

unfairly handicapped. If such a Fund were set up, possibly each student to whom a serious loan is made should take out a policy of life insurance to protect the University against loss in case of fatality; possibly, too, some scheme of student group insurance might be devised to protect the fund.

I therefore respectfully ask the consideration of your Committee for the application of the income from the Graduates' Endowment Fund towards:-

- a). The Lectureship, or
- b). Scholarships, or
- c). A Students' Loan Fund

Yours faithfully,

Principal