

MSAs discourage preventive care. Unlike physicians, dentists have an extensive, cost-effective set of preventive procedures to draw upon. By emphasizing preventive services, dental insurance helps improve health and lower treatment costs. MSAs, on the other hand, tend to discourage preventive, routine services. I am concerned that individuals will treat MSAs as cash savings and be more likely to regard dental care as something that can be postponed. By delaying routine care until dental problems are at more advanced stages, the eventual cost of treatment will be higher.

MSAs are less cost-effective. MSAs may actually result in higher employer benefit costs. Most healthcare dollars are spent on a small portion of the population in high amounts. Yet under an MSA option, individuals who are otherwise low utilizers to healthcare would be eligible to receive the full MSA contribution from their employers.

MSAs could lead to adverse selection and higher premiums. Young, healthy and financially well-off individuals are more likely to choose MSAs, leaving the poorer, sicker individuals in the insured population. Under those circumstances, employer premium costs would increase significantly.

I urge you to oppose the inclusion of MSAs in the final healthcare legislation. Should you have any questions or need further information, please feel free to call me.

Thank you for your time and consideration.

Sincerely,

WILLIAM T. WARD,  
*President and Chief Executive Officer,  
Delta Dental Plan of California.*

#### DALLAS LOSES A COMMITTED CITIZEN

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, sadly today, I must report the loss of a friend, supporter, and committed citizen, Elsie Cohen Pearle. Mrs. Pearle, passed away at her Dallas home this past week following a battle with cancer.

Born as Elsie Cohen in Pittsburgh, she graduated from Schenley High School. Shortly afterward, she met and married Stanley Pearle. The couple moved to Texas after Dr. Pearle graduated from optometry school and she became very involved in the family's optometry businesses, which preceded the founding of Pearle Vision optical stores. She worked as an executive for the firm and handled all of the advertising.

Elsie Cohen Pearle was a charter life member of the National Council of Jewish Women, Greater Dallas section and she has been described by her friends and associates as a tireless and inspiring leader in the fundraising efforts of that organization. In Dallas, however, Mrs. Pearle was best known for her love of art and her support of numerous organizations. She was a member of the Dallas Jewish Historical Society, the League of Women Voters, the National Organization for Women, and Emily's List. She also chaired the women's division campaign of the Jewish Federation of Greater Dallas. She has also been active in every national political campaign since 1960. She attended State Democratic conventions and cochaired breakfasts, luncheons, and art shows on behalf of many political candidates.

In 1988 she was honored with the Israel Bonds Woman of Valor Award, and she and her husband were awarded the Torch of Conscience Award by the Dallas Chapter of the American Jewish Congress. Mrs. Pearle formerly served on the aesthetics committee of Temple Emanu-El, where she also served on the board of the music committee. She was to have been honored in November as the first honorary chairwoman of the National Council of Jewish Women's Gala Affair in Dallas.

Elsie, you will be missed.

#### TRIBUTE TO MARIAN KLEBANOFF

HON. KAREN MCCARTHY

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Ms. MCCARTHY. Mr. Speaker, I rise today to honor Marian Klebanoff who will receive the State of Israel's Heritage Award on Sunday, May 19, 1996, in Wichita, KS. Marian has dedicated her life to her family and to her community and to the State of Israel.

Marian was born in 1916 in Kansas City, MO, the second child of Edith and Benjamin Bell. She graduated from Linwood Elementary School and Central High School. Marian attended the Kansas City Art Institute, the University of Kansas, and the University of Tulsa. In 1940 she married Nathan Wedlan of Kansas City where they lived most of their married life. They had two daughters, Myrna who is married to David Lyons and Bobbi who is married to Larrie Weil.

Marian first visited Israel in 1973 with her husband who died later that year. In 1978 she moved to Wichita, KS, to marry Joseph Klebanoff who has two sons, Gary and Alan. She and Joe have been blessed with seven wonderful grandchildren: Jonathan Wedlan Lyons, Brett Harrison Lyons, Parker Anders Weil, Sarah Marion Weil, Sarah Annie Klebanoff, David James Klebanoff, and Kara Klebanoff.

Marian's devotion to her family is equaled only by her commitment to helping others. She began her public service as a high school student when she volunteered at Congregation Beth Shalom in Kansas City, MO, as a librarian. A great lover of children, Marian taught Sunday school and nursery school and was camp director at Beth Shalom.

Marian has lived several places during her adult life and has always been actively involved in her community. In Kansas City Marian served as the director of Jewish education and art gallery coordinator for the Jewish Community Center; she also was a board member of Congregation Beth Shalom Sisterhood, National Council of Jewish Women, Hadassah, and Jewish Federation. While living in Tulsa, OK, Marian was president of the National Council of Jewish Women and served on the board of directors of Hadassah, Jewish Federation, and ORT.

More recently Marian has served on the board of directors of Jewish Federation of Wichita, Temple Emanu-El Temple, Temple Emanu-El Sisterhood, Hadassah, and B'nai N'rith Women. She has been president of Temple Emanu-El Sisterhood and also has served as chairperson of the Education and Anti-Defamation League communities as well as co-chair of the women's division of the Jewish

Federation. Marian is also a member of the Wichita Gardens Botanica, Wichita Art Museum, Wichita Center for the Arts, Wichita Symphony Association, Wichita-Sedgwick County Historical Museum, American Civil Liberties Union, and the Mainstream Coalition.

I am proud to list the many organizations with which Marian has worked, but Marian's life has been much more than the sum of all the wonderful parts. The Hebrew language has no word which directly corresponds to the English word "charity." The closest word for "charity" in Hebrew is "Tzedakah" which is a Judaic admonition to be righteous, compassionate, and, above all, help one's fellow man. Marian is a most perfect example of this combination of community service and responsibility.

I am honored to rise before this distinguished body to recognize Marian Wedlan Klebanoff who has earned my respect and that of her family and her friends. She is a worthy recipient of the State of Israel's Heritage Award for her devotion to her family, to her synagogue, to her community, and to the State of Israel.

#### A TRIBUTE TO DAVID M. MARSHALL, JR.

HON. MIKE WARD

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Mr. WARD. Mr. Speaker, I rise today in tribute to an outstanding citizen in my district, Mr. David M. Marshall, Jr. Mr. Marshall has been a loyal employee of the Louisville Naval Ordnance Station for 38 years and retired as of May 3, 1996.

Mr. Marshall's long years serving at the Naval Ordnance Station are a credit to his dedication to the United States and its Armed Forces. During his long tenure, he was key in developing many defense technologies. His talents as a mechanical engineer will surely be missed. I would like to personally thank him for his commitment and to extend my best wishes to him and his family as they celebrate his retirement this weekend.

#### POLISH-AMERICAN WAR VETERANS

HON. JERRY F. COSTELLO

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Mr. COSTELLO. Mr. Speaker, I rise today in tribute to the Polish-American War veterans in my congressional district, who are celebrating their 50th Anniversary as a veterans organization in the Metro East and will celebrate that distinguished anniversary on June 1, 1996.

This local Polish-American War veterans organization was formed immediately after World War II, when so many local Polish-Americans living in Southwestern Illinois left their homes and families to fight to free Europe and preserve democracy here in America. Upon their return, these veterans decided to form their own local PAWV organization.

According to the local organization, these original ideas were nurtured at the S.M. (Steve

Mizulski) Tavern in East St. Louis, where planning sessions took place. The PAWV was subsequently chartered in May 1946 by the State of Illinois. The first officers were Stanley Gula, President; Stanley Boryczko, Vice-President; Joseph Skowron, Secretary; Michael Bartosz, Treasurer; and Adam Wondolowski, Sergeant-at-Arms. Other active leaders were Walter Kolczak, Les Kloczak, Aloysius Szablowski, Edward Cich, Ed Wondolowski, as well as John Radon, Ted Skrabacz, and Ben Nieciecki.

Over the years, events were staged throughout the Metro East, with its 25th Anniversary celebrated on October 2, 1971, at the Catholic Knights and Ladies Hall in Belleville. Under the leadership of Albert (Butch) Rolek and other committed members, a permanent site for the PAWV was found in 1979 on North 81st Street in Caseyville.

The PAWV sponsors a variety of community events every year, including the annual Father's Day program, ethnic celebrations, children's events, as well as national and State holiday observations. The Ladies Auxiliary, a group of dedicated wives and mothers, supports the activities and continues to work to foster an understanding and love of the Polish community.

Mr. Speaker, I urge my colleagues to join me in congratulating the PAWV on its 50th Anniversary.

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BLOOMFIELD CITIZENS COUNCIL  
AWARDS

HON. WILLIAM J. COYNE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. COYNE. Mr. Speaker, I rise today to pay tribute to a number of Pittsburgh residents who were honored on May 3 with Bloomfield Citizens Council awards. Every year, the citizens council grants these awards to members of the community who have made a significant contribution to the quality of life in Bloomfield.

For decades of countless volunteer hours and for her tireless dedication as the editor of the Spirit of Bloomfield newsletter, Janet Scullion was presented for the first time in the history of the council with a dual award, receiving both the Mary Cercone Outstanding Citizen Award and the Distinguished Leadership Award.

For her dedication to the education and spiritual commitment of two generations of Bloomfield children, Sister Mary John Cook is being honored with the Lifetime Achievement Award, Sister Mary John has served as the principal of Immaculate Conception School for 16 years.

Two community members received recognition for their commitment to athletics and were jointly awarded the Outstanding Athletic Leadership Award. Dan Brannigan worked tirelessly for several years to develop and support basketball and volleyball programs for young people in the Bloomfield community. George Savarese has given his heart and soul to the success of the hockey league program which helps Bloomfield boys build character and self-discipline.

For knowing the streets and encouraging everyone to join together and work with the police, the Public Safety Award was bestowed upon BILL BRADLEY.

Never refusing to help his community through countless hours of service with the Bloomfield Lions Club, the St. Joseph Nursing Home, and the Meals on Wheels Program—and for always being willing to go the extra mile—Emil Del Cimmuto was recognized with the Extra Mile Award.

An impressive record of attendance at meetings, hearings, and hundreds of volunteer hours of committee work on everything from youth to seniors made the selection of Phyllis McQuillan as the recipient of the Community Commitment Award unquestionable.

City Council President Jim Ferlo, longtime community activist, was the founder and driving force behind such organizations as the Patient's Right Program, the Pennsylvania Alliance for Jobs & Energy, and the Save Nabisco Action Coalition. For his numerous community activities, and because Jim is always there as a loyal friend with an optimistic vision when the citizens of Bloomfield needed him, Jim Ferlo has been honored with the Neighborhood Loyalty Award.

A dedicated and outspoken 15-year-old who volunteers at West Penn Hospital, Kristen DiGiacomo has been honored with the Junior Patriotism Award. This remarkable young woman is truly a model for all young people in the city of Pittsburgh.

For his partnership with the Bloomfield Citizens Council to advance the educational opportunities for Bloomfield children at Immaculate Conception School with microscopes, lab equipment, and computers, Charles O'Brien was honored with the Academic Advancement Award.

Greg Feigel and Larry Camerota are the two recipients of the Outstanding Athletic Achievement Award.

The recipients of the posthumous awards this year were Mary Lou Johnson and Gilda Zolabinski. Mary Lou's life was marked by her dedication to family, friends, and community. Gilda also had a deep commitment to the people she loved, and to the quality of life in Bloomfield.

For his creative display of more than 6,000 lights and different winter scenes which are admired by everyone, Jack Rice received the Creative Christmas Award.

For their admirable effort, the following people received an honorable mention for the Creative Christmas Award: Michael Armenti, Gary Caldwell, Humphrey DiGiacomo, John Fugil, and Michael Magliocco.

All of these individuals have made significant contributions to the people and community of Bloomfield in Pittsburgh. It is only through such efforts that the quality of life in our communities can be maintained. They deserve our thanks and commendation. I salute them.

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GIRL SCOUT GOLD AWARD  
RECIPIENTS

HON. CARRIE P. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mrs. MEEK of Florida. Mr. Speaker, today I would like to salute a group of outstanding young women who will be honored on May 22, 1996, by Tropical Florida Girl Scout Council in Miami, FL, for earning the highest achieve-

ment in U.S. Girl Scouting. They are Julie Vilaboy of Girl Scout Troop No. 52, Jessica Tejera, Rusonda Solomon of Girl Scout Troop No. 79, Lauren Schwartz of Troop No. 75, Laura Santos of Troop No. 52, Marisa Key of Troop No. 535, Carrie Hoffman of Troop No. 79, Jennifer Harvey of Troop No. 79, Luvy Delgado of Troop No. 140, Alicia Castellanos of Troop No. 52, Jessica Bernabei of Troop No. 140, Maria Beotequi of Troop No. 140, and Tracey Adams of Troop No. 711.

The Girl Scout Gold Award symbolizes outstanding accomplishments in the areas of leadership, community service, career planning, and personal development. The award can be earned by girls aged 14 to 17, or in grades 9 through 12.

Girl Scouts of the U.S.A., an organization serving over 2.5 million girls, has awarded more than 20,000 Girl Scout Awards to Senior Girl Scouts since the inception of the program in 1980.

To receive the award, a Girl Scout must earn four interest project patches, the Career Exploration Pin, the Senior Girl Scout Leadership Award, and the Senior Girl Scout Challenge, as well as design and implement a Girl Scout Award project. A plan for fulfilling these requirements is created by the Senior Girl Scout and is carried out through close cooperation between the girl and an adult Girl Scout volunteer.

As members of the Tropical Florida Girl Scout Council, these outstanding young women began working toward the Girl Scout Award as early as September of last year. They completed their projects in programs such as self-awareness/self-help, youth monitoring, and education and community service.

I know that my colleagues will join with me in extending to these outstanding young women our congratulations for a job well done and for their service to our community and our country.

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ARTHRITIS FOUNDATION HONORS  
NATHAN N. SCHIOWITZ

HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. KANJORSKI. Mr. Speaker, I rise today to recognize Nathan N. Schiowitz, who has been selected by the Northeastern Pennsylvania Unit of The Arthritis Foundation as its 1996 Community Leader of the Year. I am pleased to recognize Mr. Schiowitz as he receives this honor on May 15, 1996.

The Arthritis Foundation gives the Community Leader Award to those community leaders who demonstrate outstanding leadership qualities in their communities and who have selflessly given of themselves for the betterment of others. Nathan Schiowitz fulfills, and surpasses, these requirements. He is truly deserving of this award.

Nathan Schiowitz began his professional career in 1924 when he joined his father's company, the General Supply and Paper Co., located in Wilkes-Barre, PA. He quickly became a leader in the business, and rose to the position of president before his retirement in 1975.

As Nathan's leadership qualities grew with his experiences at the General Supply and Paper Co., he shared those qualities with his