

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 Governmental 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