

required to be offered under the same rules as set forth in Title III below. Such plans would therefore have different benefits than traditional MediGap plans.

III. MEDIGAP PROVISIONS

A. All MediGap policies would be required to be community rated.

B. MediGap plans would be required to participate in coordinated open enrollment.

C. The loss ratio requirement for all plans would be increased to 85 percent.

IV. COORDINATED OPEN ENROLLMENT

A. The Secretary would conduct an annual open enrollment period during which Medicare beneficiaries could enroll in any MediGap plan, Medicare Select, or an HMO contracting with Medicare.

1. Each MediGap plan, Medicare Select plan, and HMO contractor would be required to participate in the open enrollment system.

2. The Secretary would make available to beneficiaries information on MediGap and Medicare-contracting HMO plans.

B. Generally, except for cause, an enrollee could enroll, disenroll, or switch plans only during the annual open enrollment period, with the following exceptions:

During the first year of enrollment with a limited access plan (including HMOs and Medicare Select) the beneficiary could disenroll at the end of any calendar quarter and return to fee-for-service. During the second year, disenrollment could only occur mid-year at the end of the second calendar quarter. After the first two years, disenrollment could only occur during the open enrollment period;

There would be an exception for HMOs which the Secretary determines has reached capacity;

There would be an exception to individuals newly eligible for Medicare or who are new residents of the service area of a plan who could enroll on an open enrollment basis during the sixty-day period that begins thirty days before they become eligible or before they become a resident of the service area.

COMPREHENSIVE FETAL ALCOHOL SYNDROME PREVENTION ACT

HON. BILL RICHARDSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. RICHARDSON. Mr. Speaker, I am pleased to introduce the Comprehensive Fetal Alcohol Syndrome Prevention Act. Fetal Alcohol Syndrome [FAS] is the leading cause of mental retardation in the United States and is one of the most common birth defects to occur in our country. Diagnosis is rare prior to birth and there is no cure for FAS or Fetal Alcohol Effects [FAE], its less severe counterpart.

This disease is completely preventable, by simply avoiding alcohol during pregnancy, but the number of affected children is rising sharply. Recent studies indicate that the percentage of babies stricken by FAS has increased sixfold in the last 15 years.

The statistics are appalling: the disease affects 1 in 250 live births; 5,000 infants are born each year with the recognizable facial, physical and mental abnormalities caused by FAS; 50,000 babies are born annually with FAE, and suffer from learning disabilities, central nervous system damage, and physical disorders.

Not only are the emotional impacts of these diseases devastating, the costs associated

with treatment are very high: health care costs for one child stricken with FAS total \$44,000.

FAS and FAE strike without regard to race or economic status, but the rate of incidence is higher among certain groups; for instance, the rate is 30 times higher among Native Americans. This disease threatens to destroy whole generations on some reservations if stronger federal action is not initiated.

Surprisingly, much of the public is still unaware of the dangers of drinking during pregnancy. The medical community does not uniformly caution against alcohol consumption for pregnant women, and most medical schools do not provide curriculum on FAS prevention and detection.

This bill seeks to address each of these issues comprehensively. It requires the Department of Health and Human Services to close the gaps in our current efforts to prevent FAS and FAE by establishing a coordinating committee to streamline program development and eliminate duplicative research programs. The committee will develop professional practice standards and curriculum for health care providers, and will initiate a national public awareness program to outline the dangers of alcohol consumption during pregnancy. Finally, additional research will be conducted to aid detection and a cure for FAS so that future generations will not suffer from this debilitating disease.

This bill, as evidence by our bipartisan list of cosponsors, deserves the support of all Members, and I look forward to working toward its passage.

VIRGINIA R. SAUNDERS, 50 YEARS OF FEDERAL SERVICE

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. HOYER. Mr. Speaker, I rise today to recognize Ms. Virginia Saunders, congressional document specialist at the Government Printing Office, for reaching 50 years of dedicated and enthusiastic Federal service on Friday, May 26, 1995.

Ms. Saunders was born Virginia R. Frisbie in Darlington, MD, on October 11, 1926. After working briefly at the Federal Bureau of Investigation, she came to the Government Printing Office on February 4, 1946, as a war service junior clerk typist in the division of public documents, stock section. Two years later, she was promoted to the division of public documents reference section. In February 1951, Ms. Saunders was promoted to indexing clerk and earned subsequent promotions in the same classification. In July 1958, she was promoted to library technician. Becoming a congressional documents specialist in April 1970, she was then promoted to supervisor of the congressional documents section in July 1974. In October 1983, Ms. Saunders assumed her current position of congressional documents specialist in the congressional printing management division, customer services.

Although one may not yet recognize the name of this outstanding GPO employee, the end product of her dedicated efforts is certainly familiar. Ms. Saunders has primary responsibility for the Congressional Serial Set, which is a compilation of all the House and

Senate documents and reports issued for each session of Congress. Dummy volumes establishing the format for each edition are prepared and assigned a serial number following each session of Congress. The actual books are produced by GPO's binding division, often as many as 100 volumes per set for each session of Congress. As a chronicle of events of the U.S. Congress over the years, the Congressional Serial Set is rivaled only by the CONGRESSIONAL RECORD. While the Serial Set records behind-the-scenes legislative activities for the United States, the CONGRESSIONAL RECORD reflects the "in session" proceedings. Distributed to the House and Senate libraries, the Archives, the Library of Congress, and depository libraries, the Congressional Serial Set joins the CONGRESSIONAL RECORD in offering students and historians a rich insight into the American system of government.

In late 1989, Ms. Saunders drew upon her in-depth knowledge of depository library program responsibilities in informing the Nation, and her then-43 years of GPO experience, to submit an employee suggestion regarding the appendix to the Iran Contra Report to Congress. She suggested that this 40-volume publication, which was printed as both a Senate and House report, be bound only once for the serial set volumes of House and Senate reports that are sent to depository libraries. She further suggested that the Schedule of Volumes, which is a listing of the bound volumes, contain a notation explaining the mission serial number volumes. The implementation of this suggestion resulted in a reduction of 13,740 book volumes to be bound, saving the Federal Government over \$600,000. In recognition of these efforts, she received GPO's top monetary Suggestion Award for that year. In ceremonies held on January 9, 1991, Ms. Saunders was awarded a Presidential letter of commendation under the Presidential Quality and Management Improvement Award Program. In his letter to Ms. Saunders, President Bush noted, "You have demonstrated to an exceptional degree my belief that Federal employees have the knowledge, ability, and desire to make a difference."

I know my colleagues and Ms. Saunders' family, friends, and coworkers join me in congratulating her on 50 years of exemplary Federal service.

CONGRATULATIONS TO THE SHELTER ISLAND HEIGHTS POST OFFICE

HON. MICHAEL P. FORBES

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. FORBES. Mr. Speaker, I rise today to praise the exceptional service provided by the Shelter Island Heights Post Office. For the past 115 years, the Shelter Island Heights Post Office has served the community with extreme dedication. I would also like to commend the Shelter Island ferry service which has provided the vital link between the mainland and Shelter Island. This ferry service has been at the heart of the Postal Service for the Shelter Island Heights community. With the help of this ferry service, the Shelter Island Post Office has been able to deliver over 1.5

million pieces of mail in 1989 alone. Excellence at the Shelter Island Heights Post Office has become the norm, not the exception.

If one looks at the leadership of the Shelter Island Heights Post Office it comes as no surprise that they have been able to maintain such high standards of service. The Shelter Island Heights Post Office is led by its Postmaster Heather L. Reylek, who has helped keep her post office unsurpassed by any other in the Nation. She exemplifies all of the qualities that one would hope and expect for in a community's postmaster which include her excellent understanding of community issues and how they affect her employees. Mr. Speaker, I ask that you join me in congratulating Postmaster Reylek on the excellent job she has done as postmaster of the Shelter Island Heights Post Office. With her as postmaster, the Shelter Island Heights community can no doubt expect its high standards of service to be continued.

On Saturday, June 3, 1995, the accomplishments of the Shelter Island Heights Post Office will be celebrated at the special pictorial cancellation ceremony. At this ceremony, a commemorative stamp of the ferry boat used in the Shelter Island Heights community since 1904 will be revealed to help illustrate the history of this community. I can think of no better way to celebrate these accomplishments than with the issuance of this ferry boat stamp. I ask the entire House of Representatives to join with me in congratulating the Shelter Island Heights Post Office for a job well done.

TRIBUTE TO JOE SLABBINCK

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. BONIOR. Mr. Speaker, I rise today to pay tribute to my good friend Joe Slabbinck who is being honored this evening by the Clinton Township Goodfellows. Joe is being named as a Goodfellow of the Year at a recognition dinner at the Fern Hill Country Club in Clinton Township, MI.

Joe is currently a Board member and has served in the past as president, vice-president, and secretary of the Clinton Township Goodfellows. He is also currently the president of the Tenth Congressional Democratic Committee. I have known Joe for many years and have had the fortunate opportunity to work with him on numerous occasions. Joe is a nuts and bolts kind of guy who always makes sure that projects stay on track. This is true in his role as a Goodfellow and as a Democrat.

After 30 years at Chrysler, his success at helping build world class quality cars is only surpassed by his success in building organizations dedicated to meeting people's needs. In addition to the Goodfellows, Joe has devoted time and energy to the Interfaith Center for Racial Justice as well as the Volunteer Services Committee of the United Community Service. His helpful attitude and relentless drive ensure that organizational goals are always achieved.

Taking an active role in one's community is a responsibility we all share, but few fulfill. Joe and his wife, Brenda, have dedicated much of their lives to this endeavor. I deeply admire their strong values and outstanding example

of civic involvement. Their time, talents, and energy are appreciated by all of us. I thank Joe and Brenda for their efforts and commend them for their good work.

I applaud the Clinton Township Goodfellows for recognizing Joe. He has provided outstanding leadership to the group and I know he is proud to be honored by the members.

The devotion the Goodfellows and Joe have displayed to their community is an inspiration. Their contributions are many and they deserve our gratitude for their compassion and work.

On behalf of the Clinton Township Goodfellows, I urge my colleagues to join me in saluting Joe Slabbinck.

INTRODUCTION OF THE FEDERAL MORTGAGE INSURANCE CORPORATION ACT OF 1995

HON. JERRY WELLER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. WELLER. Mr. Speaker, I stand here today to introduce legislation that will allow many Americans—the low and middle income, first-time homebuyers and minorities—to embark on a venture that is inherently part of the American dream. The bill I am introducing—the Federal Mortgage Insurance Corporation Act of 1995—will give a helping hand to those who want to buy a home and make a better life for themselves and their families. Owning a home instills a sense of pride and responsibility and this bill will ensure that anyone in our society—not just the wealthy—can afford to buy a home here in the United States of America.

The purpose of this legislation is to establish a Government corporation to administer the highly successful single-family mortgage insurance program currently under the management of the Federal Housing Administration at the Department of Housing and Urban Development. Under a corporate structure, the single family program will be better equipped to respond more efficiently to the needs of Americans in pursuit of the dream of home ownership.

The Corporation will be run by a Board of Directors made up of experts in housing finance and leaders in community action whose neighborhoods have been well served by FHA over many years. The board will appoint a President who will run the day to day operations like any other president. The act relieves the Corporation of burdensome civil service restrictions and procurement requirements and provides paperwork reductions that can hamper the productivity and progress of the noblest of objectives that we undertake.

Also, like other corporations, the FMIC must carry on the FHA single family program tradition of being a self-sufficient enterprise. Congress can only appropriate funds for the FMIC to the extent that the Corporation has net income. Moreover, the Office of Federal Housing Enterprise Oversight will oversee the capitalization of the FMIC funds as well as the safety and soundness of its products.

The FMIC will also continue the successful mission of the FHA only more efficiently. The act will expand homeownership opportunities for those segments of the market that need it most: first time homebuyers, lower income

families, and minorities. The FMIC's greater flexibility will allow an even greater portion of this market to gain sorely needed access to capital and credit.

The Federal Mortgage Insurance Corporation act of 1995 will continue the successful public-private partnership of FHA. More families will be able to share in American dream of homeownership and it does not involve a subsidy from the government. This is exactly the kind of effective governance that the American people expect and deserve.

My legislation carries forward the message of the November 8 election: calling on us all to streamline and reduce bureaucracy and to do a better more efficient job, in this case promoting the basic American dream of homeownership.

CREDIT OPPORTUNITY AMENDMENTS ACT OF 1995

HON. BILL MCCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. MCCOLLUM. Mr. Speaker, today I am introducing legislation to fundamentally reform the Community Reinvestment Act of 1977 and to strengthen and clarify the enforcement of fair lending laws. CRA is one of the worst examples of runaway federal regulation on the books today. It is the number one regulatory burden for our depository institutions and compliance costs exceed one billion dollars a year.

When originally adopted, CRA was designed to stop redlining. Redlining is the practice of lenders refusing to make loans because of the racial composition of the neighborhood surrounding the property securing the loan. The enforcement of CRA quickly left its original purpose and turned toward credit allocation.

I strongly support efforts to eliminate redlining. The legislation I am introducing today includes redlining in the list of prohibited activities under the Equal Credit Opportunity Act and the Fair Housing Act. This makes it clear that we will not tolerate illegal discrimination in lending.

In adopting CRA in 1977, Congress did not anticipate there would be any additional burden on the banking industry. The Senate report accompanying CRA indicates that Congress believed that all the data needed to assure compliance was available and no new reporting or other paperwork would be required.

The enforcement of CRA by the federal banking regulators grew in complexity and burden throughout the years. In 1989, CRA was amended to add provisions requiring written evaluations and specific grades for institutions. This added further burdens for the industry and set us on the precipice of credit allocation.

Recently, the Clinton Administration completed a two year effort to rewrite CRA regulations. The new rules vastly expand the paperwork burdens for most banks. In addition, they complete the transition of CRA from prohibiting redlining to credit allocation. The new rules require regulators to measure bank performance on the basis of the total dollar amount and number of loans made to certain areas or groups. This is credit allocation, pure and simple.