

enabled the National Guard field hospital to talk to Denver General Hospital via television monitor. Denver General provided needed medical information.

The National Guard provided the personnel, the tents, and the medical equipment. For the National Guard it was an ideal training opportunity in field medicine that allowed them to treat the needy in their own community rather than the needy in a foreign country. It is a win-win situation for all.

Unfortunately, this will be the last year for the National Guard's clinic in downtown Denver, and in cities in the other 15 States that have implemented GuardCare programs. Because the National Security Committee, in their zeal to fund unneeded weapons systems, zeroed out the budget for these useful and economically efficient National Guard training opportunities in the authorization bill. The goal of GuardCare was to accomplish mission-essential readiness while rebuilding America. Which part of this goal does the committee find so unworthy of funding? I'll bet it is not the readiness part.

HEALTH INSURANCE HORROR STORY FROM TEXAS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mr. STARK. Mr. Speaker, over the years, I've entered a number of letters from fellow citizens detailing the outrageous failures of our current health insurance system.

I'd like to share with you a letter from the Carawan's of Aransas Pass, TX, which details the crushing increase in health insurance premiums for a family which has had health problems but which has incurred little health expense in the last few years. Clearly, their insurance company wants to force them into giving up their policy—but with no protection against pre-existing condition exclusions, the Carawan's have no where to turn.

Their family policy started 8 years ago at \$3,096 a year with a deductible of \$2,000. It is now \$3,645.90 a quarter with a \$3,000 deductible.

Mr. Speaker, I regret we did not pass H.R. 3600 last year. It would have required the kind of open enrollment, no-pre-existing condition, community-rated policies which would save the Carawan's and millions of other Americans from being priced-out of the insurance market. Following is their moving letter on why we so desperately need health insurance reform:

DEAR CONGRESSMAN: Today we received notice that our health insurance was going to be increased by 30% on July 1, 1995. In January, 1994, our quarterly premiums for my husband and I for a \$3,000.00 deductible were \$1,770.00. The quarterly premium on July 1, 1995 for the same coverage will be \$3,645.90 or \$14,583.60 a year. Eight years ago when we purchased this plan for our family the premiums were \$258.00 quarterly or \$3,096.00 a year. (Note the deductible at that time was \$2,000 and has been increased not by our choice to \$3,000.00). I have spoken to my insurance carrier and they claim the large increase is due to the high loss ratio in the group we are in. Since January, 1994, my husband and I have paid in a total of \$12,641.00 in premium and had a total of \$584.10 in claims.

The stress from this impossible increase will surely increase our chances of recurring

illness. My husband and I both have had cancer and we know what a financial strain a serious illness can cause with health insurance coverage and we can't imagine how we could handle such a situation without any protection. We also realize that we cannot qualify for another plan even though it has been over six years since either of us have been hospitalized. Do we pay the increased premiums until we deplete all our financial resources or do we save the premiums and try to self-insure knowing we could not possibly save enough for a possible needed heart or liver transplant. There is not a simple answer.

My husband who is age 55 and I, age 54, are both self-employed. I am an insurance agent and my husband is a commercial shrimper. My husband is a veteran of the Vietnam war with 8 years service to our country. We have always worked, paid our taxes, and tried to be responsible Americans. We have always tried to protect our family with insurance coverage and have never asked for a free handout from our government. It is not fair at this time in our life to be faced with such a dilemma from no fault of our own.

As a representative of our country, I plead with you to take note of the health care problem and act on what is happening. We cannot keep on much longer the way things are now. If something is not done soon, only the rich and the poor (those on disability or very low income supplemented by our government) will be able to receive medical care. What will happen to the middle class worker that has no company benefits?

Respectfully,

FRANCES R. CARAWAN,
Aransas Pass, TX.

EXPERIENCES AND IMPRESSIONS OF ISRAEL

HON. MICHAEL P. FORBES

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mr. FORBES. Mr. Speaker, I was privileged to join other Members of the House of Representatives on a tour of Israel during the August recess. Attached is an account of my experiences and impressions of Israel while visiting the country.

[From the Jewish World, Sept. 1-7, 1995]

CAN ISRAEL ACHIEVE STABLE PEACE AMONG ENEMIES?—FACT-FINDING TRIP UNCOVERS SOME ANSWERS

(By Michael P. Forbes)

News of the suicide bombing on a Jerusalem city bus came over the radio early Monday morning. Fifteen members of the United States Congress, including myself, and our guests, were traveling at the time from Kibbutz Nof Ginossor on the Sea of Galilee to the Golan Heights up north. My heart broke as I heard the updates: four people dead, 106 wounded; the culprit thought to be a woman suicide-bomber who carried a pipe bomb in her bag. American Joan Davenny, 47, of Connecticut, in Israel to visit her parents and take up Jewish studies at Hebrew University, was among the innocent killed.

Hamas, the Islamic fundamentalist terrorist group, claimed responsibility on Damascus Radio and promised similar attacks through the November 1996 Israeli elections. Their goal is to force Prime Minister Yitzhak Rabin out of office because, they say, he has declared war against Islam. A growing number of Israelis blame Rabin and his peace endeavors for inspiring frequent attacks and Hamas apparently sees oppor-

tunity in the deepening fissures of Rabin's popularity resulting from each of the atrocities. All the while, some suggest the region is on the threshold of a lasting peace; that those enemies whose every breath was once dedicated to the destruction of the state of Israel are now her "partners in peace." But I ask myself, why then is this happening?

In a hardworking, seven-day visit to Israel characterized by back-to-back meetings that ran from the early morning through working lunches to well past midnight, we, members of Congress and our guests, came to understand the difficulties Israel faces in this war-prone region and to learn firsthand more about her history and gain unique insights into the dynamics of her politics, economy and daily life.

It serves this nation's interest to continue to support \$3 billion in aid to Israel for security and economic development. Six hundred thousand immigrants, largely Russian Jews, have arrived in Israel since 1990. The United States has provided \$80 million for refugee settlement and \$10 million in loan guarantees for housing. Five million dollars for a joint U.S.-Israel scientific technology commission will further both nations' research endeavors. Finally, efforts to provide a lasting peace in the Middle East have been bolstered by forgiving \$275 million in debt owed by Jordan and \$100 million as the U.S. share of multilateral economic assistance for the Palestinians.

I'm proud of this nation's support for Israel. Remembering the tragedy that occurred in Oklahoma City is convincing evidence that, while the Cold War period in which we knew our enemies is over, the world faces a far greater threat from illogical, fanatical terrorist groups. Many have their origins in the Middle East and the world has no better expert in dealing with terrorism than Israel. Our nation's investment there is a good one.

For me, this was a return visit to America's greatest ally in one of the world's most troubled regions and an opportunity to see what changes had taken place in the nine years since I was last there. My ties to Zionism were nurtured in a visit to Israel in 1986 after uncovering a long forgotten family fact that my great-grandfather, Rabbi Max Moses, had emigrated to the United States in the last 19th century from Esslingen, Germany and is today buried in a New Orleans Jewish cemetery.

On August 15, in a trip paid for with private funds, a delegation that included me, my friend from Long Island Congressman Dan Frisa; fellow New Yorkers Congressman Bill Paxon and his wife, Congresswoman Susan Molinari; House Republican Whip, Congressman Tom DeLay of Texas, and 10 other congressional colleagues and guests departed for an exciting, information-packed week of taking in and land and its people. Starting at Mt. Scopus with a tour of the 3,000-year-old capital city of Jerusalem and a meeting with Mayor Ehud Olmert, to the administered territories of Judea and Samaria and a visit there to the settlement of Ma'aleh Adunim with its 200 families, our sightseeing took us from the lowest point on earth (1,298 feet below sea level) at the Dead Sea to the heights of Masada and Golan.

We explored below-ground excavations of the two and a half miles of walls that encircle the Old City of Jerusalem and, on the eve of the Sabbath stopped to pray at the Western Wall, site on an annual pilgrimage by Jews to mourn the destruction of Herod's Temple Mount and their 2,000 years of exile. At the Israel Museum, we took in the Dead Sea Scrolls exhibit and later stopped by the highly-touted Israel Arts and Science Academy, where innovation programs for gifted and talented high school students are in