it holds for the foreseeable future. Azerbaijan and Karabagh have exchanged prisoners of war and accomplished other agreements. Yet this cease-fire is fragile, and does not constitute the basis for a permanent solution. Azerbaijan's current refusal to recognize Nagorno-Karabagh as the second party to the dispute is neither constructive nor realistic. To the extent that the positions taken by the U.S. and the international community are contributing to Azerbaijan's intransigence, we must reassess those policies in light of the effect they might be having.

The Republic of Armenia must play a special role in the peace process. I am spending most of this week in Yerevan in meetings with government officials, and discussions over Armenia's future role as guarantor of Nagorno-Karabagh's security and economic viability, pursuant to international agreements.

The people of Armenia and Nagorno-Karabagh have turned adversity and devastation into advancement, economic progress and the hope for a future based on long-term peace. Surrounded by hostile neighbors, Armenia and Nagorno-Karabagh look to the United States and the international community for support in their commitment to democratic principles and a market economy. As the co-chair of the Congressional Caucus on Armenian Issues, I am here to learn more abut the plight of the Karabagh people and to promote a peaceful solution to the conflict.

the conflict.
Clearly, the people of Karabagh have shown their courage and determination to fight for their homeland—to die for it, if necessary. Nagorno-Karabagh's Army of Defense has shown the ability to control strategic territory. Your sovereignty is not just a matter of future discussion or negotiation—it is a matter of fact. In establishing an independent homeland, you have won the war. My goal and my pledge is to help you win the peace.

## HONORING VIKTOR CHERNOMYRDIN

### HON, HOWARD I. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Mr. BERMAN. Mr. Speaker, last week an extraordinary event took place here in the United States. The Prime Minister of the Russian Federation, Viktor Chernomyrdin, was the special guest of a dinner hosted by the Russian Jewish Congress and attended by business and political Jewish leaders all across America. During the ceremony, Prime Minister Chernomyrdin was presented an award from the president of the Russian Jewish Congress, Mr. Vladimir Goussinsky, in recognition of his commitment and efforts to insure religious freedom and liberty in today's Russia, particularly the 1.5 million Jewish citizens now living in that country.

Many of my colleagues in the Senate and House also attended the dinner. Congressman TOM LANTOS who moderated and offered some poignant remarks about his own experience as a survivor of the Holocaust, was also presented an award along with former U.S. Senator Sam Nunn.

For many of us in Congress who attended the event and have been actively involved in Soviet Jewry over the years, this was a longawaited and richly satisfying moment. It was not expected in our lifetime to see the establishment of a Russian Jewish Congress in Moscow, nor did we ever expect to see a Russian Prime Minister on our soil proclaiming support for the fundamental rights of the Jewish inhabitants of that country.

Mr. Speaker, the Russian people and their leaders are coping with the challenges and even hardships inherent in forming a democracy and market economy. It is not a pretty picture, to be sure, by what we see in the daily press. We know democracy is in its infant stage and largely untested as is the economy, which is undergoing a painful transformation and still lacks full public support. However, Russia has made surprising strides in respecting the inalienable rights of its citizens. Where once there was suppression of religious beliefs, we now see churches and synagogues being restored. The old state prohibition on immigration has been replaced with relative freedom of movement both inside and outside Russia.

The Russian Jewish Congress choose to publicly recognize Mr. Chernomyrdin's record in full view of United States Congressmen and high ranking officials and business and organizational leaders and present an award to him for his public commitment to preserving Jewish culture and rights in that country.

In presenting the special award, Mr. Goussinsky made reference to a recent event which took place at a sacred Site, which is the burial place for the millions who perished in what is in Russia called the Great Patriotic War. At this place a new synagogue has been built and at the commemoration ceremony, Prime Minister Chernomyrdin laid the first stone and concluded his remarks with the word "Shalom." Mr. Goussinsky also noted that in today's Russia there are still different opinions and attitudes and the fact that Prime Minister Chyernomyrdin would make such an appearance carried historic importance.

Mr. Speaker, I would like to add a second historic event, which is the establishment of the Russian Jewish Congress in January 1996. At the urging of Jewish leaders in the United States and Israel, Mr. Vladimir Goussinsky assumed the leadership for its formation and is now serving as its first president. As such, it is the first attempt to unite the country's foremost Jewish business, public, religious, political, academic and cultural leaders and will also give identity and purpose to the Jewish culture, which has so long been repressed in that nation. The congress has approximately forty branches throughout the Russian Federation that contribute to their own communities.

During 1966, the congress launched the construction of a Holocaust memorial synagogue as part of the national World War II Memorial Park in Moscow. The Congress held the ground-breaking ceremony for the Holocaust memorial synagogue in October of 1996, which was attended by Viktor Chernomyrdin. It was the first Jewish event in Russian history attended by a Russian Prime Minister.

I applaud Mr. Goussinsky, Rabbi Pinchas Goldschmidt and other leaders in Russia for their efforts to create self sustaining, proud and independent Jewish communities in Russia, just as they exist all over the world.

ETHICS PROCESS REFORM

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Mr. HAMILTON. Mr. Speaker, today I am introducing, along with Representative DAVID DREIER, a resolution to reform the House ethics process by having private citizens help investigate charges of Member misconduct.

It has been clear for some time that the process under which the House considers disciplinary action against Members is in need of serious reform. Major breakdowns in the process over the last several months may mean that the House is finally ready to make the needed changes.

The reform that Representative DREIER and I are urging was develop during our work on the Joint Committee on the Organization of Congress, which we led during the 103d Congress. The joint committee was charged with considering and recommending institutional changes that would make Congress more effective and help restore public confidence in the institution. Ethics process reform was a major focus of the joint committee, and we considered it at length. The proposal that the joint committee recommended with broad, bipartisan support is the one we are introducing today.

Our proposal would help restore the integrity of the House ethics process by involving outsiders in the investigation of ethics complaints against Members. The Speaker and the minority leader would jointly appoint a pool of 20 independent factfinders to be called on by the Standards Committee for ethics investigations as needed, on a case-by-case basis. These individuals would be private citizens, and might include, for example, former Members or retired judges. Lobbyists and other individuals with business before the House would not be eligible. In a particular case, the Standards Committee could call upon four or six of these independent factfinders to investigate charges of misconduct against a Member. They could question witnesses, collect and examine evidence, and then report their findings of fact and recommendations to the full committee. The committee would then make recommendations to the full House, and the full House would make the final decision on whether sanctions are appropriate.

This proposal still retains an appropriate role for the Standards Committee and it does not remove from the House its constitutional responsibility to police its Members for official misconduct. It simply turns over the investigatory phase of the ethics process to private citizens. Involving outsiders in the process in a meaningful way has several advantages. First, it will help restore public confidence in the process by reducing the inherent conflicts of interest involved when Members judge fellow Members-either that they are protecting a friend and colleague or are misusing the ethics process to attack an opponent. Second, it will help ensure that ethics complaints are acted on by the House more quickly. The addition of ordinary citizens to the process would force action on cases that could be held up indefinitely under the current system. Third, it will alleviate the enormous time burdens on

Members who serve on the Standards Committee, and will make serving on the committee much less onerous. Various other professions are increasingly calling on outsiders to help them police their membership; the House should too.

Our reform, as I mentioned, received strong bipartisan support on the Joint Committee on the Organization of Congress, and it is strongly supported by congressional scholars including Norm Ornstein of the American Enterprise Institute, Tom Mann of the Brookings Institution, and Dennis Thompson, director of the program in ethics and the professions at Harvard.

Mr. Speaker, it is essential that complaints of unethical conduct by a Member of Congress be investigated fully, impartially, and promptly. We owe that to the accused Member and we also owe that to the institution of the House. I believe that this reform will help insulate the ethics process from the partisan rancor which sometimes exists in the House, and will make the process fairer and more credible to the public. It is an important step in making the House more effective and in restoring public confidence in the institution.

## COMPREHENSIVE WOMEN'S PROTECTION ACT OF 1997

#### HON, BARBARA B. KENNELLY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Mrs. KENNELLY of Connecticut. Mr. Speaker, I rise today to introduce the Comprehensive Women's Protection Act of 1997.

Senator MOSELEY-BRAUN and I introduced this legislation last year and were extremely gratified that several provisions were enacted. We hope to build on those successes because there is much more work to be done, particularly for the women of America.

For instance, less than one-third of all women retirees over age 55 receive pension benefits compared to 55 percent of male retirees. Yet the typical American woman who retires can expect to live approximately 19 years. Sadly, over one-third of elderly women living alone live below the poverty line and three-fifths live within 150 percent of the poverty line. Women's pension benefits depend on several factors including: participation in the work force, lifetime earnings relative to those of current or former husbands, and marital history.

There has been a long-term trend toward greater labor market participation by women. In 1940, only 28 percent of all women worked and less than 15 percent of married women worked. By 1993, almost 60 percent of all women worked and married women were slightly more likely than other women to be working. The growth of women in the work force is even more pronounced for women in their prime earning years—ages 25–54. The labor force participation rate for these women increased from 42 percent in 1960 to 75 percent in 1993. For married women in this age bracket labor force participation increased from 35 percent in 1960 to 72 percent in 1993.

Not only are more women working, they are staying in the work force longer. For instance, 19 percent of married women with children under age 6 worked in 1960; by 1993 60 per-

cent of these women were in the work force. Similarly, 39 percent of married women with children between the ages of 6 and 17 were in the work force in 1960 and by 1993, fully 75 percent of these women were in the work force.

Women's median year-round, full-time covered earnings were a relatively constant 60 percent of men's earnings until about 1980. Since that time, women's earnings have risen to roughly 70 percent of men's. This increase will, in time, increase pension benefits for women although this change will be slow because benefits are based on average earnings over a lifetime.

A woman's marital status at retirement is also a critical factor in determining benefits. The Social Security Administration projects that the proportion of women aged 65 to 69 who are married will remain relatively constant over the next 25 years, and that the proportion who are divorced will more than double over this period. There are tremendous inequities in the law with respect to the pension of a widow or divorced spouse. For instance, only about 54 percent of married private pension plan recipients have selected a joint and survivor option, which, in the event of their death, will continue to provide benefits to their spouse.

The face of women in America today has changed; it's time our pension laws recognize those changes. The bill before us today does just that. Representatives Connie Morella, Elizabeth Furse, Corrine Brown, Julia Carson, Sheila Jackson-Lee, Marcy Kaptur, Nita Lowey, Carolyn Maloney, Carrie Meek, Juanita Millender-McDonald, and Loretta Sanchez have agreed to be original cosponsors. We would welcome others. A section by section follows. Thank you.

# SECTION-BY-SECTION SUMMARY SECTION 101—INTEGRATION

Problem—Social Security integration is a little known, but potentially devastating mechanism whereby employers can reduce a portion of employer-provided pension benefits by the amount of Social Security to which an employee is entitled. The Tax Reform Act of 1986 limited integration so as to guarantee a minimum level of benefits, but the formula only applied to benefits accrued in plan years beginning after December 31, 1988. Low wage workers are disproportionately affected by integration and are often left with minimal benefits.

Solution—Apply the integration limitations of Tax Reform Act of 1986 to all plan years prior to 1988, thereby minimizing integration for low and moderate wage workers. In addition, eliminate integration entirely for plan years beginning on or after January 1, 2004. The lag between enactment and 2004 designed to be a transition period for employers. No integration would be permissible for Simplified Employee Pensions for taxable years beginning after January 1, 1998.

SECTION 102—APPLICATION OF MINIMUM COV-ERAGE REQUIREMENTS WITH RESPECT TO SEP-ARATE LINES OF BUSINESS

Problem—Current law allows companies with several lines of business to deny a substantial percentage of employees pension coverage. The employees denied coverage are disproportionately low-wage workers.

Solution—Require that all employees within a single line of business be provided pension coverage to the extent the employer provides coverage and the employee meets other statutory requirements such as minimum age and hours.

SECTION 103—DIVISION OF PENSION BENEFITS
UPON DIVORCE

Problem—Pension assets are often overlooked in divorce even though they can be a couple's most valuable asset.

Solution—Using COBRA as a model for the process, provide for an automatic division of defined benefit pension benefits earned during the marriage upon divorce, provided that the couple has been married for five years. The employee would notify his or her employer of a divorce. The employer would then send a letter to the ex-spouse informing him or her that he or she may be entitled to half of the pension earned while the couple was married. The ex-spouse would then have 60 days, as under COBRA, to contact the employer and determine eligibility. If a Qualified Domestic Relations Order (QDRO) dealt with the pension benefits, then this provision would not apply.

SECTION 104—CLARIFICATION OF CONTINUED AVAILABILITY OF REMEDIES RELATING TO MATTERS TREATED IN DOMESTIC RELATIONS ORDERS ENTERED INTO BEFORE 1985

Problem—In response to both the greater propensity of women to spend their retirement years in poverty and the fact that women were much less likely to earn private pension rights based on their own work history, the Retirement Equity Act of 1984 gave the wife the right to a share of her husband's pension assets in the case of divorce. This law only applied to divorces entered into after January 1, 1985.

Solution—Where a divorce occurred prior to 1985, allow the Qualified Domestic Relations Order (QDRO) to be reopened to provide for the division of pension assets pursuant to a court order.

SECTION 105—ENTITLEMENT OF DIVORCED SPOUSES TO RAILROAD RETIREMENT ANNUITIES INDEPENDENT OF ACTUAL ENTITLEMENT OF EMPLOYEE

Problem—Under the Railroad Retirement System a divorced wife is automatically entitled to 50% of her husband's pension under Tier I benefits as long as four conditions are met: 1) the divorced wife and her husband must both be a least 62 years old; 2) the couple must have been married for at least 10 consecutive years; 3) she must not have remarried when she applies; and 4) her former husband must have started collecting his own railroad retirement benefits. There have been situations where a former husband has delayed collection of benefits so as to deny the former wife benefits.

Solution—Eliminate the requirement that the former husband has started collecting his own railroad retirement benefits.

SECTION 201—EXTENSION OF TIER II RAILROAD RETIREMENT BENEFITS TO SURVIVING FORMER SPOUSES PURSUANT TO DIVORCE AGREEMENTS

Problem—The Tier I benefits under the Railroad Retirement Board take the place of social security. The Tier II benefits take the place of a private pension. Under current law, a divorced widow loses any court ordered Tier II benefits she may have been receiving while her ex-husband was alive, leaving her with only a Tier I annuity.

Solution—Allow payment of a Tier II survivor annuity after divorce.

SECTION 202—SURVIVOR ANNUITIES FOR WIDOWS, WIDOWERS, AND FORMER SPOUSES OF FEDERAL EMPLOYEES WHO DIE BEFORE ATTAINING AGE FOR DEFERRED ANNUITY UNDER CSRS

Problem—In the case of a husband dying before collecting benefits, his contributions to the Civil Service Retirement System are paid to the person named as the "beneficiary." The employee may name anyone as the beneficiary. A divorce court cannot order