where compulsive gamblers are kept in psychiatric wards. Eldar espouses rehabilitation and group and family therapy. The gambler seeking help gets 10 one-on-one sessions, 10 group meetings, two meetings with the family, and, if therapy is going well, monthly group sessions that continue "for as long as necessary, sometimes forever."

"Compulsive gambling disorder is a man's disease," Eldar explains, "though it is the wives and mothers who face the dire economic consequences." An alcoholic may drink only a bottle a day and still be an alcoholic, but a compulsive gambler spends all the family's money, leaving them physically and emotionally destitute, she says.

Playing cards with family or friends is okay, but stay away from gambling clubs, she warns. "It gets tricky when you start playing two to three times a week. Then it's only a matter of time." She says it can take five to seven years for gambling to develop into a compulsion.

"According to my statistics, 67,000 compulsive gamblers need treatment here, and there are between 50,000 and 200,000 gamblers at risk in Israel."

The hundreds of illegal casinos mushrooming all over Israel signify the breakdown of Israeli society, warns Dr. Yair Caspi.

"This wasn't here 20 years ago. Not the growing gambling phenomenon, nor the drugs or alcohol. It isn't that we weren't aware, it just wasn't here.

"Together with an increase in use of alcohol and drugs, gambling is part of a general addictive phenomenon growing rapidly in Israel, trying to be little America."

Caspi holds an opposing view to the widely accepted theory that addiction is caused by individual deficiency.

"Israel has lost its traditional Jewish value system. The '50s immigration from North Africa and Eastern Europe lost a value system from which they never recovered. Then Zionism and socialism and idealism were still strong and gave something back to replace it."

Religion, he says, has "reneged on its job." \bullet

TRIBUTE TO WILLIAM S. CONN, JR.

Mr. McCONNELL. Mr. President, I rise today to pay tribute to William S. Conn Jr., a resident of Louisville, KY, who will soon retire from two decades of service as president of the Kentucky Hospital Association.

A native of Monticello, Mr. Conn began his career pursuits at Western Kentucky University where he received a degree in Business and Accounting. He then went on to receive his graduate degree in Hospital Administration from the University of Michigan.

After serving 7 years with the Kentucky Department of Mental Health, he became president and CEO of the Kentucky Hospital Association and the Kentucky Hospital Research & Education Foundation in 1975. His dedication to professional excellence took him one step further in 1980 when he became president and CEO of the Kentucky Hospital Service Corp., a whollyowned, for-profit subsidiary of the Kentucky Hospital Association.

Mr. President, William Conn has given faithful service to his country and community. From 1954 to 1958 he served in the Medical Service Corps of the U.S. Navy. Throughout the years,

William has invested both his time and creativity in community service. Mr. Conn is a former member of the U.S. Jaycees and is past president of the Fleming County Jaycees. He is currently a member of the Masonic Lodge and the American Society of Association Executives. He has also served as past president of the Kentucky Society of Association Executives.

His extensive service to his community and dedication to his field has earned Mr. Conn such admirable awards as the Distinguished Service Award from the Kentucky Hospital Association.

Administrator, community leader and friend—Mr. Conn's retirement is well deserved. His accomplishments over the past two decades are too extensive to capture in these few words. He is a respected and admired Kentuckian, and I appreciate this opportunity to honor his professional and community achievements today.

THE 22ND ANNUAL GERMAN HERITAGE FESTIVAL

• Mr. BRADLEY. Mr. President, our country is a remarkable mosaic—a mixture of races, languages, ethnicities and religions—that grows increasingly diverse with each passing year. Nowhere is this incredible diversity more evident than in the State of New Jersey. In New Jersey, schoolchildren come from families that speak 120 different languages at home. These different languages are used in over 1.4 million homes in my State. I have always believed that one of the United States' greatest strengths is the diversity of the people that make up its citizenry and I am proud to call the attention of my colleagues to an event in New Jersey that celebrates the importance of the diversity that is a part of America's collective heritage.

On June 4, 1995, the Garden State Arts Center in Holmdel, NJ, began its 1995 Spring Heritage Festival Series. The Heritage Festival program salutes some of the different ethnic communities that contribute so greatly to New Jersey's diverse makeup. Highlighting old country customs and culture, the festival programs are an opportunity to express pride in the ethnic backgrounds that are a part of our collective heritage. Additionally, the Spring Heritage Festivals will contribute proceeds from their programs to the Garden State Arts Center's Cultural Center Fund which presents theater productions free-of-charge to New Jersey's school children, seniors and other deserving residents. The Heritage Festival thus not only pays tribute to the cultural influences from our past, it also makes a significant contribution to our present day cultural activities.

On Sunday, September 10, 1995, the Heritage Festival Series will celebrate the 22d Annual German Heritage Festival. Chaired by Ted Hierl, this year's event is a wonderful opportunity for the German-American community to share its colorful culture with New Jerseyans and people from surrounding States through folk dancing, singing, food, and craft and cultural displays. Ted Hierl, of the radio stations WTTM/Trenton and WJDM/Elizabeth will join Hansel Kronauer and Edith Prock, two of Germany's most popular entertainers as part of the evening's stage entertainment. The day promises to be full of fun, friendship and family.

On behalf of all New Jerseyans of German descent, I offer my congratulations on the 22d anniversary of the German Heritage Festival.●

CENTENNIAL CELEBRATION OF THE DETROIT HEBREW FREE LOAN ASSOCIATION

• Mr. LEVIN. Mr. President, I am proud to rise to congratulate the Hebrew Free Loan Association of Detroit on the celebration of 100 years of service to the Jewish community.

The Hebrew Free Loan Association of Detroit was founded in 1895 to provide loans to Jewish people in the Detroit metropolitan area. Over the last century, this revered institution has made loans without interest to assist people in small businesses, and other endeavors with a particular emphasis on aiding people to do productive work.

The Hebrew Free Loan Association has also provided aid to waves of immigrants and refugees arriving in the Detroit area. A critical part of its mission has been to assist these newcomers in getting their start in America and in bringing their relatives from the old country to join them. Many of our families in the Jewish community have benefited from such loans and have gone on to become successful and to help others. Remarkably, historically, more than 96 percent of the loans made have been repaid.

Mr. President, this is an organization with old and strong roots in Jewish tradition, the Detroit community, and in American values. On September 10, the Hebrew Free Loan Association of Detroit will celebrate its centennial. I know all of my colleagues in the Senate join me in congratulating its president, Paul Hack, its executive director Ruth Marcus, its officers and directors, and all of those whose efforts over the years have contributed to this American success story.

TRIBUTE TO CORPORATE AIR

• Mr. BAUCUS. Mr. President, I rise today to honor a made in Montana business. Corporate Air of Billings, MT is a modern day success story. Founded in 1981 by Mike and Linda Overstreet, Corporate Air has grown to employ over 300 people and serve a national and international market.

Mike has been an ambassador for Montana and America. And Corporate Air has created new jobs both here and abroad. Today, they are leaders in an overseas market that appears limitless. That is what teamwork and Corporate Air is all about.

This company was years ahead of the industry in recognizing that freight hauling was a viable growth industry for the future. And they were also far ahead in recognizing and seizing the opportunity for expansion in Asia. Mike Overstreet accompanied me on two trade missions to Asia in order to look at exciting business opportunities.

That is why I was not surprised when Corporate Air was recently recognized with the Regional Airlines Teamwork Award by the Professional Pilots Association. This award is testament to teamwork and a can-do attitude that describes Montanans in general and the Overstreets in particular.

Corporate Air and Montana understand that teamwork can solve almost any problem, no matter how difficult. When founded in 1981, the economy in America and Montana was weak. Naysayers discounted the chances of a little Montana air service that did not carry passengers.

Well, they were wrong. Through organization, vision, and hard work, the Overstreets and Corporate Air not only made it but are national and international leaders.

Finally, Corporate Air is as committed to the Billings community as to success in business. They organized a successful Big Sky International Air Show, with an attendance of over 12,000 people, with the proceeds going to local charities.

That is just one example of how Corporate Air and the Overstreet family strive daily to give back to the community that helped them grow. Their children, Luke and Sara, and their three wonderful grandchildren represent generations of hardworking Montanans who will continue Mike and Linda's work.

To conclude, Mr. President, we in Montana are justifiably proud of this important award and Corporate Air's many contributions. The rest of America would do well to follow the example set by these innovative Montanans.●

REMARKS OF SENATOR HOWELL HEFLIN AT THE V-J. 50TH ANNI-VERSARY COMMEMORATION SERVICE

• Mr. WARNER. Mr. President, I rise today to praise our colleague, Senator Howell Heflin. Senator Heflin served in the U.S. Marine Corps in World War II. He was wounded twice and decorated with the Silver Star. Senator Heflin is a strong supporter of America's military and has worked hard to ensure that the United States maintains its position as the leader of the free world.

Although his time on active duty is behind him, Senator Heflin remains a soldier at heart. On September 2, he attended the V-J 50th Anniversary Commemoration Service at Pearl Harbor. I would like to share the remarks he delivered with my colleagues.

For all of us in Congress who served in World War II, and for that matter, all World War II veterans, his words remind us of the faith we placed in God and our country. A faith that remains unshakable today.

I ask that Senator Heflin's remarks be printed in the RECORD.

The remarks follow:

V-J DAY 50TH ANNIVERSARY COMMEMORATION SERVICE

(By Senator Howell Heflin)

I was asked to read from the Book of Matthew, Chapter 5, verses 3–16. I have chosen to depart from the printed program and read from the Bible familiar to all troops and sailors during World War II—The King James Version:

Blessed are the poor in spirit: for theirs is the kingdom of heaven.

Blessed are they that mourn: for they shall be comforted.

Blessed are the meek: for they shall inherit the earth.

Blessed are they which do hunger and thirst after righteousness: for they shall be filled.

Blessed are the merciful: for they shall obtain mercy.

Blessed are the pure in heart: for they shall see God.

Blessed are the peacemakers: for they shall be called the children of God.

Blessed are they which are persecuted for righteousness sake: for theirs is the kingdom of heaven.

Blessed are ye, when men shall revile you, and persecute you, and shall say all manner of evil against you falsely, for my sake.

Rejoice, and be exceedingly glad: for great is your reward in heaven: for so persecuted they the prophets which were before you.

Ye are the salt of the earth: but if the salt have lost his savour, wherewith shall it be salted? It is thenceforth good for nothing, but to be cast out, and to be trodden under foot of men.

Ye are the light of the world. A city that is set on an hill cannot be hid.

Neither do men light a candle, and put it under a bushel, but on a candlestick; and it giveth light unto all that are in the house.

Let your light so shine before men, that they may see your good works, and glorify your Father, which is in heaven.

I have been asked to say a few words on behalf of the veterans of World War II.

In the early days of World War II, American Chaplain William Thomas Cummings was delivering a sermon to troops on Baatan when he uttered the words, "There are no atheists in foxholes." Those words quickly spread throughout the Pacific and shortly thereafter to wherever American troops were deployed. This truism symbolized the reliance of American service personnel on Almighty God as they served under the Stars and Strips.

On this 50th anniversary of the official end of World War II, I know that each surviving veteran of World War II gives thanks to our Supreme Deity for His decisive role in protecting us from the chains of totalitarianism, for the preservation of democratic values and for victory over our thenenemies as well as for life itself and many join me in thanking our Father in heaven for His redeeming grace of salvation.

At this time, I am reminded of the written words of Francis Scott Key which he penned as he watched the bombardment of Fort McHenry on the night of September 13–14, 1814, contained in the last stanza of the Star Spangled Banner. These words, which I paraphrase slightly, express our hope for our nation's future:

Blest with victory and peace, may this heaven-rescued land

Praise the power that hath made and preserved us as a nation!

Then defend it we must, may our cause always be just,

And this be our motto: "In God is our trust!"

And may this star-spangled banner continue to wave, O'er a land of the free, and a home of the brave!

On behalf of all veterans of World War II, our prayer is that there will never be World War III. ullet

WORK NOT WELFARE IN THE MORMON CHURCH

• Mr. SIMON. Mr. President, we are talking a great deal in the Senate these days about welfare reform. Recently, I had a chance to read an article by Ralph Hardy, a Mormon leader in the Washington, D.C. area, in the magazine American Enterprise published by the American Enterprise Institute.

It is titled, "Work not Welfare,"

For a long time we have known that Mormons have been exceptional in not having their people on welfare. But this article goes into more detail than I had known.

If we try to get welfare reform without providing jobs for people, we will not have welfare reform.

It is interesting to note in the article, he says, "I quickly learned that the physical welfare of my charges was an important influence on their spiritual welfare." That is true in the religious sense and also in the non-religious sense.

I will have an amendment to try a WPA-type of demonstration in four different places in the country.

I hope it can pass.

The reality is there is simply no great demand for unskilled labor in the United States today, and most of the people on welfare fall in that category. If we were to do that, not only would we help the people more, as the Latter-Day Saints do, but we would be moving on other social problems.

We spend a great deal of time making speeches about crime and doing very little constructive about it. Show me an area with high unemployment, whether it is White, Black, or Hispanic, and I will show you an area of high crime.

I ask that the Ralph Hardy piece be printed in the RECORD and I urge my colleagues to read it.

The article follows:

Work Not Welfare in the Mormon Church (By Ralph Hardy)

In 1996, the 9 million-member Church of Jesus Christ of Latter-Day Saints (popularly known as the Mormons) will commemorate the sixtieth year of its welfare program. It was in 1936, with the Great Depression sapping the strength and spirit of the nation, that our church's visionary president Heber Grant inaugurated the Church Welfare Program as "a system under which the curse of idleness would be done away with, the evils of a dole abolished, and independence, industry, thrift, and self-respect be once more established amongst our people. The aim of the