For those who wish democracy in Cuba, I can only say I hope so too. However, it is wishful thinking if you think it is going to come about as long as Fidel Castro is in power. The only way to see democracy in Cuba and to see our hemisphere democratic and to have normal relations again with that small Nation state to the south is for Fidel Castro to leave office and for those who supported him for all these years to end that support.

Castro may make modest changes in how he does business, which have no bearing in reality upon ever becoming truly democratic or allowing a true market system to work, and he is given a reward to do this by the continued open door policies of these allies who pour these dollars in through the businesses that operate there.

In Title III of the law that is known as Helms-Burton that was passed in 1996, there was a provision very important to stopping this continued support of the Castro regime. That provision allows U.S. nationals to sue in U.S. Federal court those persons that traffic in property confiscated in Cuba. Unfortunately, the President is allowed to grant waivers of up to six months for implementation of this provision. Since Helms-Burton was enacted, President Clinton has routinely waived this section.

There can be no lawsuits, no litigation in American courts against foreign corporations, foreign business interests that invest in previously owned American property in Cuba or American interests in Cuba. That is a horrible decision by the President. It is outrageous what he did. It is something that kowtows to the big business interests of our allies and is detrimental to everything that we believe in and to the best interests of our national security and our interests in this hemisphere.

Our interest is in having democracy in Cuba and that can only happen when the noose is tied tightly enough around Castro and the current Cuban regime that he is ousted and that a new government comes into place. The economy of that country is dependent upon these investments and anything we can do to stop the money from flowing and the support from flowing into this government and into its economy is essential and important and critical, not only to the freedom-loving people who want to be free in Cuba, Cuban Americans and Cubans everywhere, but also to America, the United States' national security interest.

There is no real progress being made. Castro's playing us for a sucker and this administration is blind to that fact. You cannot have your cake and eat it, too, Mr. President. You must understand that if we are to end this tyrannical dictatorship south of the United States, only 90 miles off our coast, a true embargo has to be enforced, a true economic embargo. And this provision, Title III of the Helms-Burton law allowing Americans to sue in court companies abroad that are doing business and investing in American interests, formerly American interests in Cuba, has to be allowed to go forward. And if it does, then and only then do we have a chance of ousting Castro in some more peaceable manner other than short of some invading force, which none of us is predicting or expecting or advocating.

I hope and pray that my colleagues will join with me in the next few months as we go back and revisit this issue legislatively. If the President is not willing to enforce title III of Helms-Burton and is going to continue to waive it, then I would suggest it is within our power and this Congress should pass a law that says that title III is no longer eligible for waiver, that it indeed is the law of this land, that Americans who formerly had an interest in Cuba can sue foreign companies investing in those property interests in Cuba.

I would urge my colleagues to examine it. It is a very important ingredient in our foreign policy. We should never have allowed a dictatorship to exist for 40 years of such a vile nature as we have in Castro south of here, just 90 miles off our coast. And there is no reason, no reason to allow our allies and their business interests to continue to prop up that dictatorship with its human rights violations any longer. The time has long since passed to do something about it. Let us act in this Congress to force the hand of this President and to allow American citizens to sue, at the very least to try to bring some pressure that can be legitimately brought on the Cuban regime in addition to enforcing the embargo and whatever else we can do within our powers.

NAMING THE THOMAS S. FOLEY FEDERAL BUILDING AND UNITED STATES COURTHOUSE AND THE WALTER F. HORAN PLAZA

HON. GEORGE R. NETHERCUTT, JR.

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. NETHERCUTT. Mr. Speaker, today I have introduced legislation, designating the federal building located at West 920 Riverside Avenue, Spokane, Washington, as the ''Thomas S. Foley Federal Building and United States Courthouse.'' The bill also designates the plaza located immediately in front of the building as the ''Walter F. Horan Plaza.'' Rep. Foley had offices in this building and Rep. Horan was instrumental in securing funding for its construction.

Many Members will recall the long and distinguished career of Rep. Tom Foley, who now serves as our nation's Ambassador to Japan. Mr. Foley was a Member of this body for 30 years, concluding his service as Speaker of the House in the 103rd Congress. He also served as Speaker in the 102nd Congress, and in prior years held positions as Majority Leader, Majority Whip, and as Chairman of the House Agriculture Committee.

Mr. Foley personified the high ideals to which all of us aspire as Members of Congress. First and foremost he was a gentleman who sought consensus among all Members. He loved Congress, believing it to be the best forum for democracy in the world.

Tom Foley is a native son of Spokane, Washington, having attended local schools earned his undergraduate and law degrees from the University of Washington. His parents were dignified and highly respected citizens of Spokane. He was first elected to Congress in 1964 and served in the House for 30 years. In 1997 he was nominated by President Clinton and confirmed by the Senate to serve as Ambassador to Japan.

Tom Foley was—and continues to be—widely regarded in eastern Washington State and has left a lasting legacy.

Today we also honor another native son, Walter F. Horan. He served 22 years—spanning the years 1943 to 1965—as the Congressman from eastern Washington. He was born in a log cabin on the banks of the Wenatchee River in an area settled by his father, a fact he proudly boasted of, raised in Wenatchee, served in the Navy during the First World War, graduated from Washington State University in Pullman, and returned to Wenatchee to raise apples on his family farm.

Following election to Congress he served on several committees, but for most of his tenure he sat on the Appropriations Committee, rising to third in seniority on the Republican side. He paid particularly close attention to agriculture and conservation interests and continued to share in the operation of his family farm while serving in Congress.

Rep. Horan was a consummate advocate of western interests, especially those of eastern Washington, and he also conducted himself with dignity and honor as a Member of Congress. He died in 1966 and is buried in his beloved hometown of Wenatchee.

FEDERAL EMPLOYEES GROUP LONG-TERM CARE INSURANCE ACT OF 1999

HON. ELIJAH E. CUMMINGS

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. CUMMINGS. Mr. Speaker, on behalf of the President of the United States, William Jefferson Clinton, I am pleased to introduce this important legislation that will provide long-term care insurance to federal employees. Long-term care refers to a broad range of health, social, and environmental support services and assistance provided by paid and unpaid caregivers in institutional, home, and community settings to persons who are limited in their ability to function independently on a daily basis. The need for long-term care insurance is evidence as the population ages and older Americans need assistance for their daily living.

The number of Americans over 65 will leap from 34 million in 1995 to 60 million by 2025. Americans will find it impossible to afford nursing home care which will increase from $40,000 today to $97,000 by 2030. Under current law, a family would have to deplete all their financial resources to qualify for medicaid which would only pay for a portion of needed long-term care services. By offering long-term care as a benefit option for its employees, the federal government, as the nation's largest employer, can set the example for other employers whose workforce will be facing the same long-term care needs.

The ''Federal Employees Group Long-Term Care Insurance Act of 1999'' would authorize the Office of Personnel Management (OPM) to purchase a policy or policies from one or more qualified private-sector contractors to make long-term care insurance available to federal employees and retirees, and family members whom OPM defines as eligible, at group rates. Coverage would be paid for entirely by those who elect it.

OPM will select a single or a very small number of carriers based on quality, service and price to offer a high-quality benefits package to eligible participants. This benefits package would be consistent with the most recent National Association of Insurance Commissioners standards. OPM will be open to various financing arrangements proposed by the carrier(s), such as the use of consortia or reinsurance arrangements to ensure the financial stability of the program. OPM would have broad flexibility to determine appropriate benefits and to contract competitively for benefits with one or more private carriers, without regard to section 5 of title 41, United States Code, or any law requiring competitive bidding. OPM needs the flexibility to capitalize on complex market factors to procure the best value for federal enrollees. OPM will ensure that resulting contracts are awarded on the basis of contractor qualifications, price, and reasonable competition to the maximum extent practicable. Qualified carriers shall: (a) be licensed to do business in all States and the District of Columbia to offer long-term care insurance; (b) agree to provide coverage for all eligible enrollees consistent with requirements for qualified long-term care insurance contracts and issuers enacted under subtitle C of Title III of the HIPAA; (c) propose rates which in OPM's judgment reasonably reflect the cost of benefits provided; (d) maintain funds associated with the federal employees contract separate and apart from the carriers' other funds; and (e) agree to all risk.

The contract or contracts would be for a duration of 5 years, unless terminated by OPM. OPM will issue regulations to provide for opportunities to enroll and benefit portability. With this statutory and regulatory authority, OPM will have the flexibility needed to administer the program as the market for long-term care services and protection evolves over time.

The program would be available to federal employees and retirees, and other spouses; a former spouse who is entitled to annuity under a federal retirement system; parents, and parents-in-law. All participants other than active employees would be fully underwritten as is standard practice with products of this kind. Coverage made available to individuals would be guaranteed renewable and could not be canceled except for nonpayment of premium. Though each participant would be responsible for paying the full amount of premiums, based on age at time of enrollment, group rates will save an estimated 15–20 percent off the cost of individual long-term care policies.

OPM will be responsible for the administrative costs of the program, which is estimated to be $15 million over a 5-year period. Initial year costs include developing and implementing a program to educate employees about long-term care insurance, procuring a contract or contracts, and validating the reasonableness of rate proposals. Employee and annuitant premiums would be withheld from salary or annuity and transmitted directly to respective contractors, and those enrollees could also elect withholdings for coverage of their spouses.

Any eligible enrollees shall, at the discretion of OPM, submit premiums directly to the appropriate contractor. As with the Federal Employees Health Benefits Program, the bill would require participating contractors to provide benefits when OPM finds the individual is entitled to benefits under the terms of the contract. Participating carriers would be required to reimburse OPM's expenses for adjudicating claims disputes.

The proposal would provide a substantial benefit to federal employees and retirees by providing access to quality long-term care insurance products at cost savings, group premiums. I urge members to support this important legislation.

RETIREMENT OF FORMER SATURN CHAIRMAN RICHARD G. ''SKIP'' LEFAUVE

HON. ED BRYANT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. BRYANT. Mr. Speaker, as you may know, my district in Tennessee is the home of one of the most innovative automobile companies in the world—The Saturn plant of Spring Hill. Since its inception, it has changed the automobile industry enormously, from labor and management relations to how customers shop for cars on a showroom floor.

Former Saturn Chairman, Richard G. ''Skip'' LeFauve, has announced his retirement from the automobile industry. Mr. LeFauve was elected to a new position of senior vice president for Global Leadership Development and Global Human Resources Processes. He was also appointed president of the newly created GM University, effective April 1, 1997.

Richard G. ''Skip'' LeFauve was named President of Saturn, a wholly-owned subsidiary of General Motors on February 3, 1986, with additional responsibilities on October 4, 1994, when GM vice-president and group executive in charge of the North American Operations (NAO) Small Car Group, and a member of the NAO Strategy Board. He was appointed Chairman of Saturn Corporation on August 8, 1995.

Prior to joining Saturn, he was vice-president of Manufacturing Operations for GM's former Buick-Oldsmobile-Cadillac (B–O–C) Group.

He began his General Motors career in 1956 as an engineer with Packard Electric Division in Warren, Ohio. In 1957, he joined the United States Navy and earned his wings as a Naval Aviator in 1958. Following six years of active duty, he rejoined the Packard Electric Division of GM, becoming plant manager in 1968. He was appointed manager of Production Engineering for the division in 1969. Two years later, Mr. LeFauve became director of manufacturing engineering and was promoted to general manufacturing manager in 1978.

Mr. LeFauve was appointed general manager for the former Diesel Equipment Division, Grand Rapids, Michigan, in 1980 and in the following year, he was named general manager for the former Rochester Products Division (now AC Rochester), Rochester, New York.

In 1983, he was named general manufacturing manager for Chevrolet Motor Division. He joined the former B–O–C Group the following year, and was named a GM vice-president in 1985.

A native of Orchard Park, New York, LeFauve was born November 30, 1934. He earned a bachelor of science degree in mechanical engineering from Case Institute of Technology in Cleveland in 1956 and attended the Senior Executive Program at the Massachusetts Institute of Technology (MIT).

LeFauve is a board member of the International Student Exchange Program—University of Illinois at Chicago, the Council of Competitiveness, and the Harley Davidson Board of Directors.

THE BANK EXAMINATION REPORT PROTECTION ACT

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. McCOLLUM. Mr. Speaker, I rise today in support of legislation I am introducing, the Bank Examination Report Protection Act [BERPA] of 1999. This bill would establish that all confidential supervisory information shall be the property of the Federal banking agency that created or requested the information and shall be privileged from disclosure to any other person. The Federal banking agency may waive this privilege at its discretion. There are other appropriate exceptions in the bill, such as for the Comptroller General of the United States and for law enforcement.

Essentially, the issue of privilege is one that must be addressed. The fact that financial institutions may lose their privilege on information turned over to a regulator has made them more hesitant to share all relevant information with their regulators. This, in turn, makes it more difficult for the regulators to do a thorough job in their examinations of the institutions. In fact, this legislation is strongly supported by the affected Federal banking regulators.

I would like to make sure my colleagues are aware that this legislation would maintain existing privileges and protect any materials created by the regulators. This would not prevent litigants from discovering the underlying facts of any action. All nonprivileged sources would still be available in discovery. This would simply ensure that examination materials—the critically important function of which is facilitate free-flowing communication between the examiner and the institution to maximize the effectiveness of the supervisory process—are not turned into a weapon against the regulated financial institution.

BERPA would ensure that the safety and soundness of our institutions is maintained through a vigorous and thorough supervisory process. This process is not complete when institutions are not forthcoming with information for fear of having information that was at one time privileged suddenly become subject to subpoena. Therefore, not only does this help the supervisory process, but also the consumers and taxpayers that insure these institutions. I urge my colleagues to support this legislation.

IN HONOR OF MAESTRO RAUL ANGUIANO

HON. LORETTA SANCHEZ

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Ms. SANCHEZ. Mr. Speaker, today I rise to pay tribute to Mexico's greatest living muralist, the highly acclaimed artist, Maestro Raul Anguiano. It is also my great pleasure to welcome the Maestro to The Bowers Museum in Santa Ana, CA, where he will place the first brush stroke on a mural for the Museum.

The Maestro is known throughout the world as Mexico's ambassador of art. He has exhibited in major museums and galleries around