

have contributed much to the San Diego labor movement.

Raised in New Bedford, MA, Joe Francis moved to San Diego in 1953. Working first at Convair, he took a volunteer position as shop steward. Six years later, he joined the San Diego Fire Department, where he became involved in the local Firefighters Union. He was elected as director of the Union Board in 1965 and later served as secretary and then president of Local 145.

In 1980, after 21 years in the fire department, he was elected to the office of executive-treasurer of the San Diego-Imperial Counties Labor Council with two-thirds of the vote.

Noted for his calm but direct demeanor, Joe Francis reached out to the labor community during his term and brought attention to a broad list of concerns. The Labor Council made great strides under his leadership.

It is no wonder that the San Diego Business Journal called Joe Francis "San Diego's Top Labor Leader."

His involvement in countless community organizations is a testament to his dedication. He currently serves on the boards of United Way, the San Diego County Board of Economic Advisors, and the San Diego Technology Council. He previously served on the boards of the Salvation Army and the Regional Employment Training Consortium, among others, and was president of the San Diego Convention Center Corporation.

As he relinquishes his current post with the Labor Council, Joe Francis will retain his position as executive director of San Diego Labor's Community Service Agency.

Mr. Speaker, I join labor leaders in San Diego and across the country in congratulating Joe Francis for receiving the San Diego-Imperial Counties Labor Council's Distinguished Service Award, and I wish him well in all future endeavors.

---

#### CONFERENCE REPORT ON S. 735, ANTITERRORISM AND EFFECTIVE DEATH PENALTY ACT OF 1996

SPEECH OF

HON. DON YOUNG

OF ALASKA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 18, 1996*

Mr. YOUNG of Alaska. Mr. Speaker, I rise today in order to voice my strong opposition to the conference report for the Terrorism Prevention Act. I did not support the House bill as my voting record indicates and I did not intend to cast my support for the conference report. I strongly feel this legislation is a knee-jerk reaction to a most heinous crime. This body has passed enough legislation in previous years to catch and punish criminals who commit these atrocious acts against humanity. Unfortunately, I cannot change my vote but I do wish to make it clear that I opposed the conference report for the Terrorism Prevention Act.

#### EIGHTY-FIRST ANNIVERSARY OF THE ARMENIAN GENOCIDE

HON. JERRY F. COSTELLO

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 24, 1996*

Mr. COSTELLO. Mr. Speaker, I rise to join my colleagues today to commemorate the 81st anniversary of the Armenian genocide. In 1915, Armenian religious, political, and intellectual leaders were arrested and executed. The campaign of genocide began with this act and resulted in the deaths of over 1.5 million Armenians by 1923.

April 24 is the symbolic day of remembrance for the Armenian community to join together and remember the horrible events of their ancestors. Residents of Armenian heritage in my congressional district believe remembering the past will prevent the world from forgetting.

In addition, because some try to argue the Armenian genocide never occurred, calling attention to the tragedy is particularly worthwhile. Denial of genocide harms the victims and their survivors. That is one reason why I have joined a number of my colleagues in Congress in cosponsoring House Concurrent Resolution 47 to honor the memory of the victims of the Armenian genocide.

I ask my colleagues to join me in remembering the tragedy of the Armenian genocide and in renewing our commitment to human rights. The Congress must stand firm in its resolve to oppose violence and repression against humanity.

---

#### HEALTH INSURANCE HELP FOR THOSE 55 AND OLDER

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 25, 1996*

Mr. STARK. Mr. Speaker, I am introducing today legislation to make the COBRA health continuation program available to anyone between age 55 and the time they are eligible for Medicare.

Restructuring, layoff, downsizing, cutback, retrenchment—these words are heard too often in the 1990's. Amid corporate struggles to maintain profitability or simply to stay afloat, something else is shrinking: the number of permanent, full-time jobs.

As the level of employer-provided insurance declines and as hundreds of thousands of older workers face early retirement because of corporate downsizing, layoffs, and restructuring, the problem of health insurance for those not yet eligible for Medicare is becoming more and more serious.

While corporate profits were surging to record levels in 1994, the number of job cuts approached those seen at the height of the recession, according to a May, 1995 Wall Street Journal article. Profits rose 11 percent in 1994, on top of a 13-percent increase in 1993. Corporate America cut 516,069 jobs in 1994. International Business Machines Corp. [IBM] notified 1,200 employees last fall that they would no longer have jobs. Yet IBM's fourth-quarter profits were \$2.03 billion.

At AT&T, 40,000 jobs were recently cut. Workers will get a lump-sum payment based

on years of service, up to 1 year of paid health benefits and cash to cover tuition costs or to start a new business—but what happens to health coverage after the 1 year?

In Colorado, the Adolph Coors Co. announced plans in February to lay off as many as 150 of its 230 construction workers, despite profits of \$5.3 million in the fourth quarter.

Safety Stores undertook one of the most brutal corporate downsizing in history as a result of its leverage buyout in the mid 1980's. Safeway dumped 55,000 employees with no medical insurance, virtually no notice, and a maximum of 8 weeks severance.

A 1994 Nationwide study of 2,395 employers by A. Foster Higgins & Co., a New York based benefits consulting firm showed that among large companies—those with 500 or more employees—46 percent provide some form of coverage for early retirees, while only 39 percent provide insurance for Medicare-eligible retirees. Fewer than one in five large employers are willing to pay the entire cost of health care for their retirees, while 40 percent of the companies that do offer some form of health care coverage require the retiree to pay all of the costs. Those companies that do provide health care coverage for their retirees are increasingly requiring them to pay a share of the cost, especially for dependents.

Employee Benefit Research/Institute [EBRI] tabulations of the March 1995 Current Population Survey reveal that almost 14 percent of the near elderly, consisting of persons aged 55–64, was uninsured in 1994. As the baby boom generation approaches near elderly and elderly status, the issue of health insurance coverage for this group becomes increasingly important, particularly if the proportion of individuals aged 55–64 with employment-based coverage continues to decline.

Group health insurance is, of course, much less expensive than individual policy insurance, and that is why the COBRA benefit is so important and useful. The difference in cost can easily be several thousand dollars.

Help with the cost of this insurance is particularly important for those in their 50's and 60's because most insurance premiums rise sharply with age. For example, in the Los Angeles market, Blue Cross of California offers a basic, barebones in-hospital \$2000 deductible plan. This is a PPO plan where you are restricted to the hospitals you can use. For a couple under age 29, it costs \$64 a month. For a couple between age 60 and 64, it costs \$229 a month.

To help ensure that the cost of COBRA continuation is not a burden to business, my bill calls for age-55+ enrollees to pay 110 percent of the group rate policy—compared to 102 percent for most current COBRA eligible individuals and 150 percent for disabled COBRA enrollees.

I know that the cost of paying one's share of a group insurance policy will still be too much for many Americans and many of them will be forced into the uncertain mercies of State Medicaid policies. But for many others, this bill will provide an important bridge to age 65 when they will be eligible for Medicare. I wish we could do more—I'd like to see the gradual expansion of Medicare to all age groups, for example—but in the current climate, this bill is our best hope.

Over the years, I've received many letters from around the Nation on the need for national health insurance reform. Several of

these letters describe lives which would be greatly helped by the passage of this legislation, and I include them at this point in the RECORD.

I am attaching a copy of a letter that I sent to several people earlier this year. I have to amend one inference in that letter—that I would have no health coverage after the expiration of the COBRA coverage. I would have coverage if I could afford the ridiculous \$12,000 or \$14,000 figures I quoted previously.

MAN FROM ILLINOIS, AGE 55+.

DEAR REPRESENTATIVE STARK: I am 60 years old and I have been employed as a publishers representative for many years with a large company, Harcourt Brace Jovanovich. They became victims of a hostile take-over and I watched a distinguished company break down under the weight of excessive debt.

About four years ago I developed a heart condition, which was being treated for medically and I was able to function without any handicap in my work. Three years ago, a smaller firm, "XYZ", made me the proverbial "offer that can't be refused" and I joined them with their full knowledge of my heart problem.

A year later, my doctor advised a by-pass operation which went well and after about a month I was back at work. One year later I was laid off due to "a slowdown in the economy." I can only speculate on the real reason but, it followed a letter explaining that the company's self-insurance plan would not allow additional expenses for my heart condition. Thank all of you for COBRA, which now covers me until March, 1993, (at a cost of over \$6000/year). I can only hope the by-pass will last until some other coverage can be found.

The point of all this is: what happens now? As a sixty year old "cardiac case", I have had not one job offer, although many people want me to work for them as a "per-diem" or independent sales representative. I'll probably resort to this, but having talked to many insurance companies, including the company which offers the group policy for the National Association for the Self-Employed, they all say I'm uninsurable. This means that regardless of whether I can afford insurance or not, I can't get it and that leaves me and my family vulnerable for years, until I reach 65 and Medicare becomes available, (assuming you can keep the wolves away from it and it still exists in 1996).

After talking with neighbors and colleagues, I find I am not alone in this problem. There seems to be an increasing number of 55 to 65 year olds, who are laid off for weak reasons, and find themselves very much alone and without a spokesman.

A MAN FROM TEXAS.

I recently turned 62 years of age and have become the recipient of Social Security benefits. During my 48 years of working life (yes, I began at 14 in Idaho at the Farragut Naval training Station), I have paid my way through the various taxing bodies and reaped the harvest and the bounty created by living in this great nation (California since 1948). The major portion of my career was spent with the Bank of America where I was employed for 27 years reaching the highest position of branch manager. After leaving them in 1981, I was in a management position with a local yacht club and following this I worked as a private contractor doing research work for a computer company and an architectural supply firm. The reason I chose to apply for Social Security at age 62 was because I found (over the past year) no interest

in my years of experience in any kind of a employment. I applied to a number of employers including the local County School Districts and Administrative offices to no avail! That's enough for background.

Now for the help I hope my State or National government can provide. I recently discovered I had to apply for health insurance. The coverage I now have, which I obtained from my last employer under COBRA and for which I have been paying \$136.27 a month (out of the \$911.00 a month I receive under SS and BofA retirement plans) will soon run out. I applied to Kaiser Permanente which I felt has representative coverage with a comparable cost (I really can't afford to pay more the 15% of my gross income for health care). Because I was honest in answering the application questions I received a letter denying me coverage. I haven't yet applied elsewhere and will not until I get some kind of response to this plea. I suspect I will be further denied or be offered something beyond my economic abilities. I might point out (which I did to Kaiser) that beyond normal physical exams I have had good enough health that I have not had to consult a physician in over 15 years and that was for some minor surgery.

MAN FROM CALIFORNIA.

DEAR REPRESENTATIVE STARK: Terrorism. From my mailbox.

Monthly major medical premiums to Washington National Insurance Company were raised to \$408. per month (\$5000/year) from \$247. per month (\$3000/year), with a \$1500 deductible! Writing about it even terrifies me.

I am 62 years old now; minimum costs by age 65 will be \$15,000 without considering the usual yearly or 6 months premium increases. I live on a modest fixed income. Premiums have risen over 900% in 11 years.

There are millions like me who will go without insurance and even minimum health care, I know some already. We do not live in the ghetto. We have worked hard, raised families and contributed to our communities.

Who is proposing a way to stop this obscene, outrageous extortion? Please don't write to me reciting the usual cliches about health care. The problem has been defined and redefined already. Action is needed!

A WOMAN FROM ILLINOIS.

DEAR REPRESENTATIVE STARK: My husband is a retiree and is now covered by Medicare. I am still covered under COBRA; this coverage will last until the end of the year. This is a problem for me.

Over five years ago, I had breast cancer and underwent a mastectomy. There has been no recurrence of malignancy since; however, I am unable to purchase health insurance unless the "cancer clause" is eliminated. I am 61 years old. My insurance will end when I am 62 . . . three years away from Medicare.

Although we are retired and have saved for such a retirement, a recurrence of cancer would "wipe out" all that we have saved for, would endanger our son's college education as well as threaten my own life.

You cannot save my life; but you can save the future that we have planned for our entire lives.

A WOMAN FROM ILLINOIS.

DEAR REP. STARK: Although I am not part of your California constituency, this letter is written to commend and encourage you on your efforts to enact national health insurance for spouses of retirees over 62 years of age. A small packet of information is enclosed to supply additional information in this regard.

I've been out of work for five years due to "corporate downsizing" (or restructuring). I was 59 years of age with 9+ years of service at the time. Since then, I have paid constantly escalating Ohio Blue Cross payments while eagerly looking forward to the day when I would be covered by Medicare. I recently reached that age and invite you to look at my "big savings". My wife is 61.

Before 65: \$723.62. After 65: Wife's bill, \$491.24; my bill, \$156.40; Medicare bill, \$59.80; (2 months at \$29.90) \$707.44.

These oppressive costs are being taken out of savings accumulated way back from my first job paying 32 cents per hour. I have no pension nor paid benefits. I probably hold the record working for companies going out of business.

My basic plea: Grant Medicare coverage to spouses over 62 years of age wedded to present Social Security recipients.

Want to pull the country out of the recession? Relieve us of this medical cost burden and we'll spend like drunken sailors. . . . I drive a 10 year old car and haven't bought any new appliances in over 15 years.

MAN FROM OHIO.

DEAR CONGRESSMAN PETE STARK: My left leg was amputated because of diabetes on 2-6-89. While I was still in the hospital, just after surgery, I was dropped from Travelers Insurance Lifetime and Fifty Thousand Dollar Coverage and Union Pacific Railroad Health Systems. The latter being a Supplemental Coverage. I have no coverage at all now, and can't get any. I have tried to sign up with any and all companies, but was turned down, because no Insurance Company will cover my disabilities (Diabetes and Heart). Have also tried to get Social Security, Medicare and Medicare for Railroad Retirement Beneficiaries because of my disabilities. I do not qualify for any of these, because I am 62 years old and do not have enough quarters in for Social Security. I was told to get in touch with you, and maybe you might be able to help me get some coverage.

WOMAN FROM CALIFORNIA.

I urgently need help in obtaining information on any health insurance plans that might be available for non-employed persons who have been turned down by other providers.

My mother is 60 years old and the health insurance provided through my father's employment will soon expire (he retired in August 1987). The provider advised her that she will no longer be covered after this July. She has never filed a claim against this company; her coverage is being terminated because her eligibility through my father is expiring. She will not be eligible for Medicare until she is 65, and she has been unable to find other health insurance due to her age and poor health.

WOMAN FROM CALIFORNIA.

As I am sitting here and collecting my thoughts before writing to you, I find myself becoming more incensed at my health insurance situation or the future lack of it.

At the present time, I have group health coverage for myself and my wife because of the COBRA Law. This coverage is good for another approximately 8 months. At the expiration of that coverage, I can apply for group conversion. Sounds rather civil, doesn't it?

At only \$12,769 or \$14,031 annually for myself and dependent coverage. Needless to say, I cannot afford that. What are my alternatives?

Apply for the Illinois Comprehensive Health Insurance Plan under which our insurance costs would be \$9,768 or \$8,928 annually?

Ignore health coverage completely and wait for some illness to eat up my assets and then go on state aid?

Change employers and hope that its group insurance is more benevolent?

Or try to convince some responsible person or persons that our bottom line insurance industry is just that and nothing more. Our society has gone through its revolution and evolutions and deregulations. Perhaps it is time to go through a period of regulation (another form of evolution)—regulation of the insurance industry. Or if that is not possible, then I think that the Federal government must step in to fill the void that private industry will not handle—we cannot leave it to Beaver or private industry.

HONORING THE TIMOTHY  
VOLUNTEER FIRE DEPARTMENT

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 25, 1996*

Mr. GORDON. Mr. Speaker, I am taking this opportunity to applaud the invaluable services provided by the Timothy Volunteer Fire Department. These brave, civic minded people give freely of their time so that we may all feel safer at night.

Few realize the depth of training and hard work that goes into being a volunteer firefighter. To quote one of my local volunteers, "These firemen must have an overwhelming desire to do for others while expecting nothing in return."

Preparation includes twice monthly training programs in which they have live drills, study the latest videos featuring the latest in firefighting tactics, as well as attend seminars where they can obtain the knowledge they need to save lives. Within a year of becoming a volunteer firefighter, most attend the Tennessee Fire Training School in Murfreesboro where they undergo further, intensified training.

When the residents of my district go to bed at night, they know that should disaster strike and their home catch fire, well trained and qualified volunteer fire departments are ready and willing to give so graciously and generously of themselves. This peace of mind should not be taken for granted.

By selflessly giving of themselves, they ensure a safer future for us all. We owe these volunteer fire departments a debt of gratitude for their service and sacrifice.

LAUDING THE REPEAL OF THE  
BAN ON MILITARY PERSONNEL  
WITH HIV

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 25, 1996*

Mr. LANTOS. Mr. Speaker, I wish to commend President Clinton in particular and my colleagues in the Congress who agreed in the latest appropriations legislation for fiscal year 1996 to repeal the recent provision in the defense authorization bill which would have mandated summary discharge of military personnel with the HIV virus. That provision, Mr. Speaker, was an outrage, and I applaud its repeal.

The so-called problem of HIV-infected military personnel is a shibboleth. No logical reason exists to single out those people serving in the armed forces who have HIV. People suffering from other, far more contagious ailments are not subjected to the same discrimination. They are not kicked out and forced to lose accrued benefits and promised health care. This ban is more a reflection of fear and bigotry than rational military and health policy. It is patently discriminatory and unfair.

Although HIV can be contracted in a number of ways, let us not pretend that this ban was not directed at gay and lesbian Americans who contribute to our national defense. Gay and lesbian Americans have served our Nation in the military with great distinction for as long as this Nation has existed. They deserve much better than this.

Mr. Speaker, I share the President's conviction that compassion and clearheaded reason must be employed in confronting the HIV virus and its effects. The repeal of this ban is a positive step in restoring reason to the discussion. I ask my colleagues to join me in applauding the repeal of the ban on military personnel with HIV.

A TRIBUTE TO THE LUCY  
BARNESLEY SCHOOL, ROCKVILLE,  
MD

HON. CONSTANCE A. MORELLA

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 25, 1996*

Mrs. MORELLA. Mr. Speaker, I rise in tribute to the students, faculty, and parents of the Lucy Barnesley School in Rockville, MD on the occasion of the thirtieth anniversary of their school. The Lucy Barnesley School opened in 1965 for elementary school children and is currently responsible for educating 542 students from kindergarten through fifth grade.

Lucy Barnesley is one of four elementary centers in Montgomery County for highly gifted students in grades four and five. In 1979, a program for deaf and hearing-impaired students was incorporated into the regular teaching program. The school boasts a unique fifth grade singing group known as the Fabulous Flying Fingers. Under the direction of Theresa Burdett, the group uses sign language to communicate the meaning of their songs to the hearing-impaired. The group has performed on two occasions at the White House.

The Lucy Barnesley School demonstrates its dedication to children and their education through innovative programs like the Fabulous Flying Fingers. Principal William Beckman emphasizes the importance of innovative teaching methods, team teaching techniques, and a strong sense of cooperation among the faculty at Lucy Barnesley.

Please join me in congratulating the Lucy Barnesley School on 30 years of dedication to the education of children in Rockville and best wishes for 30 more to come.

TRIBUTE TO CAPT. MICHAEL  
DOWD

HON. WILLIAM J. MARTINI

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 25, 1996*

Mr. MARTINI. Mr. Speaker, I rise today to pay tribute to a very special individual from the Eighth Congressional District of New Jersey.

On the night of February 27, 1995, Captain Michael Dowd tied a rope around his waist, was lowered down the side of a four-story burning building, and saved the life of a 3-year-old child. For this remarkable display of bravery, I am proud to honor Captain Dowd for receiving the New Jersey state Firemen's Mutual Benevolent Association's Valor Award.

Valor and courage are attributes that are essential for all firefighters, yet hopefully they are never truly tested in a life-threatening situation. On February 27, 1995, Captain Dowd displayed the kind of valor and courage that not only makes us all proud but leaves us stunned with amazement and admiration.

It is these displays of intense dedication to public service and community, as well as the pure compassion and value for human life, that symbolize what America is all about. Captain Dowd serves as a wonderful role model not only for those in his community of West Orange, NJ, but for the national community as well.

Captain Dawd was willing to risk his own life in order to save another's, and for this he has received the New Jersey State Firemen's Mutual Benevolent Association's Valor Award. I am proud to give praise and honor to this remarkable individual for his extraordinary demonstration of heroism.

Speaking for the citizens of the Eighth Congressional District, I offer heartfelt congratulations, and wish you continued success.

TRIBUTE TO LA GRANGE POLICE  
OFFICERS ROBIN PROKASKI AND  
JIM LIOTTA

HON. WILLIAM O. LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 25, 1996*

Mr. LIPINSKI. Mr. Speaker, today I wish to pay tribute to two outstanding police officers who heroically risked their lives to save two people from a burning house in my district.

Officers Robin Prokaski and James Liotta of the La Grange, IL police department were the first to respond to an alarm that brought them to a burning house in the community in the early morning hours of February 24. One occupant of the house, Jerry Chlapcik, had escaped the flames and smoke, but his elderly wife and his daughter, a quadriplegic, were still trapped inside. Officers Prokaski and Liotta climbed through a window and found the mother attempting to get the daughter out of bed.

Working quickly in the dense smoke, they were able to get both mother and daughter out of the house, handing the victims out of the window.

For their heroic efforts, Officers Prokaski and Liotta were awarded the Chief's Award of Valor from the fire department.