

people through the church. My greatest sympathy is with his wife Mother Margaret Ford, and his children Charles H.M. Ford and Janet Oliver Hill, and all his family members.

It is clear that Bishop Ford's legacy in the church will continue to help inspire people, and strengthen the community he loved long into the future. Bishop Ford will be greatly missed, but never forgotten.●

#### BISHOP'S VIEWS ON WELFARE REFORM

● Mr. MOYNIHAN. Mr. President, Howard J. Hubbard, Bishop of Albany, recently presented his views on welfare reform in the diocesan newspaper, the Evangelist. The bishop served for 4 years as chaplain at Community Maternity Services, a diocesan program for pregnant teens and their children, so his statement is based on practical experience. Having worked with many welfare mothers at CMS, he refers to a number of them by name in his reflections. Bishop Hubbard has been in the trenches, as they say, so I believe my colleagues would do well to examine his views on the subject.

Mr. President, I ask that Bishop Hubbard's column be printed in the RECORD.

The column follows:

#### HIS EXPERIENCES GIVE BISHOP IDEAS ON WELFARE REFORM

(By Bishop Howard J. Hubbard)

The present debate over welfare reform is very complex. Most everyone agrees that the current system isn't working. There seems to be a consensus as well that a major focus of attention must be the growing number of women, especially teenagers, having children out of wedlock.

Teenage pregnancy is a national crisis. Teens and their children are in danger of failing to develop to their full potential; and too often, they become dependent, rather than contributing, members of society. Adolescents who have children are still children themselves.

In the past decade, teen pregnancy in particular and child care in general have become key elements of our national agenda. Teenage sexual activity and childbearing have increased in recent years, and a growing proportion of births to teenagers takes place outside of marriage:

In 1989, more than one million U.S. babies were born to unwed women;

Almost 350,000 of those babies were born to women under the age of 20;

Nearly three-fourths of American children growing up in single-parent families experience poverty for some period during their first ten years;

Becoming a parent as a teenager increases the chances that a mother will not complete high school, that she will fare poorly in the job market, and that she and her children will live in poverty.

#### THOUGHT AND EMOTIONS

On the rational level, policymakers are seeking to address the aspects of the welfare system which foster dependency and contribute to a permanent underclass where lack of family stability, child abuse, drug usage and inferior education perpetuate the vicious cycle of poverty.

On the emotional level, however, there is the cry of frustrated citizens who feel that

they are bearing the brunt of a system out of control.

That mentality—which is so often heard on the talk shows or reflected in letters to the editor—was captured in caricature form by Sandra Smokes in her Jan. 29 column in the Albany Times Union: "Get those baby-making, lazy welfare mothers out of here and let them take their school-lunch-eating, government-dependent children with them. Put them in orphanages, put them anywhere, just get them out of here."

#### MEETING THE WOMEN

As one who served as chaplain for four years at Community Maternity Services (CMS), our diocesan program for pregnant teens and their newborn children, I think it is important to get beyond the stereotypes. Then we can reflect carefully upon who these women are and what motivates their behavior before arriving at solutions. Let me share a few snapshots of the young women I came to know at CMS:

Sharelle was in a series of foster homes (her mother was 15 when she had Sharelle) and is now living on her own with her infant son. She dropped out of school, and her only hope is to meet someone who will support them.

Gail represents the young girls who had abortions in the past year. She made no plans for future sexual overtures and carried within her a gnawing need to bring the baby back. Pregnant again a year later, she thought maybe this was God's way of letting her repent. She thought her penance was to be a perfect mother to this child.

Tammi was an unpopular and unattractive teen who was unhappy with herself. She would respond to any attention from any of the young men of her acquaintance. She felt terribly lonely the morning after.

Amy, almost 16, has been dating Joe, 18, for a year. Amy's parents have not talked to her about sexuality; much of what she has learned has come from afternoon soaps. By the time Amy and Joe had promised each other it wouldn't happen again, she was pregnant.

Cheryl was active in CYO, played her guitar at Mass and was the pride of her family. She fell madly in love with Tom. They occasionally agreed to intercourse because "love gives all" and because "maybe virginity is selfish." She prayed that soon she would be able to talk her boyfriend out of this; but before she could, she was pregnant.

While those young women come from a variety of economic and social backgrounds, they all show the same characteristics: lack of self-esteem, poor and no communication with parents, and a desire to escape their present situation by pursuing the type of happiness and fulfillment that MTV or the soaps promise.

#### SOLUTIONS

There is no simple or single solution to their situations. Each woman differs in terms of specific barriers she faces and resources she should have available to promote her self-sufficiency and to guide her to social and economic independence.

But, based upon my years of experience with these young women and so many others in similar straits, as well as documented research, I believe that any program of welfare reform designed to address their needs constructively must take into account several factors:

1. Welfare programs are not among the primary reasons for the rising number of out-of-wedlock births.

Greg Duncan and Jean Yeung, in a comprehensive report titled "The Extent and Consequence of Welfare Dependents," conclude that "most research examining the effects of higher welfare benefit levels on out-

of-wedlock childbearing finds that benefit levels have no significant effect on the likelihood that black women and girls will have children outside of marriage, and no significant effect, or only a small effect, on the likelihood that whites will have such births. We strongly urge the rejection of any proposal that would eliminate the safety net for poor children born outside of marriage. Such policies do more harm than good."

In the short term, that means that more, not less, in assistance may be the appropriate and most effective approach in dealing with these women.

2. Policies and programs of intervention with mothers and their children must be cognizant of and sensitive to the unique circumstance and diverse needs each faces.

For example, there is a difference between the 19-year-old who has two years of college credits and needs some assistance in caring for her one-year-old son as she seeks employment or job training, and the 17-year-old who is a high school dropout and who has a learning disability as does her two-year-old child.

Therefore, public policies and programs to assist single-parent mothers must be tailored to fit specific needs, and will require appropriate goals and realistic individualized time frames for achieving such.

3. The major goal in working with pregnant women, especially adolescents, is to educate for the purpose of reducing teen pregnancies, and to facilitate movement to maturity, independence and non-repetitive behavior (which would include personal support, daycare and adoption options, etc.).

Those goals can best be accomplished, through building parenting skills, connecting families with resources in the communities where they live, and promoting a partnership with parents for the full and healthy development of their children.

4. Quality, affordable and accessible daycare and health care as well as ongoing education or job training are prerequisites for success.

5. There must be a strong moral component in any program for single mothers as well as a values-laden dimension which promotes marriage, family life, caring, truth-telling, the goodness of sexuality, and the importance of its discipline and the value of schooling and work.

6. There must be a pragmatic component which addresses handling finances, child care, house management, cooking, shopping, responsible decision-making and personal relationships.

7. Where possible, birth fathers must be part of the program, which should include a focus on their rights and responsibilities, especially their responsibility for supporting their child, at a minimum financially.

#### CHURCH'S ROLE

For all this is work, there cannot be hidden agendas on the part of government, families, social agencies and the teenagers involved. Rather, there must be a forthright presentation of issues and interactive responses that are proactive.

The Church—through the efforts of Catholic Charities—stands ready to participate in such a program of welfare reform. To do less is to try to address a complex and multi-causal problem by settling for a massive and unwieldy system that, in the long run, falls painfully short of its goals.●

#### TRIBUTE TO DR. MICHAEL H. MESCON

● Mr. NUNN. Mr. President, I rise today to recognize Dr. Michael H. Mescon, Dean Emeritus of Georgia State University, as he is honored by

the United States Small Business Administration [SBA] with their 1995 award of SBA Georgia Veteran Advocate of the Year.

This SBA award recognizes Dr. Mescon's 12 years of volunteer contributions as a mentor, teacher and supporter of the Georgia Vietnam Veterans Leadership Program Small Business Training initiative. In his position as Dean of the Georgia State University School of Business, Dr. Mescon provided the Georgia Veterans Leadership Program with facilities, administrative support and access to the Georgia State University Small Business Development Center. He also gave his own time as a lecturer at seminars and special functions. These contributions, along with Dr. Mescon's perseverance and leadership, helped the fledgling program gain the necessary attention, support and credibility to successfully launch its training initiative.

This Small Business Training initiative, begun in Georgia in 1983, has now been replicated across the nation. The Georgia Veterans Leadership Program has conducted seminars in 16 cities across the state of Georgia as well as in a dozen other states, reaching more than 10,000 veterans. The Georgia Veterans Leadership Program Small Business Training initiative has generated over 650 Small Business Administration-Veterans direct and guaranteed loans—for a total of nearly \$400 million in loans.

Helping Dr. Mescon in his important work over the past 12 years has been a dedicated team of volunteers including Mr. Ron Miller, Mr. Tommy Clack, Mr. Rodney Alsup, Mr. Max Carey, Mr. Tom Carter, Mr. Ted Chernak, Mr. Andrew Farris, Mr. Dixon Jones, Ms. Mary Lou Keener, Mr. John Howe, Mr. Jim Mathis, Mr. Michael Mantegna, Mr. John Medlin, Mr. Steve Raines, Mr. Chuck Reaves, Mr. Richard Schuman and Mr. Dan Wall and the Honorable Max Cleland.

Mr. President I applaud the dedicated work of these Georgians and the many others who have helped with this initiative over the years. I congratulate Dr. Mescon for his receipt of the 1995 SBA Georgia Veteran Advocate of the Year and hope he will continue in his tireless work in support of Georgia's veterans.●

#### FRANK AU COIN: SOUTH CAROLINA'S SMALL BUSINESS PERSON OF THE YEAR

● Mr. HOLLINGS. Mr. President, I rise today to pay tribute to Frank AuCoin, South Carolina's small-business person of the year for 1995. He is owner and president of Sign It Quick, a computerized sign-making company based in Charleston.

Success has not simply knocked on the door for Frank. He has done it the old fashion way—by working hard. He is a self-made businessman whose sign-making chain now boasts nine franchises in South Carolina, Florida, and

Tennessee. The chain generated nearly \$4 million in sales just last year.

While Frank and his wife, Teresa, were operating a chain of bookstores in South Carolina and Georgia in the early 1970's, they realized the potential of the sign-making business when they could not get their signs made quickly enough. So they started making their own. By the late 1980's when the technology became available to generate computer-aided signs, Frank realized that he could start a business to create and mass-produce signs easily. In 1987, Frank and his wife invested their life savings into the concept of a computer-generated sign-making company and Sign It Quick was born.

Mr. President, I am delighted to commend Frank AuCoin's many successes as a small businessman. When he opened his first store he created the world's largest sign—one that was the length of five football fields. Since then, he has created signs for two Super Bowls, the Hard Rock Cafe chain, Euro-Disney, and Donald Trump.

Recently, the Post and Courier in my hometown of Charleston, reported that Frank was South Carolina's small-business person of the year. Now he is competing for the national honor from the U.S. Small Business Administration this month. I hope he wins.

I ask that the article be printed in the RECORD.

The article follows:

[From the Post and Courier, Mar. 18, 1995]

SIGN IT QUICK OWNER IS 1995 SBA HONOREE

Frank AuCoin, owner and president of Charleston-based Sign It Quick, has been named South Carolina's small-business person of the year for 1995.

The honor was announced Friday by its sponsor, the U.S. Small Business Administration.

"I'm really happy for the city of Charleston because this is the first time a company from here was ever in the running for this," AuCoin said.

Sign It Quick is a computerized sign-making company that operates nine franchises in South Carolina, Florida and Tennessee. The company, formed in 1987, is headquartered at 5101 Dorchester Road in Charleston Heights.

Sign It Quick has 60 employees. Company-wide sales were \$3.7 million last year. Coincidentally, South Carolina's small-business person of the year for 1994 was a Sign It Quick franchise owner, Julie Wetherell of Columbia.

The SBA will recognize its top small-business honorees next month in Washington, D.C. Companies represent each of the 50 states, the District of Columbia, Guam, and the Virgin Islands/Puerto Rico. The national small-business person of 1995 will be picked from the 53 business owners.

Also, AuCoin will be honored at a luncheon in Columbia May 4.

SBA bases its selections on factors such as innovations, staying power, employee growth and sales increases.●

#### DEFENSE EXPORT LOAN GUARANTEE AMENDMENT TO S. 570

● Mr. LIEBERMAN. Mr. President, I am pleased to join my colleagues as a cosponsor of this amendment to S. 570,

to create a defense export loan guarantee program. I believe the loan guarantee program will be critical to preserving our defense industrial base and is, therefore, an investment in America's long-term security.

In the post-cold war period, the United States has rightly reduced its procurement of expensive weapons systems. This has resulted in cost savings to the U.S. Treasury, but it has undermined the financial security of many of the manufacturers. We have encouraged conversion of some of the defense industry into production of other products. However, in the long run, we cannot afford to have all defense manufacturers convert to nondefense production. Even if the world's current trouble spots do not erupt into conflict, prompting another round of rearmament, the U.S. military must maintain an up-to-date inventory of the world's most capable equipment. To do that, we must preserve a minimum threshold of defense production, lest we face either astronomical startup costs or the disappearance of one or more critical defense producers altogether. Current U.S. defense procurement is not sufficient to keep some of these industries going; we must help them in their own efforts to export abroad.

I commend the administration for its recent review of arms export policy. That review concluded with the President's decision to preserve the current policy to discourage arms proliferation but to take into account as well U.S. domestic economic considerations in reaching a decision on applications for arms export licenses. I do not propose to change that policy in any respect.

While we do not want to make arms export licenses any more freely available than they are under current policy, I believe we should do more to level the playing field for U.S. manufacturers once an export license has been approved. U.S. defense industries face extremely tough competition for arms exports in the current international environment. Not only the United States, but also most of Western Europe have cut defense spending and military procurement budgets. In this shrinking market, U.S. defense manufacturers must compete against European and Canadian manufacturers who benefit from the extensive support—in some cases, including subsidies—of their governments.

Buyers have the advantage in the current, competitive international arms market. Having the best product, track record and support network is often not enough to win a competition. In many cases, one must also provide financing for the sale. At present, the only source of financing for U.S. weapons systems exports are commercial banks, whose loan rates often make the price for U.S. weapons exports uncompetitive. French, German, British, Italian and Canadian defense manufacturers can get government-subsidized or guaranteed loans for weapons exports. These governments are prepared to

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