EXTENSIONS OF REMARKS

COLLINS AMENDMENT TO THE FEDERAL EMPLOYEE GROUP LIFE INSURANCE ACT

HON. MAC COLLINS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 14, 1997

Mr. COLLINS. Mr. Speaker, I rise today to introduce legislation that will provide a much needed clarification of the Federal Employee Group Life Insurance Act.

This legislation will level the playing field between laws that govern private life insurance and the Federal statute that provides guidelines for the life insurance policies held by Federal employees.

My legislation will amend the Federal Employee Group Life Insurance Act to ensure that a domestic relations order, issued by a court, is considered a designation of beneficiary in the event that no designation of beneficiary has been filed.

Currently, if a Federal employee dies without properly naming a beneficiary for his/her life insurance policy, the law provides a very strict, prioritized list of individuals that are eligible to receive the benefits of that policy.

Unlike most State laws, the Federal code does not give any consideration to an existing court decree that may link that policy to a beneficiary as a part of a settlement agreement.

There are real instances where this inequity in Federal law is causing significant confusion among FEGLIA beneficiaries. It is time for us to clarify the law with this legislation that will correct this inconsistency and ensure that a court decree is given appropriate consideration.

During the 104th Congress, my legislation was included in the Omnibus Civil Service Reform Act, H.R. 3841, as reported by the Committee on Government Reform and Oversight.

The Department of Health and Human Services, Child Support Division, and the Office of Personnel Management have reviewed the legislation and do not oppose this change.

In addition, I have appeared before the Corrections Advisory Group chaired by Representative DAVE CAMP and they have recommended the legislation for inclusion on the Corrections Calendar. I appreciate this opportunity to introduce this legislation and look forward to its enactment.

TRIBUTE TO UAW LOCAL 314 ON ITS 60TH ANNIVERSARY

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, April 14, 1997

Mr. BONIOR. Mr. Speaker, today I pay tribute to the UAW Local 314 as they celebrate their 60th anniversary. On April 5, the membership of this great union will celebrate with an anniversary dinner.

In the 1930's, like most of the United States, the Detroit area was suffering from the Great Depression. In 1934, the Mechanic Educational Society of America tried to organize a union. Unfortunately, company resistance and union-busting activities were too strong for the fledgling union.

However, in February 1937, the UAW organized 90 percent of the Long Manufacturing workers and on April 6, 1937, local 314 was established. Many of the workers remembered the difficult years before the union and knew how important it was to establish a strong leadership. Within 2 months, this leadership helped win a contract that protected the workers' right to bargain collectively, seniority, wage increase, premium pay for overtime, a grievance procedure, vacation with pay, and the right to seek redress.

This was a historic contract in that it laid down the ground rules for protecting the rights of the workers for years to come. For 60 years, local 314 has preserved these basic rights while improving the working conditions for the employees.

Even though the name Long Manufacturing has changed to Borg and Warner Automotive, one thing remains the same—the commitment of the union to protect the workers. The hard work, sacrifice, and dedication of the leaders and members is illustrated in the struggles that the union has surpassed in the past 60 years.

I would like to congratulate the members of UAW Local 314 for their contribution to the labor movement on their 60th anniversary, and I wish them luck as they represent a new generation of union members.

LEGISLATION TO EXEMPT MULTIEMPLOYER PENSION PLANS FROM COMPENSATION-BASED LIMITS ON BENEFITS

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 14, 1997

Mr. VISCLOSKY. Mr. Speaker, today I am introducing legislation that will help correct a gross oversight within our Nation's pension system.

Under section 415 of the Internal Revenue Code, pension benefits from multiemployer pension plans are limited to the average of the retired employee's three highest consecutive years of income. This compensation-based limit makes perfect sense for many types of corporate pension plans, where pensions are based on compensation and income levels are relatively steady and tend to increase over time. But for many participants in multiemployer pension plans, limiting pension benefits in this way is both unfair and inequitable.

Unlike their corporate counterparts, benefits earned under multiemployer pension plans have very little relationship to actual compensation. Rather, benefits are generally based on a worker's years of covered service and the collectively bargained dollar amount of contributions made into the multiemployer plan. But the compensation-based limits contained in section 415 override the benefit rates set in the multiemployer plan, often decreasing a retiree's pension benefit well below what was negotiated.

Workers in the building and construction industries are particularly disadvantaged by section 415. Compensation for these workers can fluctuate dramatically from year-to-year, with the availability of work in these mobile, cyclical industries. For workers in these industries, section 415 often has the effect of driving the compensation-based limit much lower than the worker's average income. What's more, finding the 3 highest years of consecutive compensation often means basing the benefit limit on a period well before the date of retirement, which can mean a dramatic drop in income and lower standard of living once the worker retires.

Legislation passed by the 104th Congress, Public Law 104–188, which provided a long-overdue increase in the minimum wage, also exempted public employees from the pension benefit limits contained in section 415. But for reasons that have gone unexplained, Public Law 104–188 did not extend this exemption to multiemployer pension plans.

Mr. Speaker, no one should misinterpret either the intention or the effect of this legislation. These plans are not tax shelters and exempting multiemployer plans from section 415 will not result in an unfair windfall of pension benefits. Instead, my legislation would take a necessary step to ensure that benefits from multiemployer plans are not artificially reduced, and that every retired worker covered by these plans receives the pension benefits that he or she rightly deserves. I urge you and my other colleagues to cosponsor and support this important measure.

TRIBUTE TO LARRY HORAN

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 14, 1997

Mr. FARR of California. Mr. Speaker, I rise today to pay tribute to a man who is truly one of a kind. Larry Horan, who made his mark as a star college athlete before becoming a star director of the Peace Corps in El Salvador, Costa Rica, and Colombia, where I served, was honored last weekend for his many contributions as chairman of the board of the Special Olympics of Northern California. It was quite a tribute. Few men have had as positive an impact on those around him as Larry Horan.

In my own life, Larry has been a model. A defender of the common man and woman, Larry has spent his career standing up for those values that represent the best in all of us. A graduate of the University of California,

Berkeley, where he earned both undergraduate and law degrees in the 1950's, Larry's first venture into the working world consisted of a 5-year tour in the Alameda County District Attorney's Office where he served on the senior trial staff and worked hard for the people. In 1960, Larry further distinguished himself by joining forces with my father, former California State Senator Fred Farr, in the Law Offices of Farr, Horan & Lloyd, and served with distinction until a greater calling came.

Like many of us who followed the vision of our valiant President, John F. Kennedy, Larry decided the best gift he could give the world was one of service. He enlisted in the Peace Corps to make the world a better place and worked hard for 3 years to improve the plight of those living in the Central and South American countries where he lived with his wife Jean and where his youngest daughter, Maureen, was born. In 1967, Larry was named regional director of the Office of Economic Opportunity for the Western United States. Larry returned to California's beautiful central coast in 1970 where he became president and founding member of the Law Offices of Horan, Lloyd, Karachale, Dyer & Schwartz and Law & Cook Inc.

While working to benefit his local community, Larry has also given of himself in countless other ways. Sitting on the board of directors of the Monterey Institute of International Studies, he also serves as a trustee of the Naval Postgraduate School Foundation, on the board of advisors of the Big Sur Land Trust, as an advisor of the Friends of Moss Landing Marine Laboratories, on the Board of Directors of the Franciscan Workers and as Chairman of the Board of Directors of the Special Olympics of northern California, the organization that honored him.

I could go on and on about Larry Horan. To me, he symbolizes the very best qualities of the American spirit. Generous and compassionate to a tee, Larry is one of those very unique people who profoundly impacts all those he touches. He is a natural-born leader and deeply deserving of all the praise we can bestow upon him.

VOLUNTARY ALCOHOL ADVERTISING STANDARDS FOR CHILDREN ACT

HON. JOSEPH P. KENNEDY II

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Monday, April 14, 1997

Mr. KENNEDY of Massachusetts, Mr. Speaker. This Bud's for you—It's Miller Time—Tap into the Rockies—I love you Man—these phrases have become familiar sounds in the living rooms of homes across the country. Soon, you will also be able to recall slogans for Seagram's Crown Royal whiskey and Hiram Walker's Kahlua liqueur, and a host of other spirits. In too many cases, it is children that are influenced by such ads—remembering and reciting these jingles, leading many to their first drink of alcohol in hopes of imitating the athletic, academic, or social success being sold to them over the airwaves.

The Wall Street Journal and Ad Age recently reported on the prevalence of alcohol advertising on television stations and during programming that have large youth audiences. For example, beer ads were shown to run frequently on MTV, a rock music station that is popular with kids. So the message to kids is to sit down with a brew to watch Beavis and Butt-Head?

Alcohol use and abuse among our children is on the rise. Alcohol-related deaths are the No. 1 killer of people under the age of 24—killing more than 100,000 people each year, 5 times as many as the death toll for illicit drugs. There are approximately 18 million alcoholics or problem drinkers in our country, 4 million of whom are minors.

We spend $15 billion a year fighting the war on drugs in this country. Yet alcohol, America's No. 1 drug, is promoted by billions of dollars in slick ad campaigns that tell kids if they want to be the first down the mountain, or get a good-looking date, or win the bicycle race, all they need to do is drink a beer, a wine cooler, or shot of whiskey.

For nearly 50 years the Distilled Spirits Council of the United States [DISCUS] had the right idea. As model corporate citizens, they voluntarily agreed not to advertise their product on television.

However, by ending their voluntary industry ban last November, they made a decision to lower the bar at a time when it needs to be raised.

The hard liquor industry had a legitimate argument that they were at a competitive disadvantage under their old code because the beer and wine industries advertise aggressively. But they took the wrong direction in an effort to even the playing field. We want fewer alcohol advertisements on television, not more.

I have in the past, and will again, introduce legislation which places specific restrictions on all alcohol advertising—beer, wine, and distilled spirits—particularly where alcohol products are being marketed to young audiences. These bills, the Just Say No Act and the Comprehensive Alcohol Abuse Prevention Act, prescribe specific restrictions with which I feel the alcoholic beverage industry should comply.

However, today we are embarking on a new, voluntary approach to solving this problem—not to be confused, though, as abandoning old strategies. We are convinced that television broadcasters, under their public interest obligations, should be expected to add their voices to this important debate by developing a voluntary code of conduct for alcohol advertising that will limit the exposure of such ads to children.

Some broadcasters have taken the first step. When the hard liquor industry abandoned its voluntary pledge not to advertise on television, all of the major network stations publicly stated that they would not accept their ads. Yet viewing audiences have been baptized with hard liquor ads around the country because network affiliates have agreed to air them. More can and should be done about all televised alcohol advertising that targets young audiences.

The legislation that I will introduce with my colleagues today, the Voluntary Alcohol Advertising Standards for Children Act, is a tool that will bring to bear a new benchmark for responsible advertising of beer, wine, and distilled spirits. Under this legislation, an antitrust exemption is established so that television broadcasters can come together to devise the new code of ''kid-friendly'' standards.

While the legislation does not prescribe or mandate what the final code should look like, it does lay out five general guidelines for consideration:

First, content—alcoholic beverage companies often market their products by using sex, fantasy, sports figures, cartoons, and fast music. Advertisements using such content clearly have a strong market appeal to youthful audiences.

Second, frequency—families should be able to turn on their televisions without being overwhelmed with alcohol advertising campaigns. Alcohol ads should not be airing in homes at a rate that surpasses advertisements of other products.

Third, timing—children are less likely to be watching TV late at night. Alcohol advertisements should not be airing during prime time viewing hours or hours when children are likely to be a significant portion of the overall viewing audience.

Fourth, program placement—what television shows are sandwiched in between alcohol advertisements? ''The X-Files''? Early Saturday sporting events? Alcohol ads should not be aired immediately preceding, during, or directly following television programming that has a significant youth audience.

Fifth, balanced messages—some deliberation should be given to the issue of balancing advertisements promoting alcohol consumption with public information messages about the risks of alcohol use by minors.

This bill would give the broadcasters 1 year to develop their code. The Federal Communications Commission [FCC] is required to approve the code before it is implemented, seeking public comment. If after 1 year, the broadcasters fail to develop their own standards, the FCC is given the authority to impose their own code, using the same five guidelines.

Any FCC-imposed code must be developed in a partnership with an advisory committee composed of parents, broadcasters, public interest groups, and other interested individuals from the private sector. The final, approved code would be enforced as a regulation by the FCC, punishable by monetary penalties.

This is largely a hands-off governmental approach. Regulators do not get involved in the creation of this code unless broadcasters abandon their responsibility to do so.

Alcohol is not a legal product for consumption by minors and therefore should not be advertised in a manner, place, or time where children are likely to be influenced. This legislation gives concerned parents and the public a voice in protecting their children from these negative influences. And this bill gives broadcasters the latitude to voluntarily develop alcohol advertising standards which they believe will protect children under their public interest obligations. All would be served well by passage of this legislation.

TIME TO PUT EQUITY FOR WOMEN BACK ON THE AMERICAN AGENDA

SPEECH OF

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 10, 1997

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today in support of the Fair Pay Act of 1997, a bill that would ensure that men and women receive the same wages for equal