

we will have a more serious default problem. Although, again, we have the advantage of dealing with a high-caliber student body and certainly academically, we don't run that much risk.

But in a large municipal-type institution for instance or very large State university, if you are doing the kind of job I think Congress wanted us to do, you are going to have a higher rate of risk involved.

Consequently, if I were a representative in Congress on the committee, I would be very dubious about these national figures. I don't think they tell you the whole story.

Mr. GIBBONS. That is a good observation.

Mr. JONES. I would like to make a couple of other points if I may, simply to round out a little bit—I associate myself with everything that has been said by my colleagues this morning, and they are actually much more experienced in the National Defense Loan Program than we are because of the strength of our own program.

We only got into the NDEA about three years ago. But I would like to say first of all, and this harkens back to Mr. Herzog's testimony, I am most impressed with the quality if not the quantity of the staff of the Office of Education.

I think it is remarkable that a bureaucracy that started in small with such a traditional history behind it has grown to the degree it has and acquired the personnel that it has of this really very high quality.

We find it very easy to deal with these people. It is just that there are so few of them and their attentions are so divided.

Mr. GIBBONS. Do you deal primarily with the regional office or Washington office?

Mr. JONES. Both. The regional office is understaffed. Given that limitation, it does a remarkable job. The quality is high.

Mr. HATHAWAY. You deal with both because you can't get an authoritative answer out of the regional office?

Mr. JONES. No, sir. It is simply because we tend to be a national kind of clientele, you might say.

Mr. MORRISSEY. May I make a point that very frequently I will find myself contacting Washington rather than Dr. Johnson in Boston. Not because Dr. Johnson won't give me a wonderful answer, he is a very fine person, but very frequently I will receive a communication from Washington about our program which invariably says in the last sentence "If you have any problem regarding this, don't hesitate to call me."

So I do.

Mr. JONES. Not only that, Dr. Johnson in any given day is apt to be at Colby or Dartmouth or almost any other place. As a matter of fact, in my little black book, I have Deacon's number or Alexander's number so that I can dial directly.

Mr. HATHAWAY. You think that decentralization is advantageous, too?

Mr. JONES. Yes, it is necessary. At the same time we need contact with Washington, too. By and large, one way or the other, we have had it. I am still speaking to the general thinking that these people have been wonderfully able, effective, cooperative, and generous with their time when they could be.

I would certainly underline Mr. Herzog's statement that you need more staff down there. I think you need more staff in the regional