

U.S. Congress // Congressional Record

UNITED STATES



OF AMERICA

Congressional Record

PROCEEDINGS AND DEBATES OF THE 93^d CONGRESS
SECOND SESSION

VOLUME 120—PART 6

MARCH 19, 1974 TO MARCH 26, 1974

(PAGES 7059 TO 8382)

this information is collected, information sharing between and among separate agencies seeking similar data, coordination among agencies to develop similar data formats, and other such questions are in many respects, procedural in nature. It is in the procedural area that an opportunity exists to relieve a great deal of unnecessary paperwork burdens, and it is in this area that the GAO study I am suggesting would focus. The GAO would investigate how Federal reporting requirements can be reformed to lessen the burden on small business consistent with the authority of the agencies to develop the information base they need to effectively enforce or implement the law. These recommendations would be submitted to the Congress for review and, where appropriate for legislative consideration.

The Congress attempted to legislate a solution to this problem over 30 years ago when it passed the Federal Reports Act of 1942. That statute provided authority for the Director of the Bureau of the Budget—now the Office of Management and Budget—to set up a centralized and well equipped office to monitor federal information gathering procedures governmentwide, and to review, integrate and simplify Government data collection activities.

The Federal Reports Act was, in many respects, adopted with laudable objectives in mind, but it has not worked out in practice. Despite congressional prodding, OMB has for over 30 years failed to take seriously its responsibility for rationalizing reporting procedures. I have been and am persuaded that OMB is not the proper place for this responsibility to be exercised.

Currently, there are approximately 6,000 public use forms in use excluding Internal Revenue Service forms. The IRS has another 3,000 or so forms currently in use. The study I am suggesting would go through these forms one by one and suggest the specific changes that are needed. This is a massive and onerous task. Realistically, however, it is the only way in which real reforms can be affected.

Last year, I coauthored an amendment to transfer to the GAO from OMB authority to administer the Federal Reports Act with regard to the independent regulatory agencies. GAO is now in the process of setting up the mechanism to do this. For this and other reasons, the GAO is ideally situated to conduct the study I am proposing. Indeed, it is my understanding that a pilot study is currently underway by GAO of the Department of Labor's 283 public use forms. I approve of this pilot survey; however, I believe it should be broadened. This study represents only a fragment of the total solution to the paperwork burden. Ultimately, the job of going through the rest of the forms must be done. I see no reason for postponing this task if there is any chance it will impose burdens on small businessmen who need a solution to their paperwork problems now, without yielding benefits of equal value to the federal agencies in the exercise of their important responsibilities in implementing and administering the provisions of Federal law.

By Mr. CLARK (for himself, Mr. Moss, and Mr. Percy):

S. 3198. A bill to amend title XVIII of the Social Security Act to require skilled nursing facilities under the medicare program and the medicaid program to provide medical social services. Referred to the Committee on Finance.

EMOTIONAL AND SOCIAL NEEDS OF NURSING HOME PATIENTS

Mr. CLARK. Mr. President, I am introducing legislation on behalf of myself, the Senator from Utah (Mr. Moss) and the Senator from Illinois (Mr. Percy) to require that skilled nursing homes provide medical social services to qualify for participation in the medicare and medicaid programs. This is a companion bill to a measure introduced in the House of Representatives by Congressman BURKE of Massachusetts.

Before 1973 the Department of Health, Education, and Welfare required skilled nursing facilities to provide medical social services. But H.R. 1, the Social Security Act—Public Law 92-603—changed that. Attempting to cut health care costs, Congress included in the bill a provision prohibiting HEW from requiring these vital services. The legislation we are introducing today would reinstate this requirement.

Information from around the country has shown that nursing home patients cannot be adequately cared for without medical social services. Medical and nursing care alone are not enough.

Medical social services are needed to help patients adjust to institutional life, to reduce feelings of isolation and depression, common among the chronically ill. These services include preadmission and discharge planning, personal and social restorative services, and community source development. In short, they allow nursing home patients to live a more normal life within the institution and help some patients return to the community.

Studies have shown that the absence of social services impairs the effectiveness of medical and nursing care. An Ohio study reports that without social services, more patients are tied to beds or given a heavier dose of medication. This may cause skilled care institutions to become little more than "warehouses for the dying." Last year, the Maryland Governor's Commission on Nursing Homes found that "the most glaring deficiency found in nursing homes is the lack of social work services" and, the nursing home ombudsman program of the National Council of Senior Citizens in Michigan reports that the lack of social services is among the most common complaints of nursing home patients.

Some nursing homes have attempted to use volunteers to replace trained social service workers. But while these volunteers have provided some help, specialized training is still needed. It is indispensable. Nursing staffs have not been able to provide medical social services because they do not have the time or the training for it.

The lack of qualified personnel to deal with these problems is only made worse by the fact that so many nursing home patients do not have visitors to provide

them with outside contact and access to community services. A study in Michigan reported that one out of every three nursing home patients had no visitors at all. Many others receive only one or two visits a month.

As I have visited nursing homes around Iowa, one point which has been brought to my attention over and over again is the need of nursing home patients for more than just physical care. They need attention paid to their emotional and personal needs as well. And only trained personnel can provide this kind of service in an institutional setting.

The Department of Health, Education, and Welfare has demonstrated its concern by encouraging nursing homes to provide medical social services, even though the law now forbids the Department from requiring them. This legislation would require nursing homes to offer medical social services as a condition of participation in the medicare and medicaid programs.

Mr. President, as expert testimony before the Senate Special Committee on Aging's Subcommittee on Long Term Care has so ably indicated, medical social services are essential if we are to provide adequate care for this Nation's skilled nursing home patients. It is an obligation that we can and must meet.

By Mr. MONDALE (for himself, Mr. HART, Mr. BROOKE, Mr. JOHNSTON, Mr. HUMPHREY, Mr. EAGLETON, Mr. KENNEDY, Mr. HATHAWAY, and Mr. ABOUREZK):

S. 3200. A bill to provide emergency relief with respect to home mortgage indebtedness, to refinance home mortgages, to extend relief to the owners of homes who are unable to amortize their debt elsewhere, and for other purposes. Referred to the Committee on Banking, Housing and Urban Affairs.

Mr. MONDALE. Mr. President, I am today introducing legislation which attempts to anticipate a possible tragedy for thousands of Americans and, most importantly, to avoid it. I am talking of the heartbreak of losing one's home. And, for literally thousands of Americans, that heartbreak may become a reality over the next several months. As the rate of inflation continues to rise, unemployment continues to increase, and the energy crisis takes its toll in both prices and jobs, many Americans may find it increasingly difficult, and eventually impossible, to meet home mortgage payments. For these unfortunate citizens, a major investment—quite possibly the largest investment of their lifetime—will vanish, and their shelter will be suddenly gone.

So that the Federal Government in anticipation of this possibility, may be ready to cope with this tragedy and aid those families faced with mortgage foreclosure, I am today introducing standby legislation which would reactivate the Home Owners' Loan Corporation. The legislation is designed to become operative only when the foreclosure situation reaches crisis proportions and provides real help to those American families faced with the loss of their homes.

THE ORIGINAL HOMEOWNERS' LOAN CORPORATION

During 1932 and 1933, this Nation experienced a period of high unemployment. At the same time, the public exhibited a serious lack of confidence in existing property values. As a result of these two forces, the annual rate of real property foreclosures climbed to nearly 250,000. Most of the foreclosed properties were owner-occupied homes. And, surely, the foreclosures resulted from the inability of families, with the head of the household unemployed, to meet mortgage payments.

The foreclosures obviously exacerbated the economic hardships of the affected families. In addition, they had a domino effect by collapsing real estate values and making lenders reluctant to finance new housing. The resultant inactivity in the construction industry further contributed to the depression of the entire economy.

Against this background, Congress enacted the Home Owners Loan Act of 1933. It directed the members of the Federal Home Loan Bank Board to establish the Home Owners' Loan Corporation and to serve as the Board of Directors of the HOLC. The HOLC represented an attempt to counteract mortgage foreclosures by allowing the HOLC to purchase mortgages from private lending institutions and to refinance the mortgages of homeowners faced with foreclosure because of temporary financial hardship.

The HOLC was authorized to issue stock of up to \$200 million and up to \$2 billion in bonds. The bonds had the full faith and credit of the United States behind them, were tax-exempt, and were to bear interest at a rate of 4 percent or less.

The HOLC was authorized to exchange its bonds for home mortgages and other liens—such as tax liens—secured by real estate. A \$14,000 limitation—or 80 percent of the value of the property—was placed on the mortgage or lien to be refinanced. The HOLC could rewrite the mortgage loan balance to be amortized over a 15-year period and could grant such extensions of time for payment as might prove necessary. The maximum interest rate on the refinanced mortgage would be 5 percent, which was significantly lower than the prevailing rate. The HOLC could also make cash loans to homeowners with debt-free homes who were faced with financial difficulties and possible loss of the home. Such loans could not exceed 50 percent of the appraised value of the property and bore an interest rate of 6 percent or less.

The Home Owners' Loan Corporation was established in June of 1933 and eventually liquidated in March of 1951. It made, or acquired and refinanced about 1,016,000 mortgage loans; most during the first 3 years of its existence. The original aggregate amount of these loans totalled \$3,093 billion. Only about 19 percent of the original loans ended in foreclosure. In the process of its operations, the HOLC helped about 800,000 homeowners save their homes. It also helped innumerable lending institutions from whom it acquired mortgages. By stemming the tide of foreclosures, it was

also influential in stabilizing property values and in restoring the necessary confidence which led to an upturn in residential construction.

THE NEED FOR THE HOLC TODAY

During the fourth quarter of 1973, the economy grew at a rate of only 1.3 percent. The unemployment rate is over 5 percent, and leading economists are predicting a rise in unemployment to 7 percent. The energy crisis is estimated to have displaced more than 200,000 workers already, and more energy-crisis unemployment can be anticipated as the automobile manufacturing industry, the plastics industry, and the construction industry feel the effects of the energy shortage.

Against the backdrop of high unemployment, we find a situation where, for millions of American homeowners families, mortgage payments are high in relation to income and savings. This predicament is particularly acute for young workers who acquired their homes in recent years at high prices with mortgage interest rates high. Unemployment rates among this group will be even higher than the national average, and their savings are frequently too small to permit them to meet mortgage payments over any extended period of unemployment.

There are also millions of elderly American homeowners who, although their homes may be debt-free, will find it extremely difficult to meet the cost of property taxes during a period of inflationary living costs. Their fixed incomes will simply be squeezed too far. Many will lose their homes to tax liens.

For millions of homeowners of all ages, the equity invested in their homes represent their greatest asset. Furthermore, almost all would have to pay more for housing in today's inflated market, if they were forced to live elsewhere. When the cruel arm of unemployment reaches into their homes, literally millions of Americans will find their shelter seriously threatened. They will have nowhere to turn, and nowhere to hide. Although many mortgages are insured, they are insured to protect the lender-mortgagee against loss, not usually the homeowner-mortgagor.

There are between 30 and 35 million owner-occupied, one-to-four family homes in this country. More than 20 million of these homes are subject to outstanding mortgages. According to a quarterly index published by the Federal Home Loan Bank Board, the mortgage foreclosure rate on all properties for the first three-quarters of 1973 was about four-tenths of 1 percent. But, the mortgage delinquency rate on one-to-four family properties—the most accurate measure of potential mortgage foreclosures on this class of properties—was 4.26 percent at the close of the third quarter of 1973 and rose to 4.7 percent—the highest rate in 20 years—at the close of 1973. In addition, seriously delinquent loans—those with two or more payments past due—rose to a record high of 1.26 percent at the end of the third quarter. We are already seeing a trend—an ominous trend toward mortgage foreclosure on a

widespread basis for one-to-four family dwellings.

When the mortgage foreclosure rate on all properties reaches a level of five-tenths of 1 percent, it is estimated that the rate of foreclosures on one-to-four family properties would be approximately 100,000 per year—surely a critical situation. When and if such a situation occurs—and we have every reason to believe that it might—we should be prepared to help those families who face the possibility of a loss of their home.

A NEW HOLC

Mr. President, I am today introducing legislation designed to help these homeowners who face the possibility of the loss of their homes during a serious economic downturn. The bill establishes a new Home Owners' Loan Corporation; to come into being when and if the Federal Home Loan Bank Board Index reaches the critical five-tenths of 1 percent level. The board of directors of the corporation will be members of the Federal Home Loan Bank Board, the Secretary of Housing and Urban Development, the Secretary of Agriculture, and the Administrator of Veterans' Affairs. The corporation will be empowered to issue stock and bonds at levels sufficient to serve its needs.

The Corporation will be empowered to acquire, in exchange for bonds issued by it, home mortgages and other obligations and liens secured by real estate. It is limited to one-to-four family properties of a value of \$40,000 or less. The Corporation may refinance the mortgage over a 30-year period at an interest rate not to exceed 6 percent. In addition, the Corporation may make cash advances, up to 50 percent of the property value, to homeowners whose obligations cannot be secured by the Corporation. Finally, the Corporation may refinance the mortgage over a 30-year period at an interest rate not to exceed 6 percent. In addition, the Corporation may make cash advances, up to 50 percent of the property value, to homeowners whose obligations cannot be secured by the Corporation. Finally, the Corporation will be able to help homeowners redeem homes already lost to foreclosure.

It is important to note that the HOLC will not become operative—and will cost nothing—until we are faced with a national foreclosure crisis. When and if that crisis comes, we will be ready with a mechanism for helping thousands of American families from losing their homes.

I ask unanimous consent that the text of the bill be printed in the RECORD at this point.

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

S. 3200

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That this Act may be cited as the "Home Owners' Loan Act of 1974".

DEFINITIONS

SEC. 2. As used in this Act—

(1) The term "Corporation" means the Home Owners' Loan Corporation created under section 3 of this Act.

(2) The term "home mortgage" means a

first mortgage on real estate in fee simple or on a leasehold under a renewable lease for not less than 99 years upon which there is located a dwelling for not more than four families, which is, or was for at least one month during the preceding year, used by the owner as a principal residence, and which has a value not exceeding \$40,000.

(3) The term "first mortgage" includes such classes of first liens as are commonly given to secure advances on real estate under the laws of the State in which the real estate is located, together with the credit instruments, if any, secured thereby.

ESTABLISHMENT AND CAPITALIZATION OF HOME OWNERS' LOAN CORPORATION

SEC. 3. (a) There is established a corporation to be known as the Home Owners' Loan Corporation, which shall be an instrumentality of the United States, which shall have authority to sue and to be sued in any court of competent jurisdiction, Federal or State, and which shall be under such bylaws, rules, and regulations as it may prescribe for the accomplishment of the purposes and intent of this section. The board of directors of the Corporation (hereinafter referred to as the "board") shall consist of the members of the Federal Home Loan Bank Board, the Secretary of Housing and Urban Development, the Secretary of Agriculture, and the Administrator of Veterans' Affairs, all of whom shall serve as such directors without additional compensation.

(b) The board shall determine the minimum amount of capital stock of the Corporation and is authorized to increase such capital stock from time to time in such amounts as may be necessary, but not to exceed in the aggregate \$1,000,000,000. Such stock shall be subscribed for by the Secretary of the Treasury on behalf of the United States, and payments for such subscriptions shall be subject to call in whole or in part by the board and shall be made at such time or times as the Secretary of the Treasury deems advisable, and for the purpose of making such payments, the Secretary is authorized to use as a public debt transaction the proceeds of the sale of any securities hereafter issued under the Second Liberty Bond Act, and the purposes for which securities may be issued under the Second Liberty Bond Act are extended to include such payments. The Corporation shall issue to the Secretary of the Treasury receipts for payments by him for or on account of such stock, and such receipts shall be evidence of the stock ownership of the United States. The Secretary of the Treasury may sell, upon such terms and conditions and at such price or prices as he shall determine, any of the stock acquired by him under this subsection. All purchases and sales by the Secretary of the Treasury of such stock under this subsection shall be treated as public debt transactions of the United States.

(c) The Corporation is authorized to issue bonds in an aggregate amount not to exceed \$10,000,000,000, which may be sold by the Corporation to obtain funds for carrying out the purposes of this section, or exchanged as hereinafter provided. Such bonds shall be issued in such denominations as the board shall prescribe, shall mature within a period of not more than 18 years from the date of their issue, shall bear interest at a rate not to exceed a rate determined by the Secretary of the Treasury taking into account the average yield on outstanding marketable obligations of the United States as of the close of the preceding month, and shall be fully and unconditionally guaranteed as to interest only by the United States, and such guaranty shall be expressed on the face thereof. In the event that the Corporation shall be unable to pay upon demand, when due, the interest on any such bonds, the Secretary of the Treasury shall pay to the Corporation the amount of such interest,

which is hereby authorized to be appropriated out of any money in the Treasury not otherwise appropriated, and the Corporation shall pay the amount of such interest to the holders of the bonds. Upon the payment of such interest by the Secretary of the Treasury the amount so paid shall become an obligation to the United States of the Corporation and shall bear interest at the same rate as that borne by the bonds upon which the interest has been so paid. The bonds issued by the Corporation under this subsection shall be exempt, both as to principal and interest, from all taxation (except surtaxes, estate, inheritance, and gift taxes) now or hereafter imposed by any State, county, municipality, or local taxing authority. The Corporation, including its franchise, capital, reserves and surplus, and its loans and income, shall likewise be exempt from such taxation; except that any real property of the Corporation shall be subject to taxation to the same extent, according to its value, as other real property is taxed.

FUNCTIONS

SEC. 4. (a) The Corporation is authorized, for a period of three years after the date of enactment of this Act, but only during any calendar quarter in which the Federal Home Loan Bank Board determines that the foreclosure rate (stated as an annual percentage rate of all mortgaged structures) exceeds one-half of one per centum, (1) to acquire in exchange for bonds issued by it, home mortgages and other obligations and liens secured by real estate (including the interest of a vendor under a purchase-money mortgage or contract) recorded or filed in the proper office or executed prior to the date of the enactment of this Act, and (2) in connection with any such exchange, to make advances in cash to pay the taxes and assessments on the real estate, to provide for necessary maintenance and make necessary repairs, to meet the incidental expenses of the transaction, and to pay such amounts, not exceeding \$50, to the holder of the mortgage, obligation, or lien acquired as may be the difference between the face value of the bonds exchanged plus accrued interest thereon and the purchase price of the mortgage, obligation, or lien, except that the aggregate of such advances and payments shall be reduced by an amount determined by the board to be equal to the amount of costs which would have been incurred in foreclosure proceedings in connection with the mortgage, lien, or other obligation. The face value of the bonds so exchanged plus accrued interest thereon and the cash so advanced shall not exceed in any case \$40,000. In any case in which the amount of the face value of the bonds exchanged plus accrued interest thereon and the cash advanced is less than the amount the home owner owes with respect to the home mortgage or other obligation or lien so acquired by the Corporation, the Corporation shall credit the difference between such amounts to the home owner and shall reduce the amount owed by the home owner to the Corporation to that extent. Each home mortgage or other obligation or lien so acquired shall be carried as a first lien or refinanced as a home mortgage by the Corporation on the basis of the price paid therefor by the Corporation, and shall be amortized by means of monthly payments sufficient to retire the interest and principal within a period of not to exceed 30 years; but the amortization payments of any home owner may be made quarterly, semiannually, or annually, if in the judgment of the Corporation the situation of the home owner requires it. Interest on the unpaid balance of the obligation of the home owner to the Corporation shall be at a rate not exceeding 6 per centum per annum. The Corporation may at any time grant an extension of time to any home owner for the payment of any installment of principal or interest owed by him to the Corporation

if, in the judgment of the Corporation, the circumstances of the home owner and the condition of the security justify such extension, and no payment of any installment of principal shall be required during the period of three years from the date this Act takes effect if the home owner shall not be in default with respect to any other condition or covenant of his mortgage. As used in this subsection, the term "real estate" includes only real estate held in fee simple or on a leasehold under a lease renewable for not less than 99 years, upon which there is located a dwelling for not more than four families used by the owner as a home or held by him as a homestead and having a value not exceeding \$40,000. No discrimination shall be made under this Act against any home mortgage by reason of the fact that the real estate securing such mortgage is located in a municipality, county, or taxing district which is in default upon any of its obligations.

(b) The Corporation is further authorized, during any quarter referred to in subsection (a) in any case in which the holder of a home mortgage or other obligation or lien eligible for exchange under subsection (a) of this section does not accept the bonds of the Corporation in exchange as provided in such subsection and in which the Corporation finds that the home owner cannot obtain a loan from ordinary lending agencies, to make cash advances to such home owner in an amount not to exceed 50 per centum of the value of the property for the purposes specified in such subsection (a). Each such loan shall be secured by a duly recorded home mortgage and shall bear interest at a rate of interest which shall be uniform throughout the United States, but which in no event shall exceed a rate of 6 per centum per annum, and shall be subject to the same provisions with respect to amortization and extensions as are applicable in cases of obligations refinanced under subsection (a) of this section.

(c) The Corporation is further authorized, during any quarter referred to in subsection (a), to exchange bonds and to advance cash, subject to the limitations provided in subsection (a) of this section, to redeem or recover homes lost by the owners by foreclosure or forced sale by a trustee under a deed of trust or under power of attorney, or by voluntary surrender to the mortgagee within two years prior to such exchange or advance.

(d) The board shall issue such rules and regulations as may be necessary, including rules and regulations providing for the appraisal of the property on which loans are made under this section so as to accomplish the purposes of this Act.

(e) Any person indebted to the Corporation may make payment to it in part or in full by delivery to it of its bonds which shall be accepted for such purpose at face value.

ADMINISTRATIVE PROVISIONS

SEC. 5. (a) The Corporation shall have power to appoint and fix the compensation of such officers, employees, attorneys, or agents as shall be necessary for the performance of its duties under this Act, without regard to the provisions of other laws applicable to the employment or compensation of officers, employees, attorneys, or agents of the United States. No such officer, employee, attorney, or agent shall be paid compensation at a rate in excess of the rate provided by law in the case of the members of the Federal Home Loan Bank Board. The Corporation shall be entitled to the free use of the United States mails for its official business in the same manner as the executive departments of the Government, and shall determine its necessary expenditures under this Act and the manner in which they shall be incurred, allowed, and paid, without regard

to the provisions of any other law governing the expenditure of public funds.

(b) The board is authorized to make such bylaws, and issue such rules and regulations, not inconsistent with the provisions of this section, as may be necessary for the proper conduct of the affairs of the Corporation. The board is further authorized and directed to retire and cancel the bonds and stock of the Corporation as rapidly as the resources of the Corporation will permit. Upon the retirement of such stock, the reasonable value thereof as determined by the board shall be paid into the Treasury of the United States and the receipts issued therefor shall be canceled. The board shall proceed to liquidate the Corporation when its purposes have been accomplished, and shall pay any surplus or accumulated funds into the Treasury of the United States. The Corporation may declare and pay such dividends to the United States as may be earned and as in the judgment of the board it is proper for the Corporation to pay.

PENALTIES

SEC. 6. Whoever makes any statement, knowing it to be false, or whoever willfully overvalues any security, for the purpose of influencing in any way the action of the Home Owners' Loan Corporation or the board upon any application, advance, discount, purchase, or repurchase agreement, or loan under this Act, or any extension thereof by renewal deferment, or action or otherwise, or the acceptance, release, or substitution of security therefor, shall be punished by a fine of not more than \$5,000, or by imprisonment for not more than two years, or both.

FHA AUTHORITY

SEC. 7. During any period when the Corporation is carrying out its function pursuant to section 4, the Secretary of Housing and Urban Development may not make cash expenditures in connection with default proceedings under any provision of the National Housing Act, except as provided in the second sentence of section 207(j) of such Act.

AUTHORIZATION

SEC. 8. There are authorized to be appropriated such sums as may be necessary to carry out the provisions of this Act.

By Mr. MATHIAS:

S. 3204. A bill to eliminate discrimination based on sex in the youth programs offered by the Naval Sea Cadet Corps. Referred to the Committee on the Judiciary.

Mr. MATHIAS. Mr. President, the U.S. Naval Sea Cadet Corps, a federally chartered nonprofit educational organization sponsored by the Navy League of the United States, is a volunteer training program for youths in the 14- to 18-year-age bracket.

There are over 150 NSCC units spread across mainland U.S.A., as well as units in Alaska, Hawaii, and Puerto Rico. The current strength of the corps is close to 6,000.

To be eligible to enroll, a youth must be a U.S. citizen attending school with an acceptable academic record as certified by school authorities, must have parental consent, pass a physical examination and a standard Navy qualification mental test—SBTB.

The officers of the Naval Sea Cadet Corps are all adult volunteers over the age of 21 who have been carefully selected and screened prior to receiving appointments. Many are retired, reserve, or active duty military personnel, and all serve without pay. They are authorized by the Secretary of the Navy to wear

naval officer-type uniforms while participating in NSCC activities.

A national board of directors, appointed by the national president of the Navy League, establishes policy for NSCC and provides for its execution. The only personnel who receive any compensation are the national executive director and a small staff at the NSCC national headquarters.

Financial support for the organization comes from the Navy League, individual, and group contributions, and a small enrollment fee paid by each cadet. Support in the way of training facilities and training materials—textbooks, manuals, et cetera—are provided by the Navy. The cadets are afforded the opportunity to train in seaman, airman, fireman, and constructionman rates, and senior cadets may move on to ocean sciences, engineering, naval officer preparatory courses, avionics, et cetera. There is no military obligation involved in NSCC membership, but ex cadets may be given advanced pay grade enlistments should they choose to enlist in the Navy or the Coast Guard.

The basic objectives of NSCC are:

To develop in young people an interest and skill in seamanship and seagoing disciplines;

To inculcate in cadets an appreciation for our Navy's history, customs, traditions, and the significance of a modern Navy on the Department of Defense team;

To build in every cadet a sense of patriotism, courage, self-reliance, and confidence; those qualities which will mold good moral character and citizenship, to the enhancement of the quality of our Nation's manpower; and

To raise the prestige of a military career and increase the advancement potential of cadets who may later elect to serve with the Navy.

The Naval Sea Cadet Corps desires to have the basic legislation changed in order that the advantages of NSCC membership may be made available to young ladies as well as young men. Therefore, I am today introducing legislation designed to amend the Federal charter to accomplish this end.

By Mr. NELSON (for himself, Mr. ABOUREZK, Mr. BAYH, Mr. BIBLE, Mr. BIDEN, Mr. BROOKE, Mr. CANNON, Mr. CASE, Mr. CHILES, Mr. CLARK, Mr. DOMENICI, Mr. DOMINICK, Mr. FONG, Mr. FULBRIGHT, Mr. GRAVEL, Mr. GURNEY, Mr. HANSEN, Mr. HART, Mr. HARTKE, Mr. HASKELL, Mr. HATHAWAY, Mr. HUMPHREY, Mr. JACKSON, Mr. JAVITS, Mr. JOHNSTON, Mr. KENNEDY, Mr. MATHIAS, Mr. MCGEE, Mr. MCGOVERN, Mr. MCINTYRE, Mr. MONDALE, Mr. MOSS, Mr. NUNN, Mr. PACKWOOD, Mr. PASTORE, Mr. PELL, Mr. PERCY, Mr. PROXMIER, Mr. RANDOLPH, Mr. RIBICOFF, Mr. STEVENSON, Mr. SYMINGTON, Mr. TAFT, Mr. TOWER, Mr. TUNNEY, Mr. WILLIAMS, Mr. INOUE, Mr. EAGLETON, Mr. CRANSTON, and Mr. HOLLINGS):

S.J. Res. 196. Joint resolution designating April 21 through April 28 as "Earth

Week, 1974." Referred to the Committee on the Judiciary.

Mr. NELSON. Mr. President, every American regardless of age, race, occupation, or political persuasion is affected by the environment. We are all concerned about the quality of air we breathe. We are all concerned about the safety and quality of the Nation's public water supplies. We all enjoy clean lakes and streams. We are all concerned about the type of legacy in terms of nature and beauty we will leave for future generations. How we work and how we relax are interrelated with the environment. To understand where we have been and to help shape the future, public discussions involving every sector and segment of society must be encouraged.

For the last several years Earth Week has provided such a public forum for citizens to get together and talk about environmental problems and try to work together in solving them. Earth Week is an annual event that symbolizes the continued need for environmental education and candid public discussion.

Last year, hundreds of thousands of students in elementary and secondary schools and in colleges participated in special environmental education projects which included films, lectures, and practical work sessions where conservation skills were taught.

Today, I am introducing with 49 cosponsors a joint resolution which calls for the designation of April 21-28, 1974, as "Earth Week '74." I invite every Senator to join as a cosponsor to this joint resolution.

Concern over the quality of the environment is still a very important issue with the people of this country. In a recent poll taken late last year by Common Cause to determine the public's feelings on priority issues, concern about "protecting and enhancing the environment" ranked second to a desire to "overhaul and revitalize government." Today, millions of people are constructively working with local, State, and Federal agencies to improve the quality of life for all Americans. There are no simple answers. The problems that we must seek solutions for are intricate and complicated. Everything is connected to everything else—energy demands are linked to air pollution regulations, public safety and health questions come up every time nuclear power is mentioned, and the astronomical yearly increase in the Nation's ability to create solid waste materials depend on the continued emphasis of the outdated philosophy of use it once and throw it away. The energy crisis and its long-term effects on the American standard of living are yet to be determined.

Considering the interdisciplinary approaches needed to understand these problems it is particularly appropriate to discuss Earth Week, an annual event which for the past 3 years has sought to bring together members of the public, local, State, and Federal Government, and leaders from business and industry to discuss mutual problems and to seek constructive answers to present and future problems. Various agencies at all levels of Government are working to clean up the environment. Yet, the pub-