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June 30, 1993

Mr. Eli Segal, Director  
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Dear Mr. Segal:

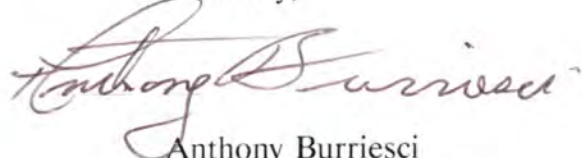
Congress is concerned with proposals for national service. President Clinton has proposed a plan called the "National Service and Trust Act". That proposal has merits.

However, a better national service act is conceivable. In fact, I have developed a proposal call the "Community Service Act". Many features of the plan have been worked out in detail.

I have taken the liberty of enclosing a part of the work, "Community Service - A Proposal", for your perusal. If you are interested in receiving a copy of the entire proposal, I would be delighted not only to send one to you, but also to be ready to explain any feature of the plan to you. A call or a letter would suffice.

Thank you for your thoughtful consideration of this request. I hope that in spite of your very busy schedule, I will be hearing from you.

Sincerely,



Anthony Burriesci  
Project Coordinator  
(516) 289-9248

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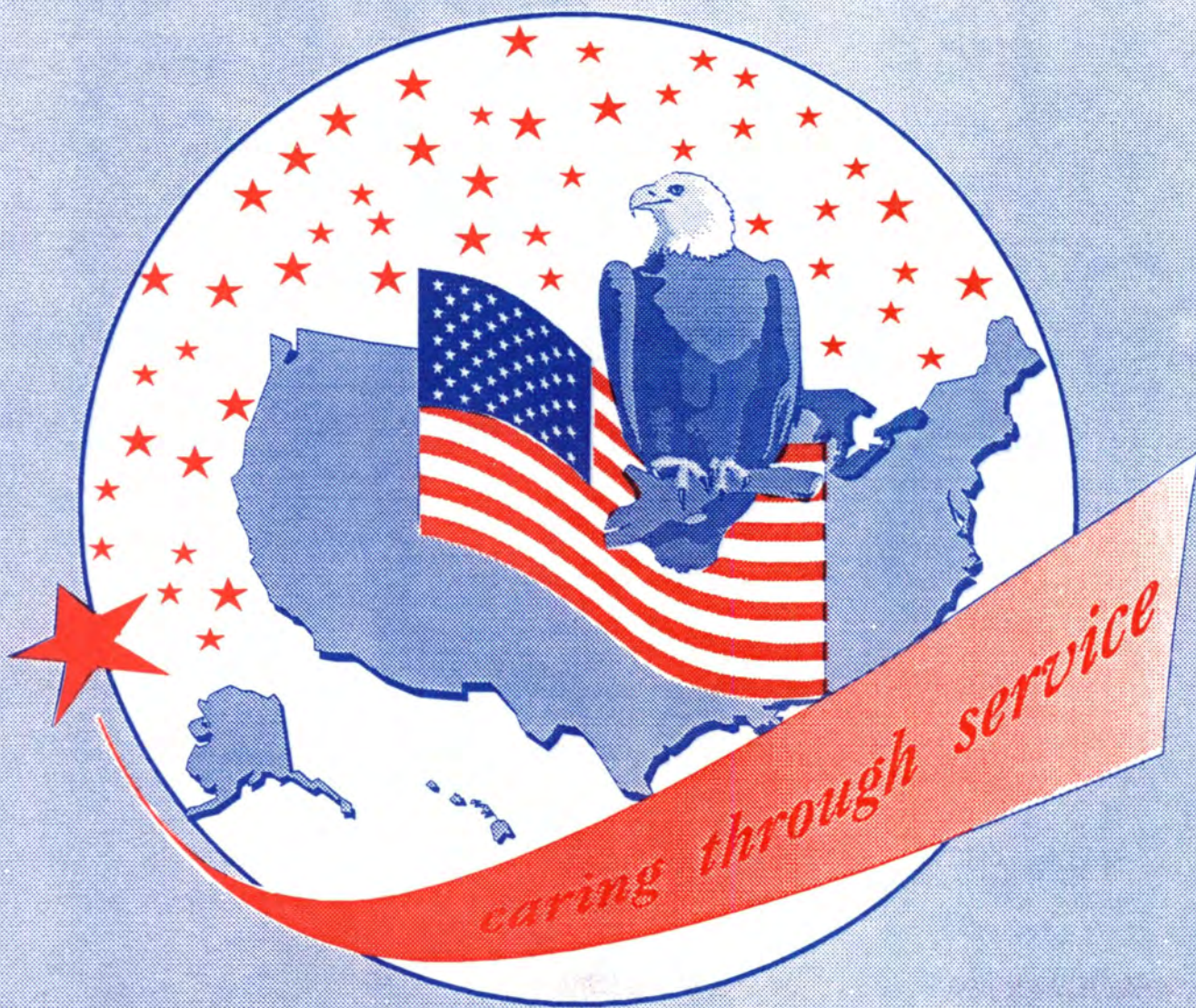
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Mr. Eli Segal,

Director - Office of National Service



A  
PROPOSAL FOR  
COMMUNITY SERVICE

# COMMUNITY SERVICE

## *A Proposal*

Anthony Burriesci  
Project Coordinator  
June 1993

# P R E F A C E

## PREFACE

The end of history does not seem to have arrived with the demise of Communism in the USSR. Rather, with the unmasking of that totalitarian system that masqueraded as a democracy, the crisis for freedom of the Western world, and to a degree the threat of the malaise of the world-wide spread of Communism had been thwarted. From the perspective of that sea change in human expectations, it was the best of times.

But the best of times was not without its problems. Paradoxically, the problems of the very nation that triumphantly stood in contradiction to the Hitlerian nightmare and to the Communistic catastrophe became more noticeable. While America had saved the world, many voices were heard saying that it was time for the country to seriously start thinking about saving itself and about solving some of its own pressing problems.

A quick overview of some of the nation's pressing problems is instructive: the fragmentation of the family by divorce, teen pregnancy and abortion; the paradoxical decline of educational standards while ever increasing monies were poured into the system; the persistence of adult and juvenile crime and drug abuse; the problems of poverty in our urban ghettos and in suburbia. All reveal a common element. All impact on our youth and all have resulted in children becoming the principal underclass of American society.

Having been an English teacher for twenty-five years, I can testify to the impact those factors have had on our nation's youth. Now, being retired, my new found leisure has left me with time to reflect on the proposals being discussed in the nation's capital.

The discussion of National Service was of special interest to me. I had once been

poor. I had been in the military during World War II. I had been a recipient of the G.I. Bill. I went to college to prepare for a career as a high school teacher. As a teacher in my Social Studies and English classes I had discussed with countless students the role of the federal government, the nature of capitalism, the function of unions, the welfare state, the various proposals for national service presented through the years. The federal government has a long history of concocting programs for national service: the Civilian Conservation Corps, the Job Corps, the G.I. Bill, Vista, and the Peace Corp.

So, when President Clinton proposed his "National Service and Trust Act", my interest was piqued. I thought that the plan missed the target group whose problems merited attention because of the potential problems that would arise, if their needs were not met. I did not believe that the vitality of the country would be served by a process that seemed to be dividing the nation into the superrich, the squeezed middle class, and the despairing underclass. Yet, as has often happened, federal programs have had unintended negative consequences. Often, programs were sent down the wrong track, the real problems were festered, wealth was wasted, the needy were neglected, the rip-off artists prospered.

There is no claim being made that the Community Service Act, whose basic outline has been worked out, is original. Rather, it is my conviction that it represents the best elements from various historical proposals that have been presented. It is also my conviction that judged on its merits, CSA is elegant in design, effective in its strategies, and economically defensible.

There are several advantages of this proposal that merit consideration. First, it incorporates the principle of service then reward. Second, it includes all college and non-college bound women and men. Third, it aims to improve their lot as human beings. Fourth, it completely overhauls the student-loan program addressing its liabilities of loan default and inequity.

The author is aware that many ideas old and new have been incorporated into CSA. While many documents consulted have been listed in the appendix, it is necessary to acknowledge that others have inadvertently been omitted. There has not been a conscious effort to cover up any plagiarism. Any credit omissions have resulted from inadvertence and memory lapses.

Anthony Burriesci  
Project Coordinator

East Islip, New York  
June 30, 1993

## ACKNOWLEDGEMENTS

It is an obligation of pleasure for me, as author, Chief Coordinator and Editor of CSA, to acknowledge the hepful work of the following people:

Those who researched, abstracted and outlined the topic and subtopics of this paper. Those who put flesh on the bare-boned outlines and crafted the sentences, paragrpahs, and sections into a coherent text and breathed life into the words must be mentioned.

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For their encouragement and  
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their generosity resulting  
in the utilization of their  
office facility and equipment.

# DEDICATION

## DEDICATION

This work is dedicated

to

all those

in the past, present, and future

who

did, do, and will try to make life better

for

others and themselves

by

their devotion to improving the lot of the many.

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# INTRODUCTION



## INTRODUCTION

Interest in National Service has been demonstrated by a wide range of organizations with an interest in the consequences of such community dysfunction -- education and children groups, labor and business, state and local government, organizations representing youth and older Americans, and civic and community service groups advance the ideal of service.

The concept of national and community service strongly emphasizes the creation of meaningful opportunities for participants to provide services that would not otherwise be provided. Only in this way can we insure that regular employees are not displaced. Similarly, it is critical that participants perform not "make-work" or "leaf raking" jobs, but activities that will provide real benefits to the community. This criterion ensures that both the community and the participant will benefit.

Equally important are the benefits young people themselves gain from their involvement in community service - greater connection to the community, and easier transition from school to work, improve reliability, punctuality and perseverance, development of self-esteem and a sense of personal worth, and stronger basic skills and ability to work with others, and critical thinking.

The idea of National Service raises some questions. One of the key questions surrounding the National Service debate is whether a system of National Service would be a federally administered, centralized national program, or a decentralized, state or locally based operation. Similarly, it is unclear whether National Service participants would enroll

in one monolithic program with uniform service activities nationwide, or whether participants would have the option to choose from among a variety of projects. Perhaps the main question - and the source of the greatest controversy - is whether National Service should be voluntary or mandatory.

#### **Additional questions concerning National Service ...**

1. What is the cost?
2. Will community service workers replace present workers at lower wages and less benefits?
3. Will the Pentagon fear of losing the brightest prospective recruits, who are thinking of entering the military for help in obtaining a college degree, might choose community service instead?
4. What bureaucracy is needed to decide what are public service jobs?
5. What happens if people just don't show up for work?

Specific opposition to National Service has been expressed by various groups. First, labor is concerned with the loss of jobs. Second, the proposal to allow students who have borrowed money to repay it based on their income also has set off alarm bells, with some college officials arguing that longer repayment plans would discourage students, who are still carrying debt from going on to graduate school. Finally, banks oppose any plan for government to offer student loans directly, although administration and congressional agencies have estimated it would save taxpayers from \$4.8 to \$6 billion over five years in administrative costs.

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# **Chapter One**

## **Community Service - A Proposal**

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### Chapter One

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## **A TARGETED CAREER TRAINING AND EDUCATIONAL PROPOSAL FOR NATIONAL SERVICE**

Ultimately, there is nothing more tragic and costly than untrained and uneducated youth. Not only do the unskilled represent liabilities for themselves, but they also point to a future where society is overwhelmed with pressing problems; and human suffering whose cost will far exceed - even in money - the price to be paid in caring for their needs.

### **A PERNICIOUS PROBLEM AND A SOUND SOLUTION**

To lessen the predictable potential hardship and devastation not only to individuals in their late teens to twenties, but also to societal well-being in general, this proposal, "Community Service Act" is directed. Initially, it must be pointed out that though community service is an essential and important component of this plan, it is not intended to replace the acquisition of student skills and knowledge. Rather it is envisioned that those factors will function synergistically for the target group for which present delivery systems of skills and knowledge have not proven effective, while encouraging community service which they and society critically need.

So, while seeking to target those with dysfunctional skills and inadequate knowledge to provide employment opportunities, CSA is also aimed at attainment of the greater skills and knowledge required for jobs in a sophisticated world market economy. Opportunities for college education are structured into the program for those ready for higher education.

In CSA self-esteem is fostered by the positive activities of learning skills utilized in

a community setting. Moreover, while securing the skills in a community service environment, participants are laying the ground for further advanced career enhancement.

## **PURPOSE AND NEED FOR COMMUNITY SERVICE ACT**

Those teenagers who are so often functionally illiterate are most at risk. They need to improve their physical, mental, social, and intellectual development for their sakes and for the sake of society. The exponential growth in juvenile delinquency is a manifestation of deficiencies in the present structures. The increase in lawlessness though first manifested in cities soon reaches the suburbs and rural areas. The increase in their antisocial and criminal behavior presently manages to strain prison facilities. Even the legal system shows signs of recognition that juvenile offenders need rehabilitation and not just criminal incarceration and is developing new programs for them.

## **IMPERATIVES FOR A NEW PARADIGM**

While those efforts are welcome, efforts aimed at prevention are less costly than attempts at rehabilitation. What is true in medicine is true in human development too. In financial and medical terms, an ounce of prevention is far less costly and more beneficial than a pound for cure. A shifting of the cost of public assistance to a prevention paradigm effects assistance that is less costly for the individual and society. Less costly and more beneficially directed.

Presently, our societal responses are so overburdened that financial constraints

inhibit public and private activity and curtail governmental and nongovernmental help. All efforts are so often so limited that many worthwhile initiatives are nonexistent due to cost and a lack of personnel.

But efforts aimed at prevention are less costly than those directed at incarceration or even new efforts at rehabilitation. A shifting to the prevention paradigm is less costly for the individual and for society. Less costly and more effective because they are developmentally sounder. Aimed at prevention, they save money and - something much more important than money - they save people and society from more devastating suffering.

Massive amounts of governmental expenditures have been spent on the disadvantaged. There have been billions spent on education that has not educated; fortunes on welfare that has not promoted well being; vast sums on vocational training that has not produced meaningful jobs or careers: all attest to a need to embrace a new philosophy to create urgent new programs required to meet those pressing needs.

Presently, our societal responses are so weighed down that these negative constraints inhibit public and private activity and curtail governmental and nongovernment help. All are so often, so constrained that many worthwhile initiatives are nonexistent due to cost and a lack of personnel.

Efforts aimed at prevention are less costly than incarceration or even new efforts at rehabilitation. What is true in medicine is true in human development too. A shifting of the cost to a new prevention paradigm is less costly for the individual and society. Less costly, and more efficient, and more beneficial.

Preventive measures merit greater attention because their intervention is less costly than crisis intervention. But more fundamentally, they are more attractive because they are developmentally sounder. They can save something much more important than money: they save people from avoidable suffering.

### **PERFORMANCE AND REWARDS--NOT REWARDS FOR PROMISES**

CSA is designed not only to avoid the trap of less efficient intervention. It is also predicated on a sounder principle. It is predicated on the principle of providing service first, then reward. The individual's real needs - not mere wants - are serviced first. The individual's self-development is enhanced by self-improvement that is linked to service to the larger society.

The operative philosophy of CSA is that the unique potential of every individual is to be recognized and fostered. The enhancement of the individual's consciousness of their unique potential drives their efforts to learn and to be of service.

CSA is not another government guaranteed loan program. They have the drawback of being riddled with fraud, defaults, and lack of control over institutions providing training or education. Too often those loans are given on promises and not performance. CSA provides some initial monetary incentives but, more importantly delayed monetary rewards are assigned for learning completed and for job services successfully performed.

## INDIVIDUAL SELF DEVELOPMENT

The individual benefits by service. Health wise, each individual is taught positive health perspectives with emphasis on preventive practices. The physical and mental aspects of health care are highlighted. Equally important are intellectual and social development to foster leadership ability, appreciation of cooperativeness in daily living so that participant's functioning in career and the civic environment will be enhanced. Educationally, they will be directed towards achieving basic literacy, and high school diplomas. Their paths may involve career training with job apprentice programs or work towards college degrees. Their interests and preferences, their aptitudes and abilities, their skills and knowledge will be assessed to provide initial direction with an eye towards setting realistic future goals.

## BENEFITS FOR THE NATIONAL AND FOR THE INDIVIDUAL VOLUNTEERS

Whether directed towards job apprenticeship programs or motivated by higher level employment opportunities for those desiring college education, each individual and the nation benefit. The individual who obtains an equivalency high school diploma and job apprenticeship, or the one who seeks higher education for career enhancement have developed their potential and enriched their lives. The nation benefits from such self-sufficient and productive individuals.

The danger that the inner-city poor will be left out of present proposals is prevented. In CSA efforts are directed to insure their survival, not their oblivion or neglect. It is

structured to guarantee that administrative initiatives will not overlook the poor and will not be turned into a middle class entitlement program for middle class students.

## **REGIONAL LEARNING-SERVICE CENTERS**

Preference, as to site location and physical plant requirements for the proposed regional learning service centers (satellites) would be Air Force Bases and/or naval training centers. They may be under utilized military facilities or deactivated bases. Preference would be active installations. Whether they be active or deactive, there are a number of major advantages for their selection. First, the site and physical plant are actually present. It is a place where we already own the real estate with power, water and sewer lines, with roads standing. Second, housing both individual (dormitory) and dependent with support services already exist. Third, for staffing, what more superb a vast pool of active military personnel highly skilled to be tapped (at no additional cost) for training, academic instruction, counseling and so forth. Finally, the array of excellent facilities for pursuits in the areas of recreation and leisure, educational endeavors and the provision of personal services and medical/dental care.

## **STAFF**

CSA envisions a multisourced staff. One growing pool of staff will be senior citizens working both as volunteers and with token wages; minimal but not taxable nor counted as income for pension and Social Security limitations. Such staff will include the professions,

military and business community.

Another source will be solicited from business and employees with particular expertise to be instructors, consultants, as well as other positions. Corporations or businesses can place such persons on Detached Service entitling them to maintain salary and benefits, just as if they were servicing management.

In addition, as in #2 above, staff solicitations are to be made to Community Groups, that is fraternal and service organizations. This concept is not intended to exclude governmental organizations, nor reserve or active members of the Armed Forces, nor the educational community. Lastly, CSA will commence a training program for participants in the Community Service to become the "Cadre" of its staff.

## **TERMS OF SERVICE**

As noted previously, the essential dynamic of the process for self-improvement is the synergy of individual training and community service linked together. Briefly, the terms of training service have four stages: first, three months of basic training; second, three months of advanced training; third, six months of community service training; and fourth, an additional year of community service. Based on their desire, excellent performance in training and community service phases, and the need of the country; selected Cadets may elect to serve an additional year in community service. Thus the enlistment period would total three years. This would then entitle the participant to an additional year of benefits and rewards on a pro rata basis.

## **BENEFITS FOR PARTICIPANTS**

Participant's benefits are intrinsic and extrinsic, tangible and intangible, and short term and long term. While participants enhance their own skills and knowledge for specific services, they are also rewarded with room, board, medical and dental care, vacations, and salary. They will be required to participate in two fringe benefit programs: the purchase of term life insurance and the purchase of savings bonds. In addition to the achievement of short term training-service goals, they will be developing appreciation for long term goal planning. Enlistees immediate training is applicable for apprentice jobs or junior college credits.

## **TANGIBLE BENEFITS**

In addition to those educational programs, enlistees will also be provided leisure and recreational activities within the regional centers. To assure that enlistees' energies are primarily focused on their learning and service activities, rather than distracted by frivolous leisure and too many recreational activities, those in the program receive \$300 monthly stipends for the two years. Moreover, their severance remuneration is linked to completion of enlistee's educational requirements. They are motivated by their eligibility to receive a lump sum distribution of \$7,200 (\$300 a month times 24 months).

Participants are also enrolled in two long range fringe benefit programs. They pay for those programs from their months stipends. One is a term life policy for \$50,000. This is a government sponsored program. Just as G.I.'s had during WWII. Upon service

completion, it is convertible to whole life. Another fringe benefit program is enlistees mandatory participation in US Government Bond purchases. For example, a \$100 cost of \$50 bonds bought at \$20 for twenty-three months, plus a last month's purchase of \$40 equals a \$1000 value at maturity. Participants may be allowed to purchase more in multiples of \$20 monthly.

The enlistee is being taught to make wise use of the \$300 monthly stipend. Savings are possible because many of their needs are provided for them at the service centers. In addition to room, recreational and educational facilities, they have weekly laundry and bi-weekly dry cleaning provided gratis. In return individuals will be required to be on call for duty roster on a reasonable and equitable basis for the following:

- Dormitory monitors;
- Routine kitchen duty;
- Light housekeeping duty for all facilities;
- General maintenance duty;
- Clerical services;
- Light landscaping and ground care;
- Guard duty for fire watch.

#### OPTIONS FOR SEVERANCE REMUNERATION

At this point upon discharge from CSA, the enlistee has three options. The enlistee

- 1) may make an election to accept their lump sum distribution and to pursue a job in their

field of service training; 2) enlist in the military; or 3) to continue on in college for a more skilled career with college tuition paid and a monthly stipend provided. For example, that enlistee having acquired a LPN certification may want to become a Registered Nurse. A similar scenario can be envisioned for an enlistee interested in one of the emerging high-tech fields upon successful completion of their study and service.

### **NON-TANGIBLE BENEFITS**

In addition to the above tangible benefits, enlistees will be provided many non-tangible benefits. First and foremost, their full development as human beings is nurtured. They will - while developing their own unique potential - be also developing those positive qualities of assisting those less fortunate than themselves. They will be growing in their awareness of the reality of suffering and deprivation of many around them and responding to help them. The satisfaction of their assistance in service is enhanced. Moreover, the many friendships and relationships developed during their service have present and future value.

### **BENEFITS TO THE NATION**

Those non-tangible benefits for participants are of benefit to the nation. When the general level of civility is enhanced, the nation benefits. When the poor and neglected notice a care and concern for their hardships and sufferings, alienation is diminished and the common good is fostered. The common good and the common bond of the nation is

sustained.

It is better to light one candle than to just curse the darkness. It is better to light a thousand points of light than to stumble in the dark. By providing learning-service experience for themselves enlistees provide service to their communities. They become community problem solvers. Their service is integrated into the regular learning process.

Not only does CSA improve them, it also improves their communities. The present is brightened and the seeds and deeds of a service ethic are planted for the future. The next generation will also want to serve when it grows older. Placing the value of personal responsibility for oneself and one's society in clear focus, CSA's efforts assure more independent and competent individuals better equipped to participate actively in improving their communities throughout their lives.

#### MULTI-SOURCED FUNDING

In the real world of monetary constraints, it is imperative that the funding program be designed to make the least new demands on the public treasury. For this reason CSA envisions a multi-sourced funding. Obviously, there will be a need for governmental appropriation. The federal government will provide its share of funding by issuing long term bonds for the initial start up program. But, it must be pointed out that with the utilization of existent governmental facilities, camps, and bases, costs will be minimized as existent facilities are more efficiently utilized. State governments will be called up to contribute their fair share. The use of corporate and professional volunteers on paid leave

from the private sector will cut costs. Cost reductions will also come from the contributions of military, detached service personnel, and the military academies staffs, whose personnel can provide various instructors and supervisors.

Moreover, civilian volunteers will also assure savings. They will receive a stipend equal to the national minimum wage for their services. Additional economies can be gained by the encouragement of corporate donations of supplies. They can see the advantage in the uses that donated medicine, equipment, furniture, books, and recreational equipment have for the acceptance of their products by enlistees themselves.

#### **NATIONAL LOTTERY**

Lastly, the burden of funding would be reduced by the introduction of a National Lottery. An attractive model patterned on the past Irish Sweepstakes is feasible. Winnings would be tax free of federal and state penalties. Based on units for each million dollars bet, a variety of prizes are envisioned. There will be first, second, and third place winners. Prizes will be awarded to ticket holders of actual runners in the races, as well as to qualified non-runners. A pool of special vacation prizes from locations all over the country could be established. They would be sponsored by cities or individual businesses. Prizes of donated houses, cars, boats, etc. would be forthcoming.

Agents - any non-profit religious, educational, veterans, charitable, fraternal, community service organization such as libraries, volunteer fire department or emergency medical-ambulance services - would be considered eligible to participate. Agents would

be certified to set up shop at banks, post offices and other governmental agencies.

Out of a twelve ticket book with minimum prices of \$10 each, agents would be entitled to two tickets for the time and effort spent in selling the book. Ticket receipts sold would be forwarded to a clearing house for verification. Bids would be taken for those desirous of undertaking that task. The agent selling the first three grand prize winners would also receive a small percentage of the winner's prize.

Presently prestigious horse races would be selected for the four lotteries held every three months: January to March, April to May, July to August, and October to November. Tracks selected to participate should be modern and have the ability to service upwards from 125,000 to 150,000. They would have the fan capacities of tracks like Churchill Downs and Belmont or Aqueduct.

Race tracks hosting the races would be permitted to be agents. Those tracks hosting the races will also pay a percentage fee based on the total monies wagered on all races or total mutual handled.

#### **DISTRIBUTION OF GROSS RECEIPTS**

Advertising costs will be minimum because the media will be prepared to provide that information as service to their clients. Administration cost will be limited 1/10,000 of gross receipts. Establishment of a two percent fund for the betterment of the sport will be established. The activities supported will entail home-breeding, aid to the jockey fund and aid to those in the backstretch. The bulk of monies are to be designated for CSA.

Obviously, the National Lottery must be legislated. Legislation might include a provision for \$25 to \$100 as an income tax credit.

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**Chapter Two**  
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## ESSENTIAL ELEMENTS OF PROPOSED PLANS FOR NATIONAL SERVICE

Plans for national service may not be new, but new ones are sprouting up like tulips in May. President George Bush had created an Office of National Service to develop his plan. President Clinton has offered his proposal. Federal legislators are responding to spring's challenge of growth in everything. Democrats have proposed a total of eight bills.

This paper will limit itself to a comparison and contrast analysis and critique of three national service plans: President Clinton's, Senator Munn's, and this proposal's "Community Service Act." A conscientious effort has been made to be objective and to present the essentials of all three plans, comparing and contrasting their essential elements.

### A) PLANS' NAMES AND SPONSORS

1. National Service Trust Act (NSTA)  
President Clinton
2. The Citizenship and National Service Act of 1989 (CANSA)  
Senator Sam Nunn
3. Community Service Act (CSA)  
Anthony Burriesci

B) PURPOSE AND SCOPE OF THE PROGRAMS

1. National Service and Trust Act Proposal

PURPOSE

Clinton's NSTA proposal seeks to provide incentives for the nation's youth to upgrade their skills for the competitive job market by providing those with high school or equivalency diplomas, with the opportunity to volunteer for at least one full year or at most two years of national service. For their national service they would receive \$5,000 each year, which they could use to offset their college loans or other job training expenses. Student would also receive at least minimum-wage stipends; along with health care and child care assistance, if needed. They could choose jobs in education, the environment, public safety, and human services.

He has coupled his National Service proposal with a change in the student loan program. He wants to change the student loan program to allow students to borrow money directly from the Government

The primary purpose of Clinton's NSTA proposal is to instill in our youth a sense of service that has the potential to pass on the values of citizenship. Many young Americans no longer make the contribution to society that citizenship

requires. Most have never been asked to give of themselves. Others don't know what they have to offer. This plan is aimed at offering Americans "a new covenant" of both rights and responsibilities.

A secondary purpose is to reform and redesign the the present federal loan program for college students. and even to enhance the program.

For years, college and university officials, parents and students have complained that the present Federal student aid program, to often leaves students indebted for years that it loses billions of dollars each year in student defaults. Student loan defaults in 1987 reached \$1.6 billion and are currently running at about \$3 billion a year. They are often riddled with fraud, default, and a lack of control over institutions providing training or education. By offering payment for national services students would be receiving monies to help them repay their loans.

Student loans would be direct loans from the Federal Government. Such loans are now guaranteed by the Government but made by banks, which earn a profit on the interest. The new approach would eliminate bank profits, making loans available at lower rates. The Government would raise the money it lends the students in the bond market, not from taxes.

## SCOPE

The present program proposal is less extensive than the one Clinton described during his campaign. Then, he had suggested National Service would be an option available to any student who wanted it. Now, he envisions, a more limited program to start in 1994 with 25,000 community-service slots, growing to more than 150,000 within four years.

National Service slots are less extensive and so in the beginning is the availability of student access to the direct loans. In the 1994-1995 academic year, just 4 percent of all new loans would be extended directly to students. By the second year, direct lending would account for 25 percent of all new loans, and in the third year the figure would reach 60 percent, with full implementation in the 1997-1998 academic year.

The proposal would ease the student's loan repayment schedule. It would allow students to repay loans at a rate based on their income. This is the first time such a feature would be applied to Federal loans.

## 2. The Citizenship and National Service Act of 1989

### PURPOSE

Senator Nunn's and Representative Dave McCurdy's CNSA proposal was a new version of the 50's G.I. Bill. It intended to

establish a voluntary National service Program, primarily for our underclass young people. By greatly expanding the youth corps, National Service offered large numbers of youth -caught in a dead-end existence- an opportunity for college or vocational training.

The proposal extends the principle of the G.I. Bill -educational and job training benefits in exchange for military service- to civilian service. The Government would provide a \$10,000 educational voucher for each year of civilian service, but only to those students who had completed a term of National Service or received hardship exemptions. The program was designed to meet social needs, such as day care and care for the elderly, that the private sector or government cannot provide. Students who perform one or two years of civilian service would be the main recipients of Federal Student Aid. This would have moved the Government away from the present system by which it gives \$8 to \$10 billion dollars each year in loans and grants to students.

#### SCOPE

The CNSA program would be available to 800,000 youths who had either completed a term of National Service or received hardship exemptions.

### 3. Community Service Act

#### PURPOSE

The CSA proposal seeks to address the challenge of improving our youths skills which will be needed to face the stiff economic competition of the nineties and the 21st century. It is a targeted career training and educational program designed so that our youth between the ages of 17 to 27, who have insufficient skills will not remain liabilities for themselves, nor will they become future burdens for society.

CSA's proposal is intended to lessen the predictable potential devastation to themselves and to society that an undetected and unskilled work force represents. It is coupled with community service to provide the humane components of adult responsible behavior that offers benefits to the individual and to society.

The goal of CSA is to bring our youth from all backgrounds to accomplish vital work for the country: for the poor, for the disabled, for the homeless, for the aged and infirm and for the environment while assuring their own responsible self development.

The essential dynamic of the process for self-improvement is the synergy of training and service linked together. Briefly, the terms of training-service have four stages: three months of

basic training, three months of advanced training, six months of community service training, and an additional year of community services.

#### SCOPE

The CSA proposal is intended to meet the needs of those 17 to 27 year olds who seek to obtain the skills needed for employment in an every increasingly sophisticated world economy. It is aimed at high school dropouts as well as those desiring higher education.

In incremental stages the program seeks to meet the needs of all such individuals.

#### C) PLANS' STRATEGIES

##### 1. The National Service Trust Act

Essentially the Clinton Plan seeks to open college gates to more students through national service and a restructured student loan program. Each high school graduate who volunteered for a year or two of community service earn a minimum wage and also receive an award of \$5,000 for each year of community service

The award won't pay the cost of bare tuition for 4 years at a private college, nor would it pay all the expenses needed at a

public college. However, coupled with his student loan proposal -to have the government directly loan to students without the intermediary of the banking industry- it would be an incentive for all those students seeking to repay some of their college loans.

## 2. The Citizenship and National Service Act of 1989

CNSA basically seeks to phase out the existing system of federal student aid with a voucher plan that would award students \$10,000 for a year of civilian service or \$24,000 for a two year hitch in the Armed Forces. It seeks to provide -on a part time or a full time basis- volunteers to work in community development programs and receive, as compensation for their work, vouchers which they could use for housing or education. A full time participant would be eligible for the total educational or housing voucher, while the part time participant's voucher would be prorated

Federal student aid would gradually be converted into benefits earned through service in the Citizens Corps. The young would be earning "sweet equity" in the future of their community and their country.

Because the program would require a fundamental change in the way educational benefits are provided and the way social services are delivered, a period of testing is first required.

### 3. Community Service Act

CSA seeks to empower the individual and the nation through the synergy of individual training and community service. Briefly, the terms of training-service have four stages: First, three months of basic training; second, three months of advanced training; third, six months of community service training; and fourth, an additional year of community service.

After volunteers complete their training-service experience, there are three future severance remuneration options: 1) completion of college educational requirements for their four year degree with tuition and monthly stipend payments; 2) pursuit of a job in their field of service training and take their lump-sum distribution; or 3) elect military service with a lump-sum distribution and enter service with a longevity hitch above the basic rank.

#### D) PERFORMANCE AND REWARD

All three plans have are designed with some feature to insure that entitlement programs are provided only in exchange for performance.

1. The National Service Trust Act

Its provision requires civilian service for a lump-sum reward, but there's a two pronged approach. A student may first elect to perform community service and be entitled to obtain the award, which will be granted in payment for a direct loan for college tuition. Another student may obtain a student college loan from the government and elect to perform community service to use the award money to repay the college loan. Participants will also receive minimum wage stipends for community service work performed.

2. The Citizenship and National Service Act of 1989

Its provision requires civilian service for job training or education before the giving of the voucher award.

3. The Community Service Act

Its provision first requires civilian service-training, then the granting of a monetary reward.

E) NOT A GOVERNMENT GUARANTEED LOAN PROGRAM

None of the three plans can be characterized as a government guaranteed loan program because the national service awards are granted for community services which are completed.

However, the Clinton Plan is coupled with a reformed student loan program for college education. The student loan is made directly to the student without the intermediary element of a bank. The expectation is that the loan rate default will be lower because of that feature. Moreover, reform to limit default also involves a linking of loan repayment to a percentage of the recipient's future income. This arrangement avoids the problem of repayment schedules that invite default when a borrower has no income or very meager income. IRS assistance will be used to provide collection data.

F) ELIGIBILITY

1. National Service Trust Act

Phased in over four years, the national service program would make community-service jobs available to 150,000 people and not the "millions" of youngsters envisioned in Clinton's campaign speeches. The vexing problem of the criteria for

eligibility still needs to be formulated.

About 5 million students now annually receive federal financial assistance for post-secondary education. The loans will still be available in a redesigned formulation. Pell grants for students from low-income families will be maintained. But, limits on those scholarships (\$3,000) this year make it impossible for students of limited means to obtain higher education without taking on enormous costs.

## 2. Citizenship and National Service Act

The Government would provide 800,000 vouchers for national service which could be used for education or as a down payment for a home. Before the maximum number would be reached, a trial program is envisioned.

## 3. Citizens Service Act

Youth from 17 to 27 would be eligible to enter the community training-service program before or after they entered college. Because this is a phased in program responsive to volunteer demand regional centers will be phased in with potential for expansion.

G) TERMS OF SERVICE

1. National Service Trust Act

As presently structured the program calls for a minimum of one year or a maximum of two years of public service.

2. Citizenship and National Service Act

Students who perform one year of civilian service or two years of military service would be recipients of federal student aid vouchers.

3. Citizens Service Act

The terms of service have four stages: first, three months of basic training; second, three months of advanced training; third, six months of career and community-national service training; fourth. an additional year of national service.

## H) BENEFITS TO PARTICIPANTS

### 1. National Service Trust Act

Volunteers will receive a minimum wage for each year of community service (at least for the minimum wage, currently about \$5,000 a year). They will also be given a \$5,000 voucher for each year of service, which could be used to cover past or future educational expenses.

### 2. Citizenship and National Service Act

Students performing civilian services would receive one of two types of vouchers for education: \$10,000 a year for civilian service and \$24,000 for a two year hitch in the Armed Forces.

### 3. Citizens Service Act

Participants will receive four types of benefits. The first is \$300 monthly during their two years of training. The second is preventive and correctional medical, dental, and optical care. General physicals will determine overall health and medical problems will receive proper treatment. The third is free training. The fourth is a severance pay of \$5,000.

For the long term CSA offers volunteers completing their learning-service experience three future severance remunerations: 1) completion of college educational

requirements for their four year degree with tuition and monthly stipend depending on need; 2) a lump-sum cash distribution; or 3) military service with a lump-sum distribution and advanced standing for an initial enlistment period with some preferential election in a new military career.

All severance remunerations are only given to those who have completed their community training-service experience. Exceptions will be made for partial remuneration to those in hardship cases. Moreover, those selecting options #2 or #3 would receive a lump-sum distribution equal to the total stipend received by the person selecting option #1.

#### I) FUNDING

##### 1. The National Service Trust Act

A National Service Trust Fund will be created to pay for the \$5,000 a year awards volunteers are to receive for their community service jobs. In addition, because the reforming of the student loan program envisions direct student loans, it will also be responsible for issuing the bonds to pay for both activities.

## 2. Citizenship and National Service Act

Because CNSA seeks to phase out the existing system of federal student aid with a voucher system, the program would be funded by the treasury department issuing bonds to pay for the vouchers granted for national service.

## 3. Citizens Service Act.

CSA envisions a multi-sourced funding. The Federal Government will provide its share by issuing long term bonds for the initial start up program. State Governments will be called upon to contribute their fair share. The Private Sector will be urged to permit corporate and professional volunteers on paid leave to join the program. Additional funding can be obtained by the encouragement of corporate donations of supplies, services, and equipment. Civilian volunteers will also be encouraged to volunteer. They will receive a stipend equal to the national minimum wage. A notional lottery authorized solely for the purpose of funding CSA is also being proposed.

J) ADMINISTRATION

1. National Service Trust Act

Clinton retained Bush's idea of a Commission to administer the program at the federal level. It would perform several functions: provide the guidelines for volunteer work; administer and supervise those admitted into the program; provide remuneration for national service performed. Both Bush and Clinton wanted Presidential appointment of the Commission members and not Congressional appointment.

States will have to provide committees to determine projects for national service work.

The change in the student loan program, from bank-provided but government-guaranteed, to government-provided directly to students through the colleges attended, will not require additional personnel. The colleges will be reimbursed for the work they perform in helping students obtain the college loans.

The changes sought in the loan repayment provisions call for a linking of repayment to income. That aspect of repayment will require participation of the Internal Revenue Service. The limiting of the loan repayment to a percentage of income, it is hoped, will lessen the loan default rate. Loan repayment can be stretched out over a longer period of time. That, it is hoped, will assure more repayment and less defaulting than the loan

program is presently experiencing.

2. Citizenship and National Service Act

CNSA offers a simple and efficient plan which requires a small staff and a lessening of the number of people needed to implement present or future program proposals. By eliminating the student loan program, it cuts paper work and record keeping.

3. Citizens Service Act

CSA would require a national administrator and a national staff, as well as regional center personnel. Criteria for projects would be developed by the Department of Labor and the State Education Departments would evaluate and approve them.

K) COST

All cost estimations are based on assumptions and projections that are tentative. Such an admission may be unfortunate, but its merit is that it is more "truthful." Cost calculations do not include administrative costs.

1. National Service Trust Act

In New Orleans on April 30, 1992 Clinton outlined his proposals for national service. Thomas L. Friedman in the NYT reported that the National Service budget calls for \$400 million in 1994. It would rise to \$3.4 billion by 1997, when there will be 150,000 participants.

In the first phase of the NSTA there will be 25,000 participants. Eighty-five per cent of the costs will be borne by the federal government and fifteen per cent by the state government.

For each year of service -not to exceed two- each participant will be eligible to receive \$5,000 to pay off their student loan.

25,000 times \$5,000 equals \$125,000,000 for student loan repayment.

Moreover, students working for the national service will also be receiving a minimum wage of about \$8,500 a year.

25,000 participants times \$8,500 equals \$212,500,000 a year for minimum wage payments.

Presumably, when there is universal health care, the employer, the federal government, will be required to pay the health insurance premium for each worker. A very conservative figure would be \$5,000.

\$5,000 times 25,000 equals \$125,000,000 for health premium

coverage.

The total of all expenses for the first year would be 462,500,000 or \$18,500 per participant.

Since there will be 50,000 participants in the second year, the cost will be -in noninflationary dollars- \$925,000,000.

By the third year with 100,000 participants, the cost will be \$1,850,000,000.

By the fourth year with 150,000 participants, the cost will be \$2,775,000,000.

Because NSTA is distinct from student loans, the costs of student loans will continue. Presently, they run at about \$10,000,000,000 a year.

## 2. Citizenship And National Service Act

CNSA would create a voucher plan to award students with \$10,000 for a year for civilian service or \$24,000 for a two year hitch in the Armed Forces. It would abolish the present governmental programs for student loans. Since it intended to split the loans 50-50 between civilian and military service, the average cost per participant would be \$11,000. Moreover, since the plan sets a limit of 800,000 participants, the cost would be \$8,800,000,000.

### 3. Citizens Service Act

CSA believes it can fund its training centers, offer students stipends, pay participants minimum wage for their national service jobs, and provide severance options for less than the \$19,350 of individual expense in the Clinton plan, but more than the average individual cost of \$11,000 for the Munn plan.

## L) CRITIQUE OF PLANS

### 1. The National Service Trust Act

NSTA provides an incentive for a year of national service by providing a student with the option of writing off \$5,000 of their loan for one year's service. National service to address some of the unmet needs of some of our communities has appeal.

The present student loan program is slightly modified to provide direct government loans to students and also to permit a scheduling of repayment based on income to minimize default which in 1993 ran at almost \$2 billion for a program that costs over \$10 billion to service about 4 million students.

The most serious criticism of the NSTA is that it fails to meet the needs of the our underclass: those most in need, most at risk, most neglected, and a source of potential problems.

There is no substantial evidence to indicate that the linking of loan repayment to income really addresses the cause of the problem of loan defaults. It is dubious whether loan default will be substantially reduced for low income borrowers.

## 2. Citizenship and National Service Act

The primary benefit of this type of G.I. Bill grant -contrasted with the present student loan program- is that it would increase access to higher education. The act would also eliminate the problems of student loan defaults which approach almost \$2 billion a year for a program that currently provides \$8 billion in grants and loans to about 5 million students.

In contrast CNSA would provide college loans and vouchers for college or housing only to 800,000 individuals who have completed a term of National Service or received hardship exemptions.

With the meltdown of Communism in Russia, the need for additional military personnel would be diminished, so the military service aspect of CNSA seems outmoded. However, the concept of citizenship for national service is still a valuable idea.

Whether all students, except for the rich, should be forced into national service to obtain voucher monies good for education or for a down payment on a house is a nagging and open

question.

One wonders whether the criteria for admission into national service will permit those who don't have skills to enter the program.

### 3. Citizens Service Act

The fact that this program seeks to target those most in need -the dropouts and those who do not go to college, marks this program as essentially important.

The total immersion of participants in a new setting with a positive human potential philosophy offers a promising means of changing behavior for the better.

Whether the target group can really be reached by the program being offered remains to be seen.