was because the judge felt he should at least cover part of the court costs and because he had admitted having the affair.

''This was strictly civil and had no criminal implications,'' Crutchfield added. ''I was hurt, but my wife and I moved on with our lives, our family and our service to the community.''

Added Pat Crutchfield: ''It was one of our storms that we weathered, and it did bring us closer. It strengthened our marriage, our relationship.''

Now they are facing a serious challenge involving the health of the family matriarch. Pat Crutchfield was diagnosed in 1992 with scleroderma, a fairly rare disease affecting the blood vessels and connective tissue. She has changed her hairstyle and wears long-sleeved blouses to cover areas where her skin has become hardened, a symptom of the disease.

The condition dramatically altered her role as family caretaker.

''I've never had a health problem. I've always been the doer for my family,'' she explained. ''The biggest thing is that my family has had to care for me.

''They've had to take more responsibility, which has probably been good. It has changed us around as far as commitments that we make. We've had a couple of trips that we've had to cancel, or I've just stayed home. I just wasn't able.

''It beats me down,'' she conceded, though she refuses to allow it overtake her. ''I stay down for a while, and then I jump up and keep stepping.''

The Crutchfields say her illness has forced family members to rethink and reorder some of their priorities.

''The disease has made us appreciate what is important and what is not important,'' Charles Crutchfield said. ''And all I do is support her and tell her she's the best.''

And its effect on the family?

''It disrupted the family,'' he conceded. ''It cracked it. It didn't break it.''

Those who know Pat Crutchfield say the disease has left its mark on her body but cannot quench her spirit. One of them is childhood friend Dee Dee Ray. The women have known one another since grade school.

''Pat has such faith, and she always looks on the bright side,'' Ray said, ''She's a very religious person. I've seen her make many, many novenas.... She doesn't give up hope. She just keeps going.''

Even with their busy schedules and numerous commitments, the Crutchfields still have time for each other, whether it's visiting, talking on the phone or during harvesting, canning, preserving and freezing the home-grown bounty from their vegetable gardens and orchards.

Sunday dinners, birthdays and holidays are special times in their home, as is fight night, when about 40 to 50 of their closest friends come over to watch boxing and eat Charles Crutchfield's famous chili.

He learned about growing food while growing up in Jasper, Ala., a small, segregated coal-mining town. His father was a barber whose business was the oldest owned by an African-American in that town. Wanting their son to have a chance to fulfill his dream of becoming a doctor, his parents sent him to live with an aunt in Minneapolis in 1955. He is a graduate of North High School and the University of Minnesota School of Medicine.

The Crutchfields have instilled their value of education in their children. Since their children were small, they have always told them to ''work hard, get good grades and always do your best.''

It appears to have sunk in. Crutchfield's three sons with former wife, Dr. Susan Crutchfield-Mitsch, a family physician, are all in either the legal or medical profession. Charles III, 37, is a dermatologist, Carleton, 33 is an attorney and Chris, 28, also is an attorney and a staff assistant to state Rep. Andy Dawkins of St. Paul. Charles and Pat Crutchfields' daughter Raushana, 21, is a junior and psychology major at Virginia Union University in Richmond, Va., and son Rashad, 18, will be a senior at Concordia Academy in Roseville.

Rashad said he knows he's part of a very special family.

When asked if he'll be the next Crutchfield doctor or lawyer, he smiled. No, he said. Right now, he's leaning toward attending a college that specializes in film, theater arts or graphic design.

''I'm not that much for blood and guts, except in slasher films,'' he said.

'''Crutchfield.' I do see power in that name,'' he said proudly. ''We're an African-American family that's just trying to find a way through life, trying to succeed.''

TAX DEDUCTIONS FOR HEALTH INSURANCE DON'T HELP THE UNINSURED—WE NEED TAX CREDITS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 28, 1998

Mr. STARK. Mr. Speaker, in the $80 billion tax bill the House voted last week, the Republicans proposed to provide immediate, 100% deductibility for the self-employed (but not their workers!) to purchase health insurance. The issue is now before the Senate.

Democrats have proposed this type of tax relief before, but have tried to ensure it includes both the boss and the worker. It would be a little step toward helping people meet the costs of health insurance—but it would do almost zilch to reduce the number of America's 43 million uninsured.

Most uninsured either don't file tax returns, are in the zero tax bracket or, at most, the 15% bracket. We should admit that deductions will do little or nothing to make affordable individual health insurance policies bought at retail.

Today, the law allows a 45% deduction—scheduled to increase to 100% by 2007—for the self-employed (but not their workers) who buy health insurance. An immediate deduction for the purchase of insurance will help folks in the 36% and 39.6% bracket and make insurance more affordable for them—but these are taxpayers with incomes above $121,300 ($147,700 if a family) who almost certainly already have health insurance.

In June, the U.S. General Accounting Office issued a report showing how useless tax deductions are for helping the overwhelming number of uninsured.

First, the GAO pointed out that a tax deduction is good only if you itemize your deductions. But in 1995, only 29% of all tax filers itemized. Lower income people, of course, are less likely to itemize. Only 5% of those with adjusted gross incomes of less than $20,000 itemized that year.

Second, deductions are useful only if you pay taxes. Yet of the uninsured, about 13 million—more than the population of Virginia, Maryland and Delaware combined—were in the zero tax bracket and six million others didn't even have to file a return. A deduction is totally meaningless for them.

Third, deductions don't do much for the lower income—and it doesn't take a Sherlock Holmes to figure out that the lower income are the people who are uninsured. Twenty-plus million uninsured were in the 15% bracket and would be helped if they itemized—but not much. This tax bracket is for those individuals with taxable incomes of $24,000 or less, or if married and filing a joint return, $40,100 or less. As the GAO points out, ''The value to a single tax filer in the 15-percent bracket who had paid $2,100 in premiums for single coverage would have been about $315 while the value to an individual in the highest bracket could have been $832 for this same premium amount. For a $5,664 premium for a family of four, the value to a family in the 15-percent bracket could have been about $850 compared to $2,243 for a family in the highest tax bracket.''

Think of it: a family with taxable income below $40,100 is going to spend $4,832 out-of-pocket for health insurance, because they got a tax deduction of $850? I sincerely doubt it. The Congressional Joint Committee on Taxation has estimated that the benefits of a similar Senate bill would go 95% to the already insured; only 5% would go to benefit people previously uninsured.

Tax deductions will make little difference for those in need, but will provide additional savings for the already-insured upper income.

What we really need are tax credits—including refundable credits—that would be equal for all individuals and families to buy into reasonably priced, ''wholesale'' health insurance plans—plans that would be group health plans, such as Medicare or the Federal Employee Health plans.

Because credits would actually do something to help the 43 million uninsured, they will be expensive. We will need to talk about tobacco taxes and other revenue sources to pay for them. It will be tough. But if America want to really do something about the uninsured, let's be honest: Deductions won't do it. Credits will.

RECIPROCAL TRADE AGREEMENT AUTHORITIES ACT OF 1997

SPEECH OF

HON. LOUIS STOKES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Friday, September 25, 1998

Mr. STOKES. Mr. Speaker, I rise in strong opposition to H.R. 2621, the Reciprocal Trade Agreement Authorities Act, more commonly known as ''Fast Track.'' The measure was pulled last year when it appeared that it would be defeated. Fast Track was a bad bill for hard-working families then, and it is a bad bill for them now.

The ''Fast Track'' debate is not simply a matter of whether we want to expand trade, more importantly, the question regarding free trade agreements is ''how we go about pursuing negotiations and effectively addressing the subsequent effects of these pacts.''

If the Congress delegates its negotiating authority to the President through Fast Track, this action would remove directly-elected Representatives from having any meaningful input

into the negotiations of an agreement. This action could potentially have a profound impact, and negative implications on the economic future of all Americans, and all countries involved. What we need is ''fair trade.''

Mr. Speaker, we were sent here to represent the people of our respective districts—and—to delegate our authority, accountability, and responsibility for trade agreements would be blatantly negligent. The cost of this degree of irresponsibility is too great for companies and hard-working families to bear. The long-term cost is too high, the burden is too great, and the provisions are too unfair. Our country has paid too high a price already for free trade—what we need is ''fair trade.''

I have remained concerned for some time about the nature of the international trade agreements that our Government negotiates. They have not been fair to, nor appropriate for the American people.

It is for these reasons that I, in fact, opposed both the North American Free Trade Agreement (NAFTA) and the General Agreement on Tariffs and Trade (GATT). The lack of attention to fundamental labor rights, and environmental protections is blatantly irresponsible.

We should be passing trade measures that effectively strengthen the U.S. economy, and well-being of the American people, not those that jeopardize it. There are serious economic, social, environmental and political consequences that must be addressed in any trade agreement. Individual workers' rights, decent standards of living, and environmentally safe working and living conditions are fundamental to any workable trade agreement.

Mr. Speaker, the continuing pattern of de-emphasizing the importance of internationally recognized labor rights in free trade treaties is dooming American workers to constant, unending pressure—to lower wages and benefits—under the disguise of improving our Nation's economic competitiveness internationally.

Ignoring environmental protections in trade agreements further leads to a diminished standard of living for generations to come.

Mr. Speaker, ''Fast Track'' is not a right, and the American people must not be held hostage to this ''unfair trade agreement process.'' I strongly urge my colleagues to join me in voting no to ''Fast Track.'' Vote ''no'' to H.R. 2621.

PROTECT SOCIAL SECURITY ACCOUNT

SPEECH OF

HON. JIM KOLBE

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 25, 1998

Mr. KOLBE. Mr. Speaker, I rise in strong support of H.R. 4578, the Republican plan to preserve 90 percent of the budget surplus for Social Security reform.

In supporting this bill, Republicans demonstrate our commitment to the 44 million people currently receiving Social Security benefits and the 82 million beneficiaries who will retire and begin collecting Social Security three decades from now. This bill sets aside $1.4 trillion dollars for Social Security—funds that will be used to strengthen a system that keeps millions of seniors out of poverty. Students of history will note this is $1.4 trillion dollars more than the Democrats set aside during their 40-year control of this chamber.

In supporting this bill, Republicans demonstrate that we are pro-active problem-solvers. Although the Social Security Trust Fund currently is running a surplus, we know that changing demographics—including the retirement of baby boomers like me—will threaten the long-term viability of the program. By setting aside $1.4 trillion, we guarantee that Congress will have the resources needed to implement a reform plan and preserve Social Security in perpetuity.

As Chairman ARCHER said earlier today, Republicans are committed to preserving Social Security and giving middle Americans much needed tax relief. Despite what the Democrats believe, these two are not mutually exclusive activities. The health of today's economy and a balanced budget generated from the prudent fiscal policies of GOP leadership give us the opportunity to do both.

Mr. Speaker, I take exception with the rhetoric coming from the other side of the aisle on this topic. The Democrats accuse Republicans of raiding the Trust Fund, yet these same members sat in a Ways and Means Committee hearing last week and heard Judy Chesser, Deputy Commissioner of the Social Security Administration say that wouldn't happen with a tax cut. When Ms. Chesser was asked whether this bill would affect the OASDI Trust Fund, she replied simply and clearly, ''No.''

The smear campaign Democrats are waging against this bill is irresponsible and absolutely false. America is fed up with lying; to set the record straight: This bill ''steals'' nothing—it ''saves'' money for Social Security. This bill ''robs'' from no one, it ''gives'' $1.4 trillion to our senior citizens.

PERSONAL EXPLANATION

HON. JIM SAXTON

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, September 28, 1998

Mr. SAXTON. Mr. Speaker, due to the wedding of my son in Pennsylvania, I was unable to make rollcall votes 466, 467, 468, and 469. Had I been present I would have voted ''aye'' on rollcall vote 466, ''yea'' on rollcall vote 467, ''no'' on rollcall vote 468, and ''aye'' on rollcall vote 469.

TAXPAYER RELIEF ACT OF 1998

SPEECH OF

HON. LOUIS STOKES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Saturday, September 26, 1998

Mr. STOKES. Mr. Speaker, I rise in strong opposition to the Taxpayer Relief Act of 1998, H.R. 4579, and in support of the Democratic substitute—which contains all of the tax cuts included in H.R. 4579. The Democratic substitute is a sound and responsible alternative as the tax cuts take effect only after Congress has enacted legislation to ensure the long-term solvency of Social Security.

At first glance, H.R. 4579 appears to be okay. In fact, it includes provisions that: Increase the standard deduction for married couples; provide the self-employed with a deduction for health insurance costs; and allow families, which take the $500 per child tax credit and the Hope Scholarship Credit, to apply such Credits against the alternative minimum tax. Each of these tax provisions are borrowed ideas that were originally proposed and sponsored by Democratic Members of Congress.

Mr. Speaker, the fact of the matter is that the Republican leadership wants to spend money that it does not have, and that's just irresponsible. This tax bill waives the Budget Act, which requires that all tax cuts be offset and paid for in full.

H.R. 4579 takes $177 billion away from Social Security over the next then years, and diverts it to tax cuts. The projected surplus is based solely on the Social Security Trust Fund. In fact, if it was not for the Social Security Trust Fund, we would not even show a budget surplus. The budget surplus is comprised of investments that American workers have made in Social Security. These funds have already been committed to the trust fund.

This is the wrong pot of money to tap. It will be several more years before the non-Social Security portion of the budget is in surplus. By raiding the trust fund, H.R. 4579 places the long-term solvency of Social Security in danger. This measure depletes critical resources necessary to ensure that we can provide retirement benefits to future generations of Social Security recipients.

Mr. Speaker, we must save Social Security first. With the Nation enjoying a record budget surplus, we promised the American people—that if they would help us to control spending, and help us to balance the budget—and that if we could yield a budget surplus—we would use those funds to protect Social Security. To act otherwise, would be to renege on that critical promise.

While I have always supported responsible tax cuts that are paid for out of the budget, I reject fiscally irresponsible and short-sighted efforts such as this. The American people do not want us to jeopardize their Social Security benefits. We must preserve the surplus for Social Security, strengthen the system and ensure that all Americans will be able to enjoy the retirement income security that is provided by Social Security well into the next century.

It is for these reasons that I urge my colleagues to join me in opposing H.R. 4579 and in supporting the Democratic substitute.

A TRIBUTE TO THOMAS M. BARRY

HON. WILLIAM (BILL) CLAY

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Monday, September 28, 1998

Mr. CLAY. Mr. Speaker, I rise today in tribute to an outstanding American and citizen from my home State of Missouri, Mr. Thomas M. Barry, on the occasion of his appointment as President of SBC International's Telkom South Africa operations.

Tom Barry represents the finest attributes of corporate service—his is a true American success story. For over 30 years he progressed