First, it provides that entitlement to benefits of a remarried widow shall be restored upon the termination of her remarriage by either death or appropriate legal action.

Second, it provides that a person who has attained 72 years of age and has been paid a pension for 2 calendar years shall not be required

to complete the annual income questionnaire.

Third, it provides additional income exclusions for the non-service-

connected pension program.

Fourth, it eliminates the so-called "pauper's oath" for a person 72years of age or older in applying for admission to a VA hospital.

As I previously mentioned, Mr. Chairman, the average age of the World War I veteran is approaching 75 and his disabilities are rapidly increasing. Therefore, the completion of the simplest form becomes very difficult for the elderly sick person; so mistakes are often made which necessitate added correspondence between the VA and the veteran and often cause a delay in the receipt of the pension check by the veteran. So, we sincerely and strongly believe that to continue requiring this elderly veteran, whose income is usually static, to complete the annual income questionnaire not only creates an unneeded burden on the veteran but is a great waste of time and money on the part of the Veterans' Administration.

At the present time, in the event of the death of a veteran or his wife, if they had a joint bank account, the Veterans' Administration requires that the survivor report half of this bank account as his or her income in determining their entitlement to a pension. We not only think that this is most unjust, but sincerely believe that this policy of the Veterans' Administration is contrary to the intent of the pension program as established by Congress. Therefore, we strongly support the provision in H.R. 372 which would eliminate the counting of any portion of a joint bank account as income in the event of the death of

a veteran or his wife.

In most cases when a person reaches 70 years of age, his income has become static and it is not possible for him to earn additional income. So, regardless of the fact that he may have a savings, his ability to pay for a period of hospitalization is not the same as that of a younger person who would be able to resume employment after his period of hospitalization. Furthermore, the older person is usually suffering from a chronic condition which will require continuous expensive medication after his release from a period of hospitalization and any savings he may have can be depleted very rapidly. We therefore feel that the provision of H.R. 372 which would eliminate the so-called "Pauper's oath" for a person 70 years of age or older is a most reasonable request, and one which warrants your prompt and favorable action.

H.R. 690 has two principal provisions. One to increase the income limitations to \$3,600 for a person with dependents, and to \$2,400 for a person without dependents. The other provision would increase by

20 percent the old law pension rates.

We greatly appreciate the action taken by this committee in increasing the income limitations for the pension program last year, but with the steady increase in the cost of living, especially for the elderly, we believe that the rates of \$3,600 and \$2,400, as proposed by H.R. 690, are more realistic.