citizens. We spend more and do a worse job.

Ms. Francis quotes a Peat Marwick 1995 study titled, ''A Comparison of Business Costs in Canada and the United States.''

Listen to this analysis: ''Costs of hospitals, surgical, medical, and major medical insurance premiums are the prime reason for the difference in costs. These insurance premiums represent a cost of 8.2 percent of gross pay in the United States compared with 1.0 percent in Canada.''

American businesses who, frankly, fell down on the job, when they should have been backing the Clinton plan, ought to be taking a good look at what is happening in Canada.

I ask unanimous consent that the Diane Francis column be printed in the CONGRESSIONAL RECORD at this point.

The column follows:

ALL BETTER NOW

Among the health care systems of the world's wealthiest industrialized countries, the United States' is the most expensive; even worse, it fails to provide health care for all Americans. Canada, on the other hand, provides excellent, comprehensive coverage to all of its citizens. Its system, administered jointly by the federal government and the twelve provincial governments, provides Canadian business with an enormous competitive advantage. And yet vested interest in the United States—including doctors, privately owned health care facilities, and insurance companies—have lobbied against government systems such as Canada's. They say that Canadians must wait months for procedures. This is simply not the case. They would also have Americans believe that Canadian hospitals are second-rate, and that Canadian physicians are poorly trained. These are also not so.

The same type of lobbying took place in Canada in the late 1960s, when the government-run plan was first implemented. It is interesting to note that Vice President Al Gore became a fan of Canada's health system after his seriously brain-injured son was successfully operated on in Toronto by one of the world's best neurosurgical pediatrics teams.

A look at the facts leaves little doubt that the Canadian system is superior. An average of 6.3 out of every 1,000 babies born die before the age of 1 in Canada, as opposed to 8.3 in the United States. Life expectancies in Canada are 81 years for women and 74.5 for men, compared with 78.9 and 72.1 years, respectively, in the United States. Yet the Organization for Economic Cooperation and Development, an international monitoring group, reports that while Canada spends just 10.2 percent of its gross domestic product on health care services for all its citizens, the United States spends 14.1 percent and still has millions of citizens with inadequate or nonexistent coverage.

It isn't just the individual that benefits from Canada's comprehensive health program. The Canadian system affords business many advantages, including reduced employee costs and an expanded, healthier labor pool. According to a March 1995 study by KPMG Peat Marwick called ''A Comparison of Business Costs in Canada and the United States,'' Canadian employers spend less on employer-sponsored benefits than their American counterparts. ''Costs for hospital, surgical, medical and major medical insurance premiums are the prime reason for the difference in costs,'' the study says. ''These insurance premiums represent a cost of 8.2% of gross pay in the United States compared with 1.0% in Canada.''

Unlike in the United States, Canadian health coverage is not tied to welfare benefits; unskilled workers can take low-paying entry-level jobs without fear of losing access to government-paid health care. This removes the possibility of creating an entrenched underclass with health problems who are handcuffed to welfare because of medical-cost issues.

Businesses in Canada are also able to hire workers regardless of their health history. This is particularly important when it comes to using the talents and efforts of senior citizens, or people with chronic illnesses. Canadian workers aren't trapped in dead-end or unsatisfactory jobs because they are afraid of losing company-provided health benefits.

Reduced labor costs are not the only corporate benefit of the Canadian system. Individuals rarely file the type of high-stakes personal injury lawsuits commonly seen in the United States. Because all citizens are guaranteed quality medical care, catastrophic medical expenses, generally the largest component of a settlement, are usually not sought when such suits are filed. In the United States, product liability insurance converge costs corporations upwards of $500 million a year, and the premiums are growing by 20 percent to 30 percent annually. Insurance costs are dramatically lower in Canada—unless a manufacturer is exporting to the United States.

Canada's government-run workers' compensation plan is managed by the provincial governments, in contrast to the patchwork quilt of private and public systems at various levels of government in the United States. The workers' compensation premium for a Canadian autoworker in London, Ontario, is 4.56-percent of his or her wages; for an American autoworker in Minneapolis, it is 9.07 percent, according to the KPMG comparative report.

Business should be free to conduct business, and in Canada this is so. There is no need for every company to have personnel employed just to handle the paper burden of private-sector workers' compensation or health care.

Canada's systems is not perfect; nor is Canadian business able to outcompete American business at every turn as a result of cradle-to-grave medical care for its population. But the advantages to citizen and business alike are very real. And as American health care costs outpace economic growth and the country's population ages, a dose of Canadian medicine may cure what ails it. Failing that, the United States' system will make its insured workers increasingly expensive to employ and its uninsured workers increasingly unable to afford proper health care.

Diane Francis is editor of Canada's foremost business newspaper, The Financial Post, and the author of five books on business. She also writes a monthly column for Maclean's, Canada's national news magazine.●

RACIAL HARMONY IS CONTACT SPORT FOR ILLINI COACH

● Mr. SIMON. Mr. President, Recently, the Wall Street Journal had an article that deals with sports; but much more important than that, it deals with where we are in our society and what one enlightened leader, Coach Lou Tepper, is doing to bridge the gap that exists between people in our society.

The leadership he is showing on this is leadership that should provide an example to coaches all over the country, not simply to coaches but to schools, churches, civic organizations, and many other groups.

I ask unanimous consent that the Wall Street Journal article by Frederick C. Klein be printed in the RECORD.

The article follows:

[From the Wall Street Journal, Oct. 13, 1995]

RACIAL HARMONY IS CONTACT SPORT FOR ILLINI COACH

(By Frederick C. Klein)

CHAMPAIGN, IL.—By now, I think, most people have come to understand that the interracial harmony they see on fields of play is more apparent than real. Black and white teammates may exchange high-fives or even hugs to celebrate moments of triumph, but once the games are over they go their separate ways, in keeping with the patterns of the society as a whole.

Mention race relations to people in sports in any capacity, and the likely response is a shrug. Few volunteer to discuss the subject, and when it does come up it's quickly brushed off. The unspoken but clear consensus is that teams exist to win games, and what their members do on their own time is their own business.

There is, however, at least one exception to this rule. Lou Tepper, the head football coach at the University of Illinois in this city amid the cornfields 150 miles south of Chicago, believes that as long as young men must get along on the gridiron in order to succeed, it'd be a shame if they didn't get to know one another better in other ways. He's made racial integration a part of his program, requiring his players to promise to get to know teammates of the other race and putting them in situations that promote such contact.

''This is a university, and I'm here as an educator,'' he says. ''I think there ought to be more to the sports experience than what appears in the box scores.''

Lest anyone get the impression that the earnest, bespectacled Mr. Tepper is insufficiently concerned with X's and O's—a high crime in big-time-college-coaching circles—he's quick to set them straight. His record is 21–19–1. He puts in the 100-hour weeks that are standard at his level of his profession, and goes around honorably bleary-eyed from his scrutiny of game films. He tells a recent visitor that the only reason he has time for more than a quick chat about next Saturday Illinois foe is that, on the week in question, there was none, his team having that Saturday off.

That said, however, he became more expansive. ''Maybe I come at coaching from a different perspective than some people,'' he remarked. ''Maybe I come at life that way, too.''

That life began 50 years ago in Keystone, PA., a hamlet 50 miles south of, and, maybe, 30 years behind, Pittsburgh. Sixty-one people lived in Keystone at the time, and 31 of them were his relatives. His father, whose education ended with the eighth grade, was a janitor, and his family lived on and worked a plot of land he calls ''too small to be a farm but too big to be a garden.''

On his first day at the area's consolidated high school, an hour's bus ride from his home, he learned what it was like to be an outsider. ''I found out quick I was a bumpkin,'' he says. ''I talked and dressed different from the other kids. I smelled different, too; that happens when you start your day feeding pigs and chickens. Being an athlete helped me gain acceptance, but I've never forgotten how it felt to be an object of prejudice.''

Mr. Tepper says that feeling drew him close to the blacks he met while attending Rutgers University on a football scholarship. His determination to bridge racial gaps, fed in part by his active Christianity, grew during the 24 years he spent as an assistant coach at a half-dozen schools before Illinois promoted him to head coach from defensive coordinator in late 1991. ''My wife, Karen, and I told ourselves that if I ever got a top job, we'd make it reflect our views about how people should be treated,'' he says.

Those views are contained in a ''mission statement'' that's sent to everyone Illinois recruits for football. One of its provisions is a ''family concept'' that asks team members to treat each other with ''love and discipline.'' In case anyone misses the point, Mr. Tepper tells them it especially applies white-to-black and vice versa, and requires the lads to pledge to do that before they sign scholarship papers. The school has lost several recruits as a result. ''I've had whites balk [at the pledge], but never a black,'' the coach notes.

Players quickly get the chance to prove their words. Seats at all team meetings are assigned on a black-white-black-white basis. Room assignments for summer practice before classes start, and for team road trips, are made the same way. The process is facilitated by the fact that the team is almost 50-50 white and black.

Thursday team dinners in season are designated as ''Unity Nights,'' and players are encouraged to eat next to ones they don't know well. Players joke that this can mean that defensive players sit next to members of the offense, but the dinners also are occasions for interracial fraternizing.

Some of the ties fostered in those ways have flowered in others: Several whites and blacks on the team now are full-time roomies, and interracial team parties, the exception in pre-Tepper days, have become the rule.

Team members admit their white-black relationships are, mostly, no more than skin deep; ''serious'' racial issues, such as the O.J. Simpson trial, go undiscussed. ''We like to keep things light,'' says Chris Koerwitz, an offensive lineman from Oshkosh, Wis. But while most of the Fighting Illini continue to take their ease with others of their race, it's with the knowledge that it could be otherwise.

''You might say I was prejudiced before. I knew very few black people, and accepted the negative things white people say about them,'' says Paul Marshall, a defensive lineman from almost-all-white Naperville, Ill. ''Here, I've seen that the negatives aren't true, and that, given the chance, guys want to be friendly.''

''Yeah, I signed coach's pledge, but I thought it was just recruiting stuff. Then I got here and, right away, I had this white guy for a roommate,'' says David James, a linebacker from almost-all-black East St. Louis, Ill. ''It wasn't so bad,'' he smiles. ''I played some rap for him and he played some Van Halen for me. We still do it sometimes.''

AID FOR THE WORLD'S POOREST

• Mr. SIMON. Mr. President, one of the most shortsighted things we can do is to cut back on our foreign assistance, which is already far behind what other Western nations do in terms of the percentage of our budget and in terms of the precentage of our national income.

The New York Times had an excellent editorial titled, ''Aid for the World's Poorest.''

I ask unanimous consent that the editorial be printed in the RECORD.

The editorial follows:

AID FOR THE WORLD'S POOREST

The new Republican majority in Congress wants to eliminate government services that private markets could also provide. Yet it has aimed its budget knife at a valuable program—economic aid to the world's poorest countries—that could not possibly survive without Federal funds. Drastic cuts approved by the House and Senate threaten to grind dreadfully poor people into deeper poverty.

Under President Bush's leadership, the United States committed itself to contributing about $1.3 billion next year to the International Development Association, an affiliate of the World Bank that provides very-low-interest loans to poor countries. As part of its deficit reduction program, the House and Senate want to renege on that commitment and reduce the contribution to between $577 million, the House figure, and $775 million, the Senate's figure.

Neither figure makes fiscal or ethical sense. The I.D.A. loan program is cost-effective. Every dollar in American contributions leads to $4 or $5 more in contributions from other industrialized countries. To save a few hundred million out of a $10 billion-plus foreign aid budget, Congress would trigger a $3 billion reduction in I.D.A. loans.

The loan program is also politically effective. By inviting poor countries to open their economies to trade and adopt market reforms, I.D.A. loans are a cheap way for Congress to spread capitalism. The program's multilateral nature insulates recipient countries from pressures to warp their economic programs to suit the narrow export interests of individual donors. I.D.A. programs worked well in Korea, Thailand, Turkey and Indonesia. They are working well in Ghana and Bolivia.

Critics of the I.D.A. say that third-world countries would become more prosperous more rapidly if they relief more on private capital and far less on World Bank handouts. This criticism applied, at least until recently, to World Bank loans for dams and other infrastructure projects. As the new president of the World Bank concedes, private capital markets are willing and able to extend such loans. But private investors will not bail out sub-Saharan Africa and other economic disasters. Over 70 percent of private lending to developing nations goes to fewer than a dozen countries. Sub-Saharan Africa claims only 2 percent.

The I.D.A., not private capital, fights the spread of AIDS. The I.D.A. helps pay for schools. The I.D.A. finances women's health and childhood nutrition programs. The World Bank has shifted its priorities from investing in concrete to investing in people. No one else can take on this role. Do American taxpayers really prefer to save themselves about $2 a year rather than leading the world to help those eking out an existence on less than $2 a day?•

AFFIRMATIVE ACTION IS AS ''AMERICAN AS THE CONSTITUTION''

• Mr. SIMON. Mr. President, as my colleagues know, I believe that affirmative action is a very good thing for our country; even though, like any good thing, it can be abused.

Prof. Steven Lubet of Northwestern University had an interesting article that points out that affirmative action is part of the U.S. Constitution.

My colleagues, who may be startled at that bit of information, will find the Steven Lubet article of interest.

I ask unanimous consent that the article be printed in the RECORD.

The article follows:

AFFIRMATIVE ACTION IS AS ''AMERICAN AS THE CONSTITUTION''

(By Steven Lubet)

Opponents of affirmative action say the idea is contrary to basic American principles because it unfairly disadvantages blameless individuals, needlessly emphasizes group rights and enshrines an ethic of victimization. Affirmative action, they say, is a failed experiment from the despised '60s.

The real truth, however, is that affirmative action originated in the '80s. Not the 1980s, but the 1780s—1789, to be exact. Here is what the United States Constitution (Article I, Section 3) says about affirmative action: ''The Senate of the United States shall be composed of two senators from each state.'' That's affirmative action—in fact, a quota system—for small states. There is no denying that the framers designed the Senate to protect group rights, notwithstanding any disadvantage to blameless individuals, and all on a theory of possible victimization. While any specific instance of affirmative action may be unnecessary or ill-advised, the concept has been with us from the beginning.

The size of a state's delegation in the House of Representatives is determined on the basis of population, in keeping with the democratic principles articulated in the Declaration of Independence. In the Senate, however, small states are given special treatment. They are afforded representation far out of proportion to population, to ensure that they will not be victimized, oppressed or subjected to discrimination by the majority.

There is no clearer example in our history of institutionalized group rights. Based upon accidents of birth and geography, the citizens of small states, such as Delaware and Maine, enjoyed the benefits of a quota system that made their political influence comparable to that of New York and Virginia, the giants of the time. In the 1990s, the same quota operates to the advantage of Alaska (one senator per 300,000 citizens) and to the detriment of California (one senator per 15,000,000 citizens). Is it unfair to count the vote of an Alaskan at 50 times the vote of an Californian? Sure it is, but we have become so inured to the Senate that it just seems natural.

That's our system. That's the way it works. And so it is; but it is also group-based affirmative action.

We are all familiar with the original arguments in favor of the Senate. One concern was that the interests of small states would not be respected in a Congress constituted strictly on the basis of population. Another consideration was the need to protect minorities (primarily meaning political minorities) from the temporary passions of transient majorities. And after more than 200 years, there is far-reaching agreement that the Senate has well served its intended functions. State-based affirmative action has worked according to plan.

So let's compare the establishment of the Senate to current programs of race-based affirmative action. To be sure, the parallel is inexact, but certain principles do overlap. In 1789, the small states feared the possibility of future discrimination under the newly-proposed Constitution. They were not willing to accept promises of benevolence or paternalism, but insisted on structural protection even at the cost of proportional democracy.

Today, racial minorities and women fear not only the hypothetical possibility of discrimination, but the persistence of a proven historical fact. They, too, decline to trust benign intentions and demand a structural