made now, but I understand that the fire insurance will be paid. That is my understanding.

Mr. Winn. Of the people that you have talked to, do you know of any instances where the insurance company has refused to pay off?

Mr. Warden. None, whatsoever. I know of none, personally.

Mr. WINN. Because of the clause in the contract on riot, insurrection or revolution?

Mr. WARDEN. I do not know, sir.

Mr. Winn. Do you know, or do you have any information about what percentage of the people in that area might rebuild if it was cleaned up by the District. Do you have any idea?

Mr. WARDEN. Yes—I am not sure of the question being so much as to whether the rubble is cleaned up or not. That becomes a matter of

how much they are able to rebuild.

Mr. Winn. There will be less money for that, if they have to pay

some of it out-of-pocket.

Mr. Warden. Absolutely. From what people I have been able to talk to I gather the impression that initially there was great distress and anger which is now cooled down and the horizon is becoming clearer and there is a desire to get back into the community and to do what they can to repair and to rebuild and look to the future.

Mr. Winn. Thank you very much.

Mr. WHITENER. Mr. Warden, do you know anything as to how the

overwhelming number of the citizens in this area felt?

I do not believe that prior to the time of the disturbance that there was any appreciable portion of the population in the area who approved of this, do you?

Mr. Warden. No, sir. I was referring rather to the shops and the land owners. I am afraid that the first few days after the riots they were very angry, although I do not share that. I think that is cooling down.

Mr. Whitener. I personally have had occasion to have telephone calls and personal visits from good citizens of the Negro race in the area that was damaged, and they deplored the conduct of these hoodlums as much as you and I do. They are concerned about it because of what has happened, and I gather that they are also concerned with this small band of hoodlums undertaking to do the same thing again. If that is true, what is the answer in the future for your mother-in-law and her two widowed sisters and others who may go back and rebuild?

Mr. Warden. It does take away from the particular bill, of course. Mr. Whitener. It does not, because aren't we going to enact into

law a financial cost to the District Government which will be renewed? We must think in terms of not just what has happened but what the cost may be in the future.

Mr. WARDEN. I would certainly hope not. I think that we have the wisdom in city planning now, in urban renewal, in architectural design—a number of related disciplines, that can deal with this problem.

FUTURE CONSTRUCTION

Mr. WHITENER. You do not think that these folks threw Molotov cocktails because of the designs of buildings, do you?

Mr. WARDEN. Designs which would not permit destruction from