I have read the bill and the other material that you sent me concerning the Federal Student Loan Program. I am sure that you are very sincere and that you mean well. May I respectfully, however, say that I disagree completely with the continued move of the federal government into the area of education, a function which I feel is best left to the individual states. I therefore must say in all honesty that I neither favor the bill nor any federal program which has the net effect of further centralizing education in these United States.

Historically, this has been the position of Orlando Junior College, which is, as you know, a non profit, private institution. The board of trustees is very proud of the fact that it has never used tax money of any kind.

Thank you again for your communication. I am sure that you will respect our point of view as we certainly respect yours.

Sincerely yours,

MORRIS S. HALE, Jr., *President.*

UNIVERSITY OF FLORIDA,
Gainesville, Fla., September 12, 1967.

Hon. CLAUDE PEPPER,
House of Representatives, Washington, D.C.

DEAR CONGRESSMAN PEPPER: Just before President Reitz left office your letter concerning the Guaranteed Student Loan Program written to him was referred to me for reply. Student financial aid falls under my administrative jurisdiction and therefore I am glad to give you my reactions and those of our Director of Student Financial Aid.

We heartily support your efforts to increase the interest rate, with the federal government paying for the increase and also the $35.00 allowance to banks for clerical costs of loan processing.

Many banks have not been participating but even so we have already utilized the Guaranteed Bank Loan program to the extent that our allocated reserve permits. Your improvement in the program, I believe, would encourage bank participation and thus facilitate a better distribution of student borrowers throughout the state.

We have, on the other hand, some misgiving about the wisdom of the President's recomendation to provide a four-fold expansion of reserve funds through a "re-insurance" system. We are inclined to believe that action on this should be deferred for at least a year until the effects of such a step can be analyzed and we could have another year's experience with the present program as currently operated.

Thank you for your efforts to improve the availability of loans for students.

Sincerely yours,

LESTER L. HALE.
Vice President for Student Affairs.

FLORIDA TECHNOLOGICAL UNIVERSITY,
Orlando, Fla., September 12, 1967.

Hon. CLAUDE PEPPER,
House of Representatives, Washington, D.C.

DEAR CONGRESSMAN PEPPER: I appreciated receiving your letter of recent date concerning the proposed legislation you have introduced, H. R. 11978, which would offer better incentives to banks offering financial assistance under the Guranteed Student Loan Program.

I have read the attached copy of your bill along with your testimony on this subject before the House Special Subcommittee on Education. You may count on my continued deep interest in this general subject, and my appreciation for your keeping me informed as to the progress of this proposed legislation.

With kindest regards, I remain,

Sincerely yours,

CHARLES N. MILLICAN, *President.*