

school, I took out 10,000 dollars' worth of loans while I was a medical student.

I was very pleasantly surprised to discover that when I finished medical school and when I finished my internship and residency, that I still only owed \$10,000, that the interest of 7 percent per year had been picked up by the U.S. taxpayer. Indeed, I was very happy to find that out because once I got out of medical school and my internship and residency, I got myself a pretty good job and \$10,000 was fairly easy to pay off.

That, indeed, is the essence of the problem with the Democrat proposal of continuing the in-school interest subsidy.

Let us just say, if I had daughters, they were twins. And one wanted to go to school to become a hairdresser and it took her 1 year. And she wanted to take out a \$5,000 loan to do that. And then I had another daughter who wanted to go through 4 years of college and 3 years of law school and wanted to borrow \$5,000 a year to do that. Well, guess what? My daughter who went to school to be a hairdresser would be paying through her taxes the in-school interest subsidy on my other daughter who wants to accumulate a \$35,000 loan and then get out and become a wealthy attorney.

We, Republicans, are making a proposal that these students pay that in-school interest subsidy in the form of added principal when they graduate. This may sound like an onerous, terrible burden to place on our college students and our professional career students when they get out of law school or medical school, but the truth is, Mr. Speaker, that the average increase in the size of that student loan will roughly be equivalent to their cable bill. It will be about \$27 a month, the average student will have to pay in extra costs on their student loan, not exactly what I would consider to be an onerous burden to place on a student who has a great likelihood of making a fairly good income, a substantially better income than the average person who goes out there and works when they get out of high school.

Mr. Speaker, this proposal of the Republicans is a fair proposal, but probably more importantly, one of the best reasons why this is a good proposal is we do not have the money to pay for this. We have to borrow the money to pay those interest payments for those college students. Indeed, these college students, when they get out and those who have had their student loan interest paid, it has been paid in the form of added Federal debt. Those students, when they get out of college, will have more debt to pay off in the form of an added debt burden.

Mr. Speaker, our proposal, the Republican proposal, is a logical proposal. It is a fair proposal. And, indeed, it is a proposal that asks the people who are most able to pay to pick up the tab. But we are going to hear a lot of rhetoric about this being something that is

bad and evil, but, Mr. Speaker, it is fair. It is logical. It makes sense. It is something that is badly needed. And I support the elimination of the in-school interest subsidy.

I ask that all of my colleagues on both sides of the aisle do so so that we can help balance the budget and we can help create a better future for our children and our grandchildren.

SHARING AND CARING HANDS

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Minnesota [Mr. RAMSTAD] is recognized during morning business for 5 minutes.

Mr. RAMSTAD. Mr. Speaker, yesterday I attended a truly memorable event in Minnesota. It was the dedication of Mary's Place. And at that dedication, I saw love and compassion up close. Mary's Place is a transitional housing facility built through the vision and the persistence of Mary Jo Copeland, Minnesota's Mother Teresa. Mary's Place is a shining example of how we can use nongovernmental private solutions to solve the problems facing our country.

This was a \$7.2 million transitional shelter, 200 beds for homeless people, \$7.2 million all raised through private businesses, individuals, and churches, not one penny of government money.

Mr. Speaker, last month I saw firsthand why Mary Jo Copeland is Minnesota's Mother Teresa. I was touring the new facility before it was open, and I watched Mary Joe interrupt that tour to go across the street to greet a homeless family, a young mother and her three little children. And that family was forced to leave their home after her husband beat her and to watch Mary Joe hug those bewildered, broken children brought tears to my eyes. Everyone who has been to Sharing and Caring Hands, all of the volunteers, every one who goes there daily to assist other people have seen that same kind of love and compassion firsthand.

Yesterday we celebrated several things, Mr. Speaker. As I mentioned, we dedicated the \$7.2 million facility. We also celebrated 10 years of love and compassion and concern like that I just explained.

Let me tell you a little bit about Sharing and Caring Hands, because I believe we need to replicate this wonderful organization throughout our great country. This organization, Sharing and Caring Hands, was founded in 1985 as a safety net organization to assist those who are not getting help from the welfare system. Each and every month, Mr. Speaker, 12,000 people, 12,000 homeless, hurting people are assisted through a food shelf, meals, clothing, showers, dental care, medical help, eye glasses, transportation, Alcoholics Anonymous meetings, and school tutoring for children. These services are all provided by hundreds of volunteers and private contributions,

again, not one penny of taxpayer money.

Over \$150,000, therefore, each month, all of the funds raised by Sharing and Caring Hands, goes directly to the recipients. Nobody take a salary. Mary Jo works 14 or 15 hours each and every day. No salary, strictly volunteer work. As Mary Jo puts it, a labor of love.

Mr. Speaker, we need to focus national attention on this model organization. Mary Jo Copeland and her volunteers at Sharing and Caring Hands have taught and are teaching America a lot about caring and about sharing, about true compassion.

Mr. Speaker, I believe this project should serve as a model and a beacon of hope, a beacon for those of us who are dedicated to the principle that each of us can make a difference in the lives of other people through volunteerism and commitment. As we all know, there has been much focus here in Congress about ways to strengthen the family. Everyone agrees that the breakdown of families has provided a whole new range of social problems.

What Mary Jo Copeland and everyone at Sharing and Caring Hands have done, Mr. Speaker, is to create a kind of sharing, caring, compassionate, and concerned family. Sharing and Caring Hands is truly that for so many people.

It is a very special family that is taking in new brothers and sisters each and every day. Yesterday we dedicated a new family home, Mary's Place, a place where people know they can find comfort, they can find love. They can find a safe haven. They can find support that you would find that we are able to find in the majority of American families. So while the debate rages here in Congress on how best to provide the resources necessary for people to become more self-sufficient, Sharing and Caring Hands is already here showing us how, without bureaucratic strings and without taxpayer dollars, people can make a real difference in the lives of those less fortunate, in the lives of people who are hurting.

Now, Mr. Speaker, we need to replicate Sharing and Caring Hands throughout the United States. Mary Jo Copeland's vision can make a difference in your communities and States just like Sharing and Caring Hands is making a real difference in the lives of real people in the twin cities of Minnesota.

Mr. Speaker, I take my hat off to Mary Jo Copeland and all of her volunteers for what they are doing in Minnesota. We are very, very proud of them and grateful for them.

MEDICARE

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Pennsylvania [Mr. FOX] is recognized during morning business for 5 minutes.

Mr. FOX of Pennsylvania. Mr. Speaker, I appreciate the opportunity to address my colleagues on some issues that I think are very important to all Americans. First, I think we need to look at what has happened to try to help our senior citizens across the United States.

First, this 104th Congress, a very sensitive and caring, compassionate Congress, has already rolled back the Clinton tax on Social Security which had been established 2 years ago. We have also raised the earnings limits for seniors who are under 70 from \$11,280 to \$30,000 over the next 5 years. We have also passed legislation calling for a \$500 elder care tax credit, also a tax credit for the purchase of long-term care health insurance.

Now comes the issue of Medicare. We want to make sure in this Congress that we preserve, protect, and improve Medicare in this United States. We have heard from the trustees, a bipartisan group with three appointees from the Clinton administration, that in fact if we do nothing to help Medicare and let it stay the way it is, it will go bankrupt by the year 2002. A responsible House and Senate has to move forward to make sure we preserve, protect, and improve Medicare. Many of us are starting what we call Medicare preservation task forces. I just started one in my district in Montgomery County, PA. We have senior citizens and health care professionals and consumers of Medicare meeting for the purpose of discussing how we can make sure we in fact have Medicare become strong and remain vital.

The Republican proposal calls for the current figure of \$4,700 to grow to \$6,300 by the year 2002. That is a 45-percent increase. But we also need to make some other changes in the system to make sure it is in fact remaining strong. There is estimated as much as \$44 billion in waste, fraud, and abuse in the current Medicare and Medicaid systems. We need to make sure that the inspector general and other appropriate officials and, in Congress, oversight committees are making the changes so that that amount of waste is eliminated from Medicare and direct services do go to the people.

One of the other options we will be discussing is managed care and whether or not there is a more efficient and appropriate way to deliver the health care for those who may want that option while still retaining the fee-for-service option for health care for those on Medicare.

We need to have House and Senate Republicans and Democrats working together on a solution. We have seen that from the Clinton administration they have been AWOL, absent without leadership. There has been no proposal on how to save Medicare, when we know from the trustees and from the bipartisan task force that in fact Medicare needs to have appropriate changes made in the system to improve it, to

ensure that it is vital, and to make sure that it is financially stable.

I am looking forward to working across the aisle with fellow Members of the House to find the ways and means to control the costs, to eliminate bureaucracy, and to make sure we have more direct services to our senior citizens who deserve the best health care possible under our Medicare system and to make sure that in fact we work together for a solution before the year 2002 so that none of those senior citizens who want to have a Medicare Program that is there will miss the opportunity.

We will work together to help senior citizens to help improve Medicare, and to keep Social Security off the table because that is a program that has been vested by our seniors. It is a paid-in pension program. It is higher than an entitlement. It is a paid-in pension program that people deserve to have there for them, but we want to make sure that Medicare is strong and vital for them.

I look forward to working with Members of the House on both sides of the aisle.

RECESS

The SPEAKER pro tempore. There being no further requests for morning business, pursuant to clause 12, rule 1, the House will stand in recess until 12 noon.

Accordingly (at 11 o'clock and 10 minutes a.m.), the House stood in recess until 12 noon.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore [Mr. GILMAN] at 12 noon.

PRAYER

The Reverend Randall C.K. Day, executive director, the Canterbury Cathedral Trust in America, Washington, DC, offered the following prayer:

Almighty God, You have given us this good land:

Make us alert to Your generosity and ready to do Your will.

Guard our unity as one people; build our acceptance of human diversity.

Bless our common life with unrelenting compassion, honorable work, sound learning, and stimulating arts.

Defend our freedoms. Save us from violence, discord, and every confusion; from egotism, arrogance, and every evil way.

Give wisdom, fairness, and integrity to those to whom we entrust the authority of government.

May there be peace with justice in our world, and may You be exalted among all nations.

In our prosperity, fill our hearts with thankfulness.

In the day of trouble may we always trust in You.

In Your mercy, O God, hear our prayer. Amend.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Wisconsin [Mr. OBEY] come forward and lead the House in the Pledge of Allegiance.

Mr. OBEY led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation, under God, indivisible, with liberty and justice for all.

A TRIBUTE TO THE LATE HONORABLE LES ASPIN

(Mr. OBEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. OBEY. Mr. Speaker, as dean of the Wisconsin delegation, it is my sad duty to officially announce to the House something which most Members already know, that our friend and former colleague, Les Aspin, passed away at 7:55 Sunday night at Georgetown Hospital.

His official biography will note that he was born July 21, 1938. He received a bachelor's degree from Yale University, his master's in economics from Oxford University, and his Ph.D. in economics from MIT. He served as a staff assistant to U.S. Senator William Proxmire, and as a staff assistant to Walter Heller, the Chairman of the President's Council on Economic Advisers.

He served in the U.S. Army from 1966 to 1968. He taught economics at Marquette University before being elected to Congress in 1970. He served in Congress for 22 years, until 1992, when President Clinton appointed him as Secretary of Defense. When he resigned his congressional seat to become Secretary of Defense, he was, as Members know, the chairman of the Committee on Armed Services, and he was a darned good one. That is his official biography.

Mr. Speaker, let me say on a more informal note, as a friend, that Wisconsin has lost one of the most significant and effective human beings to ever serve our State, and the United States has lost one of the most decent and concerned citizens and leaders it has ever had.

In this time of cynicism about government and about politics and about politicians, I think it appropriate to note that Les Aspin literally worked his heart out to make this a better country and a safer world. He was totally dedicated, absolutely and totally