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This Week In Congress Radio Address: Mortgage Credits for Home Buyers, 1957 April 1
Speaker: Senator J. Allen Frear
Transcribed by: David Cardillo

[00:00]

Announcer: The Week in Congress, recorded on April 1st, 1957.

Mr. Kelly: From Washington, DC, transcribed, United States Senator J. Allen Frear reports again to the people of Delaware on current congressional affairs. Ladies and gentlemen, Senator Frear.

Senator Frear: Thank you, Mr. Kelly. As Congress moves into a new month of legislative activity, a number of important bills, now pending before various committees, are expected to advance further toward final action. Among these are measures before the Senate Banking and Currency Committee, which would authorize various methods of increasing the amount of mortgage credit to stimulate the construction of housing. Several methods have been proposed to accomplish this objective, and in addition to the bills before the Banking Committee of the Senate, other legislation has been under consideration by the House Committee on Veteran's Affairs, an increase in interest rates, borrowed funds, and the use of GI life insurance monies are among more important and prominent methods suggested to ease the situation. A number of home builders in Delaware and from other parts of the country have talked with me about the housing market and have expressed the view that positive action must be taken in order to ensure the building of additional housing units. The Senate this week will probably consider for final action a bill to provide the Congress with the necessary machinery to meet its constitutional responsibilities in connection with the appropriation of funds required for the conduct of the Federal government. A pending proposal seeks to accomplish this objective by establishing a joint committee on the budget composed of members of the Senate and House Appropriations Committees, which would assist the Congress in exercising adequate control over the expenditure of public funds by the executive branch of the government. This legislation, Senate Bill 1585, is designed to provide the same kind of staff facilities and detailed technical information for the Appropriation Committees of the Congress as the Bureau of the Budget provides for the executive branch. The need for this bill is felt necessary by its sponsors because for many years, Congress has labored over a tremendous disadvantage in connection with budget requests and justifications. As you know, requests for funds are made by the executive branch, and witnesses who appear before the appropriations committees in support of these funds represent exclusively the view of that particular branch of government. While this procedure is a logical one, it is worth

noting that testimony from the people at large is rarely, if ever, received, and the only manner in which the public interest can be considered and protected is from careful analysis of the request and their justification by members of the appropriations committees. As a practical matter, other members of Congress rely largely on the recommendations of these committees when funds are appropriated by the House and Senate. The ever-increasing cost of operating the Federal government dictates the compelling necessity of reducing these costs wherever prudent to restore sound fiscal policies. The creation of a Joint Committee on the Budget, which would analyze and report on the details of program operations, the review of the administration of authorized functions, and compiled data on agency activities is deemed to be of significant value. There are other related advantages for the general public which would appear to exist if this bill becomes law. It seems most likely that the Senate will approve the measure in a further step to bring about a closer association and understanding by our citizens of the use of public monies. Naturally, the creation of this joint committee, if authorized will, I trust, produce greater government economy both through reduced spending and more efficient utilization of the funds which Congress approves for foreign and domestic purposes. I need not add that the demand for a federal economy continues to echo across Capitol Hill. The Congress is anxious and desirous to heed the call.

Mr. Kelly:

Thank you, Senator Frear. From the nation's capital, you have heard United States Senator J. Allen Frear in his regular report to the people of Delaware on current congressional affairs. Senator Frear will be heard again next week at this same time.

[End 04:56]