

In 1964, she and sons Patrick and Matthew were arrested while sitting-in at San Francisco's "auto row," the car dealers that then lined Van Ness Avenue, protesting their failure to hire African Americans. She served 30 days in county jail.

She helped organize anti-Vietnam war demonstrations, leading a march of 5,000 women in Washington, D.C.

She headed the San Francisco chapter of the Women's International League for Peace and Freedom. "Peace was always her biggest issue," said Terence Hallinan.

In the 1980s, she opposed U.S. policy in Central America and befriended Daniel Ortega, Nicaragua's Sandinista leader. She also met with Fidel Castro.

In 1990, Mayor Art Agnos named her to The City's Human Rights Commission.

She is survived by five sons, Patrick, of Kentfield; Terrance, of San Francisco; and Matthew, an anthropologist, David, a travel consultant, and Conn, a journalism professor, all of Berkeley; 18 grandchildren; and one great-grandchild.

A memorial service is to be announced.

IRA CHARITABLE ROLLOVERS

HON. RICHARD E. NEAL

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 1999

Mr. NEAL of Massachusetts. Mr. Speaker, today my colleague from Illinois, Representative PHIL CRANE, and I are introducing the IRA Charitable Rollover Incentive Act of 1999.

Our legislation would allow individuals who have reached age 59½ to donate the assets of their individual retirement account to charity without incurring income tax liability.

I am sure that over the past few years many of our colleagues have heard from charities in their district that the charity was approached by an individual who had accumulated a large IRA and wished to make a charitable donation. However, they are effectively precluded from doing so by the unique tax laws that apply to IRAs. We intend to change this.

Our legislation would allow an individual to donate his or her IRA to charity without incurring any income tax consequences. The IRA would be donated to the charity without ever taking it into income so there is no tax consequence. Similarly, because current law IRAs represent previously untaxed income, there would be no charitable deduction for the donation. IRA rollovers to qualifying charitable deferred gifts would receive similar treatment.

Mr. Speaker, this change in tax law could provide a valuable new source of philanthropy for our nation's charities. I would hope that my colleagues will join Mr. CRANE and myself in sponsoring this innovative new approach to charitable giving.

IN HONOR OF THE 20TH ANNIVERSARY OF SEQUOIA COMMUNITY HEALTH CENTER

HON. CALVIN M. DOOLEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 1999

Mr. DOOLEY of California. Mr. Speaker, I rise before my colleagues today to pay tribute

to the Sequoia Community Health Foundation, which is celebrating its twentieth anniversary this year.

The Sequoia Community Health Foundation has made countless contributions to the residents of the Central Valley. Working as a primary health care provider for nearly twenty years, Sequoia Community Health Foundation has served tens of thousands of Valley families, ensuring access to basic health services including immunizations and prenatal care.

Despite a brief period of administrative difficulties, the Sequoia Community Health Foundation has emerged stronger than ever in recent years and has restored and expanded the level of services provided to Valley residents. By partnering with local schools, recreation centers and churches, Sequoia Community Health Foundation has greatly facilitated access to health services in the Valley.

Sequoia Community Health Foundation has provided more than 200,000 patient visits in the last four years, caring for 15,000 patients a year including many area farmworkers. Sequoia also serves as a vital resource for prenatal and pediatric care by performing between 60 and 90 deliveries each month and immunizing between 200 and 400 children on a monthly basis.

Clinic services have been expanded to increase hours of service, expand health education programs, and add cardiology and psychiatry specialists on site. And the clinic has been a leader in recruiting and training Hispanic residents through the Sequoia Hispanic Residency Pathway.

Through the leadership of their dedicated staff, Sante Health System and "Blue Ribbon" Board, Sequoia Community Health Foundation has maintained a high level of commitment to the Central Valley.

I commend Sequoia Community Health Foundation's dedicated employees—past and present—for their admirable service, and I hope that their fellow citizens will continue to support them with vigorous appreciation.

THE INTRODUCTION OF THE TAX CODE SECTION 415 RELIEF BILL

HON. JERRY WELLER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 1999

Mr. WELLER. Mr. Speaker, a great deal of attention is being focused on retirement security by this Congress and by the Administration. Most of us recognize the need to make saving for retirement, through private pension plans and personal savings, a priority for all Americans. And, many of us recognize that complex and irrational pension rules in the Internal Revenue Code actually discourage retirement savings. Among such rules are limits under Code section 415 they deny workers the full benefits they have earned.

I rise today to introduce legislation on behalf of workers who have responsibly saved for retirement through collectively bargained, multiemployer defined benefit pension plans. These workers are being unfairly penalized under limits imposed by Code section 415. They are being denied the full benefits that they earned

through many years of labor and on which they and their spouses have counted in planning their retirement.

We can all appreciate their frustration and anger when they are told, upon applying for their pension, that the federal government won't let the pension plan pay them the full amount of the benefits that they earned under the rules of their plan.

For some workers, this benefit cutback means they will not be able to retire when they wanted or needed to. For other workers, it means retirement with less income to live on. And, for some, it means retirement without health care coverage and other necessities of life.

The bill that I am introducing today will give all of these workers relief from the most confiscatory provisions of Section 415 and enable them to receive the full measure of their retirement savings.

Congress has recognized and corrected the adverse effects of Section 415 on government employee pension plans. Most recently, as part of the Tax Relief Act of 1997 (Public Law 105-34) and the Small Business Jobs Protection Act of 1996 (Public Law 104-188), we exempted government employee pension plans from the compensation-based limit, from certain early retirement limits, and from other provisions of Section 415. Other relief for government employee plans was included in earlier legislation amending Section 415.

Section 415 was enacted more than two decades ago when the pension world was quite different than it is today. The Section 415 limits were designed to contain the tax-sheltered pensions that could be received by highly paid executives and professionals. The passage of time and Congressional action has stood this original design on its head. The limits are forcing cutbacks in the pensions of rank-and-file workers. Executives and professionals are now able to receive pensions far in excess of the Section 415 limits by establishing non-qualified supplemental retirement programs.

COMPENSATION-BASED LIMITS

Generally, Section 415 limits the benefits payable to a worker by defined benefit pension plans to the lesser of: (1) the worker's average annual compensation for the three consecutive years when his compensation was the highest, the so-called "compensation-based limit"; and (2) a dollar limit that is sharply reduced for retirement before the worker's Social Security normal retirement age.

The compensation-based limit assumes that the pension earned under a plan is linked to each worker's salary, as is typical in corporate pension plans (e.g., a percentage of the worker's final year's salary for each year of employment). That assumption is wrong as applied to multiemployer pension plans. Multiemployer plans, which cover more than ten million individuals, have long based their benefits on the collectively bargained contribution rates and years of covered employment with one or more of the multiple employers which contribute to the plan. In other words, benefits earned under a multiemployer plan have no relationship to the wages received by a worker from the contributing employers. The same benefit level is paid to all workers with the