And sure, there is more. But it says "or to discriminate." The reasons for making the loan have nothing to do with discrimination prior to this point. The man who is in the lending business is denied the right to refuse to even make a loan. The Federal Government should have no such right.

It can be argued until we are all blue in the face that this unfair housing section does not go that far and that there is no sentiment that it go that far. But the final answer is that there is no majority sentiment in the Nation today for the proposal that is before you. I need only cite the case of the State of California, where such an unfair housing proposition was put to the voters and soundly rejected. It was then that the Supreme Court, nine men neither good men nor true, decided that they had to protect the majority of the people from themselves and they struck down the will of the people.

Some of you gentlemen may have been present on the floor of the House on the 14th of last month when the chairman of the Judiciary Committee and the leadership attempted to violate its commitment to those of us who are opposed to this measure by bringing the bill up for immediate debate. You will remember that I questioned the chairman of the Judiciary Committee as to what this bill contained and he admitted that he was not familiar with all its provisions.

I am sure that this was an admission he was ashamed to make. And well he should be when any committee chairman has to admit to the other 434 members that he does not know the intricacies of legislation he asks us to pass without any committee consideration.

Gentlemen, I don't fear the voice of the people as some of the proponents of this measure apparently do. I am not afraid to take the time necessary to give this bill a hearing in the Judiciary Committee or a House-Senate conference. I am not afraid to let the people know what this bill contains and what it will do to their rights as free men and women if it becomes law.

Apparently the chairman of the Judiciary Committee and the administration are afraid. The desperation effort to railroad this bill through Congress without sending it to committee for hearing, investigation, and debate goes against the grain of the democratic principles as violently as the provisions of the bill itself.

And we talk about letting the democratic process function by letting the Members of the House of Representatives vote on this measure, whether or not they want to accept it.

Gentlemen, if you are sincere about letting the democratic principle function, why don't you submit this in a public referendum to the people of this country and see what the people of this country believe about this proposal? Let's have a nationwide referendum. Let's see whether or not the people of this country want such legislation if you are truly sincere about letting the democratic process function. And that will be a real illustration of the will of the people and the democratic process will have spoken and the people of this country will abide by it.

What is this inordinate fear that is driving the leadership to railroad this bill through the House? Why is it afraid to take a few weeks or a month to give this bill the sober consideration any major legisla-