

of Merit with one Gold Star, the meritorious Service Medal with two Gold Stars, the Navy Commendation medal with Combat "V", the Navy Achievement Medal, and numerous unit and campaign medals. He is a dynamic and resourceful naval officer who throughout his tenure has proven to be an indispensable asset to our nation and Navy. His superior contributions and distinguished service will have long term benefits for the U.S. Navy.

Mr. Speaker, John Hekman and his wife Gail have made many sacrifices during his 33-year naval career. It is only fitting that we should recognize their many accomplishments and thank them for the many years of service to our country. I ask all of my colleagues on both sides of the isle to join me today in wishing this great American every success as well as "Fair Winds and Following Seas" as he brings to close a long and distinguished career.

S.O.S.—SAVE OUR SENIORS

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 13, 1995

Mr. PACKARD. Mr. Speaker, this week we have witnessed, once again, the Democrats' steadfast opposition to change. Day after day, hour after hour, Democrats insist on playing politics as usual. I am tired of their obstructionist attitude, and so are the American people. When will they realize that America is crying out for change? Republicans have heard the message and are ready to act.

The Medicare crisis paints a crystal clear picture between the party of obstruction and the party of action. According to President Clinton's Medicare trustees, in just 7 years, Medicare will be bankrupt and 37 million senior and disabled Americans will be left out in the cold.

Are we going to wait until then, until it's too late, to do anything? I will not stand by and watch Medicare spend itself into bankruptcy. That is why I fully endorse the Republicans' statement of principles for strengthening Medicare for the 21st century. We must act now to save Medicare.

Thankfully, the President has finally acknowledged the need for action over Medicare. When will the rest of the Democrats wake up to this reality? How much longer will they continue trying to prop up a rotting status quo, blissfully unaware that by their actions millions of Americans will suffer? The fact is, they don't know what else to do. They have no ideas of their own. All they offer is obstruction. Well, I would like to repeat to them the British Prime Minister's words last week to his opponents, "put up or shut up."

A SPECIAL SALUTE TO
KALEIDOSCOPE MAGAZINE

HON. LOUIS STOKES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 13, 1995

Mr. STOKES. Mr. Speaker, I rise today to salute an outstanding new publication which is enjoying wide circulation in my congressional

district. Since its founding in 1992, Kaleidoscope magazine has more than tripled its circulation. In fact, the magazine is the largest African-American owned and operated periodical in the State of Ohio, with a circulation of more than 20,000.

Kaleidoscope brings a refreshing and unique perspective on a variety of issues of importance to the community. The magazine often highlights individuals who represent professional fields including business, medicine, politics, and law, just to name a few. Kaleidoscope is very popular for its Forty-Forty Club, which focuses on African-American achievers in the Greater Cleveland area who are 40 years of age or younger.

Mr. Speaker, Kaleidoscope magazine can attribute its overwhelming success to the efforts of its publisher and coowner, Richard A. Johnson, and his talented staff. Mr. Johnson, who is a native of Cleveland Heights, takes responsibility for all aspects of publishing Kaleidoscope including editorials, advertising, production, and distribution. He enters the publishing arena with a wealth of experience and a vast knowledge of the greater Cleveland community.

Richard Johnson is a major consultant for minority outreach marketing campaigns. His efforts include work with The Center for Families and Children; Harambee, an organization which recruits black families for the adoption of black children; and MOTTEP, an organization which seeks to educate the African-American community on the issue of organ donation and transplantation. Mr. Johnson's affiliations also include advisory board memberships on the United Negro College Fund and the National Alzheimer's Association. He has been recognized by Crain's Cleveland Business as one of the top 40 leaders in the greater Cleveland area under the age of 40. In addition, the city of Cleveland recently saluted Richard Johnson for his community efforts by proclaiming October 7, 1994, as Richard A. Johnson Day.

Mr. Speaker, the promotion of Kaleidoscope Magazine is also being led by Kevin A. Carter. Mr. Carter serves as vice president and director of Diversity and Business Development for McDonald and Co. Securities, Inc. McDonald and Co. is the largest Ohio-based investment bank in the State. Without the business community's strong support for Kaleidoscope, it would not have been possible to move the idea forward.

Kevin Carter is a former senior analyst at LTV Steel, and a former senior consultant at Ernst and Young Consulting. He serves as president of the Cleveland Chapter of the National Black MBA Association and was elected to the 1993-94 Leadership Class of the Greater Cleveland Growth Association. Mr. Carter is a board member of the Cleveland branch of the NAACP. In addition, his board memberships include the Cleveland Convention Center and the Center for Contemporary Art.

Mr. Speaker, I am proud to applaud Richard Johnson, Kevin Carter and the entire staff at Kaleidoscope magazine. The wealth of information that Kaleidoscope shares with its readers is invaluable. I ask my colleagues to join me today in this special salute to Kaleidoscope magazine. I am certain that the publication will continue to enjoy great success.

THE PELL GRANT STUDENT/TAX-
PAYER PROTECTION ACT OF 1995

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 13, 1995

Mrs. ROUKEMA. Mr. Speaker, I am pleased today to introduce the Pell Grant Student/Taxpayer Protection Act of 1995. This legislation would prevent a postsecondary school from participating in the Pell Grant Program if that school is already ineligible to participate in the federally guaranteed student loan program. Plain and simple, this legislation will make sure that if you have high default rates, then you should not receive any title IV higher education funding period.

This is a critical time for our country. Congress is trying to save taxpayer dollars while improving the quality of post-secondary education that is available to all Americans. We took strong steps forward in achieving this in 1992 when we reauthorized the Higher Education Act with nearly 100 sorely needed reforms that were good for students and good for taxpayers.

Reforms such as the 3 year 25 percent cohort default rate were intended to put an end to risk-free Federal subsidies for those unscrupulous, for-profit trade schools who promise students a good education that leads to a good job and then fail to deliver on that promise—at the expense of both students and the taxpayer. If these schools violated these rules, then they would be bounced from the program.

We have already determined that schools with unacceptably high student loan default rates should not be permitted to participate in the federally guaranteed student loan program. I submit that if a school is deemed ineligible to participate in the federally guaranteed student loan program, then it should also not be permitted to participate in the Pell Grant Program. While the House passed modified language addressing this concern in 1992, it was mysteriously dropped in conference. So, we are back here today discussing the one that got away.

If we could find a way to pay for an increase in title IV student aid programs, there would be a very few Members, if any, who would not be supportive. But, faced with a \$4.7 trillion debt and annual deficits exceeding \$200 billion, we do not have that luxury. However, today we have an opportunity to stretch our Pell Grant funds by disqualifying those schools that we have already disqualified from the federally guaranteed student loan program.

Today, the Senate Governmental Affairs Permanent Subcommittee on Investigations will be holding a hearing to examine the abuse of the Pell Grant Program by proprietary schools. In particular, the subcommittee will examine the case of a California-based trade school chain that allegedly stole millions in Pell Grant money, failed to reimburse loans, and filed false loan applications.

The title IV student aid program currently serves 2,487 proprietary schools, and proprietary schools represent 41 percent of all Pell Grant recipients. And, despite corrective actions taken through the 1992 Higher Education Amendments to prevent fraud and abuse of the Federal student aid program, this hearing only confirms that similar problems still persist,