Harvey, if research is a major factor and concern on the part of the Congress, and I am sure it is, then the existence of group practice and the fostering of group practice likewise has a secondary effect of fostering patient-oriented research. This is extremely important.

Mr. HARVEY. Particular research is being done on the campus of the university; is it not?

Dr. HAFFNER. Yes, it is, but it is being conducted in large part through the clinical facilities at the school.

Mr. HARVEY. You are the executive secretary of the association, is that correct?

Dr. HAFFNER. No, sir, I am the executive director of the Optometric Center of New York.

Mr. HARVEY. I see.

Dr. HAFFNER. I direct the institution.

Mr. HARVEY. Let me ask you, in that capacity, have you received any letters or do you know of any specific instances where doctors of optometry have been denied the opportunity to practice as a group because of lack of financing? Have these specific instances been called to your attention by letter or complaint to the association that you know of?

Dr. HAFFNER. I believe that the American Optometric Association has on file a number of instances where these small business loans were not available to optometrists who were desirous of entering a group practice. I believe that is so. And I think that can be provided.

Mr. HARVEY. Are you telling us that because they were not able to get these small business loans they were not able to go into group practice or they were not able to go into group practice on as favorable terms as they otherwise would be able to?

Dr. HAFFNER. I would not know the specific instance, but I would judge it would be as a deterrent. The initial cost of the building and equipment constitutes a major deterrent.

Mr. HARVEY. Can you cite here today or can Mr. McCracken any specific instances anywhere in the United States about optometrists being denied the opportunity to practice in this matter because of the lack of financing? I asked that question not to put you on the spot, but again, because in the State of Michigan, in the banking industry our optometrists are looked upon very favorably with very high credit ratings and they are leading citizens and they are by and large good risks and I have not known them to be turned down by any lending organizations.

Dr. HAFFNER. There is a center in East Lansing which is a fledging institution very closely tied to the needs of the community and I have been in touch, particularly with Dr. Britton who is one of the principals in the institution. They are particularly concerned with this area because they feel as well that such a bill would enable the institution to get started.

Generally, when you have an institution which is nonprofit, it is not within the purview of the Small Business Administration. So for the moment that institution, though it is a community group practice would not have the opportunity to borrow substantial funds for buildings and equipment.

Mr. HARVEY. Is it not true that the doctors themselves could go to the banks and sign, and a lawyer could go down—they have no trouble borrowing the money?