

care costs and spending. The costs of health care are escalating, forcing employers to trim the level and availability of health care benefits to their employees; and

Whereas, overutilization of health care services for relatively small claims is one of the most significant causes of health care cost and spending increases. Currently, more than two-thirds of all insurance claims for medical spending are less than \$3,000.00 per family per year in this country; and

Whereas, in response to the runaway cost increases on health care spending in this country, the private sector has developed the concept of medical savings accounts. This initiative is designed to ensure health insurance availability for Americans. It is predicated on providing incentives to eliminate unnecessary medical treatment and encourage competition in seeking health care; and

Whereas, through employer-funded medical savings account arrangements and reduced cost qualified higher deductible insurance policies, millions of Americans could insure themselves for both routine and major medical services. Under the concept of medical savings accounts, an employer currently providing employee health care benefits would purchase instead a low cost, high deductible major medical policy on each employee. The employer may then set aside the saved premium differential in a medical savings account arrangement. The participating employees would use the money in the account to pay their medical care expenses up to the deductible. However, any account money unspent by the participating employees in a plan year would then belong to the employees to save, spend on medical care, or use otherwise. This would be a strong incentive for people not to abuse health expenditures and to institute "cost-shopping" for medical care services; and

Whereas, by setting aside money for employees to spend on health care, employees could change jobs and use the money they had so far earned to buy interim health insurance or to cover health care expenses, thereby eliminating the problems of uninsured between jobs and helping to reduce "job-lock"; and

Whereas, by making medical care decisions the employee's prerogative, individual policyholders have a strong stake in reducing costs. This simple financial mechanism will expand health insurance options to others who presently have no insurance. Most importantly, this move to decrease health care cost burdens in this country would require no new federal bureaucracy and would be revenue neutral to employers.

Now, Therefore, be it Resolved by the Senate that the members of this body encourage the Congress of the United States to enact legislation swiftly and in good faith to enable Americans to establish medical savings accounts.

Be it further Resolved that the Secretary of the Senate is authorized and directed to transmit an appropriate copy of this resolution to the President of the United States, the President of the United States Senate, the Speaker of the United States House of Representatives, and all members of the Georgia congressional delegation.

OLIVER SETH TRIBUTE

HON. BILL RICHARDSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. RICHARDSON. Mr. Speaker, it is with great respect and admiration that I honor

today a great New Mexican and a great American.

Oliver Seth, who served on the Tenth Circuit Court of Appeals for more than 30 years, died on March 27, 1996, at 80 years of age.

Judge Seth was born and raised in New Mexico. He later graduated from Stanford and then Yale Law School, returning to Santa Fe to join his father's reputable law firm, Seth and Montgomery, now Montgomery and Andrews. At the outbreak of World War II, Judge Seth joined the Army and was subsequently shipped to the European front, where he participated in the Normandy Invasion and the Battle of the Bulge. He achieved the rank of major and was decorated by the French Government.

After World War II, Judge Seth returned to Santa Fe and his father's firm. He married Jean MacGillivray, who, along with two daughters, Laurel and Sandy, and brother, Jim, survive him. Many prominent New Mexicans became Judge Seth's clients, including the late artist, Georgia O'Keeffe. He remained with his father's firm until being appointed to the bench in 1962, serving simultaneously on numerous boards and organizations in Santa Fe and helping found Santa Fe Preparatory School. He is fondly remembered by the law clerks for whom he served as mentor, many of whom became New Mexico attorneys and judges.

Oliver Seth was highly respected as an attorney, as a judge and as a kind, thoughtful and dignified human being. He will be greatly missed by many in New Mexico as well as around the nation. I respectfully invite all my colleagues to join me in giving tribute to this highly esteemed New Mexican.

PERSONAL EXPLANATION

HON. JAY DICKEY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. DICKEY. Mr. Speaker, I was excused from official business the evening of Thursday, May 9, 1996, and Friday, May 10, 1996. I am proud to say that I was absent in order to be present for my daughter's graduation. Had I been present my votes would have been cast as indicated below:

Rollcall No.	Vote cast
	Vote cast
159	Yes
160	No
161	Yes
162	Yes
163	Yes
164	No
165	Yes
166	Yes

"HIGHWAYS AND YOU: THE ROAD TO OUR FUTURE"

HON. BUD SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. SHUSTER. Mr. Speaker, I rise today to insert the following article entitled "Highways and You: The Road to Our Future" into the CONGRESSIONAL RECORD. This superb article

was written by an old friend and respected colleague of mine by the name of Paul C. Mellott, Jr. Paul is the chairman of the board and executive vice president of H.B. Mellott Estate Inc. and the current chairman of the board of the National Stone Association. His remarks represent a keen insight into what the future of transportation policy holds and the exciting challenges that lie ahead for us as a Nation. Paul's words speak loud and clear to all of us who understand that an investment in infrastructure is an investment in the future prosperity of our country.

HIGHWAYS AND YOU: THE ROAD TO OUR

FUTURE

(By Paul C. Mellott, Jr.)

As we approach the millennium and the impending 21st Century, a formidable array of new and exciting challenges loom on the horizon. Many of these issues could in varying degrees, after the way which aggregate producers do business as well as impacting on the ultimate future well-being of our industry.

While emerging technology continues to open windows of opportunity for streamlining the production techniques and general administration of quarry business, the ever growing impact of government legislation and regulation overshadows virtually everything on our agenda.

The effectiveness with which our industry interacts with government will be a major determining factor in building the road to our future in the aggregates industry. It entails such crucial aspects as determining the future levels of federal investment in the highway program and other infrastructure activities.

Because of the central role which government affairs is destined to play in our future, the Association will—during my tenure as NSA Chairman—be placing a major focus on augmenting and upgrading the Government Affairs Program. However, it is important to point out that this emphasis is not intended in any way to detract from any of our other ongoing programs, such as our effort to emphasize the value inherent in aggregate products, our industry recognition activities, environmental stewardship, improved safety and health in the workplace, and the whole range of membership services which NSA provides on a day-to-day basis.

A SPLENDID TRACK RECORD

NSA's Government Affairs Division had a splendid track record in 1995. Our top accomplishment was securing enactment of legislation designating the 160,000-mile National Highway System (NHS) late in the first Congressional session. This "crown jewel" of NSA's legislative program establishes an enduring federal presence in the nation's highway network and will provide \$13 billion in federal aid for the NHS over the next two years.

This success certainly was a major milestone in the road to our future. As an added bonus, the NHS bill also contained a provision, strongly advocated by our industry, repealing the mandated use of crumb rubber in asphalt pavement—a provision that had been a part of the original Intermodal Surface Transportation Efficiency Act (ISTEA).

As a result of the Transportation Appropriations legislation, funding for the core Federal Aid Highway Program grew by \$400 million and highway spending for the current year was set at \$19.9 billion. Therefore, our strategy to work toward expanding highway appropriations in a year of declining federal spending on transportation proved to be successful. Furthermore, we believe that this offers tangible proof that Congress realized the inherent value of highway mobility to all Americans.

But seasoned Capitol Hill observers readily concede that there are no "final victories" in Washington. Indeed, there is little time—if any—for complacency and savoring our 1995 wins, because there is much to be done in the second season of the 104th Congress in preparation for such crucial issues as ISTEA reauthorization and taking the Highway Trust Fund off-budget.

DIVISION RE-ENGINEERING

A centerpiece of our government affairs emphasis activity will be a "re-engineering" of NSA's Government Affairs Division, which will be implemented on my watch as Chairman. I wish to emphasize at the outset that this revamping was not generated by any shortfall in meeting legislative goals and expectations. It is a recommendation that was generated from within the Division, and is intended simply to involve substantially more of our industry's leaders in developing policies and positions regarding legislation. Another important aspect of the re-engineering effort is to significantly broaden involvement of industry laymen in the political process via our rapidly growing Grassroots Network.

The initial step in re-engineering the Government Affairs Division was to create an expanded Steering Committee. This 30-member unit consists of a broad cross-section of leaders throughout the industry. The Steering Committee—headed by Government Affairs Division Chairman Craig Bearn of the Melvin Stone Company—will provide leadership for the Association's legislative, political action and government affairs programs. It also will serve as the mechanism for developing NSA policy and positions on key issues facing the industry in areas such as transportation infrastructure, federal spending, tax policy, labor/management relations and regulatory reform.

Our plan is for the Steering Committee to meet semiannually—once at the spring Government Affairs Conference, in Washington, and once at the call of the Chairman. A key element in the success of the Steering Committee concept is vigorous member participation. By agreeing to serve on this group, the participants are making a solemn commitment to the industry—either to participate in Committee deliberations personally, or by designating a senior representative from the company as an alternate.

The Steering Committee Chairman will appoint a limited number of ad hoc Task Forces on specific legislative issues especially crucial to aggregates industry interests, such as the upcoming ISTEA reauthorization and/or the percentage depletion allowance, both of which are high on the Congressional agenda in 1996.

Besides the Steering Committee, our re-engineering master plan calls for only one other standing committee—the Grassroots Network Committee, chaired by Bill Sandbrook of Tilcon New York Inc. I am extremely enthusiastic about NSA's Grassroots program, because I have long felt that the key to successful lobbying is grassroots member involvement.

There is a definite role for lobbyists in the legislative process and NSA has utilized its lobbying staff very effectively. Lobbyists can cite facts and figures and articulate policies and positions, but Congressmen want to hear from the folks back home. Often, when it comes time for the lawmaker to cast his vote on a critical issue his thinking can be tempered by strong constituent response. As the late Speaker of the House "Tip" O'Neill so aptly observed "All politics are local!"

EMPLOYEE PARTICIPATION

Currently, NSA's Grassroots Network has grown to more than 550 individuals who are committed to contacting their Congressmen

and Senators on issues vital to the aggregates industry when the need arises. In 1995 alone we made more than 1,500 Congressional contacts on issues ranging from the National Highway System to the pending Ballenger Bill on regulatory reform.

This provided an excellent start for getting the Grassroots program off the ground. But I am hopeful that our 1995 effort is just the beginning.

Successful recruitment into the Grassroots Network is not a matter that is limited to the NSA staff. I firmly believe that in a \$7.75 billion industry, which employs some 80,000 people throughout the nation, the number of participants in the Grassroots Network ought to be at least several times its current size.

It is incumbent on each member producer to encourage broad employee participation in the Grassroots effort. Because of the ultimate potential of this program, I believe that it is something that an employer would want to encourage all of his employees—and members of their families—to seriously consider participating in.

FY 1997 APPROPRIATIONS TESTIMONY: ARGUING FOR RELIABILITY AND CONSISTENCY

During my appearance before the House Appropriations Subcommittee on Transportation on February 29th, I urged Congress to apply the basic formula of $I=P \times SL/QL$ in allocating funding for the nation's future surface transportation mobility needs: an upgraded infrastructure (I) equals increased productivity (P), which in turn paves the way to an increased American standard of living (SL) and quality of life (QL).

We further urged that, in evaluating competing funding requests, Congress recognize the basic fact that highways are the way we move the vast majority of people and goods in America. Citing research by noted economist Dr. David Aschauer, which clearly demonstrates the role of infrastructure investment in enhancing productivity and job growth, NSA maintained that both equity and practicality argue for increased federal user-fee financed programs to focus their attention on the most productive infrastructure investments—highways, airport runways and waterways.

My testimony strongly emphasized the need for reliability and consistency in the overall funding process for infrastructure. I pointed out that 40 to 60 percent of any quarry's market typically comes from road and construction repair. It is important for us to receive accurate and reliable forecasts for the future Federal Aid Highway Program so that we can prepare our business plans accordingly.

HIGHWAY INVESTMENT: THE ROAD TO OUR FUTURE

In our legislative deliberations with Capitol Hill, NSA has increasingly articulated the need for American investment in transportation infrastructure as a necessary requisite for securing the United States' position in a global economy. And simultaneously we have clearly stated our own industry's need for a reliable source of infrastructure funding in order to successfully carry out our role in ensuring our nation's mobility.

Our message has been clearly articulated, but because of a growing number of competing interests, it must be perpetually reinforced—on an almost daily basis. It must be reinforced by NSA's own lobbyists: it must be reinforced through participation in coalitions which share our mutual interests; and it must be reinforced by our Association's own members, via our Grassroots NSA work.

I urge everyone to participate, because highway investment is truly the road to our future!

RAISING THE MINIMUM WAGE HAS TOO MANY COSTS

HON. WAYNE ALLARD

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 1996

Mr. ALLARD. Mr. Speaker, with the political season winding into high gear, Republicans and Democrats are facing off over another highly-charged issue: raising the minimum wage. As the rhetoric and accusations fly, let's not lose sight of the real goal at hand: to put more money in our workers' paychecks.

Some people think we can do that by boosting the minimum wage by 90 cents in 2 years. I think we can raise take-home pay by reducing the tax burden on our citizens in a number of ways, foremost by balancing our national budget. Another boost would be the \$500-per-child tax credit.

The effects of raising the minimum wage have been analyzed by countless economists, and the results vary widely, often according to the political leaning of the experts. We have to ask ourselves what risks are we willing to take, and do the benefits outweigh them?

After looking over different estimates and analyses, I am concerned that raising the minimum wage will have more negative effects.

I know firsthand the effects of raising the wage. When I owned my veterinary clinic, I had to let go of a part-time worker when the wage was increased. I know other small business owners will not be able to maintain their current levels of employment if the wage is raised.

Instead of earning an extra \$36 a week, some workers will be laid off and end up earning nothing, or have their hours cut and earn less.

Raising the wage is also likely to force owners and managers to raise wages at other levels as well. Unless they keep salaries proportionate, owners may sow worker discontent and salary inequity. Raising everyone's salary, however, could lead to an inflationary spiral, and offset the gains made by increasing the bottom wage.

A number of people in the service industry are likely to be laid off as well. Instead of paying people the minimum wage to pump gas, for example, we now rely on self-service. I can see this happening in other industries as well, such as cleaning and lawn care, and even such simple jobs as washing animals in a pet hospital.

Although small businesses and the private sector are going to be hit by a minimum wage increase, they are not the only ones who will feel the effects. One reliable study estimates that State and local governments will have to pay an additional \$1 billion from 1996 to 2000 in salaries if the increase is approved. Unless Federal assistance is provided to offset these added expenditures, Congress will be forcing another unfunded mandate on the States in violation of a new law.

Who makes minimum wage? In 1994, roughly 4.8 million workers were paid at or below \$4.25 an hour. All these workers were over 16, and 63 percent of them were over 20. Of these, 58 percent were women and 47 percent of them held full-time jobs. Today, about 12 million people make less than \$5.15 an hour.

In fact, a vast majority of economists agree that the Democrat plan to raise the minimum