

SECOND OPINION COVERAGE ACT

HON. SUSAN A. DAVIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mrs. DAVIS of California. Mr. Speaker, today, I am introducing the Second Opinion Coverage Act of 2003—legislation that will ensure the accessibility and coverage of medical second opinions.

Imagine that your doctor tells you that you must undergo radical surgery that may threaten the use of a limb or leave you with a serious chronic condition. Understandably, you would request a second opinion from another physician. Most health care groups see the value in such requests and provide patients with a second opinion. Besides giving patients much needed peace of mind, second opinions can benefit health plans by reducing the number of invasive procedures and result in better patient care through increased dialogue about treatment options.

However, when I was a member of the California State Assembly, I heard from a number of patients who experienced a glitch in their health care coverage. They noticed the absence of a clear process for obtaining medical second opinions. These patients, many struggling with challenging health conditions, had difficulties obtaining second opinions through their health plans.

After meeting with patients, physicians and health groups, I authored a law in California that guarantees coverage of second opinions. Patients, meeting any one of several qualifying conditions, are entitled to a timely second opinion by a "qualified health care professional," within 72 hours in cases of serious or imminent health threat. When another expert is not available within the provider group or network, the organization will pay for an appropriately qualified doctor outside of the plan. Patients are responsible for the costs of applicable co-payments.

The law in California was a good first step. Unfortunately, this legislation does not cover the almost 5 million Californians enrolled in self-insured, federally regulated health plans. Nationwide, this translates into 67 million persons without guaranteed access to second opinions. This means that one in four insured families are not protected by California's own second opinion law! I believe the time has come to make access to second opinions a national standard.

I urge you, Mr. Speaker, and all of my colleagues to pass this critical legislation quickly into law.

TRIBUTE TO RUTH STEELE

HON. SCOTT MCINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. MCINNIS. Mr. Speaker, I would like to take this opportunity to recognize Ruth Steele of Pueblo, Colorado for her determination and commitment to her community. Ruth is the director of the Dr. Martin Luther King Jr. Holiday Commission and Cultural Center, and has been a tireless activist for African-American interests in Pueblo and throughout Colorado. I

am honored to recognize her accomplishments before this body of Congress and this nation.

Ruth graduated from Centennial High School in Pueblo and attended the University of Colorado at Boulder. In the 1950s and 60s she was active in the civil rights movement, registering African-Americans to vote. Since then, she has been a leader for Pueblo's African-American community. She was a legislative aide to state Representatives Wilma Webb and Arie Taylor, and worked to establish a Martin Luther King holiday in Colorado.

Ruth helped found Pueblo's orphanage for African-American children, the renovated Lincoln Home, and the Martin Luther King Cultural Center which she now directs. In the future, Ruth hopes to build a multicultural center next to the Lincoln Home and expand African-American leadership in Pueblo. She has been a strong advocate of quality education for African-American youth and was recently named the Greater Pueblo Chamber of Commerce Citizen of the Year for her service.

Mr. Speaker, it is a great privilege to recognize Ruth Steele before this body of Congress and this nation for her outstanding commitment to the community she calls home. Ruth has worked tirelessly to build bridges between Pueblo's disparate communities. Her leadership is an invaluable asset to her neighbors and fellow citizens.

INTRODUCTION OF CONSTITUTIONAL AMENDMENT TO PROTECT THE PLEDGE OF ALLEGIANCE AND THE NATIONAL MOTTO

HON. CHARLES W. "CHIP" PICKERING

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. PICKERING. Mr. Speaker, I come before the House today to introduce legislation creating a Constitutional Amendment to protect the Pledge of Allegiance and the National Motto.

Last month, the Ninth Circuit Court of Appeals let stand the ruling of a San Francisco Federal Court which proclaimed the Pledge of Allegiance unconstitutional. There have been reports that the next victim of the left's crusade against the historic heritage of our nation could be to challenge the use of our National Motto, "In God We Trust," on our currency.

These are unfortunate assaults on America's tradition of recognizing the role of God in our country's life, and as the foundation of our liberties. Unfortunately, there has been a trend in our courts that has sought to remove every vestige of God from our country, while child pornography is protected.

When our Founding Fathers sought the monumental break between the American people and the British King, they wrote in the Declaration of Independence that they appealed "to the Supreme Judge of the world for the rectitude of our intentions." They appealed to God to judge their moral condition, their uprightness and righteousness in forming our nation. Today, we can forget making any such appeal, for our judges have declared that the mere acknowledgement of God violates our highest national law. My colleagues, those who led our country in years past would be

outraged. Those who gave their lives for our independence would be outraged. Those who gave their lives that we might realize the most American dream, that "all men are created equal, that they are endowed by their Creator with certain unalienable Rights," those leaders too would be outraged. Americans who gave their lives to secure our freedoms would be outraged. Americans, who this very day face a war to secure our freedoms and liberate Iraq, are outraged. And friends, I am outraged, too.

The time for action has come. Today, I am introducing legislation that would provide for a Constitutional Amendment to protect the Pledge of Allegiance and the National Motto, "In God We Trust."

Amending the Constitution is never taken lightly, nor should it be. Yet Congress can no longer sit idly while the courts rewrite our nation's history and traditions. This amendment is very clean, clear, concise, and unobtrusive as possible. However, it is very effective and the only way to ensure that the Pledge of Allegiance and the National Motto are protected and preserved.

I urge my colleagues to cosponsor this bill and hope that we can begin the process to move it forward.

WE THE PEOPLE PROGRAM

HON. LEONARD L. BOSWELL

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. BOSWELL. Mr. Speaker, on April 26, 2003, more than 1200 students from across the United States will visit Washington, D.C. to compete in the national finals of the We the People: The Citizen and the Constitution program, an educational program developed specifically to educate young people about the Constitution and the Bill of Rights. Administered by the Center for Civic Education, the We the People program is funded by the U.S. Department of Education by act of Congress.

I am proud to announce that the class from Central Academy from Des Moines will represent the State of Iowa in this national event. These young scholars have worked conscientiously to reach the national finals by participating at local and statewide competitions. As a result of their experience they have gained a deep knowledge and understanding of the fundamental principles and values of our constitutional democracy.

The three-day We the People national competition is modeled after hearings in the United States Congress. The hearings consist of oral presentations by high school students before a panel of adult judges on constitutional topics. The students are given an opportunity to demonstrate their knowledge while they evaluate, take, and defend positions on relevant historical and contemporary issues. Their testimony is followed by a period of questioning by the judges who probe the students' depth of understanding and ability to apply their constitutional knowledge.

The We the People program provides curricular materials at upper elementary, middle, and high school levels. The curriculum not only enhances students' understanding of the institutions of American constitutional democracy, it also helps them identify the contemporary relevance of the Constitution and Bill of

Rights. Critical thinking exercises, problem-solving activities, and cooperative learning techniques help develop participatory skills necessary for the students to become active, responsible citizens.

The class from Central Academy is currently preparing for their participation in the national competition in Washington, D.C. It is inspiring to see these young people advocate the fundamental ideals and principles of our government, ideas that identify us as a people and bind us together as a nation. It is important for future generations to understand these values and principles which we hold as standards in our endeavor to preserve and realize the promise of our constitutional democracy. I wish these young "constitutional experts" the best of luck at the We the People national finals.

PERSONAL EXPLANATION

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Ms. SCHAKOWSKY. Mr. Speaker, on Wednesday, March 12, 2003, during rollcall vote No. 56 on H.R. 659 I was unavoidably detained. Had I been present, I would have voted "aye."

TRIBUTE TO REVEREND DR. THOMAS J. RITTER

HON. ROBERT A. BRADY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. BRADY of Pennsylvania. Mr. Speaker, I rise to acknowledge Reverend Dr. Thomas J. Ritter, whose contributions to Philadelphia have been multi-faceted and unparalleled.

Beyond being a community activist, builder, and leader, Reverend Ritter has served his congregation with the commitment of a dedicated and loving father for 45 years. Reverend Ritter built the Second Macedonia Baptist Church from a small house with six members to a large worship center with over a thousand members with 27 ministries.

Reverend Ritter's wide scope of dedication to Philadelphia spans more than the religious spectrum. He has been very instrumental in the development of many of Philadelphia's new major business centers. Reverend Ritter served as the first executive director of the Opportunities Industrialization Center, an organization which has assisted over 75 urban communities throughout the United States and the world. Additionally, he sits on the board of directors of the Philadelphia Martin Luther King Association for Nonviolence, chairs Philadelphia's Human Relations Commission, and has established a community-based volunteer self-help organization called "Giving of Self Partnership." The list of charitable endeavors that Reverend Ritter is involved in are innumerable.

It is a privilege to recognize a person whose dedicated leadership has enriched the lives of countless individuals in both my district and the nation. I hope that all of my distinguished colleagues will join me in honoring Reverend Dr. Thomas J. Ritter.

HONORING REVEREND THOMAS BOND

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize the Reverend Thomas Bond for exemplary service to his community. Eighteen years ago, Reverend Bond founded the Wayside Cross Gospel-Rescue Mission in Pueblo, Colorado to serve the area's homeless population. Today, I stand before this body of Congress and this nation to recognize his accomplishments.

With its food, housing, and educational programs, the mission provides a hand up, not a hand-out, for Pueblo's homeless community. In many cases, the mission has helped rebuild lives and reconnect people with families. Reverend Bond provides invaluable assistance to all people, enabling them to overcome the challenges of poverty and lead meaningful lives. He saw a community need and selflessly filled it, donating his time, talent, and energy.

Mr. Speaker, it is a great privilege to recognize Reverend Thomas Bond for his dedication to improving the lives of his fellow citizens. The people of Pueblo are immeasurably enriched by his years of selfless service, and his retirement from work at the mission is a tremendous loss to the southern Colorado community. I wish Reverend Bond well in his retirement.

MAKING MORTGAGE INSURANCE PREMIUMS TAX-DEDUCTIBLE

HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. RYAN of Wisconsin. Mr. Speaker, today, together with my colleagues on the Ways and Means Committee, Mr. JEFFERSON of Louisiana, Mr. SHAW of Florida, Mr. LEWIS of Georgia, Mr. ENGLISH of Pennsylvania, Mr. TANNER of Tennessee, Mr. FOLEY of Florida, Mr. CANTOR of Virginia, as well as Mr. NEY of Ohio, Mr. GREEN of Wisconsin and Mr. HAYES of North Carolina, Mr. RADANOVICH of California I am introducing legislation that will extend the mortgage interest tax deduction to include mortgage insurance premiums, government and private. This is an important piece of legislation because making mortgage insurance payments tax-deductible will boost homeownership for lower-income, minority and veteran borrowers that typically need mortgage insurance to purchase a home.

It is widely recognized that homeownership helps create stable and safe communities. Thus, the expansion of homeownership has been a longstanding goal of the Federal Government. The Bush Administration announced a goal of 5.5 million new homeowners by the year 2010. To achieve that goal, groups that have typically been unable to purchase homes—young people, low-income, members of minority groups—must be able to participate in the housing market.

Government and private mortgage insurance programs help first-time, low-income and veteran borrowers afford to purchase a home.

The VA, FHA, RHA and PMI programs allow buyers to make a down payment of 3 percent or less of the appraised value. Mortgage insurance is a critical factor in allowing middle-income families and minorities to become homeowners. In Wisconsin, approximately 149,000 families held mortgages with either FHA or private mortgage insurance at the end of 2002. Insured mortgages covered nearly 18 percent of home loans originated in Wisconsin in 2001. Insurance, however, covered about 30 percent of the mortgage loans made to Hispanic borrowers in Wisconsin and 28 percent of the loans made to African American borrowers.

In 2001, nationwide, mortgage insurance covered 57 percent of mortgage purchase loans made to African American and Hispanic borrowers and 54 percent of the loans to borrowers with incomes below the median income. The people who use mortgage insurance are policemen, firemen, teachers, and veterans who live in every community throughout the country. Twelve million American families presently use mortgage insurance.

Presently these borrowers cannot deduct the cost of their mortgage insurance payments for Federal tax purposes. If mortgage insurance payments were made deductible, the cost of homeownership would be further reduced for these borrowers, enabling new buyers to get into a home that they might not have been able to afford or to purchase a more valuable home. It is estimated that 300,000 more homeowners per year would result from making these payments tax-deductible.

Extending the tax deduction for home mortgage interest payments to mortgage insurance payments will significantly contribute to making the American dream of owning a home come true for many more of our citizens. Mr. Speaker, I urge my colleagues to support this important legislation and join me in working towards its enactment this year.

CYPRUS TALKS

HON. SHELLEY BERKLEY

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Ms. BERKLEY. Mr. Speaker, last week the world witnessed a tragic setback in the search for a peaceful settlement on the Island of Cyprus. Nearly 30 years after Turkish troops invaded and occupied approximately one-third of the territory of Cyprus, the United Nations' efforts to achieve a negotiated solution appeared to have a real chance for success. U.N. Secretary-General Kofi Annan convened the leaders of the Greek Cypriot and Turkish Cypriot communities to a meeting at the Hague last week, and asked them to agree to hold a democratic vote on the U.N.'s plan to establish a bi-communal federation. The President of the Republic of Cyprus, Tassos Papadopoulos, speaking for the Greek Cypriot community, agreed to the referendum, despite reservations with the details of the plan. Unfortunately, Mr. Rauf Denktash, the Turkish Cypriot leader, rejected it, out-of-hand.

Mr. Denktash's veto of the U.N. peace plan was not only a rejection of the efforts of the world organization, and the interests of its member states, but most importantly, in direct