

Life insurance is too often thought of only when it is too late. Over half of adult Americans do not have a life insurance policy, and among those who do have life insurance, the amount is often too small to safeguard the financial futures of their loved ones. Life insurance can provide financial security for every American family that incurs the untimely death of a loved one.

This September, during Life Insurance Awareness Month, I will join my colleagues and many life insurance organizations and advocates to encourage Americans to seek out information about the benefits of life insurance so that if the premature death of a loved one does occur, they will be spared the economic hardships that often accompany tragedy.

I ask my colleagues to join me in supporting the goals and ideals of National Life Insurance Awareness Month, September 2005.

Mr. DAVIS of Illinois. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of H. Con. Res. 181, which expresses the sense of Congress regarding the importance of life insurance.

Life insurance provides financial security for families in the event of a premature death by helping surviving family members to meet immediate and long-term financial obligations and objectives.

Fifty million Americans say they lack the life insurance coverage needed to ensure a secure financial future for their loved ones. Yet the need for life insurance is well documented.

Recent studies have found that when a premature death occurs, insufficient life insurance coverage on the part of the deceased often results in the surviving family members being placed under an insurmountable burden, forcing family members to take on extra jobs, work longer hours, borrow money, and spend less time with their families. This takes place at a time when spending time with loved ones is important to healing and recovering from the tragedy of losing a family member.

By designating a month each year as Life Insurance Awareness Month, we are establishing just how important it is to families to learn and educate themselves about life insurance. As a society, we must take steps to make sure that our children are provided for and are safe.

By supporting Life Insurance Awareness Month, we are signaling to the American people that this is an important issue that they should consider in their financial planning.

Mr. Speaker, I yield back the balance of my time.

Mr. ISSA. Mr. Speaker, I yield myself such time as I may consume.

I urge all of my colleagues to support the adoption of House Concurrent Resolution 181 that emphasizes the significance of life insurance. I support this resolution. Today as many as 50 million Americans currently lack life in-

urance coverage. This reality puts countless families at risk of losing their assets in the event of a wage-earner's unexpected death.

Mr. KANJORSKI. Mr. Speaker, I rise today to offer my thoughts about House Concurrent Resolution 181, which I helped to introduce with my colleague, the gentlelady from Illinois (Mrs. BIGGERT). House Concurrent Resolution 181 would designate September as National Life Insurance Awareness Month.

Life insurance is a financial planning tool that all families should explore. It can provide security in the event of an untimely death. In families where a premature death occurs, surviving family members are often required to work additional jobs or longer hours, borrow money, withdraw money from savings and investment accounts, and, in too many cases, move to smaller, less expensive housing.

By designating September as National Life Insurance Awareness Month, we will hopefully highlight the importance of this financial instrument for the nearly 50 million Americans who presently lack the life insurance coverage needed to meet the long-term financial needs of their families.

In closing, Mr. Speaker, I urge my colleagues to support this important resolution to promote financial literacy.

Mr. ISSA. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. ISSA) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 181, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. ISSA. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

HONORING FORMER PRESIDENT WILLIAM JEFFERSON CLINTON ON THE OCCASION OF HIS 59TH BIRTHDAY

Mr. ISSA. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 329) honoring former President William Jefferson Clinton on the occasion of his 59th birthday.

The Clerk read as follows:

H. RES. 329

Whereas former President William Jefferson Clinton was born in Hope, Arkansas, on August 19, 1946;

Whereas William Jefferson Clinton attended Georgetown University as an undergraduate and received a Rhodes Scholarship in 1968;

Whereas William Jefferson Clinton received a law degree from Yale University in 1973;

Whereas William Jefferson Clinton established a record of public service as Attorney General of Arkansas, Governor of Arkansas, and Chairman of the National Governors Association;

Whereas William Jefferson Clinton campaigned for and won the Democratic nomination for President in 1992;

Whereas William Jefferson Clinton was elected the 42d President of the United States in 1992 and was reelected for a second term in 1996;

Whereas during William Jefferson Clinton's time in office the United States experienced 8 years of economic expansion, job growth, and the transformation of a budget deficit into a budget surplus;

Whereas William Jefferson Clinton rallied the members of the North Atlantic Treaty Organization to put an end to ethnic cleansing in the Balkans and to depose the murderous regime of Slobodan Milosevic, actions which eventually led to the signing of the Dayton Peace Accords;

Whereas William Jefferson Clinton played a major role in the Good Friday Peace Accords which finally brought peace to war-torn Northern Ireland;

Whereas William Jefferson Clinton and former President George H. W. Bush were appointed to lead the United States effort to provide private aid to the victims of the devastating tsunami that struck southeast Asia on December 26, 2004; and

Whereas, in the words of President George W. Bush, William Jefferson Clinton "showed a deep and far-ranging knowledge of public policy, a great compassion for people in need, and the forward-looking spirit the Americans like in a President": Now, therefore, be it

Resolved, That the House of Representatives honors former President William Jefferson Clinton on the occasion of his 59th birthday on August 19, 2005, and extends best wishes to him and his family.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. ISSA) and the gentleman from Illinois (Mr. DAVIS) each will control 20 minutes.

The Chair recognizes the gentleman from California (Mr. ISSA).

Mr. ISSA. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, on behalf of the distinguished author of House Resolution 329, the gentlewoman from New York (Mrs. MALONEY), and the entire House of Representatives, I wish President William Jefferson Clinton a happy 59th birthday.

House Resolution 329 would honor President Clinton on the occasion of his 59th birthday on August 19th. It would furthermore commend President Clinton's continued commitment to public service and world leadership. Since the House will be out of session in August, I would like to thank the House leadership for scheduling this resolution for early consideration today and support the resolution's adoption.

Mr. Speaker, I reserve the balance of my time.

Mr. DAVIS of Illinois. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, as someone who grew up, went to school, and still have strong family ties in the State of Arkansas, it is with great pride that I stand to celebrate and honor the life of a man who epitomizes the American dream: President William Jefferson Clinton.

Born in the tiny town of Hope, Arkansas, on August 19, 1946, President Clinton demonstrated from an early age the determination and vision that would ultimately take him to the White House and enable him to lead our country to a period of economic prosperity that has been unrivaled in American history.

As a man who always fought for those who could not always fight for themselves, Bill Clinton spurned private practice after graduating from Yale Law School and began a career in public service. He began his political career after being elected attorney general of Arkansas in 1976. He went on to serve as Governor and by the time Governor Clinton left Arkansas for the White House, the State of Arkansas had been transformed from a State that faced large deficits and polarizing issues into a shining example of what government can do for its citizens when those in government put aside partisan differences in the interest of what is right.

As America's 42nd President, Bill Clinton faced an even more daunting task than the one he faced as Governor. In 1992, the American people were fed up with government. The economy was in bad shape, unemployment was at a record high, and it was a time when many American parents struggled with basic financial decisions, such as what holiday presents they could afford to buy their children. By the time President Clinton left office 8 years later, he had led our country out of this darkness and into one of the brightest eras in American history, a time that was marked by the lowest unemployment rate in modern times, the lowest inflation rate in 30 years, the highest homeownership rate in United States history, and dropping crime rates in many American cities. Contrary to the unjustified stereotype thrown at Democrats, President Clinton proposed the first balanced budget in decades. He balanced the budget, and then went on to produce a surplus.

Since leaving office, President Clinton has continued his lifelong odyssey of working for those in need. Working from his office in Harlem, President Clinton has remained engaged in many social issues. In July, President Clinton addressed the United Nations Economic and Social Council in an effort to sustain the momentum on the recovery efforts in regions devastated by last December's tsunami. In 2003, he brokered an historic agreement with four generic drug companies in order to provide low-cost AIDS drugs in developing countries.

The world is a better place today because of the 59 years President Clinton has given us so far, and we look forward to many more.

Mr. Speaker, oftentimes in a country where we put great emphasis on personal wealth, as one having the ability to emerge and rise to high public office, I have searched and searched, and nowhere did I find in Bill Clinton's his-

tory any great personal wealth before he got involved in doing public service. Noplace did I find any great family pedigree. He was simply a person who used himself as effectively as he could to become one of the most influential persons in the history of our country. I wish him a happy birthday.

Mr. Speaker, I will include for the RECORD the statement of the gentleman from New York (Mrs. MALONEY).

Mrs. MALONEY. Mr. Speaker, on August 19th, William Jefferson Clinton, our 43rd president, will celebrate his 59th birthday—today, we honor him. We honor him not just for being one of 43 Americans to have led history's greatest Nation from its highest office, we honor him for the legacy the current President Bush described as, "a deep and far-ranging knowledge of public policy, a great compassion for people in need, and the forward-looking spirit Americans like in a President."

Since his last birthday, President Clinton characteristically responded to one of the most devastating natural disasters in modern history with the compassion for people in need that President Bush talked about. In the aftermath of the tsunami in Southeast Asia, President Clinton showed the diplomacy and humanity he has always displayed in a career filled with good works. Together with former President Bush, President Clinton helped generate billions of dollars in donations for the tsunami-torn nations. As a representative of our generous and caring Nation, he showed the world America's compassion. And he and former President Bush rolled up their sleeves and lent helping hands to the recovery efforts when they traveled to southeast Asia.

In two terms in the White House, President Clinton stewarded our Nation's longest-ever economic expansion, largest-ever budget surplus, and the growth of 22 million jobs. He helped broker the Good Friday Accords for Northern Ireland, engaged in Middle East peace talks, and brought an end to ethnic cleansing in the Balkans. And he encouraged Americans to care for their fellow man and woman, creating AmeriCorps, which engages more than 50,000 Americans each year in community service.

We in Congress are thankful that President Clinton's health has improved since his recent heart surgeries, and we pray that he continues to be healthy and strong.

Mr. Speaker, I would like to thank Chairman DAVIS and the House leadership for bringing this resolution to the floor in time for President Clinton's birthday.

Mr. Speaker, from his birth in a town called Hope in the State of Arkansas, to his education at Georgetown University, Oxford and Yale Law School, to his service in Arkansas as attorney general, Governor and chairman of the National Governors Association, to his two terms as President of the United States to now, as a private citizen still showing the world humanity and compassion, we honor President Clinton.

President Clinton, happy birthday.

Mr. DAVIS of Illinois. Mr. Speaker, I yield back the balance of my time.

□ 1430

Mr. ISSA. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, approximately a year ago, we honored former President Wil-

liam Jefferson Clinton in a very similar way on his 58th birthday. Then we were doing it, to a great extent, because of his quadruple bypass. It seemed appropriate to honor this immediate former President in a time of personal and family concern.

This year, though, we honor President Clinton for what he has done since that time, coming out of the hospital, coming to the aid of people around the world, but particularly in Asia after the December 26 earthquake and tsunami. President Clinton and President Bush, former President Bush, have shown the value of former Presidents.

President Clinton's leadership in this very elite former Presidents' club is a tribute to what can be done by people who stay engaged and involved. And so although it is likely that most people know that I probably did not vote for President Clinton in either of his elections, I certainly would be happy to vote today to honor the President on his 59th birthday because of what he has done since leaving the White House.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. KOLBE). The question is on the motion offered by the gentleman from California (Mr. ISSA) that the House suspend the rules and agree to the resolution, H. Res. 329.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.

SUPPORTING GOALS AND IDEALS OF NATIONAL HEALTH CENTER WEEK

Mr. ISSA. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 289) supporting the goals and ideals of National Health Center Week in order to raise awareness of health services provided by community, migrant, public housing, and homeless health centers, and for other purposes, as amended.

The Clerk read as follows:

H. RES. 289

Whereas community, migrant, public housing, and homeless health centers are non-profit, community owned and operated health providers and are vital to the Nation's communities;

Whereas there are more than 1,000 such health centers serving more than 15,000,000 people in over 3,600 communities;

Whereas such health centers are found in urban and rural communities in all 50 States, the District of Columbia, Puerto Rico, Guam, and the Virgin Islands;

Whereas such health centers have provided cost-effective, high-quality health care to the Nation's poor and medically underserved (including the working poor, the uninsured, and many high-risk and vulnerable populations), acting as a vital safety net in the Nation's health delivery system;

Whereas these health centers provide care to 1 of every 7 uninsured individuals, 1 of every 9 Medicaid beneficiaries, 1 of every 7