

migration out of rural areas into crowded metropolitan centers. We have begun to see the need for maintaining a dispersion of people throughout our Nation. Rural people and communities are important, and needed in America. We have begun to understand that excess migration into the center cities has finally caught up with us as we experience most serious civil and domestic problems.

A trend is developing not only to hold people still living in rural America, but also to find ways of returning them to the farms and small cities across our Nation. Intensive study and planning is underway to devise ways and means to create whole new cities; cities designed to provide ample room, modern facilities, and controlled living. The studies also look into revitalization of existing smaller communities.

This important trend toward betterment in rural America will be dealt a severe blow if giant corporate farming becomes the order of the day. This type of farming will remove a great deal more farm people off the land and strike a death blow to many in jobs and businesses serving the family farm and the rural community.

Corporate farming doesn't require a large work force. Instead, it uses giant machines and machine specialists who move from one area to another as crop seasons vary and needs exist. As a result, the farm family and farm facility and its service center are gone, never to return, and our metropolitan and urban areas become more crowded and complex and their problems more serious.

If large corporate farming becomes predominant, it will eliminate the need for many main street banks and businesses, schools and churches, and municipal facilities. Acceleration of corporate farming will increase migration and add to the problems of our central cities and urban areas.

CONCLUSION

In conclusion, I would like to affirm on behalf of the IBAA that the family-owned, family-operated farm has proved itself to be highly efficient, productive, and capable of meeting the Nation's needs for food and fiber. The IBAA believes that a family-type agriculture is preferable to the corporate factory-type farming operation. The IBAA believes that a system which permits a family farm in rural America to prosper results in a better society, a better community, better schools, well-attended churches, more opportunities for small businesses, and a more sound rural economy, with continuous benefits economically and socially to this Nation and its security.

The IBAA believes in laws that provide ground rules to permit the continuation of family farms and rural communities across America and the dispersion of people in a more healthy and vigorous environment.

I'm appreciative, Mr. Chairman, for your invitation to permit us to appear here today, and I'm honored that I can speak for the Independent Bankers Association of America.

Senator NELSON. Mr. Du Bois, we're very pleased to have you come here today with Mr. Kirchner.

(The supplemental information submitted by Mr. DuBois follows:)