to help that bank employee establish a meaningful relationship even if it is only for a 5-minute interview?

Mr. BARR. I believe the American Bankers Association will be testifying here. They have prepared a kit; it is a very informative kit. I don't know if it gets as deeply into the problem you raise as you might like, but it goes deeply into the program as to how this thing is going to be administered. It has been widely distributed; so far, 8,000 banks of the 14,000 banks of the United States have requested it.

Now the credit unions have requested the same material that they can send out to their 21,000 credit unions. There are 14,000 savings and loan institutions in the United States. Their associations are sending out the kit to their membership. When they come before you, this will be a very good question to raise with them.

They have them in enormous quantities. They are making them available not only to the banks but to every type of lending institution.

Mr. SCHEUER. This could be a very creative and productive experience for that kid even if it is only a 5- or 10-minute interview.

Mr. BARR. I agree. This really goes to the very heart of how this country works, how we go about making a living. It is a very productive relationship.

Mr. HOWE. Mr. Scheuer, I would say I have had some contact with the officials of the American Bankers Association on this very point. I went to Chicago and addressed one of their meetings a year ago on this point. I found a lot of sympathy for developing sensible programs to get at the very things you are citing. I think there is real leadership in the Bankers Association with this in mind, I think it needs to be looked at in terms of has it permeated downward to loan officers in banks where they are dealing with youngsters.

Mr. SCHEUER. Where the action is.

Mr. HOWE. That is right.

Mr. BARR. I think they would be very interested to hear your thoughts on this matter, Mr. Scheuer. I think you will also find them cooperative because they have tried.

Mr. SCHEUER. The business of getting a point of view from a policymaking official, I don't care whether it is a corporation, university, board of education, or a business, but an enlightened and thoughtful point of view from a top policymaking official down to the operative level, four or five or six or 10 levels down, is so difficult, and there is so much inverse momentum, that the problem is also indescribable.

I would like to ask only one more question because I know our time is brief. I am very enthusiastic about all these Government programs whether they are loans, grants, scholarships, what have you, whatever label is put on them, to help kids get an education. We are all very hard-nosed businesslike types up here, as you have observed. I am sure we will all be interested in having any analysis that you can give to us, cost-benefit analysis, of what the result to the Government was a decade or two decades later after our two GI bill of rights programs. I went to law school under the GI bill of rights. There were a whole raft of guys going with me to law school, some in public housing at the time.

I would like to know if some kind of study has been done or could be done with a controlled group of chaps who went to school under the GI bill and those who didn't, what was the increased tax take to