

and we continue to communicate and visit with each other. In all of these associations, I have sustained an apolitical stance, having personal values and feelings for all of the people based upon my own faith commitment and understanding of their own aspirations and vision.

In the USA, I have been a professor at Wheaton College, Evangel University, Drowsie University, Missouri State University where I served as the Director of the Center for Archaeological Research. Most recently, I served as president of Gordon-Conwell Theological Seminary until my retirement in 1997.

I join Congressman Wolf in underscoring the strategic role that people of faith have in creating the mood for meaningful dialog toward a lasting peace. It is time that such persons have a voice in framing the peace conversation and the solution that will allow all to have lives of dignity, freedom and tranquility. The roots of religion run very deep into the region's antiquity and cannot be separated from matters that we in the West would call secular or merely political. After all, the three major groups in the Land are Sons of Abraham and share a common understood relationship that serves as a basis for living together in harmony today. The past 50 years of failed politics have undermined communal harmony and allowed outside forces to enter and to modify relationships. Now, differences in a culture of hatred are about to fragment the greater society and turn the region into a quagmire of despair. An approach that takes seriously the Abrahamic factor can bring the parties back to his tent for conversation and where participants can look each in the eye and see each other's humanity and aspirations. The God of Abraham unifies through His promises and mercy.

It is true that religion can divide a society. This is no more true than in the Holy Land and the Middle East. Religious differences are sharp and numerous. The majority of the people are Muslims. But, within Islam, there are at least 72 sects with the Sunni and the Shi'a being the most populated. Christians tend to be identified along four lines: Eastern Orthodox Churches, Oriental Churches, Roman Catholics, and Protestants. Judaism has its own deep divides—Orthodox, Conservative and Reformed, along with other lesser groups. Of course, there are several other religious groups, due to the history of the region and they represent a variety of mixtures, such as, The Druzes, The Yazidis, The Sabians and The Bahais. Superimposed over these religious groups are the interests of politics and geo-economics.

One cannot speak about peace on the political level without taking into account the religious roots of the people. The veneration of holy sites and places is fundamental to identities, and they are multiple. The only solution is an open and free society that must be the goal of peace.

**TRIBUTE TO KAY DINWIDDIE AND
THE FIRST NATIONAL BANK AND
TRUST REGENCY CLUB**

HON. KENNY C. HULSHOF

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2007

Mr. HULSHOF. Madam Speaker, I rise today in recognition of Kay Dinwiddie and the First National Bank and Trust Regency Club, which is celebrating its 20th anniversary. Kay has been the director of the club since its inception. The Regency Club is open to bank

customers who are at least 50 years old, and has grown from a relatively small group to its present size of more than 3,700 members.

Although club members do receive special bank services and discounts, the primary focus of the club is on its group travel programs, which has taken them to numerous international locales. The club has traveled extensively throughout the state of Missouri, sampling the rich culture of the greatest state in the union. From Hannibal, the land of the great Mark Twain, through our fertile farm lands and national parks, the Lake of the Ozarks, to music of Branson, and the metropolises of St. Louis and Kansas City that bookend the state, Kay has shepherded her group to better know and love our great state.

But Kay has also led her fellow Missourians abroad, and has traveled to such far locales as Australia and Africa. Kay has personally visited six continents, about 40 countries and crossed the equator 12 times. I have been informed that her travels when all tabulated account for more than 600 days and over 100,000 miles. You would think all that travel would have tired her out; however, she remains steadfast in her dedication to the Regency Club.

I would like to commend and thank Kay for her commitment to the Regency Club and its extensive membership, my constituents. She has been a tireless advocate for club members and has worked for the greater benefit of the Columbia community. I hope to be voicing her praises in another twenty years.

INTRODUCTION OF THE AMERICARE HEALTH INSURANCE ACT OF 2007

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2007

Mr. STARK. Madam Speaker, it gives me great pleasure to introduce the American Health Insurance Act of 2007. I am joined by various cosponsors in supporting this common sense solution for the U.S. to finally achieve guaranteed, affordable, quality health insurance coverage for all.

I have often spoken before this body about the great need to reform our health care system. For too long, we have been plagued with an inadequate patchwork that today leaves 45 million Americans uninsured. Our complex system requires us to spend more than any other nation on health care—30 percent on administration alone. Health care costs continue to rise, yet year after year hardworking families are faced with less access, more paperwork, and declining quality.

Our broken health system is a tremendous financial burden on our Nation's families and businesses alike. Half of all bankruptcies can be traced to medical bills. Eighty percent of people who file for bankruptcy because of medical bills have health insurance, but their benefits do not meet their needs. General Motors spends more on health care than on steel; Starbucks spends more on health insurance than on coffee.

These problems have only worsened over time. In years past, special interests have defeated attempts to reform the health system. Today, however, calls for health reform are

being heard from unlikely voices and through strange partnerships. Wal-Mart joined SEIU, which has in turn joined AARP and the Business Roundtable, to call for government action. On March 6, the AFL-CIO abandoned its support of employer-based health care and began to push universal coverage through the expansion of Medicare. Even the for-profit hospitals have put forward a proposal.

This month, the New York Times reported that a majority of Americans would like the federal government to guarantee health insurance to every American—especially children. Nearly 80 percent think it is more important to provide universal access to health insurance than it is to extend the tax breaks of recent years. Sixty percent of Americans, including 62 percent of independents and 46 percent of Republicans, said they would be willing to pay more in taxes to guarantee access to all.

These various stakeholders may not agree on exactly which road we should travel. But they do finally all agree on our destination: guaranteed, affordable quality health coverage. The bill I am introducing today is the best way to get us there.

The AmeriCare Health Care Act of 2007 is a practical proposal to ensure that everyone has health coverage in our country. It builds on what works in today's health care system to provide simple, affordable, reliable health insurance. Under AmeriCare, people would continue to obtain health coverage through their employer—as most of us currently do—or they would be covered under the new AmeriCare system.

AmeriCare creates a new Title XXII in the Social Security Act. It uses Medicare's existing administrative infrastructure, but improves upon Medicare's benefits to address some of the current gaps in coverage, such as mental health parity, coverage for children, and family planning and pregnancy-related services for women. State Medicaid programs would remain responsible for long-term care, but AmeriCare would cover low-income children, women, and others who currently receive health care services under Medicaid.

AmeriCare is financed through premiums, paid 20 percent by individuals and families and 80 percent by employers. People with incomes under 200 percent of poverty would be fully subsidized, and premiums and cost-sharing would be phased in for those with incomes between 200 and 300 percent of poverty. General revenues and state funds would help to offset these costs.

AmeriCare limits out-of-pocket spending to ensure that no one spends a disproportionate share of their income on health care. Employers could continue to offer their own coverage, so long as it is at least as good as AmeriCare. Payment of premiums would be reconciled on our annual income tax forms.

Enacting AmeriCare would provide tremendous benefits to our Nation. A recent report by the Commonwealth Fund comparing several proposals by Members of Congress and the Bush Administration concluded that AmeriCare is the only health reform proposal that would provide for truly universal care, covering all of the nearly 45 million currently uninsured Americans.

Expanding insurance coverage to all will end the cost shifting that results from the high number of uninsured we have today. This could reduce premiums for job-based insurance by as much as \$1,000 for family coverage, according to the Institute of Medicine.