can no longer afford the environmental destruction or the loss to the Treasury resulting from nineteenth century development policies. In the twenty-first century, industry must be required to pay a fair price for using public resources.

TRIBUTE TO JODY HALL-ESSER

HON. JULIAN C. DIXON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 15, 1999

Mr. DIXON. Mr. Speaker, I am pleased to pay tribute today to Mrs. Jody Hall-Esser, Chief Administrative Officer for the city of Culver City, California. On July 9, 1999, Mrs. Hall-Esser, will retire from city government capping a distinguished career spanning a quarter of a century in public service to her community. To honor Jody for her many years of exemplary service to the citizens of Culver City, a celebration in her honor will be held at the Culver City City Hall on Wednesday, July 7. As one who has worked closely with this extraordinary and selfless public servant for many years, and who possesses first-hand knowledge of her outstanding service to our community, I am pleased to have this opportunity to publicly recognize and commend her before my colleagues here today.

Jody has served in many capacities since joining the Culver City government in 1971. She was initially hired as the first Director of the Culver City Senior Citizens Center, a position she held for a few years before leaving to work in the private sector. In 1976 she returned to the city as the first Housing Manager in the Community Development Department, where she spent the next three years designing and executing Culver City's rent subsidy and residential rehabilitation loan and grant programs. She also is credited with implementing the construction of the city's first rental housing development for the low-income elderly citizens of Culver City.

In 1979 Jody was named Community Development Director and Assistant Executive Director of the Culver City Redevelopment Agency. For more than a decade, she headed the city agency tasked with Planning, Engineering, Redevelopment, Housing and Grants operations. Among her many accomplishments were establishment of the Landlord-Tenant Mediation Board; the Art in Public Places Program; and the Historic Preservation Program.

Jody was appointed Chief Administrative Officer and Executive Director of the Redevelopment Agency in 1991. For the past nine years, her many responsibilities have included implementing public policy mandates promulgated by the Culver City City Council, as well as managing the city's human, financial, and material resources. She has compiled an impressive and enviable record of accomplishments, despite seeing the city through a period of civil unrest, a major earthquake, damage caused by torrential rains, and a severe economic recession. While just one of these occurrence would test the tolerance of most individuals— not Jody Hall-Esser. She merely redoubled her efforts to ensure that the residents of Culver City received the necessary local, state, and federal resources they needed to remain afloat.

PERSONAL EXPLANATION

HON. GREG WALDEN

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 15, 1999

Mr. WALDEN. Mr. Speaker, I regret that I was not present for yesterday's recorded vote on the passage of H.R. 1400, the Bond Price Competition Improvement Act of 1999, due to unavoidable weather delays in air travel and traffic congestion returning from the airport. Had I been present for this rollcall vote, I would have voted ''yea.'' I request that the RECORD reflect this position.

HEALTH INSURANCE ASSISTANCE FOR THOSE 55 AND OLDER

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 15, 1999

Mr. STARK. Mr. Speaker, in the 104th and 105th Congresses, I introduced legislation to provide assistance in obtaining health insurance to those 55 and older. Today I rise again to introduce legislation that will help many individuals who find themselves without health insurance as they enter the later stage of their lives.

The COBRA Extension Act for 55-to-65 Year Olds extends the COBRA health continuation program to cover more individuals between age 55 and when they become eligible for Medicare at age 65. Under current law, individuals can keep COBRA coverage for 18 to 36 months, depending on the circumstances. That means that a person can be laid off from his or her job, receive 18 months of COBRA, and then find him or herself running out of COBRA coverage at age 55 with only limited, and expensive, places to turn for other health coverage.

One option available to these people is to find an individual health plan in the private market, but the cost of doing so is extremely prohibitive. Rates and availability of coverage in the individual market vary widely, with a person's health, age, and other factors being taken into account. For those in their 50's and 60's, there are large disadvantages and huge expenses in trying to obtain individual coverage since most insurance premiums rise sharply with age or pre-existing conditions.

For example, in the San Francisco market, Blue Cross of California offers a basic, barebones in-hospital plan with a high deductible in the range of $2,000. For a couple under age 29, the cost is $99 per month. But the cost soars to $389 for a couple between 60 and 64. This is an outrageous fourfold increase in insurance rates for the older couple—and it is by no means a comprehensive policy.

Group health insurance is much less expensive than individual policy insurance, and that is why the current COBRA benefit is so vital and useful. The difference in annual cost for obtaining group versus individual health insurance can easily be several thousand dollars.

Under current COBRA rules, people age 55 and over who are reaching the end of their COBRA coverage and who cannot afford to enter the private market face the prospect of being without health coverage for up to 10 years—until the time they are eligible for Medicare. At that late point in their careers, the task of finding a new job with employer based health coverage can be close to impossible. Some people, such as widows receiving coverage through their late spouse's employer, may need to re-enter the workforce for the first time in years.

Unfortunately, many near-elderly individuals have faced this situation in the recent past. Increasingly during the 1990s, losing one's job due to downsizing and lay-offs has created a gap in health insurance coverage for individuals over age 55. More near-elderly individuals may face the frightening reality of this situation as the number of people between the ages of 55 to 65 nearly doubles, from 23 million today to 42 million by the year 2020.

There exist numerous examples that help demonstrate the significance of the situation to older workers:

At AT&T, 34,000 jobs had to be cut in 1997. This is down from the original prediction of a cut of 40,000 jobs, but still a significant number. Workers were to receive a lump sum payment based on years of service, up to one year of paid health benefits and cash to cover tuition costs or to start a new business—but what happens to health coverage after one year?

Two giant New York City banks, Chase Manhattan and Chemical recently combined and 12,000 jobs from the combined banks were subsequently cut.

Last year, Massachusetts-based Polaroid reduced its workforce by seven percent, cutting over 2,400 jobs.

In December 1998, Citicorp announced it was slashing 10,400 jobs, six percent of its total workforce.

All in all, over 625,000 jobs were eliminated in 1998.

When the near-elderly lose their jobs in this manner, too often the unfortunate consequence is that they and their spouses also lose their health insurance coverage.

In order to assist these individuals over age 55 in maintaining health coverage, and provide an option for them that is better than entering the individual market, my bill modifies the current COBRA law by extending COBRA coverage until the age of Medicare eligibility for individuals who are age 55 or older at the time that their COBRA coverage would expire under current law.

Under this formulation, the maximum coverage available would be 13 years—a spouse who begins her 36 months of coverage at age 52 would then begin coverage under this bill at age 55 and be guaranteed health coverage until the point she becomes eligible for Medicare.

In order to compensate employers for the cost of this new COBRA continuation coverage, my bill calls for age-55+ enrollees receiving an extension of their COBRA benefits to pay 125 percent of the group rate policy (compared to 102 percent for most current COBRA eligible individuals and 150 percent for disabled COBRA enrollees). This provision recognizes the fact that this age group is more expensive to insure and compensates business accordingly.

I realize that the cost of paying one's share of a group insurance policy will still be too much of a burden for a number of Americans. Many of them will be forced into the uncertain mercies of State Medicaid policies. But for many others, this bill will provide an important bridge to age 65 when they will be eligible for Medicare.

While we are taking other steps to resolve this burgeoning problem, this step is crucial to any long-term resolution. As greater numbers of baby-boomers enter their mid-to-late 50s, it becomes even more apparent that we need to act now. We cannot allow our early retirees and their spouses to be left without this important option for health coverage. I look forward to working with my colleagues to enact the COBRA Extension Act for 55 to 65 Year Olds.

PERSONAL EXPLANATION

HON. EDDIE BERNICE JOHNSON
OF TEXAS
IN THE HOUSE OF REPRESENTATIVES
Tuesday, June 15, 1999

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, on Wednesday, June 9, 1999, I was unable to cast a vote on the House Journal, because I was involved in an important meeting to bring the E-rate program to the nation's school children. Had I been present I would have voted ''aye.''

HONORING JUANITA CLEGGETT HOLLAND

HON. DALE E. KILDEE
OF MICHIGAN
IN THE HOUSE OF REPRESENTATIVES
Tuesday, June 15, 1999

Mr. KILDEE. Mr. Speaker, thank you for giving me this opportunity to rise before you today to honor a woman who has accomplished much in the name of education. On June 17, friends, colleagues, and family will gather to pay tribute to Mrs. Juanita Cleggett Holland of Flint, Michigan, who is retiring from the Flint Community Schools after 34 years of dedicated service to the community.

For nearly four decades, thousands of young people have had their lives enriched due to the influence of Juanita Holland. A graduate of Tennessee State University and the University of Michigan, Juanita entered the Flint School District in 1965, as a teacher at Kennedy School. After 3 years, she went on to Emerson Junior High, and moved from Emerson to Northern Senior High in 1976, where she remained until 1982. A certified social worker, Juanita realized her talents could be used in other ways within the education world, and as a result, became a crisis social worker for the Flint School District, where she was assigned six different schools. From there, she became a social worker for Neithercut School and McKinley Middle School, where she had been assigned until now.

In addition to being a State of Michigan certified social worker, Juanita displays superior credentials by her affiliation with the Academy of Certified Social Workers, and her status as a Board Certified Diplomate. Juanita also has a long history of community involvement as well. She is extremely active in her Church, and also her sorority, Delta Sigma Theta, Inc. She has worked with or served on the boards for such groups and organizations as the Sirna Center, the Tall Pine Council of the Boy Scouts of America, and the Dort-Oak Park Neighborhood House. She has most served on the board for the Michigan Family Independence Agency since 1992, and has served as board chairperson since 1997.

In efforts to improve the quality of education for Flint's children, Juanita has been at the forefront of projects designed to enhance discussion on outcome based education, school improvement, community service, and group work.

Mr. Speaker, in my former role as a teacher, and my current role as Member of Congress, it has been my duty to promote and enhance human dignity and the quality of life. I am grateful that there are people like Juanita Holland who have worked arduously to make my task easier. I ask my colleagues in the 106th Congress to join me in wishing her the best in her retirement.

INTRODUCTION OF THE SMALL BUSINESS, FAMILY FARMS, AND CONSTITUTIONAL PROTECTION ACT

HON. DAVID M. McINTOSH
OF INDIANA
IN THE HOUSE OF REPRESENTATIVES
Tuesday, June 15, 1999

Mr. McINTOSH. Mr. Speaker, today, I rise to introduce the Small Business, Family Farms, and Constitutional Protection Act, a bill to prevent Federal agencies from implementing the UN global warming treaty, the Kyoto Protocol, prior to its ratification by the Senate.

Ever since October 1997, the Clinton Administration has called for enactment of a program commonly known as ''credit for early action'' or ''early action crediting'' as part of its global warming policy. Early action crediting is fundamentally a strategy to jump-start implementation of the non-ratified Kyoto Protocol and build a pro-Kyoto business constituency.

Enactment of an early action credit program would effectively repudiate the July 1997 Byrd-Hagel resolution (which passed the Senate by a vote of 95–0), fuel pro-Kyoto business lobbying, and penalize companies—including most small businesses and family farms—that do not jump on the global warming bandwagon.

Today, therefore, I am introducing legislation to block further Administration efforts to advocate, develop, or implement an early action credit program.

What is wrong with early action crediting? First, early action crediting would reward companies for doing today what they would later be compelled to do under a ratified Kyoto Protocol. It is a form of implementation without ratification.

Second, and more mischievously, early action crediting would turn scores of major companies into a pro-Kyoto business lobby. The program would create credits potentially worth millions of dollars but which would have no actual cash value unless the Kyoto Protocol, or a comparable domestic regulatory program, were ratified or adopted. Thus, participating companies would acquire financial motives to support ratification.

Third, although touted as ''voluntary'' and ''win-win,'' early action crediting is subtly coercive and would create a zero-sum game in which small business can only lose. Every credit awarded to early reducers would draw down the pool of emission credits available to all other U.S. companies in the Kyoto Protocol compliance period. Thus, if the Kyoto Protocol were ratified, companies that did not ''volunteer'' for early action would not merely forego benefits, they would be penalized—hit with extra compliance burdens. They would be forced either to make deeper emission reductions than the Protocol itself would require, or to purchase emission credits at prices higher than would otherwise prevail.

Since early action crediting programs penalize those who do not ''volunteer,'' it is worth asking who the non-participants are likely to be. The answer should be obvious. Most small businesses and family farms lack the discretionary capital, technical expertise, and legal sophistication required to play in the early credit game. Most do not have the wherewithal to hire special accountants and engineers to monitor and reduce carbon emissions. Most do not have environmental compliance departments ready and able to negotiate early action agreements with Federal agencies. However, under the Kyoto Protocol, small businesses would have to pay higher energy costs and many would have to reduce their use of fossil fuels. So, while making the Kyoto Protocol more likely to be ratified, early action crediting would also make the treaty more costly to small business.

Unfortunately, the mischief doesn't stop there. Since early reducers would be rewarded at the expense of those who do not participate, many businesses that would otherwise never dream of ''volunteering'' may be constrained to do so for purely defensive reasons. Companies that see no particular benefit in early reductions may ''volunteer'' just so they do not get stuck in the shallow end of the credit pool in the Kyoto Protocol compliance period. This dynamic is exactly what pro-Kyoto partisans desire, as it would build up a large mass of companies holding costly paper assets that are completely valueless unless the Protocol is ratified.

Proponents claim that early action crediting is not linked to the Kyoto Protocol because the credits could be used to offset emission reduction obligations under a domestic program to regulate greenhouse gases. But, recall that the Senate, in the July 1997 Byrd-Hagel Resolution, voted to reject any agreement that, like the Kyoto Protocol, exempts three-quarters of the world's nations from binding commitments. If the Senate preemptively rejected the treaty because it is not ''truly global,'' what is the likelihood Congress would some day enact a unilateral greenhouse gas reduction program that applies to U.S. companies alone? There is no change of that happening. The word ''early'' in ''early action crediting'' means just one thing—earlier than the Kyoto Protocol compliance period.

Proponents also claim that early action crediting is an ''insurance policy'' needed to protect companies that have already invested in emissions reductions from paying twice under the Kyoto Protocol or a domestic regulatory program. Now, let's leave aside the question of whether Congress should ''insure'' companies that decide, for their own reasons, to implement a treaty the Senate has not ratified. The relevant question is whether, absent a crediting program, companies that act early to reduce emissions would be penalized under a future climate treaty.