

affiliation is the suffering and the poverty he saw during the Great Depression.

He has said that his philosophy of Government was formed during the Depression when he saw his father, a former miner and a storekeeper in rural Townley, give food to people who were literally starving. He openly admired Franklin Delano Roosevelt and what the New Deal did for Alabama and the Tennessee Valley.

Beginning in 1958, he served two terms in the Alabama State Senate. In 1966, he won his seat to the U.S. House and has been there ever since.

From the start, he earned the admiration and the respect of his colleagues by not ever allowing policy or political disagreements to become personal. He is known for his fairness in all of his dealings. He is a gentleman with a courtly manner that often eases tensions and invites compromise. He is principled and consistent, a man true to his word, his conscience, his constituents and his colleagues.

TOM BEVILL will be sorely missed when the 105th Congress convenes in January 1997, but I can certainly understand his decision, having made the same one earlier this year.

I wish him and his wonderful, gracious wife, Lou, all the best as they enter a new phase of their lives.

TRIBUTE TO THE UNIVERSITY OF NORTH ALABAMA FOOTBALL TEAM

Mr. HEFLIN. Mr. President, in the bustling North Alabama town of Florence, an athletic dynasty reigns, cloaked in the royal purple and gold school colors, producing a championship heir each year since 1993. I come to the Senate floor today to tell you of an amazing group of young people at an outstanding university in my beloved State of Alabama.

Just days ago, on December 9, the University of North Alabama Lions claimed their third consecutive national championship in Division II football. This is an achievement unmatched in college football history by any team from that division or higher. Their victory came at the expense of a worthy opponent, Pittsburg State, with a final score of 27 to 7.

I can go on and on— and, mind you, I will in a moment— about the unbelievable records that have been set and broken by these champions over the past 3 years, but I would first like to call attention to a statement made by the UNA Lions Coach Bobby Wallace. In an interview with the Florence TimesDaily, Coach Wallace stressed that this once-in-a-lifetime opportunity of three championships in a row is not what made his team unique:

Don't get me wrong, I wanted very badly to win this game. But winning really wasn't that important. A win today wasn't going to make this team special. They were special long before today. All they did today was go out and prove they may be the best ever in Division II.

Mr. President, it is this type of attitude that sets the Lions apart as true champions. These young men and their outstanding coaches realize that winning isn't the true mark of a good team. Character, determination, dedication and hard work all factor into the champion spirit. However, I would be remiss if I failed to point out the obvious: In addition the champion spirit, UNA most definitely has the talent to capture the victory. And it is this astounding talent that I would like to note for the record.

Over 15,000 people attended the sold-out game at Braly Stadium and countless more watched on ESPN. Ken Berger of the Associated Press summarized the championship game: "It wasn't even close. North Alabama (14-0) shredded Kansas-based Pittsburg State (12-1-1), amassing 380 yards to the Gorillas' 176 and holding a 2-to-1 advantage in possession time."

Ronald McKinnon, senior linebacker, received the 1995 Harlon Hill Trophy as the NCAA Division II National Player of the Year. He is the first defensive player in the 10-year history of the award to finish in the top three, much less win the award. He proved worthy once again in the championship game with 14 tackles, one for a 5-yard loss and a recovered fumble that led to UNA's second touchdown.

Starting quarterback Cody Gross, suffering from a torn hip muscle, still managed to complete eight of 13 passes for 102 yards and a touchdown in addition to carrying the ball three times for four yards. He split the time with senior back-up quarterback Cale Manley who guided the team in a stunning 76-yard, 12-play drive on UNA's opening possession. Jermaine Roberts led UNA's championship game effort with 107 yards on 20 carries, scoring twice.

Mike Goens, regional editor at the Florence TimesDaily, described the atmosphere in the final 3 minutes of the game: "At that moment, an overcast afternoon turned to dusk. Metaphorically, the lights began going out for Pittsburg State. And the evening sky, fittingly, began turning shades of purple and gold."

The UNA Lions have dominated their field of play as no other college football team has, ever. They have a 3-year record of 41 wins and 1 loss. That loss was to the No. 1 ranked Division I-AA Youngstown State. The Lions are the only college football team at any level to win 40 games in 3 years. UNA's current 23-game winning streak is second best in the Nation, behind Division I's Nebraska with 24.

This team is indeed made up of outstanding young men. Nineteen of the fifty-two players who dressed out for the championship game are seniors. This senior class closed their collective careers as the winningest in school and Gulf South Conference history at 48-5-1.

Coach Wallace, not known as one to rest on his laurels, told the media after

the game that he plans to guide the UNA Lions to a fourth straight championship next season. That is the spirit of a true champion. For now, however, I join my voice with a legion of others in proudly hailing UNA's conquering heroes with the resounding cheer: "Go Lions."

A PROCLAMATION TO THE WORLD

Mr. HATCH. Mr. President, I rise today to draw my colleagues' attention to a recent proclamation made by President Gordon B. Hinckley on behalf of the First Presidency and Council of the Twelve Apostles of the Church of Jesus Christ of Latter-day Saints.

I believe this proclamation to be especially timely during this holiday season. The holidays often afford us the opportunity to reestablish family bonds. I believe President Hinckley's words have relevance for all Americans and will help each of us reaffirm our commitment to the primacy of the family as the basis for strong communities and to the sanctity of marriage as the foundation for healthy families.

I hope that the core principles expressed within this proclamation will continue to guide and strengthen us during this holiday season and into the coming year.

Mr. President, I ask unanimous consent that the proclamation be printed in the RECORD.

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

A PROCLAMATION TO THE WORLD

(From the First Presidency and Council of the Twelve Apostles of the Church of Jesus Christ of Latter-day Saints)

This proclamation was read by President Gordon B. Hinckley as part of his message at the General Relief Society Meeting held September 23, 1995, in Salt Lake City, Utah.

We, the First Presidency and the Council of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints, solemnly proclaim that marriage between a man and a woman is ordained of God and that the family is central to the Creator's plan for the eternal destiny of His children.

All human beings—male and female—are created in the image of God. Each is a beloved spirit son or daughter of heavenly parents, and, as such, each has a divine nature and destiny. Gender is an essential characteristic of individual premortal, mortal, and eternal identity and purpose.

In the premortal realm, spirit sons and daughters knew and worshiped God as their Eternal Father and accepted His plan by which His children could obtain a physical body and gain earthly experience to progress toward perfection and ultimately realize his or her divine destiny as an heir of eternal life. The divine plan of happiness enables family relationships to be perpetuated beyond the grave. Sacred ordinances and covenants available in holy temples make it possible for individuals to return to the presence of God and for families to be united eternally.

The first commandment that God gave to Adam and Eve pertained to their potential for parenthood as husband and wife. We declare that God's commandment for His children to multiply and replenish the earth remains in force. We further declare that God

has commanded that the sacred powers of procreation are to be employed only between man and woman, lawfully wedded as husband and wife.

We declare the means by which mortal life is created to be divinely appointed. We affirm the sanctity of life and of its importance in God's eternal plan.

Husband and wife have a solemn responsibility to love and care for each other and for their children. "Children are an heritage of the Lord" (Psalms 127:3). Parents have a sacred duty to rear their children in love and righteousness, to provide for their physical and spiritual needs, to teach them to love and serve one another to observe the commandments of God and to be law-abiding citizens wherever they live. Husbands and wives—mothers and fathers—will be held accountable before God for the discharge of these obligations.

The family is ordained of God. Marriage between man and woman is essential to His eternal plan. Children are entitled to birth within the bonds of matrimony, and to be reared by a father and a mother who honor marital vows with complete fidelity. Happiness in family life is most likely to be achieved when founded upon the teachings of the Lord Jesus Christ. Successful marriages and families are established and maintained on principles of faith, prayer, repentance, forgiveness, respect, love, compassion, work, and wholesome recreational activities. By divine design, fathers are to preside over their families in love and righteousness and are responsible to provide the necessities of life and protection for their families. Mothers are primarily responsible for the nurture of their children. In these sacred responsibilities, fathers and mothers are obligated to help one another as equal partners. Disability, death, or other circumstances may necessitate individual adaptation. Extended families should lend support when needed.

We warn that individuals who violate covenants of chastity, who abuse spouse or offspring, or who fail to fulfill family responsibilities will one day stand accountable before God. Further, we warn that the disintegration of the family will bring upon individuals, communities, and nations the calamities foretold by ancient and modern prophets.

We call upon responsible citizens and officers of government everywhere to promote those measures designed to maintain and strengthen the family as the fundamental unit of society.

Mr. President, I suggest the absence of a quorum.

THE PRESIDING OFFICER (Mr. KEMPTHORNE). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

STUDENT LOANS

Mr. DEWINE. Mr. President, I rise today to discuss what the Republican balanced budget bill, the bill that President Clinton vetoed with such fanfare last week, would accomplish in a very important area; that is, the area of student loans.

Mr. President, a great deal of attention has been paid to this issue. I do not think most people have heard the

whole story, the real story. The real story is this: The Republican balanced budget plan will decrease—let me repeat, decrease—the cost of higher education for American families.

The compromise worked out between the House and Senate reduced mandatory spending in the student loan program by \$4.9 billion—a savings of \$4.9 billion. We achieve this goal without—without—increasing the cost of student loans for students, for their parents, or for the colleges. We made these reductions by cutting the administrative overhead of the Federal bureaucracy and by reducing the Federal spending—to banks, secondary markets, guaranty agencies, and other private lenders who administer the guaranteed student loan program.

Mr. President, none—let me repeat, none—of these cuts can be passed on to the students, parents, or to their colleges.

In addition, the Republican balanced budget plan did not achieve this \$4.9 billion in savings by cutting the amount of money made available to students and their parents for college education.

Mr. President, I think these are two very important points. The Republican balanced budget plan does not ask students or their parents or colleges to pay more for student loans. The Republican balanced budget plan does not cut the amount of money made available to students and their parents for a college education. The fact is, Mr. President, and the rest of the story really is, balancing the budget as our overall budget plan would do, would ultimately decrease the cost of students loans. It only makes sense.

If we balance the Federal budget, which will reduce interest rates, the cost of borrowing by students and their families will fall. For example, a student that borrowed \$11,000 at an interest rate of 8 percent will repay \$18,578 over the life of the loan. By balancing the budget in 7 years and by reducing interest rates by 2 percent that same student repayment amount will be lowered—lowered—by \$2,167, resulting in a lower yearly payment of \$216. That is real money.

Mr. President, it is clear these policy changes will not make it more difficult for families to pay for their children's education. Just the contrary. What our changes will do will be to make it easier for families.

In addition, our Republican balanced budget plan will provide students with a tax deduction on a portion of the interest they pay on student loans. If you average it out, Mr. President, the average borrower will save \$8 a month—\$8 a month.

The number of student loans is scheduled to increase as well. Let me repeat that: The number of student loans under our plan is going to increase. In 1996, it will be higher than ever before with over 7.1 million student loans. The Congressional Budget Office projects that student loans will

continue to rise through the end of the century. This year the volume of student loans stands at about \$24.5 billion; by the year 2000 it will rise above \$33 billion. That is an increase of nearly 50 percent.

Mr. President, the average student loan amount will rise from today's \$3,646 to \$4,300 in the year 2000. So the balanced budget plan, our balanced budget plan, will help make education more affordable.

The bill will also make substantive changes in the law that are both wise and necessary, changes that will make the lending system fair and more efficient. The Republican balanced budget plan will extend to those students who are in the guaranteed loan program the same benefits enjoyed by those who participate in the direct lending program.

Mr. President, today if you are a student receiving loans under the direct lending program, you have a wide variety of options for repayment. You can have an extended repayment or income-contingent repayment. These and other repayment options make it easier for young people to make the transition from college life to the working world. A young person getting out of college may decide to take a job that pays little but will give him or her a lot of experience. There is no reason that student should not be allowed to pay the loan back further in the future when he or she is making more money. That is flexibility.

Mr. President, you can do that with the direct lending program. I believe it is only fair that we extend those same options to students in the regular guaranteed loan program. That is what the Republican balanced budget plan will do.

We have just received a few details on what the President's proposal would do. It is clear that the President's plan would take away from the benefits that students would receive under the Republican balanced budget plan. The President's proposal, the Clinton proposal, would eliminate the expansion of repayment options to students in the guaranteed loan program. Under that plan, only students in the Federal direct lending program—only in the direct lending program—would have flexible repayment options. That is an endorsement, I believe, of the status quo, which really is unfair.

Mr. President, that is some of what the President proposes. We are waiting, as I speak this morning, for more details. The more we learn, the clearer it becomes that the Republican budget plan in regard to student loans is better for students, is better for their parents, is better for the colleges. The Republican balanced budget plan provides a tax deduction for interest on student loans, the first time since 1986. It provides flexible repayment options for all students. Most importantly, it cuts the deficit without making a college education less affordable for students, parents, and colleges.