

Wyeth paintings and drawings, which he placed on loan to the Greenville Museum. Though he eventually sold this collection, the display of these items not only brought recognition and acclaim both to the museum and to Mr. Magill, but they served as an impetus to involve others in the arts community.

A man of many talents and much energy, Arthur Magill pursued many interests outside of his company. He was instrumental in starting a Furman University summer program geared toward high school students called "School of the Arts," even serving as its director; he was the author of four books; served as the director of the Friends of the American Art in Religion; and, he was an adjunct professor of economics at Furman University. Truly an impressive set of accomplishments for any one person, let alone a man who had to shoulder the considerable pressures and responsibilities of running a corporation.

Mr. Magill's charitable efforts were not limited to the art world. Through a substantial donation to the Medical University of South Carolina, the Arthur and Holly Magill Refractive and Laser Center was established at the Storm Eye Institute. These facilities greatly enhance the research, treatment, and instruction that is conducted at MUSC and they help to ensure that South Carolinians are able to see to enjoy all that life has to offer, including art.

Mr. President, Arthur Magill passed away this past Sunday at the age of 88, after enduring a lengthy illness. While he will be greatly missed by those who knew him and those who benefitted from his endeavors, his lifelong commitment to improving the quality of life in our State and Nation ensures that his memory and legacy shall live on for generations to come. His wife, Holly, and daughter Holly Melosi, have my deepest sympathies on the occasion of the death of their husband and father.

WAS CONGRESS IRRESPONSIBLE? LOOK AT THE ARITHMETIC

Mr. HELMS. Mr. President, more than 3 years ago I began these daily reports to the Senate to make a matter of record the exact Federal debt as of close of business the previous day.

As of the close of business Monday, August 8, the Federal debt stood at exactly \$4,945,212,125,332.53. Computed on a per capita basis, every man, woman, and child in America owes \$18,772.11 as his or her share of the Federal debt.

It is important to bear in mind, Mr. President, that the Senate this year missed an opportunity to implement a balanced budget amendment to the U.S. Constitution. Regrettably, the Senate failed by one vote in its first attempt to bring the Federal debt under control.

There will be another opportunity in the months ahead to approve such a constitutional amendment.

OSEOLA McCARTY

Mr. COCHRAN. Mr. President, the Hattiesburg American newspaper in my State carried two articles earlier this week about a remarkable woman and her generous gift to students in financial need at the University of Southern Mississippi.

Ms. Oseola McCarty, who was born on March 7, 1908, in Mississippi, and saved the money she earned from washing and ironing clothes for others for over 60 years, has decided that the bulk of her estate, \$150,000, should be given to the University for scholarship assistance to African-American students.

The story was aired on NBC Nightly News by Tom Brokaw.

The President of the University, Dr. Aubrey K. Lucas, said, "I don't know that I have ever been as touched by a gift to the University as I am by this one."

Ms. McCarty said, "I just want the scholarship to go to some child who needs it, to whoever is not able to help their children."

Mr. President, as we struggle here to rewrite the welfare laws, we can learn, with humility, and deep respect for Ms. Oseola McCarty, that our country would benefit greatly from her example of hard work, frugality, and concern for the needs of others.

I ask unanimous consent that the two articles from the Hattiesburg American be printed in the RECORD.

There being no objection, the articles were ordered to be printed in the RECORD, as follows:

LOCAL WOMAN MAKES EXTRAORDINARY DONATION TO USM (By Sharon Wertz)

Oseola McCarty's lined, brown hands, now gnarled with arthritis, bear mute testimony to a lifetime spent washing and ironing other people's clothes.

Less evident is how this quiet, 87-year-old woman came to donate \$150,000 to the University of Southern Mississippi.

"I want to help somebody's child go to college," McCarty said "I just want it to go to someone who will appreciate it and learn. I'm old and I'm got going to live always."

McCarty's gift establishes an endowed Oseola McCarty Scholarship, with "priority consideration given to those deserving African-American students enrolling at the University of Southern Mississippi who clearly demonstrate a financial need."

"This is just extraordinary," said USM President Aubrey Lucas. "I don't know that I have ever been as touched by a gift to the university as I am by this one. Miss McCarty has shown great unselfishness and sensitivity in making possible for others the education she never had."

Bill Pace, executive director of the USM Foundation, which will administer McCarty's gift, said "This is by far the largest gift ever given to USM by an African American. We are overwhelmed and humbled by what she has done."

McCarty's gift has astounded even those who believe they know her well. The customers who have brought their washing and

ironing to her modest frame home for more than 75 years read like the social register of Hattiesburg. She has done laundry for three generations of some families. In the beginning, she said, she charged \$1.50 to \$2 a bundle but, with inflation, the price rose.

"When I started making \$10 a bundle—I don't remember when—sometimes after the war—I commenced to save money," she recalled. "I put it in savings. I never would take any of it out. I just put it in. It just accumulated."

Actually, she started saving much earlier. McCarty, seated in her small, neat living room—the linoleum floor gleaming, a spotless pink bedspread pinned carefully over the sofa—related her story quietly and matter-of-factly.

Born in Wayne County on March 7, 1908, she was raised by her mother, Lucy, who moved to Hattiesburg when Oseola was very young. Her mother, she recalls, worked hard to support her young daughter.

"She cooked for Mr. J.S. Garraway, who was Forrest County Circuit Clerk, and—she would go to the schoolhouse and sell candy to make money. She would leave me alone. I was scared, but she didn't have no choice. I said then that when I could, I would save money so I could take care of my grandmother."

Young Oseola went to school at Eureka Elementary School. Even as a young child, she worked, though, and her savings habit started early.

"I would go to school and come home and iron. I'd put money away and save it. When I got enough, I went to First Mississippi National Bank and put it in. The teller told me it would be best to put it in a savings account. I didn't know. I just kept on saving."

When Oseola was in the sixth grade, her childless aunt had to go the hospital, and McCarty said, "I had to go and wait on her. When she came out of the hospital, she couldn't walk, and she needed me."

McCarty never returned to school. "All my classmates had gone off and left me," she said, "so I didn't go back. I just washed and ironed."

Over the years, she put money into several local banks. While banks merged and changed names and management, McCarty's savings grew.

Her grandmother died in 1944, her mother dies in 1964, her aunt died in 1967, "and I've been havin' it by myself since then," she said. Her mother and her aunt each left her some money, which she added to her savings. In 1947 her uncle gave her the house in which she still lives.

Bank personnel, realizing that McCarty was accumulating sizable savings, advised her to put her money into CD's, conservative mutual funds and other accounts where it would work for her.

Meanwhile, McCarty washed and ironed and lived frugally. She never had a car and still walks everywhere she goes. She shows a visitor the shopping cart she pushes to Big Star, more than a mile away, to get groceries. For the visitor's benefit, she turns on the window air conditioner bank personnel only recently persuaded her to get.

Nancy Odman and Ellen Vinzant of Trustmark Bank have worked with McCarty for several years, not only helping her manage her money but helping look after her personally. It was they who helped her get the air conditioner. They also were concerned about what the future held for her.

"We both talked with her about her funds and what would happen to her if something happened," said Odman. "She knew she needed someone to take care of her."

McCarty, who never married, said, "After my aunt died, I began to think, I didn't have nobody. I began to think about what to do

with what little I had. I wanted to leave some to some cousins and my church. But I had been thinking for a long time . . . since I was in school . . . I didn't know how to fix it, but I wanted to give it to the college (USM). They used to not let colored people go out there, but now they do, and I think they should have it."

Odom and Vinzant referred McCarty to Paul Laughlin, Trustmark's assistant vice president and trust officer.

"In one of our earliest meetings, I talked about what we could do for her," Laughlin said. "We talked about providing for her if she's not able. Then we turned naturally to what happens to her estate after she dies.

"She said she wanted to leave the bulk of her money to USM, and she didn't want (anybody) to come in and change her mind. I called Jimmy Frank McKenzie, her attorney—she's done laundry for him for years—and he talked to her. He made sure it was her idea. Then I met with her to let her decide how to divide her money up."

Mr. Paul laid out dimes on the table to explain how to divide it up," McCarty said.

Laughlin said, "I got 10 dimes (to represent percentages). I wrote on pieces of paper the parties she wanted to leave her money to and put them on the table. Then I asked how she wanted her money to be split up. She put one dime on her church and one each for several relatives. Then she said she wanted the rest—six dimes—to go to the college. She was quite definite about wanting to give 60 percent to USM. To my knowledge, she has never been out there, but she seems to have the best of the students in mind. The decision was entirely hers."

"I just want the scholarship to go to some child who needs it, to whoever is not able to help their children," McCarty said. "I too old to get an education, but they can."

McCarty signed an irrevocable trust agreement stating her wishes for her estate and giving the bank the responsibility for managing her funds.

"Mr. Paul gives me a check, and I can go get money anytime I need it. My lawyer gave them permission to take care of me if something happens to me."

Laughlin said the bank normally keeps such transactions in strictest confidence, but because of the uniqueness of McCarty's story, he asked for her permission to make it public.

"Well, I guess that would be all right," she said with her typical calm acceptance.

"She seems wonderfully at peace with where she is and who she is," Laughlin said.

McCarty's arthritis in her hands forced her to retire from washing and ironing in December 1994, at the age of 86. Now she spends her days cleaning house, and she still walks everywhere she goes. But she said, "If I ever get able to, I want to go back to work."

She is taking others' excitement over her gift with the same quiet grace that she has taken all the bad and good that have come into her life.

"I can't do everything," she said, "but I can do something to help. And what I can do I will do. I wish I could do more."

HEATFELT GIFT TO STUDENTS MOTIVATES PUBLIC

(By Ronnie Agnew)

The way Oseola McCarty figures it, her best years are behind her.

The 86-year-old Hattiesburg woman doesn't get around like she used to. The hands that once washed and ironed millions of pieces of clothing are now failing her.

The desire to get up in the morning and begin another 12-hour day has subsided. McCarty is slowly getting used to her new life, even if it comes without the endless line of customers knocking at her door. Even if it

comes without the work that has consumed most of her 86 years.

She is a woman who believes that she has served her time. She has worked hard, she will tell you. But she also flashes a smile that says she enjoyed every minute of it.

McCarty's recent donation of \$150,000 to the University of Southern Mississippi is but a small part of a fascinating life, a life without frills and perks. A life painfully primitive to most people—she still washes clothes by hand—but a satisfying life to McCarty.

Her donation continues to both shock and motivate people.

In fact, there is a move within the Hattiesburg area business community to donate \$150,000 to USM to match McCarty's gift, which will provide scholarships after her death.

Bill Pace, executive director of the USM foundation, said the university is putting together a plan so the public may match McCarty's gift. Moneys donated by the public would be put into the Oseola McCarty Scholarship fund and used for scholarships now.

The rest of the money, the \$150,000 McCarty donated, would be available to the university upon her death, as stated in an irrevocable trust.

USM President Ambrey Lucas calls it the most heart-rendering donation the school has ever received. He marveled at how a woman whose sole income was washing and ironing clothes could amass a small fortune and then give it all away.

It was only in December that McCarty closed her business. There is crippling arthritis in her right hand now. Years of ironing has nearly rendered useless the hand that literally fed her. "It's gone dead on me," she says.

I would be working now if my hand hadn't started hurting. Some people thought I stopped a long time ago," she said.

So difficult are some tasks, that she now washes her laundry in her bathtub, using a plunger to clean soiled clothing.

But because of her donation, scores of needy black students will be able to go to college because of the hours she spent washing and ironing other people's clothes. Not for a moment does she covet the tens of thousands she earned as a laundress. She doesn't know what's in her bank account—doesn't know, doesn't care. It's estimated her donation is about 60 percent of what she has in the bank.

"The bank people take care of all my business," she says, "my bills, my groceries, everything."

She is a simple woman with simple values and a simple lifestyle.

She's lived in the same house for 70 years. She only recently was persuaded to buy two air conditioners for her small wood frame home. A 12-inch black and white TV sits virtually unused in a corner of her living room. The Bible that she reads daily is tattered and held together with scotch tape. She doesn't have a favorite verse, she says, she just opens the good book and lets the Lord have his way.

Such simplicity comes from a woman born before World War I, a woman who lived through the Great Depression, and who has seen the administrations of 17 U.S. presidents. McCarty is tiny—she stands about five feet tall and weighs little more than 100 pounds—and until last week, she lived in relative obscurity. Only regular customers of her wash-and-iron business were privy to the small details that are locked up inside her.

She doesn't mind talking about details. She's just a little surprised that anyone would care to know. Once they do, she shares her story, little by little, in a voice as soft as a whisper. It is a story about a woman who

was introduced to work when she was a toddler.

It is a story about a woman who quit school three months shy of finishing the sixth grade to help take care of an ailing grandmother. It is the story of a woman who never married because there was simply too much work to do and not enough time. It is the story of a woman who has lived alone since 1967 when her aunt died.

It is also a story of a person who believes life should be lived at its most basic level. The air conditioning, or "fan" as she calls it, is only turned on when a visitor is present. The shoes she wears around the house have been cut out to give her toes more breathing room. The 12-inch black and white TV that she seldom watches only picks up one channel.

But McCarty isn't looking for sympathy. In her view, she lives a full and prosperous life. Never mind that she could purchase a new car and home without even a hint of a financial strain. She never learned to drive so what good would a new car do any way, she reasons. She wouldn't dream of leaving the home she has lived in since she was a young girl.

She wants the money she has earned to educate children, "so that they won't have to work as hard as I did. I just worked and worked and worked and worked. That's all I ever knew.

Each week, McCarty would take her earnings from her laundry business to what is now Trustmark Bank. During the early years, she would charge customers \$2 a bundle. But in later years, the bill was \$10 and up. Every penny went to the bank. That's where it went and that's where it still sits.

The teller asked me about 3 years ago, "Miss McCarty, anybody ever talk to you about investing?" I told her I didn't know how to do it. I didn't understand it. I don't understand it now."

Paul Laughlin, an assistant vice president and trust officer at Trustmark Bank, has been one of several bank representatives to advise Miss McCarty. He fondly recalls his conversation with her when she decided to let the bank set up a trust account.

"I said, 'Miss McCarty, where do you want the money to go after you pass on?' She said, 'Well, I want most of it to go to the college.' Since we have two and I wanted to be absolutely sure, I asked her which college. She said, 'Mississippi Southern.'"

"All her life she put her money away," Laughlin said. "It's now such a large amount, she really doesn't appreciate how much money that is."

Since her money is being invested, McCarty can now talk a little about maturing CD accounts. She has no idea that she has enough saved to buy her way out of the low-income neighborhood where she resides. The power of money alludes her. In her mind, cab fares are still too expensive and the bus just doesn't run often enough.

But she does know that the amount of money she saved "just popped up" and she wants it to help somebody. "I just don't know how it happened," she says, shaking her head. "I was trying to save for my old days when I wouldn't have to work so hard."

She made her money from loyal customers—lawyers, doctors, teachers, police and military personnel. It was the only business she knew. Her mother, grandmother and aunt all were a part of it. But after each of their deaths, more of the work fell to her. She comes from a farming family from Shubata, Miss., a small town outside of Meridian.

Her family left the farm and moved to Hattiesburg when they grew tired of farming. It was then that the laundry business was born. McCarty says no one really taught her how

to work. But being an only child around "grown folk all the time" forced her to grow up fast.

"I didn't have no brothers or no sisters. Whatever I saw the grown people do, I tried to do myself. You don't know what you can do until you try," she said.

Now all she wants is to give young black students a chance; a chance she says she didn't have. She has no ties to USM. She has never visited the campus, only passed by it on occasion. But her demeanor turns serious when she thinks about what her donation might do.

"Our race goes to that school," she says. "Used to be that we couldn't. I want to do the children some good. It won't do me no good because I'm old."

USM's Lucas knows the many students that McCarty's gift will reach. But he said he is as touched by the person as he is by her gift.

"She lives a simple life," he said. "Her enjoyment comes from being independent, saving her resources and not wasting them. She enjoys the simple things in life, going to church, talking to friends. She feels very fulfilled."

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. D'AMATO, from the Committee on Banking, Housing, and Urban Affairs, without amendment:

S. 883. A bill to amend the Federal Credit Union Act to enhance the safety and soundness of federally insured credit unions, to protect the National Credit Union Share Insurance Fund, and for other purposes (Rept. No. 104-133).

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second time by unanimous consent, and referred as indicated:

By Mr. FAIRCLOTH (for himself, Mr. FRIST, Mr. BENNETT, and Mr. SHELBY):

S. 1132. A bill to amend the Fair Housing Act, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. MCCONNELL (for himself, Mr. HARKIN, and Mr. HATCH):

S. 1133. A bill to amend the Food Stamp Act of 1977 to permit participating households to use food stamp benefits to purchase nutritional supplements of vitamins, minerals, or vitamins and minerals, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

By Mr. NICKLES (for himself, Mr. GRAMS, Mr. DOLE, Mr. COATS, Mr. FAIRCLOTH, Mr. KEMPTHORNE, Mr. COVERDELL, Mr. SHELBY, Mr. MACK, Mr. THURMOND, Mr. GRAMM, Mr. SANTORUM, Mr. SMITH, Mr. KYL, Mr. THOMPSON, Mr. INHOFE, Mr. CRAIG, Mr. BENNETT, Mr. BROWN, and Mr. LOTT):

S. 1134. A bill to provide family tax relief; to the Committee on Finance.

By Mr. CRAIG (for himself and Mr. KEMPTHORNE):

S. 1135. A bill to amend the Federal Crop Insurance Act to include seed crops among the list of crops specifically covered under the noninsured crop disaster assistance program, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

By Mr. HATCH (for himself, Mr. LEAHY, Mr. THURMOND, Mr. BROWN, Mr. KYL, Mr. ABRAHAM, and Mrs. FEINSTEIN):

S. 1136. A bill to control and prevent commercial counterfeiting, and for other purposes; to the Committee on the Judiciary.

By Mr. THOMAS (for himself and Mr. BROWN):

S. 1137. A bill to amend title 17, United States Code, with respect to the licensing of music, and for other purposes; to the Committee on the Judiciary.

By Mr. GRASSLEY:

S. 1138. A bill to amend title XVIII of the Social Security Act to provide that certain health insurance policies are not duplicative, and for other purposes; to the Committee on Finance.

By Mr. LOTT (for himself, Mr. STEVENS, Mrs. HUTCHISON, Ms. SNOWE, Mr. HOLLINGS, Mr. INOUE, Mr. BREAUX, and Ms. MIKULSKI):

S. 1139. A bill to amend the Merchant Marine Act, 1936, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. EXON (for himself, Mr. HOLLINGS, and Mr. INOUE):

S. 1140. A bill to amend title 49, United States Code, to terminate the Interstate Commerce Commission and establish the United States Transportation Board within the Department of Transportation, and to redistribute necessary functions within the Federal Government, reduce legislation, achieve budgetary savings, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. PRESSLER (for himself and Mr. BURNS):

S. 1141. A bill to authorize appropriations for the activities of the Under Secretary of Commerce for Technology, and for Scientific Research Services and Construction of Research Facilities activities of the National Institute of Standards and Technology, for fiscal years 1996, 1997, and 1998, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. PRESSLER (for himself, Mr. HOLLINGS, Mr. STEVENS, Mr. BURNS, and Mr. BREAUX):

S. 1142. A bill to authorize appropriations for the National Oceanic and Atmospheric Administration, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. HATCH:

S. 1143. A bill to amend the Food Stamp Act of 1977 to permit participating households to use food stamp benefits to purchase nutritional supplements, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. FAIRCLOTH (for himself, Mr. FRIST, Mr. BENNETT, and Mr. SHELBY):

S. 1132. A bill to amend the Fair Housing Act, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

THE FAIR HOUSING REFORM AND FREEDOM OF SPEECH ACT OF 1995

• Mr. FAIRCLOTH. Mr. President, today I am introducing the Fair Housing Reform and Freedom of Speech Act of 1995.

Mr. President when I ran for the Senate in 1992, one of the themes of my campaign was that I wanted a return to

common sense in Washington, DC. The purpose of the bill I am introducing today is to bring a little common sense to our nation's housing policy, and particularly the way the Clinton administration has conducted housing policy.

First, this bill would overturn the recent Supreme Court ruling in *City of Edmonds versus Oxford House*. In that case, a home for 10 to 12 recovering drug addicts and alcoholics was located in a single family neighborhood. The city tried to have the house removed because it violated the city's local zoning code that placed limits on the number of unrelated persons living together. The Supreme Court ruled that the Fair Housing Act was violated by this zoning law.

I think the Supreme Court ruled incorrectly in this case. The Congress clearly intended an exemption from the Fair Housing Act regarding the number of unrelated occupants living together. My bill would clarify that localities can continue to zone certain areas as single family neighborhoods, by limiting the number of unrelated occupants living together. In my opinion, I think families should be able to live in neighborhoods without the threat that groups homes—unsuitable for single family neighborhoods—can move in next door and receive the protection of the Fair Housing Act.

But the most important point is this one; decisions about zoning should be made in cities and towns and not in Washington. If a locality wants to permit groups homes in a certain area—it can do so without HUD interfering in the decision.

Mr. President, my bill would also correct the abuses of the Fair Housing Act by the Clinton administration. In the past year, HUD has taken to suing people under the Fair Housing Act who have protested group homes coming into their neighborhoods. The most well known of these cases was the incident involving three residents in Berkeley, CA. HUD's actions were a blatant violation of their right to freedom of speech. HUD's abuse was so bad, that they dropped the suit and promised they wouldn't do it again. HUD even issued new guidelines on the subject so it couldn't happen again.

But, just recently—HUD has done it again. This time HUD is suing five Californians who went to court to get a restraining order against a group home for the developmentally disabled that was planned for their neighborhood.

Mr. President, the issue is not whether the location for this group home is proper, that issue can be decided by the courts. The issue is freedom of speech. I believe anybody has the right to speak their mind and to take legal action against what they think is an injustice. HUD won't even let them do that.

HUD takes the opposite view. They want to intimidate people into submission. They want to use the Fair Housing Act as a weapon to silence legitimate speech, not discrimination. In the