home here and make their statements and we will be glad to start with Mr. Brindle.