

Not only do scouts well serve the communities in which they live, they are constantly acquiring knowledge and skills which will serve them well in later years—and make them better citizens. In scouting lies much of the hope for America in the fast approaching next century.

It is reassuring to know that Vermont still has within its borders able young people willing to serve in the best interests of their State and Nation, as did the boys of the long ago Civil War days.

I want to congratulate the Boy Scouts of America on their 85 years of excellent service to the United States and welcome the Vermont boy scouts to my home city of Rutland for their celebration. Rutland is where I served in my youth as a boy scout. I hope the Vermont camporee is as enjoyable and successful as it is historic. ●

WORKING FAMILIES ANXIETY OVER EDUCATION CUTS

● Mr. DODD. Mr. President, we should never lose sight of the meaning of the decisions we make here for ordinary Americans and their families. This point was brought home to me by an article in Monday's New York Times, "Families Await News on Cuts in Education Aid." I ask that this article be printed in the RECORD at the conclusion of my remarks.

This is a difficult time of year for parents of college-age children. Along with their sons and daughters, they anxiously await college acceptance or rejection letters and financial aid offers. They worry about children away from home for the first time, about summer jobs, about SAT scores and grades and about the job market for college graduates. But for the vast majority of parents, the biggest worry is how they will be able to make it all possible for their children.

This year, unfortunately, there is another gnawing worry for millions of families who rely on Federal student financial aid to make college possible. Serious cuts in these programs are being proposed. The Contract With America calls for the elimination of one of the key pillars of Federal support for college students—the in-school interest subsidy on guaranteed Federal loans. The Domenici budget plan calls for the elimination of this subsidy for graduate students, but it goes on to propose overall education cuts so severe that the subsidy for all students is called into question.

In addition, campus-based aid programs and other higher education programs are endangered by the severe cuts proposed in discretionary spending for educational activities. This casts a shadow over the future of the College Work Study Program, the Supplemental Education Opportunities Grant Program, the State Student Incentive Grant Program, and the Perkins Loan Program.

Mr. President, education has always been one of the most solidly placed rungs on the ladder of economic opportunity. For generations, American families have sacrificed to assure their access to the best education possible. That has paid off for us as individuals and for us as a nation. And yet many in Congress are prepared to turn their backs on this record of success.

As we debate the budget resolution in committee this week and on the floor as early as next week, there is clearly a great deal hanging in the balance, not the least of which are the hopes and dreams of American families for their children's future. I urge all my colleagues to read this excellent article and consider our country's future.

The article follows:

[The New York Times, May 8, 1995]

FAMILIES AWAIT NEWS ON CUTS IN EDUCATION
AID

(By Lynda Richardson)

These are uncertain times for the family of David and Maureen Grau of St. Paul, Minn. As they await final word on financial aid for the colleges that three of their eight children attend, they worry what sacrifices will need to be made, and even which child might not go.

The Graus know that some cuts in Government aid are likely. In the next several weeks, Congress will begin considering the strongest assault in recent years on the array of college loans, grants and work-study programs that many lower- and middle-class families have relied on since passage of the nation's first major Federal student aid program, the Higher Education Act of 1965.

And across the nation, governors and legislatures are cutting the state university budgets and considering deep reductions in aid for impoverished students.

But in the absence of decisions on what will be cut, the most the Graus can do—like thousands of other Americans—is make contingency plans and hope for the best. Two daughters will cram three extra courses into their full college loads next year so they get through school faster, saving tuition. And all three will work full time—or more—this summer.

Baby-boomers, the Graus were themselves beneficiaries of Federal student loans and grants back in the 70's. Mr. Grau, 44, is now a registered nurse; his wife, 42, is a homemaker. With an annual income of \$36,500, they save and scrimp. They have not bought new furniture, other than a couch, in 23 years.

The Graus hold many of the bedrock American beliefs that swept the new Republican leadership into office. They go to Mass every Sunday. They are anti-abortion. Each child has a chore at home. Now, they say they are feeling betrayed.

"We never questioned whether or not college education was available to us," Mrs. Grau said. "Loans, grants and college work-study were there for the taking. All that was truly needed was a desire, and now you have a lot of hurdles."

House Republicans have called for \$1.7 billion in cuts in money already appropriated in the \$34 billion Department of Education budget for the 1995 fiscal year. They have proposed \$20 billion in higher education cuts over the next five years.

The largest cut would come from ending the Government subsidy of interest on loans while students are in college, which could save \$12 billion in five years. Currently, a

student who borrows \$5,000 for freshman year owes \$5,000 at graduation. Under the proposal, interest would be added to the principal each month, so the \$5,000 would become \$6,000 or so in debt at graduation. Students would see an average of 20 percent to 25 percent more debt when they graduate, financial aid officers say.

Republican leaders, in their first 100 days, also suggested dismantling Federal aid programs that are managed by colleges, including the Perkins loans for needy students, Supplemental Educational Opportunity Grants and work-study programs in which the Federal government pays 75 percent of a student's salary and the institution pays the rest.

"It is safe to say that every low- and middle-income family with a student in college and hoping to send a child to college has a stake in the outcome of the debate that Congress is holding now and will be holding for the next few months," said Terry Hartle, spokesman for the American Council on Education, a Washington-based association of 1,700 colleges and universities. "Many families would find their plans for college disrupted, fundamentally changed or eliminated by major changes in Federal student aid."

But the Republicans who have proposed them say the cuts are necessary for the financial health of the nation. Bruce Cuthbertson, a spokesman for Representative John R. Kasich, the Ohio Republican who chairs the House Budget Committee, said of loan subsidies, "We think it's a matter of fairness. We just put this on equal footing with all other types of loans one would receive."

The potential cuts have stirred public protests and private anguish. In the Bronx, Elba Velez, a single mother of three, worries that the cuts will halt her family's fragile upward mobility.

"The programs that are being cut are for the people who need them the most," said Ms. Velez, who left welfare behind after getting her degree in the 70's. Her son is a freshman at Wesleyan University.

Carmen Vega Rivera and her husband, John, worry that their high school senior will never go to college. Financial aid was crucial to Mrs. Rivera's education. She now heads an East Harlem tutorial program.

THE PRESENT—BEING MARRIED WITH CHILDREN

The three Grau college students are among the nearly half of all 14.7 million college students who receive student aid. Two daughters attend Concordia College, a small liberal arts school in St. Paul, and the third is at the University of St. Thomas there. Besides the subsidized loans, the young women get a wide array of aid from the Federal Government, the state and the college, and both work during the school year.

At Concordia, Amy, a sophomore, who lives at home, received \$12,305 in aid this year. Her sister, Sarah, a freshman who lives on campus, was awarded \$13,308. The total cost of Concordia is \$15,550 for dorm students and \$14,500 for students living off campus. The Graus pay the rest.

Their older sister, Rochelle, a junior who plans to attend graduate school, is interested in biomedical ethics and philosophy. She received \$17,028 in aid this year to pay for books, fees and other expenses at St. Thomas, which has an average student cost of \$16,263.

Rochelle and Amy are lining up full-time summer jobs, as counter help at a fast-food restaurant and as an office administrator. Sarah will work as a counselor at a day camp.

"They are thinking maybe a part-time evening and weekend job also," said her

mother, Maureen Grau, 42. This would rule out summer courses, but the women want enough money to pay their expenses all year.

Mrs. Grau received a degree in health and physical education at the College of St. Catherine in town. Mr. Grau received a degree in English and education at St. Thomas. He taught, then worked as a mechanic. Four years ago, he returned to college to become a nurse.

Mr. Grau says he and his wife are not in a position to help their college-age daughters because they have five more children at home, ages 8 to 17. "How am I going to educate them?" he asked. "I don't know."

THE PAST—ERECTING A LADDER OF OPPORTUNITY

For the Graus, the commitment to college education goes back three generations on Mrs. Grau's side; four on her husband's. But for hundreds of thousands of low-income Americans, like Elba Velez of the Bronx, the "War on Poverty" in the 1960's brought access to college degrees for the first time. Federal student-aid programs began small but expanded under the Nixon, Carter and Reagan Administrations.

Not since the G.I. Bill, after World War II, had the Federal Government played so strong a role in insuring that a specific segment of the population got a chance to go to college. Minority enrollment, in particular, showed a dramatic increase.

"The generation that preceded this one has tremendously benefited from Government assistance to attend college," said Jamie P. Merisotis, the president of the Institute for Higher Education Policy in Washington. "Both for individuals and the nation, the payoff is clear."

Ms. Velez was on welfare in the 1970's when she decided to go to college. She had considered a job in Manhattan's garment district but said that when she saw the assembly lines of uneducated women hunched over heavy machinery, "I looked around and said, 'This is not for me. I'm going to take charge of my life. I'm not going to let anyone tell me what I am going to be.'"

Ms. Velez enrolled at Bronx Community College in 1979. With the support of Federal Pell grants—created in 1972—and state tuition aid for needy students, she received a bachelor's degree in business administration from Baruch College in 1983.

"I have more power," she said. "I am able to provide for my children, but I'm also able to give back to the community."

But she is concerned about her children's future, with the cost of private colleges averaging \$9,995 last year. "I just want my children to have an opportunity to go on to school," she said.

Her 19-year-old son, Daniel, a bookish young man interested in science and creative writing, gets a \$13,975 scholarship from Wesleyan University in Middletown, Conn. In a work-study job that pays \$1,400 a year, Daniel re-stocks and cleans the salad bar in the dining hall. He also receives \$7,825 annually in subsidized loans, as well as Pell and Supplemental Educational Opportunity grants. He and his mother contribute about \$2,090 a year to make up the rest of Wesleyan's \$26,790 tuition and board costs.

To offset college costs next year, Daniel hopes to find summer work at a fast-food restaurant.

His sister, Felicia, a senior at Central Park Secondary School in East Harlem, was recently accepted at Syracuse University. Her financial package covers only \$19,000 of the school's \$25,000 cost. Felicia cannot expect much help from her mother.

And just last week, Ms. Velez learned that she may be laid off at Bronx Community Col-

lege as part of the cost cutting proposed for the city university system.

THE FUTURE—\$93,000 A YEAR AND STILL WORRIED

Walking into a noncredit class at New York University more than two decades ago, Carmen Vega Rivera remembers the sea of mostly Hispanic and black faces. Like Mrs. Rivera, many also were first-generation college students.

She and the others were enrolled in the state's Higher Education Opportunity Program, created in 1969 for students with both academic and financial need who wanted to go to private colleges. Gov. George Pataki proposes cutting that, along with similar programs at state and city universities, though many legislators are fighting to restore the programs. H.E.O.P. alone would save \$22.5 million this fiscal year, the Governor's office said.

Mrs. Rivera was 49th of 500 students at the High School of Art and Design in midtown Manhattan but scored poorly on the verbal portion of the Scholastic Assessment Test. "My chance of coming through the traditional admissions was not likely," she said.

With intensive counseling, emotional support and tutoring in the special N.Y.U. class, Mrs. Rivera received her bachelor's degree in education and the arts in 1976.

Now, at 41, she earns \$65,500 a year as executive director of the East Harlem Tutorial Program. Her husband, John, who manages a commercial building, only recently began a \$27,000-a-year job. He had stayed at home for the last decade to look after their son, Jaime, now 10.

Still, even with a \$93,000 combined income, Mrs. Rivera said her family lives from paycheck to paycheck, renting an \$800-a-month apartment near Yankee Stadium. There are bills for medical problems and deaths in their extended family, and they support a 17-year-old daughter, Taina, and her 7-month-old child.

If Mrs. Rivera had her dream, Taina would attend New York University, she said. But as the family now explores state and city universities, everything seems up in the air.

"As a parent, it's eating up my mind all the time," she said. "I'm thinking, 'How am I going to pull it off? Is it all going to work out?'"

TRIBUTE TO AVIS B. BAILEY

• Mr. BUMPERS. Mr. President, I rise today to pay tribute to a fellow Arkansan, Avis B. Bailey. Avis is the owner of Avis Nissan in Fayetteville, and I am proud to say, was honored last week by the U.S. Small Business Administration as the 1995 Arkansas Small Business Person of the Year. I had a chance to visit with Avis and her husband last week on the Capitol steps, and I was immediately convinced that this honor is richly deserved.

Avis Bailey was born and raised in Prairie Grove, AR. The youngest of six, she married right out of high school and then moved with her husband to Tulsa, OK. Twelve years later and a single parent, she returned to northwest Arkansas and settled in Fayetteville, where she worked in her brother's transmission repair shop. In 1971, Avis took another job as a cashier at Hatfield Pontiac and Cadillac, one of Arkansas' oldest and most respected Cadillac dealerships. This became job No. 3 for her. However, in less than 2 years Avis was out from behind the cashier's

desk crunching numbers and in the showroom selling Cadillacs. It was not long before she became one of the State's top salespersons for automobiles and, within 10 years, manager of the dealership.

Avis told me she could remember when new Cadillacs started selling for over \$10,000. It was at that time that her father told her she needed to get out of the business. He said no one would pay that much for a car. Mr. President, 20-some-odds years and many success stories later, Avis B. Bailey bought that Pontiac-Cadillac dealership where she started as a cashier. I know many people who still dream of owning a Cadillac someday, and here is Avis with a whole parking lot full. Her whole career is a testament to what hard work and dedication can accomplish. She has truly risen through the ranks of the small business world.

In 1991, Avis bought a Nissan dealership that was nearly bankrupt. Its standing in the community was down, but Avis took the initiative and the gamble to take that failing business and turn it around. Within 3 years, she more than doubled the volume of sales and her number of employees. Sales totaled \$11.7 million in 1994 for Avis Nissan. Avis and her partners have also bought four more automobile dealerships in Arkansas, adding both to the economy and to the community. She and her partners are now owners of Mazda and Ford dealerships in northwest Arkansas as well.

Mr. President, we need more people like Avis Bailey in this country. She is more than a shrewd business woman. She is filled with a spirit that can make a difference. Avis avidly supports the athletic programs of the University of Arkansas, she is a member of both the Fayetteville and Springdale Chamber of Commerce, and she's a friend to area grade schools, working to furnish school supplies and clothing. We need more people who aren't afraid to roll up their sleeves, work hard, and make a difference in their communities. Mr. President, I hope you will join me in congratulating Avis Bailey on being named the Arkansas Small Business Person of the Year for 1995.●

THE MISSING SERVICE PERSONNEL ACT

• Mrs. FEINSTEIN. Mr. President, I am pleased to cosponsor the Missing Service Personnel Act of 1995, introduced by Senators DOLE and LAUTENBERG earlier this year.

The Missing Service Personnel Act is a significant and an appropriate piece of legislation. It would establish new methods for determining the status of missing service personnel and improving the means by which full accountability is achieved. Due in part to the handling of POW/MIA cases by the Department of Defense and the United States Government since the Vietnam war, existing procedures have been criticized as being unresponsive to the