

throughout his life. Most important, he learned to walk despite having contracted polio at 5 years of age. In fact, he walked well enough to pass his entrance physical into the U.S. Army and into combat duty. Following the war, he had to learn how to walk again because of a war injury which had put him in a body cast.

Don also learned to work hard, whether it was as a member of the Civilian Conservation Corps, which he joined at 17, or working on the hot beds of Bethlehem Steel, or going to night school on the GI bill following his tour of duty, or working as a realtor throughout his retirement years.

He had also learned to give. Each thinking person comes to a point in life when they realize they owe a debt of gratitude to a nation that's provided them with the freedom and opportunity to succeed. But, since those freedoms were secured by our veterans, haven't they already done more than their share? So often, however, it is our veterans who continue to give generously of their lives to build and strengthen their community. Don was such a man.

He was a founding member of the Dunedin American Legion in 1958 and served many years as a service officer. He was also an active member of the Dunedin VFW and the DAV. He was a charter member of the Dunedin Elks; served as the first president of the Knights of Columbus; was a past president of the Dunedin Board of Realtors and of the Dunedin Chamber of Commerce. Even in his church, Don was a pioneer and active member.

So, today we salute a man who spent his lifetime overcoming the odds; of working hard and contributing to the betterment of his fellow man. To Betty, his beloved wife of over 49 years, and to his son, John, of whom he was immensely proud, Don leaves a rich legacy and a name associated with honor.

We will miss you, Don.

SIMON KONOVER RECEIVES THE NEW LIFE AWARD

HON. BARBARA B. KENNELLY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mrs. KENNELLY. Mr. Speaker, I rise today to pay tribute to the remarkable life of a remarkable man, my constituent, Simon Konover. He will be honored on September 8 with a ceremony at the Holocaust Museum and the presentation of the New Life Award.

Simon Konover is a survivor of the labor camps of World War II and the battle of Stalingrad. Yet after enduring the worst that humanity can do, he came to the United States and created a new life—one dedicated to the best that humanity can do. His service to Connecticut's Jewish community and to the city of Hartford are all but legendary. Simon Konover has served as chairman of the Jewish Federation of Greater Hartford, the Greater Hartford Israel Bond Campaign, and the Connecticut Society for Yad Vashem. He is an Honorary Life Member of the Greater Hartford Jewish Community Center and the Hebrew Home and Hospital, and also serves on the boards of Mount Sinai Hospital, Hartford Hospital, and the Institute for Living. There is probably not a civic organization in Hartford or in the State of

Connecticut that has not been assisted by Simon Konover.

It is particularly fitting that Simon will receive this award at the Holocaust Museum, since he has worked tirelessly for its creation. In doing so, he has given us a precious gift—the gift of memory. In this 50th anniversary year of the liberation of Europe, I am proud to join with Simon's wife, Doris, his children, Jane, Michael, and Steven, and his hundreds of friends and admirers to pledge that we will never forget.

SOCIAL SERVICES NEED GOVERNMENT HELP

HON. WILLIAM (BILL) CLAY

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mr. CLAY. Mr. Speaker, some of our colleagues are promoting the privatization of social programs as a way to reduce the deficit. They contend that nonprofit organizations like churches have the millions of dollars necessary to provide education, housing, and health care services, to name a few. I would like to share with those members a commentary that thoroughly discusses the infeasibility of their proposition. Entitled "Social Services Need Government Help", the article was written by Mr. Pierre Blaine, a St. Louis television producer, and appeared in the August 25, 1995 edition of the St. Louis Post-Dispatch.

SOCIAL SERVICES NEED GOVERNMENT HELP (By Pierre Blaine)

As the legislation stemming from the GOP's Contract With America cuts the federal government's ability to provide social services, let us remember that the strength of the U.S. economy is in its mixed-economy features—a private market system with social welfare components. Traditionally, government has been a major partner with nonprofit organizations in delivering social services to Americans. The private sector cannot pick up the slack of government retrenchment in many social areas.

The government developed partnerships with nonprofit organizations to help it carry out welfare-state functions and deliver social welfare services. In fact, the government has been the major source of nonprofit-independent sector funding. The evolution of voluntary associations has enabled the federal government to use nonprofit organizations to decentralize the carrying out of public functions for the common good. The government has already begun giving subsidies directly to nonprofit organizations to provide services.

All the talk about vouchers to be given directly to consumers for them to purchase goods and services directly is a result of budget-deficit planning. The budget deficit has already cut the funding available to nonprofit organizations. Reduced support from the federal government has already pushed nonprofit organizations into the commercial market for income.

The movement toward privatizing some government services began during the presidencies of Ronald Reagan and George Bush. This philosophy advocated the use of vouchers to compel users to seek alternative private-sector markets to traditional government help. But even Reagan's commission, the President's Task Force on Private Sector Initiatives, concluded in 1981 that it would be impossible for the private sector to pick up the slack in government retrenchment.

furthermore, in 1992, corporations contributed only 6 percent of the total amount of charitable giving in the United States. The increases in the demand for social services continue to be out of proportion to the money available to nonprofit organizations. Nonprofit organizations are unlikely to be able to compensate for the current reductions in federal funds.

Over the past 18 years, the largest percentage of cuts in the federal budget has been in the discretionary grants to states and local governments, but the increase in the demand for social services still compels the nonprofit sector to respond. Likewise, the projected cuts in revenue for nonprofit organizations is disproportionate to the amount of the federal budget it consumes. Ironically, this retrenchment of federal dollars comes when the private sector is downsizing through layoffs, mergers, reorganizations and transfer of work to other countries. If the United States has a recession because of high interest rates, it will cause further demands for services by nonprofit organizations.

Nonprofit organizations have been increasing fees, donations, user fees and fund-raising. But those alternatives don't replace federal dollars; they have traditionally been effective only in supplementing a declining base from the federal government. The private sector has become more involved, but it is naive to think that the corporate sector is going to continue to increase giving at levels needed to fill the gap caused by government retrenchment.

Corporate social responsibility depends on the health of the economy as a whole. The business of business is business, and the continued evolution of corporate involvement is tied to the ability to make a profit over long periods. The lack of resources to respond to increased demand leads to doubt about whether private organizations can continue to provide adequate services. Private giving is projected to have to increase by 95 percent between now and 2002 to fill the gap of federal partnership with nonprofit organizations. Voluntary associations are a unique phenomenon in American culture that have had a long affiliation with government in providing social services.

Nonprofit organizations provide services including health care, food pantries, social welfare, housing, economic development and education. The services they provide are not a statistical aberration; they represent help to real faces. Can we afford a contract with America without them?

GUARDCARE: A TRAINING PROGRAM ON TARGET

HON. PATRICIA SCHROEDER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mrs. SCHROEDER. Mr. Speaker, one of the smartest uses of Federal resources is the Colorado National Guard's free clinic for Denver's medically underserved. The clinic, a National Guard GuardCare program, was set up in the baseball stadium and served 640 people in the first 4 days.

GuardCare is a civil-military program designed to provide military training while benefiting the local community. In Denver, 1,633 people who otherwise would not have access to medical treatment benefited. Across the State it will serve 5,000 people in need of care. The program involved the whole community. With the help of U.S. West, it incorporated high tech telemedicine techniques that

enabled the National Guard field hospital to talk to Denver General Hospital via television monitor. Denver General provided needed medical information.

The National Guard provided the personnel, the tents, and the medical equipment. For the National Guard it was an ideal training opportunity in field medicine that allowed them to treat the needy in their own community rather than the needy in a foreign country. It is a win-win situation for all.

Unfortunately, this will be the last year for the National Guard's clinic in downtown Denver, and in cities in the other 15 States that have implemented GuardCare programs. Because the National Security Committee, in their zeal to fund unneeded weapons systems, zeroed out the budget for these useful and economically efficient National Guard training opportunities in the authorization bill. The goal of GuardCare was to accomplish mission-essential readiness while rebuilding America. Which part of this goal does the committee find so unworthy of funding? I'll bet it is not the readiness part.

HEALTH INSURANCE HORROR STORY FROM TEXAS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mr. STARK. Mr. Speaker, over the years, I've entered a number of letters from fellow citizens detailing the outrageous failures of our current health insurance system.

I'd like to share with you a letter from the Carawan's of Aransas Pass, TX, which details the crushing increase in health insurance premiums for a family which has had health problems but which has incurred little health expense in the last few years. Clearly, their insurance company wants to force them into giving up their policy—but with no protection against pre-existing condition exclusions, the Carawan's have no where to turn.

Their family policy started 8 years ago at \$3,096 a year with a deductible of \$2,000. It is now \$3,645.90 a quarter with a \$3,000 deductible.

Mr. Speaker, I regret we did not pass H.R. 3600 last year. It would have required the kind of open enrollment, no-pre-existing condition, community-rated policies which would save the Carawan's and millions of other Americans from being priced-out of the insurance market. Following is their moving letter on why we so desperately need health insurance reform:

DEAR CONGRESSMAN: Today we received notice that our health insurance was going to be increased by 30% on July 1, 1995. In January, 1994, our quarterly premiums for my husband and I for a \$3,000.00 deductible were \$1,770.00. The quarterly premium on July 1, 1995 for the same coverage will be \$3,645.90 or \$14,583.60 a year. Eight years ago when we purchased this plan for our family the premiums were \$258.00 quarterly or \$3,096.00 a year. (Note the deductible at that time was \$2,000 and has been increased not by our choice to \$3,000.00). I have spoken to my insurance carrier and they claim the large increase is due to the high loss ratio in the group we are in. Since January, 1994, my husband and I have paid in a total of \$12,641.00 in premium and had a total of \$584.10 in claims.

The stress from this impossible increase will surely increase our chances of recurring

illness. My husband and I both have had cancer and we know what a financial strain a serious illness can cause with health insurance coverage and we can't imagine how we could handle such a situation without any protection. We also realize that we cannot qualify for another plan even though it has been over six years since either of us have been hospitalized. Do we pay the increased premiums until we deplete all our financial resources or do we save the premiums and try to self-insure knowing we could not possibly save enough for a possible needed heart or liver transplant. There is not a simple answer.

My husband who is age 55 and I, age 54, are both self-employed. I am an insurance agent and my husband is a commercial shrimper. My husband is a veteran of the Vietnam war with 8 years service to our country. We have always worked, paid our taxes, and tried to be responsible Americans. We have always tried to protect our family with insurance coverage and have never asked for a free handout from our government. It is not fair at this time in our life to be faced with such a dilemma from no fault of our own.

As a representative of our country, I plead with you to take note of the health care problem and act on what is happening. We cannot keep on much longer the way things are now. If something is not done soon, only the rich and the poor (those on disability or very low income supplemented by our government) will be able to receive medical care. What will happen to the middle class worker that has no company benefits?

Respectfully,

FRANCES R. CARAWAN,
Aransas Pass, TX.

EXPERIENCES AND IMPRESSIONS OF ISRAEL

HON. MICHAEL P. FORBES

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 7, 1995

Mr. FORBES. Mr. Speaker, I was privileged to join other Members of the House of Representatives on a tour of Israel during the August recess. Attached is an account of my experiences and impressions of Israel while visiting the country.

[From the Jewish World, Sept. 1-7, 1995]

CAN ISRAEL ACHIEVE STABLE PEACE AMONG ENEMIES?—FACT-FINDING TRIP UNCOVERS SOME ANSWERS

(By Michael P. Forbes)

News of the suicide bombing on a Jerusalem city bus came over the radio early Monday morning. Fifteen members of the United States Congress, including myself, and our guests, were traveling at the time from Kibbutz Nof Ginossar on the Sea of Galilee to the Golan Heights up north. My heart broke as I heard the updates: four people dead, 106 wounded; the culprit thought to be a woman suicide-bomber who carried a pipe bomb in her bag. American Joan Davenny, 47, of Connecticut, in Israel to visit her parents and take up Jewish studies at Hebrew University, was among the innocent killed.

Hamas, the Islamic fundamentalist terrorist group, claimed responsibility on Damascus Radio and promised similar attacks through the November 1996 Israeli elections. Their goal is to force Prime Minister Yitzhak Rabin out of office because, they say, he has declared war against Islam. A growing number of Israelis blame Rabin and his peace endeavors for inspiring frequent attacks and Hamas apparently sees oppor-

tunity in the deepening fissures of Rabin's popularity resulting from each of the atrocities. All the while, some suggest the region is on the threshold of a lasting peace; that those enemies whose every breath was once dedicated to the destruction of the state of Israel are now her "partners in peace." But I ask myself, why then is this happening?

In a hardworking, seven-day visit to Israel characterized by back-to-back meetings that ran from the early morning through working lunches to well past midnight, we, members of Congress and our guests, came to understand the difficulties Israel faces in this war-prone region and to learn firsthand more about her history and gain unique insights into the dynamics of her politics, economy and daily life.

It serves this nation's interest to continue to support \$3 billion in aid to Israel for security and economic development. Six hundred thousand immigrants, largely Russian Jews, have arrived in Israel since 1990. The United States has provided \$80 million for refugee settlement and \$10 million in loan guarantees for housing. Five million dollars for a joint U.S.-Israel scientific technology commission will further both nations' research endeavors. Finally, efforts to provide a lasting peace in the Middle East have been bolstered by forgiving \$275 million in debt owed by Jordan and \$100 million as the U.S. share of multilateral economic assistance for the Palestinians.

I'm proud of this nation's support for Israel. Remembering the tragedy that occurred in Oklahoma City is convincing evidence that, while the Cold War period in which we knew our enemies is over, the world faces a far greater threat from illogical, fanatical terrorist groups. Many have their origins in the Middle East and the world has no better expert in dealing with terrorism than Israel. Our nation's investment there is a good one.

For me, this was a return visit to America's greatest ally in one of the world's most troubled regions and an opportunity to see what changes had taken place in the nine years since I was last there. My ties to Zionism were nurtured in a visit to Israel in 1986 after uncovering a long forgotten family fact that my great-grandfather, Rabbi Max Moses, had emigrated to the United States in the last 19th century from Esslingen, Germany and is today buried in a New Orleans Jewish cemetery.

On August 15, in a trip paid for with private funds, a delegation that included me, my friend from Long Island Congressman Dan Frisa; fellow New Yorkers Congressman Bill Paxon and his wife, Congresswoman Susan Molinari; House Republican Whip, Congressman Tom DeLay of Texas, and 10 other congressional colleagues and guests departed for an exciting, information-packed week of taking in and land and its people. Starting at Mt. Scopus with a tour of the 3,000-year-old capital city of Jerusalem and a meeting with Mayor Ehud Olmert, to the administered territories of Judea and Samaria and a visit there to the settlement of Ma'aleh Adunim with its 200 families, our sightseeing took us from the lowest point on earth (1,298 feet below sea level) at the Dead Sea to the heights of Masada and Golan.

We explored below-ground excavations of the two and a half miles of walls that encircle the Old City of Jerusalem and, on the eve of the Sabbath stopped to pray at the Western Wall, site on an annual pilgrimage by Jews to mourn the destruction of Herod's Temple Mount and their 2,000 years of exile. At the Israel Museum, we took in the Dead Sea Scrolls exhibit and later stopped by the highly-touted Israel Arts and Science Academy, where innovation programs for gifted and talented high school students are in