for U.S. service personnel are ''the worst in the Department of Defense.''

My bill provides members of the U.S. armed forces, the benefit of a tax exclusion to help offset the high cost of living and the poor quality of life while serving in South Korea and applies to personnel who execute permanent change of station orders or orders for temporary duty exceeding 30 days. Service members will be provided with an immediate boost in their quality of life as they keep more of the money they earn.

Why should we provide this benefit to our soldiers in Korea?

An unusual hardship of family separation for more than a year is borne by 94 percent of the 37,000 plus personnel who serve in Korea. Conditions are so poor for personnel that one third of those authorized to bring family members choose voluntary family separation before subjecting their families to the conditions on the peninsula.

Seoul is the third most expensive city in the world to live according to a recent United Nations survey. Despite this, our service men and women receive no cost of living allowance, COLA, for being stationed there. That means they receive no additional compensation to help offset higher costs in Korea. Working and living facilities in Korea, as well as living conditions for our service personnel are sub-standard by any measure.

Even the living quarters on post are smaller than typical military installations, and all our soldiers must live in an environmentally degraded region. Beyond cost and comfort, let's not forget that these soldiers live under the threat from an unpredictable North Korea.

It's no wonder then that those who are allowed to bring their families to Korea rarely do so and that those who are given the opportunity to command forces in Korea decline at a rate five times the normal Army wide rate.

There are many uncertainties about the future of our forces abroad as we re-examine our overseas basing and force structure. Unfortunately, discussion of overseas re-alignment may lead to further neglect of the critical quality of life and infrastructure requirements of our forces in Korea.

As we work to rectify the inequities in pay/benefits for those stationed in Korea, I believe it is so important to give our soldiers there an extra boost now. The United States Forces Korea Quality of Life Act won't fix all the hardships that our service members face in Korea, but it will give them a chance to make their life there a little better and their time there more agreeable.

I encourage all my colleagues to join me in giving our soldiers in Korea the additional assistance they need and deserve.

PERSONAL EXPLANATION

HON. JO ANN DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 3, 2003

Mrs. JO ANN DAVIS of Virginia. Mr. Speaker, this afternoon I was inadvertently detained in the Senate while attending to duties associated with my role as Chairwoman of the Civil Service Subcommittee. If I had been present, I would have voted ''yes'' to H.R. 743, the Social Security Protection Act of 2003.

Mr. Speaker, H.R. 743 makes necessary changes to existing Social Security law to ensure the protection of recipients and the Social Security system. The provisions included in this bill aim to promote the accountability of the Social Security program by closing the present government pension offset (GPO) loophole. I feel that the clarifying corrections addressed in this bill will result in the improvement of the Social Security program.

THE OCCUPATIONAL SAFETY AND HEALTH FAIRNESS ACT OF 2003

HON. CHARLIE NORWOOD

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 3, 2003

Mr. NORWOOD. Mr. Speaker, I rise today with the support of several of my colleagues on the Workforce Protections Subcommittee to introduce legislation designed to correct matters of fundamental unfairness in the area of workplace safety and health. Our goal is to address situations where employers, and especially small employers, are being denied fundamental fairness and/or equitable results in their efforts to defend themselves against citations issued by the Occupational Safety and Health Administration, OSHA, for alleged violations with which, in good faith, they take genuine issue.

This matter of fundamental fairness is achieved through several key amendments to the Occupational Safety and Health Act of 1970. This proposal targets only those situations when an employer must defend against heavy-handed or arbitrary enforcement of health and safety laws. This measure is especially targeted to help small employers who do not have the means to defend themselves against the substantial resources and formidable power of the Federal Government.

With this in mind, Mr. Speaker, the amendments we propose are designed to level the playing field so that these employers are: (1) Not deprived of their day in court due to legal technicalities; (2) not forced into settlement when they believe OSHA is wrong, just because it is the most cost-effective option available; (3) aware of the legal standards under which they will be judged; and (4) extended legal consideration for their unique situations and good-faith efforts to comply with the law.

Each reform in this proposed legislation is designed to make what I believe is a narrow, precise, and sensible adjustment for an omission regrettably not caught by Congress at the time of original passage of the Occupational Safety and Health Act of 1970. In my mind, Mr. Speaker, all of the provisions in this legislation lend themselves to bipartisan support, and I ask each of my colleagues to support this proposal.

A CELEBRATION OF YOUTH IN HONOR OF FRANCES DIANE SMITH

HON. NICK SMITH

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 3, 2003

Mr. SMITH of Michigan. Mr. Speaker, I rise today in honor of the birth and life of my grandchild, Frances Smith, born on November 4, 1998. My wife, Bonnie, and I join with Frances' other grandparents, Neville and Jennifer Monteith from Kitchener, ON, in celebrating this young life.

Three days after Frances was born, John Glenn returned from his second trip into space at 76 years of age. Medical futurists predict that a person born in 1998 may very well live to an age of 110 or even 120 years old.

The system of free enterprise in our country makes it possible for Frances Smith, and all our children and grandchildren, to make dreams a reality.

As we stand in this chamber each day we must remember the potential of our youth and the strength of the free enterprise system. Those two things, bonded together, will continue the tradition of prosperity we have so long enjoyed.

It is my hope that Frances Smith, the daughter of Brad and Diane, will never forget the achievements possible through the free enterprise system that can take us much further than John Glenn ever dreamed we could go.

REVISED COST ESTIMATE FOR H.R. 21, THE UNLAWFUL INTERNET GAMBLING FUNDING PROHIBITION ACT

HON. MICHAEL G. OXLEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 3, 2003

Mr. OXLEY. Mr. Speaker, I am submitting a revised cost estimate from the Congressional Budget Office for H.R. 21, the Unlawful Internet Gambling Funding Prohibition Act. This revised estimate, dated April 2, 2003, describes the private-sector mandate that would be imposed by the legislation. The CBO's estimate of its impact on the Federal budget and on State and local governments is unchanged.

The original estimate was included in the Committee's report on H.R. 21 (H. Rept. 108–51, Part I) and was dated March 27, 2003.

APRIL 2, 2003.

Hon. MICHAEL G. OXLEY,
Chairman, Committee on Financial Services, House of Representatives, Washington, DC.

DEAR MR. CHAIRMAN: The Congressional Budget Office has prepared the enclosed revised cost estimate for H.R. 21, the Unlawful Internet Gambling Funding Prohibition Act. This cost estimate supersedes the previous estimate. The cost estimate provided to the committee on March 27, 2003, did not identify or describe the private-sector mandate that would be imposed by H.R. 21. Our estimate of the bill's impact on the federal budget and on state and local governments is unchanged.

If you wish further details on this estimate, we will be pleased to provide them. The CBO staff contacts are Mark Hadley (for federal costs), and Cecil McPherson (for the impact on the private sector.

Sincerely,
DOUGLAS HOLTZ-EAKIN,
Director.

Enclosure.

H.R. 21—Unlawful Internet Gambling Funding Prohibition Act

Summary: H.R. 21 would prohibit gambling businesses from accepting credit cards, checks, or other bank instruments from gamblers who illegally bet over the Internet. The bill also would require financial institutions to take steps to identify and block gambling-related transactions that are transmitted through their payment systems. The Office of the Comptroller of the Currency (OCC), the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the National Credit Union Administration (NCUA) would enforce the provisions of H.R. 21 as they apply to financial institutions.

CBO estimates that implementing this legislation would result in no significant cost to the federal government. The bill could affect direct spending and revenues, but CBO estimates that any impact on direct spending and revenues would not be significant.

H.R. 21 would create no new intergovernmental mandates as defined in the Unfunded Mandates Reform Act (UMRA) and would impose no costs on state, local, or tribal governments. The bill would impose a private-sector mandate, but CBO estimates that the direct costs of the mandate would fall below the annual threshold established in UMRA ($117 million in 2003, adjusted annually for inflation) in any of the next five years.

Estimated cost to the Federal Government: CBO estimates that the government would incur no significant costs under H.R. 21. CBO estimates that implementing H.R. 21 would increase administrative costs of the Department of Justice, but any such costs would be negligible. The bill also would have a small effect on the operating costs of the FDIC and the Federal Reserve System. Finally, the bill would have a negligible effect on the collection and spending of criminal penalties.

Basis of estimate

The bill would have only minor budgetary effects, as described below.

Spending subject to appropriation

Because H.R. 21 would establish new federal crimes relating to Internet gambling, the federal government would be able to pursue cases that it otherwise would not be able to prosecute. CBO expects, however, that most cases would be pursued under existing state laws. Therefore, we estimate that any increase in federal costs for law enforcement, court proceedings, or prison operations would not be significant. Any such additional costs would be subject to the availability of appropriated funds.

H.R. 21 would require the Department of the Treasury to submit an annual report on deliberations with other countries on issues related to Internet gambling. CBO estimates that preparing and completing the report would cost less than $100,000 a year, subject to the availability of appropriated funds.

Direct spending and revenues

The NCUA, the OTS, and the OCC charge fees to cover all their administrative costs; therefore, any additional spending by those agencies to implement the bill would have no net budgetary effect. That is not the case with the FDIC, however, which uses deposit insurance premiums paid by banks to cover the expenses it incurs to supervise state-chartered institutions. (Under current law, CBO estimates that the vast majority of thrift institutions insured by the FDIC would not pay any premiums for most of the 2004–2013 period.)

The bill would cause a small increase in FDIC spending but would not affect its premium income. In total, CBO estimates that H.R. 21 would increase direct spending and offsetting receipts of the NCUA, OTS, OCC, and FDIC by less than $500,000 a year over the 2002–2006 period.

Budgetary effects on the Federal Reserve are recorded as changes in revenues (governmental receipts). Based on information from the Federal Reserve, CBO estimates that enacting H.R. 21 would reduce such revenues by less than $500,000 a year.

Because those prosecuted and convicted under the bill could be subject to criminal fines, the federal government might collect additional fines if the bill is enacted. Collections of such fines are recorded in the budget as governmental receipts (i.e., revenues), which are deposited in the Crime Victims Fund and spent in subsequent years. Any additional collections are likely to be negligible because of the small number of cases involved. Because any increase in direct spending would equal the amount of fines collected (with a lag of one year or more), the additional direct spending also would be negligible.

Estimated impact on state and local governments: Although H.R. 21 would prohibit gambling businesses from accepting credit card payments and other bank instruments from gamblers who bet illegally over the Internet, the bill would not create a new intergovernmental mandate as defined in UMRA. Under current federal and state law, gambling businesses are generally prohibited from accepting bets or wagers over the Internet. Thus, H.R. 21 does not contain a new mandate relative to current law and would impose no costs on state, local, or tribal governments.

Estimated impact on the private sector: H.R. 21 would impose a new federal mandate on the private sector. The bill would require designated payment systems to establish policies and procedures designed to identify and prevent transactions in connection with unlawful Internet gambling. Designated payment systems are defined in the bill to include any system utilized by businesses such as creditors, credit card issuers, or financial institutions to effect a credit transaction, an electronic fund transfer, or other transfer of funds. Information provided by representatives of the financial services industry indicates that such transactions can currently be identified through the use of codes. Most financial institutions are currently able to identify and block restricted transactions by using the coding system. Thus, CBO estimates that the private sector's cost to comply with the mandate would be small. There also could be direct savings to those entities subject to the mandate as the bill limits their liability arising from their compliance with the requirement. CBO estimates that the total direct costs for private-sector mandates in this bill would fall well below the annual threshold ($117 million in 2003, adjusted annually for inflation) established in UMRA.

Although section 3 would prohibit gambling businesses from accepting credit card payments and other bank instruments from gamblers who bet illegally over the Internet, those provisions would not create a new private-sector mandate as defined in UMRA. Under current federal and state law, gambling businesses are generally prohibited from accepting bets or wagers over the Internet. Thus, those provisions do not contain a new mandate relative to current law.

Previous estimate: The cost estimate for H.R. 21 transmitted to the House Committee on Financial Services on March 27, 2003, did not identify or describe the private-sector mandate that would be imposed by the bill. This cost estimate supersedes that previous estimate. The estimate of the bill's impact on the federal budget and on state and local governments is unchanged.

Estimate prepared by: Federal spending: Ken Johnson and Mark Hadley; federal revenues: Mark Booth; impact on state, local, and tribal governments: Victoria Heid Hall; impact on the private sector: Cecil McPherson.

Estimate approved by: Peter H. Fontaine, Deputy Assistant Director for Budget Analysis.

BOUNDARY COUNTY DISTRICT LIBRARY IN BONNERS FERRY, ID

HON. C.L. "BUTCH" OTTER

OF IDAHO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 3, 2003

Mr. OTTER. Mr. Speaker, I rise today to bring to the attention of the House the distinguished accomplishments of the Boundary County District Library in Bonners Ferry, ID. Under the leadership of Director Sandy Ashworth, the Boundary County District Library received the 2002 National Award for Library Services. The Institute of Museum and Library Services and First Lady Laura Bush bestowed this well-deserved honor upon the library at a White House ceremony.

Established in 1956, the Boundary County District Library was the first countywide library district in the State of Idaho. The library is dedicated to using innovative collaborations in raising both the quality and quantity of library resources while helping to overcome the rural isolation of Boundary County's residents.

The Boundary County District Library is a model for the community and the State of Idaho, as well as for other libraries trying to meet increasing demand for services with less money. The library and the community work together toward the common goals of providing excellent service and improving the quality of life in northern Idaho.

Mr. Speaker, I was honored to nominate the Boundary County District Library for this special award. Furthermore, I am very proud of the independent nature of Boundary County, ID, and citizens, whose hard work and sense of community should serve as an inspiration to us all. I wish to convey a special thanks to the Boundary County District Library for leading that effort.

INTRODUCTION OF THE SCHIP WEB-BASED ENROLLMENT ACT OF 2003

HON. ADAM B. SCHIFF

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 3, 2003

Mr. SCHIFF. Mr. Speaker, I rise today to announce the introduction of a piece of legislation that will provide an e-government solution to the complicated process of signing kids up for health insurance, the SCHIP Web-Based Enrollment Act of 2003. This bill provides a simple, targeted method for expanding access to children's health care by giving States the flexibility they need to implement web-based enrollment programs for SCHIP.

The Balanced Budget Act of 1997 established the State Children's Health Insurance Program (SCHIP), a program that allows States to cover uninsured children in families with incomes that are above Medicaid eligibility levels. Like Medicaid, SCHIP is a Federal-State matching program, but spending