

1 value. You should look at this.

2 There is a second point which Mr. Polovoy made,
3 and that is that the whole area of the legislation which
4 we do have in Maryland could be expanded. Those of us
5 associated with colleges and universities know the
6 significance of acts which would deal with hallucinatory
7 drugs, and they would be able to place their finger on
8 this matter. Then this matter of lending: I would like
9 to relate one story to you.

10 At our own college we have some students who are
11 spending more time at work than they should, and they are
12 doing this because they need to pay out debts of the family.
13 You are all familiar with the integrated loan agencies,
14 which take a whole host of loans and integrate them into one;
15 but when they do, then they commit the wife of the family
16 and the young men and women and children of the family to
17 take on the new job responsibilities. Students who are
18 already carrying out too great a workload endanger their
19 scholastic work.

20 I have talked with them personally.

21 Mr. Polovoy said the whole area of gimmicks in