OLDER AMERICANS IN RURAL AREAS

HEARINGS BEFORE THE SPECIAL COMMITTEE ON AGING UNITED STATES SENATE

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OLDER AMERICANS IN RURAL AREAS

(New Albany, Indiana)

TUESDAY, SEPTEMBER 16, 1969

U.S. SENATE,

SPECIAL COMMITTEE ON AGING.

New Albany, Ind.

The committee met at 10 a.m., pursuant to notice, in the auditorium, Robert E. Lee Inn, New Albany, Ind., Senator Vance Hartke, presiding.

Present: Senator Vance Hartke of Indiana.

Staff members present: William E. Oriol, staff director; John Guy Miller, minority staff director; Thomas Brunner, special assistant; and Peggy Fecik, assistant clerk.

Mr. ORIOL. Good morning, ladies and gentlemen. The hearing on "Older Americans in Rural Areas" before the U.S. Senate Special Committee on Aging is scheduled to commence at 10 a.m.

Senator Vance Hartke, who is scheduled to preside at this hearing, has been delayed at Meigs Field this morning because of bad weather. We have word that he is due to arrive this morning at some later time.

In order not to delay these proceedings, we will get underway at this time.

I will introduce myself. My name is Bill Oriol. I am staff director of the Senate Special Committee on Aging.

To my left is John Guy Miller, who is the minority staff director for the committee.

The Senator himself will explain the purposes of our hearing, but very briefly, the U.S. Senate Committee on Aging is a study group which goes out, gets the facts and makes recommendations for action. With 20 Members of the Senate as members of that committee, we have a pretty good lobby group working for things that the committee thinks are important.

On this particular study, the "Older Americans in Rural Areas," the committee has already conducted two hearings. The first one was in Des Moines, Iowa, a week ago, on Monday. The second one was conducted by Senator Hartke and he held two field hearings in one day in eastern Kentucky. One was in Freeburn, Ky., close to West Virginia, and the other was in Fleming, Ky., which is not very far from Whitesburg. I know Senator Hartke will be referring to them when he gets here, so I will say nothing more.

I will ask our first witness to speak, Mr. Harold Wright, president of the Indiana Farmers Union. - (227)

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STATEMENT OF HAROLD WRIGHT, PRESIDENT, INDIANA FARMERS UNION

Mr. WRIGHT. I am Harold Wright, representing the Indiana Farmers Union, a general farm organization.

I want to take this time to commend Senator Hartke and this committee for holding these series of hearings on Older America, to make a determination on just what we can do for our rural senior citizens.

I have a dairy, soybean and corn farm in eastern Indiana. I am president of the Indiana Farmers Union and serve as chairman of the Indiana Farmers Union Green Thumb Advisory Committee. The Indiana Farmers Union has many older members and concerns itself with the problems of the older people. In addition, our farmers union sponsors a neighborhood youth corps in 32 counties in Indiana. We are concerned about our young people as well as our older members.

The economic situation of most farmers is not good. Over the past several years farm commodity prices have been very low as compared to the prices of things farmers have needed to purchase. Most farmers that have farms they have paid for have done so by existing at a substandard level of living, or they may have been fortunate enough to have inherited a part or all of their farm.

Earning a decent living from farming today is almost impossible, even for those farmers that have 100-percent equity in their farms. There is only one thing that could have been done to have changed this situation and that is to have had farm programs supporting farm commodity prices at a higher level during the past several years.

Since farm earnings have been relatively low as compared to the earning of nonfarmers, this not only has caused farmers hardships during their productive years, but in addition, it does now or will in the future cause them an economic hardship at retirement age, since social security benefits are based upon earnings.

Farmers being self-employed have not had the opportunity to participate in any pension plan whereby a part of the expense is borne by an employer, and most farmers have not been financially able to establish a retirement program for themselves.

POVERTY IS WELL HIDDEN

I might add that I believe the real tragedy in rural Indiana and rural America today is the fact that our poverty in these areas has been so well hidden. By saying this, I don't mean to imply that this has been done on purpose. This has just come about by letting things take their natural course.

I would like to point out that in our urban areas, our low-income people are situated primarily in one particular place. I think this has come about because our more affluent people have moved out of the central cities into suburbia and have left the low-income people in the inner city. But in rural America our low-income people are dispersed. You have to look a lot harder to find a low-income person in rural Indiana than you would in urban Indiana.

Another tragedy is the fact that because of our low farm income over the last few years, our medium-income farmers are living on the equity that they have built up in the times of higher farm prices, and they in turn are going to find themselves in a position where they don't have any equity when they reach the senior age, and they are going to be in the same position that a lot of our senior citizens find themselves today.

For persons that are of retirement age but still physically capable of working, there seems to be some sound economic logic in having them continue to work, but perhaps on a lighter schedule than they practiced during their earlier years of life.

For elderly farmowners that are not physically capable of working, they do have access to some additional income if they are able to rent out their farm for a cash rent or on a share-crop basis. When this is done, however, the net income per acre is very low and many times drops to nearly zero, due to the fact that our Indiana property tax structure has caused an increase in the property tax burden that land must bear.

To correct this situation, the most important thing that could happen would be for farm commodity prices to be established at a higher level than they are today, thereby allowing the farmowner to get more income from his land, whether it be rented on a share-crop basis or for cash.

It is our belief that many senior citizens would like to perform some work for wages, but there seems to be a need for channeling their desires to work to persons who might be desirous of hiring them. Possibly a Senior Citizen Opportunity Center could be operated in many areas.

The function of this center would be to act as a coordinator for persons willing to work and those willing to hire them. In a small town, for example, there might be possibilities for elderly persons to work from 2 to 4 hours a day, performing light tasks in retail establishments and other business places, or for local governments.

In other testimony to be given at this hearing today, you will hear a more detailed explanation of the Green Thumb program in Indiana, which is a program sponsored by National Farmers Union and offers employment to elderly citizens whose income is below a certain amount.

From our experience we can guarantee that the benefits of this program reach far beyond the monetary value to the enrollees. Many of these senior citizens become revitalized and have a completely different attitude once they are given the opportunity to perform work for wages.

In short, we can say this program actually changes people. It is our belief that programs of this nature should be expanded, and we would also suggest the income criteria for such a program be adjusted so that more persons would be eligible. With medical and hospital costs at the level they are today, I believe we must recognize that an elderly couple with an income of \$2,800 a year is worse off economically than those who are 10 or so years younger whose income might be only \$2,000 a year.

Advocates of Food Stamp Program

Farmers Union was one of the original advocates of the food stamp program, and we believe it is time for Congress to take a hard look at the program and possibly take proper steps necessary to make the program available to more elderly families.

Action such as this would have a threefold benefit: (1) give elderly low-income citizens the opportunity to purchase basic nutritious food at a lesser cost, (2) improve health, and (3) help utilize more farm commodities which seem to cause farmers many economic problems after they have been produced.

Most farmers, whether they be large or small, use much borrowed money in carrying out their operation. Interest rates to the farmer are a major item rather than a minor one. Farmers Union has historically recommended reasonable interest rates, but here in 1969 we find ourselves with interest rates higher than they have been for several years.

We recommend the Farmers Home Administration rules and regulations be relaxed somewhat so that more rural families would be eligible for loans and might also be able to finance not only rural homes, water systems, and rural retirement complexes, but also include other things necessary for the welfare of our senior citizens; for example, a retirement center co-op, which would give elderly citizens the opportunity to purchase necessary goods and services at a lower cost and at the same time possibly offer some part-time employment to many of them.

In May of 1969, I had the opportunity of offering testimony to the House Special Education Committee on behalf of the Older Americans Act. I believe within this act there are many opportunities that would improve conditions for the elderly in rural areas. It is unfortunate that at the present time Indiana is one of four States that is not eligible for funds under the Older Americans Act.

As far as some immediate needs of the elderly in rural areas, I believe they can be put into three basic categories other than the need for employment: (1) health services, (2) transportation, and (3) communications. Many elderly persons on fixed low incomes are reluctant to make an appointment with a doctor for what appears to be a minor ailment. Many times this minor ailment, if not alleviated, soon develops into a major health problem. Some sort of low-cost periodic medical service might be well worth looking into.

I might also point out here that Farmers Union worked real hard to get our Medicare and Medicaid program passed through Congress. We feel this is important not only for our rural senior citizens, but for all the senior citizens of America.

But, as I understand it, Medicare is for a person after he gets sick, and we feel it would be well if we devised a program for periodic observation allowing our rural citizens to check an illness before it gets to the place where they would have to be put on medicare.

Mr. ORIOL. Mr. Wright, do you believe that mobile units of some kind, perhaps reconverted school buses, would be useful for that purpose?

MEDICAL MOBILE UNITS FOR RURAL AREAS

Mr WRIGHT. I believe it would be. I believe there is such a program as this operating in the State of Arkansas where they have a doctor he could be a retired doctor, also—to equip this school bus. He goes around in the rural areas and gives these senior citizens a physical every so often. I think this is fine. Mr. ORIOL. Is your State health department interested in such an approach?

Mr. WRIGHT. I can't answer this question.

Elderly persons in rural America must have some sort of transportation. Of course, most of them operate their own automobiles as long as their general health and particularly their eyesight allow. There comes a point, however, when some of them might possibly become a road hazard to other motorists and, of course, some of the elderly get to the point where they do not drive at all or to the point where they can no longer afford the expense of keeping up an automobile.

Most rural persons practice the good-neighbor policy and we find many cases where neighbors are transporting the elderly, at least on trips that are necessary. We do not have an answer to the transportation problem and our main purpose of mentioning it today is to point out the fact that it is a problem.

BETTER COMMUNICATIONS FOR ELDERLY

Better communications are needed so the elderly might be better informed as to the various programs that are available to them, including the opportunity for employment. I believe the local newspapers and radio stations could help this situation by devoting more of their time and space to the explanations of various programs that would be helpful and available to senior citizens.

A means of personal communication is also very necessary for elderly persons, meaning the written or the spoken word. As a person's age increases, the ability to write generally decreases and the need for verbal communication becomes much greater.

I think everyone would agree that a telephone in the home of every elderly person is almost a necessity, but in the present age of rate increases we find many elderly persons have their phones taken out rather than try to pay an increased rate out of their low fixed income. Here again we find that a small increase in income would be very helpful, but also it might be worth looking into the possibility of a differential of phone rates for these people.

In closing, let me say that I believe most persons would like to spend their retirement years in the community in which they had spent their working years.

I further believe they would prefer to maintain and live in their own homes. However, with home maintenance costs rising many persons are forced to sell their homes and move to a new neighborhood, possibly located in a city or small town, with the hope that their living expenses would not be quite so great. Many times, however, after making this transition they find their living costs are just as high, and they do not have the satisfaction of living in their own homes.

PROPERTY TAXES AN IMPORTANT FACTOR

In Indiana, property taxes have become an important factor contributing to this problem, and I would like to say that any portion of Federal money coming back to pay the costs of public schools and other local government services would be of great help. It is my hope that Congress will institute appropriate measures so that our older Americans will not become forgotten Americans. Mr. ORIOL. Thank you, Mr. Wright, for an excellent statement. We appreciate the time and attention you gave to it. We also appreciate the very great help that Farmers Union has been in preparations for this hearing.

I notice in your final paragraph you recommend that for property tax relief of farmers and others that there be a reallocation of the costs of schooling.

Mr. WRIGHT. That is right.

Mr. ORIOL. That is very similar to a recommendation made by the former Secretary of Health, Education, and Welfare, Wilbur Cohen, before another hearing on what we call the economics of aging, and I noticed in this morning's Louisville Courier Post that local taxes pay for 88 percent of school costs.

Another possibility has been suggested to the committee and that is that some form of Federal assistance be given to those States that provide tax relief—significant property tax relief—to homeowners who pay more than a certain percentage of their income for property taxes. I believe Wisconsin is doing this at the moment.

What do you think would be the more direct form of help for the retired farmer on a limited income who owns property, the educational reallocation so that there is greater Federal support, or some form of direct tax relief of the kind I mentioned?

Mr. WRIGHT. By direct tax relief, I assume you are meaning a rebate or something to the individual taxpayer?

Mr. ORIOL. That is right, if more than a certain percentage of his income is taken by the property tax.

Mr. WRIGHT. I believe that I would say it would be more fair and equitable if we had the Federal Government sending more money back to the support of our local schools. I think this would be the better way to do it.

Mr. Oriol. There seems to be almost some resentment at times that the elderly sometimes object to educational budgets. You see, this is a direct way of dealing with it.

Mr. WRIGHT. In Indiana, as you pointed out, and the figure is something around 75 percent, this percentage of our costs are borne by school tax, and this is detrimental to our senior farmers and senior citizens who are trying to maintain their homes that they have spent the productive part of their lives building, and in which they hoped to retire and live in pleasure. This is especially true in your inner cities where they can't afford to own these homes because of the property tax rates.

Mr. ORIOL. I would like to ask you, Mr. Wright, do you have information on what percentage of your membership is above 50 years of age?

Mr. WRIGHT. I don't have any exact figure on what percentage of our membership in particular is above 50 years of age, but I believe, according to the latest figures released by the Department of Agriculture, that the average age of the farmer in Indiana and America is around 58.

Mr. ORIOL. Do you think that is going up?

Mr. WRIGHT. It has been going up over the last several years.

Mr. ORIOL. This is one reflection of this trend of youthful people to move out?

Mr. WRIGHT. That is right.

EFFECT OF CORPORATE FARMING

Mr. ORIOL. We hear a great deal about the effect of corporate farming upon the small, elderly farmer; I mean small in terms of acreage of his farm. Could you tell us a little bit about that in Indiana?

Mr. WRIGHT. I don't think corporate farming per se is as much of a problem in Indiana as it is in other States, but I would like to point out that corporate farming doesn't have to be in Indiana to affect the agriculture of Indiana because if we have a large percentage of the acres in another State under a corporate operation, this has the effect on the price that the farmers of Indiana receive of this particular commodity. So the corporate entry into agriculture is a great concern to the Farmers Union.

We have almost been alone in pointing this out in just what is happening. We feel that in a lot of cases these corporations are getting into agriculture not primarily to make a profit, but to purchase some land which they feel will be inflated in value in the years ahead. By not operating at a profit, they are a detriment to the elderly farmer and to the family farmer because he has got to make a profit if he is going to live on this farm.

Mr. ORIOL. How effective can co-ops be in dealing with this situa-

Mr. WRIGHT. Under present legislation, I would believe that the co-ops could be of some help. Co-ops can be effective to a point in helping to alleviate this situation, but I think it will take some additional legislation, also.

Mr. ORIOL. Senator Hartke, as you know, is a member of the Finance Committee, and they are considering tax legislation. Is there anything in the current tax bill that might have an effect on co-ops?

Mr. WRIGHT. Yes. In my opinion, the way the present tax bill is written it would eventually ruin our co-ops. We feel the way this patronage holdback is written in our present tax law, by requiring the cooperatives to pay all of this patronage refund back within a 15-year period, is very unfair.

Our corporations don't have to do this in their profits, and we feel the way the law stands now it would simply wreck the co-op.

Mr. ORIOL. Mr. Wright, again and again at these hearings and other hearings we run into the question of transportation. You have mentioned it in your statement. It is not a difficult problem. Do you see any way schoolbuses could be used in off hours, or do you see something that would encourage the use of carpools? What would you like to see done to improve transportation in rural areas, and how could the Older Americans Act be used in this State if you had it?

Mr. WRIGHT. I think the Older Americans Act could be used in this area. As I pointed out, we cannot take advantage of the Older Americans Act in Indiana because our Governor vetoed legislation which the legislature had passed which included Indiana in this program.

TRANSPORTATION IN RURAL AREAS

I think probably transportation in our rural areas could be hit from a couple of angles. If they thought the need was there, they could use schoolbuses in their off periods. I would think maybe a carpool where a person who operated this pool could buy his gasoline and things such as that at a reduced rate or have some incentive for persons to go down and give their services to senior citizens.

Mr. ORIOL. For a relatively modest investment you could get some solutions to this problem which underlie so much else, such as being able to get Medicare.

Mr. WRIGHT. Yes.

Mr. ORIOL. Do you know of cases in which elderly people in rural areas don't get adequate medical care because of a lack of transportation?

Mr. WRIGHT. Yes, I have heard of this.

Mr. ORIOL. I was commenting on medical care for rural areas.

MEDICAL CARE IN RURAL AREAS

Mr. WRIGHT. I think there is a need to expand the medical care in rural areas. We find that a lot of our doctors are reluctant to come to the rural areas to provide the services which these citizens in this area, need. We are going to have to find some incentive to get these doctors back into the rural areas.

Mr. ORIOL. Do you have a widespread exodus of doctors from the rural areas?

Mr. WRIGHT. I haven't documented figures of any kind, but just from my observations and what I hear from my travel over the State, I think this would be true.

Mr. ORIGL. You have pointed out that the farmers have no selfemployment pension plans. Do you have any recommendations as to how they could be more helpful to the elderly farmer?

Mr. WRIGHT. Well, as far as self-employment pension plans are concerned, in my opinion, you are not going to be able to help the elderly farmer very much because he is already past the point where he is not going to contribute very much to this self-employment plan.

The other farmers, other than the elderly, do have the plan under the Keogh amendment where they set back a certain part of their income to a retirement fund. But I want to point out again, if you haven't got any income, you can't set any of it back.

There is another thing I would like to mention in regard to the food stamp program. This would be the recommendation to change some of the requirements so that we could get more people eligible for the food stamp program. As I understand it, if a person has liquid assets of more than \$800—and I am talking of an elderly couple—they are ineligible for the food stamp program. I suppose by liquid assets, that may be cash in the bank or a car or something like this which could be converted into cash very quickly. It doesn't take very much of this to make a person ineligible for the program.

We would like to see this restriction reduced or done away with entirely.

Mr. ORIOL. You describe the possibility of employment opportunities for the elderly in rural areas. What sort of help are you getting now from the U.S. Employment Service, and do you think they should have rural older worker specialists in their offices?

Mr. WRIGHT. I would say at the present time the categories involved by the Employment Service are not very broad. They are as helpful, I think, as they could be under the present regulations, but I think they could be broadened so that they could help the rural farmer, the retired farmer, get further employment.

Another problem you have is this communication problem. A lot of our rural farmers don't know that this service is available to them, and they don't take advantage of it. We found this out in our Green Thumb project here in Indiana.

Mr. ORIOL. Mr. Miller, do you have any questions?

I understand that Mr. George Doup, president of the Farm Bureau of Indiana, is now with us. Perhaps he would like to join Mr. Wright and proceed with his formal statement.

Mr. Doup, would you go right ahead.

STATEMENT OF GEORGE DOUP, PRESIDENT, FARM BUREAU OF INDIANA

Mr. DOUP. My name is George Doup. I am a farmer in Bartholomew County a few miles north of here.

I would like to express my appreciation to Senator Hartke and the others who have brought this committee here to Indiana to discuss an area which is of concern and importance to all of us.

I would just like to cover four areas of concern that we see in our organization as important to helping the elderly. They are not confined, of course, to these four areas, but I consider these four rather important for the commercial farmer. Some of them have been covered in your questions and comments here, so I won't dwell on those.

INFLATION: A CRUEL TAX FOR THE ELDERLY

Let me first take the point of inflation. I don't know of anything more cruel to the elderly people today than the inflation that we have going on in this country. It hurts pensions, it hurts savings, and until this question is answered better than it has been, this will continue to be a very cruel, severe tax to the elderly people.

I think one of the greatest contributions this Congress could make in the present day is to do what can be done to help stem the inflation in this country.

I commend the Congress for what they have done. I would only like to see them do more.

The second point that I want to mention is the one on the Keogh amendment and the provision in the Internal Revenue Service Act that does permit commercial farmers, or self-employed people, to defer some of their tax payments on income. The Farm Bureau favored this proposal for many years, and I want to commend the Congress for finally passing this act. I don't know what improvements could be made on it. I am sure there are possibly some, and if there are, I would hope that it could be made more applicable to the commercial farmer to be more helpful to him.

As Mr. Wright said, however, we recognize for those farmers already elderly who haven't had the opportunity to use this, it isn't a benefit to them. But as we look to the future, we are urging farmers to take advantage of this provision of the Internal Revenue Service Act.

THE FARM PROGRAM

The third area that I want to mention is the one of the Federal farm program. We recognize that there is a tremendous amount of adjustment going on in agriculture today and will continue to go on. It must continue to go on.

When we had the whole farm land retirement program in force several years ago. Congress did not appropriate the money that, it seemed to us, was indeed needed to make this part of the Farm Act very workable. At that time the people that primarily wanted to put their farms in the whole farm retirement program were the elderly people, and this is quite natural.

In our recognition of the problems in agriculture relating to the farm program, we recognize first that we have too many resources, too many land resources in use today in agriculture. So the question comes as to how you take some of these out.

A benefit to the commercial farmers, both the young farmer and the elderly farmer, and most economists agree, is taking the whole farm out which is the best way to retire land. One of the persons that can best use this provision, it seems to us, is that person who is of an age wanting to cut down on his work, wanting to continue to live on the farm and be a part of the local community, and the land retirement program would permit this.

Also in our farm proposal this year, that Farm Bureau supports, we have added the features of grants or aids or loans to those farmers who choose to adjust or need to adjust themselves in our agricultural communities. So there could be the qualification in our proposal that would permit some of our elderly farmers to be recipients of grants or loans from Federal sources to help in this adjustment program.

PROPERTY TAX RELIEF

The last thing that I want to mention is about this property tax. It has been covered by Mr. Wright very well, and I just want to add a point of importance to it.

Our organization has recognized for a long time that the land in the rural areas has been absorbing a nonproportionate share of the costs of local government and schools. So we have strongly favored a shift from property to other sources for the payment of these school and local government costs.

We were not able to get this in the last General Assembly in Indiana, so we will still be supporting some kind of a program that will help to do this.

We would support a tax credit proposal of a sort that would permit eredits for payment of local taxes on the Federal tax return. We would prefer this to the grant aid program of the Federal Government.

There are other phases, as I have said, of programs that we have an interest in, but these seem to be to me the most important, and this concludes my statement.

FEDERAL INCOME TAX CREDIT

Mr. ORIOL. Thank you very much for that statement, Mr. Doup. I wonder if you could tell us a little bit more about how this tax credit would work. As I understand it, you are attempting to provide some form of relief to the property owner, you are trying to provide relief on his taxable property. That was a Federal income tax return you mentioned, wasn't it?

Mr. DOUP. That is right. What we propose is that a person would get a credit for his local taxes paid on his Federal income tax return, and so the income taxes, the sales taxes, the property taxes that a person would pay in Indiana and in other States, also, would become a credit in some manner to his Federal tax payment.

What it would mean is that the taxes you pay locally would not go to Washington and come back, but they would stay in the State and would relieve the Federal Government of financing some of our local programs.

Mr. ORIOL. I addressed a question earlier to Mr. Wright about the effects of corporate farming upon the older farmer with comparatively small acreage. How do you feel about that?

Mr. Dour. First you need to describe or define corporate farming. We have virtually two kinds: We have the family corporation which subsection S of the Internal Revenue Code permits. This is being used by a good many farmers today, but this does keep the farm operation in the family and is a way to divide up a farm among children. So this kind of a corporation we have no fear of. In fact, I think it holds many benefits for some commercial farmers.

The big corporate farming that most people talk about isn't a threat, as Mr. Wright said, at this time in Indiana. We don't want it to be a threat. I don't think that these corporate farming operations are going to be as successful as the locally or the individually operated farms. So I don't see them as a threat. We would favor legislation if it got to be a real threat to curtail this kind of a change in agriculture because we don't want to see it.

Social Security Proposals

Mr. ORIOL. Does the Indiana Farm Bureau have recommendations on social security legislation? Do you feel, for example, that an across-the-board increase is necessary by a certain percentage, or do you perhaps feel that the first step should be raising of minimums, perhaps, to \$100 a month?

Dr. Dour. We do not have a resolution, to my knowledge, on the social security question. Mr. ORIOL. Do you have any personal views on that?

Mr. DOUP. I am not sure but what across-the-board might be as good as any. I am sure there will also be a need for adjustments, but I do know that this problem of inflation has caused the need for social security increases. So on that point I would have to say that I think probably an across-the-board might be as good as any, but recognizing that through the years adjustments and changes must be made in it.

Mr. ORIOL. A cost-of-living adjustment and that type of thing?

Mr. Dour. The cost-of-living might be one way to do it, but here again I hope we get at the root of the cost-of-living increases so we don't have to continually face this problem. I don't think elderly people can continue to win at this. Even if you have it attached to cost of living, you are still going to lose at it. I think we ought to get at this inflation problem that causes these problems in the cost of living.

Mr. ORIOL. Mr. Wright, I neglected to ask you about social security. Does the Indiana Farmers Union have any position on that?

Mr. WRIGHT. Our position on social security is that we would favor an across-the-board increase in benefits to the recipients. I would also like to see the maximum allowable on social security increased.

We hear a lot about some of our younger citizens being denied the welfare program because of the limitations placed on income. I think this same thing could be said about our social security.

As I pointed out earlier, we have a lot of senior citizens who would like to go out and perform a useful service and receive some wages, but yet we find that our social security system limits this because they can only make a certain number of dollars a year or they will start losing their social security payments, dollar for dollar.

Mr. ORIOL. Do you have a recommendation on what it should be? It is now \$1,680 a year before you start losing social security benefits.

Mr. WRIGHT. I think our national program will recommend that it be increased to \$2,000.

Mr. ORIOL. Do you have any view on minimum payments per month?

Mr. WRIGHT. Yes, we think that they should be increased from what they are now. I think they should be tied to the cost-of-living index.

I would also like to point out that a remark on something has been said earlier; that is, our cost of living has increased considerably over the last several years, and a lot of people like to blame this entirely on inflation. But I would like to point out that our cost of living has increased over the years partially because we are living better. In the last 15 years, most of the homes in Indiana, and America, have

In the last 15 years, most of the homes in Indiana, and America, have a television set, which they didn't have before. They have inside toilet facilities, and I can name several more. These things are important, and we think they are necessary.

I think all of our senior citizens should be able to enjoy the benefits of television. This is naturally going to increase their cost of living somewhat, but they are raising their standards by doing this.

WAGE AND PRICE CONTROLS

Mr. ORIOL. On productivity increases, too.

Perhaps I can ask both of you whether you think there is any need at this point even to consider prices and wage controls or possibly return to the guideline system of the previous administration?

Mr. DOUP. I would like to answer this with an emphatic "No". I don't think price and wage control is a satisfactory answer. I think it would be a real detriment to this country if we did this. I think this would lead to black market operations and possibly lead to further inflation.

Mr. ORIOL. Mr. Wright?

Mr. WRIGHT. I would think we should use price and wage controls as a last resort. I won't go quite as far as George and say that we shouldn't use them. I would like to point out that one of our main causes of inflation has been the fact that we have been in an undeclared war now for almost 8 years, and we find that the profits from this undeclared war have been tremendous. Before we would have price and wage controls, I would like to see us have a war profits tax or an excess profits tax. I think this would help control inflation considerably.

INCENTIVES TO LOCATE IN RURAL AMERICA

Mr. ORIOL. One general question to both of you. The President's Commission on Rural Poverty 2 years ago pointed out that the migration of the younger adults is one of the reasons that the people left behind, as they put it, have such problems in terms of meeting the property tax, in terms of services deteriorating, and so forth. Perhaps one of the most direct ways to help the elderly might be to find ways to keep the younger people in the rural areas. Do either of you have suggestions on how this might be done, or whether it is desirable?

Mr. DOUP. I think it is desirable, certainly, and I think there are ways which this could be done which possibly we are not doing. I think a better Federal farm program would help this for commercial farmers, but I recognize that we can't keep every young person on the farm. Every young person today, with the technology we have in agricul-

Every young person today, with the technology we have in agriculture, is not needed on the farm. To hold him out there and divide the farming income up into a large number of people will keep all of us in agriculture somewhat in a poverty state. I don't think this does anyone any good.

I think one of the best things that can be done for the rural young person is to entice and attract more industry into the rural areas. These young people, many of them, don't choose to stay on the farm. They choose to go to industry. So they have to move where the industry is.

I think Indiana has done a rather remarkable job in attracting local industries into rural areas. Indiana needs this.

There is also the opportunity of recreational programs for people and I think southern Indiana is beginning to recognize this and is doing something about it. The service industry attracts many young people and this is good. I don't think we can tie this entirely to agriculture. I think we have to tie it to more programs such as this, and in this way I think we will keep younger farmers living in the rural areas and not necessarily to farm.

Mr. ORIOL. Mr. Wright?

Mr. WRIGHT. I will have to agree with the major portion of what George has said. I can't agree with what he said about needing a good, strong farm program. I think there is some disagreement on this. But with the thought of bringing new industry in rural Indiana, I would wholeheartedly agree.

Mr. ORIOL. Well, how would you go about this? Is there an economic development program which works for greater emphasis on the private sector? How would you go about this?

Mr. WRIGHT. I would hope that we would use the combination of both. I think it is going to take a combination of incentive to the private sector and development of assistance from our Federal Government, also.

Mr. ORIOL. Mr. Miller, do you have a question?

- Mr. MILLER. Yes: Mr. Wright-has expressed his views as to one of the major sources of inflation.

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Mr. Doup, you have commended the Congress for action already take on inflation, hopefully to bring it under some control. Do you have any comment as to what you feel is the major thing that the Congress can do in the future toward controlling inflation?

Mr. DOUP. Well, I think the major thing that Congress can do is to limit where at all possible Federal spending. There isn't any question but what Federal spending puts pressure, upward pressure, on prices in competition to the private sector. So I would be hopeful that Congress can do what they can, and I see signs of them doing this and I commend them for it, of cutting the size of the Federal budget and clipping the deficit spending that we have had in this country for a number of years. I think this would be most helpful in helping to curtail inflation.

Mr. MILLER. I assume you would applaud the administration's decision to reduce the defense budget by \$3 billion.

Mr. Doup. This is just half of what our organization suggested to be cut. We suggested that the defense budget be cut \$6 billion. This is half of it, so I would applaud it. I would say it is going only half way.

CUT IN PUBLIC WORKS CONSTRUCTION

Mr. ORIOL. Another thing I would like to say, it was suggested at our Kentucky hearing that an across-the-board cut or embargo on public works construction could have some serious effects for the elderly in terms of much-needed facilities that might not be constructed. Could you comment on that?

Mr. WRIGHT. This is right. I would like to go back and comment on the defense budget for just a minute, though. I think we all realize that we are in a tremendous effort in Vietnam. We have at the present time almost half a million of our boys over there. Whether this is right or wrong, I am not here to debate, but I would not like to see this defense budget cut at their expense. So I think we are going to have to decide whether we want to be over there or not. If we do, it is going to cost us.

I also want to point out that this defense budget is taking almost half of our total national budget, and this has created to a great extent toward our inflationary conditions here in America, I feel.

Mr. DOUP. Might I comment on the question of the local Federal projects. My comment here would be that it is awfully hard to have your cake and eat it too. I like good roads because I have to travel a great deal, but I know that at times some of this will have to be curtailed. I know it is fine to have dams and water reservoirs and these sorts of things in our backyard, and we must have them; but I know also that Federal spending has to be curtailed or we can't answer the inflation question. So I just say that we have to have some priorities on Government spending. We just can't have everything we might like to have.

I think that at this time Congress has the obligation to do some placing of priorities on the Federal funds that we have in order that we can accomplish what needs to be done in the reducing of Federal spending.

Before I leave, I would like to make one other comment on your tax question on cooperatives. As I am sure most of these people in this room know, the Indiana Farm Bureau has a large number of county farm bureau cooperatives in this State. Senator Hartke, being on the Finance Committee, is well informed of what this tax proposal would do to our local cooperatives, just as Mr. Wright said.

The farm bureau is very much opposed to this provision of the Internal Revenue Act. It was placed in there without our knowledge, without prior information that it was even going to be a part of the tax reform measure. We think this is a rather arbitrary proposal that was ill conceived by some and would be harmful to farmers in Indiana, both the elderly and young farmers. We would be hopeful that this provision could be deleted from the tax reform proposal.

Mr. ORIOL. Mr. Doup and Mr. Wright, we thank you for your excellent statements and commentary. If you or your representatives can stay for Senator Hartke's arrival, I am sure he would like to address a few questions to you.

Before you leave, I would also like to note that in so many of these hearings there are more areas of agreement than disagreement in the matters following comments on the elderly, and the need seems to be of followup action.

Thank you very much.

I would like to call now Mr. Bertie Newland, Mr. Horace Gray, and the Reverend Eugene Weidman.

I would like to note that Senator Hartke said during the preparation for these hearings that we will hear people talk about the elderly, but we had better hear from the elderly, and two members of the panel fit this qualification. They may or may not want to tell us their ages.

STATEMENT OF REV. EUGENE WEIDMAN, TROY, IND.

Reverend WEIDMAN. Thank you. I am happy to be here, and I am happy to be able to contribute my little bit toward this hearing.

In regard to the rural elderly, I have been associated with them off and on-and more on than off—for the past 20 years.

FORCED TO LEAVE THE FARM

As a clergyman, there is one thing that I observe among the elderly who retire from the farm. First of all, they don't want to leave the farm, but because of transportation difficulties, because of the lack of medical attention in the rural areas, they oftentimes are forced to move to the small town. Having moved to the small town, it is more or less of a foreign environment for them. As long as they can stay on the farm they keep busy, but if they move to the city or small town or semirural community, they don't know what to do with themselves.

Recently, the seminarians at St. Meinrad Archabbey have developed a program for helping organize the elderly in our area of Perry, Spencer, Crawford, and Harrison Counties into elderly citizens groups. Some of them work and some of them don't work.

I met a young lady who recently returned from a tour with VISTA in Portland, Oreg. They worked with the elderly out in Portland. I was talking to her about our problem of getting the elderly citizens involved in these groups. I asked her, "How did you go about it?" She said, "It took hours and hours and hours of talking." So perhaps in our area we have not done enough talking about the elderly to get them involved.

Some clubs and some of these groups work well, but in our particular town of Troy, which is made up largely of retired farm people, it is very difficult to get them to come out. Of course, we realize they have ailments and a lack of transportation, but our community is small. They can get to the post office and they can get to church, but they will not involve themselves in these activities.

"Idleness Is the Devil's Workshops"

From the point of view of a pastor and a priest, I think that one of the great problems of the elderly is idleness, and the elderly commit sin just as well and just as vicious of sins as do the young people. We have the old saying, "Idleness is the devil's workshop," and that respects no age.

I don't know whether my comments here are just to the point, but if not, I would entertain some suggestions and questions from the Chair. Thank you.

Mr. ORIOL. Reverend Weidman, would you say that idleness is by choice or by the impact of retirement and other forces?

Reverend WEIDMAN. I would say mostly because of the change of environment.

Yesterday I visited a rural home in preparation—in fact, several homes—for being here today. Both of these families want to stay on their farms, and they have their activities there. But one of them actually discussed with me the possibility of moving to town.

If you take them out of this area in which they have had their chickens and they have had their milk cow, they have done a minimal amount of farm chores to keep themselves busy.

You transplant these people into town and they are lost. Their whole life has been geared to agriculture. Agriculture is not just a way of making a living, to my way of thinking, but it is a way of life. So they get into town and they are lost. It is more or less forced upon them.

On the other hand, as I think I have pointed out, it is difficult for a lot of these people to become involved in other areas of activity and recreation. It is unfortunate, I think, that most of all of these elderly citizens groups are just recreation oriented. These are people who have had skills, who have had abilities and managed a farm, and anybody who can manage a farm is a businessman and he has got the knowhow. Then he gets into a nonproductive way of life.

Of course, a lot of this is forced upon the farmer by infirmity, you see. This is a drastic change from the strictly rural environment to the urban environment, which is foreign to them.

Does that answer your question?

Mr. ORIOL. That is very helpful.

Another thing I wanted to ask, the national statistics tell us that unlike the urban areas, there are more single men than single women in rural areas. Do you find that to be true, or do you think there are a large number of widows? Reverend WEIDMAN. In Perry County, I think the widows outnumber the men.

Mr. ORIOL. Do they face special problems because of being widows? Reverend WEIDMAN. No; I have found in my observations as a priest that in most all instances somehow women get along much better than we men.

. Mr. ORIOL. How do you explain that?

Reverend WEIDMAN. I don't know. I haven't found the answer.

Mr. MILLER. Reverend Weidman, you have pointed to one element that would tend to make older people leave the farm and go into town, that is the matter of infirmity. Are there any other reasons that you see that are factors in impelling older people to leave the farm and to go into town? Is it just the matter that this is the thing to do, or do you have any other comment on this?

Reverend WEIDMAN. Most of them, in my experience, don't want to leave, but they are impelled to by circumstances. No only in the case of this couple that I was talking to yesterday, but last winter when we had one of our heavy snows, this man had an accident close to his home. He is not able to drive any more, and they hesitate to impose upon their children, although they have several living right there within a mile or so distance. They hesitate to always be imposing upon them to take them shopping, to church, and to take them here and there.

Mr. MILLER. You commented on their problems in driving. Do you feel that the setting up of rural transportation, perhaps running less frequently but regularly, might be helpful in keeping these people on the farm in a manner which is suitable for them?

I have been struck by the fact that we have our rural mail delivery. This delivers packages and pieces of mail from place to place, but without an automobile a person on a farm is in real trouble. Do you think that something along that type of transportation could work?

Reverend WEIDMAN. That would be good, but is it economically feasible? We had this situation years ago. The rural carrier would transport people around the country, but I understand that is now forbidden by mail regulations, and the same would be true of using school buses. The insurance will not permit it.

A thought just escaped me along that line. Yes, up until a few years ago, the elderly in our community were, as far as getting groceries and so on, very well provided for. One of the urban center groceries had a farm truck that went around, but as the number of farm families had decreased out through the rural area, they had to discontinue that service. That was a very fine service, and that was something that these older people looked forward to, to the coming of that truck.

Mr. ORIOL. Father Weidman, we will probably come back to you in the general discussion, but perhaps we could go on to the next gentleman.

(See Appendix A, item 2, p. 314, for additional information.)

STATEMENT OF BERTIE NEWLAND, PRESIDENT, ORANGE COUNTY FARM BUREAU, ORLEANS, IND.

Mr. NEWLAND. I am Bertie Newland, of Orleans, Ind., president of Orange County Farm Bureau and a former president of Orange County Senior Citizens Center. I am also a past director of the LOW Economic Development Corp. board of directors. I am testifying on behalf of the aging farmers of the area.

Farmers have been, and now are, engaged in the oldest occupation in the world, the most important calling, and the only indispensable vocation. They have been, for the past 50 years, a rapidly diminishing segment of our population in America.

REASONS FOR OUT MIGRATION

Several factors are involved in causing this exit from the farms into the more populated centers. Among these are automation, low prices of farm products, disadvantages in rural living, and the change in our economy from agriculture to industry.

Automation, better methods in the use of plant foods, and hybrid seeds have made it possible for one farmer to produce more food and fiber than 10 men did under the old system. Excessive production caused lower prices, which in turn brought lower income to low-production farms. Higher incomes from workers in industry accelerated the exodus.

Also, a higher standard of living could be had in cities. In this transition, farms lost many of the best educated and the most skillful workers. Aging farmers, who remain, are further hurt by corporate farming and tax loss farming.

Also, high property tax and inflated cost of materials prevent them from keeping their homes and other improvements up to par. In some instances, these older rural people have the opportunity of selling the farm to younger men who are faced with the dilemma of either growing with the times or getting out of business themselves. However, tradition and their inherent love for a way of life holds them on the old farm.

Having lived more than 70 years of my life on a farm in a rural community, I have observed that very few rural people ever lived in abject poverty. Most farmers were happy to help the unfortunate or those in need in the area in which they lived. Furthermore, these farmers not only took care of their present physical and spiritual needs, but planned ahead to have savings for security when they became old.

But times have changed drastically during the last half century. Because of inflation and extra expenses, savings have been diminished or have disappeared entirely. Now we do have needy aging farmers.

AGRICULTURAL ADJUSTMENTS ACT OF 1969

Several recommendations might be made to answer that problem, but there are others on the panel who can give solutions better than I. But I would like to make one recommendation to Congress, a plan that will surely help older rural farmers on small farms. This plan calls for the adoption of the Agricultural Adjustment Act of 1969, which contains a clause permitting the low-production, low-income farmer to contract his cropland to the Government for acreage retirement at Federal expense. Income from these retired acres, supplemented with social security, which he has earned, should make it possible for him to have a comfortable living. For the aging rural resident who does not own a farm, my colleagues are recommending aid through the Office of Economic Opportunity programs.

In closing, I want to commend our esteemed Senator the Honorable Vance Hartke and express our appreciation to him for his pledge to use his influence to get the cooperative section deleted from the Housepassed tax reform bill H.R. 13270.

Mr. ORIOL. Thank you very much. We will have general questioning, but I have one question here. That acreage that would be retired under the Agricultural Adjustment Act, would it be used for any other purpose, such as recreation, or would it be totally retired, do you think?

Mr. NEWLAND. Usually it would be resting until such a time as it would be needed.

Mr. ORIOL. You took part, and are still taking part, in the LOW Economic Corporation, and in your statement you recommend assistance through the Office of Economic Opportunity programs for those who do not own acreage. I take it, then, you believe that if a federally supported program really does involve itself with the people in a community and allows the people within the community to fashion their own programs and destiny, that this can be done?

Mr. NEWLAND. It does involve those in rural communities as well as elsewhere and, as I said, they do have recommendations. Some of my colleagues so will state.

Mr. ORIOL. The third member of the panel is Mr. Horace Gray from Seymour.

STATEMENT OF HORACE GRAY, SEYMOUR, IND.

Mr. GRAY. Thank you, sir. I am Horace Gray, Seymour.

I am a World War I veteran and also a disabled veteran. I formerly worked in a papermill. The depression came on and I moved out in the country and bought a pair of mules with the little money I had saved up. That was pretty rich country out there, and nearly all of those farms have been handed from generation to generation. These mules I bought looked like a hatrack in comparison to some of those wealthy fellows had.

We had a truck farm raising mellons, tomatoes, and things such as that. We made a living and a little money, but not of any great size.

Then along came World War II. My son entered the service and he was gone, so we quit the truck farm business for a few years while they built Freemand Field. Both my wife and I went up there and worked. When that closed down, we started again.

The price of equipment and fertilizer has gone up. According to the producer's estimate for an acre of melons, the labor, fertilizer, and insecticides run around \$350 per acre. So we had to quit. We couldn't do this.

Then we got behind with our money and this and that, and the first thing you know, I owed \$1,000. But I am a disabled veteran. I get a pension and social security. Then I got tired of sitting around the house and a fellow said, "Why don't you join the Green Thumb and get on that?" Well, I went to work on the Green Thumb in 1966.

At that time for a fellow of my age, all the work one might get is during the summer cutting weeds and things such as that. But I was never satisfied with sitting around, so I worked on the Green Thumb, and I paid my bill off.

I have been busy in veterans' organizations. I belong to the American Legion, and I belong to the VFW of World War I. I see a lot of fellows there who are with us and veterans of service.

I know Senator Hartke is on the Finance Committee that handles legislation. I know there are some bills, but I don't have the numbers of them. I know Senator Yarborough of Texas has a bill to give the World War I veterans the same pension as the Spanish-American veterans.

Here is the way they work that on this pension business. About the time you get your social security, they will switch you over to nonservice, which claims more. Then your social security counts against that pension. I know a World War I veteran who can only make about \$100 a month. The social security counts against him.

So we war veterans are like a good many of the fellows on resurrection morning. An old fellow came up out of his grave and read the epitaph. The fellow said, "The fellow who wrote that epitaph is either a liar, or I am in the wrong hole."

Mr. ORIOL. Are you still in truck farming, Mr. Gray?

Mr. GRAY. Some, but not much. We have got about 12 acres. I might get in a commercial, if that is all right. My grandsons run the market over on U.S. 50. We were the oldest market on U.S. 50. In fact, we started under a little dogwood tree.

Now, on the weekends we work there. I know a lot of you people have been there, and we probably have sold you a green watermelon, I don't know. But it takes about seven or eight on the weekends to wait on the customers.

Mr. ORIOL. Do you find it more difficult now to get a good return from that operation ?

Mr. GRAY. The return is all right on the market. The trouble with the smaller farmers is in getting it harvested. The labor is high, and sometimes it would be just as well to leave it in the field. By the time you pay that price—and I am not opposed to labor; they have got to live—sometimes it won't bring in as much as the picking bill.

Mr. ORIOL. When you were with Green Thumb, did that social security retirement test or earnings limitation cause you any problems?

Mr. GRAY. No, it helped out. I will say that.

A question arose in Kentucky on Friday. The question arose because of the poor housing conditions for so many of the people in the really isolated part of these Kentucky counties we were in. Do you try to improve their housing so they can stay where they are and where they want to be, as you said, Father, or do you think ways to encourage them to make the transition to population centers such as a smaller town where there could be good apartment houses or maybe even small homes can be found? In Kentucky the problem arose because the housing was so bad.

Here in Indiana you probably have many good, sound houses where the elderly would like to stay, but the problem is that they are far away if they want medical care, transportation and so forth, which would be a problem of isolation.

So the question I put to you is: Is the goal to make it easier for the elderly to stay where they are; or do you think the transition to centers would be wiser if you could employ things to make that transition easier; or do you just try to offer alternatives?

Reverend WEIDMAN. As far as improving their housing, if they are physically able to stay, I would definitely encourage them to stay.

Many people have kept their property. Of course, there are some who, in the course of years because of infirmity and because they have no close relatives and neighbors, will come. Also, there is the economic inability to maintain these homes, these homes do fall into disrepair.

Mr. ORIOL. No, I don't mean that. Under social security you can earn only \$1,680 without having any reduction in social security benefits. I just wondered whether that caused you any problems.

Mr. GRAY. That didn't cause me any problems, sir, because I am 76 years old and the social security doesn't expect that.

Mr. ORIOL. I forgot about that.

BIGGEST COST PROBLEMS

Mr. Newland, you mentioned that the cost of quite a few things has gone up. What are the biggest cost problems affecting the elderly today, especially medical costs? Do you have any information on that?

Mr. NEWLAND. Not very definitely, but the cost of materials, generally speaking, has gone up and nearly everything has been inflated, which has affected rural people.

Mr. ORIOL. How about medical costs? Do any of you encounter people, even with Medicare, who are having more health cost problems? Mr. NEWLAND. Only where they have a hard time adjusting to it,

but ordinarily it is a big help; that is, Medicare. Mr. ORIOL I would like to ask about a general problem. Perhaps

Father Weidman could begin, and then you could all join in.

Reverend WEIDMAN. I might interject right here that the Methodist Church has a fund for reconciliation. I think it is a national fund, and some of these funds have been allocated to Indiana. We have formed recently a group in Perry County to try to tap some of those funds, and even raise some local funds so we will have somewhat of a revolving fund to put into this housing to improve the conditions. It is not to build new housing, but it is to improve existing housing. It is sort of a home conservation thing to improve the community.

I don't know whether I am answering your question or not. I feel as though I am not.

Mr. ORIOL. Well, it is basically an important question, and I guess there are no easy answers for it.

Reverend WEIDMAN. But this couple whom I was speaking with yesterday are dickering with the problem of moving to town. There is a

new highrise for the elderly citizens being built in Tell City, and they said, "Imagine us being cooped up in a place like them." They said, "We would like at least to have a lot where we could have our garden."

Mr. ORIOL. There are some forms of publicly supported housing where they have what they call a quadruplex. It looks like one building, but it has four separate entrances for four separate individuals. Do you think that would have an attraction for people in rural areas? They would each have their own corner for growing things and a feeling of space around, rather than highrises.

Reverend WEIDMAN. There is such a development in Rockport right along Highway 66 which was built several years ago for the elderly. It was also quite a civic improvement.

I have spoken with some of the residents there and they seem rather happy with those elderly citizens.

There is one more thing, which this gentleman referred to a moment ago, and that is the economics of the rural elderly. I think that they can live much better if they are physically able in the rural environment. They can live much better than they can in an urban environment because most of them are frugal people. They have been industrious people, they have learned how to preserve the food stuffs that they raise in their gardens.

You see, there are more benefits than just montary benefits there. They are kept busy, and they are in a pleasant rural agricultural environment that they are used to and they love. They also have this sense of doing something productive. I think they can live much cheaper and much better in this rural environment than they can when they have to go—as this one lady told me yesterday, "If we moved to town, we even have to buy our own water. Here we have our own water running down the hill from the spring."

Mr. ORIOL. Everybody likes to think you save a lot of money on food if you live in rural areas. Do you find that true? Reverend WEIDMAN. Well, I am old fashioned, but we do a lot of

Reverend WEIDMAN. Well, I am old fashioned, but we do a lot of canning at our rectory. I don't know whether it is more economical, but it tastes better, I think.

Mr. ORIOL. Mr. Newland?

Mr. NEWLAND. Yes; I also heartily recommend the remarks of the Reverend, and I also want to say that the Green Thumb has been a great help to the retired farmers in our area.

Personally, I haven't taken advantage of that because we were on a 300-acre farm until 1965 when we sold the farm and retired.

HOME IMPROVEMENT PROJECTS

Mr. ORIOL. Mr. Newland, in the L.O.W. community action program, you do have home improvement projects, and we will be hearing more about it later. But let me ask you now about the attitude of the people toward this program. Is it something that they really welcome because it enables them to stay where they want to stay?

Mr. NEWLAND. Yes; they do welcome it, and it is a help to most people. So there is not much criticism for the program.

Mr. ORIOL. I take it, then, you agree that anything that can be done to help those who want to stay where they have always lived, or lived a good part of their lives, is something we should shoot for?

Mr. Newland. Yes; I do.

· Mr. ORIOL. Mr. Gray, do you want to comment on the overall question of whether you do try to encourage congregations of people, or the alternative?

Mr. GRAY. I think most people are more satisfied if they live in the country. As far as I am concerned, being in town in an apartment, I would just as soon be in jail. So I feel most of these elderly people who have lived in the country all of their lives would have no desire to change as long as they can manipulate and live out there. That is the way I see it.

Mr. Oriol. I am fascinated with Mr. Miller's suggestion about the use of post office vehicles for transportation. If that vehicle were a small, compact bus-type vehicle, do you think it would be practical to provide transportation for the elderly in this way, or are they usually going some place where the mail vehicles are not going? Mr. GRAY. Well, I think so. It would be nice. A lot of people I know have no way to go to these veterans' meet-

ings, and I go by and pick some up. But it would help not only for a veterans' meeting, it would help for any community meeting, the way I see it.

Mr. ORIOL. Mr. Miller, do you have any questions?

Mr. MILLER. Only one-of Mr. Gray. Do you sell cider at your stand. Mr. Gray?

Mr. GRAY. Well, we sell nearly everything. We are never out of cider. What kind do you want, the raw or the hard? [Laughter.] Mr. MILLER. My spiritual advisors recommend the raw.

Mr. ORIOL. Well, we wanted first-hand testimony, and you have given it to us. We thank you for this presentation.

STATEMENT OF DR. BLUE CARSTENSON, DIRECTOR, FARMERS UNION MANPOWER, SENIOR MEMBER COUNCIL, AND GREEN THUMB PROGRAMS

Dr. CARSTENSON. I would just like to make a few comments in general and submit my testimony for the record.

(The statement follows:)

Mr. Chairman and members of the committee, I want to congratulate and thank the Senate Committee on Aging for carrying out the special inquiry into the problems of the 6.6 million older and retired men and women over the age of 65 living in rural America today. They have special problems, special concerns, special needs and special potentials.

GREEN THUMB: SOME CASE HISTORIES

I can think of a few individuals who represent some of the men and women who are rural senior Americans. In Nebraska lives an older and retired low income farmer with his wife and two sons, plus mentally retarded twin daughters in a hospital. Fred is employed by Green Thumb. This job has helped keep him off welfare, enabled him to fix his house, pay his taxes, and hold his head up high when he went downtown in this small rural community. Because of the job he is even able to contribute something toward the care of their two mentally retarded children.

Another man employed by Green Thumb in Sanpete County, Utah, has raised twelve children, and for forty years farmed his land. He has given his kids a good education. When the later years rolled around, his savings and Social

. . . .

Security have been insufficient to make ends meet. Farm prices and operating costs were such that he could no longer carry out his farming activities; bills piled up; he used up his savings of a lifetime. When his savings were gone he faced welfare and reluctantly decided that he had to accept it for the good of the children remaining at home. His health began to decline and life looked grim. Then came along a real chance for a job through the Green Thumb program. He eats better and works better. His wife is particularly thankful because they now not only can pay their bills but there is a bit of fun and humor around the home.

Here in Indiana a man over in Jefferson County is proud of his job with Green Thumb. The money he receives from this job, he uses to buy medicine for himself and his wife, and buy the essentials of life. He feels better, too, rather than "lying around all day", he enjoys the members of his crew. He happens to be ninety and hopes to work until he is one hundred. A man named Joe living in upstate rural New York, lived in a damp basement of a tavern before starting Green Thumb work. His income had been only \$50 a month from Social Security. With Green Thumb work, he was able to buy a trailer and the necessary food and medicines. He feels better, is self sufficient, and is a part of his community. Glenn Waldron of Machias, New York, who was badly injured in an automobile accident in 1957, was incapacitated for eleven years. Unable to work and unable to supply his family with the minimum necessities, he then got a chance to go to work with Green Thumb. Even though it was difficult to pass the physical, he made it. On the first day he was selected as a foreman. He says, "At that time I began the conversion from the deep despair of eleven years to a useful, salary earning once again, human being." "The Green Thumb program is", he says, "the greatest therapy for elderly men that has ever been created". He has progressed to the point where he is now the state field representative for the New York State Green Thumb project. Another man, in Wisconsin, had gone eleven days without bread. He wrote Senator Nelson, the original sponsor of the Nelson Amendment which created the Mainstream program and Green Thumb, saying he had heard about Green Thumb and he wanted help. He was employed by Green Thumb and is now back in the "mainstream" of his community. These cases reflect what we have learned about the poverty faced by older people in rural America.

Here are the things we have learned from our experience in Green Thumb, Green Light, C.A.S.A., and our other Farmers Union programs:

1. There is no upper age limit on ability.

2. We have not been able to find any rural county that does not have enough poverty among its older and retired farm people to create a Green Thumb program in the county.

3. Older rural Americans who are poor are not lazy and often would rather starve than go on public welfare. Public welfare is humiliating to older people and usually provides too little too late. We must find a better alternative than a present old age assistance program in our country.

4. Older workers can perform effectively on a wide range of jobs-especially when their skills are utilized in relevant projects.

5. Older people working in crews can supervise themselves effectively.

6. The work which they complete is not only of a high quality but something in which the local community finds pride.

7. All elements in the local community like the work that these older workers have done in Green Thumb, Green light, and the C.A.S.A. program. The newspapers like it, congressmen like it, and the public likes it. The men and women themselves find great personal satisfaction in the work they do.

8. State, county, and other local government agencies can and will help the Green Thumb program. Their inkind contributions equal nearly 50% of the federal contribution.

9. State government, county government and local government will eventually start hiring older workers after they have seen the tangible results of their work. Approximately 350 Green Thumbers are now, or shortly will be, on the payrolls of state, county, and local agencies.

10. Local private employers will also see the results of the Green Thumbers and with the help of the On-The-Job Training program, can and will employ these workers. Over 300 Green Thumb workers have been placed in private employment through our OJT program.

MILLIONS WANT JOBS; NOT HANDOUTS

In summary, older and retired low income rural people, of which there are millions, desperately want a job—not a handout—and can prove their ability to the satisfaction of the community, the nation, private employers, and themselves. Farmers have not been crying wolf because we find in every rural county older and retired farmers who are not lazy but who want an opportunity to work their way out of poverty. These are the things that we have found in our efforts in serving our over 165 rural counties through our Green Thumb, Green Light and C.A.S.A. programs.

Nearly 3,000 Green Thumb workers are being employed this year under the Green Thumb program. The Green Thumb workers work three days a week in conservation, beautification, and community betterment projects, especially using their "Green Thumbs" that their years of farming have given them. Their average age is 69 and their average income is \$900 per year per couple.

There are large numbers of low income when the are now being employed into our Green Light program, launched just two months ago. At the present time we have already trained and employed approximately 100 Green Light workers, with more coming on each day.

The Green Light program has found opportunities for older and retired low income people (mostly women), working as lunchroom aides, (approximately seventy jobs), homemaker aides and teacher aides, (approximately thirty-five each), local government aides, (approximately sixteen jobs), library aides, (approximately sixteen jobs), recreation aides, food stamp aides, and a large number of others. These women will work in these capacities two days a week and the third day they will act as C.A.S.A. workers which you will hear more about in Arkansas, serving in outreach and special service.

In our Green Thumb, Green Light, and CASA programs, we in Farmers Union have tried not only to provide jobs for older people but also solutions to basic problems that face those in rural communities.

Older people in rural areas do face some very difficult problems. First, farming has not been kind to many, and despite years and years of hard work, many, by the age of 60, 65, and 70 end up with little or no resources of retirement. Social Security came too late and hence is too little for most older and retired people now living in rural America. Those who opposed the extension of Social Security to the farmer now must look upon their record and the plight of millions who have inadequate social security because of the late beginning of the program.

Second, the rural health of our older people is poorer than their urban counterparts and they receive poorer services. We have found many who had not had a physical checkup in years, and some who have never seen a doctor. We find that despite the nearness of food production, many are getting inadequate food and many are getting an unbalanced diet. We have little in nutrition education going on among older people in rural areas.

TRANSPORTATION-PERHAPS THE BIGGEST PROBLEM

Perhaps the biggest problem faced by those older people who live in rural America is transportation. Transportation is a big problem for all rural residents. But when the economics make it difficult or impossible to maintain a car, or when failing eyesight or physical ability make it difficult to drive a car safely, or when insurance policies stop, then the problems of the rural elderly increase rapidly. We have no public transportation in most of rural America. Buses have bypassed many rural areas. Trains no longer exist in most rural communities as a means of transportation. The small taxis which used to be a major source of transportation in every rural town, no longer exist. The primary reason for this is the high insurance rates which are not set on the basis of experience of the rural taxi, but rather on the experience of taxis in big urban areas.

For these reasons, plus the high cost of land and property tax, most of the rural elderly persons, who are not still farming, were forced into small towns and small cities. This is not necessarily bad because these are the towns where these men and woman have always lived and had their friends, social clubs, institutions and churches. However, with the outmigration of young people in many rural areas, the burden of taxes falls heavily upon those older people with property. They have to bear an inequitable share of the tax burden for schools and other central community services, even though their economic condition does not warrant it. Even the older person living in the small town often is restricted in the places where he can shop, although the problem of transportation is eased. Those who remain in the countryside do have this serious problem. But many of our small rural communities are missing many essential community services and often travel to the county seat is difficult and hard to arrange.

Loneliness is still a major problem of rural people. Inflation and taxes are right behind.

Most of the services developed by the Older American Act are in urban areas. Few are in the small towns and rural settings. Little research that has gone on has concerned itself with the problems of older people in rural areas. We urge that special direction be given by the Senate Committee to the Administration on Aging, to assure that the 6.6 million older persons in rural areas get an equitable share of the services generated by the Older Americans Act. Without this encouragement much of the monies will go into the model cities program.

The Public Health Service needs to be encouraged into the model cities program. relationship to rural areas, for despite the current emphasis and current requests to go into the urban ghetto, the rural areas still have poorer health services, fewer doctor visits, and few health and mental clinics available to them. In creating all of our services, we forget the high cost of the delivery services. There is a difference in the cost of delivering services in Indianapolis or Louisville, and delivering the same service to Bear Branch in Ohio County, Indiana, Canaan in Jefferson County, Indiana or Norton in DuBois County, Indiana. There is a difference between delivering services in downtown Minneapolis and in Sebeka, Minnesota, and between Mount Home, Arkansas and Little Rock, Arkansas.

This does not provide for added cost of delivering services and the added staff time that it requires in transit. Many times I have spent all day after I have gotten off an airplane the night before traveling all day to visit a remote project which may employ a total of 28 men. This involves my time and that of the staff person who goes with me in order that we can even find the project. In contrast, a project in an urban center requires only a short trip to find a single worker. I think after your visit to Kentucky you can understand this problem.

We are thankful that the programs under Title I of the Economic Opportunity Act is administered by the Department of Labor—they have provided for this additional cost. In other programs this is missing. It is our belief that this may account for the lack of many health projects out in rural communities under sponsorship of the Public Health Service. It also may account for the lack of MDTA projects that serve rural areas.

However, the biggest problem we have in working with the rural elderly is that most of the people who are administering programs in the federal government are younger urban residents who have a diffcult time comprehending the problems of an older person living out in a rural county in Northern Wisconsin or in Eastern Oklahoma. Unlike the youth in the ghetto who demonstrate and make it possible for us to vividly see urban poverty on television, rural poverty is hidden. Forty percent of the poverty is in rural America yet the television camera rarely reaches this poverty. The mass produced cotton dress and the overalls cover much of this quiet type of poverty.

In the upper echelon in the bureaucracy of Department of Health, Education and Welfare and Office of Economic Opportunity we have found more prejudice against the elderly than other groups. The travel restrictions that have been placed on all government workers hinders their ability to comprehend the problems that exist in rural communities. The older people in rural areas are proud, they do not want a handout. They want an opportunity for a job. Instead we offer the 6.6 million older and retired people living in rural areas few alternatives except welfare and life which "wrate out" process of the second se

We are throwing away one of the most precious resources we have in this country. This resource, the human resource—begs not for a handout but for a chance to work.

We found in Green Thumb that this work, if on a three day week basis, is beneficial to their health. It is beneficial also to their pocketbooks, to their social and psychological well being, and good for the community as a whole.

We have found that if employers, especially small employers are offered the same incentives as the urban employers—namely that of trained and on-the-job training and job development—they will employ older workers. However, you must demonstrate to most of them that these older workers can perform, which we have been able to do very successfully in Green Thumb. To our knowledge, our Green Thumb OJT program is the only current On-the-job Training Program in operation for workers over age 45 in the Department of Labor. We have found that the small rural employer, unlike most urban employers and particularly the large corporations are more flexible and are more able to take advantage of the abilities and talents that they see performed in Green Thumb.

THREE MILLION RURAL ELDERLY WANT JOBS

While we have been successful in Green Thumb in developing a program which has helped nearly 11,000 people (both workers and their dependents) this is a mere drop in the bucket. This is only a demonstration program. By our estimation, there are approximately 3 million older and retired, low income men and women in rural America who want and need some sort of opportunity for a job. Some of these are persons with limited strength and ability and educational achievement, but they can perform useful functions in our rural communities. Our rural communities need these services if they are to become, once again, attractive places for people to live.

These communities need these services if they are going to be the kind of communities that will begin to attract the urban residents out of the overcrowded metropolitan areas. It is my firm conviction that some of our big urban centers such as New York and Chicago, and perhaps even Indianapolis, will reach a point in the not to far distant future where they are so complicated and problems are so complex that it will be necessary to alleviate the situaion by a national policy of encouraging out-migration. People will only go when they are attracted to rural areas not only by jobs, but by being good places for people to raise their families. We can employ the talents of the 3 million older people in rural communities to create a better community. They can also help themselves as they help make a better rural America.

Dr. CARSTENSON. Earlier speakers had talked about the problem of inflation, the problem of income, and the problem of housing. I want to indicate that I think that most older people feel a little bit about this kind of talk sort of like the old man and his wife who had just celebrated their 50th wedding anniversary. They were sitting on their porch after a big day of festivities, rocking back and forth, and the moon was coming up over the west side of the place. Mary was getting a little romantic and she said to John as she reflected on the 50 years and the day's festivities, "John, I am proud of you." John was getting a little tired from the day's festivities, and per-

John was getting a little tired from the day's festivities, and perhaps the 50 years, and he had grown a little hard of hearing, and he didn't hear her too well. He turned to her and said, "Mary, and I am tired of you, too."

Well, with all of the talk of inflation and all the rest of the problems, I feel pretty tired of it, too. I think most older people do, also. It is time something is done about inflation. It is time that something is done now about an increase in social security.

We have wrecked our rural housing and senior citizens housing program in this country. It has been decimated by high interest rates. This inflation has been fed by the inflation of interest rates more than any other single thing and has been compounded by our defense expenditures and excess profits in the war.

We have, in Farmers Union, undertaken a program called Green Thumb. We are now operating in 165 counties. We have been operating 3½ years. We have employed more than 3,000 older and retired men and women in Green Thumb and Green Light.

We have learned a little bit about the problems of the rural elderly.

I can think of a man whom I know in Nebraska who had worked hard all of his life, raised a family, had two mentally retarded children and his wife. He tried his best, but because of the low income which he has received as a farmer, the prices, the taxes, and all the rest have just simply made him face up to the prospect of poverty and welfare.

To most older people, there is little worse than our present public welfare system. Old age assistance is not a humane answer for most older people. We need a decent increase in social security. We need jobs.

I know another man out in Utah, in Sanpete County, who has raised 12 children and given them a good education. Now in his later years, he cannot continue farming; his health, low farm prices and increased costs have made it impossible. He, too, had to face the possibility of going on welfare.

Fortunately, we were able to give him a job on Green Thumb, and he has been able to again retain his self-respect. He is able to walk downtown in the small town where he lives with some sense of dignity, pay his taxes and be a self-respecting citizen.

You will hear a little later from a man in this audience. This man is 90 years of age and is employed by Green Thumb. He is not the oldest man on Green Thumb, we have three who are older than he. Incidentally, one man is 94. He goes out and square dances each week at the end of his Green Thumb work. I think you will hear from him about what a job means to a man.

I can think of a man up in New York State who had been injured; and we have many, many in rural America who are injured and handicapped, a greater proportion than in urban areas. Our rehabilitation services and social services rarely reach out into our rural communities, as do most of our social services fail to reach our rural communities.

This man was incapacitated for 11 years, unable to find jobs and forced on to welfare. This man is now employed by Green Thumb. He has been able to progress and develop, and now he is one of our State field representatives for New York Green Thumb.

FINDINGS FROM GREEN THUMB

We have learned a few things about the abilities of older towns and older people, and I would just like to enumerate these as to what we have learned in Green Thumb.

First, there is no upper age limit on ability—absolutely none. And we expect to find a Green Thumber who is 100 years of age or maybe even better in the coming months.

Second, we have not found a single rural community that doesn't have sufficient poverty among its older citizens to start a Green Thumb program.

Third, I don't care where you go, what the wealth is, there are substantial numbers of older people who have worked hard and who are not lazy, who want an opportunity for a job. I have seen many who would rather starve than go to welfare. These are not lazy men, but these are men who only want an opportunity to earn an income.

Fourth, these men can perform effectively. They can perform as well as younger men. They can perform often better in certain kinds of skilled jobs. Some of the stone work that I have seen our Green Thumb workers do is better than even that on the Rayburn Building in Washington.

Mr. ORIOL. I am happy to hear that.

Mr. CARSTENSON. Fifth, not only can they work, but they can find their own supervision. From the ranks they can find men who have leadership ability who can serve very effectively as foremen and field representatives. They can take leadership positions and do it in an efficient and effective manner.

Sixth, the work is not only of high quality, but the local communities are extremely proud of the work they do. They are happy with the jobs they do, the quality of them, and are very enthusiastic about them.

Seventh, all elements in the local communities do like the kind of work that older workers do, not only on Green Thumb, but on the other programs that employ older people, such as the Senior Citizens National Council on Aging, AARP and the foster grandparents program. They are all extremely important.

Eighth, local government and State government are willing to do their share. They contribute to our program an amount equal to about 50 percent of the Green Thumb program for approximately one-third of the total cost of the Green Thumb program. This shows that local and State government do want to do their part.

Ninth, with demonstrations, local and State government can and will employ older people. They will give them jobs.

Tenth, local private employers will also see the results of the Green Thumbers and with the help of the on-the-job training program, can and will employ these workers. Over 300 Green Thumb workers have been placed in private employment throughout our OJT program.

Yesterday I was talking with the Department of Conservation and Economic Development in the State of New Jersey. We have had problems there because they have an old law on the books which restricts them from employing people over 70. We were able to wrangle around that, and now they are going to hire some "Green Thumbers" to work on a project in Ringwood State Park and other parks up there. They are going to hire these men directly on their payroll making available more Green Thumb job slots within our program.

We have approximately 300 Green Thumbers who are now off the Green Thumb program and graduated into employment by county, State, and local government agencies.

AGE DISCRIMINATION IN EMPLOYMENT

I would like to add here that perhaps the worst discriminator against the older worker is the Federal Government itself. Despite the fact that a bill has been passed which bars discrimination against employment, we have seen no progress whatsoever on the part of any Federal agencies toward the employment of more older workers.

I would urge that the Senate committee take sharp heed that it is well to go around the country talking about jobs to older people, but they ought to really put it to the Federal Government for failing to employ older workers who are competent and able. Mr. ORIOL. May I answer that for a minute. Are you talking about the kind of discrimination that forces a man out of a job before he is ready to leave it, or are you talking about the kind of discrimination that keeps a man from getting the job he wants?

Dr. CARSTENSON. Both.

Mr. ORIOL. Doesn't that law only apply up to age 65? Do you think that age limit should be upped?

Dr. CARSTENSON. I think it definitely should be upped. In fact, I would hope that the Congress would move to make it a requirement for any—not only for the Federal Government—but for any contractor or subcontractor, that they refuse to put an arbitrary ceiling on the age of employment and make it a matter of ability.

What we find time and time again is that employers want able, skilled and talented workers, but some guy over in the actuary department of their pension system has decided arbitrarily that it would be simpler for him to construct a pension plan which would stop at 65 or 70, or some other arbitrary age. It would take him only about 2 more hours to work out a plan which would make it possible for anyone to be employed, regardless of age, and still work into an adequate pension plan.

We have such a pension plan in Green Thumb for our staff, and this is whenever a person leaves he gets the amount that has been put into the fund. That is the pension plan, and it works very well. It is a good pension plan, and I would recommend to any company that it is a way to get around the shortsightedness of some other pension plan and to take the time to make such adjustment so that employers can get good employees.

All over America we find employers who are starved for good, skilled men, and yet we have this problem here. They say they can't take them on because of the pension plan. It would only take about 2 hours to adjust any pension plan.

Mr. MILLER. Regardless of changing pensions or attitudes toward employing older persons, you will achieve little, however, unless you substantially liberalize or eliminate the limitation on the amount that people can earn and still draw social security benefits, is that not true?

Dr. CARSTENSON. I doubt whether we can afford to eliminate entirely the limitations test. I don't think the person who is getting \$10,000 or \$15,000 should get his social security, too, but I do agree with you that we do need to liberalize that, and you in the Senate should do so at the earliest possible moment.

I would like to commend this committee in one area, particularly the senior citizens service corps program that has now become a part of the Older Americans Act. I think your committee can take credit for giving real leadership for getting that into legislation.

This will provide some real opportunities for older persons and still not have them take money out of their pocket when they do volunteer work.

But I would urge that the big effort must be made to get paying jobs for older people.

We have millions of jobs that need to be done in rural America. We have 3 million men and women who definitely want and need jobs for older and retired persons on low income in rural America whoare able to work. Mr. ORIOL. You say 3 million?

Dr. CARSTENSON. Yes; 3 million who are able, ready and willing to work.

Mr. ORIOL. That is an estimate based on your Green Thumb and other experience?

Dr. CARSTENSON. It is an estimate based on hard interviewing in 165 counties throughout the country and then projecting this to a national level. There are a lot more people than we realize who want an opportunity for a job.

We could use today 3,000 Green Thumbers here in Indiana, instead of the less than 300 which we have.

Mr. ORIOL. Doctor, may I interrupt. I see a lot of people leaving and before they go. I want them to know that we have heard that Senator Hartke is either at the airport or very close. It would seem that we can begin our session earlier than we thought, instead of 1:15 or 1:30. I want the people who are leaving to know that.

Dr. CARSTENSON. I figure that we could use, in the State of Indiana alone, 20,000 jobs in public service.

Mr. ORIOL. For the elderly?

Dr. CARSTENSON. Yes; for the elderly and low-income people who want a chance and opportunity to work, and I know that there will be plenty to fill those jobs.

Medical Costs

I would like to comment on a couple of other things that several members of the panel have talked about. One is the cost of medical care. This is a big cost in rural areas. I would like to urge this committee to encourage the Public Health Service to do more in rural areas for older people in trying to invent new kinds of service delivery systems.

We have found literally thousands of older people who haven't had a physical examination in years. We know that if we are going to get the benefits that are entitled to older people under Medicare, we have to have the medical services out there, and right now we don't.

I would also like to say that I hope Secretary Finch recarts and decides to come along with the program to include drugs under Medicare.

Mr. ORIGL. When you say recants, I think he was quoted yesterday as saying he wanted it, but today he was quoted as saying he said no such thing.

Dr. CARSTENSON. That is right. We hope he will now say yes, drugs are included under the Medicare program.

I would also like to indicate a word about the housing program. We are not even reconstructing the number of housing units occupied by older people, that we are aware of. We are falling farther and farther behind every day in senior housing. We have never really gotten off the ground in rural senior housing, and we think it would be possible to construct senior housing on a unit-by-unit basis, scattered in rural communities if there were experimental funds in the Farmers Home Administration. I think this could be done now. The technology is there; the interest is there; the financing is there, but it just needs some seed money and some push. I would like to call to your attention three ideas that we are working on to create some new job programs and some new opportunities.

One of these is the Green Light new careers program. We have launched the Green Light program here in Indiana. It is just a miniproject. We have six Green Light workers. They are working and training in the hospital and in a nursing home in preparation for going to work as home aides with the welfare department and with the Red Cross in regular jobs in the local health department.

We are now working on a plan for Green Light new careers, or rather Green Light careers program, here in Indiana. We want to see if we can't come up with some way that older people can be given a hand at additional training to jump up the ladder, so to speak, and begin to achieve a kind of job competency in order that they can get jobs at \$2.50 and \$3 an hour. We think it can be done, and we are now working on this plan.

A second plan that we are working on is the cow idea, a cow sitter plan. Here we are hoping to employ older farmers to take care of cattle.

Most farmers who are dairy farming are literally married to their cattle, and we hope we can create a kind of program where we can provide a skilled, able cow sitter to come out and take over the farm so that a farmer can have a vacation, or a Sunday off occasionally. In case he gets sick, he can have somebody to come in and take over. We are working on this as well.

Finally, we are working on a number of plans relating to transportation and travel. The idea that we need to strand people in rural America because we are not smart enough to come up with new systems of transportation just doesn't make sense.

We believe that we ought to reinstitute an old system—the old taxi. It used to be in every rural community. It is now gone. You can't find a taxi in most of our small towns and the reason for this, apparently, from all that we have been able to find out, is because of the stupidity of the insurance industry.

The insurance industry sets the rates for taxicabs based on their experience in New York, Washington, and Chicago, and charges it to the taxi in the small town where they might only drive a small bit of the time in less hectic traffic than exists in the urban areas.

We believe with just simple help with insurance we can get jobs for older people in their own communities having their businesses as taxi drivers, if we can help them over the problem of insurance.

We also want to experiment with school buses. Here the school buses sit all day long, and they could be available to help with the transportation problems of our rural communities. They are owned by the public, and they ought to be used by the public all day long and on Saturday and Sunday, too. It would help our young people who have terrible transportation problems and who need a chance to get around and come into town. The same as is true with older people.

DELIVERY OF SERVICES

Finally, I want to call to your attention the primary problem of all Federal, State, and local programs as they relate to the rural elderly.

Too often we assume that it isn't much different delivering services in an urban area than it is in rural areas. There is a whole lot of difference, and this difference is the travel and the cost of travel.

Often I have gotten up early in the morning and started driving in a car, and after driving for 3 or 4 hours, I would come to one small project where they may have 14 Green Thumb workers located.

I would then drive on for another couple of hours to another one and by evening's end have visited maybe 28 Green Thumb workers. This is very expensive, but if we are going to provide services to people in rural areas, the transportation and outreach has to be there to deliver it.

This cost of delivery of services needs to be figured into every contract and into every program up and down the line. By and large, most Federal programs do not provide enough outreach to deliver the services, to make sure that the services really get out to where people live.

After going up into the hills of Kentucky, you know that it does take a little time and a little doing to get those services out there. It is relatively easy to get them around Indianapolis, but when you try to get them out to a place by Bear Branch in Ohio County, Ind., it takes a little driving and a little doing.

I plead with this committee to make a recommendation urging all of the Federal agencies to insure that there is adequate transportation costs included to deliver services out to rural communities and to where one-third of the elderly live.

Thank you very much.

Mr. ORIOL. Thank you, Dr. Carstenson. I think you have pretty well established that once the mind is opened up to the possibilities that exist in terms of service employment for the elderly, particularly in rural areas, the possibilities are almost unlimited.

You say that you could use 3,000 Green Thumbers in Indiana alone.

What is your estimate of how many you could use in the Nation? Dr. CARSTENSON. My guess, right offhand, and I had figured it up a little while back but the estimate has gone up because I have found that the local and State governments are more and more desirous of this than we originally even thought, especially with our Green Light program, but I would guess between the Green Thumb and Green Light that we could provide about 80,000 jobs in this category alone,

without going into the cities and larger metropolitan areas. Mr. ORIOL. That was for Green Thumb and Green Light? Dr. CARSTENSON. Yes; Green Thumb and Green Light, and I would suspect that there could be perhaps just about as many in the smaller cities and about that many again in the big metropolitan areas.

Mr. ORIOL. Dr. Carstenson, our time is limited since we are coming back here about 12:45.

May we ask that in preparation for the final hearings in this study in Washington that you and Farmers Union give us statements discussing the recent announcemets made about programs for the elderly in terms of manpower, Department of Labor, the future of older persons programs in the Office of Economic Opportunity, and your detailed recommendations for making the food stamp program more useful to the elderly?

If you would like to make a quick comment on any of those points, we would be glad to hear them.

MIDDLE-AGED AND OLDER WORKERS FULL EMPLOYMENT ACT

Dr. CARSTENSON. Yes; I would like to comment on the first point. We had hoped that Congressman Jim O'Hara would revise his bill for jobs to include the persons over 65. Up to this point he has not.

I urge that Senator Randolph and other members of this committee move ahead with a Middle-Age and Older Workers Full Employment Act. I would suggest that it might be better entitled, "Older Workers Work Opportunity Program" or "Act," as this would be a better title, and one which is more descriptive of what it already is. And I urge that this be moved ahead as quickly as possible.

I have expressed my deep concern to several of the Senators, including Senator Yarborough and Senator Nelson, Senator Javits, Congressman Steiger, and others about what is happening in the Office of Economic Opportunity.

While they have indicated to Congressman Steiger that they were not going to curtail the older workers programs, I am still worried and I know Members on both sides of the aisle and on both sides of the Hill are worried that we are seeing a lowering of priority.

We had to fight all the way up to the top in the last administration. They didn't see the need for older worker programs in OEO until this committee, on a bipartisan basis, rammed it down their throats. I think the new Director of OEO is going to have the same experience in learning that the Senate and the Congress do care about older people and the problems of poverty among older people. This is an essential part of the economic opportunity program.

essential part of the economic opportunity program. I hope I am wrong, but my experience leads me to believe that when you get young bureaucrats in an office and you curtail their travel so they don't get out to see what the world is like and they live in a youth-oriented urban culture—and many, many of them have never gotten outside of the cocoon in the office building over at OEO. They stay in there and associate only with younger people because the Federal Government doesn't employ older people—then they lack the understanding of what the real problems are.

These younger people fail to create the kind of programs that will help the one-third of the poor who are elderly, or the 40 percent which are rural. This is a problem of bureaucracy. Thank goodness the Congress does get out, and they do see, and they do hear. The Congress has always been the strong point, the champions of older people, and we are going to have to count on them again to battle for the older people for an increase in social security, for improvements in Medicare, doing something about this terrible cost of drugs, help alleviate the property tax situation, doing something about jobs for older people, work opportunities—all of these we are going to have to look to the Congress to do because it seems as though the young bureaucrats get isolated from what the real problems are out in the countryside.

Mr. ORIOL. Mr. Miller, do you have any questions?

Mr. MILLER. No further questions.

Mr. ORIOL. Thank you very much and we will be calling on you for more help.

Before we leave, I would like to point out that the young people over there are from Scribner Junior High School. They have come here with Mr. George Harris. Their first week of study this year is the proceeding of congressional hearings, and we thank you for bringing them here.

Another point is that in the back of the room there are exhibits that have been set up by the Ohio Valley Senior Opportunities and Services Group; the Green Thumb project, and the Jennings County Senior Citizens Center.

We will recess until 12:45.

(Whereupon, at 12:15 p.m. the committee recessed, to reconvene at 2 p.m. of the same day.)

AFTERNOON SESSION

(The committee reconvened at 2 p.m., Hon. Vance Hartke, presiding.)

STATEMENT OF SENATOR VANCE HARTKE, PRESIDING

Senator HARTKE. Good afternoon, ladies and gentlemen.

I want to apologize for being late this morning, but because of the weather in Chicago, I decided to come in by private plane thinking I would get here faster, learning a lesson that I will not do that in the future. In case of this type of weather, I will check with the airlines first to make sure there is a chance of other airlines coming in.

We will continue these hearings on the problems of the aged, especially those in the rural sections of the country.

It is good to be in Indiana for this third hearing by the Senate Special Committee on Aging on the subject of "Older Americans in Rural Areas."

Last week, the committee began its work in Des Moines, Iowa, on Monday. We were to be in Little Rock, Ark., on Wednesday but the hearing was postponed because of the services for Senator Dirksen. And on Friday we were deep in Appalachia at a community center in Boone Fork, Ky.

At each hearing site we learned a great deal; and we confirmed the fact that rural areas are no more uniform in terms of problems and people than any other regions of the United States.

INCREASING PROPORTION OF ELDERLY IN RURAL AREAS

The one thing that rural areas do have in common—for the most part—is an increasing proportion of elderly among their populations.

One reason for the rise is that longevity is slowly increasing. Another reason, in some States, is that young adults are moving away from farming regions, leaving the elderly and the children behind. One of the consequences of this trend is that many rural areas

One of the consequences of this trend is that many rural areas have large numbers of elderly people living on fixed incomes. They are especially hard hit by the rises in the consumer price index; and they are among those most affected by the inflationary increases in medical costs.

Early this year, at a meeting of the Senate Special Committee on Aging, I proposed that the committee conduct a special inquiry into the problems of the elderly in rural regions. The Committee on Aging, I hasten to add, has given some attention over the years to rural issues, but never has it taken on a really comprehensive study of aged and aging Americans who live alone or in small towns apart from crowded metropolitan regions of the Nation.

The committee chairman, Senator Harrison A. Williams of New Jersey, quickly agreed about the need for such a study. More than that, he asked me to conduct it, since it was my idea in the first place. I am glad to do so, despite a crowded schedule, because there is a clear need for special attention to the rural elderly at this time.

For one thing, the retirement income crisis is becoming more and more severe. Congress will act within future months to raise Social Security, and it is imperative that the relatively low income status of many rural elderly receive adequate attention.

For another, a White House Conference on Aging is just down the road; it is scheduled for some time in 1971. To do its job well, this Conference should devote considerable time and discussion to older residents of rural America. We should demand more than mere talk from a White House Conference; we should insist that the conference scome up with plans for action. These hearings can help set the stage for such action.

And finally, the Older Americans Act of 1965 has just been extended and improved by enactment of new amendments. A great deal of money has been spent under provisions of that act, and now much more will be expended. We have already received examples of uses to which Older Americans Act programs can be put to serve the rural elderly. But we've also received clear evidence on the need for more attention to the population group under discussion here today. The same is true of programs under the Office of Economic Development and of manpower programs sponsored by the Department of Labor and OEO.

I have indicated before my great concern, but there are some special things I would like to emphasize at this time.

BROADENED LENDING FOR THE FARMERS HOME ADMINISTRATION

First, I have argued for some time that the Farmers Home Administration should have broadened authority to lend to low-income rural people. Of course, I have said the Farmers Home Administration authority in this field is very limited.

At our last week's hearings we received heartening examples of good uses to which Farmers Home Administration loans have been put. I know we will receive other examples today.

But everywhere I go the message is the same: The Farmers Home Administration can meet only a small percentage of the need; more authority and more flexible policies are needed.

Second, I have already mentioned Federal manpower programs, and I want to point out that the elderly are already enrolled in several, including the fine Green Thumb program we have here in Indiana, about which we will hear more this afternoon. But the new manpower proposals advanced by President Nixon have raised serious questions about whether the elderly will be eased out in the name or reorganization.

It has taken us many years to establish employment programs for the elderly, and this is no time to scrap them. Third, I have similar fears about future plans for the Office of Economic Opportunity. Thus far, little has been said about programs for the elderly under new reorganization proposals which have been submitted. In some areas of our Nation, however, OEO supported programs have become a wholesome and productive new element in the life of communities and counties. Local initiative and local leadership have borne fruit, and we can't afford to throw such resources away.

Fourth, here again, I have to admit that I am puzzled at a Governor's veto which has kept this State from becoming eligible for funds under the Older Americans Act. There are four States in the Union, Indiana, Wyoming, Nevada and Alabama which do not participate in this program at this time, and I do not think this State should be left this far behind. I am hopeful we can come up with some type of answer to this situation this afternoon.

OBJECTIVES OF HEARINGS

Today's hearing will certainly not be the last in this study. We may visit other States before our final hearings in Washington, and we will attempt to fulfill these objectives:

First, we are going to explore unique problems encountered by those elderly who live in rural areas, including economic or other pressures that may cause withdrawal from such areas.

Second, we shall determine whether Federal programs and services intended to service older Americans are as effective as they should be in rural areas.

Third, we will gather information that will supplement another committee study, "The Economics of Aging: Toward a Full Share in Abundance." Thus far, relatively little testimony in hearings on that subject has been taken on the rural elderly.

Fourth, we are going to seek recommendations for Federal action.

I think you can see that we have a great deal of work and at this time I want to pay special tribute to your Congressman, an old friend of mine, Congressman Lee Hamilton. His representative is here today, Mr. David McFall, who does such an outstanding job of handling the liaison work of Congressman Hamilton. He has been of great support for the programs for the elderly and is an outstanding example of what could and should be done if we had a program in this field.

I know my old friend, Wayne Vance, with the Green Thumb program is here, too, and he has been working hard on these programs, and we thank him for his participation in these programs.

I want to thank Mr. Oriol for conducting the morning session. I understand we have developed a good record so far, and we will proceed with the afternoon witnesses at this time.

The panel we are going to hear from at this time is the panel on tourism and the role of the elderly, under the direction of Mr. Wayne Vance, the executive director and president of Green Thumb in Indiana.

We will also hear from Mr. Charles Scheffe, Director of the Muscatatuck Wildlife Refuge; and Mr. Ben Shively, Assistant Director, Office of Extension Services, Ball State University.

STATEMENT OF WAYNE VANCE, EXECUTIVE DIRECTOR AND PRESIDENT, GREEN THUMB OF INDIANA

Mr. VANCE. For the sake of time, I will elaborate on the testimony. But at this time I would like to introduce three Green Thumb workers that are seated on my left.

At this time I would like to introduce the oldest Green Thumb worker we have on the program in Indiana, Mr. Garrett Gibson, who lives in Jefferson County, Ind.

Mr. Gibson is 90 years of age, and for the last 20 years, or the 20 years prior to starting on Green Thumb, Mr. Gibson was unemployed.

When we go out on the program, his favorite saying is, "What is the possibility of working 4 days a week instead of 3?" I think that kind of gives you an idea of how the older people feel toward work.

At this time Mr. Gibson has a few words he would like to say on how Green Thumb has personally affected him.

STATEMENT OF GARRETT GIBSON, MADISON, IND.

Mr. GIBSON. The Green Thumb program has helped us a lot. It gives me a great pleasure to work on it, more so than when I wasn't working at all. I think it is a great thing for people.

Senator HARTKE. Mr. Gibson, is your wife living?

Mr. Gibson. Yes.

Senator HARTKE. You have four children?

Mr. GIBSON. By my first wife I had four, but I haven't had any since then.

Senator HARTKE. How old are the children now?

Mr. GIBSON. Well, my oldest is around 60 years old.

Senator HARTKE. That is fine. Are you physically able to do the work that you are asked to do?

Mr. Gibson. Yes.

Senator HARTKE. How many hours do you work a day?

Mr. GIBSON. Eight hours.

Senator HARTKE. Do you like it?

Mr. Gibson. Yes, I like it, and I am always ready to go to work when the driver comes along. I wish he would come more often. Senator HARTKE. You wish he would come more often. In other

words, you think this is all right.

What would happen if you didn't have this program? What if it were cut out or the program were ended?

Mr. GIBSON. I would go back to tough times.

Senator HARTKE. Do you have any social security money?

Mr. Gibson. Yes, \$55.

Senator HARTKE. You get just the least there is a month, is that right?

Mr. GIBSON. That is all.

Senator HARTKE. Do you think that should be increased?

Mr. GIBSON. Yes; it should be, but then they don't do it.

Senator HARTKE. Now, I have introduced a measure to make the minimum payment \$100 a month; that is, \$1,200 a year. How much money do you get from Green Thumb?

Mr. GIBSON. Well, whatever it is for working the full time.

Senator HARTKE. How much an hour?

Mr. Gibson. \$1.60 an hour.

Senator HARTKE. But you like working for a living, is that right? Mr. GIBSON. Yes; I enjoy it more since I am working than before I commenced work.

Senator HARTKE. In other words, it is good for your health as well as everything else?

Mr. Gibson. Yes.

Senator HARTKE. Thank you very much, Mr. Gibson.

Mr. VANCE. The next person I would like to introduce is William Porter, of Scott County. Mr. Porter is 70 years of age, married, and the father of 12 children.

Mr. Porter has spent approximately 50 years living on a farm. He was unemployed approximately 12 years prior to Green Thumb. Through the effort of Green Thumb, Mr. Porter received a new artificial leg after coming to work for Green Thumb. This was made possible through vocational rehabilitation: He has also served as a worker-representative to both the State and National Green Thumb advisory board.

STATEMENT OF WILLIAM PORTER, AUSTIN, IND.

Mr. PORTER. Thank you, Mr. Vance, and Senator Hartke, and the others who are here in our interest. By "our," I mean us older citizens.

I feel privileged to have this opportunity to testify for my fellow citizens. I believe I can speak for the men I work with on the Green Thumb project because I have heard them express their feelings about this project.

GREEN THUMB A GODSEND

I want to say from the depths of my heart that was a godsend to me, fore I was what our rural citizens say "down and out" before the job was thought of to help us.

I could not get a job in any public work. I was too old, plus I was handicapped with my left leg amputated. They would tell me that the insurance companies wouldn't let them hire me.

I ask Mr. Vance or any of the county road officials or State highway men in our county if I can't perform a job just as satisfactorily as any man.

The Green Thumb project has made me a better man spiritually, physically, and economically. I can face the future with great expectations for we older men feel someone cares for us and are going to keep on caring for us and try to make our last days our best days.

I could give many experiences of my life. I had two boys in World War II and one in Korea and three grandsons in this one. I love my country and I feel so good and thankful that none of my boys or grandsons ever rioted, burned their draft cards, or deserted the Army, but went where they were called.

Don't you believe us older men should be cared for? It is men like us who make our country what it is. We want to thank you from the depths of our hearts for what has been done for us, and we believe we can look forward to better and greater things. We are not downhearted. Help us to keep on helping others. Thank you. Senator HARTKE. Thank you, Mr. Porter.

In other words, you don't want a handout, do you? Mr. PORTER. No, sir.

Senator HARTKE. You want to work for a living? Mr. PORTER. Yes, sir.

Senator HARTKE. How long have you been without an artificial limb before you went with Green Thumb?

Mr. PORTER. Well, I had one, but it didn't give me the service that I get out of this one that I had made. I can't work with this artificial limb now. I use a wooden one, a homemade one, as we call it.

Senator HARTKE. How long have you been handicapped like that? Mr. PORTER. Since 1939, which would be 30 years.

Senator HARTKE. How long had you been out of work before you went to work with Green Thumb?

Mr. PORTER. Well, I hadn't had what we call a regular job for about 12 years. Of course, I did odd jobs around, helping farmers, and so on.

Senator HARTKE. You are kind of proud of this job, aren't you? Mr. PORTER. Yes, sir; I really am.

Senator HARTKE. What do you do, specifically? What is the type of work that you have been doing?

Mr. PORTER. Well, I was just working with other men for 3 years, and now they appointed me foreman the first of this year.

Senator HARTKE. You have come up in the world. You have the foreman job now?

Mr. PORTER. Yes, sir; and I have tried to earn it.

Senator HARTKE. You look as though you are pretty happy.

Mr. PORTER. Yes, sir; I am pretty happy, and I am very proud.

Senator HARTKE. Are you happier now than when you were working with odd jobs?

Mr. Porter. I surely am.

Senator HARTKE. Are any of your children at home with you now? Mr. PORTER. No, they are all gone. I just had 12 children, 60 grandchildren and 12 great-grandchildren. I am proud of them.

Senator HARTKE. Let me ask you, are any of them living around there?

Mr. PORTER. Yes; they live in Scott County and Clarke County.

Senator HARTKE. But none of them live with you?

Mr. Porter. No.

Senator HARTKE. And you don't live with them.

Mr. Porter. No.

Senator HARTKE. Is your wife still living?

Mr. PORTER. Yes.

Senator HARTKE. Just the two of you?

Mr. PORTER. Yes.

Senator HARTKE. Do you have your own home?

Mr. PORTER. No; we live on the property of one of our daughters and a son-in-law out in the country on the farm.

Senator HARTKE. Is the housing adequate for you? Is it good enough to keep you warm?

Mr. PORTER. Well, we are pretty well contented with it, but it could be made better, I guess.

Senator HARTKE. But you like it all right?

Mr. Porter. Yes.

Senator HARTKE. I think this is so much better. We were down in eastern Kentucky where people were in a position where they had nothing to do except to sit around all day at home. They didn't have enough to eat.

Mr. PORTER. I came from there about 20 years ago.

Senator HARTKE. You know what we are talking about then. Mr. Porter. Yes, sir.

Senator HARTKE. Indiana is pretty good country, isn't it?

Mr. PORTER. It is.

Senator HARTKE. I like it, too.

Mr. Porter. I do, too.

Senator HARTKE. Thank you.

Mr. VANCE. The next person I would like to introduce is Mr. Smith, who lives in Brown County. Mr. Smith is 66 years old and has lived on a farm all his life. He and his wife are both deaf mutes. They have lived most of their lives on a small farm in Brown County. Mr. Smith has never had any type of employment, other than odd jobs, until Green Thumb was made available. It is our hope that Green Thumb will exist long enough so that Mr. Smith will be able to pay enough to social security to be able to then draw social security later.

Mr. Wendell Snider, who is Oscar Smith's foreman, will be giving his testimony. Mr. Snider has been foreman over the crew Mr. Smith works with since it started.

STATEMENT OF WENDELL SNIDER, NASHVILLE, IND., ON BEHALF OF OSCAR SMITH, NASHVILLE, IND.

Mr. SNIDER. Mr. Smith has no education. He cannot sign his name or read anything at all. He is really handicapped.

I think one of the greatest contributions of this program has been the financial aspect of it because he has had a very hard time getting by on a small farm. He had been helping the farmers a little by doing odd jobs which they might have once in a while. And up until he started here at Green Thumb, he had never had a social security card.

Mr. Smith looks forward every 2 weeks to when he will get a little pay from Green Thumb, and it sure builds his spirit up and he seems real happy about it.

Another thing, Mr. Smith has no transportation. The transportation that Green Thumb furnishes means a lot to him because he could not get to work if it were not for the transportation that is furnished.

He lives out in one end of the county, and it seems as though he happens to be away from all of the rest of the men who are working. We have to travel quite a distance to get him back and forth to work.

TRANSPORTATION MONEY FOR GREEN THUMB

I think one thing that should be worked on in the Green Thumb is to try to get a little more transportation money for us because we run short of it all the time. There are so many of these older people who do not have a car and cannot drive. We have to depend on a few of them to travel a long way to get to and from work.

This has made a great change in Mr. Smith's outlook on life, which is important. He comes to work in the morning and he is just so happy. He will run around and shake hands with all of the fellows. He is happy to get out there.

When he comes to work, he is able to do anything that the rest of us can do. There are times when we have had our lunch period, the rest of us are sitting there talking and he will indicate, "Come on boys, let's get to work."

This has made a great change for him and it has given him a lot better outlook on life. It has just done many things for him, and we appreciate very much to have him on with us, and we appreciate what Green Thumb is doing for him.

Senator HARTKE. Now, he and his wife live together, is that right? Mr. SNIDER. That is right.

Senator HARTKE. Now, do they have any children with them?

Mr. SNIDER. His wife has two children by a former marriage. They are not with him. They are married.

Senator HARTKE. Now, what about their living conditions.

Mr. SNIDER. Well, he lives in a small house. They burn wood. They do not have electricity—no modern conveniences of any kind. In fact, I think they use a wood stove to cook. He cuts his own wood between the time when he is off and working. These conditions are not very convenient, but comfortable. Things are nice in their house, and they do have enough to eat.

Senator HARTKE. They do have enough to eat?

Mr. SNIDER. Yes; I think they do have enough to eat. In fact, I think his stepdaughters look after him very well in case of necessities which they need.

Senator HARTKE. Do they own their own home?

Mr. SNIDER. Yes; they do. I think it is a little farm, maybe 15 or 20 acres, but they hardly raise any more than a little garden with very little on it.

Senator HARTKE. This is, to your knowledge, his first employment on anything such as this, even being close to a full-time or regular basis?

Mr. SNIDER. That is right, to the best of my knowledge because I know his stepdaughter took him to get his social security card when he was going to start at Green Thumb.

Senator HARTKE. How close is he to qualifying for social security? Mr. SNIDER. He is 66 years old and this is his third year, which

would make two and a half years. It is just from the time he has been working here.

Senator HARTKE. So he is not receiving anything other than the \$1.65 an hour, is that right?

Mr. SNIDER. That is right.

Senator HARTKE. He is receiving no supplemental pension from social security?

Mr. SNIDER. No.

Senator HARTKE. Is he receiving any help from the State?

Mr. SNIDER. No; I don't think he has ever asked for any welfare or anything such as that.

Senator HARTKE. He is not receiving any pension.

Mr. Snider. No.

Senator HARTKE. How many hours a week does he work now, usually?

Mr. PORTER. Well, we are working 3 days, 24 hours a week.

Senator HARTKE. How much does that amount to? That would be \$1,500 a year, and two people are expected to live on that \$1,500 a year; is that right?

Mr. SNIDER. That is right.

Senator HARTKE. Under the present standards, even though he is working his own way and probably living as good as he has ever lived, by the standards that have been established under the law and by the national standards, he is living under the poverty level, about half of what is still being considered to be in poverty. Yet, you feel pretty well satisfied, not despondent?

Mr. SNIDER. He is very well satisfied, but, of course, he would be more satisfied probably if he had more money.

Senator HARTKE. I know that.

Mr. SNIDER. But he is happy now with his job.

LONG-RANGE GOALS

Senator HARTKE. I am thinking that that is not an uncommon situation with a lot of people. I personally am very much concerned about what is going to happen to Green Thumb. There is no definitive outline of what is going to happen in these programs. There is no statement as to where they are going to go. There is no long-range program.

as to where they are going to go. There is no long-range program. I think Dr. Carstenson brought this out this morning. We have a difficult problem here making a determination as to whether or not there is going to be a recommendation from the administration in this field to continue this type of so-called, almost self-help program; isn't that right? What happens if it doesn't go on ?

Mr. SNIDER. If it doesn't go on, people like him will have to just go back to the same old way they were living. Of course, he may have enough time in by then to draw a small amount of social security. Otherwise, I could just see them living like they were before and raising his own garden and raising his own food and getting by.

Senator HARTKE. Does he receive any food stamps?

Mr. SNIDER. I don't think he ever tried to get them.

Senator HARTKE. Do you know if he draws any welfare payments? Mr. SNIDER. Not to my knowledge.

Senator HARTKE. No public assistance of any kind from the trustee, from the Welfare Department? In other words, he is now working. He is on the workload.

Mr. SNIDER. He is working, sure.

Senator HARTKE. He is earning his own way.

Mr. SNIDER. Sure.

Senator HARTKE. For which I congratulate him. I think it is a fine thing. It is wonderful.

Mr. VANCE. Senator, I might say, as best we can find in checking his income and so forth. Mr. Smith's income on Green Thumb is the only income he has. He has no welfare, and he receives no assistance from any agency or anything else.

You have just heard the testimony of three men who are employed the Green Thumb project. We feel this is the plight of a large percentage of older Americans living in the rural areas; many, many people who we are not aware of that are out there. We have many, many applications in our files in the office, and if we had a sufficient amount of funds, we could put many more people to work.

Senator HARTKE. Let me ask you on that, can you give me an estimate of how many more people you could put to work if you had the money?

Mr. VANCE. I will start first by saying that we are currently funded for 282 people in Indiana. We have approximately 300 eligible applications, applications that we could put to work right now that are in our office in Seymour, in addition to what we have already.

Senator HARTKE. In other words, you could put many more to work than we have immediately, is that right?

Mr. VANCE. Yes; this is in the 21 counties we are currently operating in. Now, we have not made any type of canvass or any type of concentrated effort to recruit because we feel this is sometimes an area of discouragement; to fill out an application and look forward to a job and then have nothing to put them on.

Senator HARTKE. You don't want to increase their expectations without a real opportunity to give them work.

Mr. VANCE. We feel this is discouraging to them.

Senator HARTKE. I quite agree with you. I feel there is nothing as disappointing to an individual than to have his hopes raised and then dashed to the ground without any hope of expansion.

What type of additional projects would you go into if you had a spending program? How would you use these?

Mr. VANCE. Senator, I think we could probably expand every project we are working on now and stay somewhat in the same line of what we are currently working on.

We are currently working on the State highways. We are currently working on the county roads. We have developed several city parks in southern Indiana and county parks in southern Indiana.

Senator HARTKE. Maybe you may recall when we were at Sullivan. Mr. VANCE. Yes.

Senator HARTKE. There was some sort of a project there. They built this lake in Sullivan. For the benefit of some of you people, Lake Sullivan was a city project, and they wanted to have a park. They had some land, and they wanted to build a lake. They needed somebody to go around and do the jobs of helping put this together.

I remember the day of dedication. Up in the front row we had all of the Green Thumbers just as proud as they could be, and I was proud of that. I will admit that. I want to congratulate you for the fine work.

Mr. VANCE. If you will remember, I think you were made an honorary Green Thumber at that time.

Senator HARTKE. Does that mean I will get my \$1.60 an hour? Mr. VANCE. Well, you got your commendation, the certificate, and the hat.

Senator HARTKE. Go ahead.

GREEN THUMB IN INDIANA

Mr. VANCE. The Indiana Green Thumb project started in southern Indiana in July of 1966, with 10 counties participating. Today, Green Thumb is operating in 21 south-southwestern counties with 282 workers. Project Green Thumb seeks to use the skills of older retired low-income farmers or people with a rural background in conserving and beautifying America.

I think the three individuals you heard testify this morning is a very good cross section of the enthusiasm and type of personality of the average Green Thumber.

Green Thumb uses the abilities of older and retired farmers and rural workers to carry out the beautification projects along the State highways, county highways, in State parks, city parks, county parks, and areas that require the type of work that cannot be done by modern machinery.

I might add that Green Thumb has also helped renovate and build several senior citizens' centers. We have helped the Headstart program, and we have helped the community action agencies in southern Indiana work on some programs. We have worked on fair grounds, and I can go on and on naming the various types of projects and program that Green Thumb has worked on.

[•] Our youngest on the project at the present time is 49 years of age and our oldest is 90 years of age. Our average age for the project is 67 years of age with 80 percent of the workers being over 60 years of age.

When the Green Thumb project began, the average annual income for each worker was \$860 per year, social security and welfare included. These workers work 3 days per week at \$1.60 per hour and cannot earn in excess of \$1,500 per year. This being so it will not affect the ones receiving social security.

It also provides some type of incentive for them to work and make the \$180 additional on the outside on the days they are off.

At this time I would like to introduce Mr. Charles Scheffe, director of the Muscatatuck Wildlife Refuge. Green Thumb has been very helpful in helping Mr. Scheffe develop a demonstration plot for which there were no funds available from the Department of Interior.

I might add that Mr. Scheffe contacted me and told me that their funds had been drastically cut back and that the purchasing of the land would be done on a very stepped-down method, and they had the 200 acres that they wanted to develop as a demonstration plot that would be just like the refuge.

At this time I will present Mr. Scheffe who will tell you how the older workers have helped him.

STATEMENT OF CHARLES SCHEFFE, REFUGE MANAGER, MUSCATATUCK WILDLIFE REFUGE

Mr. SCHEFFE. I hope Mr. Vance's statement that the Green Thumb project has been helpful to the Muscatatuck Wildlife Refuge goes down as the understatement of this hearing.

I am the manager of an 8,000-acre national wildlife refuge located just 45 minutes north of here via Highway 65. It is strategically located on the junction of I-65, U.S. 31, and U.S. 50, which puts it about midway between the cities and metropolitan areas of New

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Albany and Jeffersonville, where we are now, Indianapolis, and the Cincinnati area.

With the excellent transportation being provided to the refuge because of these roads and other transportation media, it has been estimated—and this was an estimate made about 2 or 3 years ago—that the value of this project to the local communities, which would be Seymour, and North Vernon in Jennings and Jackson Counties, would be well in excess of \$1/2 million a year. Now, this is just considering the Muscatatuck Wildlife Refuge alone.

There are also proposed north of the Muscatatuck Wildlife Refuge two small flood control reservoirs under the Public Law 566 program or the small watershed or flood control program. One of these is known as the Mutton Creek Reservoir and the proposed development of this is very similar to the type of installation which Senator Hartke mentioned as taking place over in Sullivan.

We have heard of how the Green Thumbers have been helpful to me. As I said, this is the understatement of the hearing. Actually, without them, we couldn't have done anything this summer in the way of taking care of land we have to maintain.

We have one permanent employee on the refuge, and we have one piece of equipment, a Massey-Ferguson tractor, which does a good job, but the terrain is extremely rough. The Green Thumb people have come in there with these long-handle things. I have got a picture of a fellow here mowing some foxtail, which I will enter for the record.

Senator HARTKE. Tell us what foxtail is. There may be some people here who don't know. We country boys know what they are.

Mr. SCHEFFE. To the wildlifer they are known as wild millet, but in places where they don't want it or don't know what it is, they just call them weeds.

As I said, these fellows come in with this instrument with a sharp blade on one end and a long, crooked handle. They call them mowing scythes.

Senator HARTKE. Have you ever used one?

Mr. SCHEFFE. It is very difficult.

Senator HARTKE. I will show you how some time. I used to use them. I started out—I don't remember the date—when I was almost too young to use one.

Mr. Scheffe. I think I could use it if somebody would show me how to pick one up.

However, with the shortage of funds we are faced with many problems. This is a reality and not just something we are saying because a member of the Senate Finance Committee is in your group. The Indiana Conseravtion Council, Inc., a private organization knows of the lack of funds by Muscatatuck. If it wasn't for the Green Thumb project, we would not be ready for visitors.

They have come in, as I said, with these mowing scythes.

Incidentally, we don't use these people for just maintenance or grass cutting. This is not the case at all. We feel as though it is a two-way street and maybe we can do something for the Green Thumbers who have been so helpful to us.

We use them in all aspects of wildlife management. We have them out removing fish from one area to use in another. We use them in catching geese and ducks for banding and other purposes. We try to get them involved in the whole program. They have become very involved and like the program very well.

I have got another picture here which I will leave for the official record, showing a float which was constructed at Muscatatuck Wildlife Refuge. It shows three young boys, a couple of which are grandsons of a Green Thumber in our area, Charlie Wiseman. They constructed this float.

This was the Green Thumber's own idea. They wanted to get something in this VJ Day parade at which there were something like 20,000 people in attendance.

The Green Thumbers constructed this float, and Charlie was unable to drive the tractor because he had the flu bug, so one of his grandsons drove the tractor for him. This is how involved they are in our total program.

This is more than a place to come and earn their \$1.60 an hour. They are enjoying their work out there.

We hope we have brought something out in this testimony, that is, when these fellows are working, they are extremely happy. I have never seen a more happy or contented group of people in my life.

The thing I was most amazed with is their ability to produce. My office is in the post office building in Seymour and the refuge is 4 miles away. In the morning we show them an area where the weeds need to be cut or a bridge that needs to be built or culverts repaired, and I come back in the evening and I am totally amazed at the work that has been accomplished.

As has been said before, some of these workers aren't as skilled in certain trades as others, but I come back and I am surprised at the amount of work they have accomplished.

COULD USE 100 GREEN THUMBERS

Dr. Carstenson mentioned the fact that more employees could be used. I have been using about four to five Green Thumb workers on a 2-day-a-week basis. I understand this is being increased to three now. But I could use 100, and if this Mutton Creek or Storm Creek Reservoir complex is going to be developed as part of a total recreation complex—and this should materialize—it is hard to tell how many we could use. But I would be proud to use as many as we could get.

Basically, that concludes my part of it. Wayne mentioned we used them on developing a wildlife trail. I have placed on the back tables brochures describing the wildlife trail.

I have got more pictures here which I will enter for the record showing the bridges built by the Green Thumbers and fellows mowing in the area.

Here is a picture for you of one of our Green Thumbers working out in a goose pen, right out among our animals, and they do get a great deal of delight from this.

When you acquire an area like this, you acquire a great many problems from previous ownership. On all of them, there are many dumps, and this one is no exception.

In the wildlife display area—and this is the area the public sees when they come to the Muscatatuck area—this is the way it-looked-2 years ago, just a dump, and now it is a place of beauty.

I will enter these for the record.

That concludes my part of this, Senator.

Senator HARTKE. I want to thank you for your testimony. I think it is evident from what you have said today that there is no question that the economic development of an area such as we have here in southern Indiana, which is somewhat depressed in certain areas, is tied in with the Green Thumbers. I think that is a very good indication that this is sort of money well spent in two different directions; not alone in providing an opportunity for people who are old or who can't work, but also in providing some development for the region itself.

I am quite delighted with the fact that this refuge was established there in 1966, and we had a little fight to put it through. It is a national wildlife refuge, and the first for Indiana. I also think it will be one of our major points of interest from here on in.

All right, Mr. Vance.

Mr. VANCE. At this time I would like to introduce Mr. Ben Shively, professor at Ball State University, and assistant director of extended services at Ball State University.

Mr. Shively has been very helpful in furnishing ideas that have been of great value to me in the Green Thumb program, and I think, in turn, the end result has been very valuable to the men in the program itself.

He has also had experience in setting up several adult education courses around the State and in many of these rural areas.

STATEMENT OF BEN F. SHIVELY, ASSISTANT DIRECTOR, EXTENDED SERVICES, BALL STATE UNIVERSITY, MUNCIE, IND.

Mr. SHIVELY. I greatly welcome the opportunity to participate in your program today. I lay no claim to being an expert in the field of aging or to having pat answers to the problems the elderly have to face in rural areas.

Senator HARTKE. Let me alert you to one thing. You will find out that you grow older each and every day without any difficulty.

Mr. SHIVELY. That is one point I will get to, that I wouldn't want to face the problems the people here have to face.

However, work in my field of study, adult education, work with Mr. Wayne Vance for the past 2 years in relation to the Green Thumb project in southern Indiana, and participation in the Kirkpatrick Memorial Workshop on Aging at Ball State University the past 3 years has stimulated interest in the problems of the elderly, especially in rural Indiana.

As a starting point for my presentation, I would like to make reference to a few reports of research that have importance to the problem under consideration and which provide some guides to the development of programs for the involvement of the elderly in tourism and educational activities.

Dr. John T. Liell in 1964 reported on a study conducted in Spencer, Ind., on the elderly using a framework derived from a theory developed by Cumming and Henry in their Kansas City study in 1961 and presented in their book, "Growing Old."

Dr. Liell summarizes this theory as follows :

The theory states that the process of aging is marked by inevitable, gradual and satisfying disengagement.

Disengagement in the theory refers to the withdrawal from traditional social roles and activities of life.

While Cumming and Henry suggest that the theory (disengagement) has universality as applied to the aging process from their Kansas City study, Dr. Liell found dissimilar results in his Spencer, Ind., study, to the effect that the elderly have a strong desire to be meaningfully engaged in social roles in the communities in which they live.

It is suggested that disengagement may be an accurate term for describing the social and psychological changes characteristic of aging in modern American society and furthermore may reflect a temporary condition of American life created as society in America moved from an agrarian to an industrial and urban-oriented society with formalized retirement policies which forces people as they grow older to disengage from traditional roles in the workaday world, creating what might be called a roleless generation of aged.

Dr. Liell also found indications that there was relatively low withdrawal from the Spencer area and the possibility that the environment of the small town which favored reengagement favored return of the elderly to rural areas.

Dr. Liell summarizes the point I want to make here when he states:

Gerontologists and social workers seem to regard the present state of disengagement as an undesirable condition—their emphasis upon the need for new. roles for old people expresses the belief that the condition is temporary, reengagement rather than disengagement is the state they hope to achieve.

A study of 184 Green Thumb project participants conducted by Mr. Vance and myself also supports the foregoing as one of the strong indications of the study on the part of the participants was the "need to be needed," to be productively occupied doing things which make a contribution to the community in which they live. The following quote from a speech by Virginia Musselman to the

The following quote from a speech by Virginia Musselman to the 1964 Governor's Conference on Aging and the Aged in Indiana expresses this much better than I:

People's needs change very little but opportunities to fill such needs can decline with age. We all need to love and be loved but friends die, families grow up and become separated. We all need to do some useful work—but retirement takes away the big time blocks of work, but we fail to see the many opportunities around us to be useful.

For basic existence, we all need shelter, health and financial resources. These are the bread in the wise statement "Man cannot live by bread alone." For social and psychological health, other basics must be added :

Usefulness—which gives us a reason for living, encourages us to be givers, not takers.

Challenge-to keep our responses alive and active.

Affiliation—to feel a part of the group with interesting social give and take, to keep us out of selfish self-pity.

Satisfaction-to feel pride, to value one's self as a unique individual.

The problem, then, as I see it, is not only economic, to provide the "bread" which man needs to survive but to meet the other needs which give meaning to men's lives.

POTENTIAL FOR DEVELOPMENT OF TOURISM

This brings me to the topic I was asked to speak on : "the potential for development of tourism—with the elderly as an active force—else

where in the State; the possible use of the forgotten arts in such a movement and the role that the extension service can play in developing education resources in general for the elderly in rural areas."

In the past several years and currently a great deal of emphasis has and is being given to the development of tourism in Indiana. Our State, especially the southern third, is blessed with the natural resources necessary for the development of tourism, scenic beauty, water, and points of historical interest. Other necessary elements are services and hospitality to make people feel at home.

Quite a number of the elderly in our rural communities have unique qualities, a knowledge of the community—having lived there all their lives—a desire to share their experiences with people and time to devote to making people feel at home.

With the emphasis being placed on tourism, increased attendance at our State parks, the opportunities for service are quite great.

Mr. Scheffe has indicated an example of this with the Muscatatuck. National Wildlife Refuge. For example, information centers, beautification of parks and other areas, guides for tours, guides for huntingand fishing. Forty percent of the respondents in the Green Thumb survey indicated fishing and hunting as a hobby. Why not take advantage of this hobby as gainful employment, if it is organized? The gap, as I see it, is how to organize the opportunities so that the elderly can take advantage of them to provide economic gain and needed social involvement.

I thought about Spring Mill State Park, one of my favorite places to visit, as I wrote this presentation and wondered about the possibility of bringing the village in the park to life with real people utilizing the elderly and their skills—forgotten skills, blacksmithing, weaving, et cetera—and the drawing card this would be. This would also be of educational value—bringing history alive for our youth.

This leads to the forgotten arts—the Green Thumb survey indicated skill in woodworking, basket weaving, broommaking, glassblowing, leatherwork, painting, and several other areas. I feel that this also presents opportunities if it could be organized so that an effective centralized outlet could be made available to market these goods to the tourist trade. I am sure this is being done in other areas.

Right along with this could be the utilization of the people with these skills to teach them to others so that these arts could be perpetuated and provide enjoyment to others.

ROLE OF EXTENSION SERVICE IN PROVIDING EDUCATIONAL OPPORTUNITIES

The third area which I was asked to discuss is "The Role of the Extension Service in Providing Education Opportunities." Only lack of imagination limits the possibilities here. Let me list just a few:

1. Probably one of the most important is education for and about aging to combat what was earlier described as a roleless generation of aged—to provide our society with knowledge of how to come to grips with aging and the development of meaningful roles for the elderly.

2. Training programs to provide the skills necessary to be effective in working with the developing tourism in industry. 3. Helping organize and assist the elderly to be effective in a teaching role.

I am sure I can speak for the rest of the extension services in the State that they stand ready to provide not only educational programs but the expertise in helping to develop meaningful programs.

I would like to close with this thought: While economics—enough to live on comfortably—is a top priority for the elderly, efforts to remedy this situation which do not take into consideration the other needs of the individual will not be overly successful. Let us give consideration to providing such things as transportation, the need to slow down, et cetera, and plan for reengagement of the elderly in our society for not only their benefit but ours.

Senator HARTKE. Thank you, Mr. Shively. I think that just as a little sidelight, you mentioned blacksmithing. One of the greatest blacksmiths in our history was John Tyler, who was President of the United States, and they didn't have any retirement program for the aged, even for the retired Presidents, and afterward he came on rather hard times after he was President, and he ultimately died as a second man in a two-man blacksmith shop.

So a blacksmith is something that is very important.

I think in this field of culture, there is nothing unlimited. I think you have really touched on something in the forgotten arts especially, once it is opened up. It is completely unlimited.

Mr. SHIVELY. If we look in the back of the room, we see a start of it in the types of exhibits there. What is needed is an effective way to get into the retail market. Instead of having "Made in Japan" souvenirs in our State parks, why not have "Made in Indiana," and have quality goods which these people can produce.

Senator HARTKE. Do they still mill the commeal with the old mill? That is just one item.

Mr. SHIVELY. Right. I had quite a time with my youngsters when I went through the village. I have three boys, and we go on fishing trips in the southern part of the State. We stopped off there, and they had a million questions about each house and what business was located there. What an opportunity it would be if they could have seen the actual operation of the businesses and homes in that area.

Senator HARTKE. There was an experiment being conducted there that probably involved you, and that is on the blind fish and things of that kind; is that right?

Mr. SHIVELY. Right. Another thing I would like to bring out here is that I like to fish and hunt, and I had an interesting experience over at Monroe Reservoir the first time I went down with one of my friends and young sons. I would have given \$100 that day if we would have had a guide, somebody to show me where to fish and where I could go and couldn't go because we just about got picked up by the game wardens for being in a restricted area, not intentionally, but unintentionally. I think there is a tremendous possibility here.

Senator HARTKE. I hope that the Congress and the United States can at some time come to grips with this total concept of nonfunctional people in society today. This is the real problem. It hasn't been identified in those terms.

The nonfunctional people are two groups. One of them are those who are nonfunctional by choice, and there are a lot of those, and then the dropouts of our schools, and sometimes the older people, too, don't want to do anything to participate in society.

How you can activate those people presents a real challenge to the society of tomorrow.

But we do have a group of people who are nonfunctional by necessity, and these can be touched. That is what we are talking about, young people. This is something that is pecularily common, and this is one binding element between the younger people and the older people.

You will find two words in the young disenchanted community. The words that stand out are participation and involvement.

Peculiarly, that same thread runs through to the elderly people and that one element is one of real challenge to this society, whether in a society which has developed all of this affluence and this technological advance, or whether it is going to be able to follow the lesson that comes from the song, "I Want To Be Loved."

Mr. SHIVELY. Very definitely.

Senator HARTKE. That is it-I want to be a part of this society.

Mr. SHIVELY. I think we have the opportunity to do this.

Senator HARTKE. I think we have the resources if we would just recognize it and possibly use a little seed money to begin to develop it. It is not an expensive thing in terms of benefits to society.

Mr. SHIVELY. Right.

Senator HARTKE. Thank you, Mr. Shively.

Mr. VANCE. You have heard from one of the directors of the refuges in Green Thumb. You have heard from a college professor who says it has been helpful not just for Green Thumb, but for all of the older workers.

Some of the areas Green Thumb has worked on are: The Community Park here in New Albany, the Charlestown City Park, the Jeffersonville City Parks; and we have had crews working on the county roads in Washington, Jennings, Scott, Bartholomew, Brown, Lawrence, Pike, Gibson, Knox, Warrick, and Sullivan Counties. Green Thumb played a very important part in developing the Sullivan County Park, at Sullivan, Ind. This park was dedicated by Senator Hartke and Congressman Myers. early this summer.

You have also heard the testimony of three Green Thumb workers.

As I have said earlier, we feel that there is a plight of a large percentage of older people living in rural America. I am sure that in some areas across this country it is probably worse, and in some areas it is probably better than what it is in southern Indiana. But these three men have had an opportunity to participate, and these are the three I selected to participate in the program.

On the basis of what you heard from this panel discussion, we feel that the elderly living in rural areas have a great deal of useful knowledge and ability to live in society.

As Mr. Porter said, after all, it is the elderly who have made this country what it is. Sometimes we wonder whether it is this generation who are going to continue to make this country great.

With those remarks, I close my testimony.

Senator HARTKE. Thank you, Mr. Vance, and thank you all for coming.

(See appendix A, item 3, p. 315, for additional information.)

STATEMENT OF LARRY E. ANDERSON, EXECUTIVE DIRECTOR, L.O.W. ECONOMIC DEVELOPMENT

Mr. ANDERSON. I am Larry Anderson, executive director of the L.O.W. Economic Development Corporation, a Community Action Agency operating under a Federal grant from the Office of Economic Opportunity. The L.O.W. Corporation serves Lawrence, Orange, and Washington Counties in rural southern Indiana.

Before I begin my testimony, I would like to express my appreciation to you, Senator Hartke, and to the Senate Committee on the Aging, for your interest and concern on behalf of our elderly citizens in the rural areas.

I might say that as executive director, the problems faced by the elderly in Lawrence, Orange, and Washington Counties are similar to the problems faced by the elderly in Indiana and throughout the Nation.

CHANGING ECONOMY AND ITS IMPACT

Before I begin discussing some of the problems faced by the elderly in our area, I would like to briefly discuss the change in the economy that has been taking place in southern Indiana, and particularly in our area.

During the past 25 years, one change of particular importance is that of a transition from an agriculturally supported economy to somewhat of an industrialized economic base.

As a result of this transition, which in fact is still ongoing, many families who were once dependent on farming as a livelihood are now finding themselves in the grips of poverty.

For many farming and raising of livestock has been the way of life passed on for generations.

Finding themselves infringed upon by corporate farming, yet bound by pride of ownership and lack of education or other vocational training, many small marginal farm situations have developed. Farms too small to support a family, yet a sizable investment for the meager returns, tend to create a situation in which many families are unable to get out without suffering irreparable financial disaster.

Consequently, many of the marginal farms in the area are owned by farm families who are too old to secure financing for necessary modern equipment, or to be retrained in a new vocation under most currently operating vocational programs.

As a result of the sizable investment needed to get established and to compete in modern agriculture, very few of the younger people are following their parents footsteps by returning to the farm. In fact, the average age of all farmers in Lawrence, Orange, and Washington Counties exceeds 60 years of age.

The area served by the L.O.W. Corporation is finding an ever-increasing migration of young working age people to areas of better opportunity and higher wages.

In giving thought to the effects of losing a great number of working age families, it is obvious that for those who remain, the burden of supporting educational institutions for the young, and supporting those persons beyond working age, must be shouldered by the taxpayer. As a result, services to the elderly, health services, and other services, and facilities necessary to maintain an acceptable standard of living have been very inadequate.

In addition 34 percent of the area's housing is substandard; approximately 10 percent of the population is functionally illiterate, and over one-third of the families meet the OEO defined poverty criteria. Hardest hit by all of these problems are the elderly.

L.O.W. SENIOR CITIZENS CENTERS

The L.O.W. Corporation was formed in August of 1965, the result of the concerted efforts of local leaders to find new approaches to deal with the growing seriousness of problems facing the elderly.

The first request for funding submitted to the Office of Economic Opportunity called for the establishment of three new multipurpose senior citizens centers, plus the creation of a rather unique home repair program focusing on poor housing conditions of many elderly persons.

The senior citizens centers were established to deal with six major needs. These were:

1. Housing.

2. Social and personal counseling.

3. Retirement education.

4. Job development and employment.

5. Health services.

6. Recreation and leisure activities.

Each of the centers have promoted many self-help activities and have structured themselves as to be self-governing. As a result, two centers, Salem and Bedford, are now community supported and no longer need Federal assistance. This gives evidence, not only to the success of the centers, but also that Federal funds can be applied effectively to generate new local resources.

The home-repair project, equally successful, has provided muchneeded emergency maintenance on over 900 different homes occupied by elderly families during the course of 3 years of operation.

The program is designed to permit a maximum of \$40 in materials to be purchased per home in any one calendar year. Labor is provided by two full-time repairmen of low-income background, who have skills in carpentry, painting, electrical work, and plumbing.

Only those repairs are made which are of an emergency nature or represent a safety hazard to the elderly resident. Some examples of eligible repairs would be: a leaking roof or plumbing, broken or rotten steps, bathtub handrails, broken windows, unsafe heating vents, or small electrical problems.

Requests for home repair are made by referral from all three of the county welfare departments and by Outreach workers employed through project funds. Applicants are carefully screened to determine eligibility under OEO financial guidelines.

The home repair project not only provides employment and better housing conditions for many aged individuals, but also permits great opportunity for personal contact and assistance with many other unattended and pressing family needs.

The senior citizens centers and related activities are a useful "tool" in returning many older citizens to the mainstream of rural life. Certainly, they serve as a focal point for much constructive community service by combining the collective talents and years of experience of our senior generation.

RECOMMENDATIONS

The L.O.W. Corporation, joining with many other deeply concerned rural organizations and individuals, recognizes the seriousness and urgency of problems facing the elderly in rural America. We would urge the Senate Special Committee on Aging to look upon the plight of the elderly in rural areas with this same concern, as I am sure they do, and to support, or introduce, legislation which would provide the following:

1. Expand opportunities for short-term Federal assistance to senior citizen organizations in rural communities through OEO and the Older Americans Act.

2. Support and expand employment programs for the elderly, such as Green Thumb, New Careers, Operation Mainstream, and Foster Grandparents.

3. Establish new guidelines for vocational training and rehabilitation programs to allow acceptance of older persons wishing to work and seek new skills.

4. Greatly shorten the path for rural communities seeking public housing for the elderly.

5. Direct or redirect available funds to assist the elderly.

6. Provide for increased funding of rural health care and emergency food and medical service programs.

7. And most important, discontinue permitting the disproportionate distribution of Federal funds away from rural America.

Receptiveness to programs of L.O.W. sponsorship has been excellent since their initiation in March of 1966. The senior citizens project has provided direct services to over 2,000 elderly residents in our area. There has been continued encouragement, by both the business community as well as senior citizens, to continue and expand the home repair program and to promote small neighborhood-type senior organizations.

Few persons, if any, believe that the Federal Government should continue long-term financial support to local senior citizens organizations. However, there has been little dissent, and great demand for increased catalytic use of funds on a short-term basis. The L.O.W. Corporation concurs with this reasoning.

We, as individuals, as organizations, and as a Nation, can ill afford the waste of productivity, experience, and talent of our older citizens by allowing apathy to spawn a new breed of "Forgotten Americans."

HOUSING PROBLEM

Senator HARTKE. Thank you, Mr. Anderson.

One thing that concerns me a great deal, in these hearings, is that there has been a constantly recurring problem as to housing. I see where you have advocated a real shortcut in providing for senior citizen housing projects. Are you talking now in terms of things such as highrises or cottage units? Mr. ANDERSON. I think I would have to agree with one of our elderly speakers. Every attempt should be made first to allow the elderly family to remain in their own homes on the farms.

However, we will have recognized, on the other hand, that many of our elderly people are moving to our cities, moving to our small towns, and have very inadequate housing. I would encourage the expansion of opportunity for new rural communities to participate in public housing.

I don't think we necessarily need to consider highrises as the only answer to public housing in the rural areas. I think the garden-type, low-level apartments are very satisfactory.

MOBILE HOMES FOR TEMPORARY RELIEF

Senator HARTKE. What about the possibility of bringing in mobile homes? If it is true, as you say, that there are 34 percent of the houses in these three counties that are substandard, this means that they basically are not fit for human habitation under their present condition; isn't that right?

Mr. Anderson. Right.

Senator HARTKE. In other words, you are telling us that one out of every three families that live in these three counties, basically, are living in homes which are not fit. What about bringing in, for temporary relief of that in some of these sections, mobile homes? What do you think of that possibility?

Mr. ANDERSON. I think this is a possibility. However, I would have to express my own feeling in this, that it would only be a temporary measure.

Senator HARTKE. It is a temporary measure, but how temporary are some of these substandard homes? In other words, how old are some of them?

Mr. ANDERSON. I think we have a problem that we are going to have to face directly and quit attempting to provide temporary stop-gap measures. I think much of the problem that has been created in our rural communities concerning housing is the fact that most city governments and county governments are ill equipped to secure Federal financing for public housing. Many of them have staffs that are too small, and the redtape that is involved in securing permanent, safe and sanitary housing is just too great for many of our rural city governments.

Senator HARTKE. I am quite aware of what you are saying. What you are saying, frankly, is that the staff is not available there because of the fact the money is not available. The property taxes are high.

I think there was a story in the Louisville Courier this morning that about 88 percent of the educational formed property taxes, and therefore it leaves very little left for the rest, except education.

In other words, if they have to take 88 percent of their education on property tax, that means that only 12 percent of the property tax is left to do anyhing else. You have to provide policemen and firemen and all the water and sewage of that community through that.

You have the skyrocketing taxes here in the State of Indiana. There is no tax reform program here even comparable with what we are trying to do on the Federal level where we are trying to make sure that everyone has the opportunity to make sure everyone is paying his fair share, but no more than his fair share.

What I am saying, quite honestly, there is no way out of this for these people and to live in decent homes in their lifetime.

A person who is from 65 up to 80 years of age, he cannot wait another generation, another 25 years. If he is 80, he has to live to be 105 before he has some place to live, if it is going to take that long to solve some of these problems.

This year there are only going to be 1 million new housing units in the United States. It is going to be the worst year in the last 20. Interest rates are skyrocketing. If you have got enough money to pay for a down payment, you have to pay $8\frac{1}{2}$ percent plus points.

These older people, as you have indicated, over 65, have found for the first time in their life they are poor, after they are 65. They are forced to retire and they come back and look at their social security check. Where they had been living on \$150 a week income, they find themselves living on \$100 a month income; is that not true?

Mr. ANDERSON. Absolutely; I think the answer in a situation like that, and, of course, these problems are very true, is the approach we are taking in rehabilitation of existing houses.

Senator HARTKE. But you can't rehabilitate a house on \$40 worth of material. Now, you can't tell me that you are going to make a house that is substandard meet all the standards on \$40 worth of material and a little bit of help.

A lot of people close their eyes to this problem. They don't want to see some part of this life. They say, "That is not me. Take it away. I have to go to the golf course this afternoon, and I have to have my martini and steak tonight." They forget that there are some people huddling up by stoves in the wintertime and putting blankets around them at night to keep warm; isn't that right?

Mr. ANDERSON. Yes.

Senator HARTKE. And is that in this part of the country?

Mr. Anderson. Yes, it is.

Senator HARTKE. And it is high time, if we are going to believe in the principles of Christianity and treating your brother like a brother, this is where it ought to start, right here at home first. [Applause.]

What I am saying to you is that there are several approaches to that. I quite agree with you. I have been to many of these new senior citizen facilities. I have dedicated more than probably any other person in the State and each and every one of them brings me such a sense of satisfaction.

I really think a lot of these people who say that they don't want to leave the "old homestead," they don't want to leave the old homestead until they really see what they have in walking distance from a grocery store, in walking distance from a place to wash their clothes, in walking distances from a bathroom, where they don't have to go outside to one that burned down—you know what I am talking about; the old outdoor type—and they see some of these facilities which I am sure you think they should have.

There is another possibility, and I agree with you, it would be temporary. But for very little money we could put people into mobile homes and Indiana is a big builder of mobile homes. We could put them into some decent types of living conditions which could be inexpensively kept; isn't that true?

Let me say, I see you don't want to commit yourself. I see that hesitancy in your comments. Would you be willing to think about it? Mr. ANDERSON. Absolutely.

Senator HARTKE. Let me know what you think about it.

Mr. ANDERSON. Fine; I think this is one approach, but I would hasten to point out that the \$40 we spend on homes of the elderly is not by our choice; it is simply because of a very low funding level from the Office of Economic Opportunity.

Senator HARTKE. Quite honestly, that is the Congress and the Senate. Lee Hamilton here is in the Congress, and if you want to, that is where the blame belongs if you want to talk of austerity and talk of cutting back programs, and what you are saying to these people is, "We condemn you to a life of misery."

Mr. ANDERSON. But with the available funds that would be required to finance a mobile home, we feel we could rehabilitate existing housing very well and surely rehabilitate more housing.

Senator HARTKE. I wish you would study that. I am not too sure that is true. The more I have gotten into this, the more I see that there is a possibility of providing at least a short-range solution to a longrange problem.

Do you have any other comments?

Mr. Anderson. No, sir.

Senator HARTKE. Thank you for coming. I appreciate your testimony, and I congratulate you on your work.

We now have another panel from the Farmers Home Administration.

STATEMENT OF MARVIN L. BURKETT, PROGRAM ASSISTANT, FARMERS HOME ADMINISTRATION OF INDIANA

Mr. BURKETT. Mr. Chairman, members of the committee, ladies and gentlemen, I appreciate this opportunity to meet with you and discuss the Farmers Home Administration programs that are available for senior citizens.

The Farmers Home Administration, established November 1, 1946, by the Farmers Home Administration Act of 1946, in brief, administers the following loan programs:

- 1. Direct and insured rural housing.
- 2. Farm ownership.
- 3. Direct and insured water and sewer associations.
- 4. Operating and emergency.
- 5. Economic opportunity.

RURAL HOUSING LOANS

The balance of my remarks shall be directed toward the rural housing-type loan. We are authorized to make rural housing loans: under title V of the Housing Act of 1949, as amended. Pursuant to this authority, we may make loans to rural and nonrural residents living in rural areas, including towns, villages, or other rural places. with a population of up to 5,500.

Since my time is limited, I shall get to the business at hand of discussing what has been done in Indiana by FHA for our senior citizens. Our definition of a senior citizen in Farmers Home Administration is a person that has reached the age of 62.

We feel that Indiana has made a breakthrough in the field of rural rental housing and senior citizen housing. During the past 2 years, \$314,000 has been extended for construction and completion of nine rental projects. Seven individuals have constructed 24 units, consisting of 22 one-bedroom and two two-bedroom units. These seven loans were all profit motivated and specified as senior citizen rental units. At the present time, all units are occupied, and the average monthly rental is \$72.

The other two loans are association type loans and are operated by nonprofit groups. They shall be identified for this presentation as follows: Martin County Senior Citizens, Inc., Loogootee, Ind., population 2,850; and Wadesville, Ind., population 300. The two loans differ in that Wadesville will accept low-income occupants as well as senior citizens.

The Martin County Senior Citizens loan for \$125,000 was closed June 6, 1968. Construction was completed in early spring of 1969 resulting in eight one-bedroom and four two-bedroom units. The monthly rental is \$72.50 and \$87.50 for one- and two-bedroom units, respectively.

At the present time, four retired couples, six widows and two retired schoolteachers occupy all the units. In addition, there are three widows and one couple on the waiting list. All the occupants are retired, having returned to Loogootee because of former residence. Their endeavors prior to retirement include farming, teaching, business, and homemaking. The Corporation's bylaws require all occupants to be 62 years of age and earned annual income cannot exceed \$6,000.

The Wadesville loan for \$50,000 was closed May 29, 1968. As previously mentioned, this loan differs in that there is no age requirement to qualify for occupancy. There are four one-bedroom apartments presently occupied by two widows, ages 58 and 84, and two retired couples, ages 59 and 84. The two two-bedroom apartments are occupied by a widow, age 58 with two teenage daughters and a retired couple, male age 59.

In summarizing the merits of rural rental housing and senior citizen housing, I would like to quote Mr. John M. TenBarge, president of Wadesville Homes, Inc.

In our brief experience with the people who are occupying these units, the major factors that justify the building of these units are that persons due to age, health or limited funds can no longer maintain their homes or afford to rent suitable housing.

Our nonprofit group has more than justified the time and effort spent on this project by realizing how appreciative these people are to have a modern and convenient place to live without the worry and cares they were experiencing before moving into these units. They are most happy to live by and associate with people who share their problems and friendship.

SECTION 504 LOANS FOR REPAIRS

Another facet of our agency available to senior citizens is the section 504 loan program implemented under the same authority as rural rental housing. This program is designed to assist the elderly and low-income resident in making needed repairs to their homes, such as the installation of water, heating, and/or toilet facilities.

The loans are made at 1-percent interest for 10 years with a maximum of \$1,500. Loans may be made to those on welfare. Out of a sampling of 50 loans, the average age of the applicant was 65 years. Fifty-eight percent of all section 504 applicants are over 65 years of age. Seventy-three percent of section 504 loans in Indiana were made to widows and retired or semiretired couples. Their average income was \$2,505, and the average net worth was \$2,520.

Another program available to the elderly is the individual rural housing loan—section 502. During fiscal 1969, a total of \$11,040,440 was loaned to 1,026 borrowers. Less than 10 percent of these borrowers would be considered senior citizens. Our only answer to the small percentage of senior citizens utilizing this loan program is that they already have their homes paid for.

There are presently 70 FHA-financed rural water and sewer systems in operation serving some 20,889 families. We have no available statistics revealing how many of these families fall in the category of senior citizens. Based on the latest census, we would assume that approximately 1,650 families could be considered senior citizens.

This basically covers the loans most utilized by senior citizens, although all types of loans are available to them. Old age is not a restrictive factor of eligibility for a Farmers Home Administration loan.

PROPOSALS FOR IMPROVING HOUSING PROGRAMS

In concluding, I would like to make the following recommendations for the committee's consideration :

1. FHA, by delegation and subject to appropriations, is now making loans to cooperatives for processing, purchasing, and marketing services. At least two-thirds of the total membership must be lowincome rural families. Authority is needed to make cooperative association loans available to rural groups similar to those receiving water and waste disposal financing; that is, cooperative associations unable to obtain needed credit elsewhere irrespective of the percentage of income level of members.

2. Continuation and expansion of the section 504 rural housing loan program. Consideration be given to reinstatement of grants or partial grants in conjunction with the 504 loan.

3. We are falling far short of supplying the credit needs in rural Indiana. This is substantiated by the fact our county offices presently have 1,395 loan applications of all types on hand. May I point out that Indiana has increased loan activity by 61 percent since fiscal 1966 with only a 9-percent increase in personnel. Let me hasten to say this is not only the situation in Indiana, but nationwide. In order that the Farmers Home Administration may serve rural needs more effectively, administrative funds must be appropriated for additional personnel.

I could go on for several minutes in elaborating on what we have to do with the funds of the Farmers Home Administration. I am sure you know that, Senator.

It has been a pleasure to be here and to discuss this on behalf of the senior citizens, and I thank you for inviting me.

Senator HARTKE. Thank you, Mr. Burkett.

The problem, as I see it, and you put your finger right on it, is that you cannot do a good job unless you have enough money; isn't that correct?

Mr. BURKETT. That is correct.

Senator HARTKE. The problem is that you just don't have enough money to do the job.

With the effect of high interest rates on your program, has that been a deterrent, too?

Mr. BURKETT. Yes, it seems to have at least curtailed the interest in all phases of any type housing, construction of rental units or individual housing.

Senator HARTKE. In other words, this type of loan is not the type of loan the bank insures. The high interest rates are discouraging the people from moving into this field and moving into the rentals and everything else?

Mr. BURKETT. Well, we have increased our insured notes proportionate to the amount of increase in the interest rates which we must have in order to make the loans. In other words, we are now selling the insured note at 8-percent interest, but still there is no particular interest from the bank or private individual on the purchasing of this insured note.

Senator HARTKE. I quite agree. I want to thank you, Mr. Burkett, for your testimony today.

We will proceed with Mr. Frye. We are running a little short on time. Your entire statement will appear in the record, and if you could summarize, it would be helpful.

STATEMENT OF THURSTON FRYE, EXECUTIVE DIRECTOR, EAST LAKE CUMBERLAND AREA IMPROVEMENT COUNCIL, INC., MONTICELLO, KY.

Mr. FRYE. I appreciate the opportunity to come from Kentucky to the good State of Indiana to present this testimony.

You said that Indiana has taken care of a lot of Kentuckians. I can vouch for that because I have two sisters and a brother who live in Jamestown, Ind., and that is one of the biggest problems in our area outmigration. It seems as though the majority either come to Indiana in the New Castle area. I have a lot of uncles and aunts that live in that area.

I just want to give you a little background of the poverty in the area in which I work. Then I would like to skip over some of the testimony and get into the farm market co-op that we have got there, which I think will be of great interest to this group.

In comparing the poverty to which my colleague talked a little while ago, for example, in our area 68 of the families live under the poverty guidelines. Seventy-one percent of the houses within the four counties are considered substandard.

The average education is about 7 years and 8 months. Over 42 percent of the children drop out of school.

Fifty-two percent of the boys who took selective service examinations in 1960 failed to pass.

The unemployment rate is over 8 percent, and the outmigration from 1950 to 1960 was over 15 percent.

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You can see that we have a tremendous problem in this area, and we do have, I consider, a high proportion of elderly people. In fact, 18 percent of the population is over 55. About 9 percent of those are over 65, out of a 72,000 population.

We have studied, documented, and found that the main problems of the elderly are no different in any other area. No. 1 is inadequate income; then, lack of jobs, poor health, poor housing, lack of transportation, and so forth.

One of the ways we as a CAP agency attack this problem of low income and so forth in the local area is that we work through our technical local action panel, which is a panel composed of Federal, State, and local community action people who meet periodically and plan programs that will get to the root of the problems as we see them within an area.

ATTACKING POVERTY THROUGH CO-OP VENTURES

In the beginning of 1968, we started developing a co-op, a farm market, a vegetable and fruit cooperative type of thing, because we found that we had a lot of people trying to make a living who would only have to work 30 or 40 acres of land. The main crop they raised was tobacco. This was just not giving these people enough income. They would then wind up having \$600 to \$1,800 a year income, and that would just be about all they had.

We knew that if we had the land and if all the agencies were working together, we could help the biggest majority of the people by establishing this in which they could sell fruits and vegetables, because you cannot in the local market sell that which cannot be produced.

So we developed an application and we submitted it to two sources: one the Farmers Home Administration and the other to the Office of Economic Opportunity. The CAP agency wrote up the part for the grant, and the local FHA administrator wrote up the one for the loan.

In the initial proposal we were asking for \$165,000 in the loan and \$150,000 in the grant.

After they had been developed, and after three or four meetings in Washington with these two agencies, it was finally decided that the FHA would give \$200,000 and the Economic Opportunity for the newly formed co-op would be used to buy the land, to erect the building, and to put in all the necessary equipment, to package the products, and so forth. The \$100,000 granted from the Office of Economic Opportunity was to go for the administration for the first year. This was to pay the administrative salaries, plus putting \$40,000 into a revolving fund.

This revolving fund, which all of our studies do show, and which was proven out this year, was necessary for this reason: to pay the farmer an advance price on his produce when he brought it to market. For example, a farmer was raising an acre of tomatoes. When he brought those in and they were USDA graded at the market, he was given 10 cents a pound and written a check for what he brought in that day.

We knew this was very necessary. The people would not just go for it if they had to wait 2 or 3 weeks for the pay.

So the co-op has operated this year in 1969. It was fully in operation about the 1st of April.

We have 404 members, of which 126 of those in our area are 55 and over. These families have children and others within the family who do most of the work.

We already know that the average crop income for each of those members was about \$815. Our gross sales amounted to \$350,000 this year.

We feel as though this is just one of the ways that we could go about attacking the problem of lack of income among not only the elderly, but the other groups, too. As I have said, the elderly have benefited greatly.

"SOS"

We do have a senior citizens opportunities and services program funded by the Office of Economic Opportunity, and there has been much work that has been done, a lot of it similar to the testimony that has already been given, so I will not go into that.

I would just like to say that recommendations from our agency for people of low income and the elderly is that there must be programs developed in a way in which they will provide them with jobs, and the Green Thumb, in my estimation, is an excellent example. Within our four countics, I am sure we could get 300 people who could benefit from this, who would be willing to work, and who would want to work. The only problem is, we just don't have the funds.

Also, there needs to be other types of programs developed. We have found in our area that there are a tremendous number of people who are left behind, especially those in the ages from 50 to 62, especially the widows. They cannot draw social security. There are not enough available jobs. They might pick up a little bit of work occasionally at very low labor cost, which is not adequate to provide for them.

I feel that we need to have some kind of work program from which these people can benefit, too.

So one of the main recommendations would be that Congress could take a look at this, and they would find that the majority of these people do want to work and self-help themselves to sustain their own living without having to depend on public assistance, or things such as that.

I will say again, I appreciate the opportunity to come here, and I would like to thank the Senator and the committee for inviting me. Senator HARTKE. Thank you, Mr. Frye.

Is there any chance the program is going to be refunded, or is it going to stop?

Mr. FRYE. The senior opportunity program?

Senator HARTKE. Yes.

Mr. FRYE. What happened is, the OEO only gave us enough for 6 months, and we curtailed the program in August. I have received notice that we are going to start back up, and we are going to run another 6 or 8 months. They have funded another \$36,000 to carry us on another 6 or 8 months.

Senator HARTKE. In the meantime, you have to start all over again, is that right?

Mr. FRYE. Yes, sir. What we had to do is keep one staff person out of 11 for the month of September in this interim period that we did not have funds. It has curtailed our programs quite a bit, and I feel if this is just 1 month, we are able to take the ball and carry it on starting again in October.

Senator HARTKE. Mr. Burkett, is it your opinion that we can in any way put together and sort of marry the Farmers Home Administration and the OEO so we can have these organizations working together? Is that possible?

Mr. BURKETT. Yes, I think it would be possible.

Senator HARTKE. Especially in this field of co-ops. Have you tried that at all in Indiana?

Mr. BURKETT. Yes, this is where we have our delegation for our co-ops, through the Office of Economic Opportunity, but right now we are out of money.

Senator HARTKE. Everybody is out of money. I will tell you one thing, that is something we all understand. Everybody is out of money. But the difficulty with that is that in the meantime we are just neglecting these people, aren't we? And it is getting worse and worse.

I want to thank you for coming, and I thank you for your testimony today. Your statement will be placed in the record.

(The statement follows.)

PREPARED STATEMENT OF THURSTON FRYE, EXECUTIVE DIRECTOR, EAST LAKE CUMBERLAND AREA IMPROVEMENT COUNCIL, INC.

The East Lake Cumberland Area Improvement Council, Inc., is a Community Action Agency, funded by the Office of Economic Opportunity serving the Southeastern Kentucky Counties of Clinton, McCreary, Pulaski, and Wayne. The area has a population of 72,420 and is one of the most depressed in the United States. Statistics shows that 68% of the families have incomes below OEO poverty guidelines, 71% of the houses are sub-standard of which 12% are dilapidated. The average education is 7.8 years, 52% fail to pass the Selective Service examination, 42.3% of the children drop out of school, and the area has an unemployment rate of over 8% and one of the highest infant mortality rates in the country. Encompassed in the above statistics are 13,147 elderly persons, or 18% of the area population, over the age of 55 including 7,116 over the age of 65.

The CAA through two years of work has seen a tremendous need for increased services, additional services, and programs to benefit the elderly low-income. Many problems encountered by the Elderly low-income are lack of jobs, inadequate incomes, poor housing, poor health, inadequate health care and facilities, transportation, loneliness, and many, many more. In the past, very little has been done to eliminate or alleviate the problems of the elderly in the East Lake Cumberland area. In the East Lake Cumberland area elderly people seem to be forgotten and neglected as far as providing services or activities are concerned. For that matter current services available to the elderly are reaching only a relatively few.

The existing agencies, such as, Public Assistance, Employment Service, Health Departments, etc., are not doing an adequate job in getting services to elderly people in the rural area. There are a variety of reasons for this. Many times the agencies do not have the staff or resources to provide the services, many times the agencies fail to get the information to the people, and too often many agency people lack the motivation and concern for the elderly people. A common characteristic of most elderly people in the East Lake Cumberland area has been their independence and self-sufficiency. When younger they were able to manage on meager incomes and overcome problems and difficulties. This too often accounts for the failure to take advantage of services available. Even of greater concern to the CAA is the plight of individuals between the ages of 50 and 62. Unless disabled, there is little, if any, assistance available with the exception of food stamps. Job opportunities are almost non-available as evidenced by the outmigration trend reflected in the 1950 and 1960 population census. Most of the individuals in this age range depend on odd jobs wherever they can find them for their income. Widows in this age range face even a graver situation than men.

ACTIVITIES UNDER SENIOR OPPORTUNITIES AND SERVICES

In September of 1968, the CAA began operations of a Senior Opportunities and Services Program through funds provided by the Office of Economic Opportunity. The program was designed to bridge the gap between the elderly poor and services available, assist the elderly low-income with personal problems, and initiate group and social activities for the elderly low-income. The project (Senior Opportunities and Services Program) employed 10 low-income elderly outreach workers, a supervisor, and a secretary. The program through August 31, 1969, or 12 months of operations had reached 1055 families or 2985 individuals. There are bona fide participants with results documented and on file in the Agency's central office. Individuals have benefited from the program in numerous ways. The outreach staff has assisted many persons through re-ferrals to other agencies and services, such as, signing 126 members for the Cumberland Farm Products, Inc., Fruits and Vegetable Cooperative, 72 families have gotten Social Security and Old Age Assistance, 54 families have obtained Farmers Home Administration 504 series loans for home improvements and water systems, 51 families have been assisted in health services, 172 families have been assisted in obtaining food, clothing, and fuel, and 52 families have been assisted in transportation to doctors and medical facilities. Currently, the agency is working with 12 low-income elderly groups in the four county area. The groups are undertaking a variety of activities including social, service, and income producing. Some of the projects currently underway are quilting, needlework, woodcrafts, water, home orchards, and home improvement.

This gives a general view of the activities carried out in the Senior Opportunities and Services program. Unfortunately the OAA had to cease operations of the program on August 31, 1969, due to lack of funds. In the latest funding action dated March 1, 1969, Regional OEO only approved funds for 6 months program operation at full strength. Efforts to obtain additional funds, to date, have failed.

Approximately 2½ years ago, the CAA became involved with Technical Action Panels (TAP) in each county served by the CAA. The TAP's were initiated by the Farmers Home Administration to bring together local agencies for a unified, coordinated effort to solve local problems and increase services to the people. A project initiated by the Wayne County TAP was the Cumberland Farm Products, Inc., a fruits and vegetables growers and marketing cooperative for low-income farmers. The project covers a six (6) county area and includes the counties of Casey, Clinton, Cumberland, Pulaski, McCreary, and Wayne. The project is significant in that it has provided opportunities to many of the elderly in our area to increase their incomes.

The Cumberland Farm Products, Inc., became fully operational in April of this year. A loan of \$200,000 was obtained from the Farmers Home Administration of the United States Department of Agriculture to purchase land, equipment, and erect the facility for receiving and processing produce. In coordination with the loan arrangement the CAA developed an application for a \$100,000 grant to the Office of Economic Opportunity. The grant was approved to finance administrative costs and personnel salaries for one year and to approve operating capital to pay the growers an advance price upon delivery of their produce.

The East Lake Cumberland CAA through its outreach staff was responsible for signing 314 of 404 low-income farmers to the cooperative. 126 of the members signed by the OAA are 55 years of age or older. The CAA made arrangements with the Community Development Foundation and Save the Children Federation to provide individual family loans to provide capital to purchase fertilizers, seeds, and necessary materials to grow the crops. Approximately \$17,000 in loans was obtained. In all, these families averaged \$815 income from producing a crop of either tomatoes, green beans, sweet corn, green peppers, cucumbers, peaches, apples, cabbage, or strawberries.

The Cumberland Farm Products, Inc., and the East Lake Cumberland Area Improvement Council's Senior Opportunities and Services Program have proven to be effective in eliminating the problems of many of the elderly in our area. However, this no way implies that more should not be done. A large percentage of the rural elderly do not own land to grow fruits and vegetables. Many are physically unable to tend crops. Also many elderly have not been assisted in the OAA program because of ineligibility for existing services particularly those in the 50 to 62 age range.

I believe that the CAA's Senior Opportunities and Services Program has proventhat the elderly in rural areas need an agency that is responsible for seeking out

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the elderly people and informing them of available programs, services, and opportunities. It is my opinion that the traditional method of providing services, that is operating an office where the people can come in to apply, will not succeed by itself in a rural area. To reach the elderly in need they must be contacted individually where they live with services and opportunities explained to them in a language they understand. I strongly recommend that programs and services currently available to the elderly be revamped and guidelines redefined and made more flexible to meet the needs of the elderly low-income. To arbitrarily set an age requirement without considering the need of the individual is grossly unjust. The individual's health, availability of employment, transportation problems, location, education, race, creed, and other factors should be considered in determining eligibility. I also strongly recommend a program to subsidize incomes of elderly low-income people below the age of 62 or the creation of public jobs the elderly are capable of performing in order to provide an adequate income for all elderly.

[Enclosure]

TO: MR. THURSTON FRYE:

I am 60 years old & my husband will be 60 in Nov. We have lived in the Country all of our lives never had any water with out packing it for years. We finally got us a well but it diden furnished enought water for any thing. So now we have out water in the house from a spring which I am so glad. My husband has been crippled for years & still unable to any work. Mr. W. E. Hurtt was the one that got us started on our water. We sure thank him for what he has done for us. Our water cost us 12 hundred dollars to get the water in our house.

ZULE & CARL GUFFEY.

HALL VALLEY, KY.

MR. THURSTON FRYE:

I am 87 years old and my wife is 71. We live in the country and were carrying water from another house about one-fourth mile from us. We received information for having a well drilled from W. E. Hurtt Home Front Worker of East Lake Cumberland Area Improvement Council. Mr. Hurtt helped us get a loan through F.H.A. We didn't know about this type loan until he told us about it. The work of drilling water well and water piped into the house has been fin-

The work of drilling water well and water piped into the house has been finished. We are so glad to have water in our house and not have to carry it. Don't have to wait until it rains for water to wash clothes. The drilling of well and pump cost \$755.00. We could never have had this done without this help.

MARLEY AND DAUXIE BROWN.

BALD ROCK, KY., Sept. 8, 1969.

My name is Leo Edward and I am 63 years old. I live in the Bald Rock Community in Clinton County, Kentucky. I have 25 acres of tillable land and through elderly worker, Jim Lovelace I signed to grow one acre of tomatoes for the Coop in Wayne County, Kentucky. I made \$1,362 on the tomatoes and I plan to grow 2 acres next year and hope to do even better job next year.

I thank the East Lake Cumberland Area Improvement Council for helping my family earn more money through the Coop.

LEO EDWARDS.

EODSVILLE, KY., September 4, 1969.

EAST LAKE CUMBERLAND, Area Improvement Council.

My name is Luther McClain. I'm 82 years old. I have a wife and two children at home. Brenda 14 and Bab 12, both in School.

I served in World I Co. M 22 Engineers, was overseas 9 months. The last couple of years my health hasn't been very good. I was drawing only \$107.00 per mo. V.A. pension and a man by the name of W. E. Hurtt stopped to see me one day in the early spring, told me he worked for East Lake Cumberland Area Improvement Council and that he would see what he could do to try to get my pension increased, and with help I am now drawing \$230.00 per mo. for which I am so thankful. That's why I'm writing you this letter to thank your organization for the help they are giving people like me who have no way of getting around to check with these different places to see if they might be able to get

LUTHER MCCLAIN.

MONTICELLO, KY., R.R. 4.

STOP R. 4, September 5, 1969.

Mr. THURSTON FRYE,

East Lake Cumberland Area Improvement Council.

Dear Mr. Frye, we wish to express our appreciation in regard to selling our tomatoes and cucumbers, through the Coop. We plan on continuing in the project. We feel that this is a way we can sell our product in this part of the country.

We made \$2,000.00 dollars that we wouldn't have made if we had not had this project.

We wish to thank you again for being a member of this project.

HIRSHEL BARNES, 58 YRS. MARIE BARNES, 46 YRS.

STATEMENT OF DR. GEORGE E. DAVIS, EXECUTIVE DIRECTOR, INDIANA STATE COMMISSION ON THE AGING AND AGED

Dr. DAVIS. I did not come here in the role of an expert. There are a lot of developments that transpire at any gathering of this type that are not anticipated, as was true in the case of the four people riding along on a train. There was a colonel who sat down next to a window. Next to the aisle along side of him sat a private. In front of the private sat a sweet young thing, and in front of the colonel sat an old maid.

The train went in a tunnel, and the people heard what they were sure was a kiss. This was followed by a resounding slap.

There were different reactions on the part of these four people. The old maid said to herself, "It would have been nice, but with this sweet young thing along side of me, I would not be the one kissed." The sweet young thing said to herself, "This I don't understand, why would somebody kiss that old maid instead of me?"

The colonel said to himself, "Now, that private got fresh with that sweet young thing in front of him and she slapped me!"

The private said to himself, "I'll bet this is the first time a private ever kissed the back of his own hand and then slapped hell out of a colonel."

I am not going to take the time to read my whole report. There are 75 copies of it handed out here.

Senator HARTKE. They will all be made a part of the record.

(The report appears in appendix A, page 305.)

Dr. DAVIS. But there are two or three things I can't skip which, in all honesty, must be emphasized, and I would just like to take an opportunity to emphasize them.

Whereas in Indiana new senior citizens centers are being established at a surprising rate, there are communities which have not been able to secure housing for a drop-in center. If Indiana were qualified to administer title III funds of the Older Americans Act, some money could be made available for rehabilitating a building to be used as a senior citizens center, but no money would be available for building a new facility.

A loan or grant program to build new buildings so that senior citizens may have a meeting place and an opportunity for social contact is needed in a good many communities.

I have in mind a community of 5,500 population which has no housing authority and apparently are not about to establish a housing authority, there being small need for public housing in the community. If the community had a housing authority and had built some public housing, they could have included a space in which senior citizens in the community might meet.

FHA has no way in which they can make a loan for a building to house the senior citizens center.

I am advised by HUD that they are not in a position to do anything along this line so it remains for this community to solicit funds from the community itself to build a facility to house a senior citizens group.

In some communities this would be a possibility; in other communities the power structure is contemptuous of any such action relating to its older population and would effectively oppose a fund drive for such purpose.

Then there are communities that just don't have the money to finance a senior citizens center even though they might very much want to do so.

I am not as much interested in the grant program as I am in a loan program for such a community and particularly for rural communities.

Whereas the Farmer's Home Administration can now make loans to older citizens in rural areas for repairing their homes or for installations that overcome a health hazard, they are not in a position to make a loan relative to building a senior citizens center or making repairs on a building which could be used as a senior citizens center. Plans should be developed which would make it possible for every community which needs a senior citizens center to provide one.

Many rural communities in Indiana are without a doctor. To attract young doctors, medical facilities need to be built for their use. Lowcost loans to provide such medical facilities would be a great help. Even with such facilities available, it is extremely difficult to persuade a doctor to locate in the small town where he becomes a general practitioner. Without such encouragement, it is practically impossible to get a doctor. Any comprehensive State health plan must recognize this and plan accordingly.

NUTRITION AND THE ELDERLY

It is a well-known fact that as old people grow older they tend to abandon preparation of meals that are well-balanced and nutritious even if they know how to prepare such meals. There are older people who do not know how to prepare well-balanced meals.

A project was designed and sent to the Administration on Aging by the School of Home Economics at Purdue University, which, if funded, would have established a workshop to which older people would have come to study the preparation of nutritious food for older people. Those in attendance at the workshop then could have gone back to their several communities to pass on the information they had received at the workshop to groups in their own communities.

Approval of this project under title IV of the Older Americans Act was sought but not approved. If Indiana qualifies for title III funds, approval of this project might become a possibility through title III funds. The need for information about meal preparation is evident. Rural people particularly are disadvantaged concerning information which they need as they grow older, including information relating to legal services, hospital supplies, business information, tax information, and so forth.

THE RUN AROUND

Currently, they go to one agency and they are advised that they have come to the wrong agency. They are then sent to another agency which again may be the wrong agency. There is some tendency anyway for State and Federal agencies to brush older people off which is not in keeping with what they deserve.

If Indiana should be qualified to administer title III funds of the Older Americans Act, we would like to see an experiment run in some rural community concerning the establishment of an information and referral center, which pilot program might serve as an inspiration to other communities to provide a service of this sort for older people. It is important to have in one place, information which people need or to suggest where it can be found without question. In addition, there is a need to find older people who do not know what services are available to them.

In the Project Find supported in Hammond by the National Council on Aging, the project workers found people in the area who had no idea of the variety of services available to them.

Some eligible for social security benefits did not know such a program existed and had no knowledge about how to make application for social security benefits. They were denied other social services benefits because of their complete lack of knowledge about them.

Such a situation is more apt to exist in a metropolitan area than in a rural area, probably, but that there are rural people ignorant of social benefits available to them is likely, and one function of an information center should certainly relate to finding such people.

HEARING PROBLEMS

I am informed that on the average for each year a person lives beyond the age of 65, he loses 1 percent of his hearing acuity, and we saw some evidence of what I am going to speak of here today.

With people living well beyond the age of 65, we have, therefore, a sizable number whose hearing acuity is materially reduced. Insufficient facilities are available to older people to test their hearing acuity and to suggest the type of hearing aid which will best serve them.

In Indiana, I am advised that the Purdue Speech and Hearing Clinic now has 15 centers over the State for testing the hearing of preschool children, but in no instance have these centers been used in testing the hearing of older people.

Without expert advice, the older person is left to the whims of the dealer in hearing aids, whereas he should be expertly advised as to the specific type of hearing aid he needs.

There seems to have been no studies made concerning the behavior patterns of people with loss of hearing, but that behavior patterns do change as a result of such loss seem to me to be unquestionable. They become suspicious of others, and they withdraw from others. They experience a sense of futility.

There is no question now that older people are victimized by a limited number of unscrupulous dealers who sell them hearing aids at exorbitant prices, or hearing aids which will not do the particular individual any good.

Some action needs to be taken, and particularly in rural areas where facilities for testing hearing are not available, that will bring relief to those who have suffered the loss of hearing acuity.

The Indiana Commission on Aging does not have figures available concerning the number of occupants now to be found in our county homes. There are, however, people who are indigent and pay nothing toward their care and those who are paying guests in the county homes. At least for the indigents, if not for all the occupants in our county homes, two services are badly needed which are not now provided.

The chief health disabilities of occupants of county homes relate to arthritis, lack of dentures, and proper eyeglasses. Generally speaking, the commissioners do not make available money to provide dentures, nor for any care of the teeth.

Frequently the dentures are completely inadequate and so poorly fitting, due to the fact that many years have passed since they were made for the individual that they are practically useless. If one does not have teeth to use in eating then one's diet must obviously, out of necessity, be a liquid diet or a semiliquid diet at least.

It seems unbelievable that dental care of older people in our county homes is not considered worthy of financial support, but on the basis of our information, the Indiana Commission on Aging is convinced that, generally speaking, no money is available for dental work for patients in our county homes.

What is true of dental care is also true of care of the eyes. There is, generally, no money available for testing the vision of older people in our county homes, nor any money available to buy glasses for them if their prescriptions need to be changed.

Not infrequently some service club in the community provides glasses for people in our county homes who need new glasses, but the health needs of the occupants of our county homes ought to be completely taken care of through county funds.

Now, that is all I have prepared. I would just like to call attention to some of the things Mr. Wright said this morning when he made mention of mobile health units for individuals to service individuals, which is fine.

And while I am on the subject, you may not be aware of it, but the National Home Organization has built a new plant in Bicknell. I was at that plant the other day when the first mobile home unit was rolled out of the plant.

MOBILE HOMES-A WAY OUT OF THE DILEMMA

Not to my surprise, as I talked to the manager, I found that no care had been taken to provide a mobile home which would suit the needs of the older people specifically. This was just a mobile home.

Now, I think that mobile homes do represent a way out, Senator, for some older people. What I think we need to do is to utilize the fa-

cilities that are available through the home economic departments in our four State educational institutions in this State, to make a study of what should be a part of the standard equipment in the mobile home designed specifically for use by older people.

Then, if we get that done, we can do some of the things such as were done by Dr. Howard Rusk in his rehabilitation center in New York City when he built a building behind the hospital there in which he installed devices that could be used by an individual who had to get around in a wheelchair, who had no way to keep house except from that wheelchair, and the things that he did there to make it possible for the wheelchair occupant to keep house are almost beyond belief.

We need the same sort of a study made for mobile homes to fit older people's needs. And I have a feeling, as you apparently have, too, that the mobile home situation is one way out of our dilemma, at any rate.

Mr. Wright made mention of a need for phones in homes. Larry Anderson told me that when a recent increase in rates was established, there were 100 phones in the city of Mitchell that were taken out, because the base rate of \$10 a month was more than the people could absorb. They just couldn't stand it. \$10 a month was too much.

I don't know how far we are going to get on this. This was just brought to my attention a couple of weeks ago, but I am determined to submit to the members of our commission on aging the desirability, at any rate, of approaching the Bell Telephone Co., and the General Telephone Co., to see whether or not we can convince them, in terms of good public relations, if nothing else, that it would be a good idea for them to make a special rate to people beyond a certain age with an income of not to exceed a certain amount. I think this is one thing that we can do.

While I am on the subject, there are people who live all by themselves and have no way in the world to check with the outside, except by telephone. We have encouraged people to make their services available to these people who live all by themselves by contacting them at least once every 24 hours to see whether everything is all right.

TELECARE SAVES A LIFE

There is a program developed in Indianapolis known as telecare program. This is operated out of a public housing facility. The old hotel was taken over and made public housing. There is one individual who was called by the telecare program whose life was saved by virtue of a telephone call. A telephone call was made, and she was in bad shape. She needed to go to a hospital immediately, and if that telephone call had not been made that day, she probably would not have lived. But she did live. She went to the hospital, she recovered, and she is back now and one of the most enthusiastic members of this telecare program in Indianapolis.

I don't think we can afford to have older people without telephones who have been accustomed to using telephones. Whatever it takes, I think we need to do whatever is necessary to make telephones an assured possibility for them.

I want to refer to one thing Mr. Doup said, and I refer to it by simply saying, inflation is the No. 1 problem, and the job that Congress faces above everything else, in my opinion, is to control our inflationary trend.

I want to refer to something that Reverend Weidman said. I want to compliment him first of all for what they are doing in the field of aging.

It has been several years ago since we have conducted a program with the St. Meinrad Archabbey. There were about 40 priests in training that went into this program with the understanding that the commission on aging would pick up their out-of-pocket expenses and nobody paid a cent. But we did for many years pick up their outof-pocket travel expense to the surrounding communities in their counties and in counties which were contiguous to where the archabbey is located.

They had come to know the people. They played games with them. They helped the communities to organize to help study their needs. They have helped establish senior citizen centers. They have done a marvelous job, and the beauty of the whole thing is this: When those boys have finally finished the seminary and are parish priests, they won't start from scratch. They will have accumulated a lot of experience on how to deal with other people. I can visualize they will immediately move into a new parish and do things which they wouldn't even have approached without this experience at the archabbey.

I only wish that other institutions in the State—and they are doing that; I don't want to imply they are not—who are training members for the priesthood or the ministry might be similarly concerned about what takes place in their own community to relatively older people and involving people, particularly in their sociology departments in work with these older people.

RELUCTANCE TO MOVE TO CITY

Somebody made mention of the fact that rural people don't want to move to the city. Well, I think this is right. You have just got to recognize that. It doesn't make any difference what the advantages are. They see disadvantages as well as advantages, and the disadvantages, and the disadvantages far exceed the advantages.

I don't know whether this is permissible, Senator, but I can't do this near as well as has been done by anybody else, and I refer to a little poem written by James Whitcomb Riley, which I think sums up the situation about as well as could be summed up as to what the feelings of the rural people are, what they enjoy, what brings them real happiness.

Mr. Riley's biographer and one-time manager tells me that to appreciate this poem, you should think of it in terms of describing a family in southern Indiana that never had much in this world; that had never been in abject poverty, but have always been known as poor and had to work hard for everything they had.

Then, finally the father in the family came into a lot of money by virtue of a patented farm gate, and they moved to town. This is the mother in the family who philosophizes in this poem, "Back to Griggsby's Station." Pap's got his patent right, and rich as all creation; But where's the peace and comfort that we all had had before? Let's go a-visitin' back to Griggsby's Station— Back where we ust to be so happy and so pore!

The likes of us a-livin' here! It's jest a mortal pity To see us in this great big house with carpets on the stairs And this pump right in the kitchen! And the city, city, city! And nothin' but the city all around us everywhere.

Climb clean above that roof and look out from the steeple, And never see a robin, nor a beech nor ellam tree! Right there in earshot of at least a thousand people, And none that neighbors with us, or we want to go and see.

Let's go a-visitin' back to Griggsby's Station— Back where the latch string's a-hangin' from the door, And every neighbor around the place as dear as a relation— Back where we ust to be so happy and so pore!

I want to see the Wiggenses, the whole kit and billin' A-driven' up from Shaller Ford to stay the Sunday thru; And I want to see them hitchin' at their son-in-law's and pilin' Out there at Lisa Ellen's like they ust to do!

I want to see the piece-quilts the Jones girls is makin'; And I want to pester Laura 'bout their freekled hired hand.

And joke her 'bout the widower she came per nigh a-takin', Till her pap got his pension 'lowed in time to save his land.

Let's go a-visitin' back to Griggsby's Station, Back where there's nothin' to aggrivate us any more, Shet away safe about the whole location—

Back where we ust to be so happy and so pore!

I want to see Mirandy and help her with her sewin', And hear her talk so livin' of her man that's dead and gone, And stand up with Emanuel and to show how he's a-growin'.

And smile as I have seen her 'fore she put her mournin' on.

What's in all this grand life and high situation, And nary a pink nor hollyhawk bloomin' at the door? Let's go a-visitin' back to Griggsb's Station— Back where we ust to be so happy and so pore!

James Whitcomb Riley

Dr. DAVIS. In all honesty, I think that is where real happiness lies for a lot of rural people, and the more you talk about moving them out of that environment into town, the worse off they are going to be.'

Blue Carsténson made mention of these two people who were celebrating their 50th anniversary and one didn't understand what the other one had said.

Maybe you have heard the story of the two old ladies who were in a nursing home, and one of them turned to the other and said, "You know, the State board of health has found two cases of syphilis here in the home." And the other old lady said, "Thank God for that. I am so sick of this Fresca I can hardly drink it any more."

"THE FLY IN THE OINTMENT"

I would emphasize that the things that are being done in our Green Thumb programs are certainly commendable and there are many other skills that can be used, but there is one fly in the ointment. I see our friends from Kentucky have taken care of this to an extent. We can have these people exercise these skills, but the fly in the ointment is that there are no sales outlets. Now, if we can set up a sales outlet, there are a lot of things that can be made by older people that can be available and very desirable, as a matter of fact, if we provide the sales for them. They cannot develop themselves. This requires some help from somebody else, and I think we ought to be able to provide that.

Somebody has called attention to the terrible situation that exists where someone has an old wood stove and has to cook on the old wood stove. As I recall it, when we had a wood stove, and that is all we had, I cannot describe how delicious it was to come in, open the oven door, put a stick of wood in there, draw a chair up and enjoy the heat from that oven. There is nothing more delicious in the world than the heat from that oven.

So when you get new advantages and new developments that come from electricity, and a variety of other things, you also sacrifice some of the joys and pleasures that come from simple living as you find in the rural homes.

This is the last thing I want to call your attention to. The Indiana Commission on Aging introduced, not in this last session but in the session prior to the last session, a bill which would have placed the commission under the merit system of personnel administration, and this is the only thing that stood between us and our getting an allotment made to Indiana from the Administration on Aging by way of the Older Americans Act.

The bill was defeated because of the active efforts of an organization in the State that wanted it defeated. The bill passed the senate by a good majority, but it was held up in the house. It was presented finally to a committee which did not report the bill out. So obviously, the house had no chance to vote on it.

We revamped the bill somewhat and in the last session of the legislature it was passed by the house without a dissenting vote. It passed the senate with one dissenting vote, and the next day the Governor vetoed it.

Now, I want to make mention as to why the Governor vetoed it. I was advised, obviously by an individual who inquired as to why he vetoed it, because his campaign promise was that he expected to strengthen the work on the Administration on Aging. I was advised that he vetoed every bill for which the general assembly had not made sufficient budgetary submission.

Now, I haven't investigated whether or not this statement is correct, but I accepted it, and if this was the thing that motivated him to veto our bill, then I don't know that I can find fault with him.

I would say to you, a little cautiously however, that I think that it is likely that we will become authorized to administer title III funds rather shortly. By way of the Governor's placing us under the merit system by executive order, this seems likely to occur.

We have lost \$800,000-plus that has been allocated to Indiana since title III funds were available, and one of the most insulting letters I received was a letter of thanks from my counterpart in Ohio who thanked me for the Ohio share of our allotment when we decided we weren't going to use it.

I hope that the next allotment in Indiana will be used.

I think that meetings such as you are holding here, Senator Hartke, will be helpful. I have been only too glad to participate in it. Thank you very much.

Senator HARTKE. Thank you, Mr. Davis. Not only are you a very convincing witness, but you are a good poet and quite a storyteller. I think I should take you along on some of these trips. I think you would also have an opportunity to see some things which demonstrate why we should all be concerned about the problems of the aged.

I am hopeful that we won't lose any more money in this State. To tell the truth, I think taxes are high enough, and we should provide for these services. We paid the Federal taxes and we lost the \$800,000, and we just lost our share; isn't that what happened?

Dr. DAVIS. That is right. You see, this thing points up one thing, Senator. It points up the need for convincing people of the needs of older people, our legislators included. The legislators would not vote against this if they understood what is involved, but we will have to try harder.

COVERAGE OF GLASSES, HEARING AIDS, AND DENTURES

Senator HARTKE. As to the social security provisions, there are certain provisions in the law at the present time for disability under the Social Security Administration.

I introduced a bill which coincides with some of your concerns. I found out, as you have indicated, there are three main areas which could be helpful under the medicare provision; providing glasses for older people, false teeth—and most of all, false teeth would be a great step forward—and then the hearing aid.

There is a remarkable part that has been developed in studies. Although we have been accustomed to wearing glasses, we sometimes have the idea that the great deficiency of older people are in their eyes. But, as you have indicated, the greatest deficiency is in hearing, and this is something which really is a requirement and something which needs to be taken care of.

I would hope that you would keep up your lively interest and your great approach toward this problem. Hopefully, we will get some money to get the job done. As you have indicated, maybe we can convince the younger people of that, if they are interested in making a contribution to society.

Thank you for coming.

Dr. DAVIS. Yes, sir.

THREE CLOSING THOUGHTS

Senator HARTKE. I might say in closing these hearings today, I think that there are three thoughts I would like to leave with you.

I find all too often in my tour on hearings of this kind that we have a No. 1 excuse, which is lack of funds. I said "excuse" because I think there is no reason that we can really give to the older citizens for not providing for a decent living for them in this Nation of plenty. I think it is a convenient excuse, in many cases, to kill off programs which people would like to see die. I feel that where they do not want to pay for a program, the first step in killing the program is to make sure there are no funds for it. The next step is that once it is destroyed, the initiative to recreate that program is lost and gone forever.

The second thing is that we have a developing problem, the problem of isolation of older people to the place where they are, as some people have said, the forgotten class, the forgotten Americans.

Coupled with their isolation, as we have had indicated here in testimony of the three-county area, a third of the houses are unfit, and in Kentucky, every one out of two families in that section are living in houses which are unfit for human habitation.

Along with that in the areas is developing this dwindling desire of small producers of farm products to produce. In other words, we have a takeover of the small farm, and the result is that the young people leave, and we have left on the farms, as was indicated, a population which is averaging much over the age of 50 and even in some cases over the 60's.

A third point that I would like to make is that it is not hopeless. We have seen some threads here of encouragement, some real opportunities, especially in programs like Green Thumb. There has been an indication that things can be done if we will establish the priorities, and if we will provide with it adequate income for these people so that they can take care of themselves. We can get this job done if we have the will and determination to establish a system of acquiring the end results and making sure that we can have a program which can be effectively put to work.

In line with this, I think we have to recognize that to some extent we have not trained this Nation. We have come to the place where we sort of hope that people will really look for their own opportunities. The incentives for looking for opportunities at this time do not come through as quickly because people have not done the necessary work when they were working for a living to prepare themselves for the time when they would be no longer actively engaged in the production of the normal pursuits of the paycheck.

This means, as Dr. Davis has indicated, we are going to have to turn increasingly to the experts in universities and sociological experts.

I am aware that Senator Abraham Ribicoff is introducing some measure along this line to provide real training for people who will be concerned about the needs of people in health and welfare and the needs of people who are in their "golden years." But this has to be done. In other words, it is not going to be done with untrained people, or with inadequate funding. It is not going to be done without somebody being concerned. It is not going to be done unless the people want it done. That is the last and final concluding remark.

If we in America want it done, it can be done. If we don't want it done, it is not going to be done.

We still live in a representative democracy, and basically the people are going to react to the extent that they are motivated to react, and that is one of the reasons for these hearings. If we can convince the people it is necessary to do something, then the hearings will be well worth the time and effort and expense involved. If they are just going to be another report that is going to be filed, it would have been better not to have held them in the first place. I will leave the decision up to the Congress.

Thank you for coming.

These hearings are now recessed.

(Whereupon, at 3:30 p.m., the committee was adjourned.)

APPENDIXES

Appendix A

ADDITIONAL INFORMATION FROM WITNESSES

ITEM 1. REPORT BY DR. GEORGE E. DAVIS, EXECUTIVE DIRECTOR, INDIANA STATE COMMISSION ON THE AGING AND AGED¹

In a study made by the Graduate Division of the School of Business of Indiana University and published under the title "INDIANA POPULATION PROJECTION 1965-1985," there is to be found a variety of demographic information that relates to the elderly in rural areas in Indiana as well as in urban areas. Demographic material is also available from the Indiana State Office of the Social Security Administration. I am using none of this material in this report but this record is made of the availability of the material.

The items to which I call attention are items that have been called to my attention by a number of different agencies. From an OEO project in Lawrence, Orange, and Washington counties came part of the information; from the OEO director in Vincennes; from the Cooperative Extension Administration of Purdue University; from the director of the Indiana Green Thumb, and finally from the Farmer's Home Administration comes more. This, in addition to the work that the Commission on Aging has been doing over the years in rural areas, furnishes my point of reference.

The items to which I call attention come from one or more of these sources to which I referred but I will not indicate in each case what my source of information was.

1. Whereas in Indiana new Senior Citizens Centers are being established at a surprising rate, there are communities which have not been able to secure housing for a drop-in center. If Indiana were qualified to administer Title III funds of The Older Americans Act, some money could be made available for rehabilitating a building to be used as a Senior Citizens Center, but no money would be available for building a new facility. A loan or grant program to build new buildings so that senior citzens may have a meeting place and an opportunity for social contact is needed in a good many communities. I have in mind a community of a 5,500 population which has no housing authority and apparently are not about to establish a housing authority there being small need for public housing in the community. If the community had a housing authority and had built some public housing, they could have included a space in which senior citizens in the community might meet. FHA has no way in which they can make a loan for such a building. I am advised by HUD that they are not in a position to do anything along this line so it remains for this community to solicit funds from the community itself to build a facility to house a senior citizens group. In some communities this would be a possibility; in other communities the power structure is contemptuous of any such action relating to its older population and would effectively oppose a fund drive for such purpose. Then there are communities that just don't have the money to finance a senior citizens center even though they might very much want to do so. I am not as much interested in the grant program as I am in a loan program for such a community and particularly for rural communities. Whereas the Farmer's Home Administration can now make loans to older citizens in rural areas for repairing their homes or

¹ See testimony on page 293.

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for installations that overcome a health hazard, they are not in a position to make a loan relative to building a senior citizens center or making repairs on a building which could be used as a senior citizens center. Plans should be developed which would make it possible for every community which needs a senior citizens center to provide one.

2. Many rural communities in Indiana are without a doctor. To attract young doctors, medical facilities need to be built for their use. Low-cost loans to provide such medical facilities would be a great help. Even with such facilities available it is extremely difficult to persuade a doctor to locate in the small town where he becomes a general practitioner. Without such encouragement, it is practically impossible to get a doctor. Any Comprehensive State Health Plan must recognize this and plan accordingly.

3. I have no solution to the problem but the facts are that public transportation in rural areas is conspicuous for its absence. Older persons need transportation to get medical aid and to purchase food, drugs, etc. Many senior citizens do not have cars and/or are unable to meet driving regulations. They will be disadvantaged until some solution to the transportation problem can be worked out.

4. I am advised that particularly in rural areas there is a great need for more nursing homes and convalescent centers. These nursing homes tend to be built in urban communities rather than in the rural areas. The Commission has been working with a group in Jasonville, Indiana, for several years attempting to find some help for them in building a nursing home. There seems to be no governmental agency that can be of assistance to them, and other sources from which loans might ordinarily be made tend to question the ability of the community to ever pay off a loan. A local committee is convinced that a nursing home is needed in this community but so far no money with which to build the nursing home has been found. The community has experienced several disasters which makes it improbable that they will be able to finance it themselves, except through a loan.

5. It is a well known fact that as old people grow older they tend to abandon preparation of meals that are well-balanced and nutritious even if they know how to prepare such meals. There are older people who do not know how to prepare well-balanced meals. A project was designed and sent to the Administration on Aging by the School of Home Economics at Purdue University which, if funded, would have established a workshop to which older people would have come to study the preparation of nutritious food for older people. Those in attendance at the workshop then could have gone back to their several communities to pass on the information they received at the workshop to groups in their own communities. Approval of this project under TITLE IV of the OLDER AMERICANS ACT was sought but not approved. If Indiana qualifies for TITLE III funds, approval of this project might become a possibility through TITLE III funds. The need for information about meal preparation is evident.

6. Housing for older people, particularly in rural areas, is becoming more and more difficult. Two or three generational families are almost an impossibility and suitable housing for older people is not available in rural communities. We would like to see a study made of the type of facility that might be built at modest cost for occupancy by elderly people. This would be by way of a mobile home or by conventional housing which contains features that need to be available to older people. I am sure that the Schools of Home Economics in our several universities would be glad to offer suggestions concerning the design of TITLE III funds.

7. Rural people particularly are disadvantaged concerning information which they need as they grow older, including information relating to legal services, hospital supplies, business information, tax information, etc. Currently, they go to one agency and they are advised that they have come to the wrong agency, they are then sent to another agency which again may be the wrong agency. There is sme tendency anyway for State and Federal agencies to brush older people off which is not in keeping with what they deserve. If Indiana should be qualified to administer TITLE III funds of the OLDER AMERICANS ACT, we would like to see an experiment run in some one rural community concerning the establishment of an information and referral center, which pilot program might serve as an inspiration to other communities to provide a service of this. sort for older people. It is important to have in one place information which people need or acknowledge where it can be found without question. In addition, there is a need to find older people who do not know what services are available to them. In the project FIND supported in Hammond by the National Council on Aging, the project workers found people in the area who had no idea of the variety of services available to them. Some eligible for social security benefits did not know such a program existed and had no knowledge about how to make application for social security benefits. They were denied other social service benefits because of their complete lack of knowledge about them. Such a situation is more apt to exist in a metropolitan area than in a rural area, probably, but that there are rural people ignorant of social benefits available to them is likely and one function of an information center should certainly relate to finding such people.

8. Whereas we need continually to identify the problems which older peopleface and to determine how these problems may be met, we also need to train people to work with older people. Many difficulties arise out of lack of understanding. The psychology of the older person differs from the psychology of a younger person ordinarily and hence the lack of tolerance of younger people in relation to older people. It's the rare person who has enough understanding of the concomitants of aging to work effectively with older people. Again, our universities and other agencies should be in the process of training those who are interested in working with older people so that their work may be effective.

9. I am informed that on the average for each year a person lives beyond the age of 65, he loses one percent of his hearing acuity. With people living well beyond the age of 65, we have, therefore a sizeable number whose hearing acuity is materially reduced. Insufficient facilities are available to older people to test their hearing acuity and to suggest the type of hearing aid which will best serve them. In Indiana, I am advised that the Purdue Speech and Hearing Clinic now has 15 centers over the state for testing the hearing of pre-school children but in no instance have these centers been used in testing the hearing of older people. Without expert advice, the older person is left to the whims of the dealer in hearing aids, whereas he should be expertly advised as to the specific type of hearing aid he needs.

There seems to have been no studies made concerning the behavior patterns of people with loss of hearing but that behavior patterns do change as a result of such loss seems to me to be unquestionable. I wish an agency could be found that would study this problem and again this might be a possibility if TITLE III funds were made available to the State of Indiana. There is no question now that older people are victimized by a limited number of unscrupulous dealers who sell them hearing aids at exorbitant prices, or hearing aids which will not do the particular individual any good. Some action needs to be taken, and particularly in rural areas where facilities for testing hearing are not available, that will bring relief to those who have suffered the loss of hearing acuity.

10. Many older people do not have sufficient income to provide adequate housing for themselves nor adequate food but they are too proud to apply for help from the Welfare Department. They object to the necessity of assigning their property to the Welfare Department, if they own property, to partially cover welfare costs for the individual. In the first place, this is a penalty on the individual who has been provident and has accumulated enough to own a piece of property, while another individual who has not been provident or who has for legitimate reasons been unable to become the owner of any property may receive welfare help without assigning anything to the Welfare Department because he has nothing. Usually the amount of the value of the property the individual owns is so small that the eventual reimbursement to the Welfare Department is almost inconsequential. The principle involved is one to which older people object and some do deprive themselves of help because of their unwillingness to assign their property to the Welfare Department. I don't think they should be required to assign ther property to the Welfare Department.

A man out of work living with his family may not, in Indiana, be put on welfare. If he leaves home, his wife and children may receive welfare help but not so long as the father in the family is living there. This means there are many instances in which the father just moves out of the household; he doesn't abandon the family but his presence there penalizes the family so the children are robbed of the possibility of all the members of the family living under the same roof in order that part of the family may get financial help. This seems idiotic and hopefully will be corrected shortly as a result of a federal interest in our welfare set-up.

48-387-70-pt. 4-7

11. I am advised that in Indiana there are 221 townships in the whole state in which the Food Stamp Plan is in operation. In one community, I am told that it is necessary for a family applying for food stamps to make an initial purchase of \$70 worth of groceries following which the food stamps would be available to them. Now, how can a family that is resorting to food stamps to get enough food to stay alive come up with \$70.00 to buy an initial quantity of food? This is pretty vicious as it relates to older people, some of whom have no income that would not permit the initial purchase of food stamps. Federal agencies related to the Food Stamp Plan surely can correct this situation. Whereas I am not familiar with the legislation, Massachusetts has passed legislation that makes it possible for older people to purchase food at school cafeterias at hours that will not interfere with the serving of meals to students. I find this is common practice in the Scandinavian countries but it is not to be found in the United States. Why shouldn't our school cafeterias be used to furnish meals for older people or at least one well-balanced meal per day at a minimum cost. If the cost of preparing and serving the meal is slightly more than it would be without this program for older people, such additional cost could be added to the cost of meals served to older people. Meals on wheels programs serve an excellent purpose but so would such a plan which would make available well-balanced meals to older people in our school cafeterias. If the use of excess commodities by schools for lunches for school children poses a problem then I think the Federal regulations should be modified to include both school children and people beyond a certain age.

12. The Indiana Commission on Aging does not have figures available concerning the number of occupants now to be found in our county homes. There are, however, people who are indigent and pay nothing toward their care and those who are paying guests in the county homes. At least for the indigents, if not for all the occupants in our county homes, two services are badly needed which are not now provided. The chief health disabilities of occupants of county homes relate to arthritis, lack of dentures, and proper eye glasses. Generally speaking, the commissioners do not make available money to provide dentures nor for any care of the teeth. Frequently the dentures are completely inadequate and so poorly fitting, due to the fact that many years have passed since they were made for the individual that they are practically useless. If one does not have teeth to use in eating then one's diet must obviously, out of necessity, be a liquid diet or a semi-liquid diet at least. It seems unbelievable that dental care of older people in our county homes is not considered worthy of financial sup-port, but on the basis of our information the Indiana Commission on Aging is convinced that generally speaking no money is available for dental work for patients in our county homes. What is true of dental care is also true of care of the eyes. There is, generally, no money available for testing the vision of older people in our county homes, nor any money available to buy glasses for them if their prescriptions need to be changed. Not infrequently some service club in the community provides glasses for people in our county homes who need new glasses, but the health needs of the occupants of our county homes ought to be completely taken care of through county funds.

Few studies have been made of the needs of elderly people in rural communities in Indiana. One was made, however, by the Co-operative Extension by Home Demonstration Club personnel. As a part of this report, I am including a copy of the findings of a study made in Spice Valley township of Lawrence county, Indiana, and I call special attention to the recommendations made as a result of this study. Following are the recommendations:

Recommendations

1. A visiting program by Home Demonstration Clubs and churches.

2. Visiting nurse service.

- 3. A mailed letter about canning, growing flowers, and vegetables.
- 4. A well seniors clinic or round up.
- 5. A homemakers service.
- 6. Transportation service on a paid basis.

7. A program to inform the aged of tax exemption and other services available such as care of the mentally disabled.

8. Letters to senior citizens similar to pen pals. This could be a service club program.

9. The churches need to be cognizant of the social needs of the older citizens. The strongest bond felt is to the church. The home demonstration program might work through churches to create a self help program.

10. Radio is a great source of news and entertainment. Informative radio programs could be beamed especially to isolated people.

11. The chief health disabilities seem to be arthritis, lack of dentures, and eye glasses. Indiana University Dental School could do a study of dental conditions of the aged.

12. There was evidence of malnutrition. "Meals on Wheels" type of arrangement would serve this area well.

13. A newsletter from Home Demonstration Association to older citizens could carry short items on health, nutrition, taxes, business affairs, safety. This could be edited by club members.

14. The Home Demonstration Club might have "good deeds days" as part of their citizenship program for lonely people in their own community. A magazine exchange would be welcome by many.

[Enclosure]

EXHIBIT A. A STUDY OF THE AGED IN SPICE VALLEY TOWNSHIP, LAWBENCE COUNTY, IND.

Problem:

The purpose of this study was to find out the extent of participation of older adult citizens (men and women over 65) in the affairs and activities of the community.

A related purpose was to see how well such a survey can be made by home demonstration club women, their skill in interpreting the data obtained, and the kind of a program they plan and initiate as a result of the survey.

Data collected relates to the following questions: 1. What are the activities and organizations in which the older citizen participates?

2. What is the extent and nature of his participation?

3. Are the organizations in which he participates made up primarily of people of his own age or mixed ages?

4. Is there any difference between the pattern of participation as com-pared to that when the individual was 45 years of age?

5. Are there any blocks to participation such as:

Limited local opportunities.

Transportation.

Health.

Finances.

Unacquainted in community.

Education.

Lack of available time.

The study was limited to one rural township, Spice Valley, Lawrence County. Indiana in a low income area of the state. The study encompassed an entire township where census records indicated a population of 101 males and 100 females over 65 years of age.

The total number of schedules filled out was 136. The difference between the number of people from whom schedules were taken and the number reported by the census was due to the following factors:

1. If the respondent could not be found at home after two visits he was omitted.

2. Some had died.

3. Some had gone into nursing homes or moved.

4. It is possible that some were missed since the roads lead off the main highways, but frequently did not go through to connect with other roads.

Number, age, and sex of respondents

136 interviews were conducted in Spice Valley Township in Lawrence County, Indiana, of all men and women over 65 years of age with the exceptions noted above. The average age was 74 years. The range of ages extended from 64 to 97 years. Fifty-two percent of the sample were men and 48 percent were women. Sixty percent were born in the county and 80 percent had lived in the community for twenty years or more.

Financial situation

In describing their present financial condition they reported the following opinions:

	L CI COM
Good, no major problem	- 24
Adequate	
Inadequate	
A real problem	
Don't know	
No answer	_ 1
Total	_ 100

Source of income

The major sources of income were :

P	ercent		Percent [.]
Social security	46	Children	_ 2 [.]
Pension and retirement		None	. 1
Old age welfare		No answer	. 1
Interest and investment	6		
Farm and soil bank		Total	. 100
Salary or business	6		

One hundred and nine gave two sources of income. Forty-four percent said they had much or some concern about sufficient income to cover possible illness.

Occupations (or former occupations):

1	Percent		Percent
Laborer Farmer Semiskilled laborer Blue collar	34 19 1	Proprietor Professional No answer Don't know	1
Military White collar		Total	100

A few of the homemakers had worked in wartime factory jobs or domestic labor.

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Education:

	Percent		Percent
Had 4 to 8 years	64	Had 9 to 11 years	. 10
Had a high school education		Had special training	
Had a college education	6	No answer	. 3
Had less than 1 year	1		
Had 1 to 3 years	5	Total	. 100

Housing: Conveniences and ownership:

Houseny. Convolution cost and owner ship.	Percent
Had electricity	- 97
Had mechanical refrigeration	
Had washing machines	
Had TV (that is, 80 percent of those with electricity)	- 78
Had running water	- 61
Had telephones	
Had automatic hot water	
Had flush toilets	
Had central heating	
Owned their homes	- 78
Housing: Lived with spouse:	
	Percent
Live in their own home with a spouse	_ 54

Transportation problems and health disabilities:

Transportation problems and health disubilities:	Percent
Have transportation problems	. 36
Have disabilities that prevent participation in the community. Arthritis and other crippling diseases were most common	. 49

Organizations:

Percent

Porcent

Organizations other than church to which they belonged are REMC, Farm Bureau, fraternal groups, or Home Demonstration Clubs.

Twenty-two people belonged to the Farm Bureau-4 attend meetings.

Ten people belonged to a union-none attended meetings.

Fifteen women (25 percent of the women) belonged to home demonstration clubs—13 attend meetings.

Only 9 percent described themselves as a community leader and 48 percent said they were not active members in anything.

Activities (what they did):

	Percent
Listen to radio or TV	_ 93
Go to town	_ 72
Fix things around the house	
Visit	
Garden	
Garden	- 00
Interests (what they would participate in if the community provided it):	
	Percent
Gardening and growing flowers	_ 37
Sightseeing	
Movies about travel, natural history	
Classes about making the home safer and easier	
Fishing trips, ball games	
Knitting or sewing classes	
Classes about nutrition, health and diet	- 9
Crafts and use of leisure time	_ 9
Other	_ 5

Conclusions

In light of the objectives of the study, the conclusions are that the men and women over 65 years of age do not participate very actively in the affairs of the community and home demonstration club women can be trained to do the interviewing and to collect the data.

Our observations about the use of leaders was that they needed considerable supervision or else they varied from one interview to the next. Because of this fact, we had one professional person with each group of volunteers. Some volunteers were interested from the standpoint of the activity; others were people with higher education who saw the value of accuracy.

From this sample the closest and most regular type of participation of the elder adult is with the members of the family. Contrary to information which was obtained in other places, these people were fairly oriented and the children were aware of their responsibilities towards the elderly parents. Few cases were discovered where the young members of the family had left the older members completely alone and isolated.

Church, of course, became the next important activity for participation, but church participation did not rank very high. Fifty-three per cent of the respondents did not attend church, although 76 per cent did belong. As can be seen by the transportation and health problem, it is quite likely that being able to get about and having the means of transportation are important factors, although 71 per cent reported that they had visited someone or had gone to town or church during the past week. There was considerable evidence that going to town was the last activity to be given up for the good reasons that groceries and supplies had to be secured and family business had to be taken care of. Of the 36 per cent who had transportation difficulties, the problem was frequently that the elderly person could no longer drive, had health disabilities that prevented his driving, or did not have a car that provided adequate transportation.

The number of people who belonged to organizations other than church was not great by any measure. Thirty-five per cent said they had belonged when they were 45 years old and 34 per cent belonged at the present time. The type of organizations were chiefly farm organizations, unions, and the home demonstration club. The home demonstration club members seemed to be the most faithful in attending the organization to which they belonged.

. Few of the people voiced any opposition to participating in mixed-age groups. They seemed to think that they could associate with all ages. There did not seem to be any great difference in the pattern of participation at their present age and when they were 45 except the difference caused by health difficulties.

The activities in which they engage now were largely those which they could participate in with the least effort and do at their own pace. Although they indicated some interest in other kinds of activities, the interest was largely related to the amount of energy they had and their health situation.

Although the housing data itself does not show the situation, the majority of people interviewed lived in houses which were in some state of dilapidation. We use the term, "a house which is being used up without being kept current in repairs." Even in this one township, some areas were more noticeably dilapidated than others, but generally the houses, like the people, were being used up.

In some of the communities there was a considerable lack of community organization. The families lived out in the rural countryside or in the small towns without any very strong relationship to the people up or down the road or to any community center aside from the trading center which was the county seat town. The social contacts appeared to be mostly with their children who came to visit them on weekends or came out during the day to see that they were all right. The social ties do not appear strong among the non-related people. There was an obvious lack of any strong community attachments among the people, yet the respondents had all lived in the vicinity a number of years.

All of the interviewers felt that they were a brave, proud, lonesome people with too little money and many ailments, but they received us graciously.

Recommendations

1. A visiting program by Home Demonstration Clubs and churches.

2. Visiting nurse service.

3. A mailed letter about canning, growing flowers, and vegetables.

4. A well seniors clinic or round up.

5. A homemakers service.

6. Transportation service on a paid basis.

7. A program to inform the aged of tax exemption and other services available such as cure of the mentally disabled.

8. Letters to senior citizens similar to pen pals. This could be a service club program.

9. The churches need to be congnizant of the social needs of the older citizens. The strongest bond felt is to the church. The home demonstration program might work through churches to create a self help program.

10. Radio is a great source of news and entertainment. Informative radio programs could be beamed especially to isolated people.

11. The chief health disabilities seem to be arthritis, lack of dentures, and eye glasses. Indiana University Dental School do a study of dental conditions of the aged.

12. There was evidence of malnutrition. "Meals on Wheels" type of arrangement would serve this area well.

13. A newsletter from Home Demonstration Association to older citizens could carry short items on health, nutrition, taxes, business affairs, safety. This could be edited by club members.

14. The Home Demonstration Club might have "good deeds days" as part of their citizenship program for lonely people in their own community. A magazine exchange would be welcome by many.

EXHIBIT B. LETTER FROM MISS LULU CHICADAUNCE, FARMERSBURG, IND., TO DR. GEORGE E. DAVIS

R.R. 2, FARMERSBURG, IND.,

September 9, 1969.

MY DEAR DR. DAVIS: In reply to your letter of September 5, I will list some (there are many) of the things that I know need to be done for the elderly in rural areas. I am sorry that I am not able to talk to you personally because I am sure that I could talk on this subject far better than I can write. I am sorry I do not know much about Title III of The Older Americans Act but hope I can hit on a few things that might be helpful. Rural area people have certainly been sadly neglected in past and present programs. Lots of Talk, No Do!

1. Visiting Service

(a) People who are not able to get away from home (there could be many reasons why) need someone to come into their homes to just "plain visit." I know from experience in other programs that this kind of thing can really change elderly people's thinking on the government situations, youth of today, high prices, taxes, salaries, etc. They are eager to listen and learn about things other than what they get on television.

(b) People (not too young) could be hired to visit with the elderly in their homes and at the same time teach them, or at least help, how to budget their usually small incomes, how to shop for better and cheaper foods, how to prepare commodity foods, what kind of foods are better for older people and how to prepare the same.

(c) There is no limit to the number of things that could be done to help e.g., consumer buying, difference between "facts and frauds", how to spend leisure time, etc.

2. Community Centers (On ground Floor)

(a) These could be manned by one person usually so that individual problems could be discussed. Most elderly persons are so lonesome, they need someone to talk to or someone just to listen. I would be very much against this person being a social worker. It needs to be a local person who is known by most of the elderly people personally. It must be understood that rural people and urban people are different in their thinking.

(b) This could be used as a meeting place, recreation center, lectures, shows, reading rooms, classes, etc.

3. Transportation

(a) A high percentage of the elderly rural people are without transportation to the doctor, grocery, bank, church, etc.

(b) There should be some provision made to transport these people to the necessary places:

(1) Church Buses could be hired.

 (2) School buses bought or hired
(3) Individuals would be available many times, but cannot afford the proper insurance to drive a car.

(c) If a center is available, transportation to and from would be necessary in some areas.

4. Recreation

(a) There is a great need for people to be with other people so they will not spend so much time sitting. They probably have nothing to do but to watch television.

(b) Many problems such as personal aches, pains, gripes and gossip can be made to disappear when talking and playing with others.

(c) Mental attitudes as well as physical can really change when people have something to look forward to such as meeting and playing with others, learning new things, meeting new and old friends, or to know there are people who are really interested in their welfare.

I feel there are many, many other things, such as legal services, that could be done to help. I would like to put in "my two-cents worth" by saying that if a program of this type is going to be made to really work, there should be less money spent on high salaried people who sit in offices and push pencils and use telephones. Spend some of this money where it will do more people more good.

What we really need is to hire only people who are interested in the program not the salaries or themselves—and let them work as they see fit in their own particular situations. No two communities are the same.

Let's bypass the agencies (who are all jealous of each other) and get down to the grass roots of the problem with ordinary people who would and could help if allowed.

We need some of our government men to really *listen* to the common folk (workers already in other programs) instead of looking only at figures. Any *average person* can make figures talk.

I am sorry to take so much of your time with my rambling, but I have worked with some government programs that have sadly failed because someone would not take time to listen.

I do hope I have made some points clear about a few things needed in rural communities. I live in one. It is easier to tell a man how to live than to show him—but not as effective.

Cordially yours,

Miss Lulu Chicadaunce.

P.S. May I please add another thing. I think would be very helpful.

5. Small jobs for pay.

(a) Crafts of all kind could be taught in homes and/or centers for both men and women.

(b) Sitting with others who cannot be left alone-homes, hospitals, nursing homes.

(c) Beautification of the community by the men. LC

ITEM 2. LETTER FROM REV. EUGENE WEIDMAN, TROY, IND., TO SENATOR VANCE HARTKE, DATED OCT. 14, 1969

ST. PIUS CHURCH, Troy, Ind., October 14, 1969.

Senator VANCE HARTKE, Special Committee on Aging, Washington, D.C.

DEAR SENATOR: I hope my testimony at the New Albany, Indiana, hearing was constructive and of help to your committee. The reporting of this testimony was correct.

However, of the farm problem that has and is plaguing our nation, I would like to offer the following comments.

Legislation cannot, I fear, remedy the decreasing number of family farms and the consequent loss of our farm population to industry and urban areas. The reason for saying this is that our major farm organizations cannot agree on common goals, much less common means to achieve these common goals.

Our marketing process for agricultural products prefers to deal with the individual farmer, not a collective bargaining arrangement. The market has prospered and will continue to prosper at the expense of the farmer.

The only possible solution is not a multiplicity of farm programs, but simply a fair profit for the farmer and a continued fair profit.

Most small farmers cannot withhold their product from the market for long. Livestock decreases in value and it costs to withhold it. Other products are likewise perishable. Most farmers need the cash to put out next year's crop and therefore cannot afford to withhold non-perishable crops.

The present policy of retiring land from production to raise prices is a failure. Should we curtail production of food when 2.3rds of the world's population goes to bed hungry every night? We can produce, but we fail to have the knowhow to get food to our own and other hungry people of the world. The God Who has given can take away.

In conclusion. I would like to express my thinking on another subject tearing our nation apart—the War in Vietnam.

I would hope you will continue to use every means to influence the administration to have the courage to end this unwinable war that is spilling the life-blood of our young men and sapping our resources. It will take almost superhuman courage to terminate this war. No administration will want to take the blame for the economic recession that will take place. Our shaky prosperity does not seem able to continue or endure without a war.

Sincerely,

(Rev.) EUGENE WEIDMAN.

ITEM 3. SUMMARY REPORT AND ANALYSIS OF THE 1968 PARTICIPANTS IN THE INDIANA GREEN THUMB PROJECT BY BEN F. SHIVELY IN COOPERATION WITH WAYNE VANCE, DIRECTOR, INDIANA GREEN THUMB, INC.

I. Introduction: The following report is a summary and analysis of a survey conducted with the participants in the Indiana Green Thumb Project. The basic purpose of the survey was to obtain supplemental information not available from existing records on individual participants that might be useful in the following areas of concern in the project:

1. Identification of areas of existing skills and job training which individuals in the project might have that would serve as guides to the development of pilot programs of work opportunities for the retired and semi-retired with private business and industry.

2. Identification of basic educational level of individuals involved in the project.

3. Determination of interest and need for basic education and skill training needed.

4. Interest on the part of the individual participants in being involved in adult basic education and training programs.

5. Identification of areas of personal concern which the development of educational programs might help solve.

In addition to the information from the survey, interviews and discussions were held with the members of a work crew on a public project at the city park in North Vernon, Indiana. Also, an informal presentation concerning educational programs was made to and a discussion held with the foreman of the project on January 24 at the Marott Hotel, Indianapolis.

January 24 at the Marott Hotel, Indianapolis. II. Overall Impression of the Project: The following general impressions of the project represented this writer's opinion as developed from interaction with Mr. Vance, with the work crew on the job, interaction with the foremen at the January 24 meeting, and observations of project results in the 20 counties involved. These impressions are presented because it is fell that they have direct implication and should be given serious consideration in future program developments.

1. The group approach to providing work opportunities for the retired and semi-retired on public work projects is one of the real keys to the success of the project in that:

a. the group approach or work crew provides a work opportunity on a group basis which makes provision for not threatening the individual in not being able to do the work.

b. the work group approach provides for social contact and involvement which a great number of these individuals do not achieve in any other way.

c. the group approach provides a social identity which is visible in the community and gives the participants the satisfaction of feeling that they are doing something worthwhile and are helping to fulfill a community need.

2. The involvement of the participants in projects designed to improve their community provides meaningful fulfillment of the need to be needed.

3. The project provides them with income which is much needed to supplement their retirement incomes.

4. The participants have a real desire to be involved in worthwhile community activities whether it be of a public or private nature.

It is this writer's opinion that the project overall is meeting a real need of the semi-retired and retired person in the rural areas of Indiana. not only in improving income but also providing for a social involvement in their respective communities. Expansion of the program through use of public or private means in all probability seems justifiable.

III. Analysis of Participant Survey: The following summary represents an analysis of 184 responses returned from those sent to some 200 Green Thumb workers in 20 counties in southern Indiana. As was expected, quite a number of surveys were returned with incomplete information due to the lack of formal schooling and reading and writing skills. It is hypothesized that quite a few of the surveys were not returned because of individuals not being able to read and write and being to proud to ask for help in filling out and returning the survey. It is suggested that procedures be set up in the interview of future participants to gather as complete information on participants as possible, either as a part of the regular interview form or as a supplemental form. The attached Table I is a

			I—Age				·	IIMarital status				IIISchooling completed					IV—Classes		
No. responses	County	Under 60	60 to 64	65 to 69	70 to 74	75 to 79	Over 80	s	M	D	Sep.	Wid.	None	1 to 5	6 to 8	9 to 12		Will attend trg. ed. classes	Will attend rdg. wrtg classes
12 9 6 4 155 8 3 3 12 9 10 13 8 8 9 12 8 8 11 14 4 13 12	Bartholomew_ Brown_ Clark_ Davies_ Dubois_ Gibson_ Gibson_ Jackson_ Jackson_ Jackson_ Jefferson_ Jefferson_ Jefferson_ Jefferson_ Jefferson_ Jefferson_ Jefferson_ Jefferson_ Pennings_ Knox_ Lawrence_ Martin_ Orange_ Pike_ Posey_ Scott_ Sullivan. Wartick_ Washington_		321 104 103 14 50 12220 21	23122731421024314133	122100221200225132223	30000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 2 1 2 2 0 1 1 0 1 3 3 0 0 1 1 0 0 0	7645221261 8875591 1488439	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1 0 0 1 2 1 1 1 1 0 4 0 0 0 0 0 0	0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33112310332551231050	74341 10615555422781 8376	2 1 2 1 0 1 1 1 1 1 2 1 1 1 2 1 1 2 2 4 2 0 1 3	1—Barber	6 4 4 1 13 5 2 9 7 8 4 3 5 7 8 9 2 10 7	1
Total184	Total Percentages	37 20, 1	35 19, 0	49 26. 6	33 17.9	16 8. 7	. 7 3.8	21 11, 4	134 72.8	7 3. 8	2 1. 0	16 8. 7	2 1. 0	44 23. 9	97 52.7			118 64. 1	

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INDIANA GRÉEN THUMB PROJECT

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	V—Childr					VI—Kind	ds of jobs held	t				
	home, age		• • • • • • • • • •		0	Dellared		Furniture,		V11B	ems	
1	to 10	11 to 20	Landscaping, farming	Industry, foundry	Con- struction	Railroad empl.	Truck- driver	factory and painting	Miscellaneous	Money	Health	Ag
	3	2	7	5	3	1	2	1	Selling—1	. 3	6	
1	0	0	6	5	0	0	1	0	Barber—1	3	2	
ı	ō	ő	3	ž	ĭ	ĭ	ŏ	ī	Meatcutter—1 Mechanic—1	4	3	
1	0	Q	2	2	1	õ	Q	1	Mechanic—1	1	Q	
	10 0	1	22	3	2	2	0	0	Mirght—1, cook—1, coal mnr—4, mech—1_ Plumber—1	5	i	
	5	4	5	ĭ	2	i	ž	2	Sig-1, Gr. Thmb2, guard-1	3	3	
	5	8	5	2	2	1	0	0	Might2, bismth1, sig-1	8	5	
i	3	3	3	1	2	U 5	3	4	Labor orv dor sawmill—11	3	5	
i	ŏ	5	Š	3 3	i	ŏ	Ö	Ó	Sig-1, Gr. Thmb2, guard-1 Might-2, bismth-1, sig-1 Labor-3, pilot-1, sig-1 Labor, grv dgr, sawmil-11. Rstnt-1, cl mines-1, widg-1, ceme- tery-1.	4	5	
	0	0	4	· Q	1	0	1	0	Coal mines—1, golf crse—2 Lndry—1, St. hwy—1, groc—1, butcher—1 Mech—1, jntr—1, cook—1 , tbr—1, candlemaker—1	5	1	
÷	3	6	4	4	3	3	0	0	Lndry-1, St. hwy-1, groc-1, butcher-1	2	6	
	ŏ	ŏ	10	4	ŏ	3	ò	ō	Jntr-1, lbr-1, candlemaker-1	8	7	
,	Q	2	.2	Q	3	, O	0	Q	Hwy	4	ŏ	
, i	4	5	11 7	. 5	3 5	3	4 2	2	Miner—2, shpyrd—1, hwy—1 Office wk—1, clk—1, St. hwy—5	10 5	7	
Total	36	48	99	51	34	28	23	14		87	64	
!	18		53.8	27.7	18.5	15. 2	12.5	7.6		47.3	34.7	29.
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Education	Difficulty finding job	Miscellaneous	No problems	Fishing	Hunting	Farming, gardening	Auto elect., other repair Spo	rts spect.	Wood- working	None	Miscellaneous
1 2	2 1	Stop smoking Transportation	1 3	2 6	1 3	2 6		1	2 1	7 6	Oil ptg—1, weaving—1. Driving—1, auto rep.—1, golf—1.
0 1 0	0 0 1	0 O Getting home finished	3 0 2	3 1 2	3 2 1	3 1 0	1	0	0	3 4 2	
520	3 1	Transportation-1 Lack of tools	0 1	5 4 1	5 3 1	0	2 2	1	· 0 0	· 4 0	All kinds-1, golf-1 church work- Electronics-1. Reading-1.
2	4	Reading—1 Trans—1, rdg—1	3	2	0	0	3	. Ö	20	65	Crosswd puzzles—1, Elec welding— Start gen shop—1. All—1, horses—1.
1 3 1	0 1 1	Illit.—2, soc prv—3 No car Marital—1	3	22	1	3 1 2	0	. 0	03	63	Phtgphy-1, music-1, driving-1. Blueprints-1, reading-1.
0 1 4	1 1 2	0 0 Needs trade	1 1 0	2 0 2	1 1 0	3 1 5	U 3 0	0 1	0	2 5 1	Reading—1. Horses and stock—1. Camping—1.
2		Transportation—1 0	0	1	0	3	1	, 0 0	1	4	Church, chickens, rdg, Gr Thmb, sl nursry stock.
5 0	4 2	Hang, transp Transportation—1	0 3	4 2	3 1	53	Ŏ	Ŏ	0 1	5	Church, music. Travel, bkkpg, roadwork.
31	29	Total	29	44	30	41	13	4	13	77	
16.8	15.8	Percentage	15.8	23.9	16.3	22.3	7.1	2.2	7.1	41.8	-

VIII—Hobbies

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Note: Construction includes carpenter work and general labor. Health problems include illness of person or dependents. No problems not hobbies includes those not answering and those listing none

Column 1—Age. The age range of the 184 respondents to the survey was 47 to 84 with 26.6 percent being in the 65–69 age group which was the median. It is worthy of note that 20.1 percent were under age 60 and in good enough health to work on the Green Thumb Project. This would seem to indicate that lack of salable skills or sufficient education is a major problem.

The fact that 57 percent of those responding were over 65 strongly suggests that:

1. the retired individual has a strong desire to be constructively occupied 2. that they are interested in being involved in constructive community activities

3. if possible, are interested in making their own way rather than being given a handout.

Column 2-Marital Status. The fact that 72.8 percent of the survey respondents were married and still have a spouse at home seems indicative in two areas:

1. those with responsibility for a wife and family have a real concern for providing adequate income to take care of them

2. with this percent of individuals in the project having wives the development of social activities and contacts might have a real impact in meeting the needs and concerns of this age group.

Column 3-Schooling Completed. The fact that 77.6 percent of the respondents have less than 8th grade education would seem to indicate the following:

1. the development of basic education classes for this group of people could have real meaning in providing a sense of accomplishment and satisfaction and could provide a basis for social contact and activity as well.

2. If training programs or job opportunities are to be developed they need to be supplemented with basis education skills.

Column 4—Interest in Educational Classes. The fact that 64 percent indicated a willingness to attend training classes and 50.5 percent indicated a willingness to attend reading and writing classes, indicates a real desire on the part of this group to be gainfully employed and that they recognize the need for basic educational skills and have an interest in acquiring these if the opportunity were available.

Column 5—Number of dependent children at home. It is interesting to note that 18 percent or 33 out of the 184 fall in this category. Some supplemental help in raising their families might be highly worthwhile.

Column 6—Kinds of jobs previously held. Those jobs indicated are supportive or suggestive of several areas which utilization of existing skills might be productive in developing job opportunities with private business or industry.

1. The idea of a lawn maintenance service in cooperation with local nurseries or the development of a soil sampling service in conjunction with local elevators or fertilizer plants is supported by the fact that 53.8 percent had held jobs in the area of landscaping and farming.

2. Over 28 percent were involved in the necessary skills for industry, foundry and mechanical work might well be utilized in a small engine, and appliance repair service.

3. Basic skills in construction and in furniture factory work and painting might lend themselves to the development of a home maintenance service which could be operated in conjunction with furniture businesses or with lumber yards.

Column 7—Biggest problems. The most frequent concern expressed was with age and health as was expected. Lack of money was the next biggest problem with 47.3 percent indicating this concern. This was followed by education and lack of job opportunities. Lack of transportation also appears to be a problem as indicated in the miscellaneous column.

On the basis of the responses in this area, it would appear that the development of educational programs in the following areas might prove fruitful:

1. An educational program on aging and the associated health problems might be very helpful to this group.

2. An educational program concerned with budgeting and use of money might be very helpful to the group in making more effective use of the limited financial resources that they have.

Column 8—Hobbics. Hunting and fishing were by far the most frequently mentioned hobby activities with 40.2 percent of the individuals indicating this area, followed by farming and gardening with 22.3 percent and then auto, electric and other repair work and woodworking: Due to the amount of interest in hunting and fishing it might be appropriate to give consideration to the development and exploration of job opportunities in this area which might be carried on with the state park program or the tourism program developing in southern Indiana.

The other hobby interests are supportive of the development of job opportunities as indicated in column 6.

It is important to note that 41.8 percent of the respondents indicated no hobby activities and this might be worth considering as an area for the development of supplemental social activities for this group of individuals.

IV. SUMMARY

The results of the survey strongly support previously made observations regarding interest in areas for possible job development, i.e., soil testing service, lawn maintenance, home maintenance and small equipment repair. It also appears that the group is interested and motivated toward learning activities not only in adult basic education but also in training opportunities for employment. I would suggest that consideration be given to the following in the development of not only the educational programs in job training and basic learning skills but also in the development of work opportunities:

1. Whenever possible, utilize a group approach such as a work team or work crew or study group since the group approach provides a social contact which appears to be greatly needed by this group. It also provides greater social visibility for individuals in doing something constructive and worthwhile in the community.

In addition, the group approach also appears to provide less of a threatening situation to the individual not only in work but in the pursuit of social or learning activities.

2. Consideration should be given to what appears to be a real need of the group, that of the need to be needed, and for involvement in social activities in the community.

3. Whenever possible, follow existing job skills or interests as indicated by the survey in previous work experience and hobbies.

4. Since there is an indication that the word "education" or "educational" seems to threaten the group and has a negative connotation for them it might be more appropriate to use the terms "training activities" or "learning activities" rather than "education."

I feel that even though the survey is somewhat limited in its depth of information, it suggests and supports several areas for the development of work opportunities and learning activities.

Appendix B

LETTERS AND STATEMENTS FROM ORGANIZATIONS AND INDIVIDUALS

ITEM 1. LETTER FROM VIGO COUNTY NEIGHBORHOOD YOUTH CORPS, TERRE HAUTE, IND., TO SENATOR VANCE HARTKE, DATED SEPT. 18, 1969

VIGO COUNTY NEIGHBORHOOD YOUTH CORPS, Terre Haute, Ind., September 18, 1969.

DEAB SENATOR HARTKE: I want to express my appreciation to you for the kind way you handled the witnesses at the hearing in New Albany September 16th. I would like to include the following testimony in your records.

"As chairman of Area VII CAMPS Committee, which includes the following counties—Vigo, Vermillion, Parke, Sullivan, Clay, Owen, and Putnam—as a pastor of two open country churches in Vermillion County, I bring the following request: We desperately need an extension of Green Thumb and Green Light or similar programs of work assistance for the rural aged in our counties. Our CAMPS Committee has voiced this need in its area plan. We have a very high percentage of rural aged living in poverty. Many of these people, particularly in Vermillion County, are retired and living in little communities which were once mining camps; and now there is no industry, no means of livelihood, and for many of them, no crops or poultry to assist them with the food budget. These folk are plagued by the double-edged sword of poverty and idleness. I had dinner last Wednesday evening with a family who lives in a modest mobile home. The husband is retired and can find nothing to do except watch television. The wife, who just had cancer surgery, is unable to work but anticipates returning to her job in a dime store about five miles away as soon as she regains her strength. If it were not for her income, they would be in dire poverty. This illustration is repeated over and over again in the lives of these rural people in the coal-mining area.

"We have been trying for one year to get the Green Thumb Program; but due to lack of funds, it has not been extended to our area with the exception of Sullivan County.

"I heartily recommend that you and your committee give serious consideration to easing the plight of our forgotten generation."

Respectfully yours,

AREA VII CAMPS COMMITTEE, GERALD E. STITT,

Chairman.

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