well in that situation. This is a prime example of a single agency that has worked well.

Mr. HAWKINS. Does not the New York law which incorporates the idea of a comprehensive discrimination law, does that not administer the fair employment act?

Mr. SPRAGUE. In New York there is one agency.

Mr. HAWKINS. How does it operate?

Mr. SPRAGUE. That agency administers all the human rights, all the discrimination legislation. In New York State I think it works quite well.

Mr. HAWKINS. How do you explain, then, that it works well in New York? How do you explain the feeling it is necessary to create a separate act rather than amend the Equal Employment Opportunities Act?

Mr. SPRAGUE. I think the fact two different systems seem to work in two different jurisdictions does not contradict the idea that one would seem to be preferable. I think a single act would keep the problems separate which I think are different by nature.

Mr. HAWKINS. I think your statement indicated or implied that prohibition was not enough. It was necessary to have separate programs as well. Do you believe that this proposal would allow for the incorporation of any concepts that would bring into operation these special programs that are needed?

Mr. SPRAGUE. Yes, sir. They are built right into the act. I think it is sections 3 (c) and (d). This would depend on the kind of financing that went with it, but through these sections of the act you would have the opportunity to provide the kind of counseling and job development by the employment service that could be coordinated with the age discrimination things.

You see, in those sections you have public assistance of public and private agencies. Those sections give exactly the authority you are mentioning.

Mr. HAWKINS. On page 5 of your statement you list a few of the problems involved in age discrimination, such as job training costs, pensions, insurance costs, and so forth. Could you elaborate on which of these are actually types of discrimination which are in fact problems that are real and are directly related to aging? In other words, are the insurance costs actually higher?

Mr. SPRAGUE. Yes.

Mr. HAWKINS. Are the job training costs actually higher or would you state that they are merely things that are imagined?

Mr. SPRAGUE. I think they are real. The pension and insurance costs are higher. Mandatory retirement policies do make a problem for the employers if you hire a man of 55 and have to retire him at 65.

The job training costs might not be higher. That would depend on how long the worker stays in the job and what kind of production the employer got out of him. Promotion from within policies are greater administration problems rather than cost problems. But pension insurance costs are real. All these things are real. They are all problems to the employer.

Mr. HAWKINS. To what extent do you think the enactment of this bill would assist the employer in overcoming some of the problems involved in these situations that you have mentioned?

Mr. SPRAGUE. Well, the bill calls for research and then in section—I have forgotten whether it is (c) or (d), the one I just cited before—