

background files on, say, former Secretary of State James Baker.

None of this painful truth has stopped the White House's spin machine from continuing to maintain with a straight face that the illegal intrusion into confidential files by Clinton employees was nothing more than a "bureaucratic snafu." Nor has it interfered with Democrats' unblushing assertions (which will ring a bell with anyone who followed the Senate Whitewater investigations) that any further questions about this scandalous act—and particularly the hearings that began this week in the House Government Reform and Oversight Committee (with more to follow soon on the Senate Judiciary Committee), are "politically motivated."

It's clear despite the PR, however, that the beleaguered folks in the Clinton White House recognize they're in trouble once again. The president and chief of staff have apologized, albeit in classic Clinton style—without admitting to any wrongdoing. Craig Livingstone, it was announced this week, will be going on "requested" paid leave of absence. And White House Counsel Jack Quinn has decreed that henceforth, all security operations will be put under the control of Charles Easley, a veteran career civil servant who was hired during the Reagan administration.

Admirably free of the Clintonian ethics plague as Mr. Easley undoubtedly is, it's too late to get those 408 FBI background files back in the toothpaste tube. More to the point, his appointment only raises the question why someone like him was not appointed in the first place—if the Clinton administration really had no evil intentions.

And honorable as Director Freeh may be, his agency is too sullied by its part in the Privacy Act violation to carry out a credible investigation. It is troubling, indeed, to say this about yet another Clinton administration scandal, but if anything ever called for the appointment of an independent counsel, this does. Ms. Reno should not delay in seeking such an appointment. Anything else will look too much like setting the fox to guard the henhouse.

#### SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

#### HOOSIER HERO

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana [Mr. MCINTOSH] is recognized for 5 minutes.

Mr. MCINTOSH. Mr. Speaker, I rise today to give my report from Indiana.

Every weekend, my wife Ruthie and I travel the second district of Indiana. And so often, people share with me special stories about their friends and neighbors who make our community a better place. These individuals do things all on their own to make us proud.

Now, I like to call these individuals Hoosier heros. Hoosier heros because they reach out and lend a helping hand to those less fortunate.

Mr. Speaker, Brandon Scott Privett of Pendleton, IN, is a Hoosier hero. A Hoosier hero because he generously

contributes his time and effort helping senior citizens. Brandon is a 12-year-old boy who moved from Florida to Pendleton—a small Indiana town last May. Brandon, along with his mother and brother, moved in with their grandmother, who is an active member of Pet-a-Pal volunteer program.

The Pet-a-Pal program is an organization that brings animals into the nursing homes, to help brighten the days for lonely seniors. Some 46 volunteers at Pet-a-Pal program bring pets to the nursing homes throughout Madison County. There they visit with the residents and form new friendships and special bonds.

Brandon started visiting a nursing home called the Rawlins House with his grandmother Greta Butts in May. He immediately befriended a gentleman resident of the nursing home, and continued to visit him and other residents daily.

Brandon also started helping the volunteers walk their dogs through the nursing homes and does anything that is asked of him. Brandon has made a special friend with one of the volunteers who is disabled in the use of his arms and has trouble caring for all of the animals himself.

He helps with the dogs and dresses them in their costumes to walk them up and down the halls for the residents to see—sort of a parade. Those who know Brandon will tell you so many good things about this young boy.

Jo Rehm, the Pet-a-Pal coordinator says she has never met a young man who had such an understanding and loving heart for senior citizens.

Brandon is an inspiration to all of us, and he and all of the volunteers in the Pet-a-Pal program are Hoosier Heroes, Hoosier Heroes because they make our communities a better place to live.

Mr. Speaker, that is my report for Indiana today, on July 20.

#### PET-A-PAL VOLUNTEERS

Deb Arnold, Pam Bennett, Sally Bilyeu, Lisette and Steve Brenner, Bob and Mary Bridgewater, Howard Wile, Carol Loughridge, Terri Townner, Anna May Davis, Sally Wilding, Charlie Grinnell, Sheri Hineman, Roxanne and Argyl Meeker, and Brandon Privett.

Eulala Roettger, Charlie Safford, Dottie Smith, Carrie Smith, Dawn Truex, Nancy Clement, Lee Ann Wallen, Julie Cox, Meg Spangler, Mary Lou Griffey, Esther Gray, John Coulter, Ron Miller, and Mark Reeves.

Betty Bryan, Betty Wainscott, Greta Butts, Sandy Warden, Amy Burton, Avis Witt, Ingrid and Mark Childs, Debbie Swanson, Rick Garrett, Jo Rehm, Kathleen Buck, Jennifer Kokos, Charles and Marsha Ostler, and Bid Pike.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois [Mrs. COLLINS] is recognized for 5 minutes.

[Mrs. COLLINS of Illinois addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.]

#### HEALTH CARE SECURITY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois [Mr. HASTERT] is recognized for 5 minutes.

Mr. HASTERT. I have to take a few minutes today to just talk to the House and its membership about an important issue coming before this body. It is called health care security.

It is about people being able to move from job to job, whether they are in group health insurance in one job and moved to group health insurance in another job, or they move from group insurance to individual insurance. If you happen to have, or a member of your family has, a preexisting condition, say, a heart situation or some type of long-term illness, you will not be denied health care.

Now, that legislation has passed this House and it has passed the Senate, and it is time to go to conference, the principals in the other body and the principals in this House, and talk about a way to fashion this bill so that it will gain the support of the President and the signature of the President, and will become law.

The American people want health care security, they want portability. They also want availability in health care and they want affordability in health care. It is something that we have addressed in this piece of legislation. People who are self-employed, they may be truck drivers in my district or barbers or beauticians or farmers or real estate agents or insurance agents even. They would like to be given the same break that big business gets, the same break that if they go out and buy health care for themselves and their family, they can deduct the cost of that health care insurance from their income tax.

If they are beyond just self-employed, if they are a small business, they would like to be able to offer health care insurance to their employees that is actually affordable.

The bill that we have passed through the House and the bill that has passed through the Senate basically does that also. It changes how individual insurance is offered. The House provision has a provision for medical savings accounts. Medical savings accounts are something that many companies offer today; as a matter of fact, there are 17 States across this Nation, including my home State of Illinois, that offer medical savings accounts so that people can choose the health care providers that they want.

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They also have an opportunity to make their individual choices. They also have an opportunity to shop the market.

Today in health care, if you have an insurance policy, we always say that there is a third party payer. When you go to the doctor's office and the doctor says, you need X, Y, or Z treatment, if you ask the doctor how much does that

treatment cost, he will say, do not worry about it. Your insurance will cover it.

My colleagues, your insurance may cover it, but you never see the bill. You do not know how much you are being charged by the doctor, the hospital, the health care provider. We think the American public ought to be able to enter into that contract, if you will. We think that they ought to be able to deal not only with the provider, the doctor or the health care provider that has offered the service, we think that you can look them in the eye and ask the price and find out what kind of value you are getting for your insurance dollar.

The way to do that is to let people choose medical savings accounts. A medical savings accounts, what happens, if the average cost of an insurance policy in this country, which it is, is \$4,500, if you live in Keokuk, IA, it might be a little less than that. If you live in Long Island, NY, it might be a little bit more than that, but the average cost is \$4,500. For about \$2,200, you can get a \$2,000 deductible health care policy, \$2,000 deductible, what we call a catastrophic policy. The balance of that amount will go into a medical savings account.

Now, a medical savings account is like what we would call an IRA or we could call it a medical IRA. In that situation your dollars go into your savings account. The first \$2,000 or \$2,100 or \$2,200, depending on the policy that you buy, will be paid by you. You choose the doctor. You choose it, and if you do not spend it, you get to keep it. That is the deal that the American people want. They want health care security. They want health care affordability, and they want health care availability. It is time to not be blocked by the Senate. It is time that we go to conference and get this job done.

The SPEAKER pro tempore (Mr. MCINTOSH). Under a previous order of the House, the gentleman from Indiana [Mr. BURTON] is recognized for 5 minutes.

[Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois [Mr. MANZULLO] is recognized for 5 minutes.

[Mr. MANZULLO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

#### PERSONAL EXPLANATION

Mr. FRANKS of Connecticut. Mr. Speaker, I missed the first three votes yesterday due to my attending my daughter's graduation from preschool. I congratulate Jessica Lynn, and I thank the Bunker Hill Nursery School for doing such an outstanding job.

Had I been present, I would have voted yea on rollcall votes 249 and 250, and I would have voted no on rollcall vote 251.

I ask that my remarks be included in the appropriate place in the RECORD.

#### HOWARD TINNEY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Connecticut [Mr. FRANKS] is recognized for 5 minutes.

Mr. FRANKS of Connecticut. Mr. Speaker, last Friday night I attended a testimonial in honor of former alderman and police commissioner Howard Tinney of Ansonia, CT. Mr. Tinney has had some medical problems of late and the 400-plus people in attendance at the Rapp's Restaurant wanted to honor him for all the good work he has done for the city of Ansonia and for the State of Connecticut.

As a black Republican for three decades, Howard Tinney has been a political inspiration for many of us, myself included. We actually have a lot in common beyond being black Republicans. We both have grown up in the same city which we live in today. We both have beautiful wives, Donna for myself and Esther for Mr. Tinney. We both have three children. We both have lovely mothers that are alive and well. We both served on the board of directors of our local YMCA's. And we were both all-star athletes, though he was far better than I had ever hoped to be.

We were both the first black Republicans to have been elected to the board of aldermen in our respective cities. Howard served as a police commissioner, and I served as a fire commissioner.

Howard Tinney, however, accomplished his feats more than 10 years before I even got involved in politics. Howard Tinney was a trailblazer. He made it easier for people like myself.

Yes, Mr. Speaker, Howard Tinney has been an outstanding parent, husband, role model, and community leader. We have been blessed to have had the good fortune to have been able to have worked, played, cried, and laughed with a man of Howard's caliber. May God continue to bless you and your family, Howard Tinney.

#### MEDICAL SAVINGS ACCOUNTS

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Washington [Mr. MCDERMOTT] is recognized for 60 minutes as the designee of the minority leader.

Mr. MCDERMOTT. Mr. Speaker, my colleague from Illinois, Mr. HASTERT, has talked recently, very briefly, about the fact that there is a health reform act which is before the Congress and which I think in this instance we both agree is important. It has provisions which allow people to take their insurance from one place of employment to another, that is portability. It prohibits the use of preexisting conditions

to bar people from insurance, but unfortunately it is probably not going to pass the House of Representatives; and it is about that issue that I would like to talk.

The Republican health care bill contains provisions granting substantial tax incentives for medical savings accounts. Despite the fact that there is no public clamor for them, Republicans are obsessed with medical savings accounts.

Now, the Republicans in the House want us to believe that MSA's are the way to expand patient choice and to control health care costs, when in my opinion nothing could be further from the truth. The only things that are known for sure about MSA's is that they will provide lavish tax breaks for the healthiest and wealthiest in our society and that this will cause the cost of health care insurance to increase, making it more difficult and less affordable for employers to offer adequate health insurance.

I want to start at the beginning, because we talk about MSA's. I am not sure how many Members of the House, how many members of the general public really understand what the proposal really amounts to. MSA's are nothing more than tax-favored savings accounts for health care expenses, coupled with a high deductible health insurance policy. Under the MSA proposal which the House Republicans have advanced, health insurance for qualified employers either directly or through their employers are allowed to contribute yearly tax-exempt amounts to an MSA, a medical savings account, up to a specific ceiling. The ceilings in the House bill are \$2,000 for an individual and \$4,000 for a family.

The first question every American has to ask themselves is, do I have \$4,000 that I can put into this medical savings account, money out of my pocket that I am going to put into that savings account. To be qualified to have an MSA, all a taxpayer needs to have beyond that money is to have coverage through a high deductible insurance plan.

This way people could use their money in the MSA. They have the high deductible. If they spend up to \$10,000 or up to \$3,000, whatever the deductibility is, then they would be covered by the insurance. But the first \$3,000 or first \$10,000, whatever that deductible is, is the responsibility of the individual patient. They have to come up with it.

They had this medical savings account that they can put up to \$4,000 in. And when they have medical expenses, they can take that money out and pay the medical expenses toward the deductible which would get up to \$3,000.

The problem with this latest insurance fad is that MSAs will do two things. They will destroy the health insurance market as it currently exists, and they will be an immense drain on the Federal Treasury during a time