

some middle-aged homeowners and small business operators may have difficulty getting funds to make improvements required as a condition of remaining in an area of renewal or public improvement.

And here is that suggestion, Mr. Chairman, I referred to which I think might fill a gap between the \$5,000 conditional sum and the amount that the individual is able to get himself.

I would like to suggest consideration of establishing a revolving fund capable of making high-risk, long-term, low-interest loans to such persons. It is my opinion that such a fund would require a Government subsidy but it would be better to spend for this kind of program than to convert a former homeowner into a renter or to change a small businessman into a relief client.

3. The bill's provisions for identifying and policing Federal moneys going to the States are very much needed. I note that in the bill it is permitted that the State need not set up a separate bank account for these funds. I do not know whether there is any fiscal reason for that, but I certainly would hope that if it did not have a separate bank account for these Federal moneys there would be some way of keeping them clearly separated from State funds in some kind of a separate account.

One hears a great deal about how much the Federal Government is taking from the States, but little about what is sent back. In addition, it is very difficult to get an accurate rundown on just how much Federal money comes into a State and the purposes for which it is to be spent.

The States should be required to make this kind of information readily available to the public at all times. The State should be required to publish that amount of money, the purposes and that sort of thing at least once a year in some kind of a publication where people would see it. The people of our country should know as much as possible about the programs that are financed by the Federal Government.

In some communities it is very hard to get information. Last week, for example, I received a call from Mississippi that residents in a place called Senatobia—I do not know whether that is a spot for Senators or not—but in any event, they were being asked to sell their property for a federally assisted program, but they did not know what the program was.

Unfortunately, it is typical that officials of some communities do not believe that people affected by public programs have a right to know all the facts.

4. The bill provides for technical assistance. This is especially important among persons who have good intentions and great dedication, but no particular experience in carrying out certain programs. At times it seems that the supply of technicians is not keeping pace with the need for such services. I believe that we must give more thought to developing a supply of technicians in all fields.

I also believe that there must be some way of resolving conflicting advice which persons receive from the Federal Government. Not long ago I was asked to intervene in a dispute over use of the waters of the Chesapeake Bay for sewage disposal. Apparently, this involved at least three different agencies. To some extent they gave conflicting views on whether use of the Bay would result in a health hazard to beachfront property.