

Between 1938 and 1971, approximately 5 million pregnant American women took the drug diethylstilbestrol, or DES, in the belief it would prevent miscarriage. Tragically, DES failed to impact miscarriage rates and instead caused severe health consequences for many of the children exposed in utero.

DES is now known to damage the reproductive systems of those exposed in utero and to increase the risk for cancer, infertility, and a wide range of other serious reproductive tract disorders. These include a fivefold increased risk of ectopic pregnancy for DES daughters and a threefold increased risk for miscarriage and preterm labor. One in one thousand DES daughters will develop clear cell cancer of the vagina or cervix. If diagnosed early, survival rates for this cancer are around 80 percent. However, there is still no effective treatment for recurrence of this cancer.

DES sons experience adverse health consequences as well, including an increased incidence of undescended testicles and fertility problems. Studies also indicate a higher incidence of breast cancer among mothers who took DES during pregnancy.

In the 102d Congress, Senator TOM HARKIN and I sponsored the DES Education and Research Amendments of 1992. This legislation, signed into law by President Bush, established the first Federal DES research and education efforts. Since that time, DES research has yielded important insights into the impact of synthetic estrogens on the human body. The associated education program has helped to identify people who did not previously know they were exposed to DES and educate them about their special health needs.

Our understanding of DES is still evolving and incomplete. Two of the most pressing research concerns at present are whether estrogen replacement therapy is advisable for DES-exposed women and whether DES may have a genetic impact on the third generation—the children of parents exposed to DES in utero. In addition, many thousands of affected Americans and their health professionals do not have adequate information about steps they should take to deal with the effects of DES.

The DES Education and Research Amendments of 1997 would extend authorization for DES research at the National Institutes of Health. It would also instruct the Secretary of Health and Human Services to establish a national DES education program, based on the pilot projects conducted pursuant to the 1992 law.

The Federal commitment to DES education and research must continue. I urge my colleagues to support the DES Education and Research Amendments of 1997.

#### THE IMPORTANCE OF GUAM'S CORAL REEFS

#### HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 4, 1997*

Mr. UNDERWOOD. Mr. Speaker, I was pleased that last month the House adopted House Concurrent Resolution 8, a resolution declaring the importance of maintaining the health and stability of coral reef ecosystems. On Guam, and throughout the Western Pacific, the importance of coral reefs is woven

into almost every aspect of our lives. Healthy coral reefs are vital to our economy which is largely driven by our tourist industry, but they are also an important part of our island culture. Our reefs also serve as natural protection to our coastline from high waves, storm surges, and coastal erosion especially during typhoons and tsunamis. As is the case with most of the coral reef ecosystems in the world, Guam reefs are being threatened by a variety of enemies. Guam's reefs are being especially threatened by sewage outfalls, runoff, sediment, silt, and environmental stress from an increasing number of visitors.

Governor Gutierrez recently took action to preserve and protect this fragile ecosystem so central to both our culture and economy through the enactment of the Guam Coral Reef Initiative and signing the island's first marine life restoration bill passed by the Twenty-Fourth Guam Legislature. This new law will also have a significant impact on the life of our coral reef by setting aside designated reef preserves to allow various marine species to repopulate. Limits on the harvesting of fish and restrictions on fishing methods will also create a more healthy environment in which our reef can thrive.

The Guam Coral Reef Initiative ordered by the Governor is a comprehensive conservation and management plan for Guam's coral reef ecosystem including our mangroves and seagrass beds. This initiative seeks to bring together all of the stakeholders in Guam's coral reefs to coordinate solutions which take into account the wide variety of direct and indirect threats to our reefs. Education will also be a strong component of this initiative. Residents and especially visitors need to be educated about the importance of the reefs as well as how to take proper care of this fragile ecosystem.

In addition to establishing a process to improve the health of Guam's coral reefs, this initiative includes a monitoring and research element. In fact, the University of Guam's Marine Lab and the Guam Department of Agriculture held training sessions last week to teach the public how to help conduct reef surveys. These surveys will serve as a baseline from which researchers can compare future reef health.

The people of Guam have traditionally been exceptional stewards of our environment. These two actions again prove that the people of Guam, not the Federal Government, are the best stewards of our environment. Through this effort, Guam continues to stand as an example of local solutions to local problems.

#### A TRIBUTE TO THE MENORAH HOUSING FOUNDATION

#### HON. BRAD SHERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 4, 1997*

Mr. SHERMAN. Mr. Speaker, I rise today to commend the excellent work of the Menorah Housing Foundation and to congratulate them for 20 years of superior service to our senior community.

The Menorah Housing Foundation is a management company subsidized by the Housing and Urban Development program. Menorah manages 613 units in nine locations around

the Los Angeles area and has received funding for four more projects because of its success in improving the quality of life for thousands of individuals.

Those at the Menorah Foundation go beyond the call of duty in order to provide more than just safe, sanitary and affordable housing. The staff involves its residents in a vast array of social, recreational and educational activities, particularly reaching out to minorities. The foundation also cooperates with outreach programs including those of the Jewish Family Service and other Federal programs which provide nutritional assistance. In order to truly serve the residents each worker makes personal contact with each and every person in order to ensure that all tenants maintain the highest quality of life possible.

The success of the Menorah Housing Foundation is due largely in part to the leadership of Shirley Srery and her staff. I join the Los Angeles Community in recognizing the Menorah Housing Foundation for providing quality care combined with compassion and commitment to our senior community. The Menorah Housing Foundation stands as a model for all housing programs around the Nation.

#### CNA CELEBRATES ITS 100TH ANNIVERSARY

#### HON. HARRIS W. FAWELL

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 4, 1997*

Mr. FAWELL. Mr. Speaker, this year marks the 100th anniversary of CNA, the third largest property/casualty insurer in the United States and the leading provider of commercial insurance.

Founded in Detroit by Collins Hubbard with 15 employees, CNA moved to Chicago in 1900. It employs over 6,000 people in Illinois—many of whom reside in my congressional district—and 20,000 throughout the country.

During its 100 years of providing security to Americans, CNA has been a pioneer in developing insurance products to respond to rapidly changing lifestyles in the 20th century.

Its first product, accident and health insurance, was offered at a time when most insurance companies provided only coverage for accidents. Responding to the needs of farmers as agricultural production grew, CNA developed special accident and health insurance. In 1910 CNA moved into auto insurance and burglary insurance. The next year life insurance was added to CNA's products. During World War I, as factories dramatically increased output to meet war needs, CNA offered workers' compensation coverage.

At this point, I ask unanimous consent to insert in the RECORD a more complete history of CNA which was prepared by the company in anticipation of this important anniversary. I congratulate CNA for its remarkable achievements and for its service to all Americans:

A TRIBUTE TO CNA IN CELEBRATION OF ITS CENTENNIAL, CNA STANDS FOR COMMITMENT, 1897-1997

#### INTRODUCTION

CNA, one of the country's largest commercial insurance groups, is celebrating one hundred years of commitment and service to the American people both at home and

abroad. Since 1897, whenever America has sought a sense of security, CNA has been there, anticipating that need and forging its reputation as an industry innovator. Railroad workers, teachers, movie stars, athletes, even U.S. Presidents have depended on CNA's protection against both expected risks and unforeseen dangers.

Since its modest beginnings in Detroit, Michigan, with \$100,000 in capital stock and a \$60,000 surplus, CNA has become one of the largest property/casualty insurers in the nation, with over \$60 billion in assets. Originally operating out of a two-room office with 15 employees, CNA today occupies some 400 office sites in over 100 cities and employs over 20,000 people nationwide. Now headquartered in Chicago, CNA directly employs more than 6,000 people in Illinois alone. Almost 80,000 agents currently represent CNA throughout the United States, testament to the company's successful alliance with independent agents.

CNA's exemplary accomplishment—a century culminating in financial stability and preeminence in the industry—attests to its history of astute leadership, integrity and commitment to quality service.

#### THE FOUNDING

Collins Hubbard, CNA's founder, set the course of perceptive leadership that has guided CNA to the top of the insurance industry. Calling together several of his colleagues, Hubbard proposed a company that would insure America's working class against unexpected disasters. The Continental Assurance Company of North America, as CNA was then known, provided coverage with an innovative twist: both accident and health insurance, at a time when most of its contemporaries offered only accident coverage.

Focusing on railroad workers as its initial customer base, CNA became the largest insurer in Michigan within two years of its founding. Despite its rapid growth, the fledgling company faced intense competition from other insurance companies. In light of this, the company underwent two major changes. First, it changed its name to the more forceful and representative, Continental Casualty Company. Then, in September 1900, the company merged with Metropolitan Accident Company, a Chicago insurer, and moved its headquarters to Chicago. This strategy catapulted the combined companies to fifth among the nation's accident insurers.

#### CNA BECOMES AN INDUSTRY LEADER

Early in the 20th century, CNA distinguished itself as a leader in the insurance industry by demonstrating the capacity for discerning new markets and developing innovative products. When women began to enter the work force, CNA was among the first to provide them with accident and health coverage. As agricultural production expanded, CNA devised new products specifically geared to farmers' accident and health concerns.

CNA reinforced its position at the forefront of the industry in 1910 by expanding beyond accident and health into different lines of insurance such as liability, auto insurance and burglary. In 1911, the company entered the life insurance field by forming the Continental Assurance Company. In 1915, CNA began offering workers' compensation coverage as factories employed more people to increase output for the World War I effort.

Policies combining multiple lines of insurance proved successful, particularly as automobiles—and accidents involving automobiles—became commonplace. Motorist coverage insured both the driver and any persons injured or property damaged.

The growth of an affluent American middle-class meant increased incidents of theft. Property owners' concerns were met by CNA's wide range of burglary insurance—protecting against bank robberies, home break-ins and safe deposit box theft.

#### GROUPS AND ASSOCIATIONS

By the early 1920s, the flourishing company was operating in every state and territory of the United States, as well as every province in Canada. That decade also marked the beginning of CNA's pioneering relationship with associations, a relationship that has lasted until the present day and has played a significant role in CNA's rise to the upper echelon of insurance companies.

CNA is credited with the first teachers association group policy, written for the Cleveland Teachers Association in 1921. CNA insured the American Society of Civil Engineers in 1945, becoming the first insurer to successfully install a group plan for a nationwide association. Teaming up with the American Camping Association in the 1950s, CNA initiated an educational campaign to promote camp safety and insure campers. Camp insurance led to the formation of "PONY," Protect Our Nation's Youth, a youth program offering medical expense reimbursement from kindergarten through college.

CNA has also demonstrated unwavering commitment to the nation's retirement-age population. In the 1930s, before compulsory Social Security, the company was among the first to offer retirement income annuities. By 1955, CNA had developed the first group health plan for those over 65. Originally conceived as a group medical insurance plan for retired teachers associations, the plan evolved into "Golden 65", a policy offered directly to the individual. After the implementation of Medicare in the summer of 1965, CNA redesigned Golden 65 to complement the Medicare plan, while other insurers exited the over-65 health insurance field.

#### DEPENDABILITY IN TIMES OF CRISIS

Dependability in times of crisis is a CNA hallmark. The company refused to exit the field of polio insurance at a time when the nation was literally crippled by the rampant, dreaded disease. CNA introduced its polio coverage the year of the worse polio outbreak in two decades. It continued to provide comprehensive and affordable polio coverage for the duration of the epidemic.

The company's willingness to take on the challenge of even the most unusual coverage request has marked its true American spirit—bold, enterprising and innovative. Where other companies see uninsurable risks, CNA sees possibilities—a company trait that has ensured its success and longevity in the insurance business. CNA has staunchly stood behind Americans in all manner of pursuits and ventures, these past 100 years.

CNA insured presidential hopefuls Adlai Stevenson and Dwight Eisenhower against accidents during their campaign trips in 1952. When John F. Kennedy was inaugurated as the nation's 35th president, CNA provided liability coverage for the ceremonial activities. In 1965, President Lyndon B. Johnson asked CNA to write the bond for the train that stood waiting in case emergency evacuation was necessary during Martin Luther King's civil rights protest march to Montgomery, Alabama. The 1968 Democratic Convention in Chicago was covered by CNA's liability insurance.

A special CNA reinsurance policy covered the cancellation or postponement of the 1965 Shea Stadium performance of the Beatles for the Ed Sullivan show. The Apollo 16 astronauts were insured in case of accidental death on their 1972 flight to the moon.

Little League teams around the country have enjoyed CNA protection since 1948, as have Indianapolis 500 drivers, pit crews and race officials. The American athletes competing in the 1952 Helsinki Olympic games were insured by CNA. Water events at the 1996 Atlanta Olympics were covered by MOAC, CNA's marine insurance unit.

#### CNA CARES ABOUT COMMUNITY

CNA's commitment to its employees, its clients, and the American people extends far beyond insurance. The company encourages and subsidizes both employees and CNA leadership in community projects. In the 1920's, the company sought to enrich the lives of its employees through its Continental Welfare Association which offered disability pensions, life insurance and retirement pensions.

Later, during World War II, the employees reached out to help in the war effort. CNA employees organized their own chapter of the Red Cross, calling it the Continental Red Cross. By the midpoint of the war, Continental employees had invested \$232,418 in war bonds.

Today, in more peaceful times, CNA and its employees have dedicated time and resources toward the education of the nation's youth. In the early 1980's, CNA sponsored Illinois' first math contest. With the Chicago Urban League, the Chicago Board of Education, and the Illinois Council of Teachers of Mathematics, CNA developed MATHCOUNTS, a model math tutorial program. The program quickly garnered nationwide attention. By 1984, MATHCOUNTS had evolved into the county's first nationwide math contest boasting as cosponsors the National Society of Professional Engineers, the National Council of Teachers of Mathematics, the National Aeronautics and Space Administration, and the U.S. Department of Education.

CNA's investment in the nation's future—its children—is evident in CNA's involvement with the Leadership for Quality Education, a coalition of business and civil leaders working to improve the Chicago school system. Out of this, CNA created Project Participate, providing paid time off, resources and training to employees wishing to run for Chicago's Local School Councils. CNA has also adopted Chicago's Mark Skinner School as part of the Chicago Board of Education's Adopt-A-School Program.

#### CONCLUSION

CNA stands for a century of commitment, stability and financial strength. Entering the final years of the 20th century, the company prepared for the 21st century in typical CNA fashion—it acquired the Continental Insurance Company in 1995. This merger, the most significant property/casualty insurance merger in the last 25 years, expanded CNA's scope—elevating its presence worldwide, adding new specialty operations and pooling the considerable talent and resources of both companies.

As the new millennium approaches, unfathomable leaps in technology, social transformations and economic upheaval are as much a source of apprehension today as in 1897. CNA saw the birth of a new century that brought with it several wars, a severe economic depression, fantastic advances in modes of travel and communication, social change and natural disasters. It has met the challenges of the past 100 years and stands poised for another century, confident of its continued success based on its core values: commitment, stability and financial strength.