

this Senate bill with all of these extraneous matters, these new matters that have not been considered by this Congress, and pass it without any consideration?

Again we hear a lot about second-class citizens. Are we setting ourselves up here as a second-class body that must take whatever the other body sees fit to hand us?

I think the gentleman has answered my question already, but I shall be pleased to have you comment.

MR. WAGGONER. Mr. Chairman, I don't believe that any man, if I could comment on the last first, is a second-class citizen who doesn't think he is one and who doesn't act like one. I think there is a great deal of state of the mind involved in this so-called second-class citizenship.

Now this sequence of events that you have related with regard to the different facets which now comprise this proposal are reasonably accurate. They did occur as the distinguished chairman has stated.

But I call to your attention that the chairman of the Judiciary Committee, the distinguished gentleman and learned lawyer from New York, the foremost lawyer in this House truthfully speaking, did oppose the section of this legislation having to do with riots at the time the House considered it. He spoke against it. On the 14th day of last month, the 14th of March, the day this legislation was sent to this Rules Committee, when this was called to his attention he admitted that that part of the legislation was bad, but he was willing to take some bad to get something else.

I submit to you that that is a very poor way indeed to legislate.

Now I mentioned only one facet of this bill that I can't conceivably believe the House or this Rules Committee in good conscience would be a party to. And I refer back again just to the portion of page 29 having to do with discrimination in the financing of housing.

The language of this section denies a lender the basic right to deny a loan. It doesn't say that he must not discriminate in denying a loan. It says he can't even refuse to make a loan. It says "or discrimination," in doing some other things. But it does not forbid him, or rather allow him to discriminate in fixing the conditions in making a basic loan. He is denied the right to refuse to make a basic loan. There are some other words which follow on, but they have to do with other conditions, not with whether or not the basic loan, the basic decision as to whether a loan will be made or denied, can be made or denied. He is forbidden, with the language of this bill, to refuse to make a loan for building, buying, renovating homes in the real estate business.

Now, gentlemen, I challenge the press that are here today to let the country know that that language is included in this bill. To let the people know that financial institutions can't refuse to make a loan if anybody requests it.

Oh, yes, there are some other words, again I say, but the basic right to deny a loan is forbidden by this language. And gentlemen, read it for yourselves. It is written exactly that way into the law.

THE CHAIRMAN. Mr. Smith, any questions?

MR. SMITH. No questions.

THE CHAIRMAN. Mr. Madden?

MR. MADDEN. Well, my good friend from Louisiana is certainly painting a vivid picture about the real estate situation. Personally, under this bill I don't know of anybody who owns a piece of property