

## EXTENSIONS OF REMARKS

### INTRODUCTION OF THE FEDERAL EMPLOYEE SHORT-TERM DISABILITY INSURANCE ACT OF 2019

#### HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA  
IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 25, 2019

Ms. NORTON. Madam Speaker, today, I introduce the Federal Employee Short-Term Disability Insurance Act of 2019, which would help provide financial relief for federal employees who have a short-term injury or disability, become pregnant, or develop a pregnancy-related illness. This bill would offer federal employees short-term disability insurance at no cost to the federal government. Employees would be responsible for 100 percent of the premiums and be able to receive disability insurance benefits for up to one year, which would replace a portion of their lost income due to a non-work-related injury or illness or pregnancy. These benefits would be particularly advantageous to ensure that our federal employees, who do not yet enjoy paid maternity leave, are able to utilize the 12 weeks of unpaid maternity leave permitted by federal law while continuing to pay their bills, buy groceries and make their mortgage, car and other loan payments without depleting their retirement or other savings accounts. Too many federal employees do not take advantage of the full amount of federal unpaid maternity leave they and their newborn need because they have no way to replace the lost income.

I decided to investigate how we could provide short-term disability insurance for federal employees after learning that many of them already buy short-term disability insurance as individuals in the private market at high individual rates. Although federal employees have good health insurance, federal health benefits do not replace lost income if employees are unable to work. Moreover, while federal employees may have available sick or annual leave days, they may not have enough such days to pay the bills if they have to be out of work for an extended period, such as following surgery. Although there are long-term disability options for federal employees who become permanently disabled, federal employees do not qualify for such benefits until they have worked for the federal government for at least 18 months. My bill does no more than put federal employees in the same position as many of their private-sector counterparts, who often have access to disability insurance through an employer at group rates, an option unavailable to federal employees. This bill would not allow participating insurance companies to exclude persons based on preexisting conditions. Because of the federal government's purchasing power, this bill would provide these benefits at a more competitive rate than is available for employees purchasing as individuals, as many do. Under the bill, the Director of the Office of Personnel Management would contract with private carriers to provide this coverage, essentially providing the equivalent of group cov-

erage available to workers in the private sector.

According to the Social Security Administration, a 20-year-old worker has a one-in-four chance of becoming disabled by retirement age. The majority of disabilities are not caused by major accidents, but by injury or illnesses, such as back injuries or cancer, according to the Council for Disability Awareness. There is every reason to allow our federal employees to take advantage of the federal government's group rates to obtain the most reasonable price if they choose to purchase short-term disability coverage on their own at no cost to the federal government.

I strongly urge my colleagues to support this bill.

### RECOGNIZING THE LEGACY OF MARRINER S. ECCLES

#### HON. BEN McADAMS

OF UTAH  
IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 25, 2019

Mr. McADAMS. Madam Speaker, Utah native Marriner S. Eccles is one of the giants in the history of America's free enterprise banking system and the father of the modern Federal Reserve.

He was born in Logan, Utah in 1890 and as a child, worked in several of his father's businesses. He created a family holding company, the Eccles Investment Company, in 1916 to manage various enterprises. By the mid-1920s, he, his brother George and others had organized the First Security Corporation, believed to be the first multibank holding company. Before entering public service, he successfully prevented the collapse of the family bank in 1931. In 1933, Congress invited him to give his analysis of the Great Depression. He delivered a five-point program to fix the economy that formed the basis of the New Deal.

When Marriner Eccles was named Chair of the Federal Reserve in 1934, he was just 44 years old. Time magazine wrote at the time, "Many believe Marriner S. Eccles is the only thing standing between the U.S. and disaster."

Former U.S. Labor Secretary Robert Reich has stated that any list of the most influential individuals on America's thinking in the post-war era must include Marriner S. Eccles. Historians note that one reason America was able to win World War II, which took a great deal of money, is the advice President Franklin D. Roosevelt received from Marriner Eccles.

Eccles was known as someone who thought deeply about problems and then acted without concern for the political consequences. When Congress passed the Banking Act of 1935, which sought to clarify the powers and responsibilities of the Reserve Board in matters of national monetary policy, and to increase the autonomy of regional Reserve Banks, he said, "The function of banking and money is perhaps the most important of all in our entire

economy." He then congratulated the Congress for working "tirelessly and conscientiously to reconcile different points of view in accordance with what they believed to be in the public interest."

After his Fed service, Eccles returned to the banking business in Utah. He died in 1977. In 1982, the Federal Reserve Building in Washington, D.C. was renamed in his honor. His descendants continued to carry out his legacy of public service. The Marriner S. Eccles Foundation has given generously to higher education, hospitals and medical research, arts and culture and family and social services, including programs supporting the elderly, the disabled and the homeless. As a community, as a state and as a country, we continue to reap the benefits of Marriner Eccles' intellect, dedication, compassion and commitment to American values and ideals.

### CONGRESSIONAL BLACK CAUCUS

SPEECH OF

#### HON. EDDIE BERNICE JOHNSON

OF TEXAS  
IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 24, 2019

Ms. JOHNSON of Texas. Madam Speaker, in July, the Trump administration published a proposed change to the broad-based categorical eligibility for the Supplemental Nutrition Assistance Program. This change is a bad idea and would severely hurt working families and children in my district and across this country.

North Texas has a major issue of food insecurity. More than one in six residents in Dallas County are not certain where their next meal will come from. Over 20 percent of children in North Texas are food insecure, many of which rely on free or reduced lunch as well to ensure they can feed their mind in the classroom rather than worrying about filling their stomachs. This change would make it even harder on children and working parents in North Texas to have access to healthy foods. It would put them one step closer to total calamity.

Hunger has always been an important issue to me. Earlier this month, many organizations came together for the 8th Annual Dallas Hunger Summit to discuss how they can work together in ensuring that working families across North Texas have access to healthy foods. Organizations such as the Texas Hunger Initiative and the North Texas Food Bank have participated in this summit for years and have been valuable resources as we fight each day to have fewer of our neighbors deal with hunger. With this change, thousands of additional working families in North Texas would be forced to rely on the services of these organizations due to this administration's heartless policies.

Simply put. These changes to the broad-based categorical eligibility for SNAP strips food off the table of hard-working families. It makes it harder for organizations such as food

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