

retirement stool, with the others being Social Security (adjusted for privatization), private savings and other retirement plans.

We need to do something to solve the long-term problems of our Social Security system. And of course, the crown jewel of this proposal is the effect of compounding earnings and contributions over the lifetime of an individual. The figures are impressive. For example, with an investment return of 10 percent, the \$6,000 could grow to \$2,350,000 by age 65. At 8 percent, the fund would total \$740,000. The secret is to invest early.

The funds would be used for retirement purposes—to supplement other retirement funds, as well as Social Security benefits. However, funds could be withdrawn for education expenses and the purchase of a first-time home. The current and prior withdrawals could not exceed 50 percent of the earnings and contributions at the end of the prior year. Other nonexcepted withdrawals would be subject to significant penalties. The primary purpose is to encourage savings for retirement and to discourage withdrawals.

In summary, the proposal would (a) help to increase our national savings rate, (b) instill in individuals the advantages of saving for retirement at an early age, and (c) begin to address the very real problem of providing alternative options to company pension plans and Social Security benefits.

We welcome our colleagues support of this proposal and look forward to their involvement in debating these issues in the 105th Congress.

#### TRIBUTE TO RABBI REUVEN BEN-YAIR

HON. FLOYD D. SPENCE

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 27, 1996*

Mr. SPENCE. Mr. Speaker, I rise today to recognize Reuven Ben-Yair, who has the distinction of being the first native-born South Carolinian to be ordained as a rabbi. Reuven Ben-Yair is a descendent of immigrants who came to South Carolina in the late 1600's. His family has contributed much to the Palmetto State and he has followed their example by leading a life that is dedicated to serving his fellow man.

Reuven Ben-Yair was born as Robert Tracy Schwartz in Kingstree, SC, in 1966. He has chosen to go by the name Reuven Ben-Yair, which is the Hebrew name that was given to him at birth. He was raised in Conway and graduated from high school there. In 1989, he received the Bachelor of Arts degree from the University of South Carolina, with a double major in religious studies and philosophy. He then entered a joint theological studies program conducted by Yeshivat Mercaz Ha-Rav Rabbinical Seminary and Hebrew University in Jerusalem. This summer, Reuven Ben-Yair was ordained as a rabbi.

In addition to his studies, Rabbi Ben-Yair has served in the Israeli Army in an elite paratrooper reconnaissance unit, where he attained the rank of lieutenant. He has also devoted much time to working with children.

Mr. Speaker, for the first time in the over 300-year history of our great State, a South Carolinian has been ordained as a rabbi. On

behalf of those of all faiths in our State, I would like to congratulate Rabbi Reuven Ben-Yair and wish him much success.

#### 100TH ANNIVERSARY OF THE LADIES' ANCIENT ORDER OF THE HIBERNIANS, DIVISION I

HON. JERRY F. COSTELLO

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 27, 1996*

Mr. COSTELLO. Mr. Speaker, I rise today to recognize the Ladies' Ancient Order of Hibernians, Division I, in St. Clair County, IL. They will celebrate their 100th anniversary on Sunday, October 20, 1996.

The women of Division I received their charter in East Saint Louis, IL, on October 30, 1896. Originally, the primary purpose of the Ladies' AOH was to assist young immigrant Irish girls coming to the United States in security employment, offering them protection, and moral support. Today, Hibernians are primarily a Catholic action group and service organization. The preamble of the constitution of the Ladies' order states the intent and purpose of the group is to promote the interests and welfare of Americans of Irish descent, to aid the people of Ireland to achieve independence, to promote Catholic action and to assist in mission work.

Throughout the years the Ladies' AOH has supported local social work agencies such as the Catholic Urban League, Poor Clare Sisters, the Radio Service, the Bishop's Burse, St. Jude's Hospital, and the Special Olympics. Division I also supports the national organization's Irish essay contest for middle and high school students in order to foster an interest in the history of Ireland among young people.

Irish-Americans have long been an integral part of our common history. The contributions that the Ladies' Ancient Order of Hibernians have made their community and their heritage are invaluable to the people of St. Clair County. I ask my colleagues to join me in wishing them a wonderful centennial celebration and best wishes for the next 100 years.

#### INTRODUCTION OF H. RES. 518

HON. JUANITA MILLENDER-MCDONALD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 27, 1996*

Ms. MILLENDER-MCDONALD. Mr. Speaker, I am inserting into the RECORD correspondence and a resolution having to do with the CIA involvement in introducing crack cocaine into the Los Angeles area to help support the Contras.

HOUSE OF REPRESENTATIVES,  
Washington, DC, August 20, 1996.

Hon. JANET RENO,  
Attorney General, Department of Justice, Washington, DC.

DEAR MADAM ATTORNEY GENERAL: It is with great alarm that I have read, in the San Jose Mercury News and other news publications, of the involvement of the U.S. Central Intelligence Agency in the introduction, financing, and distribution of crack cocaine into the Compton and South Central areas of my District. As the elected representative of

these areas, I am both appalled and extremely distressed by these reports and am asking that the Department of Justice conduct a full scale investigation into these allegations.

As you are no doubt aware, crack cocaine is one of today's major problems facing not only the area that I represent but also hundreds of thousands of Americans nationwide. The mere idea that our government could have, in any way, been involved in the financing or distribution of this horrendous drug is repulsive to me. I believe that it is incumbent upon us, the elected federal representatives of the people, to look into this matter and determine what, if any role, the federal government played in ruining the lives of hundreds of thousands, if not millions, of people. I am sure you would agree that we need to determine the extent to which the government was involved in the cocaine trade in Los Angeles—or anywhere else for that matter—if we are to continue to hold the trust of the people.

Please advise me as soon as possible what you and your agency are doing to address these allegations. I will not allow this matter to rest until I am satisfied that we have the answers to the many questions that have been raised in the last few days. I look forward to working with you in investigating this matter as well as in addressing the larger question of how we help the millions of people whose lives have been adversely affected by this insidious drug. Thank you in advance for your attention to this matter.

Sincerely,

JUANITA MILLENDER-MCDONALD,  
Member of Congress.

HOUSE OF REPRESENTATIVES,  
Washington, DC, August 20, 1996.

Hon. JOHN DEUTCH,  
Director, U.S. Central Intelligence Agency,  
Washington, DC.

DEAR DIRECTOR DEUTCH: It is with great alarm that I have read, in the San Jose Mercury News and other news publications, of the involvement of the U.S. Central Intelligence Agency in the introduction, financing, and distribution of crack cocaine into the Compton and South Central areas of my District. As the elected representative of these areas, I am both appalled and extremely distressed by these reports and am asking that the Department of Justice conduct a full scale investigation into these allegations.

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