

Vermont:	West Virginia: Shepherd College
Johnson State College	Wisconsin:
University of Vermont	Stout State University
Virginia:	University of Wisconsin
Madison College	Wisconsin State University, Osh-
Medical College of Virginia	kosh
Radford College	Wisconsin State University, Platte-
University of Virginia	ville
Virginia Polytechnic Institute	Wisconsin State University, Ste-
Washington:	vens Point
Central Washington State College	Wisconsin State University, Su-
Gonzaga University	perior
Washington State University	Wisconsin State University, White-
Western Washington State College	water
University of Washington	Wyoming: University of Wyoming

Thank you.

The next group to appear before the committee are representatives from the American Banking Association, Mr. Charles Walker.

While they are coming to the table, I will make an announcement for the members of the committee. Tomorrow the hearing will continue with witnesses from the American Library Association, the Association of Research Libraries, and the National Education Association.

On Friday hearings will continue in New York City and our attention will be turned to teacher training and teacher education, the shortage of teachers, and those schools where there is a high concentration of disadvantaged children.

Friday morning we will be visiting two or three schools.

Those arrangements have been made through the cooperation of Congressman Carey, and we are grateful to him for contacting the board of education for the city of New York.

At noon and in the afternoon a seminar will be held and later in the afternoon we will hear from representatives from teacher groups. All of the members of the subcommittee are invited to attend these hearings.

STATEMENT OF DR. CHARLES E. WALKER, EXECUTIVE VICE PRESIDENT, AMERICAN BANKER'S ASSOCIATION; JOHN O'NEILL, VICE PRESIDENT, BOATMAN'S NATIONAL BANK OF ST. LOUIS; STANLEY BRYTCZUK, ASSISTANT VICE PRESIDENT, FIRST NATIONAL CITY BANK OF NEW YORK; JOHN SMITH, FEDERAL LEGISLATIVE COUNSEL, AMERICAN BANKER'S ASSOCIATION

Mrs. GREEN. Dr. Walker, we are delighted to have you present at these hearings. Will you proceed in any way you wish.

Dr. WALKER. Thank you very much, Mrs. Green. It is a pleasure to be back before the committee this year.

I am Charles E. Walker. I am executive vice president of the American Bankers Association, and I appear here today on behalf of the Nation's commercial banks.

With me are John W. O'Neill, vice president of the Boatman's National Bank of St. Louis, and Stanley Brytczuk, assistant vice president of the First National City Bank of New York.

Their banks have been leaders in student lending and these gentlemen have had extensive day-to-day experience in this area and they can answer any technical questions.