Yet somehow Howard manages to appear at more than his share of after-hours events, and to assume a leadership role in numerous organizations. For example, he is the current Chair of the Israel Commission of the Los Angeles Jewish Community Relations Committee; the current Chair of the Jewish Public Affairs Committee; a member of the board of trustees at UCLA; the current Chair of Democrats of Israel and a member of the regional board of the Los Angeles Hillel Council.

This list represents only about half of all the organizations and associations lucky enough to benefit from Howard's participation. He is truly devoted to his community, and redefines the phrase ''civic-minded.''

Mr. Speaker, we ask our colleagues to join us today in saluting Howard Welinsky, whose life's work consists of helping others. He is an inspiration to all of us.

TRIBUTE TO BERNARD LEVINE

HON. CHARLES E. SCHUMER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mr. SCHUMER. Mr. Speaker, on Friday evening, December 1, 1995, the Men's Club of Kew Gardens Anshe Sholom Jewish Center, Kew Gardens, NY, celebrates the life of past president Bernard Levine. Bernie was a graduate of the Anshe Sholom Hebrew School and was barmitzvahed in the same synagogue.

Most of his adult life was spent working and then taking over his parents' neighborhood candy store which was aptly named Bernie land. The store was opened from early morning to late evening and was patronized by as many as three generations of families. It was the place to go and hear what was going on in the neighborhood as well as to enjoy a real New York egg cream prepared by his darling wife Claire. Bernie's business ethic was to please his customers and he went to great lengths to achieve that result. During inclement weather it was not uncommon to see him delivering newspapers to his aged and infirmed customers.

Upon his what we would call retirement, Bernie became active in our synagogue with the same fervor that he had exhibited in his business. He chaired many functions at the center including publicity and ran a Bernie-Mobile transporting members who needed transportation to and from temple affairs, meetings, and services. He served as president of the men's club with a special flair and introduced many activities for the children of our Hebrew school.

Bernie loved Jewish music and attended countless concerts. He was our neighborhood historian and somehow found time to work on the election board.

Bernie was a mensch in the true sense of the word. He served his family, temple, and community. His unparalleled devotion and goodness will be missed by all.

TRIBUTE TO PAUL DENI

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mr. KILDEE. Mr. Speaker, I rise today to pay tribute to Paul Deni, who has served Waterford Township, MI, as an elected official at the local level for the past 19 years.

Trustee Deni moved to the township over 36 years ago. He served with the U.S. Marine Corps in Korea and is a disabled American veteran. He has been a member of the Waterford Township Lions Club for 12 years, a member of the Pontiac/Waterford Elks, member of the Board of Community Activities, Inc., and a delegate representing the township on SEMCOG for the past 12 years. Professionally Mr. Deni has been in the grocery business for 30 years as the owner of a market in Waterford. During his 10 years as a member of the township board he has served for 12 of those years as a trustee, and the last 7 as the treasurer.

Although our township board will experience a great loss in service from one who has been there for so long; it is fortunate the community will still have the benefit of his presence and caring as he and his wife Eleanor plan on remaining residents of Waterford Township.

RESOLUTION TO GRANT DISTRICT OF COLUMBIA AUTHORITY OVER ITS OWN LOCALLY RAISED REVENUE

HON. ELEANOR HOLMES NORTON

OF DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Ms. NORTON. Mr. Speaker, I rise today to introduce a continuing resolution which would give the District the authority to obligate only District revenues to carry out activities authorized in fiscal year 1995 at a rate of operations capped at $4.994 billion, the spending level agreed to by conferees on the fiscal year 1996 D.C. appropriation bill. Specific oversight by the Financial Authority to monitor obligations and spending would also be required.

In the midst of a serious financial crisis, the District has been particularly damaged by the Federal Government shutdown and would continue to be destabilized by a series of short-term continuing resolutions. Short-term CR's would place the CFO in a particularly untenable position. He is required to avoid overobligation at the same time that he would have to apportion obligations in small amounts to fit very limited continuing resolution authority. Faced with unfunded Federal mandates, for example, AFDC, Medicaid, and the complexity of payments that a city must make, a series of short-term CR's would only lead to disarray. I am particularly concerned that hard-hit District residents, who have endured this serious fiscal crisis, will be put through additional hardship because of a struggle within the Federal Government. It has already become difficult to hold on to D.C. taxpayers.

With an already crippling fiscal crisis, the last thing the Congress should do is to make it worse. Passing a continuing resolution for D.C. is the appropriate thing for Congress to do.

THE WELFARE SYSTEM AS WE KNOW IT

HON. ANDREW JACOBS, JR.

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mr. JACOBS. Mr. Speaker, how about a dose of reality? The following article by Prof. Fran Quigley was published by the Nuvo Newsweekly in Indianapolis.

P.S. If the present welfare system as we mistakenly know it is so bad, ask yourself this question: Why did President Ronald Reagan sign it into law in 1988?

The Reagan budget, the Reagan revolution, was essentially adopted and became law especially during his first term. Those budgets did not triple the entire accumulated national debt by overfeeding poor children.

[From the Nuvo Newsweekly, Nov. 2–9, 1995]

CONFRONTING THE MYTHS

(By Prof. Fran Quigley)

''Welfare as we know it'' is coming to an end. True to the campaign promises of both President Clinton and the Republican Congress, our country's system of providing guarantees of federal income assistance to poor families through the program of Aid to Families with Dependent Children is being dismantled. In its place will be state-run programs of assistance, including strict time limitations on the receipt of benefits, mandates that parents work outside the home and potentially a blanket denial of assistance to children of teenage mothers.

In Indiana, the changes to ''welfare as we know it'' are even more radical. In June of this year, most Indiana recipients of AFDC were notified that they would be subject to new rules that limit their lifetime enrollment on the program to two years and would be subject to a ''family cap,'' where the state refuses to provide any additional benefits to families for new children conceived while the mother was enrolled in the AFDC program. In light of the conventional wisdom that has the Democratic party as the defender of the nation's poor, the irony of these stricter state provisions is that Democratic Governor Evan Bayh has sponsored and defended the two-year limitation and the family cap, while many Senate Republicans recently rejected these same provisions as too onerous for the poor.

All of these changes have come as a result of immense popular support for elected officials to change ''welfare as we know it.'' But what exactly is welfare as we know it? It turns out that once the programs and the people enrolled in them are examined beyond rhetoric about ''lazy deadcats'' and ''welfare queens,'' the actual data show that many of the assumptions of the welfare debate are incorrect.

Some of these assumptions are so prevalent that they have taken on the status of myths. It is a dangerous situation when these myths have a place at the center of the welfare debate and now the dismantling of the family safety net. In order to take an informed position on the changes in our government's role in assisting the poor, these myths need to be confronted by the cold, hard, statistical truth:

Myth #1: If poor people would just get jobs, they would no longer be poor.

Truth: In 1990s America, poverty is now a problem for working people and their families. In 1969, full-time employment at a minimum-wage job provided enough income to keep a family of three out of poverty. In 1992, full-time minimum-wage employment provided only 76 percent of the income needed to keep that same family above the federal government's estimate of the poverty level, and only 50 percent of the income estimated to be necessary for a three-person family to live a safe and healthy lifestyle in Indianapolis.

Implicit in this ''get a job'' myth and much of the anti-welfare rhetoric is the notion that poor people are poor because they are too lazy to work. However, noted welfare and poverty researcher Joel Handler describes empirical studies showing that poor people, including people receiving welfare, usually have a well-developed work ethic and, in fact, most do work at jobs that simply do not pay enough salary to keep their families out of poverty.

Those who do not work outside the home usually are raising families, and the financial difficulties of maintaining employment, child care, transportation and health care are often responsible for forcing single parents out of the workplace. Also, any description of AFDC recipients as not ''working'' ignores the reality that raising children is both difficult and important work: Anyone who has raised children must reject the ''lazy'' description for a single mother who is raising kids in an environment of substandard housing, violence and constant financial uncertainty.

Myth #2: Once a person receives welfare benefits, his financial needs will be met.

Truth: Receipt of Aid to Families with Dependent Children in Indiana provides a family with less than one-third of the income needed to meet the federal government estimate of the poverty level. A disabled adult's Supplemental Security Income provides a little over 54 percent of the estimated income necessary to meet the poverty level for a two-person family. AFDC benefit levels vary among states, but the median state AFDC maximum monthly benefit level for a family of three was only $366, which is barely more than a third of the federal poverty line. The grim implication of these figures is that our streets and shelters are full of families with children who are homeless and/or hungry, yet are receiving the maximum welfare benefits allowed.

Myth #3: Women have babies in order to receive larger welfare checks.

Truth: Since Indiana's average AFDC monthly increase totals only $65 per additional child, as contrasted with the federal government's quite modest estimate of a $200-plus increased monthly cost of living per child, Indiana's welfare recipients do not have any financial incentive to have babies. In fact, most welfare mothers do not have a large number of children: 73 percent of all AFDC recipients have only one or two children. AFDC recipients with more than three children constitute only 10 percent of the total number of families enrolled in the program.

Myth #4: Most welfare recipients are African American, longtime dependents and teenage parents.

Truth: All of these descriptive adjectives are incorrect as applied to AFDC recipients. African-Americans only make up 37 percent of all AFDC recipients (down from 45 percent in 1969), over half of all recipients leave the AFDC program within one year, and only 8 percent of recipients are under the age of 20.

Myth #5: Programs to help the poor are too expensive for state and federal government budgets.

Truth: Don't blame the poor for budget deficits without looking in the mirror first: All the direct aid to the poor (AFDC, Medicaid, Food Stamps, and SSI) together does not equal three of the tax breaks benefiting the middle class and wealthy (deductions for retirement plans, home mortgage interest deductions, and exemptions for employer-paid health insurance premiums). Put another way, the AFDC program consumes only 1 percent of the federal budget and 2 percent of the average state budget.

Also, government investments in the well-being of our nation's poor, especially poor children, are cost-effective because of the programs' prevention of future social costs. For example, every dollar spent on Head Start programs is estimated to save $4.75 in later special education, crime, welfare and other costs. Similar estimates have every dollar spent on childhood immunization or drug treatment saving $10 in later medical costs or social costs.

Myth #6: Housing assistance is widely available to poor people.

Truth: There is often at least a two-year waiting list for public or subsidized housing in Marion County if the housing unit is even accepting applications, and these existing programs are at risk of reduction or elimination by the current Congress. Subsidized housing is vital to poor people because the federal government's recommendation that people pay 30 percent of their income on housing and utilities is an otherwise impossible goal for most AFDC recipients. For example, the 1993 fair market value for an Indianapolis two-bedroom apartment is $523, which represents 156 percent of the monthly income of a three-person family receiving AFDC.

In fact, most poor people in Indianapolis pay over 50 percent of their income in housing costs. Some of the hypocrisy of the anti-welfare rhetoric based on allegations of budget-busting is demonstrated by the government's commitment to providing significant housing benefits for the decidedly non-poor. For every dollar spent by the federal government on low-income housing assistance, $3 of housing assistance is provided to high-income persons (incomes in the top 20 percent) through homeowner tax deductions.

Myth #7: Private charities can replace government programs to help the poor.

Truth: Private charitable programs currently spend only about 1 percent as much as state and federal governments on social services, and many of those private services are provided by agencies heavily dependent on government funds. The major charitable providers of social services, including Salvation Army, Catholic Charities USA and Feed the Children, have taken the position that government has a necessary role in helping the poor. Leaders of these organizations predict disastrous consequences for the poor if the government significantly reduces its role in providing a social safety net.

Myth #8: The United States provides the opportunity for persons in poverty to simply pull themselves up into the middle class.

Truth: For most poor people, 1995 America is not the land of opportunity. The gap between the rich and poor in our society is the largest of any industrialized nation, and the percentage of poor people who are able to move out of poverty has steadily decreased in the last several decades. Even though current efforts to solve the United States' poverty problem focus on reducing or eliminating government programs, it is the more generous and pervasive family benefit programs that are generally cited as the source of the greater amount of class mobility and lower amount of poverty in comparable countries.

Dire consequences are predicted as a result of changes to our current welfare system, with poverty experts and service providers predicting everything from widespread rioting to a future where children sleeping on sidewalk heating grates will be a common sight. The lesson to be taken from exposing the fallacy of the myths that motivated these changes is that the very survival of our country's poor families is put at risk based on misconceptions and prejudices, rather than clear-eyed examination of the effectiveness of the current welfare programs. While it may not yet be clear what the consequences of changing welfare will have for the poor and for the rest of us, it is clear that we have eliminated ''welfare as we know it'' when we did not really ''know it'' in the first place.

TRIBUTE TO JOHN TAKOVICH

HON. CARRIE P. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mrs. MEEK of Florida. Mr. Speaker, I have the distinct honor in extending my warmest congratulations and best wishes to Mr. John Takovich on this retirement, which Miami-Dade Community College is celebrating this Sunday, December 3, 1995. Having served as an integral member of the College Division of Physical Education and Athletics since 1964, he also served as director of the north campus intramurels program.

During his 32-year career, John held chairmanships of the department of prescribed physical education and the department of leisure services, was coordinator of athletic facilities. In 1986 he returned to full-time teaching duties and involved himself in a myriad of classes ranging from soccer, wrestling, health analysis, and improvement to sports officiating.

He has demonstrated an enviable versatility in spearheading sportsmanship and teamplay through his unrelenting efforts as event coordinator for numerous intercollegiate activities held at the north campus including the Sunshine Open National Tournament, the NJCAA Soccer Tournament, the NJCAA judo events, the College Celebrity Golf Annual Event and the college open house.

Countless students and parents from the South Florida community are deeply thankful for the longevity of his dedicated service in buttressing the college's challenge for academic achievement and athletic development.

A native West Virginian, he has become a permanent fixture in the Miami-Dade community through his constant advocacy and exemplary commitment to the cause of making the college the best in the Nation. He and Patricia, his wife of 32 years, have been blessed with three children and everyone is looking forward to this longed-for retirement.

TRIBUTE TO NETTIE BECKER

HON. HOWARD L. BERMAN

OF CALIFORNIA

HON. HENRY A. WAXMAN

OF CALIFORNIA

HON. ANTHONY C. BEILENSON

OF CALIFORNIA

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mr. BERMAN. Mr. Speaker, my colleagues and I are honored to pay tribute to Nettie Becker, who this year is being given an award