

one employer over another by having the Manpower Development and Training Act pay costs which usually and traditionally the employer has assumed, nor do we intend hereby merely to transfer unemployment from one area to another."

Representatives O'Hara and Holland explained the Act's policy in substantially identical language to the House. (Cong. Rec. Bound Volume 109, part 18, pp. 24258 and 24261, 1963.)

In summary, it appears very clear that it is the intent of the Congress that the Garment and Apparel Industries be excluded from the availability of on-the-job training funds.

The CHAIRMAN. Mr. Greenberg, you also state that you are trying to interest banks and insurance companies and educational institutions. What are the banks doing, and what are the insurance companies doing?

Yesterday you told us that you had to sit down and enter into a treaty to even get them to insure something. What do you expect to get out of the insurance companies, if anything?

What is the banking industry doing? They all recognize the problem, but what are they doing?

Mr. GREENBERG. I think the banking fraternity or community has recognized its responsibilities in this area. And I understand they have just recently established a group that would interest itself particularly in the slum area and urban area problems. We are working continuously with the banks in trying to get their participation in any other projects that we are developing. Obviously, as we pointed out, there has been an uptrend in the private sector of participation in all of our programs. Our people find in talking with the various banking institutions in the various parts of the country that they are working with, that there is certainly a greater awareness now on the part of the banking community of their responsibility, not only from the standpoint of finance, but as a part of the community, in trying to help this program get started.

The CHAIRMAN. There are programs for training, there are programs for education, and there are programs to induce businesses of all types to give youth summer jobs. And I think all in all that we are making a dent, with all approaches to the problem.

You point out that the key ingredient is the local residents, the local interest. And I would say that this is certainly to be emphasized. I heard President Johnson say, and we have all heard it said, that there would be no programs coming from Washington, but that they come to Washington. If there is initiative, if there is imagination, if there is a local group that has a plan, there are various programs to assist. But the Government is not forcing any of these programs on anybody. It is really very difficult, I suppose, to make them work.

You indicate that you have tested the techniques, and you expect to expand. You state that Congress has given you the opportunity. You also state that you are now authorized to finance private organizations by contract. This begins July 1. Do you have any monetary problems with this? I imagine that you would have lots of applications for grants for contracts.

Mr. GREENBERG. I am glad you brought that question up, Mr. Chairman. Actually, there are no funds available at the present time. And a good part of the plans that we are talking about to carry this program through 1969 will have to be financed from funds presently being considered by the Congress.

The CHAIRMAN. The Small Business Development Centers were under the old OEO program.