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ministration develop a good, workable seabeds policy.

First, a thorough, continuing review of the August draft working paper presented to the U.N. Seabeds Committee.

The Interior Committee should seek modifications of that paper so that it will conform to our interpretation of the President's intent with the recommendations I've mentioned here today.

Secondly, further investigation of the special problem of an interim policy—one that would insure continued exploration of our continental margin as well as protect investors who want to explore the deep seabed beyond the limits of U.S. jurisdiction.

The comments by the speakers this morning and the ones to follow this afternoon will provide additional help to us in continuing our work.

I'm hoping, on behalf of the members of the Special Subcommittee and the full Interior Committee, that you'll study our report when it comes off the printing press and send us your comments.

My colleagues and I will have to cast our votes yea or nay on any proposed seabeds treaty.

We'd like to do so with up-to-date information and all available viewpoints under our belts. We genuinely want to do what's best for our country. That's why we'd appreciate having your expert comments.

### LOYOLA HIGH SCHOOL

Mr. MATHIAS. Mr. President, improving education for our young people continues to be of major importance in the achievement of the Nation's goals. I was pleased to learn of a program at Loyola High School in Towson, Md., emphasizing for freshman students the interrelation of basic subjects and the importance of learning to work individually. I am also pleased that the Baltimore Evening Sun has taken note of the work being done by the Reverend Lee Murray, S.J., headmaster of Loyola, and his staff. I ask unanimous consent that the Evening Sun article be included in the RECORD.

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

[From the Baltimore Sun, Jan. 5, 1971]

#### LOYOLA HIGH INNOVATION: FRESHMEN LEARN HOW TO LEARN

(By Sharon Dickman)

Loyola High School freshmen are spending more of their time discovering how to learn than memorizing facts.

Curriculum emphasis is changing for 194 freshmen so that maximum attention is given to individual needs and the interrelation of one subject to another.

"The mechanics of learning seem to be pretty much the same in all disciplines," the Rev. Lee Murray, S. J. Loyola's headmaster, said in explaining the decision to change from the structured 40-minute periods to more informal classes.

In the late morning and all afternoon, the first year students don't specifically have a science or a history class. Rather, they learn introductory material in the usual subjects—English, history, science—but under the name "communications."

Foreign languages and mathematics are the only subjects which continue to be taught with emphasis on structure and content. "The math and language people felt they needed the more traditional manner," Father Murray noted.

#### GENERAL PROCEDURE

Generally, freshmen have two courses, along with physical education, in the morning and then return to their homerooms in St. Mary's Hall to work independently.

Father Murray says he knows of no other program in the country like it, although there are others emphasizing increased development of the individual. But, in one way, he added, the program is old-fashioned.

"It's really the old-fashioned idea of a schoolmaster," the headmaster said. He feels this description is accurate because students spend more time with their homeroom teacher than anyone else.

Each homeroom teacher is like a counselor and already has had periodic meetings with freshmen's parents. He teaches them the subjects under the communications program, although he may not have teaching background in some of these subjects.

#### MATERIAL ORGANIZED

Father Murray indicated that the subject material was organized by a teacher in that specific field even though it is taught by someone else. However, he said the textbooks "are largely self-instructive" and there seems to be no problem for teachers.

"They don't spend more time teaching," Father Murray said of the eight-man team, "but they're always with some students."

Richard Simmons' class is an example. The desks form a square in the middle of the room but they soon become clustered in small groups for discussions and joint projects.

Mr. Simmons spends most of his time at his desk near a blackboard but there is a steady stream of students conversing with him. And more than one freshman pointed out that Mr. Simmons will never give an answer to a student.

"It's better than his just telling you a lot of facts," Michael Cross, a student, said frankly, "and a week later you don't know anything. He just says 'Start over again.'"

#### UNHAPPY AT FIRST

Victor March was sitting next to Michael and was eager to give a reaction to the new program. "At first, I didn't like it—it seemed like you were in kindergarten," he explained.

Then he recounted one of the class' early exercises when students sat on the floor, each with some blocks, and tried to communicate without using words. "We learned that you can't do anything without communicating with people," Michael added.

At times, it does sound like the freshmen are enjoying themselves too much to be in school. "It looks to the upperclassmen," Father Murray said, "that the freshmen are playing all the time."

Hopefully, Father Murray said the results should be that freshmen "will find learning easier and will be better equipped to work on their own." And the class of '74 will carry these principles with them through the four years at Loyola.

#### A LOT OF TALKING

However, besides working on their own, the freshmen should also find it easier working with others. The headmaster emphasized that "circumstances are created so that they have to do a lot of talking to each other."

With about 23 students in each homeroom, the students should get to know other freshmen—especially in the same homeroom—better than in the past, Father Murray believes.

Each day the teaching team has a morning meeting to exchange ideas on student reaction to the program and how well the planning has panned out.

During a recent meeting, Robert Keller, program coordinator, answered another teacher's query about the pace each teacher sets in his own classroom. "We still are eight individuals," Mr. Keller said, "and we don't have to conform to the resource manual in the same way."

And since each individual student progresses at his own pace, there are students approaching different levels in each of the homerooms. Sometimes a student in a group may delay the others because he may not be finished with his part of the project.

To some students competition is no longer dwelled upon and there are no grades to strive for. "Each student receives an evaluation," the headmaster explained, "But, if needed, these can be translated into better grades."

But many of the students claim they are still driven by competition and one believes, "Everyone wants to get done first." Brian Brown declared, "I just like to try to finish things fast. 'I don't like to spend a long time on one thing—it's boring,' he admitted.

The eight homeroom instructors—Brother Darryl Burns, James Johnson, Mr. Keller, Louis Mercorella, Timothy Pierce, Richard Prodey, Mr. Simmons and Father Peter Smith, S. J. direct all their time to the freshmen and some teachers outside the program rarely see them.

#### ADDITIONAL INSTRUCTORS

Two additional instructors, Father John Sheridan, S. J. and Michael Iampieri, also sit in on the work sessions. At one meeting Mr. Iampieri, art teacher for freshmen and upperclassmen, joked to the others: "If you're wedded to your homerooms, I'm sorta going steady with all of them."

Since Loyola is a Catholic high school, religion will continue to be taught but not as a separate course.

A report on the freshmen program states, "All the teachers would have to be conscious of the fact that as a Christian community we are trying to communicate values that are often quite different from the values system of the society the students live in."

The headmaster and freshmen team seem pleased with the innovative program, but there are questions that can't be answered until the present freshmen graduate.

Will the emphasis on individual freedom lessen the value of academic work?

"I don't think kids know exactly what is best for them in every case," John Stewart, a math teacher, said. He continued, "I don't hold for absolute freedom and do whatever you think."

Mr. Stewart said he does not disagree with the goals of the program, but wonders, "If they only do what they feel like doing, they wouldn't be prepared to take college entrance exams."

But students apparently learn more than just what interests them. A recent study of the program maintains, "The presumption of the freshmen program is that content as such is less important than the learning process."

And it goes on to clarify, "This does not mean that there will not be any content." However, the content for the sophomore year at the Blakefield campus is still under study and has yet to be announced.

In general, Father Murray says the parents seem pleased—mostly because many notice their sons have more interest in school.

"Many were frightened because it's different," Father Murray admitted, "but the parents are willing to trust us."

### THE NEED TO REVITALIZE OUR RURAL AREAS

Mr. MONDALE. Mr. President, in all the rhetoric on such topics as revenue sharing, unemployment, the state of the economy, our impending population crisis, urban decay, and the need for a better urban-rural balance, we often lose sight of the interrelatedness of these issues.

I would like to commend to the attention of my colleagues an editorial appearing in the Lakefield Minnesota Standard which proves a very clear and vivid picture of what these issues mean to rural America.

I ask unanimous consent that two editorials from the Lakefield Standard be represented in the RECORD at this point.

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

[From the Lakefield (Minn.) Standard, Feb. 4, 1971]

#### SAME STORY WITH NEW APPROACH

It's interesting, but not necessarily amusing, to note the approach at both the state and national level to the taxation problem.

The favorite preoccupation with chief executives at both levels is not to find ways to reduce spending but to find new and different approaches to the taxation problem itself.

President Nixon, for example, proposes to help cut state and local taxes with a proposal to share \$16 billion in federal revenues with state and local units of government.

Gov. Wendell Anderson suggests a similar approach by raising state aids—requiring a raise in state taxes—as a means of reducing local school district taxes.

While this is perhaps providing an interesting challenge for the chief executives, it is merely shifting the money from one pocket to another while doing nothing to solve raises in taxes that have taxpayers showing more concern each year.

But if there is general dissatisfaction with raises in taxes, there has to be even more, if you happen to be a resident of a rural area like this one, with both Mr. Nixon's "revenue sharing" and Anderson's increased state aids.

At the federal level, we in the small rural areas will pay increased income taxes so that the federal government can dole it back to the larger cities as a way out of the mounting problems of extreme urbanization.

At the school district level, we doubt that aids returned will match increased taxes paid for the people of this area.

It would follow, however, that our local property taxes might be reduced and in our rejoicing over this feature, we might tend to overlook commensurate increases in other areas.

In the final analysis, the taxpayer must pay for all the money he receives. If there is any formula for paying a dollar in and getting \$2 back, you can bet it won't be applicable in Southwestern Minnesota.

More likely, we'll be paying \$1 in to get about 80 cents back and if there is any rejoicing over the 80 cents, it would be only because we did well to get that much of it back.

We tend to agree with Senate Whip Robert C. Byrd that "local people best know how to spend their money without big brother looking over their shoulder from Washington."

#### IT MAKES SENSE

A bill that would offer tax incentives to industries locating in rural development areas has been proposed in the senate and apparently has the support of Sen. Walter F. Mondale.

In a letter to Minnesota newspapers, Mondale said the Rural Job Development Act would "help revitalize the nation's small rural communities while taking a burden off our cities".

We hope the bill wins the support of enough lawmakers to assure its passage.

It makes sense, it seems to us, since it tends to solve the problems of both the metropolitan and rural areas.

The metropolitan areas have problems with over-population and the rural areas with needed industrial development.

#### THE HEALTH CARE INSURANCE ASSISTANCE ACT OF 1971—"MEDICREDIT"

Mr. DOLE. Mr. President, I am pleased to join with the distinguished Senator

from Wyoming (Mr. HANSEN) in cosponsoring the Health Care Insurance Assistance Act of 1971, or as it is otherwise known, medicredit.

This bill concerns itself with one of the more serious deficiencies of our present health care system, the lack of adequate health care financing for millions of Americans.

I feel this bill embodies a sensible approach to the minimization of the inability to finance adequate health care. It uses the good parts of our health insurance and delivery system, and it seeks to add improvements. It provides Government help for those who need help. And it has incentives for the indigent and those on welfare to go to work and improve themselves, by not depriving them of all the benefits of Government assistance as they improve their situations.

Mr. President, the approach this bill takes to provide adequate health care financing for the American people is similar in many respects to the approach contained in President Nixon's health message transmitted to Congress last week. I intend to cosponsor the administration health care bills that will be sent to Congress in response to that message, in addition, to the proposal of the Senator from Wyoming, because I feel each makes valuable suggestions for combating the current health crisis in America. Specifically, both medicredit and the President's message have in common the following points:

First, they would replace the present medicaid program in whole or in part.

Second, they would establish a federally paid floor of health benefits in all 50 States.

Third, they would provide Federal financial assistance for health care based on the need of the recipient; the most help to those with the biggest need.

Fourth, they would contain incentives for wage earners to improve themselves and for those on welfare to go to work through a system of gradually reducing benefits as the individual's income increases.

Fifth, they would insure benefits sufficient to pay for a serious long-term illness.

Sixth, and they would retain the private insurance industry.

Mr. President, the medicredit approach is essentially a threefold financing method. First, there is the Government-paid insurance policy for the poor. This would include not only those on welfare but those whose earnings are so limited that they have no income tax liability. We are talking here about families with an income of as low as \$2,000 or \$3,000 per year. Certainly these are the people for whom Government has an obligation to provide medical care. The medicredit approach envisions that these people would receive a voucher which they could turn in to an insurance company. The insurance company would provide a policy of benefits in return, and it is important to note that there must be certain minimum benefits in such policies.

The second feature is especially appealing to me, because it encourages the indigent and the poor to become increasingly productive. There is no automatic

cutoff of all benefits when a certain income level is reached. Instead, as the family income increases, the Federal assistance decreases.

The third feature is the protection against catastrophic illnesses. Most Americans are not too concerned, in my opinion, by the medical bills for an occasional visit to the emergency room of their local hospital. They are concerned, however, about the impact of a prolonged and serious illness or the results of a serious accident. Should such a catastrophe befall any American family without insurance, the result would certainly be the loss of savings and all other assets, even their home. Fortunately, many Americans are already protected by insurance policies which provide "major medical" benefits. Under the medicredit approach policies eligible for participation in the medicredit program would have to provide catastrophic illness benefits with no ceilings.

President Nixon's health message also addressed itself to the delivery of health care, the production of more medical manpower, and such problems as the conquest of cancer and the provision of health services in rural and ghetto areas. Medicredit is designed to supplement legislation dealing with these aspects of our health system in which there are serious shortcomings.

I believe the approach to financing taken in the Senator from Wyoming's proposal merits thorough consideration and intelligent discussion. It differs in several important respects from the administration's approach, but it is a serious alternative and deserves a full evaluation.

Mr. President, I commend the Senator from Wyoming for his leadership in this vitally important field. His longstanding concern for improving the quality of life for all Americans is compellingly demonstrated through his introduction of this legislation, and I am pleased to join him in introducing it.

Mr. President, I ask unanimous consent to include at this point in the RECORD a statement from the American Medical Association concerning the Nixon administration's health message.

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

CHICAGO.—The president of the American Medical Association today congratulated the Nixon Administration on the development of "statesman-like" health proposals which were outlined in a message to Congress late last week.

"I think the Nixon Administration is to be congratulated on their health proposals. They have given this very complex subject a lot of attention and study," Walter C. Bornemeier, M. D., said.

"I think they have gone about it in the right way. They have consulted with all the various people who are, of necessity, involved in health care programs and they've consulted with the AMA as representing most of the medical profession.

"We think they have come up essentially with statesman-like forward-looking proposals. The overall approach defines and focuses on the separate problems that need attention. The Nixon plan is neither monolithic nor inflexible. It preserves the many things that are good about our present health care system."