''old days,'' this excuse could be used more easily than today, when the myriad of electronic options makes sending a check a nearly instantaneous procedure. In fact, they are not even called ''checks'' anymore, but are called electronic financial transfers. With the telecommunications, computer and information technology revolution, there are a variety of options to get a document or payment from one place to another. As we use these advancements more and more in everyday life, the U.S. Postal Service (USPS) is losing steam, and its revenues are being greatly affected. Some even wonder if the Postal Service will become to the 21st Century what the horse-drawn carriage was to the 20th Century.

The federal government itself is taking advantage of these developments and using electronic means to do much of its business. For example, this year, millions of Americans paid their taxes and received refunds through electronic financial transfers. Many Social Security beneficiaries also receive their payments in the same manner—an electronic deposit into their bank accounts, thereby eliminating the role of the Postal Service. And, the federal government is saving taxpayer dollars by operating in this way. It costs approximately 43 cents to send a payment by check versus 2 cents to send funds electronically. Thus, fundamental change is necessary to enable the USPS to adapt and compete in this rapidly changing world.

The USPS has conceded that they do not operate in a legislative framework that allows them to be responsive in adapting to these changes in technology and to competition with these new services. In a 1995 speech, former Postmaster General Marvin Runyon said that USPS is losing a lot of its financial and business mail due to such technological changes, which has created competition from e-mail, electronic financial transfers, fax machines, and the Internet.

Mr. Speaker, as you will agree, the vast majority of USPS employees are hard-working people who want to deliver their product in the fastest, most efficient way possible. For the most part, the problem is not with the employees of USPS—it is with the legislative mechanism that limits their ability to do their job effectively. First, the Postal Service has an absolute monopoly over first-class mail—there is no competition and thus no motivation to improve service. Also, the federal government subsidizes USPS. Thus, it has no real motivation to improve service. Also, the federal government subsidizes USPS. Thus, it has no real motiviation to be in the black at the end of the year because it can borrow from the Federal Treasury when necessary. The Postal Service does not have to pay taxes, and therefore has no real incentive to improve its efficiency. In total, USPS has no motivation to become more productive and efficient because it will continue to operate due to its subsidy and a lack of competition.

For these reasons, I am reintroducing legislation to convert USPS into a totally private corporation, owned by its employees. This legislation calls for this transition to be implemented over a five-year period, after which the current monopoly over first-class mail would end. To make sure USPS has a fair chance at succeeding as a private corporation, my legislation allows for the cost-free transfer of assets currently held by USPS to the private corporation. Consequently, USPS would have an enormous infrastructure to start with that they are already familiar with, and the ability to create new products and services to make it competitive with other corporations providing services it can only dream of challenging today. To increase the motivation of employees to work hard and make USPS competitive, the employees would own the corporation, making their earnings contingent on the amount of work they put in.

In past Congresses when I have introduced this legislation, I have been opposed by those who believe that privatization would result in the Postal Service being chased out of all metropolitan markets, leaving it with troublesome rural areas to service. With changes in technology occurring everyday, the USPS is more likely to be left with rural and bulk mail if it remains in its current government-subsidized form, than if it privatizes and has plenty of options to respond to the technology revolution.

For these reasons, I hope the employees of USPS will carefully consider this proposal and recognize its merits, as they stand the most to gain with privatization. I continue to hope that my colleagues in the House of Representatives might join me in this effort to privatize the USPS so that it will be a responsive, efficient service for all Americans to use in the years to come.

IN TRIBUTE TO THE LATE MARGARET ROACH

HON. PETER DEUTSCH

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 1999

Mr. DEUTSCH. Mr. Speaker, the South Florida community has lost a truly great leader. I am saddened that Margaret Blake Roach passed away at the age of 88 in Ft. Lauderdale, Florida, on July 16, 1999. We mourn the loss of a woman whose legacy will undoubtedly be remembered for years to come.

Margaret Roach was at the forefront of the social justice movement in Broward County for three decades. Well known as the founder and president emeritus of the Urban League of Broward County, Margaret was also the founding member of the Broward/South Palm Beach region of the National Conference for Community and Justice, formerly the National Conference of Christians and Jews. Her leadership was instrumental in the fight for social equality throughout South Florida and, indeed, the entire state of Florida as well.

During her 24 years as an administrator in Broward County Schools and a trustee and former chairperson of the board of trustees in Broward County Schools and a trustee and former chairperson of the board of trustees at Broward Community College, Margaret Roach was very active in various civic matters. Though she retired from the school district in 1975, Margaret continued to work on behalf of children nationwide. She played significant roles in the United Way, Habitat for Humanity, and the Cleveland Clinic. It truly seems that there was no organization that worked for the greater good in Broward County in which Margaret Roach did not play a role.

Mr. Speaker, while Margaret Roach's passing is a tremendous loss for the South Florida community, I can say without hesitation that her memory lives on through the work of the many organizations to which she dedicated her life. Margaret was an extraordinary human being who went above and beyond what she needed to be, because of her sincere desire to help others. For the thousands of lives she has touched, I thank and praise Margaret Blake Roach for her hard work, her leadership, and her compassion for others.

PERSONAL EXPLANATION

HON. JULIA CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 1999

Ms. CARSON. Mr. Speaker, earlier this week, on rollcall 310, I inadvertently voted ''no.'' I intended to be recorded as ''yes.''

RELIGIOUS LIBERTY PROTECTION ACT OF 1999

HON. SPENCER BACHUS

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 1999

Mr. BACHUS. Mr. Speaker, I rise in strong support of the Religious Liberty Protection Act.

First let me commend the gentleman from Florida, Mr. CANADY. As chairman of the subcommittee, Mr. CANADY has established himself as a stalwart in defending the Constitution and our precious right to the free exercise of the religious freedoms.

Mr. Speaker, let us not forget, let us always be mindful, that the very first freedom guaranteed by our forefathers in the Bill of Rights was the right to freely exercise our religious beliefs. When we study history, we quickly recognize that this is neither coincidence nor accident that our forefathers enumerated this as the first constitutional right, for they came to this country seeking the right to freely exercise their religious beliefs. Since our first forefathers arrived on our shores until very recently this freedom has been unquestioned. Today, Americans are united on few things but we almost uniformly agree that our religious liberties should be cherished and protected.

However, sadly, in 1990 the Supreme Court, created by the very Constitution which guarantees our right to religious freedom, began, hopefully unwittingly, what constitutes as no less than an assault on this freedom. Is it not inconceivable that, of all things, of all institutions, our Supreme Court has been at the forefront of denying Americans this cherished right? They did so, in a 5–4 decision, by repealing a long-established legal principle which required the government to prove a compelling state interest before restricting religious liberty. Within a year following this unfortunate decision, Catholic prisoners were denied access to priests or their confessionals were monitored, Jewish prisoners were denied the right to wear yarmulkes, and a Christian church right here in Washington, DC, was ordered to stop feeding the homeless. Congress quickly responded to this breach of protection created by the Supreme Court, and with only three dissenting votes, passed the Religious Freedom Restoration Act which restored the historic compelling state interest test. It was

quickly signed into law by President Bill Clinton.

Unfortunately, the Supreme Court rules this act unconstitutional. I respect the Supreme Court, both the institution and its members. Sadly, their decision, in my opinion, neither respected the jurisdiction that the Constitution conveys to the Congress nor preserved the checks and balances of the Constitution. In a display of legalism which escapes this Member's understanding and to this Member defies common sense, they stated that Congress had the power to enforce the constitutional rights protected by the 14th Amendment, the amendment on which the 1993 act was based, but not the right to ''expand them.'' It is hard to imagine that Congress' pronouncement stating that the first freedom in the Constitution, the free exercise of our religious beliefs which was the catalyst for the very founding of our country should not be swept away without a compelling state interest was somehow an ''expansion'' of our religious liberties. If a constitutional right can be taken away without compelling reason, on a whim, or with a minimum of justification, it is not in any way a well protected right.

Additionally, it is difficult to imagine that Congress' attempt to protect the first right delineated in the Constitution is somehow prohibited by the Constitution. Not only is it unimaginable, ti is unacceptable. For that reason, this Congress, this day, representing the people of this country, must again act to protect the precious religious freedoms and liberties of those we represent. To do otherwise would allow the Supreme Court, in what this Member perceives to be an arbitrary decision, to set itself up as the sole arbitrator, determinator and protector of our constitutional rights. The basis of our constitutional rights is not the Supreme Court; it is the Constitution. I, for one, firmly believe that the Constitution also gave this body, as the elected representatives of the people, a right, and further an obligation, to protect our constitutional freedoms.

Certainly, is not the right and the obligation to protect our first freedom the right and obligation of all three branches of government? I will never accept the premise, nor should this Congress, that only the Supreme Court is vested with this right and this power. To do so would basically give the Supreme Court alone the power to restrict the very precious rights encompassed in our Constitution without any check or balance. To do so would also surrender our obligation to defend the Constitution, an obligation we swear to uphold upon our election. To defend the Constitution should be our first obligation, not someone else's obligation.

Our forefathers in their wisdom did not give to the Supreme Court alone the power to protect our Constitutional rights and freedoms. They, in fact, gave this obligation and responsibility to all three branches of government. It is not a duty that we should constitutionally avoid. Let us not dodge or shirk this solemn responsibility today. Let us instead, not with three dissenting votes, but unanimously pass the Religious Liberty Protection Act.

PERSONAL EXPLANATION

HON. LYNN N. RIVERS

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 1999

Ms. RIVERS. Mr. Speaker, the following is a list of votes that I missed because I had to return to Michigan due to a family emergency. Had I been present, I would have voted as follows:

Rollcall No. 281—McGovern amendment—''yes.''

Rollcall No. 282—Sanders amendment—''yes.''

Rollcall No. 283—Coburn amendment—''yes.''

Rollcall No. 284—Sanders amendment—''yes.''

Rollcall No. 285—Sanders amendment—''yes.''

Rollcall No. 286—Slaughter amendment—''yes.''

Rollcall No. 287—Stearns amendment—''no.''

Rollcall No. 288—Rahall—''yes.''

Rollcall No. 300—Previous question on H. Res. 246, rule on H.R. 2490, Treasury Postal—''no.''

PERSONAL EXPLANATION

HON. BILL LUTHER

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 1999

Mr. LUTHER. Mr. Speaker, due to a family commitment I was unable to cast House votes 301–305 on July 15th, 1999 and House vote 306 on July 16th, 1999.

NATIONAL MENTAL HEALTH PARITY ACT OF 1999

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 1999

Mr. STARK. Mr. Speaker, I am proud to join with my colleagues to introduce the National Mental Health Parity Act of 1999. The goal of this legislation is to provide parity in insurance coverage of mental illness and improve mental health services available to Medicare beneficiaries. This legislation will end the systematic discrimination against those with mental illness and reflect the many improvements in mental health treatment.

My legislation would prohibit health plans from imposing treatment limitations or financial requirements on coverage of mental illness, if they do not have similar limitations or requirements for the coverage of other health conditions. The bill also expands Medicare mental health and substance abuse benefits to include a wider array of settings in which services may be delivered. Specifically, the legislation would eliminate the current bias in the law toward delivering services in general hospitals by allowing patients to receive treatment in a variety of residential and community-based settings. This transition saves money for the simple reason that community-based services are far less expensive than hospital services. In addition, community-based providers can better meet the patient's personal needs.

Providing access to mental health treatment offers many benefits because of the significant social costs resulting from mental health and substance abuse disorders. Treatable mental and addictive disorders exact enormous social and economic costs, individual suffering, breakup of families, suicide, crime, violence, homelessness, impaired performance at work and partial or total disability. Recent estimates indicate that mental and addictive disorders cost the economy well over $300 billion annually. This includes productivity losses of $150 billion, health care costs of $70 billion and other costs (e.g. criminal justice) of $80 billion.

Two to three percent of the population experience severe mental illness disorders. As many as 25 percent suffer from milder forms of mental illness, and approximately one out of ten Americans suffers from alcohol abuse. One out of thirty Americans suffer from drug abuse.

Alcohol and drug dependence is not the result of a weak will or a poor character. In many cases, the dependence results from chemical abnormalities in the person's brain that makes them prone to dependence. In other cases, the dependence represents a reaction to unhealthy social and environmental conditions that perpetuate abuse of alcohol and drugs. Regardless of the cause of the abuse, alcohol and drug abuse can be treated and allow the person to live a normal and productive life.

Mental health disorders are like other health disorders. With appropriate treatment, some mental health problems can be resolved. Other mental health conditions, like physical health conditions can persist for decades. Indeed, there are those who battle mental illness their entire life just as there are those who suffer from diabetes, congenital birth defects, or long-term conditions like multiple sclerosis. Whereas insurance policies cover the chronic health problems, they do not offer the same support for mental health conditions.

During the last 104th Congressional session, parity in the treatment of mental illness was a widely and hotly debated issue. Although parity legislation was finally developed, insurance carriers found gaping loopholes and created mental health insurance policies that provide less access to mental health services. Furthermore, the current parity legislation includes many exemptions in coverage requirements for small employers. if an employer has at least 2 but not more than 50 employees, they can be exempt from the coverage requirement. Finally, if a group health plan experiences an increase in costs of at least 1 percent, they can be exempted in subsequent years. We can and must do more for our constituents.

My proposed legislation addresses two fundamental problems in both public and private health care coverage of mental illness. First, despite the prevalence and cost of untreated mental illness, we still lack full parity for treatment. The availability of treatment, as well as the limits imposed, are linked to coverage for all medical and surgical benefits. Whatever limitations exist for those benefits will also apply to mental health benefits.

Let us not forget the small employers either. If a company qualifies for the small employer exemption, the insurance companies will be