recipients of Social Security benefits. Currently, blind individuals aged 55 and over qualify for Social Security disability benefits if their earnings are below the level of the retirement earnings limit. My proposal would retain this parallel treatment between the retired and the blind.

The second major difference between my bill and the earlier McCain legislation is that my bill does not include an offset. I believe we must find a way to pay for this bill. But, it was clear that the vote to defeat an increase in the earnings limit earlier this month was based in part on the proposed offset. So, my hope is that by not specifying an offset now, we can work together in a bipartisan fashion to find a suitable way to pay for the costs of this proposal and increase the Social Security earnings limit.

Mr. President, those senior citizens who want to work and those who must work to make ends meet should be honored and commended, not penalized by the Social Security system. I urge my colleagues to support this legislation.

### ADDITIONAL COSPONSORS

S. 673

At the request of Mrs. KASSEBAUM, the name of the Senator from Mississippi [Mr. LOTT] was added as a cosponsor of S. 673, a bill to establish a youth development grant program, and for other purposes.

S. 704

At the request of Mr. SIMON, the name of the Senator from Kansas [Mrs. KASSEBAUM] was added as a cosponsor of S. 704, a bill to establish the Gambling Impact Study Commission.

S. 706

At the request of Mr. HARKIN, the name of the Senator from Illinois [Mr. SIMON] was added as a cosponsor of S. 706, a bill to prohibit the importation of goods produced abroad with child labor and for other purposes.

S. 969

At the request of Mrs. KASSEBAUM, the name of the Senator from Kentucky [Mr. McConnell] was added as a cosponsor of S. 969, a bill to require that health plans provide coverage for a minimum hospital stay for a mother and child following the birth of the child, and for other purposes.

S. 1228

At the request of Mr. D'AMATO, the name of the Senator from Michigan [Mr. LEVIN] was added as a cosponsor of S. 1228, a bill to impose sanctions on foreign persons exporting petroleum products, natural gas, or related technology to Iran.

S. 1245

At the request of Mr. ASHCROFT, the name of the Senator from Alaska [Mr. STEVENS] was added as a cosponsor of S. 1245, a bill to amend the Juvenile Justice and Delinquency Prevention Act of 1974 to identify violent and hardcore juvenile offenders and treat them as adults, and for other purposes.

S. 1271

At the request of Mr. CRAIG, the name of the Senator from Alabama [Mr. HEFLIN] was added as a cosponsor of S. 1271, a bill to amend the Nuclear Waste Policy Act of 1982.

At the request of Mr. Helms, his name was added as a cosponsor of S. 1271, supra.

### AUTHORITY FOR COMMITTEES TO MEET

COMMITTEE ON ENERGY AND NATURAL RESOURCES

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on Energy and Natural Resources be granted permission to meet during the session of the Senate on Thursday, November 30, 1995, for purposes of conducting a full committee business meeting which is scheduled to begin at 9:30 a.m. The purpose of this meeting is to consider pending calendar business.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON FINANCE

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on Finance be permitted to meet Thursday, November 30, 1995, beginning at 10 a.m. in room SD-215, to conduct a confirmation hearing on nominees currently pending before the committee.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON FOREIGN RELATIONS

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on Foreign Relations be authorized to meet during the session of the Senate on Thursday, November 30, 1995, at 10 a.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON THE JUDICIARY

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to hold a business meeting during the session of the Senate on Thursday, November 30, 1995, at 10 a.m. in SD-226.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON THE JUDICIARY

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on Thursday, November 30, 1995, at 2 p.m., in room 226 Senate Dirksen Office Building to consider nominations.

The PRESIDING OFFICER. Without objection, it is so ordered.

SELECT COMMITTEE ON INTELLIGENCE

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Select Committee on Intelligence be authorized to meet during the session of the Senate on Thursday, November 30, 1995, at 9:30 a.m. to hold a closed hearing regarding intelligence matters.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### ADDITIONAL STATEMENTS

(At the request of Mr. DASCHLE, the following statement was ordered to be printed in the RECORD.)

# THE CHARITABLE GIVING PROTECTION ACT

• Mr. DODD. Mr. President, last night the Senate passed the Charitable Giving Protection Act, which Senator HUTCHISON and I originally introduced earlier this year. This legislation will help charities use contributions effectively and ensure that these vital organizations can continue their good work. I commend Senator HUTCHISON for her diligent efforts and thank all of my colleagues for their help in passing this legislation in the Senate.

Every day across this country, charitable organizations help millions of Americans. Whether its giving disadvantaged children meals or clothing, providing shelter to the homeless, or working to support the educational and medical needs of the less fortunate, charities help weave a stronger social fabric for our Nation.

Regrettably, the benevolent endeavors of charities have been jeopardized by a lawsuit, Ozee versuse American Council on Gift Annuities, currently before a Federal district court in Texas. That lawsuit, which has been certified as a class action against almost 2,000 charities, asks that all money donated to charities through charitable gift annuities be returned, along with double that amount in damages. I have heard from a broad spectrum of charitable organizations in Connecticut and they fear that this lawsuit will undermine their work.

Over the years, charities have used gift annuities as a means of making it easier for people to donate money. Generally, these transactions work as follows: A person donates money or some other asset to a charity and receives a tax deduction. The charity then invests the money and makes fixed, periodic payments to the donor. When the donor dies, the remainder of the gift goes to the charity. These arrangements help both donors and charities, and it was never the intent of Congress to unduly restrict their use.

In order to ensure that the lawsuit does not bankrupt charities and to facilitate the work of charities in the future, the Charitable Giving Protection Act clarifies Federal law. The legislation provides that the activities of charities relating to charitable gift annuities do not violate antitrust law. It also codifies certain exemptions that the Securities Exchange Commission has recognized for charitable organizations that pool and invest donations.

However, none of these changes would make it easier for charities to commit fraud. The legislation would not change the antifraud provisions in Federal securities law or affect Federal tax laws relating to fraud. People could still bring appropriate lawsuits against

cheats or swindlers attempting to disguise themselves as charities, or char-

ities acting fraudulently.

Mr. President, in recent years, charitable organizations have stepped forward and filled some of the gaps in the American safety net, gaps that will widen if extreme Republican budget cuts are enacted. Although charities will not be able to come up with the funds necessary to repair the terrible damage these cuts will cause, charities will try to help. They always have in times of crisis. The Charitable Giving Protection Act will help them in that effort. Once again, I applaud Senator HUTCHISON's hard work on this legislation, and I thank all of my Senate colleagues for helping to move it forward expeditiously.

## TRIBUTE TO JUDGE GERALD W. HEANEY

• Mr. WELLSTONE. Mr. President, on the eve of his 50th wedding anniversary, I take this opportunity to pay tribute to Judge Gerald W. Heaney, a distinguished jurist who is beginning his 30th year of service on the U.S. Court of Appeals for the Eighth Circuit. Although Judge Heaney assumed senior status on December 31, 1988, he continues to handle an impressive workload, bringing to each case the same unyielding compassion, fairness, and sense of justice that has marked his tenure on the bench since his appointment on December 1, 1966.

Gerald Heaney was born on January 29, 1918, in Goodhue, MN, a rural community in the southeastern part of the State. In that productive farming community, he learned the values of close family, honesty, and hard work: qualities that have distinguished his public service. Judge Heaney received his undergraduate education at the College of St. Thomas and his law degree from the University of Minnesota in 1941.

At the outbreak of World War II, Gerald Heaney enlisted in the U.S. Army. Serving with the distinguished 2d Ranger Infantry Battalion, his extraordinary bravery in the Battle of La Pointe du Hoc during the D-day landing at Normandy earned him the Silver Star. He was also decorated with the Bronze Star and five battle stars before he was honorably discharged with the rank of captain on January 18, 1946.

At the end of World War II, Judge Heaney married Eleanor Schmitt. Of his wife, Judge Heaney recently said, "I am fortunate to have married Eleanor. She has been the love of my life and my friend, my companion. She has brought stability to me, to our children, and to our grandchildren." In December of this year, Gerald and Eleanor Heaney celebrate their 50th wedding anniversary by renewing their wedding vows at the College of Saint Scholastic Chapel in Duluth, MN.

Judge Heaney began his legal career with the firm of Lewis, Hammer, Heaney, Weyl & Halverson. During his 20 years of private practice, Gerald

Heaney dedicated himself to serving the disadvantaged and those seeking equality. To cite one example of this dedication, Judge Heaney represented teachers in their successful fight to make Duluth the first school district in Minnesota to adopt the same pay scale for both male and female teachers. While in private practice, Judge Heaney continually demonstrated his commitment to the improvement of the State's educational system. He worked actively with the Governor and State legislature to develop a State school aid formula, which remains in use today and continues to serve as a model for the rest of the Nation. Judge Heaney also served on the board of regents of the University of Minnesota, an institution to which he has devoted a lifetime of loyal service in recognition of its importance to the lives and welfare of Minnesota citizens.

In 1966, with the support of Senators Eugene McCarthy and Walter Mondale, Vice President Hubert H. Humphrey, and congressional representative John A. Blatnik, President Lyndon B. Johnson appointed Gerald Heaney to the Eighth Circuit of Appeals. Former Vice President Walter Mondale said of Judge Heaney: "I have served many years in public life and one of the best things I did was to support the nomination of Gerald W. Heaney to be a Circuit Judge for the Eighth Circuit."

Since his appointment, Judge Heaney has authored over 2,000 judicial opinions in which he has demonstrated leadership in many different and complex areas of law including school desegregation, civil rights, employment discrimination, Social Security disability cases, criminal law, labor relations, first amendment jurisprudence, and commercial litigation. These opinions evidence Judge Heaney's guiding principle: All persons-regardless of race, color, or creed—are entitled to equal protection under the law. At the unveiling of his portrait at the Federal courthouse in St. Paul, MN, Judge Heaney commented on the challenges facing our society and those in public service, "It has been no simple task to preserve freedom, and it will not be simple in the future. Every democracy is fragile. It needs our constant and unwavering support. This is the task to which we must all rededicate ourselves.

Judge Heaney continues to leave his mark on the landscape of the law in this country. As his colleague, Judge Donald P. Lay, former chief judge of the Eighth Circuit Court of Appeals, has said,

In my judgment he is the most outstanding judge ever to serve, not only on the Eighth Circuit but throughout the United States, in the last 25 years. He is the most well-prepared judge in the circuit. His industry and dedication to law are unparalleled. His compassion and understanding of human problems is unique. He is a scholar and true gentleman in all respects.

THE ODDS AREN'T WORTH IT

• Mr. SIMON. Mr. President, during the November elections, voters in 19 communities from seven States were asked to voice their opinion on the expansion of gambling. Many of these initiatives pitted grassroots efforts and coalitions against well-financed gambling interests. Election results supported more gambling in only 4 of the 19 communities.

It is difficult to determine whether this represents a shift in public opinion. However, it is clear that in order to make informed decisions at the ballot box, voters need objective and authoritative information. Conflicting claims remain unresolved. Nagging questions linger.

A recent editorial from the Boston Globe, "The Odds Aren't Worth It," clearly describes the need for a national study. I as that it be printed in the RECORD.

The editorial follows:

[From the Boston Globe, Saturday, City Edition, Nov. 25, 1995]

THE ODDS AREN'T WORTH IT

Gambling tempts high-rolling risk-takers, it tempts the luckless with little to lose, and it tempts politicians. Since Atlantic City mortgaged Boardwalk to the chance industry 18 years ago, legalized gambling has expanded with amazing speed. Where once there were only two states that allowed or sponsored gambling, now there are only two—Utah and Hawaii—that don't.

In the past few weeks, however, what had seemed an inexorable acceleration has suddenly slowed to a trickle as voters and public officials across the country have fastened on gambling's dubious benefits and hidden costs.

Last week the Connecticut Senate rejected Gov. June Rowland's plans for a mammoth casino in Bridgeport. What had seemed a done deal was undone. In Maryland, a study commission recommended against increased gambling there, and most politicians agreed. On election day this month, voters in Washington state and Jefferson City, Mo., killed proposals to expand gambling, and voters in three Massachusetts communities rejected casinos; only New Bedford voted yes.

Now Congress is considering proposals to set up a national study commission that would examine the history of legalized gambling, explore the tradeoffs and provide credible data on which states and municipalities could make their own choices. The chief sponsors are Sen. Paul Simon of Illinois, a Democrat, and Rep. Frank Wolf of Virginia, a Republican. President Clinton and Sen. Dick Lugar of Indiana, a Republican seeking to challenge Clinton, both support it. Wolf believes that the commission will be approved, possibly before Christmas.

It should be. What is needed most urgently is a sober study that will sort out the conflicting claims—not only the moral arguments but also the actual economic and social effects.

Clearly, many people like to gamble. In Mississippi, which has had a no-limits attitude since 1992, a gaming publication estimated that \$29.7 billion was wagered in 1994—an amazing \$2.1 billion more than the state's total taxable retail sales. The phenomenal growth of the Foxwoods casino in Connecticut hints at the demand that might be tapped.

Yet what are the economics of gambling? It is an industry that creates no wealth but