

Turner has always been committed to helping others and serving God and country both through the United States Corps of Chaplains and the American Legion and Disabled Veterans.

I'm proud to congratulate Chaplain Turner on this great achievement and hope he will continue his service to God, to the United States and helping people in need. Congratulations, Chaplain Turner.

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PERSONAL EXPLANATION

**HON. STEVE KING**

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. KING of Iowa. Mr. Speaker, on rollcall No. 634, I was not present to vote. Had I been present, I would have voted "no."

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HONORING HARMONY SENIOR  
DRUM CORPS'S 125TH ANNIVERSARY

**HON. RODNEY P. FRELINGHUYSEN**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. FRELINGHUYSEN. Mr. Speaker, I rise today to honor Harmony Senior Drum Corps, a non-profit band group based in the Town of Boonton, New Jersey, which is celebrating its 125th anniversary this year.

The Harmony Senior Drum Corps traces its origins back to St. Mary's Flute and Drum Band, organized in 1886 at Our Lady of Mount Carmel Church in Boonton, New Jersey. Originally founded as an all-male group, one of the St. Mary's Flute and Drum Band's most memorable events was its participation in the parade to dedicate the New Jersey State Firemen's Home in 1900. During World War I, trumpets were added to the band and its name was changed to the Harmony Fife and Drum Corps when it started practicing in the Harmony Engine House in Boonton. After bells were added in the 1930's, the name was again changed, this time to the Harmony Fife, Drum and Trumpet Corps. It was not until 1965 that Harmony Senior Drum Corps became the group's official name.

Over the years, the group has participated in many grand events in Boonton. The Harmony Senior Drum Corps has welcomed home veterans from both World Wars and the Gulf War, played at the celebration of Boonton's Centennial and the United States' Bicentennial in 1976, and the passing of the Olympic Torch. Additionally, the Harmony Senior Drum Corps has participated in local parade competitions, earning its first marching trophy in 1961 at a competition in Denville, New Jersey.

The Harmony Senior Drum Corps has not restricted itself to local events. Their members have marched in New York City for the St. Patrick's Day, Salute to Israel and Puerto Rican Day parades. In 1976, the Corps played at Yankee Stadium during the World Series between the Cincinnati Reds and the New York Yankees.

In 1988, the Harmony Senior Drum Corps opened up membership to women in order to

increase their membership. Many generations of the same family play and have played in the group. Presently, 50 members between the ages of 10 and 70 march, performing with fifes, bells, trumpets, baritones, drums and cymbals, as well as a color guard, while wearing distinct black and white West Point style uniforms.

Mr. Speaker, I ask you and my colleagues to join me in congratulating the members of the Harmony Senior Drum Corps as they celebrate 125 years of providing our community with wonderful music and performances.

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PERSONAL EXPLANATION

**HON. ANNA G. ESHOO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Ms. ESHOO. Madam Speaker, I was not present during the rollcall votes number 630–631, on June 25, 2011. I would have voted:

On rollcall vote No. 630 I would have voted "no."

On rollcall vote No. 631 would have voted "yes."

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PERSONAL EXPLANATION

**HON. STEVE KING**

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. KING of Iowa. Mr. Speaker, on rollcall No. 635, I was not present to vote. Had I been present, I would have voted "no."

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INTRODUCTION OF THE ACCESS TO  
BIRTH CONTROL ACT

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mrs. MALONEY. Mr. Speaker, today I am reintroducing the Access to Birth Control, ABC, Act in the House with Senator FRANK LAUTENBERG leading the effort in the Senate.

Ninety-eight percent of American women use birth control over the course of their lifetime. This bill ensures that any woman who would like birth control and who has a legal prescription or is seeking over-the-counter emergency contraception, will be able to get it in a timely and convenient manner.

The ABC Act would make it illegal for a pharmacist to refuse to return a birth control prescription or for a pharmacist to intimidate, threaten or harass customers or intentionally breach or threaten to breach medical confidentiality.

By placing the burden of responsibility on the pharmacy, the ABC Act strikes a balance between the rights of individual pharmacists based on their beliefs and the right of women to receive medication. If the request product is not in stock, but the pharmacy stocks other forms of contraception, the bill mandates that the pharmacy help the woman obtain the medication without delay by the method of her preference (order, referral or a transferred prescription).

Very simply, this legislation ensures a woman's legal access to birth control.

Over the past several years, there have been reports of pharmacists refusing to fill prescriptions for birth control pills.

There have been reports in at least twenty-four states across the nation including: Arizona, Massachusetts, Washington and Missouri. These refusals are based on personal or religious beliefs, not on legitimate medical or professional concerns related to quality of patient care. In some cases, pharmacist have kept and refused to transfer a prescription, refused to sell over-the-counter emergency contraception, or given the customer false medical information about the requested birth control. Pharmacists have taken it upon themselves to decide whose prescription they will fill and which over-the-counter medication they will provide.

This bill is particularly timely as just last week, the Institute of Medicine, IOM, recommended that family-planning services, including the full range of FDA-approved contraceptive methods, be recognized as a preventive-health service that must be covered by insurance plans without additional costs.

This recommendation from the IOM marks an important first step toward near-universal contraceptive coverage in America, but if women are denied the actual contraceptives when they go to their pharmacist, having no-cost contraceptives is rendered meaningless. We must ensure that American women do not face obstacles when seeking doctor prescribed, legal medications.

The Access to Birth Control Act, ABC ACT, is an important step in protecting a woman's right to contraception. Birth control and emergency contraception are part of a women's basic health care and pharmacists should not have the right to interfere.

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IMPROVING CONSUMER PROTECTIONS FOR MEDIGAP INSURANCE

**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. STARK. Mr. Speaker, I rise to introduce the Medigap Medical Loss Ratio Improvement Act. The legislation improves consumer protections in the Medigap marketplace by raising the minimum percentage of premium dollars that must go toward medical care. I'm joined by my colleagues HENRY WAXMAN, Ranking Democrat on the Energy and Commerce Committee, and FRANK PALLONE, Ranking Democrat on the Energy and Commerce Health Subcommittee as original cosponsors of the legislation. Senator KERRY (D-MA) is introducing the companion bill in the Senate.

The medical loss ratio, MLR, is the percentage of premium dollars an insurance plan spends on the provision of medical care, rather than administrative costs, profits, executive compensation, or other expenses. It is an important point of information for consumers because it is a concrete way for people to measure the value of a health insurance product and to compare among other plans in the marketplace.

As part of the new health reform law, insurers in the private health insurance marketplace must now meet a minimum medical loss