

report released last month clearly illustrates the inequitable barriers standing between part-time and other low-wage workers and UI benefits. I do not think we need any additional evidence that this problem demands an immediate solution.

I urge my colleagues to support this effort to prevent discrimination against unemployed part-time workers.

IN SUPPORT OF THE BLUNT-BENTSEN RETIREMENT PLAN ACT

**HON. KEN BENTSEN**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 28, 2001*

Mr. BENTSEN. Mr. Speaker, it is with great pleasure that I wish today, to join with my distinguished colleague, Mr. Blunt, in introducing legislation to give small employers the chance to show how much they care for their employees. The Blunt-Bentsen Retirement Plan Act would establish the "qualified small employer plan," a new kind of design-based plan available exclusively to employers with fewer than 100 employees.

Today, we, as a nation, are experiencing the lowest unemployment rate in a generation. This recent boom in job creation has been driven in large part by growth in the number of small businesses created. However, even as incomes rise, we have an abysmally low savings rate of 3.8 percent of disposable personal income. There is broad consensus that a substantial number of American workers will be unable to afford a retirement that maintains their current lifestyle, at least not without working more years than currently planned. According to the nonpartisan Employee Benefit Research Institute (EBRI), 36 percent of American workers are not saving for retirement.

Americans think of retirement income in terms of a "three-legged stool," consisting of Social Security, personal savings, and employer-sponsored benefits. Unfortunately, employer-sponsored retirement plans are not available to all American workers. In fact, only 21 percent of all individuals employed by small businesses with less than 100 employees participate in an employer-sponsored plan, compared to 64 percent of those who work for businesses with more than 100 employees. Moreover, only 11.1 percent of working family heads who work at business with 10 or fewer employees actually participate in employer-sponsored plans. According to EBRI's 2000 survey of small employers, thirty-nine percent who currently do not offer plans, contemplate starting a plan in the next two years.

Under current law, small business employers who want to offer a retirement plan to their employees are forced to choose between unappealing options. They can either establish a traditional qualified plan, and manage the prohibitively high compliance and administration costs or set up a highly restrictive design-based plan (such as the SIMPLE or SEP). The Blunt-Bentsen Retirement Plan offers a third option. The Blunt-Bentsen bill would establish the "qualified small employer plan," a new kind of design-based plan available exclu-

EXTENSIONS OF REMARKS

sively to small employers (those with fewer than 100 employees). The Blunt-Bentsen bill seeks to offer small businesses and their employees with opportunities for pension savings commonly available to large corporations and public sector employees. Characteristics of the qualified small employer plan include 100 percent coverage, accelerated vesting, and minimum non-integrated benefits.

The most important aspect of this legislation is that the employer must make an annual, mandatory contribution of at least three percent of an employee's compensation if that employee is at least 21-years-old and has worked more than 1,000 hours in the preceding calendar year. It does not matter whether the employee contributes. Employers have the option of contributing as much as 10 percent. This will undoubtedly give small business employees not only a stake in equity, but a larger stake in the success of that business. In a world largely absent of retirement plans where employers alone make annual contributions, I believe this measure provides a third practical alternative to government mandated pensions and no pension coverage at all. In turn, small business employers are allowed to contribute a higher percentage of their salary to a retirement plan than they would otherwise be allowed under current law.

Second, for a variety of reasons, the number of companies offering defined benefit plans has fallen dramatically. Between 1970 and 1990, the percentage of private sector workers covered by a pension plan decreased by 2 percent from 45 percent in 1970 to 43 percent in 1990. This is not progress.

Finally, an aging population where most men and women who reach age 65 can expect to live at least another decade will surely place some stress on Social Security's ability to pay out benefits. Today, Social Security is the main source of income for 80 percent of retirees. While Social Security is currently strong, it faces challenges to its solvency as the Baby Boom generation nears retirement.

In short, the three-legged stool of retirement security is in jeopardy without a correction. Plans where employers make automatic, mandatory contributions have been replaced by plans where employees make voluntary contributions. No longer do companies automatically bear the risks and costs of professionally made investment decisions. Today, workers have to bear the risks and costs of their investment decisions. Investment decisions can be quite scary for inexperienced, first time, lower- and middle-income investors, who have a lot more to lose than wealthy investors. Employees in these pension plans not only have to take a crash course in "Investing 101" but are less likely to accomplish personal savings with stagnant or slowly rising wages.

It is imperative that Congress put in place new, innovative and cost-effective ways to expand pension coverage. The Blunt-Bentsen bill put a new critical tool in the hands of small businesses to create greater security against the risks and burdens of old age, inflation, and economic downturns for their employees.

REFORMING THE ESTATE TAX

**HON. PATSY T. MINK**

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 28, 2001*

Mrs. MINK of Hawaii. Mr. Speaker, yesterday I introduced H.R. 759, a bill that would reform the estate tax and provide an immediate exclusion equivalent deduction of \$5 million.

Clearly the estate tax has a deleterious effect on successful persons who hope to pass along property to their children. In my State of Hawaii, property values are highly inflated and properties which would not result in any estate tax on the mainland are subject to estate tax in Hawaii. In 1997, the latest figures available, 2.5 percent of estates in Hawaii were subject to Federal estate taxes, compared to only 1.9 percent nationwide.

Existing inheritance taxes unfairly penalize ordinary individuals who work hard their entire lives so they can leave something for their children. The tax scale hits family farmers and businesses disproportionately. I have received many letters from constituents detailing the burden the tax has had on their small business.

Currently, the first \$675,000 of estates are exempt from tax. The exemption level will increase to \$1,000,000 in 2006. Family businesses have an exemption of \$1,300,000. These numbers are too low. No small family-owned farm or small family-owned business should have to be sold by the children to pay an inheritance tax.

I agree that a full repeal of the estate tax would give too much tax relief to the wealthiest Americans. My bill merely increases the exemption for estates to \$5 million and makes that change effective immediately.

I urge my colleagues to cosponsor this legislation.

IN HONOR OF BLACK HISTORY MONTH

**HON. ELIOT L. ENGEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 28, 2001*

Mr. ENGEL. Mr. Speaker, since 1976 Black History Month has been celebrated in February to recognize the heritage and achievements of African-Americans.

I rise in honor of Black History Month and its 2001 theme—Creating and Defining the African-American Community: Family, Church, Politics, and Culture. As I reflect on this year's theme, I feel we must come together to remember the struggle of African-Americans and honor all of their accomplishments.

At one time, this country erected every conceivable legal, societal and cultural roadblock to prevent African-Americans from having access to education, wealth and politics in our society. In overcoming these roadblocks, they have contributed greatly to America's identity, community, culture and politics. We must recognize the African-American community and the critical role African-Americans have and will continue to have in the development of our country.

But, we must always remember that so much more must be done. I have been horrified by the reports from Florida about voter disenfranchisement. From poor staffing, inadequate explanations of voting procedures, to outright voter intimidation, these issues must be addressed. To truly move into the 21st century, we must end the practices of the 19th century.

We must also end, once and for all, the despicable practice of racial profiling. The process of singling out people who "may"—and I underline and emphasize may—be engaged in criminal activity solely because of race is infuriating. There is just no logic behind it—but instead there is hate and discrimination. I was pleased to learn of President Bush's move to end racial profiling. I plan to hold him and his administration to this commitment.

I represent the great state of New York and a district rich in history. From early politicians to famous athletes, African-Americans in the Bronx have been pioneers in many different fields. From scientists, to members of the clergy, to entertainers, more and more African-Americans are represented in leadership positions in our society.

I am always inspired by the community spirit and leadership I witness from African-Americans in the 17th Congressional District of New York. It is my hope that as we celebrate Black History Month in the future, we will be able to celebrate the many more achievements of African-Americans.

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IN MEMORY OF THE HONORABLE  
LYNN M. EWING, JR.

**HON. IKE SKELTON**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 28, 2001*

Mr. SKELTON. Mr. Speaker, it is with sadness that I inform the House of Representatives of the passing of my good friend The Honorable Lynn M. Ewing Jr. of Nevada, Missouri. He was 70.

Lynn, a son of the late Lynn M. Ewing Sr. and Margaret Blair Ewing Coffey, was born in Nevada, Missouri, on November 14, 1930. After graduating from Nevada High School in 1948, Lynn attended Princeton University. He received an AB in 1952 and a Juris Doctor degree in 1954 from the University of Missouri-Columbia, graduating second in his law school class. Mr. Ewing was a member of Phi Beta Kappa, Sigma Nu fraternity and Order of the Coif.

He entered the United States Air Force and served as an attorney in the Judge Advocate General Corps until returning to Nevada in 1956 and joining the law firm Ewing, Ewing, Carter and Wight. He continued to practice law with the Ewing law Firm until his death.

Lynn was involved with the Farm and Home Savings Association for 24 years, serving as general counsel, board member and president. He was a life member of the American Bar

Association, a member of the Missouri Bar Association and the Vernon County Bar Association, and a fellow of the American College of Mortgage Attorneys. He served on the Missouri Bar Disciplinary Committee. He was admitted to practice before the United States Supreme Court in 1961. He was elected to the Missouri House of Representatives in 1959 and served three terms representing the citizens of Vernon and Barton counties.

Lynn formerly served as chairman of the Vernon County Democratic Central Committee. He was elected to the Nevada City Council in 1967 and served the city for six years, including two terms as mayor. He served on the board of directors of the Nevada Regional Medical Center, the Nevada Library Board, the Nevada Chamber of Commerce, the Nevada Planning commission and the Nevada Economic Development Corporation. He also served as a board member of Citizens State Bank, Nevada, Missouri. He was a member of the Nevada Rotary Club and was named citizen of the year in 1975. He received the Paul Harris Fellow Award from the Rotary.

Lynn was a member of the All Saints Episcopal Church and served the church as a vestry member, senior warden and lector. Mr. Ewing was appointed by Governor Warren Hearn to serve on the Missouri Land Reclamation Commission and by Governor Mel Carnahan to serve on the Coordinating Board for Higher Education, where he served as chairperson. He was a member of the Missouri Academy of Squires. He was a member of the Missouri Savings and Loan Association and the U.S. League of Saving and Loan Associations. He received a Faculty Alumni Award from the University of Missouri. He served on the Missouri Law School Foundation board of directors and was a member of the University of Missouri-Columbia Jefferson Club. He was a charter member of the University of Missouri-Columbia Law Society and Mosaic Society.

Mr. Speaker, Lynn Ewing Jr. will be missed by all who knew him. I know the Members of the House will join me in extending heartfelt condolences to his family: his wife, Peggy; his brother, Blair; his two daughters, Margrace Buckler and Melissa Arnold; his son, Lynn M. Ewing III—and his grandchildren.

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CELEBRATING THE LIFE AND ACCOMPLISHMENTS OF BEN BARKIN

**HON. THOMAS M. BARRETT**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 28, 2001*

Mr. BARRETT of Wisconsin. Mr. Speaker, I would like to take this opportunity to share my admiration for my longtime friend and constituent, Mr. Ben Barkin, who passed away recently at the age of 85.

Ben Barkin is fondly remembered as the father of Milwaukee's Great Circus Parade. The parade features circus wagons from the Circus

World Museum in Baraboo, Wisconsin, some more than one hundred years old. It celebrates America's history of the circus by recreating old-fashioned circus parades in an authentic manner, along a three-mile route through downtown Milwaukee.

In 1963, Ben Barkin and Charles "Chappie" Fox organized Milwaukee's first Great Circus Parade. Ben convinced the Joseph Schlitz Brewing Company to be the parade's exclusive sponsor. In 1973, Schlitz was no longer able to sponsor the parade, and the parade shut down for twelve years, but in 1985, Ben was able to bring it back. The Great Circus Parade was made an annual event the following year, after Ben raised more than \$900,000. Mr. Barkin retired as the chairman of the Great Circus Parade in 1995, but he remained its guiding light. His greatest accomplishment was promotion of the parade at a national level, and securing funding to keep the parade free to the public.

The Great Circus Parade now brings in hundreds of thousands of visitors from all over the United States. It is also shown on 200 public television stations nationwide and worldwide on the U.S. Information Agency's Worldnet System and the Armed Forces Television Network.

A Milwaukee Journal Sentinel article describing the 2000 Great Circus Parade captured the parade's magic for children of all ages. Seven-year-old Terry Parks told the newspaper, "I got to see a real lion, not something on TV." Sixty-two-year-old Richard Czaja said, "I love the horses, and the wagons were unbelievable the way they restored them and kept them up." Circus Parade fans come to Milwaukee and camp out every year near the city's lakefront. The resulting tent city is affectionately known as Barkinville, and each year Mr. Barkin would go down and meet the people camping out for the parade.

Throughout his life, Ben focused his endless energy to other things other than the Great Circus Parade. During World War II, Ben volunteered with the U.S. Treasury to sell war bonds, and he helped make Milwaukee the standard for war bond fund raising. He was invited to Washington to present the model that was soon adopted by the rest of the country. After the war he founded the nationally recognized public relations firm of Barkin, Herman, Solochek, and Paulsen. In 1970, he was named as the "best publicist in the country" by 100 of the nation's largest newspapers. That same year he helped Bud Selig bring the Brewers to Milwaukee.

Ben Barkin was an advocate for civil rights by looking past religious and racial differences. He was the chairman of the B'nai B'rith Youth Commission, and spoke out advocating better race relations. He also supported religious causes, whether they were Catholic, Jewish, or Protestant. Ben was also a devoted husband to Shirley for more than fifty years, and a loving father to his son Coleman.

On February 2, 2001, Wisconsin lost one of its greatest citizens, and children lost a friend. I ask my colleagues to join me in remembering this great American and in celebrating his life and his legacy.