

temperatures up in winter. Really concrete should be cured at a temperature of between 50° and 60°.

Mr. HATHAWAY. You say that, of this \$282 million that the Government spends, that you are sure that they more than recovered that in the savings on unemployment compensation.

Mr. BONE. This would be a personal opinion.

Mr. HATHAWAY. We could get those figures, though, I presume if we needed to?

Mr. BONE. These are the figures given to me by the Government.

Mr. HATHAWAY. But we could get the savings on unemployment compensation?

Mr. BONE. I would think you could.

Mr. HATHAWAY. How do they work the closing in of the building? Here in the United States the masons complain that they have to pay the cost of closing in the building and the electricians and plumbers benefit.

Mr. BONE. The masons may say they pay the cost, but ultimately the owner pays the cost.

Mr. HATHAWAY. There is no question about that. Are there any incentives to individuals who want to build a home in winter rather than the summer to get a lower interest rate or something like that?

Mr. BONE. No; there is no lower interest rate. We have been pushing to have the sales tax on materials cut off for winter construction, but in the last election they were saying that they were going to take the tax off altogether so that that point is gone. This is one of the things that we have been trying to promote.

Mr. HATHAWAY. Thank you. I know they do it in some European countries.

Thank you very much, Mr. Bone.

Mr. GIBBONS. Well, Mr. Bone, we certainly appreciate your coming here to be with us. Your testimony has been very helpful.

Mr. BONE. Thank you, sir.

Mr. GIBBONS. We appreciate it.

(Other material submitted by Mr. Bone appears at the end of the printed hearings.)

Mr. GIBBONS. Our next witness is Mr. Ralph J. Johnson, staff vice president, National Association of Home Builders' Research Foundation.

Would you come forward, please, Mr. Johnson, and take a chair and take over. We welcome you here.

STATEMENT OF RALPH J. JOHNSON, STAFF VICE PRESIDENT, NAHB RESEARCH FOUNDATION, INC., NATIONAL ASSOCIATION OF HOME BUILDERS

Mr. JOHNSON. Thank you.

Mr. Chairman and members of the committee, I am Ralph Johnson, staff vice president and director of the NAHB Research Foundation, Inc., a subsidiary corporation of the National Association of Home Builders. NAHB is a trade association of nearly 50,000 members who build America's homes and who are organized in 447 affiliated State and local associations in all 50 States, Puerto Rico, and the Virgin Islands.