MSAs discourage preventive care. Unlike physicians, dentists have an extensive, cost-effective set of preventive procedures to draw upon. By emphasizing preventive services, dental insurance helps improve health and lower treatment costs. MSAs, on the other hand, tend to discourage preventive, routine services. I am concerned that individuals will treat MSAs as cash savings and be more likely to regard dental care as something that can be postponed. By delaying routine care until dental problems are at more advanced stages, the eventual cost of treatment will be higher.

MSAs are less cost-effective. MSAs may actually result in higher employer benefit costs. Most healthcare dollars are spent on a small portion of the population in high amounts. Yet under an MSA option, individuals who are otherwise low utilizers to healthcare would be eligible to receive the full MSA contribution from their employers.

MSAs could lead to adverse selection and higher premiums. Young, healthy and financially well-off individuals are more likely to choose MSAs, leaving the poorer, sicker individuals in the insured population. Under those circumstances, employer premium costs would increase significantly.

I urge you to oppose the inclusion of MSAs in the final healthcare legislation. Should you have any questions or need further information, please feel free to call me.

Thank you for your time and consideration.

Sincerely,

WILLIAM T. WARD,
President and Chief Executive Officer,
Delta Dental Plan of California.

DALLAS LOSES A COMMITTED CITIZEN

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, sadly today, I must report the loss of a friend, supporter, and committed citizen, Elsie Cohen Pearle. Mrs. Pearle, passed away at her Dallas home this past week following a battle with cancer.

Born as Elsie Cohen in Pittsburgh, she graduated from Schenley High School. Shortly afterward, she met and married Stanley Pearle. The couple moved to Texas after Dr. Pearle graduated from optometry school and she became very involved in the family's optometry businesses, which preceded the founding of Pearle Vision optical stores. She worked as an executive for the firm and handled all of the advertising.

Elsie Cohen Pearle was a charter life member of the National Council of Jewish Women, Greater Dallas section and she has been described by her friends and associates as a tireless and inspiring leader in the fundraising efforts of that organization. In Dallas, however, Mrs. Pearle was best known for her love of art and her support of numerous organizations. She was a member of the Dallas Jewish Historical Society, the League of Women Voters, the National Organization for Women, and Emily's List. She also chaired the women's division campaign of the Jewish Federation of Greater Dallas. She has also been active in every national political campaign since 1960. She attended State Democratic conventions and cochaired breakfasts, luncheons, and art shows on behalf of many political candidates.

In 1988 she was honored with the Israel Bonds Woman of Valor Award, and she and her husband were awarded the Torch of Conscience Award by the Dallas Chapter of the American Jewish Congress. Mrs. Pearle formerly served on the aesthetics committee of Temple Emanu-El, where she also served on the board of the music committee. She was to have been honored in November as the first honorary chairwoman of the National Council of Jewish Women's Gala Affair in Dallas.

Elsie, you will be missed.

TRIBUTE TO MARIAN KLEBANOFF

HON. KAREN McCARTHY

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Ms. McCARTHY. Mr. Speaker, I rise today to honor Marian Klebanoff who will receive the State of Israel's Heritage Award on Sunday, May 19, 1996, in Wichita, KS. Marian has dedicated her life to her family and to her community and to the State of Israel.

Marian was born in 1916 in Kansas City, MO, the second child of Edith and Benjamin Bell. She graduated from Linwood Elementary School and Central High School. Marian attended the Kansas City Art Institute, the University of Kansas, and the University of Tulsa. In 1940 she married Nathan Wedlan of Kansas City where they lived most of their married life. The had two daughter, Myrna who is married to David Lyons and Bobbi who is married to Larrie Weil.

Marian first visited Israel in 1973 with her husband who died later that year. In 1978 she moved to Wichita, KS, to marry Joseph Klebanoff who has two sons, Gary and Alan. She and Joe have been blessed with seven wonderful grandchildren: Jonathan Wedlan Lyons, Brett Harrison Lyons, Parker Anders Weil, Sarah Marion Weil, Sarah Annie Klebanoff, David James Klebanoff, and Kara Klebanoff.

Marian's devotion to her family is equaled only by her commitment to helping others. She began her public service as a high school student when she volunteered at Congregation Beth Shalom in Kansas City, MO, as a librarian. A great lover of children, Marian taught Sunday school and nursery school and was camp director at Beth Shalom.

Marian has lived several places during her adult life and has always been actively involved in her community. In Kansas City Marian served as the director of Jewish education and art gallery coordinator for the Jewish Community Center; she also was a board member of Congregation Beth Shalom Sisterhood, National Council of Jewish Women, Hadassah, and Jewish Federation. While living in Tulsa, OK, Marian was president of the National Council of Jewish Women and served on the board of directors of Hadassah, Jewish Federation, and ORT.

More recently Marian has served on the board of directors of Jewish Federation of Wichita, Temple Emanu-El Temple, Temple Emanu-El Sisterhood, Hadassah, and B'nai N'rith Women. She has been president of Temple Emanu-El Sisterhood and also has served as chairperson of the Education and Anti-Defamation League communities as well co-chair of the women's division of the Jewish Federation. Marian is also a member of the Wichita Gardens Botanica, Wichita Art Museum, Wichita Center for the Arts, Wichita Symphony Association, Wichita-Sedgwick County Historical Museum, American Civil Liberties Union, and the Mainstream Coalition.

I am proud to list the many organizations with which Marian has worked, but Marian's life has been much more than the sum of all the wonderful parts. The Hebrew language has no word which directly corresponds to the English word ''charity.'' The closest word for ''charity'' in Hebrew is ''Tzedakah'' which is a Judiac admonition to be righteous, compassionate, and, above all, help one's fellow man. Marian is a most perfect example of this combination of community service and responsibility.

I am honored to rise before this distinguished body to recognize Marian Wedlan Klebanoff who has earned my respect and that of her family and her friends. She is a worthy recipient of the State of Israel's Heritage Award for her devotion to her family, to her synagogue, to her community, and to the State of Israel.

A TRIBUTE TO DAVID M. MARSHALL, JR.

HON. MIKE WARD

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. WARD. Mr. Speaker, I rise today in tribute to an outstanding citizen in my district, Mr. David M. Marshall, Jr. Mr. Marshall has been a loyal employee of the Louisville Naval Ordnance Station for 38 years and retired as of May 3, 1996.

Mr. Marshall's long years serving at the Naval Ordnance Station are a credit to his dedication to the United States and its Armed Forces. During his long tenure, he was key in developing many defense technologies. His talents as a mechanical engineer will surely be missed. I would like to personally thank him for his commitment and to extend my best wishes to him and his family as they celebrate his retirement this weekend.

POLISH-AMERICAN WAR VETERANS

HON. JERRY F. COSTELLO

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. COSTELLO. Mr. Speaker, I rise today in tribute to the Polish-American War veterans in my congressional district, who are celebrating their 50th Anniversary as a veterans organization in the Metro East and will celebrate that distinguished anniversary on June 1, 1996.

This local Polish-American War veterans organization was formed immediately after World War II, when so many local Polish-Americans living in Southwestern Illinois left their homes and families to fight to free Europe and preserve democracy here in America. Upon their return, these veterans decided to form their own local PAWV organization.

According to the local organization, these original ideas were nurtured at the S.M. (Steve