

CONGRATULATIONS TO ATLANTIS
COMMUNITY AND NORWEST
BANK COLORADO

HON. PATRICIA SCHROEDER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, May 22, 1995

Mrs. SCHROEDER. Mr. Speaker, I want to commend Atlantis Community Inc. and Norwest Bank Colorado, both of Denver, for launching one of the Nation's first home mortgage financing and consumer loan programs for lower-income people with disabilities.

On May 17, Social Compact recognized Atlantis and Norwest in its 1995 Outstanding Community Investment Awards program. Social Compact is a Washington-based nonprofit coalition of leaders in financial services and community development industries who work to strengthen neighborhoods.

In partnership with Atlantis, Norwest introduced the Disability Community Homeownership Program in June 1993 as a 1-year pilot, with a \$2.5 million set-aside for loans. The program offers generous and flexible mortgage terms of physically disabled people, allowing them to own their own homes for the first time. Norwest now has generated more than \$6 million in approved loans to more than 100 people in the program.

Atlantis, the largest home health care agency in Colorado, has built awareness of the program through its close links with the disabled community and its financial counseling services. Atlantis also has implemented a homeownership workshop and money management services, which address the needs of disabled people in the home buying process.

Also in partnership with Norwest, Atlantis has developed a consumer loan program for vehicle purchase and modification, home access improvements and independent living aids.

Atlantis and Norwest are a good example of commitment and partnership in the service of others.

TRIBUTE TO MR. JOHN O'TOOLE
OF CONNECTICUT

HON. CHRISTOPHER SHAYS

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Monday, May 22, 1995

Mr. SHAYS. Mr. Speaker, earlier this month, one of the most respected leaders in the advertising industry, John E. O'Toole, former President and chief executive of the American Association Of Advertising Agencies, and a resident of Connecticut's Fourth Congressional District passed away in New York.

John O'Toole's four decades in advertising were distinguished by the highest standards he demanded of himself and demanded of his industry. That dedication and determination to provide the American public with quality and seamless honesty earned him his induction this year into the Advertising Hall of Fame.

John O'Toole's leadership, his creativity, his wit, and his friendship will be sorely missed by his family and many, many friends. My heartfelt condolences go out to his wife, Phyllis and his two daughters.

CONGRATULATIONS TO FIRST OC-
CUPATIONAL CENTER OF NEW
JERSEY AND ITS HONOREES

HON. WILLIAM J. MARTINI

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, May 22, 1995

Mr. MARTINI. Mr. Speaker, I would like to tell my colleagues about several very special individuals whose excellent work in the area of occupational and rehabilitational therapy for the aged, the disabled, and the disadvantaged has earned them high honors at the 41st anniversary celebration and annual awards presentation of the First Occupational Center of New Jersey on May 24, 1995.

Peter Coccoziello, president of Consult Realty, Janet May, executive director of the West Essex Chamber of Commerce, John Smith, manager of public affairs at PSE&G, and Joan Verplanck, president of the New Jersey State Chamber of Commerce will all be the honorees on this memorable occasion. Their work with the center helps individuals and families challenged by both physical and economic disadvantages become contributing members of the community. With the support of individuals, private groups, and Government agencies, the center provides professional counseling and real work opportunities to those who truly need such services. For seniors over age 55, job readiness and placement services are available; for welfare recipients, remedial instruction and work experience are encouraged.

The center, and the outstanding individuals that are being honored, strive to bring dignity and self-confidence to lives that may otherwise lose sight of these essential human traits. I congratulate these honorees: Mr. Coccoziello, Ms. May, Mr. Smith, and Ms. Verplanck for their contributions, and urge them to keep up their good work.

TRIBUTE TO JOSÉ M. GRACIANO

HON. JOSÉ E. SERRANO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, May 22, 1995

Mr. SERRANO. Mr. Speaker, on Friday, May 19, 1995 a group of dedicated public school educators gathered in my congressional district to honor one of their distinguished colleagues, José M. Graciano.

Mr. Graciano has been the principal of P.S. 5 since 1971 and has earned the distinction of being the longest serving public school principal in Community School District Seven. His record of accomplishment at P.S. 5 is truly impressive; he has brought more than two dozen different enrichment programs into his school. We are particularly proud of Mr. Graciano for his accomplishment in creating the first bilingual pre-kindergarten program in the Nation, a title VII grant Project PROBE. Under his leadership, P.S. 5 was designated a model bilingual school, recognizing the successes of such programs as the Bilingual Teacher Corps, Project SABE, Project BETA and CSIP.

Mr. Graciano is an active member of his community and his hard work has earned him numerous awards and recognitions including the Educator of the Year award from the His-

panic Educators Association, the Community Service Award from the Association Civica Arcibeno, the P.S. 5 Parent Teacher Association Award, the Ramon S. Velez Scholarship Committee Leadership Award and the P.S. 5 Parent Teacher Association 20th Anniversary Award.

Mr. Speaker, the residents of my district, Hispanic Americans everywhere, and indeed the entire Nation are the beneficiaries of such lifelong dedication to the education of our youth, and in particular of those often-disadvantaged youngsters who grow up in our inner city communities. I ask my colleagues to join me in conveying best wishes and deep gratitude to Mr. José M. Graciano.

MEDICAL SAVINGS ACCOUNTS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 22, 1995

Mr. STARK. Mr. Speaker, the debate on reforming our health care system has begun to focus on the potential role of medical savings accounts.

I would like to enter into the RECORD some comments from business, consumer, and health policy organizations regarding medical savings accounts [MSA's]. There comments are helpful in evaluating the likely costs and benefits to be derived from MSA's. In sum, these organizations find that the risks of MSA's are high and the rewards are, at best, overstated.

The attached also sheds light on one particular company that is profiting handsomely from MSA's, and how this is so. The level of profits generated by this company, and how they have chosen to spend them, give us reason to take pause.

These comments follow.

FEBRUARY 1, 1995.

MEDICAL SAVINGS ACCOUNTS—NOT FOR
MEDICARE!

DEAR COLLEAGUE: We have heard much about medical savings account (MSAs) recently. Companies that stand to benefit financially from MSAs—and those who have benefited from the profits of these MSA proponents—have been quick to push their merits. This week, Speaker Gingrich proposed to give Medicare recipients vouchers to enroll in medical savings accounts.

More objective parties—business, consumer and health policy organizations across the potential spectrum—have concluded that the expansion of medical savings accounts will exacerbate problems in the health insurance market.

"While on the surface these proposals have some appeal . . . they pose serious problems . . . There does not appear to be a way to design an MSA that is not detrimental to the goal of achieving universal or near-universal coverage at a reasonable cost."—Center on Budget and Policy Priorities

"To illustrate the current misunderstanding of how MSAs would generally operate, the [Academy] uses an example that appeared in a letter released by Senator Phil Gramm . . . The example seems clear enough. However, like many others, it misrepresents what is generally financially possible."—American Academy of Actuaries

"Our judgment is that the medical IRA is not going to bring about the kind of universal coverage and the stopping of cost shifting

that we would like to see . . . There are a number of other problems we have with a medical IRA that we think it will be found lacking in terms of where we would like to see health reform go."—US Chamber of Commerce

"[The MSA] proposal does nothing for cost containment . . . Once fully implemented, [the MSA] proposal would have enormous negative effects on Federal revenue. It would create a huge new tax advantage/subsidy, going mostly to the non-poor . . . It could have deleterious effects on primary care."—American Association of Retired Persons

"The likelihood that MSAs would be more attractive to healthy families indicates a potential adverse selection problem . . . In an unrestricted market, the difference in premiums [between traditional and MSA plans] would grow over time as the healthiest people in high-cost groups switch to lower-cost plans."—Congressional Research Service, September 1994

Advancing MSAs may be in the financial interests of a few, but Medicare beneficiaries are not among them. Shown on the reverse is the chief proponent of MSAs and some information on this insurer's operations.

Sincerely,

PETE STARK,
Member of Congress.

Insurance company advocating tax subsidies for MSA insurance plans: Golden Rule Insurance Company.

Percentage of Golden Rule insurance premiums going to medical claims: 65.2%.

Rating of Golden Rule's financial condition in "1994 Best's Insurance Reports": A+.

Stated reason for Golden Rule's A+ rating: "This profitability is attributable to the company's careful underwriting, its sophisticated claims system, and its adequate rate increases." (emphasis added; translation: "they don't insure sick people.")

Cites from information on Golden Rule Insurance Company contributions to Newt Gingrich compiled by the Office of Congressman Stark.

(1) Roll Call, August 18, 1994; Los Angeles Times, January 29, 1995; CNN, Inside Politics, October 12, 1994. Amount of reported contributions from Golden Rule Insurance Company executive to GOPAC, the political action committee of Speaker Gingrich: \$117,000.

(2) Roll Call, September 15, 1994. Amount contributed by Golden Rule Insurance Company to the Progress and Freedom Foundation, sponsors of Mr. Gingrich's "Renewing American Civilization" course: Amount not disclosed.

(3) Los Angeles Times, January 29, 1995; The Atlanta Journal and Constitution, September 24, 1994; Roll Call, September 15, 1994. Amount contributed by Golden Rule Insurance Company to "Progress Report," a weekly talk show on National Empowerment Television featuring Mr. Gingrich: Sole sponsor. Amount not disclosed.

(4) American Political Network, January 11, 1995; United Press International 1995, January 10, 1995; US Newswire, January 10, 1995. Amount of "soft money" contributed by Golden Rule Insurance Company executives to GOP National Party Committees (1/1/93-11/28/94): \$523,775.

(5) Los Angeles Times, January 29, 1995. Amount contributed by Golden Rule Insurance Company to Mr. Gingrich's 1992 re-election campaign: \$15,000.

(6) CNN, Inside Politics, October 12, 1994. Amount contributed by Golden Rule executives to Mr. Gingrich's 1994 re-election campaign: \$20,000+.

COMMENDING ALAN LEVY FOR HIS OUTSTANDING WORK AS AN AUTHOR AND JOURNALIST

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 22, 1995

Mr. LANTOS. Mr. Speaker, I ask my colleagues to join me in commending Alan Levy, founding editor-in-chief of the Prague Post and the 1995 recipient of the American Society of Journalists and Authors award, "Author of the Year." Mr. Levy's latest book, "The Wiesenthal File," is an extraordinary examination of famed Nazi-hunter Simon Wiesenthal's life work and its enormous continuing relevance in today's world.

As an award-winning writer in the 1950's and 1960's, Alan Levy began to chart a career that would carry him and his family through some of this century's most turbulent and historically critical moments. Taking his wife and two children to Czechoslovakia in 1967, Levy found himself eyewitness to de-Stalinization and Alexander Dubcek's Prague spring of freedom, the Soviet invasion of August 21, 1968, and the fall and winter of Russian occupation and repression. Although the Levy family was expelled from Czechoslovakia in 1971, the experience was fodder for Levy's two monumental and critically acclaimed books on Czechoslovakia, "Rowboat to Prague" (1972), and "The Bluebird of Happiness" (1976).

Levy spent the next 20 years in Vienna, publishing award-winning travel and theater articles for the New York Sunday Times and many other world-renowned publications. Vienna also witnessed the world premiere of Levy's first play, "The World of Ruth Draper," in 1982. The play ran in Vienna, toured Europe, and enjoyed a successful 5-week run in New York's Times Square.

In 1990, Levy returned to Prague as founding editor-in-chief of the Czech Republic's leading English-language newspaper. From this post, he has provided the English-speaking world an unparalleled reportage and analysis of the radical, post-communist transformation of one of Central Europe's most dynamic and beautiful countries.

Mr. Speaker, Alan Levy's most recent, critically acclaimed work, "The Wiesenthal File," assures his place among the great writers and journalists of our century. On this day following his receipt of the Author of the Year Award, I ask my colleagues to join me in congratulating Alan Levy on his accomplishments and celebrating his outstanding career in literature and journalism.

CLEAN WATER AMENDMENTS OF 1995

SPEECH OF

HON. BUD SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 1995

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 961) to amend the Federal Water Pollution Control Act:

Mr. SHUSTER. Mr. Chairman, the committee report accompanying H.R. 961, the Clean

Water Amendments of 1995 (H. Rept. 104-112), inaccurately reports one of the roll call votes that was taken in the full Committee on Transportation and Infrastructure. On the Mineta motion relating to unfunded mandates, listed on pages 199-200 of the committee report, the committee report indicates a yes vote by Mr. ZELIFF.

The committee records (included in the report filed with the Clerk) indicate that Mr. ZELIFF's vote was no on that roll call. Apparently a printing mistake was made in the printing of the report. An errata sheet to the committee report will be printed correcting this mistake. The final record will indicate that Mr. ZELIFF's vote was no on the Mineta motion relating to unfunded mandates.

CLEAN WATER AMENDMENTS OF 1995

SPEECH OF

HON. DAN SCHAEFER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 16, 1995

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 961) to amend the Federal Water Pollution Control Act:

Mr. SCHAEFER. Mr. Chairman, I rise in support of the amendment offered by the gentleman from Texas [Mr. LAUGHLIN].

This amendment is intended to resolve a potentially serious conflict between two Federal statutes: the Federal Power Act, which gives the Federal Energy Regulatory Commission [FERC] the authority to regulate hydroelectric generation facilities; and the Clean Water Act, which regulates water quality related to such facilities.

Being from the West, I have always been a strong supporter of States' rights. State and local governments, in my opinion, generally have a better perspective on local needs and desires than the bureaucrats in Washington do. So I generally have a fairly negative view of measures which would take away from the power of the States.

This amendment takes on this very difficult issue in the conflict between the Clean Water Act and the Federal Power Act. The current situation is not a positive one, with an unclear division of final decisionmaking.

As chairman of the Energy and Power Subcommittee, it is clear to me that a clear decisionmaking process is needed. The electric power generated by a hydro project can often serve several States, over several hundred miles of transmission lines. Clearly, it is the role and the responsibility of the Federal Government to ensure that this interstate system works efficiently and reliably.

Under the Federal Power Act, the Federal Energy Regulatory Commission is tasked with this role. It makes sense that, as with any other issue affecting FERC licensing, Clean Water Act decisions would also be subject to a process by which FERC would exercise its authorities in a consistent manner.

This amendment, I believe, accomplishes this objective. It retains a strong role for State involvement. I could not support the amendment if I thought the case were otherwise. It also clears up the current fog which exists between FERC and the States, and comports