

of the National Honor Society, Michael excelled academically and served as a class officer, chairperson for float building and homecoming committees, and cochairperson for the prom committee. Additionally, Michael was all-conference in both football and wrestling, and did local volunteer work.

In special tribute, therefore, I am proud to join with his many admirers in extending my highest praise and congratulations to Michael Bush for his selection as a winner of a LeGrand Smith Scholarship. This honor is also a testament to the parents, teachers, and others whose personal interest, strong support, and active participation contributed to his success. To this remarkable young man, I extend my most heartfelt good wishes for all his future endeavors.

SPURGEON CLOCK COMES TO LIFE

HON. ROBERT K. DORNAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, May 10, 1996

Mr. DORNAN. Mr. Speaker, I rise today to celebrate the rededication of the Spurgeon Clock which will be held in downtown Santa Ana on May 16, 1996. As Californians, we have precious few pieces of architecture that predate the start of World War I. The Spurgeon Clock is one of those prized remnants of our past that once overlooked the vast orange groves of Orange County.

William H. Spurgeon, the founder of Santa Ana, had built a series of buildings downtown. The last building erected was graced with a bell tower and an exquisite turn-of-the-century clock. Sometime during the 1970's the 3-foot-long hands on the Spurgeon Clock stopped working.

After all these decades of neglect and decay, the sheer determination of many volunteers and organizations ensured the restoration of the Spurgeon Clock. Through very successful fundraising efforts and the enlisting of volunteer help from clock and construction professionals, this monumental task was completed. The replacement motor to the clock was purchased from the original company, the Electric Time Co., of Medfield, MA. The electrical system was replaced and upgraded by a local craftsman, and a musical carillon was obtained from the South Coast Plaza and installed in the clock. So now the people of Santa Ana will be able to hear the chime and beauty of this historical town clock.

On behalf of the citizens of Santa Ana and of Orange County, I sincerely wish to thank all of the citizens who volunteered their time and expertise. I especially want to thank Tim Rush, who organized the fundraising requirements of this renovation project, Don Krotee of the Downtown Santa Ana Business Association [DSABA], Dick Pridham of the National Association of Watch and Clock Collectors [NAWCC], Bob Patterson of Patterson & Associates, Raul Gonzales and the Ray Wilson Co., and Dave Morton of Morrow Meadows Electrical.

I would also like to thank the efforts of the following companies and organizations who were very involved in the restoration efforts: First American Title and Trust Co.; Waste Management of Orange County; Santa Ana's Fireman's Benevolent Association; Chapter 69

of NAWCC; Santa Ana Host Rotary Club; Downtown Santa Ana Business Association; the International Brotherhood of Electrical Workers; the Ray Wilson Co.; Perrini Building Co.; Orange County Wholesale Electric; Hubbell Lighting Co.; Brown Colonial Mortuary; Andres and Andres; the Wilshire Square, Washington Square, French Park, and West Floral Park Neighborhood associations; and C.J. Segerstrom & Sons.

Finally, we all owe thanks to Ann Berkery, a local artist who has donated her rendition of the Spurgeon Tower as a lithograph, which is given to those who made a generous contribution.

IN HONOR OF RUBEN PABON, JR.

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, May 10, 1996

Mr. MENENDEZ. Mr. Speaker, I rise today to pay tribute to Ruben Pabon, Jr., for his distinguished and dedicated service to the community. Mr. Pabon will be honored today by the Cabinet of Lions District 16-E, the Newark Borinquen Lions Club, the Newark Pan American Lions Club, and the Elizabeth Cubanos Lions Club, the Newark Portuguese Lions Club. The gala dinner dance being held in Newark, NJ, will pay tribute to this unique individual.

Today's commemoration recognizes the numerous contributions Mr. Pabon has made to the community. Born in New York City, Mr. Pabon served as a sergeant in the Armed Forces during the Korean war. He was stationed in Germany where he served his country with courage and distinction. After his career in the Armed Forces, he pursued a career that placed him in contact with the community.

Mr. Pabon's community involvement began in 1981, when he joined the Newark Borinquen Lions Club. The club serves the large Hispanic community of the city of Newark. While a member of the club, Mr. Pabon began to get involved with various community issues, including his advocacy for the Association for Retarded Citizens, Bergen-Passaic County unit. He also serves on a Bergen County task force working to establish a multicultural center for Hispanic senior citizens.

Mr. Pabon serves as a fourth degree member of the Knights of Columbus, Chapter 1345 of Dumont-Bergenfield and as a treasurer of the Spanish-American Cultural Association. He has been honored on special occasions for his wonderful work with the Lion's Club. Among his many awards are: the Governor's Award; the International Presidents Award; and the Ramiro Collazo Award.

Ruben Pabon, Jr., has distinguished himself with his contributions to the elderly and disabled citizens of New Jersey. I ask that my colleagues join me in honoring this outstanding individual.

MINIMUM OBSTETRICAL MEDICAL SECURITY ACT OF 1996

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, May 10, 1996

Mr. DINGELL. Mr. Speaker, I am pleased today to introduce the MOMS Act, the Minimum Obstetrical Medical Security Act of 1996.

The legislation would guarantee that insurers provide coverage for new mothers and their newborn children to remain in the hospital for a minimum of 48 hours after a normal delivery and 96 hours after a Caesarean section, unless the attending provider and the mother together decide that this is not the best course of action.

This bill responds to the concerns of pregnant women and their physicians in my district who have become increasingly concerned about the risks involved for mothers and their children when they are sent home from the hospital too soon. This is happening more and more frequently because insurance companies are deciding that an early hospital discharge is in their best interest—even if both the doctor and the new mother believe that the longer stay is medically appropriate. Length of stay for new mothers and their babies ought not to be based on the financial concerns of an insurer, but on the health and welfare of the new mother and her new baby. Studies have shown that early release of infants can result in feeding problems, respiratory difficulties, mental retardation, brain damage, and infections of the ears, eyes, and navel cords. Premature hospital discharge also puts mothers at risk for hemorrhaging, infected episiotomies, urinary tract infections, and exhaustion.

The American Medical Association has urged hospitals and insurance companies to allow the discharge of mothers and infants to be determined by the clinical judgment of attending physicians, not by economic considerations. Over 80,000 physicians in the American College of Obstetrics and Gynecologists and the American Academy of Pediatricians have endorsed legislative measures addressing these same concerns.

This bill would prevent insurance company policies that result in the premature hospital discharge of mothers and their newborns. The increasing reluctance of some insurance plans to adequately cover obstetric hospital stays in accordance with current medical society guidelines has, and will continue to have, serious implications for the health and well-being of many mothers and newborns.

The bill does not preempt responsible State legislation that either meets or exceeds the minimum requirements of this bill or guidelines established by the American College of Obstetricians and Gynecologists, the American Academy of Pediatrics, or other medical professional associations. I commend this legislation to my colleagues and urge its passage.

SECTION-BY-SECTION ANALYSIS

Section 1. Short Title: The act is named the "Minimum Obstetrical Medical Security Act of 1996", or MOMS Act.

Section 2. Findings: The findings section states that: (1) the length of post-delivery inpatient care should be based on unique characteristics of each mother and her newborn child, and (2) the decision to discharge a mother and newborn from the hospital should be made by the attending provider in consultation with the mother.

Section 3. Required Coverage for Minimum Hospital Stay Following Birth: This section requires health plans that provide maternity benefits, including benefits for childbirth, to provide coverage to mothers and their newborns for at least 48 hours of inpatient stay following a normal vaginal delivery and at least 96 hours following a caesarean section without requiring the attending provider to obtain authorization from the health plan. Health plans are *not* required to provide coverage for the 48 or 96 hour period if two conditions are met: (1) the attending provider, in consultation with the mother, decides to discharge the mother earlier, and (2) the health plan provides coverage for post-delivery follow-up care.

Section 4. Post-Delivery Follow-up Care: Where a mother and newborn are discharged from the hospital prior to 48 hours following a normal vaginal delivery or 96 hours following a caesarean section, health plans are required to provide post-delivery follow-up care not more than 72 hours following the discharge. Such care is to be provided by a registered nurse, physician, osteopathic physician, nurse practitioner, nurse midwife, or physician assistant experienced in maternal and child health. Care may be provided at home, hospital, doctor's office, birthing center, intermediate care facility, federally qualified health center, State health department maternity clinic, or other setting determined appropriate by the attending provider and the mother, mothers must be given the option of receiving care in the home.

Section 5. Prohibitions: Health plans are prohibited from: (1) denying enrollment, renewal, or continued coverage to mothers and newborns on compliance with this Act; (2) providing monetary payments or rebates to mothers to encourage them to request fewer than 48/96 hours of stay; (3) penalizing doctors because they comply with the Act; or (4) providing incentives to doctors to induce them to provide treatment in a manner inconsistent with the Act.

Section 6. Notice: Insurers and employer-sponsored plans are required to notify plan participants and policy holders of the coverage required by this Act.

Section 7. Applicability: This section, which works in conjunction with Section 8 on "Enforcement," clarifies that States have primary responsibility for enforcing the requirements of this Act with respect to insurers and HMO's—as they do under current law—that the Secretary of Labor has sole responsibility for ensuring that the requirements of the Act are met by employer-sponsored ERISA plans, and that nothing in this Act should be construed to affect or modify the preemption provisions of ERISA.

Section 8. Enforcement: This section specifies that States enforce the requirements of the Act with respect to insurers and HMOs, and they may apply whatever penalties for non-compliance they wish. Employer-sponsored plans may be subject to civil enforcement penalties contained in sections 502, 504, 506, and 510 of ERISA. If a State fails to "substantially" enforce the requirements of the Act, the Secretary of HHS will enforce the requirements with respect to insurers and HMOs using penalties similar to the sanctions provided under ERISA. This construct is necessary to ensure enforcement.

Section 9. Definitions: This section defines the terms "attending provider," "beneficiary," "employee health benefit plan," "group purchaser," "health plan," "health plan issuer," "participant," and "secretary."

Section 10. Preemption: The Act does not preempt State laws that (1) provide greater protection to patients and policyholders; (2) require health plans to provide coverage for at least 48/96 hours; (3) require health plans to provide coverage in accordance with

guidelines established by the American College of Obstetricians and Gynecologists, the American Academy of Pediatrics, or other appropriate professional medical associations; or (4) leave decisions about length of stay entirely to the doctor in consultation with the mother. With regard to follow-up care, the Act does not preempt State laws providing greater protection to patients and policyholders or providing an option of timely follow-up care in the home.

Section 11. Effective Date: The Act is effective on the first day of the plan year or contract year beginning on or after January 1, 1997.

FINANCIAL DISCLOSURE

HON. F. JAMES SENSENBRENNER, JR.

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Friday, May 10, 1996

Mr. SENSENBRENNER. Mr. Speaker, through the following statement, I am making my financial net worth as of March 31, 1996, a matter of public record. I have filed similar statements for each of the sixteen preceding years I have served in the Congress.

ASSETS

REAL PROPERTY

Single family residence at 609 Ft. Williams Parkway, City of Alexandria, VA, at assessed valuation. (Assessed at \$631,600).	
Ratio of assessed to market value: 100% (encumbered)	\$631,600
Condominium at N76 W14726 North Point Drive, Village of Menomonee Falls, Waukesha County, WI, at assessor's estimated market value (encumbered)	83,900
Undivided 25/44ths interest in single family residence at N52 W32654 Maple Lane, Village of Chenequa, Waukesha County, WI, at 25/44ths of assessor's estimated market value of \$539,000	306,250
Total real property	1,021,750

Common and preferred stock	Number of shares	Dollar per share	Value
Firststar Corp	676	44.75	\$30,251.00
American Telephone & Telegraph	533,552	61.13	32,613.37
Ameritech	372.59	54.50	20,306.16
Bell Atlantic Corp	247,612	61.88	15,320.99
Bell South Corp	557,9373	37.00	20,643.68
NYNEX, Inc.	266,753	49.88	13,304.31
Pacific Telesis, Inc.	148	27.75	4,107.00
SBC Communications	370,125	52.63	19,477.83
U.S. West, Inc.	264,171	25.63	6,769.38
Tenneco Corp	795,015	55.88	44,421.46
Newell Corp	1676	26.75	44,833.00
General Mills, Inc.	1440	56.38	81,180.00
Kellogg Corp	1600	75.75	121,200.00
Dunn & Bradstreet, Inc.	2500	60.63	151,562.50
Halliburton Co	1000	56.88	56,875.00
Kimberly-Clark Corp	26,204	74.63	1,955,473.50
Minnesota Mining & Manufacturing Corp	1000	64.63	64,625.00
Exxon Corp	2432	81.50	198,208.00
Amoco Corp	1362	72.25	98,404.50
Eastman Kodak	1080	71.00	76,680.00
General Electric Co	2600	77.88	202,475.00
General Motors Corp	304	53.25	16,188.00
Merk & Co., Inc.	15,639	62.25	973,527.75
Warner Lambert Co	1134	103.25	117,085.50
Sears Roebuck & Co	200	48.75	9,750.00
Ogden Corp	910	19.50	17,745.00
Sandusky Voting Trust	26	85.00	2,210.00
Monsanto Corp	1672	153.50	256,652.00
E.I. DuPont de Nemours Corp	600	83.00	49,800.00
Wisconsin Energy Corp	1022	28.63	29,254.75
Abbott Laboratories, Inc.	6100	40.75	248,575.00
Bank One Corp	3127	35.63	111,399.38
Unisys, Inc. Preferred	100	29.50	2,950.00
Benton County mining Co	333	0.00	0.00
Houston Industries	300	21.63	6,487.50
Pacific Gas & Electric	175	22.38	3,915.63
Eastman Chemical Co	270	69.00	18,630.00
Dean Whitter Discover	78	57.25	4,465.50

Common and preferred stock	Number of shares	Dollar per share	Value
Airtouch Communications	148	31.13	4,606.50
Allstate Corp	185	42.00	7,770.00
Darden Restaurants, Inc.	1440	13.50	19,440.00
Highlands Insurance Group, Inc.	100	19.75	1,975.00
Chenequa Country Club Realty Co	1	0.00	0.00
Total common and preferred stocks and bonds			5,161,159.17

Life insurance policies	Face	Surrender
Northwestern Mutual #XXXXXX	\$12,000.00	\$31,675.03
Northwestern Mutual #XXXXXX	30,000.00	75,794.50
Massachusetts Mutual #XXXXXX	10,000.00	6,185.79
Massachusetts Mutual #XXXXXX	100,000.00	133,465.26
Old Line Life Ins. #XXXXXX	175,000.00	24,029.24
Total life insurance policies		271,149.82

Balance

Banks and Savings & Loan accounts:	
Bank One, Milwaukee, N.A., checking account	\$4,023.01
Bank One, Milwaukee, N.A., preferred savings	3,555.49
Bank One, Milwaukee, N.A., regular savings	756.76
M&I Lake Country Bank, Hartland, WI, checking account	1,505.33
M&I Lake Country Bank, Hartland, WI, savings	319.13
Burke & Herbert Bank, Alexandria, VA, checking account	1,082.08
Firststar, FSB, Butler, WI, IRA accounts	54,380.27
Total Bank and Savings & Loan Accounts	65,622.07

Value

Miscellaneous:	
1985 Pontiac 6000 automobile—blue book retail value	2,000.00
1991 Buick Century automobile—blue book retail value	6,875.00
Office furniture & equipment (estimated)	1,000.00
Furniture, clothing & personal property (estimated)	135,000.00
Stamp collection (estimated)	43,000.00
Interest in Wisconsin retirement fund	65,074.38
Deposits in Congressional Retirement Fund	97,282.47
Deposits in Federal Thrift Savings Plan	71,144.22
Traveller's checks	7,750.00
20 ft. Manitou pontoon boat & 35 hp Force outboard motor (estimated)	5,000.00
17 ft Boston Whaler boat & 70 hp Johnson outboard motor (estimated)	7,000.00
1994 Melges X Boat with sails	5,000.00
Total miscellaneous	446,126.07
Total assets	6,965,807.13

LIABILITIES

Nations Bank Mortgage Company, Louisville, KY, on Alexandria, VA, residence, loan #XXXXXX	141,207.49
---	------------