

community activism to all who know her. I join the entire community in congratulating Ms. Lee for winning this prestigious award and in thanking her for her efforts on behalf of our community and its citizens.

TRIBUTE TO ROBERT T. ACKER

HON. DUNCAN HUNTER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 21, 1996

Mr. HUNTER. Mr. Speaker, I rise today to recognize the extraordinary service and dedication of a constituent in my district, Mr. Robert T. Acker of El Cajon, CA. Robert is a devoted member of this community serving the city of El Cajon for the past 30 years, 14 of these as city manager. He is soon retiring and I would like to take a moment to commend his dedicated service in local government and community programs.

A Holtville native, Robert is a graduate of San Diego State University [SDSU] with a master's degree in economics. After service in the U.S. Army, he went to work as an appraiser for the San Diego County Assessor's Office and in 1966, was hired as an administrative analyst for the city of El Cajon where he was promoted to city manager in 1982.

During his tenure as city manager, Robert has enthusiastically participated in dedications of public buildings including the El Cajon Fire Headquarters, the El Cajon Community Center, and the El Cajon Library. He is spirited and has always strongly advocated city improvements and prosperity.

Robert's involvement and accomplishments extend well beyond serving as the city manager of El Cajon. Aside from working as an assistant professor in public administration at SDSU, he also served as a member of the San Diego Transit Corporation Board of Directors, the City/County Managers Association, the Ducks Unlimited Steering Committee, the International City Management Association, the National Rifle Association, and the El Cajon Lions Club. This involvement in community service has assisted in raising funds for projects such as Canine Companions, El Cajon Boys and Girls Club, San Diego Service for the Blind, Home of Guiding Hands, Drug Awareness Resistance Education, Tijuana Orphanage Support, and Christmas Baskets for Needy Families.

Robert is a symbol of commitment and dedication to his fellow citizens and community. He has pledged a great share of his life to the service of others and he has surely made El Cajon a better place to live. Today, let us honor him for his unwavering contributions. I hope retirement can afford him the enjoyment of his hobbies hunting, fishing, gun collecting, and spending time with his wife and daughter, Susan and Kathryn. Mr. Robert Acker is well-deserving and I wish him great happiness in his future endeavors.

WHY WE NEED THE KASSEBAUM-KENNEDY GROUP-TO-INDIVIDUAL CONVERSION PROVISIONS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 21, 1996

Mr. STARK. Mr. Speaker, over the years, I've received many letters from around the Nation on the need for national health insurance reform.

Many of these writers would be helped by a provision in Kassebaum-Kennedy: the right to buy an individual policy after leaving a group policy, and not having one's pre-existing conditions excluded permanently. Many insurance companies oppose this provision but passing this law is the least we can do for our constituents.

The following letters make the case:

DEAR MR. CONGRESSMAN, I am a 50-year-old male who was recently laid off due to a corporate merger. I have continued Cobra health insurance program through my former employer, for myself and wife, at my own expense of \$281 per month.

I have accepted a position with a small company and applied for the medical insurance offered by them with John Alden Life Ins. Co. This has been in process for several weeks, and I have now received this enclosed letter refusing us coverage due to my "condition".

I have had a seizure disorder since my late teens which is totally controlled by medication and has not incapacitated me at any time. I am periodically checked by the doctor and lead a perfectly normal and active life.

This is the first time during 30 plus years in the work force with previous employers that I have ever been refused medical coverage. It imposes an extreme financial burden on us, and the ultimate horror is that we could be wiped out should there be any medical crisis which can happen to anyone at anytime.

What, Mr. Congressman, can be done about something like this, and where do we turn when suddenly judged uninsurable?

A MAN FROM CALIFORNIA.

MR. STARK: As a retired employee of Southeast Banking Corporation, my medical coverage ceased on September 20.

First, I believe it is outrageous that retired employees be advised after the fact that coverage was terminated, and not given the opportunity to seek alternative coverage in a timely manner.

Further, since Southeast was self insured and Metropolitan was merely the administrator, there is no policy to which we can convert.

Furthermore, I am advised by Metropolitan that due to a pre-existing condition (Parkinson's) of my wife, they have no coverage available for her and that they doubt if any insurer in the country would write coverage. And the Florida Insurance Commissioners Office claims that they have no jurisdiction over self-insured groups, plus enrollment in the State assigned risk program has been closed.

So, the long and the short of it is, we are out on the street. What am I to do?

DEAR CONGRESSMAN STARK, I am sure that you would be interested and concerned about what has recently happened to me as an older, retired adult, in relation to an extreme inequity in the health care system. What happened to me is as follows.

I retired as a result of a heart problem in 1989, and in 1990, I had a bypass surgery. I was covered by Kaiser Permanente Health Plan at the time, and I have been covered by them for the past 32 years. I was still carried by the engineering company from which I retired, but without my knowledge, my company discontinued the Kaiser health plan as of June, 1992. Not having been notified by either my ex-employer nor Kaiser, I continued to use the medical services, and even had an elective hernia operation in June. On June 26th, Kaiser sent a letter notifying me that I was no longer covered. Upon contacting them by phone, I was told of the circumstances, and was advised to apply under an individual membership. I complied and immediately applied, but I was rejected quickly by the Medical Review Board at Kaiser citing the reason as "arteriosclerotic heart disease".

MAN FROM CALIFORNIA.

DEAR CONGRESSMAN PETE STARK, I'm 13 years old and, a resident of San Leandro, California. When I was 10 months old my pulmonary artery had to be opened. At that time I had Health insurance. Unfortunately, after I recovered from the open heart surgery, my families insurance dropped my coverage. Due to the fact that my parents are self-employed, I have been without Health insurance for roughly 12 years.

Thank you for your time.

DEBORAH FROM HAYWARD, CALIF.

DEAR REP. STARK: My husband and I have been what we would call middle class for all our married life. We both held down good paying jobs and worked hard all our life. Two and one-half years ago I had three heart attacks in one month. I could no longer work for quite some time, having spent many weeks in the hospital. My husband has been treated for hypertension for some years, and it became obvious he must sell our business because of this and his worry over me, plus the fact that I could no longer work with him at our business. This was an unprofitable sale, business was poor and we had to share the proceeds with a partner in our business. He applied for and was paid Unemployment Comp. for several months until he obtained work. Since he returned to the workplace at age 59, it was very difficult to secure a well paying position, but he is a hard worker and he can provide for our needs at this time, except for health insurance coverage. I have returned to work part time only, as my health does not permit me full time employment. After paying into Unemployment for the eight (8) years we were in business, he has now been notified he was not eligible to collect unemployment at all, because the Unemployment Board decided he did not have good cause to sell the business and therefore, demand a repayment of \$3,000 he was paid. We are appealing this ruling, but I have gotten far afield of my subject I am afraid . . .

As we had group health coverage for both of us and our employees in our business, we have kept up that coverage until this month. We have been covered by Prudential Ins. for approximately 10 years. Each six (6) months the premium was raised 15 percent until this month it went to \$576 per month. We have been paying this premium each month from our savings (from the sale of the business and it was intended to be for our retirement). But now it has been depleted and we no longer can pay for the coverage. We have been unsuccessful in locating other coverage because of the two year wait for "pre-existing" conditions, I for my heart problems, he for hypertension. Also, not being in a "group" the cost was as much as we were paying Prudential for a group coverage.

I am very apprehensive about the fact that if either of us becomes ill enough for hospitalization, we will be shunned aside because we have no insurance. My medication is very expensive, realizing a total expense of over \$300 per month, and my husbands hypertension medication is \$68 per month. We are struggling to make ends meet with these drug expenses and other obligations in this depressed economy.

There is no where to turn it seems. We have an "insurance pool" here in Fla. for people like us without insurance, but having looked into it, we would be paying far more for this coverage than we have been to Prudential, and we would be waiting for the 2 year waiting period for "pre-existing" conditions again.

A WOMAN FROM FLORIDA.

CONSUMERS FOR QUALITY CARE,
Los Angeles, CA, August 8, 1994.

DEAR MEMBER OF THE CALIFORNIA CONGRESSIONAL DELEGATION: Just last week, on August 2, the Ninth Circuit ruled that ERISA preempts one of California's most important consumer protections: the requirement that insurance companies continue to pay health insurance benefits to a sick or injured patient even if the patient's participation in a health insurance plan is terminated by an employer or insurance company.

If ever there was an example which illustrates why Congress should amend ERISA as part of health care reform, this case is it.

Vanessa Serrato was eighteen years old, a high school student with a promising future, when she was struck by a drunk driver. During subsequent surgery to amputate her leg, Vanessa went into cardiac arrest. She suffered profound and permanent brain damage, and lapsed into a coma.

At the time of the accident, Vanessa was in a position that one would assume to be enviable: she was covered by not one, but two health insurance policies. One was issued by Massachusetts Mutual Life, under a policy provided to her mother by her employer; the other by John Hancock Mutual Life, under a policy issued to her father by his employer. The Mass Mutual policy provided \$1 million in benefits; John Hancock's policy offered unlimited benefits. Both policies promised to cover the needs of a catastrophically injured patient like Vanessa.

Less than one year after the accident, however, Massachusetts Mutual Life terminated Vanessa's coverage when her mother's employer ceased operations in California. At the same time, John Hancock terminated her health care benefits when her father's employer substituted a different insurer for John Hancock. California's case law requires, as a matter of public policy, that patients who are injured or fall ill during the period when a policy is in force and reasonably expect that their policy will provide long term benefits are entitled to continue to receive the benefits. But both insurers refused to pay for the medical treatment and services Vanessa desperately required.

The young woman, who was entitled to coverage under two policies, instead was left with nothing. Her mother takes care of her at home; Vanessa's poor condition reflects the fact that she has not received the care she needs.

Vanessa Serrato's parents brought suit on her behalf against both health insurers and the employers through whom the insurance was provided. She argued that under California's vesting law, once she became disabled her right to the benefits vested, and the insurance companies could not terminate that right. She asked that her medical bills be paid, and that the companies pay her attorneys' fees for having to bring a lawsuit. But the federal district court dismissed the case,

ruling that California's vesting rule is preempted by ERISA under the U.S. Supreme Court's 1987 decision in *Pilot Life v. Dedeaux*.

Sincerely yours,

JAMIE COURT,
Consumers For Quality Care.
MARIA FERRER,
Health Access.
HARVEY ROSENFIELD,
Consumer Advocate.
GERRI DALLECK,
Center For Health Care Rights.
TERRY MCBRIDE,
Consumers For Safe Medicine.

JEWISH WAR VETERANS

HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 21, 1996

Mr. KANJORSKI. Mr. Speaker, I rise today to pay tribute to the Jewish War Veterans of the United States of America upon the celebration of the organization's 100th anniversary. On Saturday, March 23, the Wyoming Valley Chapter will commemorate this important anniversary at its annual banquet in Wilkes-Barre, PA. I am pleased to have been asked to participate in this event.

Since its founding in 1896, the Jewish War Veterans organization has been a patriotic voice of American Jews who proudly served in the U.S. military. Founded by men who wore the blue uniform of the victorious Union Army and Navy during the Civil War, its membership has subsequently included Jewish military personnel who have answered the call to colors since 1861, and continue the tradition of service in the peace-keeping force in Bosnia.

At its first roll call, held at the Lexington Opera House in New York City in 1896, 63 Jewish Civil War veterans were recorded present at what was then called a gathering of the Hebrew Union Veterans. From that time until World War I, the JWV merged with other organizations and promoted the recognition of Jewish veterans. One of its members, Ben Altheimer, was widely recognized for greatly influencing President Woodrow Wilson in designating June 14 as Flag Day.

During the years following World War I, the JWV became active in protesting the Jewish discrimination in Poland, Romania and Galicia. In 1924, the organization changed its name to Jewish War Veterans of the Wars of the Republic. The next year, the JWV published the first issue of its national magazine entitled "Jewish Veteran." For 75 years the publication has continued to be mailed to all JWV members. The JWV became increasingly more active in politics over the next several years, lobbying Congress for veterans' legislation on a regular basis. By 1939, 277 posts had formed and an organization for teenagers, the sons of JWV had been formed.

Meeting 10 days after the bombing of Pearl Harbor, the JWV's National Executive Committee promulgated its "Emergency Program for Victory" which called for a comprehensive civilian program to support the war effort. The program was successful in selling \$250 million in war bonds to make a significant contribution to the war effort. The JWV continued to fight for veterans causes and provide support for veterans families through World War II.

Mr. Speaker, in the 50 years following World War II the membership of the JWV grew as

did its political strength and social influence. Always an advocate for its members and never declining a challenge, the Jewish War Veterans has taken its place among the most respected veterans organizations in the world. In my congressional district, the Wyoming Valley Chapter of the Jewish War Veterans is extremely active. Its membership is comprised of some of the most decorated and distinguished veterans in the Commonwealth, including Samuel Greenberg of Kingston, who served as National Commander of the Jewish War Veterans in 1984 and 1985. Another Kingston resident, Attorney Joseph J. Savitz, served the Jewish War Veterans as the organization's National Judge Advocate in 1961 and 1962.

Mr. Speaker, during my tenure in the U.S. Congress, working closely with the veterans in my district has been one of my greatest pleasures. I am extremely proud of my friendship with these dedicated men and women. The members of the Wyoming Valley Chapter of the Jewish War Veterans are to be commended for their continued advocacy, leadership, and heartfelt concern for the well being of our Nation's veterans. I am proud to have their friendship and congratulate this organization on its 100th anniversary.

TRIBUTE TO MAYOR BERNARD KETTLER

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 21, 1996

Mrs. ROUKEMA. Mr. Speaker, I rise to congratulate Woodcliff Lake Mayor Bernard Kettler on being honored with the annual Lincoln Award by the Woodcliff Lake, NJ, Republican Club. I can think of no better example of the solid American values of service to community, participation in local government, civic pride, and concern for fellow citizens. This award is certainly well deserved.

Bernie Kettler served residents of Woodcliff Lake as a councilman for 9 years and as mayor for 14 years. During his quarter century of public service, he provided outstanding leadership in the development of the town during a critical period of major growth and change. He distinguished himself throughout Bergen County as a respected and innovative leader. He represented his community with dignity, integrity, and pride. He was always a strong Republican, providing the leadership and optimism which contributed greatly to Republican victories and many years of successful Republican government.

The Marine Corps veteran of World War II moved to Woodcliff Lake in 1963 and soon became involved in local issues. He was sworn in to his first term as councilman in January 1967 and rose to the position of council president. He began his career as mayor in 1981. His administration was responsible for a beautification program, sanitation improvements, establishment of a recycling program, and many other contributions. He spearheaded a proactive stance on the difficult affordable housing issue that allowed Woodcliff Lake to meet its legal obligations while maintaining the character of the town. His efforts contributed greatly to Woodcliff Lake's position as a first-class and desirable community.

Bernie also served as president of the Pasaic Valley Mayors Association and participated in many regional initiatives such as the