

A TRIBUTE TO THE STONY BROOK ROTARY CLUB ON ITS 50TH ANNIVERSARY

**HON. MICHAEL P. FORBES**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 22, 1999*

Mr. FORBES. Mr. Speaker, I rise today to pay tribute to the Stony Brook Rotary Club, an invaluable community service organization that is celebrating its 50th anniversary. For the past half century the Stony Brook Rotary Club has lived up to the spirit of Rotary International by serving the needs of the children and elderly, and the disadvantaged of this Eastern Long Island community.

The charities and community programs that the members of the Stony Brook Rotary Club support have a profound effect on the quality of life of so many of my neighbors here on Long Island. In the interest of time, I can name but a few, they include the Rotary International Student Exchange Program, scholarships for local high school students, Meals on Wheels, the Salvation Army, Boy Scouts and Girl Scouts, the Comsewogue Youth Bureau, Special Olympics to Crime Stoppers and regular food drives.

In its first fifty years of existence, the members of the Stony Brook Rotary Club's singular significant service to the community is its outstanding work in the Gift of Life Program and the Polio-Plus Drive. The Gift of Life Program is a humanitarian effort providing life-saving open heart surgery to children from infancy to 21 years of age, with many of the children coming from underdeveloped countries where such surgery is nonexistent. The Stony Brook Rotary Club contributes its time and resources to the care and welfare of these children, and works with the World Health Organization to reduce the threat of polio to children in Third World countries through the Polio-Plus Drive.

The Stony Brook Rotary Club was founded in May 1949 when the Port Jefferson Rotary Club sponsored the formation of a new club in the growing Three Village community. Here on the East End of Long Island, just as they do across America, we treasure the close-knit, community spirit of our towns and villages, where neighbors help each other through times of need. Mr. Speaker, Stony Brook is a community where residents are committed to helping those in need, whether it's feeding a hungry child, helping a talented student afford a college education or caring for an elderly neighbor.

That is why I ask my colleagues in the U.S. House of Representatives to join me in saluting the Stony Brook Rotary Club on its 50th anniversary. For half a century, the Rotary Club has done more than just help neighbors who need it, or provide opportunities for their children. The Rotary Club has also provided the citizens of Stony Brook the opportunity to express their strong love for their community by getting involved and by helping their neighbors. Congratulations to the Stony Brook Rotary Club, and may it enjoy many more happy anniversaries to come.

SPECIAL RECOGNITION OF PROLOGUE, INC.

**HON. JANICE D. SCHAKOWSKY**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 22, 1999*

Ms. SCHAKOWSKY. Mr. Speaker, I rise today to praise the vision, tireless work, and unwavering commitment of the men and women of Prologue, Inc. For the past twenty-five years, Prologue, Inc. has provided an invaluable service to thousands of Chicago residents, especially in the Uptown, Edgewater, Lawndale, Woodlawn, Englewood, and South Shore communities.

Through its high school diploma program, Prologue, Inc. has assisted hundreds of out-of-school youths and older adults to receive their high school diplomas or their GED. In the past fifteen years, Prologue, Inc. has provided adult education and English as a Second language classes to more than 1000 adults.

Prologue, Inc. has also established an intergenerational alternative education program, and has provided community-based educational, counseling, and referral services for low-income juvenile offenders.

Furthermore, more than 200 low-income families will have an opportunity to participate in Prologue's citywide welfare-to-work initiative. Through this program, families in need will have the opportunity to receive employment training and placement assistance.

Prologue, Inc. is a champion for Chicago families. This community-based organization is improving the quality of life for thousands by helping to deliver a brighter future to those in need.

**DECLARATION OF POLICY OF THE UNITED STATES CONCERNING NATIONAL MISSILE DEFENSE DEPLOYMENT**

SPEECH OF

**HON. SHEILA JACKSON-LEE**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 18, 1999*

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise in support of H.R. 4. This bill declares it to be the policy of the United States to deploy a national missile defense.

This bill continues this body's tradition and mission to provide for the safety and security of our democracy and its citizens. If we can develop a system that can prove itself, in rigorous testing, capable of protecting this country from a limited missile attack, then I think we should support this project. I support this bill because of the importance of America's national security.

In recent years, ballistic missile and weapons of mass destruction technologies have proliferated at an alarming rate. The threat presented by these technologies, particularly from rogue states such as North Korea, Iraq, Libya and Iran, is growing more serious by the day. During the 105th Congress a bipartisan commission of national security experts was established to examine the threat to U.S. security. The commission's conclusions released in July 1998, indicate the threat posed to the United States by nations seeking to acquire

ballistic missiles and weapons of mass destruction "is broader, more mature and evolving more rapidly than has been reported in estimates and reports by the intelligence community." In its conclusion the commission highlighted that the United States might have little or no warning before a ballistic missile threat is known.

While the growing threat is sobering, we should be realistic in our pursuit of a national missile defense. At present Mr. Speaker, we do not have a system ready for deployment. In five tests of the anti-missile interceptor known as THAAD, anti-missile interceptors have failed to hit a single target. We are a long way from being able to defend against a deliberate attack by a well-armed adversary let alone an accidental launch.

I support this bill not because of the near term reality of a missile defense system but because of the growing threat to our national security. I further support this bill because of its limited scope. The bill does not say what will be deployed, when it will be deployed, or where it will be deployed. It would be imprudent for Congress to rush the technological development of a system, which remains unproven. If we deploy a system just for the sake of deploying a system we would be doing a grave disservice to the American people.

In addition to deploying a system, which is cost effective and reliable, we also must consider the effect of a national missile defense on current treaties. We cannot push a national missile defense system so as to undermine the Strategic Arms Reduction Treaty (START II) or the potential to further reduce weapons of mass destruction in future treaties.

In adopting today's bipartisan bill, this body is signaling its commitment to the future defense of our Republic. Missile defense is but one prong of a successful strategy against weapons of mass destruction that has been followed by the Clinton Administration and this Congress. The first prong of this strategy is the prevention of threats through arms control and nonproliferation treaties. Included in the first prong is disarmament assistance to the former Soviet Union and multilateral export controls. The second prong of our defense has been deterrence by maintaining the strength of the U.S. armed forces.

I would have preferred to have the opportunity to vote for the Allen amendment. This amendment would have ensured that the deployment of a national missile defense was based on technology, threat and affordability.

While I support this resolution, I will be monitoring the progress of the development of the national missile defense system to ensure that it does not become a reckless waste of the American taxpayer's money. I would prefer to see a cost-effective system, which is ground based. Mr. Speaker, all Americans are concerned about the security of our nation and the protection of its citizens.

As we proceed with the development of the national missile defense we should not lose sight of the successes which the first two prongs of our strategy have had in the defense against weapons of mass destruction. We would also be unwise not to heed the warnings of our intelligence community; this is why I will support the development of a national missile defense.

CURTIS RATCLIFF REMEMBERED  
AS FRIEND OF TAXPAYERS**HON. CHARLES H. TAYLOR**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 22, 1999*

Mr. TAYLOR of North Carolina. Mr. Speaker, Buncombe County, Western North Carolina and America lost a true leader this week, R. Curtis Ratcliff. "Curt" was a leader in Buncombe County government for nearly two decades and fighter for the taxpayers. I am honored to share with my colleagues The Asheville Citizen Times of March 18th appreciation of Curt.

[From the Asheville Citizen Times, Mar. 18, 1999]

RATCLIFF REMEMBERED AS FRIEND TO  
TAXPAYERS

(By Barbara Blake)

LEICESTER—R. Curtis "Curt" Ratcliff was a man who ruffled plenty of political feathers during his 16 years at the helm of Buncombe County government. But few would argue with the fact that he was a champion of the "little man" and a passionate advocate for county taxpayers.

Ratcliff, who died Monday at age 69, had friends and foes in the political arena. But community leaders who worked with Ratcliff during more than two decades in public service said Wednesday he was a man of his word, a tireless proponent of fiscal responsibility and a friend to the community.

"Sure, there were partisan politics," said former County Commissioner Doris Giezantanner, one of many Democrats who squabbled with the Republican leader during his four terms as chairman of the county board.

"That always happens on a mixed board or even one that is one party or another," Giezantanner said. "But it's quickly forgotten; I will always remember Curtis as a kind, generous person even when we differed politically."

Ratcliff, who served as commission chairman from 1972 until he was defeated in 1988 by UNCA political science professor Eugene Rainey, differed politically with a lot of elected officials over the years—sometimes even those of his own party, if they seemed to favor citizens inside rather than outside the city of Asheville.

Former Asheville Mayor Louis Bisette was one of them—a Republican, but a champion of the city's interests in divisive issues like the revamping of the city-county water agreement.

"There were some very difficult issues that arose during the 1980s between the city of Asheville and Buncombe County," Blasette said. "But even in the midst of those emotional times, I always found you could depend on Curt Ratcliff's word, and he always acted in what he believed to be the best interests of the people of Buncombe County."

Tom Sobol, current chairman of the board, was a newcomer during Ratcliff's last term, 1984-88. One of two Democrats—with Giezantanner—on the five-member commission, Sobol clashed frequently with the Republican leader.

"Even though I was in the minority party, Curt was always up front and totally honest with me on every issue that came up," Sobol said. "We had different political philosophies, but he was always up front about where he was going to be (on an issue) and what was going to happen."

Ratcliff also kept his door open to the freshman commissioner and offered help when it was needed.

"I never went into Curt's office that he wouldn't take time to explain to me the workings of some county government problem I had a question about," Sobol said. "That meant a great deal to me, that he would take time to deal with me when he didn't have to."

Former Republican Commissioner Jesse Ledbetter, who served two terms with Ratcliff, said the long-time chairman was "an advocate for the little people of Buncombe County, particularly those living outside the city."

"During this century, I do not know of a better friend to the taxpayers than Curt Ratcliff was," Ledbetter said. "He was always very meticulous in the wise use of public funds, and in safeguarding all public assets."

"He was a good friend in every way," Ledbetter said.

EMPLOYEE PENSION PORTABILITY  
AND ACCOUNTABILITY ACT**HON. RICHARD E. NEAL**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 22, 1999*

Mr. NEAL of Massachusetts. Mr. Speaker, today I am introducing the Administration's pension proposals contained in its fiscal year 2000 budget submission to the 106th Congress. These proposals build on previous efforts to improve the chances for every American to have a secure retirement of which an adequate level of retirement income is a crucial factor. The proposals are aimed at making it easier for employers to offer pension plans, and for employees to retain their pension benefits when switching jobs. Proposals to encourage small businesses to establish pension plans, and to encourage more individuals to utilize retirement accounts are included. In addition, the Administration's pension proposals also contain numerous simplification initiatives.

As we all know, it is assumed that every worker will have retirement income from three different sources—social security, private pensions, and personal savings. This so-called three-legged stool does not exist for many workers, either because they work for employers who do not offer a pension plan, or the benefits offered are inadequate, or because some employees earn too little to save for their retirement on their own. While the 106th Congress is expected to address the problems of the social security system, it is imperative that this Congress expand and improve the private pension system as well.

Many workers, like federal workers in FERS, are eligible to save for their retirement through social security, a defined benefit plan, a defined contribution plan, and hopefully through personal savings. In general, employers in the private sector, however, have moved away from offering defined benefit plans, much to the detriment of overall retirement savings. Since 1985, the number of defined benefit plans has fallen from 114,000 to 45,000 last year. The number of defined contribution plans, conversely, has tripled over the last twenty years. While defined contribution plans have the advantage of being highly portable, and are an important source of savings, it is also important to remember that defined contribution plans were intended to supplement, rather than be a primary source of, retirement income.

In addition, we cannot ignore the fact that women and minorities face special challenges in obtaining adequate retirement savings. For women, this is directly related to employment patterns. Women are more likely to move in and out of the workforce to take care of children or parents, work in sectors of the economy that have low pension coverage rates, and earn only 72 percent of what men earn. Fifty-two percent of working women do not have pension coverage, and 75 percent of women who work part-time lack coverage. For minorities, lack of pension coverage and a lower pension benefit level is often related to low wages. While 52 percent of white retirees receive an employment-based pension at age 55, only 32 percent of Hispanic Americans and 40 percent of African Americans receive such pensions.

While these problems cannot be solved overnight, it is necessary for us to make improvements in the pension system whenever there is an opportunity. I believe we have been provided with just such an opportunity in this Congress, and we should seize that opportunity. The Administration's proposals incorporated into this bill take an important step forward. I encourage my colleagues to join me in making improved pensions a reality for many American workers.

THE EMPLOYEE PENSION PORTABILITY AND  
ACCOUNTABILITY ACT OF 1999

## SECTION BY SECTION

*Section 1. Short Title.*

This legislation is entitled the Employee Pension Portability and Accountability Act of 1999.

*Section 2. Payroll Deduction for Retirement Savings.*

This section is intended to promote increased retirement savings among employees. Employees could elect to have contributions, up to a total of \$2,000, withheld during the year from their paychecks and contributed to an IRA. Under this Section, employees who are eligible for a deductible IRA could elect to have pre-tax contributions withheld by their employer and deposited to their IRA. These IRA contributions generally would be excluded from taxable income on the W-2 rather than deducted from income on the individual's tax return. However, the amounts would be subject to employment taxes (FICA) and would be reported as contributions to an IRA on the employee's Form W-2. If at the end of the year, the employee is determined not to be eligible for any portion of the \$2,000 contribution, the employee would be required to include such amounts as income for that taxable year.

The legislative history under this Section also would clarify that employees not eligible for a deductible IRA could use payroll deductions of after tax amounts as contributions to a nondeductible IRA or Roth IRA. Such an arrangement would not constitute the employer sponsoring a plan.

The provision would be effective for taxable years beginning after December 31, 1999.

*Section 3. Credit for Pension Plan Startup Costs of Small Employers.*

The credit provided under this Section is intended to be an additional incentive to employers, especially small employers who may not otherwise establish a plan because of high start-up costs. Under this Section, the employer could claim a credit for up to three years after establishing a new qualified defined benefit plan or defined contribution plan including a section 401(k), a SIMPLE, SEP, or IRA payroll deduction arrangement. The credit for the first year of the plan is 50