

Small potatoes to some, a horror to others. I'm not complaining, mind you. I made my claim to be heard, and the fact that you are able to read this means that with the aid of great teachers, computerized spelling checks and my wife, sons Christopher and Peter and friend Cara, all of whom are on line to protect me from the more egregious errors of syntax, I will be heard. But the fear never fully disappears.

It is a fear that young Cosby would have well understood, having devoted his life to working with kids with learning disabilities. It is a terror of failure, known keenly by those who, despite their ability and best efforts, flunked seventh grade. What we have in common, along with millions of others including my marvelous son Josh—who thrilled me by admonishing a smug Santa Monica school district special ed administrator to call it a "learning difference," not "disability" or "handicap"—is a conundrum of difficulties loosely labeled dyslexia. What we have in common is the fact that we learn differently than most folks because letters or numbers get scrambled, or we have small motor problems or we become confused under time pressure or are flustered in our efforts to conceptualize in ways that lend themselves to standardized tests. What we also have in common is the potential to excel.

In my time, in the public schools of the Bronx, no one knew of such complexity in the learning process. I was simply pronounced dumb and slow because I couldn't learn cursive writing or spell worth a damn and so was tracked to oblivion until a friendly science teacher discovered that I was good at physics and some other subjects if given half a chance. Since then, a great deal of progress has been made in recognizing and treating dyslexia, but even one from so privileged a background as Cosby went undiagnosed until college years. As he poignantly wrote, "The happiest day of my life occurred when I found out I was dyslexic . . . the worst feeling to me is confusion."

I have been thinking of young Cosby almost constantly since the news of his being gunned down off the San Diego Freeway not far from my home. The smiling optimism of his file photo burns into my brain and anger fills me that this young man's optimism spilled out wasted on the indifferent concrete of that freeway offramp. It's the same freeway my son Josh takes to a school called Landmark, where he has opportunities that could save the lives of so many others now tracked to state prisons and other societal markers of educational failure.

It was Ennis Cosby's dream to create a school for kids with dyslexia. "He wanted to make sure that kids who might not have the opportunity to have the help that he had would get it," his professor recalled. "So he did all he could to help poor kids." As I write help, it comes out hepl, and the reason I remain a bleeding heart liberal is that I think we all benefit when the cry for "hepl" is understood.

These are the thoughts that went through my frayed mind listening to the inauguration speech of William Jefferson Clinton, a guy who also came up the hard way but who was blessed with the saving grace of testing well. Clinton knows he benefited from the level playing field, and he will not compromise government's obligation to keep it level. But where he has failed is in reaching out to those who need a helping hand, as Jesse Jackson might put it, to be pulled from the quicksand of failure to the high ground of opportunity.

Those of us with dyslexia, and that ranges from Albert Einstein to Cher, have known that a helping hand spells the difference be-

tween pain and performance. Bob Dole, who pushed through the Americans With Disabilities Act, which has helped dyslexics enormously, knows that. If I had any moment of regret at the inauguration, it came with the sense that Clinton does not know what it means to flunk the seventh grade.

Ennis Cosby did. But despite that, he got a master's, was going for a doctorate and planning to start a school for dyslexic kids, making him—to use his father's words—my hero, too.

INTRODUCTION OF LEGISLATION TO END SUBSIDIES FOR THE TENNESSEE VALLEY AUTHORITY

HON. BOB FRANKS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. FRANKS of New Jersey. Mr. Speaker, today I rise to introduce with my colleague, Representative MARTY MEEHAN, a bill entitled the Tennessee Valley Authority First Step Reform Act.

Two weeks ago, Tennessee Valley Authority Chairman Craven Crowell asked Congress to eliminate its \$106 million annual appropriation, so that the TVA can concentrate on its electricity business in preparation for upcoming energy deregulation. As a Federal agency since 1933, the Tennessee Valley Authority has provided the Tennessee Valley with flood protection, agricultural and industrial development, and electric power. Thanks to TVA's efforts, the economy of the Tennessee Valley has been greatly enhanced. However, as the TVA makes the transition to becoming an independent power producer, I congratulate the TVA for their recent initiative to eliminate its \$106 million appropriation. This legislation would codify that request by ending all appropriations for the TVA after fiscal year 1998.

Second, this bill would order the Office of Management and Budget to provide an independent audit of the rest of the Federal subsidies enjoyed by the TVA, as well as a plan to completely wean the TVA off taxpayer subsidies.

Today, I am distributing to every Member of Congress a report that describes the TVA's direct and indirect government subsidies. These include over \$1.2 billion in Federal and State tax exemptions, reduced borrowing costs, and exemptions from many Federal regulations that all other utility companies must obey. These subsidies allow TVA to provide cheap power to a select region subsidized at the expense of the taxpayers in the rest of the United States. This practice should not be allowed to continue.

As we move toward deregulation of the electric utility industry, these subsidies will give TVA an unfair advantage over the utility companies that pay taxes and are required to abide by State and Federal regulations. It is time we leveled the playing field. This legislation is the first step in making these reforms.

I urge my colleagues to cosponsor this legislation.

FLORIDA'S HEALTHY KIDS PROGRAM: A MODEL FOR THE NATION?

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. STARK. Mr. Speaker, it is America's shame that 10 million children—mostly the children of working parents—do not have health insurance. Health insurance equals access to health care. Lack of access to health care equals increased deaths and diminished lives.

We must find a way to insure these children.

Florida has developed a program run through the schools that provides a comprehensive set of benefits for children for about \$50 per month. The Robert Wood Johnson Foundation is giving \$3 million in grants to seven other States to see if they can replicate Florida's success.

Following is material from the RWJ Foundation's "Call for Proposals" which describes the Florida program. I think that the Federal Government might look to this State example as a way it could quickly and efficiently reach most of the 10 million uninsured. If we used President Clinton's \$500 tax credit idea with a program of school-based health insurance, we could obtain low cost but comprehensive insurance for millions of children without new bureaucracies or hassles.

I urge everyone to think how we could combine the Florida idea with Federal tax legislation to make new money available to end the national disgrace of 10 million uninsured children.

PURPOSE

Healthy Kids is a program designed to help states develop a comprehensive, affordable health insurance product for uninsured children. The program, initiated in 1988, provides grant funds to replicate a successful model in Florida that helps families that do not qualify for government aid—but that cannot afford private health insurance—buy health insurance for their children. Florida Healthy Kids is a subsidized insurance product sold through schools. School districts are used as a grouping mechanism to lower the cost of insurance for children, similar to the role employers play in providing group coverage to their employees.

Up to \$3 million has been made available for the Healthy Kids replication program. Under this three-year competitive program, approximately seven states will be awarded grants. These include planning grants for states to develop their programs and implementation grants for those ready to proceed.

BACKGROUND

One child out of every seven in America does not have health insurance, according to a 1996 study by the Employee Benefits Research Institute. The number of uninsured children is increasing and current trends in private health care coverage and welfare reform threaten to accelerate the rate of increase.

The majority of Americans get their health insurance coverage from group insurance plans provided through their employers. Historically, covering a worker generally meant covering his or her children as well, but rising health care costs have begun to change that. Recent years have seen a drop in employer-provided dependent coverage

(from 61 percent of children in 1988 to 54 percent in 1993). Additionally, many lower-wage workers cannot afford the higher costs of family coverage.

Expansions in state Medicaid programs were able to cover many children who otherwise would have been uninsured. But rising health care costs and recent changes in federal welfare rules have many experts predicting that further expansions will not be possible. The result of these two trends is that children are 40 percent more likely to be uninsured than adults. For children with medical problems, lack of insurance doubles their chance of not getting care.

Very few insurance companies offer policies only for children, but a model program, Florida Healthy Kids, has demonstrated that a children's insurance product has a place in the market. The feasibility of a children's school enrollment-based health insurance program was first explored in a 1988 University of Florida study and in a subsequent pilot program, jointly funded by the State of Florida and The Robert Wood Johnson Foundation. The program designed a children's insurance product and used school districts to group children into purchasing pools to make the product affordable. The product was sold to families who did not qualify for government aid, but could not afford private health insurance for their children.

Moving the insurance contract from the employer to the school district also enhanced the portability of coverage, especially for families with a child with a pre-existing condition.

A recent evaluation of the program found a 70 percent decrease in emergency room visits per enrollee. In 1995, enrollees had more than 110,000 primary care visits, more than 9,500 children were immunized and 719 children received eyeglasses. Teachers also reported improved attendance in school.

The Florida Healthy Kids model has two goals: create a comprehensive insurance product for school children and facilitate the provision of preventive care for children. The Florida program has the following components:

Eligibility: All children enrolled in school grades K-12 are eligible to participate in the program. Pre-school age siblings may also join.

Benefits: The benefits package emphasizes prevention and is designed specifically for children's medical needs. It features inpatient and outpatient care, including dental, vision, and mental health. There are no pre-existing condition limitations and no medical underwriting. Co-payments are required for some services, such as emergency rooms, eyeglasses, office visits, and prescriptions. In each school district, insurance companies bid to participate in the program. To participate, companies must demonstrate that they have an adequate and accessible network of providers.

Role of the schools: Schools serve as the central institution within communities, fostering relationships between the local project, community leaders, and area business groups. Schools also verify student enrollment, distribute marketing materials and applications, provide parent outreach, enhance health education opportunities, and provide interpreters and translators for program activities and materials.

Financing: Premiums are covered by a combination of state and local/community funds, as well as family contributions based on a sliding scale. In Florida, the state contributes 25 percent, local/community funds comprise 40 percent, and families contribute approximately 35 percent of the premium. The state's initial contribution is higher, allowing communities to implement the program with minimal start-up contributions

(approximately five percent). The state portion declines over time as the local match and program enrollment increases.

Administration: In Florida, the Healthy Kids Corporation facilitates the efforts of all the parties in each site. This state-funded, 501(c)(3) corporate entity, manages the contractual arrangements for billing and administration of the product, and manages the bidding process with insurers at each site. A private third party administrator (TPA) helps with initial eligibility determinations, and handles the enrollment functions by processing applications and collecting monthly premiums paid by the families. In addition, the TPA verifies continuing eligibility by checking monthly to see that program participants are not receiving any services through the state Medicaid program.

IN RECOGNITION OF JIM RATHBONE

HON. FRANK RIGGS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. RIGGS. Mr. Speaker, I rise today to recognize Jim Rathbone.

For over 44 years Jim worked for the U.S. Department of Agriculture in California. For the last 25 years, he has been the Program Director of Rural Housing Service based in Woodland, CA. In this job he has been responsible for the 502 Mutual Self-Help Home Ownership Program for California.

Jim was born and raised in Sonoma County and has a close tie to the north coast. Many of my constituents who have built their houses through the self-help housing effort in California have benefited from his work and labor. Hundreds of lower income families have become homeowners in California thanks to his efforts in making this program work. For many, realizing their dream of home ownership has changed their lives forever.

Jim did not overlook the importance of his position or isolate himself from the daily issues of his work. He has always been available and accessible to those with whom he worked in the rural communities throughout California. He was always responsive to individual situations—willing to listen and constantly trying to make the program work for families who do the work.

His dedication and committed service is best exemplified by his work ethic. I am told that you could find Jim's car outside his office from sunup past sundown, often working well into the evening.

Those of us concerned about the availability of affordable housing and home ownership for working families owe an enormous debt of gratitude to this man. He has surely helped a large number of families to participate in the self-help program and become homeowners. Jim's life-long work clearly demonstrates the importance of public service to our society. It also is a statement of how one person's work can make such a positive impact on so many others.

Thank you, Jim, for a lifetime of devoted service to the north coast and rural Californians.

TRIBUTE TO RICHARD E. VATTER AND LORETTA SMITH VISION AWARD RECIPIENTS

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. MORAN of Virginia. Mr. Speaker, I rise today to recognize the charitable efforts of Mr. Richard E. Vatter, American Legion children and youth chairman and Loretta Smith, American Legion Auxiliary children and youth chairwoman. Mr. Vatter and Ms. Smith have been awarded the highest honor in the VISION [Volunteers In Service: Investing in Our Nation] program. Mr. Vatter and Ms. Smith are members of the American Legion. This organization was founded in 1919 with the mission to serve veterans and their families, the community, and the nation. In working to fulfill this goal Legion members donate a variety of resources to blood drives, Boys State, youth and adult athletic teams, educational scholarships, needy children, and veteran facilities.

Mr. Vatter and Ms. Smith are members of the American Legion Post 176 which has a 42-year history of good works in the Springfield community. Mr. Vatter and Ms. Smith were recognized for their work with the Spinoza buddy bear project. This project provides children who have chronic, life endangering, organ, mental, and emotional illnesses with a teddy bear that speaks. Mr. Vatter and Ms. Smith worked with the community and were able to procure 30 bears. This exceeded the expectations of the project and brought diverse elements of the Springfield community together to work toward this noteworthy goal.

Congratulations, Mr. Vatter and Ms. Smith. It is my hope that your good works inspire others to focus time and energy on those less fortunate. Best of luck in the future to both of you and may American Legion Post 176 enjoy a long and active life in the Eighth District of Virginia.

INTRODUCTION OF THE AMERICAN POLITICAL REFORM ACT

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. FARR of California. Mr. Speaker, today I introduce the American Political Reform Act and am joined in that introduction by nearly 50 of our colleagues from around the nation.

Last night the President challenged Congress to pass campaign finance legislation and we are here to tell you today that we are committed to doing so.

This bill meets the basic principles of true reform:

First, fairness. This bill does not favor one party over the other or one candidate over another.

Second, reduce the influence of special interests. This bill includes PAC limits, limits on large donors and eliminates soft money.

Third, level playing field. This bill makes campaigns competitive by enacting spending limits, giving all candidates a similar footing for financing their races.

Fourth, access to the system by nontraditional candidates. This bill makes it possible for minorities and women to run.