

bases and military-owned housing are not on the property tax roles to contribute their share of local taxes to fund education. Budgets of those districts are stressed by large and often changing numbers of military children. In some cases, parents of special needs students are purposely assigned to bases in districts where these services will be readily available.

For over fifty years, the federal government has offset this missing revenue source to the impacted districts. However, the funds are authorized annually, and the formula has not been fully funded for the last thirty years. The bill which I have co-authored with Representative KIRK and which has been introduced today will assure that this funding will be in every year's budget.

Schools are entitled to this money to educate the children of our military residents. We are proud to have them in our schools. The federal government should make this commitment permanent.

HONORING FRANCINE LEVIEN

**HON. LYNN C. WOOLSEY**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 3, 2001*

Ms. WOOLSEY. Mr. Speaker, I rise today to honor Francine Levien. Francine Levien was a model in our community for the value of activism. Diagnosed with breast cancer in 1995, Francine founded Marin Breast Cancer Watch to investigate possible causes for the epidemic of this disease in Marin County.

As a long-time advocate of safe and nutritious foods, Francine was aware of the potential negative health consequences of various substances in our environment. With Marin's breast cancer rate the highest in the nation, Francine pioneered a movement here that has spread through the Bay Area and beyond. Her work also explored the links between toxins and other illnesses, and her interest in human rights led to concern for people with breast cancer world-wide.

Mr. Speaker, Francine was instrumental in securing federal funding for a breast cancer study in Marin. Her spirit and vision will continue to inspire not only the search for a cause and a cure for this disease but also the focus on a healthier environment for all of us. She will be sorely missed.

IN SUPPORT OF THE COMPREHENSIVE RETIREMENT SECURITY AND PENSION REFORM ACT (H.R. 10)

SPEECH OF

**HON. ANDER CRENSHAW**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 2, 2001*

Mr. CRENSHAW. Mr. Speaker, yesterday, I was proud to lend my strong support to critical tax relief legislation, the Comprehensive Retirement Security and Pension Reform Act.

The American personal savings rate is negative for the first time in over 65 years. More than half of all workers have no idea how much money they and their families will need to live comfortably in retirement. Regrettably,

many believe that Social Security is enough. But, it is not, and it was never meant to be.

When Social Security was established, in the 1930s, it was meant to be one of three legs in a stool representing responsible retirement savings. A second leg was employer-provided pensions and the final leg was personal savings. In 2000, the average monthly Social Security benefit was \$804. Social Security pays the average retiree only about 40% of pre-retirement earnings. Experts estimate that you need 70–90% of your pre-retirement earnings to maintain your standard of living—with lower-income workers represented at the high end of that range.

Clearly, we need to do more to prepare for our futures. IRAs, 401(k)s, and other tax-favored retirement plans are one way to do so. But, it's been more than 20 years since we increased the cap on how much money individuals can contribute to these accounts. We should do all we can to encourage people to take full advantage of this saving mechanism.

H.R. 10 will gradually increase the annual IRA contribution limits to \$5,000, increase the annual limit on salary contributions to 401(k) plans, and provide catch-up provisions so that those over 50—who will retire shortly—could begin to take these steps even sooner. Furthermore, H.R. 10 modernizes and simplifies pension laws so that small businesses can provide pension coverage for their employees. Currently, only one in five offers such a benefit, leaving many employees and their families without even an opportunity to save in this way.

It's not every day that Congress conducts debate on such a commonsense measure. The broad bipartisan support this bill received in this body and amongst interested organizations is a testament to that fact. I encourage my colleagues in the Senate to vote in favor of this bill and to help workers all across the nation prepare responsibly for their retirement.

COMPREHENSIVE RETIREMENT SECURITY AND PENSION REFORM ACT OF 2001

SPEECH OF

**HON. JAMES R. LANGEVIN**

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 2, 2001*

Mr. LANGEVIN. Mr. Speaker, I rise in support of H.R. 10, the Comprehensive Retirement Security and Pension Reform Act. This comprehensive legislation is an excellent first step toward rectifying the severe retirement savings shortfall in this country.

At present, half of our nation's workforce—75 million Americans—lack access to a 401(k)-type plan or any kind of pension. Further, contribution limits on pensions and IRAs have been frozen at their current levels since 1981. As a result, individuals could invest more in a 401(k) plan in the early 1980s than they can today, and of all retirement savings plans, only the IRA limit has never been indexed for inflation.

H.R. 10 would allow individuals to set aside more money by increasing the current \$2,000 IRA contribution limit for both traditional and Roth IRAs to \$5,000 over a three-year period. Additionally, it would reduce regulatory burdens on plan sponsors, enabling small busi-

nesses to offer retirement plans. Finally, this legislation would allow for greater portability between plans, strengthen legal protections for pension participants, offer quicker vesting and include "catch-up" provisions to make up for earlier missed contributions by reaching out to women reentering the workplace and workers over fifty.

As traditional, employer-funded benefit pension plans continue to shift toward contribution plans funded by workers, retirees need to have the tools to better manage their assets during the savings phase and ensure that they do not outlive their income during retirement. Current statistics indicate that one-fifth of today's 35-year-olds who reach retirement can expect to live into their 90s—evidence that many Americans will outlive their retirement savings. Therefore, it is absolutely critical that Congress ensure that Americans have the resources necessary to achieve a financially secure retirement.

I would urge my colleagues to support this landmark legislation that would expand access to private pensions and increase flexibility for families to save for retirement.

COMPREHENSIVE RETIREMENT SECURITY AND PENSION REFORM ACT OF 2001

SPEECH OF

**HON. JOSEPH R. PITTS**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 2, 2001*

Mr. PITTS. Mr. Speaker, I am pleased that H.R. 10, The Comprehensive Retirement Security and Pension Reform Act, is before the House today.

I applaud Congressmen PORTMAN and CARDIN for creating this package that will allow Americans to set more aside in IRA or 401(k)-type plans, modernize pension laws, and provide regulatory relief to encourage more small businesses to offer retirement plans.

This fair, bipartisan plan will help millions of Americans.

Mr. Speaker, I am also pleased the Ways and Means Committee included an amendment offered by my colleague PHIL ENGLISH that will improve the retirement options available to the Amish.

This amendment corrects a line in the tax code that excludes Amish from deducting contributions to Keogh, SEP, or Simple IRA retirement plans.

In 1989, Congress passed a law permitting self-employed members of certain religious faiths, like the Amish, to treat their self-employed earnings as eligible income, even though they are exempt from self-employment tax. This was done to allow these individuals to deduct contributions to IRAs from their taxes.

However, Congress didn't change the sections of the code which apply to SEP, Keogh, and Simple IRA plans.

As a result, Amish members have been able to deduct contributions to IRAs, but cannot deduct contributions to Keogh and SEP, and Simple IRA plans.

Mr. Speaker, this was clearly an oversight made in 1989.

With the inclusion of Mr. ENGLISH's amendment, Amish will now be able to deduct their contributions to all of these plans.

On behalf of the Amish, I wish to thank Chairman THOMAS, Mr. PORTMAN, and Mr. ENGLISH for working hard to include this technical yet important, provision for the Amish.

RECOGNIZING THE NATIONAL  
GROUND WATER ASSOCIATION

**HON. PATRICK J. TIBERI**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 3, 2001*

Mr. TIBERI. Mr. Speaker, it is a pleasure for me to recognize the efforts of the National Ground Water Association, which is headquartered in my district in Westerville, Ohio. NGWA is sponsoring National Ground Water Awareness Week, which begins May 6.

Each spring, NGWA sponsors Ground Water Awareness Week to educate the public about this precious national resource. Ground water is not only the source for much of our drinking water, but is also utilized in agriculture, commercial and industrial production and thermoelectric energy generation. It is also the single biggest source of water for irrigation in our country.

The National Ground Water Association is a not-for-profit professional society and trade organization representing all segments of the groundwater industry. Its over 16,000 members include the world's leading ground water scientists and engineers, drilling contractors, manufacturers and suppliers.

Association members will be using Ground Water Awareness Week to participate in a variety of activities and events. I want to thank them for their efforts to preserve, protect and safely utilize this most valuable resource.

HONORING THE MEMORY OF RICHARDSON PREYER, FORMER MEMBER OF THE HOUSE

SPEECH OF

**HON. F. JAMES SENSENBRENNER, JR.**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 25, 2001*

Mr. SENSENBRENNER. Madam Speaker, it is with sadness that I note the death of a former colleague and a great North Carolinian, Mr. Lunsford Richardson Preyer, who died of cancer on April 3 at the age of 82.

Born in Greensboro, North Carolina, Rich attended college at Princeton University and law school at Harvard. He served honorably in World War II, earning a Bronze Star from the Navy for his courage at Okinawa. It was this courage and his absolute respect for the law and for people that caught the eye of President John F. Kennedy, who named him to a U.S. District Court judgeship in 1961.

In 1968, Rich successfully ran for Congress, where he served until 1980. Although my time with him in the House was brief, I know that Rich served the people of North Carolina's 6th District with distinction. He lived during a tumultuous time in our nation's history when racial discrimination was widespread. African Americans were frequently subjected to legal, social and economic oppression. However, Rich emerged through all that by displaying a remarkable moral integrity, tolerance, and support for racial diversity and human rights.

As a member of Congress, Rich won the respect of both Republicans and Democrats for his dignity, intelligence, and integrity. He chaired the House Select Committee on Ethics, crafting the Congressional code of ethics. He also served on the House Select Committee on Assassinations, helping to investigate the deaths of President Kennedy and Martin Luther King, Jr.

Two years after my election to Congress, Rich left the House. He and his wife Emily—who passed away in 1999—returned to Greensboro where they both continued to touch the lives of their many friends and neighbors in the community.

Our nation lost a caring and visionary legislator with the death of Rich, and it is fitting that we pay tribute to his life and legacy today. My wife Cheryl and I would like to express our condolences to Rich's surviving family in this time of sorrow and sadness, and they will be in our prayers.

IN HONOR OF CLAIR DUCKHAM  
AND THE DAYTON CYCLING CLUB

**HON. TONY P. HALL**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 3, 2001*

Mr. HALL of Ohio. Mr. Speaker, April 28 marked the 95th birthday of Dayton Cycling Club co-founder Clair Duckham of Dayton, Ohio. Mr. Duckham still rides his bike 44 miles every Sunday from his Dayton home to Troy, where he dines with his friends, the "Gray Wolves."

2001 marks the 40th anniversary year of the Dayton Cycling Club, founded in 1961 by Mr. Duckham and Horace Huffman. Today, the Dayton Cycling Club has over 700 members, and schedules rides for almost every day of the year.

I would like to salute Mr. Duckham on his birthday. His energy and vitality serve as an inspiration to all.

INTRODUCTION OF THE MEDIKIDS  
HEALTH INSURANCE ACT OF 2001

**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 3, 2001*

Mr. STARK. Mr. Speaker, I join my colleagues Representatives Charlie Rangel, George Miller, Jim McDermott, John Conyers, Barney Frank, Sherrod Brown, John Tierney, Sheila Jackson-Lee, Dennis Kucinich, William Coyne, Karen Thurman, and John LaFalce today to introduce the MediKids Health Insurance Act of 2001, which would provide universal health for our nation's children through a new Medicare-like national program with benefits tailored toward children. Senator Rockefeller is introducing a companion bill in the Senate.

Children are the least expensive segment of our population to insure, and maintaining their health is integral to the future of our society. We can not allow children to go without basic health care because they are uninsured. They will be more likely to require both avoidable hospitalizations and emergency care. In addition,

lack of health care as a child can lead to the need for more intensive and unnecessarily costly care later in life. Providing health care coverage to children impacts much more than just their health—it impacts their ability to learn, their ability to thrive, and their ability to become productive members of our society.

In the past several years, we have achieved a remarkable consensus to address the millions of children without health insurance in America. The result has been the expansion of Medicaid and the implementation of S-CHIP. But, despite these efforts, there are still over 10 million uninsured children. Clearly, much more can and should be done to guarantee the coverage of all children in the United States. It is unconscionable for our society to allow children to go without health care coverage because they are stuck in the gap between being eligible for public programs like Medicaid and their parents' being able to afford reliable coverage.

MediKids will provide health insurance for all children in the United States regardless of family income. The program is modeled after Medicare, but the benefits are tailored toward children. MediKids is financed like the Medicare Part B program with families paying a premium of 25% of the value of the program and the rest financed through general revenues. Premiums for MediKids would be collected each year when their parents' file their taxes. There is also a generous low-income subsidy for families phasing out at 300% of poverty.

Parents who have other coverage for their children—employer sponsored, individual marketplace, S-CHIP, Medicaid or whatever, could maintain that coverage. But, if something happens and that coverage is no longer available, their children could always rely on MediKids for coverage. If the family moves, MediKids follows the children across state lines. And, no longer would kids get caught with no health insurance coverage if their parents are climbing out of welfare.

Enrollment in MediKids is simple with no complicated paperwork or re-determination hoops to jump through. When children are born or immigrate to this country, the parents are automatically given a MediKids insurance card and information on the benefits. For those children who are already born, the bill authorizes presumptive eligibility and enrollment at outstationed sites such as Disproportionate Share Hospitals and Federally Qualified Health Centers to simplify outreach efforts. Once the program is fully phased in no outreach will be needed because enrollment into the program will be automatic.

Our legislation is supported by both children's advocates and the doctors who care for children. Groups that support the legislation include: the American Academy of Pediatrics, the Children's Defense Fund, the American Academy of Child and Adolescent Psychiatry, Consumers Union, Families USA, the March of Dimes, the National Association of Community Health Centers, the National Association of Public Hospitals and Health Systems, the National Health Law Program, and NETWORK: a Catholic Social Justice Lobby. These providers and children's advocacy groups are united around the concept that children deserve access to continuous health insurance. MediKids meets that goal.

It's time we make this investment in the future of America by guaranteeing to all children