of this program so far in the State of Hawaii, and by your observation, Mrs. Mink, that participation by the lending institutions in Hawaii has, by and large, been exemplary and that the major banks and credit unions immediately undertook to get involved.

This is not, I understand, the pattern elsewhere in the country. The pattern of participation on the part of banks has been extremely spotty. As I recall, the State of Illinois is exceptionally forward looking in this respect. Can you give any particular reason, aside from the fact, as Mr. Gibbons has observed, of your support for and leadership in this program? Is there particularly fine leadership in the lending community in Hawaii that has caused this good record?

The reason I ask is that if there are certain factors in Hawaii that have helped cause this participation, it might be useful for other States to know about it and emulate you.

Mrs. MINK. I think basically, Mr. Brademas, it has been the general community recognition of the importance of higher education. This has been something that we have stressed for as long as I have been interested in government. There is not an organization that does not support the goals of opening up the opportunities for higher education, whether it be in the vocational, business, technical, or the college sphere. This general atmosphere and climate, I think, has contributed tremendously to the acceptance of a program such as this which has as its basic premise the opening up of opportunities to all, regardless of whether they have the financial ability.

So, it was a matter of making the community aware of the Federal Government's interest, advising them of the new program. And once the community was informed of this, then I think the banks simply filled the needs as the community saw them. Their participation, as has been expressed to me time and again, is in the interest of filling the needs of educated, trained, and skilled people in our State. We are always worried about the drain of young talented people to other areas in the country. So, we must make a special effort to train and educate our people and attract them back to fill the numerous job opportunities. That continues to be a difficult problem. Even the Federal Government, recently, at Pearl Harbor had to roam the country to fill up a thousand spots at Pearl Harbor for trained electricians, technicians, and so forth, because we are not able in the State to completely meet the demand.

So this is a very conscious problem with the State. Most of our organizations and the chamber and the business groups are vitally interested in this and regard this as part of the total economic development package in which all members of our community must be vitally concerned.

Mr. BRADEMAS. Thank you.

Mrs. GREEN. Congressman Scheuer, do you have any questions?

Mr. SCHEUER. I want to congratulate our colleague on the deep interest she has shown and the splendid quality of leadership that she has shown in coming in with constructive and thoughtful amendments.

I would like to ask our distinguished colleague if she has any special insight, as a member of the other sex, as to whether a loan program as against a grant program for higher education provides some kind of mental roadblock or an impediment to young women taking advan-