Palmer, a former pastor of the Patchogue Congregational Church, and H. Judson Overton. It was renamed the Patchogue Advance. Reverend Palmer stayed for only a few issues and sold out to Mr. Overton, who became its sole proprietor and editor.

On May 18, 1888, he sold out to Martin Van Deusen, who continued its policies and increased its circulation to the four-figure mark. He operated the paper until June 25, 1892, when James A. Canfield, of Hudson, MI, took over the helm. Since then it has remained in his family for 103 years. Under his proprietorship, the newspaper grew and prospered, playing a larger part in community affairs, and sometimes even leading many issues of the town.

In 1924, John T. Tuthill, Jr., Mr. Canfield's son-in-law, became publisher upon the death of Mr. Canfield. He was publisher for 48 years, except for a stint in the Navy during World War II where he rose to the rank of captain. In the post-war years, the Advance was one of three of the largest and most influential weekly newspapers in Suffolk County. The other two being the News-Review of Riverhead, published by Frank C. Forbes, my own uncle, and the Long Islander of Huntington. In 1972, Captain Tuthill's son, John T. Tuthill III, became publisher upon Captain Tuthill's death. Today, he remains the Advance's publisher.

Congratulations to the Long Island Advance. May it continue to serve the community for hundreds of years to come.

TRADE AND JOBS

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 28, 1996

Mr. HAMILTON of Indiana. Mr. Speaker, I would like to insert my Washington Report for Wednesday, February 7, 1996, into the CONGRESSIONAL RECORD.

TRADE AND JOBS

Hoosiers have different perspectives on foreign trade. Some are concerned that imports of cheap goods and services and the relocation of U.S. companies to other countries help keep U.S. wages down and eliminate good jobs. They want the U.S. to take steps to limit foreign competition. Others think trade creates jobs and boosts growth by opening new markets for our goods and services. They want the United States to take better advantage of export opportunities in other countries.

Both perspectives have some merit. Trade has a number of benefits for jobs and the economy, while trade and plant relocation can also suppress wages and cost jobs. But regardless of where they stand on trade, most Hoosiers would agree that our goal should be to minimize the harm of trade and maximize the benefits. The private sector and governments must work together to help firms take advantage of opportunities created by trade while assisting workers who are adversely affected by it.

BENEFITS AND COSTS OF TRADE

Exporting to other countries supports jobs at home—several million, by most estimates. Imports of goods and services expand choices for consumers and help keep domestic prices down. But workers are sometimes innocent victims of trade developments and other economic forces over which they have little control. While some plants in Indiana have added jobs due to increased exports in recent years, others have liad off workers because of competition from lower-wage countries in Latin America and Asia.

Although the primary responsibility rests with the private sector, I do think federal, state and local governments can help firms and workers respond to both the opportunities and the challenges of trade.

HELPING FIRMS

When U.S. firms sell more goods and services in foreign markets, the job security and wages of their workers generally increase. The State of Indiana and the federal government each manage a variety of programs that help firms identify and take advantage of export opportunities.

The Indiana Department of Commerce gives Hoosier businesses specialized advice on how to crack key export markets. It also helps firms participate in international trade shows where they can pitch Indiana products to new foreign customers. The federal government runs several cost-effective export-promotion programs. Every dollar spent promoting exports of manufactured goods contributes to sales that produce an estimated $10 in tax revenues for the Treasury.

U.S. export-promotion programs were streamlined in 1993 and 1994. Overlap among programs was reduced, coordination was improved, and services to small businesses were upgraded. These changes saved operating expenses. And, as Hoosier executives have told me, they also made the programs more effective in generating export sales.

Last year I opposed the unsuccessful effort in Congress to abolish certain export-promotion programs and to cut the budgets of those that survived by 25%. Most other exporting nations already spend more proportionally than we do on export promotion. These short-sighted cuts would have amounted to unilateral disarmament by the U.S. in the international competition for export sales. I will continue to oppose measures that could reduce our ability to expand our share of world markets and create new opportunities for U.S. workers.

HELPING WORKERS

Job training, vocational education, and income assistance can help workers in several ways. By upgrading job skills, training can boost the wages and job security of U.S. workers who compete with foreign workers. For workers whose jobs have already been lost, training can open the door to careers in industries that are flourishing. Temporary income assistance can help laid-off workers make ends meet while they pursue job training and education.

The State of Indiana and the federal government both run programs designed to help workers respond to the challenges and opportunities of trade. In addition to backing a range of vocational education efforts, the state provides special job training services to workers confronting serious foreign competition. These programs are often run through Ivy Tech vocational schools, which work closely with companies to identify worker skills most in demand.

The federal Trade Adjustment Assistance (TAA) program offers three kinds of help to workers whose jobs are lost due to imports: training, job-search counseling, and income assistance for six to twelve months beyond the expiration of state unemployment benefits. In 1995 TAA provided $212 million in income assistance for 39,000 workers and $130 million in training for 33,000 workers.

We need to do a better job of helping American workers get a leg up on foreign competition. Most of the world's other major economic powers provide more help to trade-impacted workers than we do. TAA only helps workers after their jobs have been lost due to imports, and it doesn't help workers laid off because jobs were shifted to other countries. The track record of TAA is also mixed. Many recipients of TAA benefits do not land jobs that pay better than the ones they lost.

Responding to these concerns, the President in 1994 proposed in overhaul of dozens of federal job training programs, including TAA. The idea was to create a single, streamlined program that would help any worker whose job was jeopardized or lost due to trade or other changes in the economy. Workers would be given vouchers worth several thousand dollars that they could use to help pay the cost of the job training or vocational education program of their choice.

Unfortunately, improving U.S. worker training programs has not been a priority of the Gingrich-led House, which has sometimes been willing to let workers fend for themselves in the face of stiff international competition. Work on the President's proposal ground to a halt in 1995. Instead of trying to work with the President to strengthen TAA and other worker training initiatives, congressional leaders have tried to cut funding.

CONCLUSION

With foreign competition growing, we should be increasing, not decreasing, our investment in workers. Improving the skills of our workforce is among the most important things we can do as a nation. Working with the private sector, Congress and the President must take steps to help U.S. workers retain jobs and wages before they are lost, and prepare for the new jobs that our economy creates.

TRIBUTE TO DICK FIFIELD

HON. TOM BEVILL

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 28, 1996

Mr. BEVILL. Mr. Speaker, I rise today to pay tribute to Dick Fifield who is retiring after 22 years of dedicated service with the Alabama Farmers Federation. I have known Dick for many years and I consider him to be one of the strongest advocates of farm programs in the country. He has fought for the small family farmer and his leadership on behalf of Alabama farmers will be missed.

Dick is a native of Wisconsin who began his career in agriculture with a degree from Beloit College in 1951, followed by an MS in horticulture from the University of Illinois in 1972. He served his country as a member of the U.S. Army Counter Intelligence Corps as a special agent from 1951 to 1954, and taught at the University of Illinois from 1971 to 1974 as an assistant horticulturist before moving to Alabama and joining the Alabama Farmers Federation in 1974.

As director of horticulture, poultry and forestry, Dick designed the federation's monthly food price survey and began annual farm market days in Birmingham, Huntsville, and Montgomery. He established and operated a producer-farmer market inside a shopping mall in Birmingham, a new and innovative idea at the time. Dick played a leading role in the design and construction of the Alabama State Farmers' Market, built in 1984.

As director of natural and environmental resources at the Farmers Federation, Dick Fifield worked with farmers to promote optimum employment of their land resources.

He helped farmers to understand and implement State and Federal regulations affecting family farming operations.

As director of national affairs, Dick has served as the organization's liaison with the U.S. Congress since 1980.

In this role, Dick has helped formulate national agricultural policy since the 1981 farm bill. He served as a member of the National Peanut Grower Group's Technical Advisory Committee and was actively involved in the formulation of GATT and NAFTA legislation related to peanuts and other commodities of interest to Alabama.

Dick will continue to operate his family farm in Chilton County, AL, as well as his family-owned nursery in Montgomery. And I'm sure he will continue to be a strong voice for agriculture. I doubt he will miss living out of a suitcase, since he has spent the better part of the past 15 years traveling every week between Montgomery and Washington. His retirement is certainly well-deserved.

In honor of his lifetime of dedicated service to Alabama farmers, Dick recently received the Alabama Farmers Federation's Special Service to Agriculture Award. I join his many friends and colleagues in congratulating Dick on a job well done.

SELF-INSURANCE IS WORKING

HON. HARRIS W. FAWELL

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 28, 1996

Mr. FAWELL. Mr. Speaker, I wish to call my colleague's attention to an article from ''The Self-Insurer'' summarizing the 1994 National Survey of Employer-Sponsored Health Plans showing the continued growth of self-insured plans. The Foster-Higgins study indicates that 74 percent of large employers now chose to self-fund their plans, up 16 percent from the previous year. Not surprisingly, the study reveals that the larger the employer, the more likely it is to self-insure: 91 percent of companies with 20,000 or more workers self-insure, 82 percent of those with 5,000 to 9,999 workers, but only 44 percent of those with 200 to 499, and dropping down to just 13 percent for businesses with fewer than 50 employees.

Today, there is a revolution in the delivery of private health care in America. Self-insured employer plans under the Employee Retirement Income Security Act [ERISA] are in the thick of that revolution. And these plans are working. These ERISA group health plans are now the primary provider of care in the private market. They cover 70 percent of all employees—70 million workers—and represent a distinct success story in modern American private health care.

Mr. Speaker, by paying their claims directly, rather than purchasing an insurance policy, self-insured employers have escaped excessive regulation and been able to keep their health care costs down during health costs' upward spiral of the past several years. Self-insured employers have the flexibility to design coverage that fit their workers' needs, at a price they can afford. Self-insurance is keeping costs down and can be expected to continue to be part of the health care solution.

[From the Self-Insurer, July 1995]

The 1994 National Survey of Employer-Sponsored Health Plans, an annual report analyzing employee health benefits statistics, bases its finding on data collected from 2,097 employers throughout the United States. This study, released in June, is the research firm's ninth report on the subject.

Although the survey included large employers (those with 500+ employees) and small employers (those with 1–499 employees), many of the results provided in the report summary are geared toward the large-employer market. According to Frank DiBernardino, a principal at A. Foster Higgins, the reason for this is that overall statistics are often skewed when small employer data is included.

''We split the data between large and small employers because so many small employers were included in the survey that [their data would] distort the results,'' DiBernardino said.

SELF-INSURANCE

Last year's growth was most pronounced in the small and medium-sized markets, according to the report.

With respect to large employers and traditional indemnity plans, 74 percent of the companies surveyed chose to self-fund their plans, up from 64 percent a year before. Of that 74 percent, 82 percent purchased some from of stop-loss coverage.

For large employers utilizing PPO plans, the statistics show that 77 percent chose to self-insure those plans in 1994, compared with 62 percent in 1993. Of the self-insurers, 83 percent used some form of stop-loss coverage with their self-funded plans.

DiBernardino points out that, while the stop-loss data was not broken down into large and small employer groups, the 12-percent to 13 percent of employers who do not purchase stop-loss are most likely those with 10,000 or more employees.

According to the survey, half of all point-of-service (POS) plans were self-funded in 1994. For DiBernardino, this proves that it is possible to marry capitated and non-capitated services in one plan and make them fundamental with respect to a self-funded environment.

THIRD PARTY ADMINISTRATORS

The study also shows that more large employers are using TPAs. Thirty-nine percent of all the large employers with indemnity plans in the survey used TPAs; the percentage was even higher (45 percent) when only companies with 500 to 999 employees were considered. For large employers choosing PPO benefit plans, the figures indicated that 33 percent used TPA services, a substantial increase from 17 percent in 1993.

TPAs have also continued the trend of low administrative costs, with 7 percent of all claims costs being attributed to the administration of self-funded benefits, versus 15 percent of paid claims costs on administration for fully insured benefit plans. TPAs are a popular choice for self-funded employers, DiBernardino said, because they are more sensitive to the needs of their clients.

''TPAs tend to be more responsive to the needs of their customer than the commercial insurance companies or the Blue Cross/Blue Shield companies. TPAs tend to process claims more quickly and with a lower error rate than commercial carriers, plus they tend to be more connected to the market,'' he said.

MANAGED CARE ENROLLMENT ON THE RISE

The figures also indicate that an increasing number of employers are utilizing managed care to help control rising health care costs. In 1994, 23 percent of all employees covered were enrolled in HMOs, compared with 19 percent in 1993. POS plans showed the greatest increase, however, with the number of participating employees at 15 percent in 1994—more than double the 7 percent enrolled in 1993.

Fifty-five percent of all employers surveyed in 1994 offered HMO plans, a 9 percent rise from 1993. That percentage is even higher among larger employers, with 87 percent of the companies that employ more than 20,000 workers offering one or more HMOs in their health plans.

DROP IN TOTAL COSTS SHORT-TERM

Glancing at the report, it may seem that 1994 was a landmark year for health care costs in the United States, as it was the first year that costs actually declined from the previous year. But according to DiBernardino, the drop indicated by the survey results was influenced by short-term factors and does not represent real savings for the industry. He attributed this disparity to three major causes.

The first is the massive shift from indemnity plans to managed care plans that occurred last year. The second: an increase of more than 100 percent in the use of carve-out plans to cover areas such as prescription drug or mental health benefits (where costs are growing).

DiBernardino estimates that the number of carve-out plans more than doubled in 1994. Third, actions to stem the growth of retiree benefits caused health care costs to drop, he said, but he predicts those savings will be a one-time-only occurrence.

''These are the reasons why costs decreased last year. It was, in a sense, a lie. A statistical anomaly,'' said DiBernardino.

''Does it mean the problem is behind us? No. It was a one-time advantage.''

MARY RODRIGUEZ HONORED BY DALLAS LIGHTHOUSE

HON. JOHN BRYANT

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 28, 1996

Mr. BRYANT of Texas. Mr. Speaker, this past December, one of my constituents, Ms. Mary Rodriguez, received an outstanding honor. She earned the Dallas Lighthouse for the Blind's Ronald Pearce 1995 Blind Employee of the Year Award. Ms. Rodriguez achieved this status by demonstrating outstanding job performance and exemplary work practices.

Mary, who is totally blind, assembles certificate binders for the vinyl fabrication department of the Dallas Lighthouse, where she has been an employee for 8 years. Mary's dedication to her work is apparent in the amount of time she spends on the clock. For the past several months, Mary had been working a shift and a half, which breaks down to 12 hour days. She is now pursuing her GED.

Because of this award, she is eligible for the Peter J. Salmon National Blind Employee of the Year Award, selected by National Industries for the Blind [NIB]. NIB is the central nonprofit agency for industrial centers employing people with vision impairments under the Javits-Wagner-O'Day Act of 1938.

I commend Ms. Rodriguez for her motivation to succeed, learn, and grow in the workplace—all of which have contributed to her achievements this year.