



United States  
of America

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 105<sup>th</sup> CONGRESS, FIRST SESSION

Vol. 143

WASHINGTON, THURSDAY, JUNE 19, 1997

No. 86

## Senate

The Senate met at 10 a.m. and was called to order by the President pro tempore [Mr. THURMOND].

### PRAYER

The Chaplain, Dr. Lloyd John Ogilvie, offered the following prayer:

Almighty God, we turn to You in the midst of the sickness and suffering of human life. You are the source of the healing power of life and have entrusted to us the awesome challenge of working in partnership with You in discovering the cures of diseases. With Your divine inspiration and guidance, we have fought and won in the battle against so many crippling illnesses. But Father, we need Your continued help in our relentless search for a cure for cancer. Thank You for the progress You have enabled. Bless the scientists, surgeons, and physicians who are on the front line of this conquest. All of us have one or more of three things in common: We have suffered from cancer ourselves, have a loved one or friend who has or is struggling to survive this disease, or have lost someone because of one of the many types of cancer.

Today we feel profound empathy for Senator TOM HARKIN, as he endures the grief of the death of his brother Chuck. Thank You for the gallant battle Chuck fought, for his faith in You, and for the assurance of Your strength and courage he exemplified. Be with his wife, Senator HARKIN, and his family in this time of need. Through our Lord and Saviour who gives us the assurance of eternal life and the determination to press on in the quest for the cure of cancer. Amen.

### RECOGNITION OF THE ACTING MAJORITY LEADER

The PRESIDENT pro tempore. The able acting majority leader, the distinguished Senator from Maine, is recognized.

### SCHEDULE

Ms. COLLINS. Mr. President, on behalf of the majority leader, today the Senate will be in a period of morning business until the hour of 1 p.m. Following morning business, if consent is reached, the Senate will begin consideration of the intelligence authorization bill. It is hoped that the Senate will be able to complete action on the intelligence bill in a reasonable time period and, therefore, Senators can anticipate rollcall votes throughout the day. The majority leader has also indicated that it is his hope that the Senate will be able to proceed to the Department of Defense authorization bill following disposition of the intelligence authorization bill.

I thank my colleagues for their attention.

### MORNING BUSINESS

The PRESIDING OFFICER (Mr. SMITH of Oregon). The Senate will be in a period of morning business until the hour of 1 p.m.

Ms. COLLINS. Mr. President, I ask unanimous consent that I be recognized for up to 15 minutes.

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

### COLLEGE AFFORDABILITY AND ACCESS ACT OF 1997

Ms. COLLINS. Mr. President, I am pleased to speak about S. 930, the College Affordability and Access Act of 1997, which I introduced yesterday.

More than 30 years ago, Congress took the historic step of authorizing Federal student aid programs for the purpose of "making available the benefits of postsecondary education to eligible students." Since that time, millions of young Americans have been afforded an opportunity often denied their parents—a college education.

During the three decades since the passage of the Higher Education Act of

1965, both the cost and the importance of postsecondary education have grown dramatically. And, unfortunately, many once again find themselves without the financial resources needed to unlock the door to a better future.

There was a time in Maine when a person armed with a high school diploma and a willingness to work hard could expect to get a job in a paper mill and be assured of a very good wage for life. Today, however, the situation is very different. The manager of one mill told me that it has been 10 years since they hired a high school graduate. Similarly, if you visit the recently built recycling mill in East Millinocket, ME, you are likely to see a handful of computer operators using specialized training to run highly technical equipment.

At a time when 85 percent of the new jobs require some postsecondary schooling, the challenge for the children of less affluent families is to obtain higher education, and the challenge for us is to make that a possibility.

We cannot and should not guarantee our young people success, but we can and should strive to guarantee them opportunity. We have a good record on which to build, as the student aid programs of the Higher Education Act have assisted countless young Americans. Those programs do not, however, do enough to assist middle-class families in coping with the ever-escalating cost of higher education. And they certainly do not do enough to help those for whom the cost of college is a crushing debt load.

Mr. President, much of the impetus for this bill comes from my experience working at Husson College, a small college in Bangor, ME, as well as from the education hearings that Senator JEFFORDS and I held in that city. Husson's students primarily come from lower- and middle-income families; in most cases, they are the first members of their family to attend college. That

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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makes Husson the perfect laboratory from which to assess the strengths and weaknesses of our current student aid programs.

From my Husson experience, I came to appreciate the critical role of Pell Grants and student loan programs in opening the doors to college for many students. But I also learned that our current programs do far too little for the many middle-class families who must largely bear the financial burden of opening those doors for their children. We also do not do enough for those for whom the road to college ends not with a pot of gold but with a pile of debt. Indeed, even at a school with moderate tuition, like Husson, a student participating in the Pell Grant and Federal Work Study Programs can expect to graduate not only with a degree but also with a debt of more than \$15,000. And if this student goes on to graduate or professional school, the indebtedness could easily exceed \$100,000.

Missy Chasse, a student who worked for me at Husson, typifies this problem. After graduating with an \$18,000 debt, she decided to return to her home town of Ashland in rural Maine where the prospect of a job paying more than \$20,000 is remote. Missy is now faced with a daunting debt that will strain her finances for years to come. Many people, confronted with this prospect, simply drop out of college or decide not to go at all.

The dilemma facing middle-class American families who have to rely on borrowing to educate their children was captured in a letter I recently received from Maine parents. They wrote:

We both work and are caught in the middle—too much income for aid and not enough to support college tuition. Our daughter has almost completed her second year of college with two more to go. She has loans, we have loans, and it is becoming increasingly harder to keep our heads above water. We have another daughter entering college in three years and we wonder how we will be able to swing it.

That the experience of this family is widespread is borne out by the statistics. According to the Finance Authority of Maine, the average size of the education loans it guarantees has more than quadrupled during the past 10 years. The prospect of being saddled with a terrifying debt explains why many Maine families decide that the cost of college is simply too great for them. Indeed, Maine ranks a dismal 49th out of the 50 States in the percentage of our young people who decide to go on to higher education.

Mr. President, this is the season when Members of this body hit the commencement trail, summoning up their most stirring rhetoric to inspire college graduates to dedicate themselves to serving others. The irony is that the audience is far more likely to see its future not as one of serving its neighbors, but rather as one of servicing its debt.

My bill recognizes that we have a solid foundation of financial assistance

programs. It seeks to build on that foundation by making needed changes that will provide some measure of debt relief, promote private savings, and encourage employer sponsorship of education.

Specifically, the College Affordability and Access Act of 1997 has three components. The first will make the interest on student loans tax deductible. The second will authorize the establishment of tax-exempt education savings accounts. And the third will make permanent the tax exemption for employer-paid tuition for undergraduate programs and extend it to graduate and professional programs.

The first component, a small step for Government that will be a big help to students, allows a tax deduction of up to \$2,750 in interest that individuals pay on their student loans. It will alleviate some of the financial pain experienced by the recent graduate with the \$18,000 debt and the \$20,000 salary. While the deduction will be phased out as the graduate's income increases, the vast majority of those with student loans will qualify for all or part of the benefit. Through this change, we will be recognizing that a loan to go to college is not the same as a loan to buy a stereo, but rather an investment in human capital that will pay dividends not only to the borrower but also to our Nation.

The second component will allow parents to place \$1,000 per year into a tax-exempt savings account for the education of a child. Money withdrawn from the account to pay qualified education expenses will not be taxed. Assuming the family puts \$1,000 into the account every year for 18 years and the account earns a modest rate of return, the family can expect to accumulate about \$35,000, which will put a big dent in their education expenses.

Our education policies must stop penalizing savings. Under current law, families which make financial sacrifices to save for their children's education may face the paradoxical result that they do not qualify for aid programs available to their less prudent neighbors. While this bill will not eliminate that possibility, it will send the clear message that our Government is prepared to encourage and reward those who save for college.

The third component seeks to make greater use of the willingness of businesses to further the education of their employees. It will accomplish that in two ways. First, it will make permanent the current tax exemption for employer-paid tuition for undergraduate studies. Second, it will extend this exemption to those attending graduate and professional programs.

Mr. President, this bill will benefit families facing the challenge of paying for college; it will benefit students currently pursuing their education; and it will benefit graduates struggling to pay their debts. But the benefits will be far more widespread and significant. In its own small way, the College Af-

fordability and Access Act will give us a better educated population, a more competitive economy, and a society in which the rewards are more equally shared. Most important, it will reaffirm our commitment to the principle that success in America should be there for all who are willing to work for it.

Mr. President, I am pleased to tell you this bill has attracted widespread support. I ask unanimous consent that the text of a letter I received from the American Council on Education endorsing S. 930 on its own behalf and on behalf of 12 other educational organizations be printed in the RECORD.

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

AMERICAN COUNCIL ON EDUCATION,  
OFFICE OF THE PRESIDENT,  
Washington, DC, June 18, 1997.

Hon. SUSAN COLLINS,  
U.S. Senate, Russell Senate Office Building,  
Washington, DC.

DEAR SENATOR COLLINS: I write on behalf of the higher education associations listed below to commend you for introducing "The College Access and Affordability Act."

Your bill will help millions of families save money for college, encourage working adults to take advantage of employer-provided educational assistance to upgrade their skills, and help recent college graduates repay student loans. These provisions will be of enormous assistance to middle income families.

Your proposal to restore the federal income tax exemption for interest payments on student loans is especially welcome. In the last decade, a growing number of students have begun to rely on federal loans to finance their education. While the terms of federal student loans are generous compared to other loans, many borrowers find that the repayment of these debts restricts their personal and professional opportunities after graduation. By restoring the income tax deduction for student loan interest, your bill will help moderate the impact of loan repayments and provide enormous assistance to student borrowers. Moreover, by establishing a 2,750 annual limit on the amount of interest that may be deducted, your proposal will be especially helpful to graduate and professional students—a category of borrowers who generally incur much higher debts while in school.

As you know, there is widespread bipartisan interest in using the tax code to help families meet college costs and we are deeply grateful for your leadership in this area. My colleagues and I look forward to working with you and other members of the Senate as you consider this vitally important legislation in the months ahead.

Sincerely,  
STANLEY O. IKENBERRY,  
President.

On behalf of the following:  
American Council on Education.  
American Association of Community Colleges.  
American Association of State Colleges and Universities.  
American Psychological Association.  
Association of American Universities.  
Association of Catholic Colleges and Universities.  
Association of Governing Boards of Universities and Colleges.  
Association of Jesuit Colleges and Universities.  
Coalition of Higher Education Assistance Organizations.

Council of Graduate Schools.  
 Council of Independent Colleges.  
 National Association of Student Financial  
 Aid Administrators.  
 National Association of State Universities  
 and Land-Grant Colleges.

Ms. COLLINS. Thank you very much, Mr. President. I yield back the remainder of my time.

Mrs. MURRAY addressed the Chair.

The PRESIDING OFFICER. The Senator from Washington.

#### HANFORD REACH OF THE COLUMBIA RIVER

Mrs. MURRAY. Mr. President, this weekend the Senate Energy and Natural Resources Committee is going to hold a field hearing in Mattawa, WA. We will discuss S. 200, my legislation to designate the Hanford Reach of the Columbia River as a wild and scenic river.

The Hanford Reach is the last free-flowing stretch of this mighty river. Protecting it for future generations is a top priority for me.

In 1995, I convened a group of local citizens, and I asked them to help me find the best way to protect this portion of the Columbia River. They unanimously concluded an act of Congress designating the reach as a wild and scenic river, with a recreational classification, would be the best way to preserve this valuable resource.

In fact, a poll of registered voters in central Washington done last year indicated that 76 percent favored designation of the Hanford Reach as a wild and scenic river, while only 11 percent opposed it. So the will of the region is clear: The reach needs the best protection we can give it to make sure it remains accessible to everyone.

Protecting the Hanford Reach is not about local versus Federal control. It is about giving a natural treasure the best possible protection that we can. And it is also about promoting jobs in the long term and protecting our heritage.

What does the designation do? First, it puts central Washington on the map as a home to a resource found nowhere else on Earth—a river unique and important enough to become part of the U.S. national wild and scenic river system. Second, it protects the river in its current condition. It allows all of the existing uses to continue, but ensures the river stays forever the way we see it today. In fact, my bill specifically grandfathers in current uses protecting existing economic interests and enhancing the river's future economic value to our region.

There is much more at stake here than who manages the river. This issue is much bigger than that. We all know what problem we have with protecting salmon. ESA listings have been made for the Snake River and are being considered for the Columbia. If we ever want to get ahead of the salmon problem, we have to start by protecting the reach. My bill gives us a cheap and easy way to do just that. It simply

transfers Federal property from one agency to another; no private lands need to be acquired or jeopardized.

Let me reiterate, we simply can't afford to take chances with the one part of the river that works well—and inexpensively—for fish. Compared to drawdowns, dam removal and other suggestions that we have heard for saving salmon, permanent protection of the reach gives ratepayers, river users and irrigators a virtually cost-free way of accomplishing what could be a very expensive recovery effort.

We have done a lot of talking about the reach, and I am convinced that we are getting closer. It seems to me when you have a resource that is this important to the State, reasonable people ought to be able to find a way to agree on the best way to protect it. I am committed to bringing people together around that goal and keeping them together until we finish the job.

Mr. President, I look forward to hearing the testimony this weekend, and I thank my senior colleague, Senator GORTON, for helping me put this hearing together.

Mr. President, I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. REID. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. REID. Mr. President, it is my understanding that we are in the morning business hour.

The PRESIDING OFFICER. That is correct.

#### TREND TOWARD RACIAL, ETHNIC, AND RELIGIOUS INTOLERANCE

Mr. REID. Mr. President, I rise today to talk about a disturbing trend in this country, a trend that to me was highlighted by a recent incident in South Carolina.

This incident took place several weeks ago. I was aware of it at the time it occurred. It has been something that has been troubling to me since then, and I felt it was appropriate and important that we spread on the RECORD of this Senate this particular incident, which occurred while the State Board of Education of the State of South Carolina was discussing whether it could display the Ten Commandments on the walls of public schools.

During this discussion, a member of this board provided a suggestion for groups which might oppose the placing of the Ten Commandments upon school walls. A direct quote: "Screw the Buddhists and kill the Muslims."

Mr. President, I find it contemptible that such an arcane, bigoted statement would come from someone who is tasked with the responsibility of educating our children, a member of the board of education.

I find it even more shocking that not only would someone think this, but that they would go so far as to articulate it at a meeting of a board of education. Can we imagine what would have been the reaction to such a comment had it been directed toward Christians or Jews, Mexican-Americans, African-Americans? I find this individual's behavior reprehensible, and while I find his behavior reprehensible, the larger issue is an increasing trend in this country toward racial, religious, and ethnic intolerance.

The Founders of this country fled persecution and intolerance in Europe and came to this country to be free from persecution, mostly religious persecution. Our country was founded on the principle of equality, and our Constitution, Mr. President—this document—which consists of just a few pages ensures freedom of religion and freedom from persecution.

In this country, we are very fortunate to have the freedoms that we have guaranteed by our Constitution. These freedoms make us the envy of the world and are the strength of our Nation.

I, however, think that, even though we have many protected rights in our Constitution, we have to speak out against individuals and especially people who are on a board of education who say, "Screw the Buddhists and kill the Muslims."

Because of the liberties we have in our country, this great country of the United States of America, immigrants from all over the world desire to come here and start a new life, just as our ancestors did. As a result, we are becoming a much more diverse Nation, increasingly diverse. The diversity within our Nation requires greater tolerance, patience, and a deeper level of understanding.

Mr. President, I am a member of a religion where, in the last century, significant persecution took place. People were killed as a result of their belief in the religion that I now profess. I feel that we all must speak out against religious intolerance. People who speak out about screwing the Buddhists and killing the Muslims—you know, Mr. President, in our country, sad as it might be, there are people who would follow the leadership of a person like this and proceed to do just that.

The remarks made by this school board member reflect a deep-seated racial and religious intolerance and ignorance that we should not allow to go unnoticed. This racial ignorance and lack of understanding are catalysts to intense racial intolerance.

I am concerned about the steady erosion of racial and religious tolerance in our society, and intolerance. Intolerance is often the basis for much of the crime committed in America, and it is the very essence of hate crimes. Hate crimes are those crimes committed against an individual or a group because of their convictions or their ethnicity.