Mrs. GREEN. Thank you very much, Mrs. Mink. Certainly, you have contributed a great deal to the education legislation we have worked on during the last few years. I hope the people of your State know of your valuable services and your deep interest in all matters affecting education.

Congressman Gibbons?

Mr. GIBBONS. May I just add my bit to that? I certainly think you have done a particularly fine job, especially on this fact sheet. I would like to ask some questions about it.

You say you mail this to all your high school seniors?

Mrs. MINK. Yes, and all those who make inquiries about scholarships, grants, or work-study programs, we always inform them of the opportunity to borrow, and worked out this fact sheet, which was a simple as we could possibly make it so that there would be no questions as to how these funds could be secured.

In the beginning there was tremendous confusion between this program and NDEA. So, we felt it necessary to work out this form so that the questions could be immediately answered.

Mr. GIBBONS. You certainly have done a fine public service. I imagine it took a lot of time to contact all these banks and the credit unions.

Mrs. MINK. Yes. Again, I must say that our institutions were extremely cooperative. As soon as the bill became law, I contacted various banks and discussed this program with them personally. Many of them said that although there were other ways in which they could increase their funds, they felt that this was a public service which needed to be rendered by the banks and financial institutions in my State.

Based on this kind of approach, we have had the fullest cooperation from our institutions in Hawaii.

Mr. GIBBONS. Has the 6-percent interest rate ceiling been a handicap?

Mrs. MINK. Because they have taken the stand of public service, they have never raised with me the problems which this pending legislation seeks to correct. I am sure they would welcome it. But they have never, themselves, indicated any hesitancy to continue the program if no such additional changes were made.

Mr. GIBBONS. Let me ask this question. Perhaps you don't know the answer. I certainly don't know the answer. Are interest rates generally lower in Hawaii?

Mrs. MINK. Much higher.

Mr. GIBBONS. I would imagine so. Somebody has provided some good leadership amongst your financial institutions. I would like to attribute it to you.

Mrs. MINK. We are an enlightened and progressive State.

Mr. GIBBONS. Reflected in the character of the people who come as their representatives to Congress. I have no further questions.

Mrs. GREEN. Congressman Esch?

Mr. ESCH. I have no questions.

Mrs. GREEN. Congressman Brademas?

Mr. BRADEMAS. I just want to welcome our colleague and friend to this subcommittee. I want to make a comment about what the gentleman from Florida has observed. I am struck forcefully by the success