

represent a gamble. People who would most likely take the gamble would be the healthier and better off. To some degree, they would be choosing to withdraw from the broader insurance pool to fend for themselves. Left in the pool would be the more vulnerable, who would likely see their insurance costs go up; the increase would make insurance even harder to maintain than now.

In a sense this is the very opposite of the insurance principle. It is being pushed by companies that want to sell catastrophic coverage, plus people drawn to the individual responsibility that the idea entails, but for the population as a whole, it would do more harm than good. The President has rightly suggested that he would be disposed to veto a bill that included these accounts.

Well, the bottom line, Mr. Speaker, is that the Republican health plan with these MSAs would raise premiums for average Americans and make insurance less affordable. Hence fewer people would be able to get insurance under this bill. It is nothing more than a payback to the Golden Rule Insurance Co. Golden Rule has made big contributions to the Republicans and will reap big profits if the MSA proposal becomes law. Of the \$1.2 million contribution that has been given to the Republicans by the Golden Rule president, J. Patrick Rooney and his family, even more has been given to other GOP candidates and causes. What causes.

What I am trying to say, Mr. Speaker, is essentially that Speaker GINGRICH got on the floor this morning and talked about what he is trying to do for health care reform. He neglects to mention that essentially he is trying to sabotage health insurance reform with the MSA provisions. This GOP provision provides no help for working families and just provides handouts for special interests. Essentially what we are seeing here is the Republican leadership jeopardizing health insurance reform by providing for rich man's insurance.

REFORM OF POLITICAL PROCESS

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Washington [Mrs. SMITH] is recognized for 5 minutes.

Mrs. SMITH of Washington. Mr. Speaker, I stand here tonight recalling my first trip to Washington, DC, as someone who had just been written in for Congress. I did not run for Congress. I was written in. Within 3 weeks I found myself standing on the steps looking out at Washington, DC, thinking, oh God, why am I here? And I know that any citizen would have felt the same way; it was a Cinderella story. I did not have to spend all the time most people do. But as I listened to that speech, many speeches, I realized that we were making great promises to the American people.

Those promises were for a new way if the American people would give the

Republicans control of Congress for the first time in 42 years. If we were elected, we Republicans, we would be different. Just trust us. I found out that most of my colleagues, who were new especially, were running against the corruption.

They said that things have happened over the years that we do not agree with.

Many of the quotes that we heard that day were resounding. I heard a man that I have learned to trust, learned to admire, one of the leaders of our party say, as I cheered, because I agreed with him, if you will give us control, we will wrestle or wrest control back for the people and take it out of the hands of special interests. I and my colleagues stood and cheered. We looked out. We promised America.

Today I call on my colleagues to keep our word. The theme was promises made, promises kept. You would not know what we meant except that we said we would clean it up. I believed those promises, and I say today the American people need to hold us to those promises.

I arrived to Washington, DC, to training, but the first night I arrived to dozens of the first and second and third night fundraisers. I said, well, this is interesting, did not think much about it, but found out that each Member of Congress was to give four to eight. I have got the written instructions still on my desk, that we were to focus on the people that came before our committees. They brought in people to train us. If you went to the right fundraiser training, they taught us how we could get people to help us, to dial for dollars, is that it is called. And that is in writing, and to focus on those that came before us so they would understand how important it was that they came to our fundraiser. And we could get leadership people to put their name on our fundraiser.

I looked at that and I thought, how does this fit in with cleaning up Congress? Then I found out the Democrats do it, too. And not only that, that the challengers had come with some of the new freshmen and they were doing it, too, all on the same night.

There are master schedules, you see, because there is only so much around here. They have built buildings. As you look out, some of the buildings are just fundraising buildings. They have floors where you dial for dollars, where there are funds, other floors where you have receptions and the Members set themselves up on the schedule.

I looked at that and I realized that clearly that would take a little bit of time. But the biggest thing I realized is I could not go back home and tell the American people I did it. Each Member is allotted a time, four to eight scheduled events, on the calendar. You make sure there are not too many because there are only so many places to have them. We make sure that we have votes that day so we are sure to be here so there are enough Members to come

to the fundraisers. You see, the lobbyists come there to lobby us because we are in session most every night, and they have access to a lot of Members.

Then you go to someone's fundraiser, so they go to your fundraiser. The lobbyists come, and on the bill they send them is \$500 to \$1,000. They do not have to come. But if you were called by a Congressman or Congresswoman and you happened to need to go before their committee and you did not bring the \$500 or \$1,000, would you not think maybe your opponent would be there? It is not even subtle pressure anymore, folks. It is the pressure that I would have thought that we would take off.

I am called the Democrats who played games with this and the Republicans who tend to be looking like they might be playing games with this to a vote on a bipartisan bill. There are two of them. There is a Senate one, 1219, and a House one. Stop playing games. Vote, do not just talk.

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NBA CHAMPION CHICAGO BULLS

The SPEAKER pro tempore (Mr. STEARNS). Under a previous order of the House, the gentlewoman from Illinois [Mrs. COLLINS] is recognized for 5 minutes.

Mrs. COLLINS of Illinois. Mr. Speaker, I rise today to pay tribute to the Chicago Bulls who on Sunday night at the United Center in the Seventh Congressional District captured their fourth NBA championship in an 87 to 75 victory over the Seattle SuperSonics. Many called it mission impossible. But the Bulls have won their fourth NBA championship in an amazing display of team play.

It has been a historical season for the Bulls, who finished the regular season with a 72-10 record, 87-13 record for the season, and a 15-3 record for the playoffs. The Bulls had an average margin of victory of 12.3 points, a feat only a few teams in any sport have had in any one season.

Chicago, the Seventh Congressional District and Chicago fans through the Nation are fat with pride. Some are saying that the, "NBA Champion Chicago Bulls have established a new level of play, and it's something all teams will have to chase."

I would also like to congratulate Phil Jackson and his coaching team comprised of Tex Winter, Jim Rodgers, Jim Clemons, and John Paxson.

Mr. Speaker, I would also like to pay tribute to one of the greatest basketball players of all times, Michael Jordan, who finished off this great season with a 96 triple crown of MVP award in the league finals. His great leadership, and unparalleled performance have garnered him the title of one of the greatest ballplayers of all time. Dennis Rodman has also distinguished himself capturing his fifth rebounding title. And of course Scottie Pippen, and the entire club for an outstanding display of teamwork.