

down and collect the insurance." I am sure that that might have been one of the reasons that the Chairman was asking about it.

You boarded your buildings up. Will your wife and her sister be going back into business?

Admiral NAQUIN. Not in that building. It is a total loss.

Mr. WINN. It is a total loss?

Admiral NAQUIN. Yes. I stated that. It is a total loss. It has been fired three times. Incidentally, the third time it was written up in the Washington Post—quite a piece about it.

Mr. WINN. Do you feel and do your wife and her sister feel that it is arson?

Admiral NAQUIN. It was so reported.

Mr. WINN. It was so reported by the Fire Department?

Admiral NAQUIN. By the Fire Department. The thing that disturbed me is that in this last one where there was quite a conflagration; firemen were up on the ladders trying to isolate it—apparently, there was a large amount of inflammable, volatile material placed in this building by these arsonists—and they said that they barely escaped with their lives.

Mr. WINN. They were risking their lives with the second and third fires?

Admiral NAQUIN. They were using these old buildings as training grounds. That is the way that it appears to me.

Mr. WINN. I had not heard it put that way, but I think that you are probably right.

Have you talked to any of the other merchants in that area about whether they are going back into business?

Admiral NAQUIN. Only one and he said that he would not return.

Mr. WINN. That he would not return?

Admiral NAQUIN. No.

Mr. WINN. Do you know or do you have any guess as to what the percentage would be that would go back?

Admiral Naquin, are you having any trouble in collecting your insurance?

Admiral NAQUIN. It is not collected.

Mr. WINN. Is there a question about it?

Admiral NAQUIN. I believe there is no question.

It is in the hands of the adjuster. The adjuster files his report, and he says that it will take time.

Mr. WINN. Do you think that the District of Columbia should help the people in cleaning up the remains of these buildings?

Do you think that the city might be taking on something that will be a Pandora's box?

Admiral NAQUIN. I would not think so. I would extend assistance, as the chairman raised the question a few minutes ago, to these people who have lost their livelihood and dwellings which happen to be above the stores. These people are in dire need of assistance. They have to take the insurance money and live off of it. You will deplete their resources for investing in that building or whatever you have; it is a kind of assistance that should be had—generally, there is a strong moral obligation due to the fact of the riots.

Mr. WINN. Do you agree with Mr. Warden that the insurance will probably not cover the value of the building you have?