

EXTENSIONS OF REMARKS

TRIBUTE TO LOUIS MINCARELLI

HON. JIM GERLACH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 17, 2007

Mr. GERLACH. Madam Speaker, I rise today to honor Louis Mincarelli for his long-time service to the Norriton Fire Engine Company and surrounding communities.

Mr. Mincarelli has been a member of the Norriton Fire Engine Company since 1976. He has served tirelessly on the banquet, by-laws, and legislative committees and was instrumental in raising the funding necessary to simultaneously purchase two new fire trucks. In 1995, he was awarded Life Membership for his service and sacrifice to the Company. Additionally, Mr. Mincarelli held the position of president of the Norriton Fire Engine Company for 15 years from 1979 to 1994.

For 34 years, Mr. Mincarelli also served his country as a First Sergeant in the United States Army. As an honored veteran, he takes pride in continuing to serve the citizens of East Norriton Township and surrounding communities.

Madam Speaker, I ask that my colleagues join me today in honoring Mr. Louis Mincarelli for his exemplary and dedicated service to the Norriton Fire Engine Company and the East Norriton Township area. His commitment and energy to make his community a better place is an example for all citizens to follow.

INTRODUCTION OF THE FINANCIAL SECURITY ACCOUNTS FOR INDIVIDUALS WITH DISABILITIES ACT OF 2007

HON. ANDER CRENSHAW

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 17, 2007

Mr. CRENSHAW. Madam Speaker, today, along with several of my colleagues, I introduced the Financial Security Accounts for Individuals with Disabilities Act of 2007. As we know, the federal government gives American families a helping hand in saving for the future. Accounts with special tax advantages help people save for college, retirement, and other life events. But people with disabilities don't always have the same expectations for the future.

Individuals with disabilities may have very different needs and concerns for their long-term care. However, no matter how different the needs or the financial demands that face a family, all parents have a common interest—to ensure the financial security of their children. Although several savings tools exist for all families, increased costs for care, long-term security, more flexibility, and the desire to foster greater independence for children with disabilities warrant the establishment of a new savings instrument.

Many of you know about typical tax-deferred savings plans—such as a “529” and college tuition plans. These savings tools, which are available to all Americans, can't help a family with a child who may not go to college. Yet, one could argue that the need for savings and planning for the future is even greater for a child with a disability because he or she will likely be less able to earn a self-supporting income. And may require continued expenditures on medical treatment or adaptive equipment.

Without a new savings tool, parents of children with disabilities must choose between turning down the advantages of savings plans available to others or risk a hefty penalty if their child cannot use the funds according to the account restrictions.

The Financial Security Accounts for Individuals with Disabilities (FSAID) Act of 2007 will provide families of people with physical, cognitive, or developmental disabilities access to the savings tools that everyone else enjoys. Individuals with disabilities, or their families, could create a Financial Security Account (FSA) that accrues tax-free interest during the life of the beneficiary. The FSA will help families of individuals with disabilities to pay for a variety of current and long-term essential expenses including medical care, community based support services, education, employment training and support, and assistive technology. As adults, beneficiaries can also use these accounts to pay for housing and transportation needs.

FSAs differ from existing savings tools by providing much needed flexibility for families and beneficiaries:

Accounts can be established as easily as a typical savings account, without overburdensome paperwork, administrative fees, or on-going legal fees;

Beneficiaries are allowed to control their own financial destinies; and if they are unable to serve in this capacity, parents, guardians or other designees can serve in this capacity;

Qualified expenses under the FSAID are purposefully broad to accommodate the greater needs of people with disabilities and the financial demands of their individual care plan;

Qualified expenses are not limited to adulthood or retirement age so resources can be used whenever they are needed;

The flexibility in expenses also allows families to save with confidence even though they cannot always predict how independent their children will become;

A family who saves money in a traditional account for a child who becomes disabled later in life can roll over the funds into an FSA without penalty; and

Unlike some savings instruments, FSA would be created and regulated on a federal level so any eligible individual in the United States would have access to this savings tool.

The Financial Security Accounts for Individuals with Disabilities Act of 2007 will give families of people with disabilities the ability to save for their children's futures just like other American families. Today, we are taking the

first step toward that realization by giving all American families the tools they need to provide for their families—no matter what their specialized needs might be.

A new approach to savings for these families—one that fosters ownership, self-control and flexibility—is needed today. I urge my colleagues to support this innovative approach to saving for the long-term, specialized needs of children with disabilities.

FSAs will bring families the much needed peace of mind by giving them the tools to provide for their children and helping ensure that children with disabilities are able to live life to the fullest and be as productive as possible.

Our legislation offers hope to families to provide resources that are life-enhancing and meaningful and the control necessary to ensure that their loved ones obtain essential services. I urge my colleagues to support the Financial Security Accounts for Individuals with Disabilities Act of 2007.

IN HONOR OF ARABY COLTON

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 17, 2007

Mr. FARR. Madam Speaker, I rise today to honor Mrs. Araby Colton, a great lady who passed away recently at the age of 95. Araby was a passionate activist of uncompromising principles throughout her life.

Araby and her husband, Vie, founded the Canadian-American Wolf Defenders, which was instrumental in stopping a wolf hunt in Canada. She was a member of the Monterey County Peace Coalition, the World Society for the Protection of Animals, and a valued member of the Alaska Wildlife Alliance. She raised Arabian horses and a wolf-dog. Her children inherited her love of animals.

During consideration of the 1972 Endangered Species Act, testimony was entered on the subject of aerial wolf hunting in Alaska. Araby's passionate “Letter to Wolf Defenders” from her HOWL newsletter detailing the horrors of such hunting practices was read before the Subcommittee on Fisheries and Wildlife Conservation in their hearings on predatory mammals and endangered species.

Throughout the 90's, she wrote “Your World and Mine,” a newspaper column for the Carmel Valley Sun and other local newspapers. Her articles reported on the environment, animals, politics and book reviews. She kept up with current events, and was writing a letter to the editor on global warming when she passed away.

In her later years, Araby and some friends formed a confab they called “The Coffeehouse.” They named their group in memory of the American rebels that met in coffeehouses in the 1770's to discuss separation from a tyrannical government. “The Coffeehouse” members discussed the great issues of the day.

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