

The second choice, and the one I believe we must follow if we want to stem rising health care costs without decreasing the availability and quality of patient care, is to empower individuals and enable them to purchase medical services directly, as they do other services. Medical savings accounts would encourage patients to make prudent, cost-conscious decision about purchasing medical services.

What are medical savings accounts? Medical savings accounts are tax-free, personal accounts which can be used by an individual to pay medical bills. Take, for example, an employee of a company: today an employer might pay \$3,000 or \$4,000 for a medical insurance policy with a \$500 deductible. The employee has no incentive to be cost-conscious. In contrast, if medical savings accounts were available, the employer would deposit an amount—say \$2,000—tax free in a savings account, which would belong to the employee. The employee would buy an inexpensive, catastrophic-type policy which would cover medical expenses above \$2,000 per year. For medical expenses up to the \$2,000 deductible limit, the employee using his own discretion would use money from the savings account. Any savings account money not spent on health care that year would grow tax free in the employee's account and would accumulate year to year. At retirement, the money could be rolled over into an IRA or a pension, or could be used to pay for long-term care or other expenses. Thus, the individual has a strong incentive to become a cost-conscious consumer of medical care. He will demand quality care at competitive prices. The consumer will drive the market. The system will respond with better outcome measures and lower unit prices for health care.

In short, medical savings accounts will give American health care consumers strong incentives to change the way they consume health care services because they keep any money they don't spend.

We will potentially save billions of dollars in health care costs because individual patients will modify their health care purchasing habits to consume health care services prudently.

Medical savings accounts will potentially also save billions of dollars in administrative costs. In 1992 alone, administrative costs for health insurance exceeded \$41 billion. With medical savings accounts, patients will deal directly with health care providers and eliminate many third parties.

Finally, and perhaps most importantly, the use of medical savings accounts will help maintain the high quality of care that Americans have come to know. While the Clinton administration would limit technology and force hospitals and doctors to ration care, medical savings accounts will put the individual back in charge

of his or her own consumption of medical services.

Mr. President, in closing, we in America are fortunate to have the absolute highest quality health care in the world. When the leaders of the world become seriously ill, they don't go to Great Britain or Canada to seek treatment, they come to the United States. And while there are those who would like to stifle our technological advances and allow bureaucrats to tell us how much and what kind of health care we can receive, the American people have loudly and clearly rejected this notion.

No one can predict what will happen in medicine in the first 50 years of the 21st century. Fifty years ago, when my father was a young doctor in Tennessee making house calls, he could not have envisioned what medical practice today would be like. The technological advances are simply mind-boggling. Mr. President, the challenge for us is to maintain the highest quality health care in the world and to continue to make it available to all Americans. But this can only be done if we first change the basic framework through which medical services are consumed, and continue with a market-based system. I believe the use of medical savings accounts will be a major step in that direction. Individual patients will become part of the solution, instead of remaining part of the problem. For this reason, I hope that you and my other colleagues in the Senate will support my efforts to pass legislation later in this session to create medical savings accounts.

Thank you, Mr. President, I yield the floor.

#### TRIBUTE TO DR. ARCHIE HILL CARMICHAEL III

Mr. HEFLIN. Mr. President, I spoke earlier this month about the untimely death of Dr. Archie H. Carmichael III, a distinguished physician from the shoals area of Alabama, which includes Muscle Shoals, Sheffield, Florence, and my hometown of Tuscumbia.

Dr. Carmichael truly epitomized the high ideals which constitute the medical profession. He was a dear friend to many, including his patients, who he served so diligently for over 30 years. He had a remarkable bedside manner and his patients highly respected him. In short, he was the type of rare individual who can never really be replaced. He had patients from all over northwest Alabama, northeast Mississippi, and southern Tennessee and will be genuinely missed.

Upon learning of his death, Tuscumbia mayor Ray Cahoon remarked that "Archie Hill had done a really great job of serving his community as a physician. He was really well-loved. He was already missed by many because he had to cease his practice due to his illness."

One of his medical colleagues said that he had always treasured his pro-

fessional and personal association with Dr. Carmichael, and noted that he had loved his work and his patients and had always put them before his personal concerns. He was known as a very pleasant person to work with and a dedicated professional.

Archie Hill Carmichael was an all-state football player from Deshler High School who received a football scholarship to attend the Georgia Institute of Technology. Later, however, the young athlete gave up his football career due to his mother's urging, and finally his own decision, to pursue a career in the field of medicine. He subsequently took his bachelor of science and medical degrees from Vanderbilt University, to which he had transferred from Georgia Tech, and completed his residency in internal medicine at Bowman-Gray Medical School at Wake Forest University. He served in the U.S. Naval Medical Corps for several years. He practiced medicine in Sheffield, AL for 31 years and served as an adjunct professor of medicine at the University of Alabama Medical School for a while.

Dr. Carmichael married Ann Cothran, and they had two children, Lawrence Carmichael, M.D., and Beth Carmichael Riley. Ann Cothran Carmichael predeceased her husband by several years, and he then married Jean Pigford Cleveland. They had a son, Archie Hill Carmichael IV. He was a great family man, a dedicated father, and devoted husband.

From a very distinguished family including his grandfather, former Member of Congress Archie H. Carmichael—Archie Hill III, added much to his family's legacy. His Congressman grandfather was succeeded in the House by my own predecessor in the Senate, the legendary John J. Sparkman.

Dr. Carmichael had retired due to a serious illness, and passed away on January 4, 1995. At the time of his retirement, he practiced as a specialist in internal medicine with his longtime partner, Dr. R. Winston Williams. He was a member of First United Methodist Church in Tuscumbia; the Colbert County Medical Society; the Medical Society of the State of Alabama, and the American College of Physicians.

I extend my sincerest condolences to Jean Carmichael and his entire family as they lament this tremendous loss.

#### TRIBUTE TO JAMES T. FLEMING

Mr. HEFLIN. Mr. President, many of you may have heard that James T. Fleming, a longtime administrative assistant to Senator WENDELL FORD passed away recently.

I had the opportunity to get to know Jim quite well after coming to the Senate. Because of his vast knowledge of the political field, many looked up to Jim and looked to him for advice on a host of issues. His boss stated Jim was "one of the smartest people [he'd] ever known." It is no wonder he achieved a great deal of success over his lifetime.

Jim's career began after graduating from Centre College. After graduating, he was commissioned a lieutenant in the Navy and served in the Pacific during World War II.

Jim then went on to get his master's in political science at the University of Kentucky. It was there that he developed his love for politics.

His political career got off to a start upon joining the legislative research commission staff in 1944. He later became the Kentucky General Assembly's top administrator and director from 1963 to 1972.

Jim served as staff director in the 1960's for Gov. Edward T. "Ned" Breathitt. I believe this is worth mentioning since it was around this time the Governor tried to revise the State's constitution. Jim was one of the masterminds behind the project.

Just a few years later, Jim devised a plan on which the modern general assembly is based.

In 1973, Jim was in charge of reorganizing the executive branch of government. This is a noteworthy because it was the first time such an attempt had been made since 1936.

When WENDELL FORD won a Senate seat in 1974, Jim followed him to Washington as his administrative assistant. Here, he planned and coordinated Senator FORD'S legislative staff. The issues he focused on most while an AA were those involving energy and coal.

Up until his last days, he was an adviser to Senator FORD.

The Nation and our friend Senator FORD lost a very respected and intelligent man when James passed away.

My deepest condolences go to Jim's son Michael Fleming, and daughter, Dr. Barbara Fleming Phillips.

TRIBUTE TO DR. LUTHER FOSTER

Mr. HEFLIN. Mr. President, Alabama and the nation lost a prized citizen when Dr. Luther Foster, former president of Tuskegee University, passed away last November.

Luther was known for being intellectual, involved, and achievement-oriented. His hard work and dedication to his studies earned him several degrees and honors from several institutions. He was known by many through the numerous organizations with which he affiliated himself. His qualities led to the type of career and accomplishments many only dream of.

Dr. Foster received his bachelor's degree from Virginia State College, now known as Hampton Institute, his MBA from Harvard University, and his doctoral degree from the University of Chicago.

His honorary degrees include doctorates of civil law, humane letters, and public service.

Dr. Foster was a member of the American Revolution Bicentennial Commission; the Commission on Critical Choices for America; the Council on Financial Aid to Education; the National Advisory Committee on Black

Higher Education and Black Colleges and Universities; the President's Advisory Commission on International Educational and Cultural Exchange; the President's General Advisory Committee on Foreign Assistance Programs; the President's Task Force on Priorities in Higher Education; Resources for the Future, and the U.S. Air Force Academy Advisory Council.

In addition, he directed the Center for Creative Learning; the March of Dimes; Norton Simon, Inc.; the Overseas Development Committee; Political and Economic Studies; the Retirement Equities Fund; the United Negro College Fund, and Sears, Roebuck and Co.

He also chaired the Association of American Colleges and the Race Relations Information center.

Dr. Foster served as the budget officer of Howard University from 1937-41. He later relocated to the Tuskegee Institute where he served as business manager from 1941-53. He was then named president of Tuskegee in 1953 and held this position for the next 28 years. At the time of his death, he was chairman and CEO of Robert R. Moton Memorial Institute.

Dr. Foster was a highly intelligent man who was not only known for his scholarly abilities, his many affiliations, or even his lifetime accomplishments. He was most known for his ability to touch the lives around him in meaningful ways.

My deepest condolences go out to his wife of 53 years, Vera Chandler Foster of Alexandria, and their entire family in the wake of this tremendous loss.

SENATE QUARTERLY MAIL COSTS

Mr. STEVENS. Mr. President, in accordance with section 318 of Public Law 101-520, I am submitting the summary tabulations of Senate mass mail costs for the fourth quarter of fiscal year 1994, which is the period of July 1, 1994 through September 30, 1994, to be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

SENATE QUARTERLY MASS MAIL VOLUMES AND COSTS FOR THE QUARTER ENDING SEPT. 30, 1994

Senators	Original total pieces	Pieces per capita	Original total cost	Cost per capita
Akaka				
Baucus	12,658	0.01536	\$4,145.27	\$0.00503
Bennett	13,800	0.00761	2,100.36	0.00116
Biden	325,048	0.47177	55,241.17	0.00018
Bingaman	143,925	0.09103	28,613.04	0.01810
Bond	11,530	0.00222	2,336.03	0.00045
Boren				
Boxer	916,897	0.02970	148,205.94	0.00480
Bradley	2,070,300	0.26580	303,998.16	0.03903
Breaux				
Brown				
Bryan	14,733	0.01110	11,264.42	0.00849
Bumpers		0.00000		0.00000
Burns		0.00000		0.00000
Byrd		0.00000		0.00000
Campbell		0.00000		0.00000
Chafee		0.00000		0.00000
Coats		0.00000		0.00000
Cochran		0.00000		0.00000
Cohen	60,900	0.04931	11,298.73	0.00915
Conrad		0.00000		0.00000
Coverdell		0.00000		0.00000
Craig	97,100	0.09100	17,230.87	0.01615
D'Amato	2,895,300	0.15979	450,881.81	0.02488
Danforth		0.00000		0.00000

SENATE QUARTERLY MASS MAIL VOLUMES AND COSTS FOR THE QUARTER ENDING SEPT. 30, 1994—Continued

Senators	Original total pieces	Pieces per capita	Original total cost	Cost per capita
Daschle	10,800	0.01519	1,614.20	0.00227
DeConcini		0.00000		0.00000
Dodd	9,132	0.00278	7,240.25	0.00221
Dole		0.00000		0.00000
Domenici		0.00000		0.00000
Dorgan		0.00000		0.00000
Durenberger		0.00000		0.00000
Exon		0.00000		0.00000
Faircloth	78,800	0.01152	14,979.50	0.00219
Feingold		0.00000		0.00000
Feinstein		0.00000		0.00000
Ford		0.00000		0.00000
Glenn		0.00000		0.00000
Gorton	158,265	0.03081	29,313.21	0.00571
Graham		0.00000		0.00000
Gramm	1,326,750	0.07514	237,287.80	0.01344
Grassley	313,000	0.11311	52,336.74	0.01861
Gregg		0.00000		0.00000
Harkin	296,000	892.8900	469.00	0.00017
Hatch		0.00000		
Hatfield	284,250	0.09548	44,964.94	0.01510
Heflin	841,000	0.20334	133,205.78	0.03221
Helms		0.00000		0.00000
Hollings		0.00000		0.00000
Hutchison		0.00000		0.00000
Inouye		0.00000		0.00000
Jeffords	22,843	0.04008	10,920.40	0.01916
Johnston	2,300	0.00054	507.98	0.00012
Kassebaum		0.00000		0.00000
Kempthorne		0.00000		0.00000
Kennedy		0.00000		0.00000
Kerrey		0.00000		0.00000
Kerry	857	0.00014	187.83	0.00003
Kohl		0.00000		0.00000
Lautenberg	2,100	0.00027	670.19	0.00009
Leahy	6,600	0.01158	1,407.07	0.00247
Levin		0.00000		0.00000
Lieberman		0.00000		0.00000
Lott	2,350	0.00090	520.19	0.00020
Lugar		0.00000		0.00000
Mack		0.00000		0.00000
Mathews		0.00000		0.00000
McCain	26,498	0.00691	20,452.71	0.00534
McConnell	393,750	0.10486	68,309.01	0.01819
Metzenbaum		0.00000		0.00000
Mikulski		0.00000		0.00000
Mitchell		0.00000		0.00000
Moseley-Braun		0.00000		0.00000
Moynihan		0.00000		0.00000
Murkowski		0.00000		0.00000
Murray	21,810	0.00425	4,647.34	0.00090
Nickles		0.00000		0.00000
Nunn		0.00000		0.00000
Packwood	66,850	0.02246	12,001.79	0.00403
Pell		0.00000		0.00000
Pressler		0.00000		0.00000
Pryor	1,550	0.00065	488.40	0.00020
Reid	37,200	0.02803	5,621.61	0.00424
Riegle		0.00000		0.00000
Robb		0.00000		0.00000
Rockefeller	14,600	0.00806	2,109.86	0.00116
Roth	46,100	0.06691	6,688.17	0.00971
Sarbanes		0.00000		0.00000
Sasser		0.00000		0.00000
Shelby		0.00000		0.00000
Simon	53,100	0.00457	8,089.17	0.00070
Simpson		0.00000		0.00000
Smith		0.00000		0.00000
Specter	987,000	0.08219	151,718.90	0.01263
Stevens		0.00000		0.00000
Thurmond		0.00000		0.00000
Wallop		0.00000		0.00000
Warner		0.00000		0.00000
Wellstone	4,600	0.00103	8,594.80	0.00192
Wofford		0.00000		0.00000

Other offices	Total pieces	Total cost
The Vice President	0	0.00
The President pro-tempore	0	0.00
The majority leader	0	0.00
The minority leader	0	0.00
The assistant majority leader	0	0.00
The assistant minority leader	0	0.00
Secretary of majority conference	0	0.00
Secretary of minority conference	0	0.00
Agriculture Committee	0	0.00
Appropriations Committee	0	0.00
Armed Services Committee	0	0.00
Banking Committee	0	0.00
Budget Committee	0	0.00
Commerce Committee	0	0.00
Energy Committee	0	0.00
Environment Committee	0	0.00
Finance Committee	0	0.00
Foreign Relations Committee	0	0.00
Government Affairs Committee	0	0.00
Judiciary Committee	0	0.00
Labor Committee	0	0.00
Rules Committee	0	0.00
Small Business Committee	0	0.00
Veterans Affairs Committee	0	0.00
Ethics Committee	0	0.00