

report on the progress of the homeless activities under the grants from Title IV as well as meeting the needs of the comprehensive housing affordability strategy.

Sec. 432: Annual Report by Secretary requires a summary of activities, conclusions and recommendations.

Sec. 433: Definitions.

Sec. 434: Regulations are required within 30 days of enactment for interim rules and final rules to follow, within 90 days of enactment.

Sec. 435: Authorization of Appropriations is \$1 billion for FY98 through FY02.

Section 5: Interagency Council on the Homeless statutory language is amended to provide authority to coordinate under Title IV with HUD and other agencies and provide an independent determination on companion supportive service funding. Authorization of appropriations is for such sums as may be necessary in FY98 through FY02.

Section 6: Repeals and Conforming Amendments provide for the termination of (i) Innovative Homeless Initiative Demonstration; (ii) FHA Single Family Property Disposition for Homeless Use; (iii) Housing for Rural Homeless and Migrant Farmworkers; and, (iv) Termination of SRO Assistance Program.

Section 7: Savings Provision provides a guarantee of federal funds obligated for homeless activities prior to enactment under earlier laws.

Section 8: Treatment of Previously Obligated Amounts are guaranteed under the applicable provisions of law prior to enactment.

INTRODUCTION OF TARGETED TAX CUT BILLS

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. POMEROY. Mr. Speaker, today I introduce a trio of targeted tax cut bills designed to help working families meet their most pressing financial challenges. The centerpiece of an agenda to advance the economic security of North Dakota's middle and working income families, these measures will make it easier for workers to afford health care and education and to set money aside for retirement.

The first measure I introduce today, The Self-Employed Health Affordability Act of 1997, continues my long dedication to providing full deductibility of health insurance costs for self-employed individuals. On the first day of the last Congress, I introduced a bill to give the self-employed a full 100 percent deduction for these costs. Eighty-two of my House colleagues became co-sponsors of my bill, and this bipartisan coalition fought successfully to include an increased self-employed deduction as part of the health insurance legislation passed by Congress last summer. Under this so-called Kennedy-Kassebaum law, the self-employed deduction will slowly increase to 80 percent by the year 2006. While this was progress, it does not bring sufficient relief to the hard-working farm and small business families which must pay their own health insurance premiums. The bill I introduced today will immediately increase the self-employed deduction to a full 100 percent, making the increasing cost of health insurance more affordable and keeping these families healthy.

Mr. Speaker, the second of the targeted tax cut bills I introduce today is The Education

and Training Affordability Act of 1997. This legislation will allow a tax deduction of up to \$5,000 a year for higher education and job training expenses for middle-income families. The deduction will be fully available to individuals earning less than \$60,000 and households earning less than \$80,000, and will phase out for individuals at \$75,000 and for households at \$95,000.

Unfortunately, college costs are moving beyond middle-class reach. Many families are forced to incur greater and greater debt to finance their children's higher education and some must forego higher education altogether. The Education and Training Affordability Act will help combat these trends, providing a needed tax savings and helping parents afford the cost of a college education for their children. Under this bill, a family of five earning \$60,000 with three children in North Dakota's state universities will save \$1,400 per year.

The Education and Training Affordability Act will also make job training more affordable. It's clear that the best-paying jobs will increasingly go to those workers with advanced training beyond high school. Employees willing to continually update their skills are the ones who will be able to take full advantage of the opportunities in today's rapidly changing economy. The Education and Training Affordability Act will help workers seize these new opportunities by making vocational, technical and other job training programs more affordable. For example, a worker earning \$28,000 and enrolled full-time at Interstate Business College in Fargo would save \$1,400 on his or her tax bill.

Mr. Speaker, the final bill in my trio of targeted tax cuts is the IRA Savings Opportunity Act of 1997. This legislation will help working families overcome what can be the extreme difficulty of setting aside money for retirement given all the other expenses families face. In doing so, it will help us take a step forward in meeting our emerging retirement savings crisis. As a nation, we are simply not saving enough to ensure a financially secure retirement. The personal savings rate has fallen from a level of more than 7 percent during much of this century to barely more than 3 percent today. Indeed, only one in three baby-boomers is saving enough to guarantee an adequate income in retirement.

The IRA Savings Opportunity Act gives working families expanded new opportunities to start and contribute to an individual retirement account (IRA). The bill has three provisions, each designed to expand savings opportunities in a different way. First, for those at modest income levels who often find it most difficult to save, the bill provides a tax credit equal to 20 percent of the amount contributed to an IRA. This credit will reduce tax liability for individuals earning less than \$35,000 and households earning less than \$50,000 while providing a meaningful incentive to save for retirement.

Second, the IRA Savings Opportunity Act will allow those without access to a workplace retirement plan to contribute additional dollars to their IRA. Retirement security in our economy is premised on a three-legged stool of (1) employer pension, (2) Social Security, and (3) personal savings. Yet many workers—farmers, those who work for small businesses—do not have access to a retirement plan in the workplace. And many large employers are discontinuing their pension plans, leaving workers

without a retirement vehicle at their place at work. These employees thus lack the important employer pension leg of the retirement security stool. The IRA Savings Opportunity Act addresses this problem by strengthening the personal savings leg. The bill will allow middle-income workers without workplace plans to contribute an additional \$2,000 to their IRA, bringing the total annual amount that can be contributed to \$4,000. While the additional \$2,000 contribution is not tax deductible, these funds will accumulate tax-free, providing a significant advantage over other savings vehicles such as mutual funds.

Finally, the IRA Savings Opportunity Act will help to strengthen the personal savings leg of the stool for those who are fortunate enough to have access to a retirement plan at the workplace. By doubling the income ceilings below which workers can deduct their IRA contributions, the IRA Savings Opportunity Act once again makes the tax advantages of IRAs available to all middle-class Americans. Remedying the vast reduction in IRA participation caused by the 1986 tax reform law, the IRA Savings Opportunity Act will allow individuals earning up to \$70,000 and households earning up to \$100,000 to deduct their IRA contributions from their taxes, up to a maximum of \$2,000. This restored deduction will provide meaningful tax relief for middle-income families, and will encourage the personal savings which must be a critical part of everyone's retirement savings strategy.

Mr. Speaker, one strength of the tax relief measures I introduce today is that they target the relief at families' most pressing economic challenges—the high cost of health care and education and the difficulty of saving for retirement. They also target the tax relief at middle and working income families in order to limit the cost and not require unsustainable cuts in programs on which our seniors, children and working families rely. This doubly targeted approach means that the revenue loss to the federal treasury from my proposals is modest, on the order of \$40–50 billion. As with the proposals others will make for tax relief, my targeted tax cuts can only be enacted as part of a budget agreement that includes the necessary spending cuts to reach balance by 2002. From my position on the Budget Committee, I will be working to ensure that targeted tax relief in the context of a balanced budget is accomplished.

Mr. Speaker, I look forward to working hard in the coming weeks and months to advance these three targeted tax cut bills. With passage of these measures, Congress can provide needed tax relief to middle and working income families and can help them secure the foundations of economic security—health care, education and training, and a secure retirement.

THE INTRODUCTION OF THE NATIONAL RIGHT TO WORK ACT OF 1997

HON. BOB GOODLATTE

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. GOODLATTE. Mr. Speaker, I am pleased to introduce on this first day of the 105th Congress the National Right to Work Act of 1997.

This act will reduce Federal power over the American workplace by removing those provisions of Federal law authorizing the collection of forced-union dues as a part of a collective bargaining contract.

Since the Wagner Act of 1935 made forced-union dues a keystone of Federal labor law, millions of American workers have been forced to pay for union representation that they neither choose nor desire.

The primary beneficiaries of Right to Work are America's workers—even those who voluntarily choose to pay union dues, because when union officials are deprived of the forced-dues power granted them under current Federal law they'll be more responsive to the workers' needs and concerns.

Mr. Speaker, this act is pro-worker, pro-economic growth, and pro-freedom.

The 21 States with Right to Work laws, including my own State of Virginia, have a nearly three-to-one advantage over non-right to work States in terms of job creation.

And, according to U.S. News and World Report, 7 of the strongest 10 State economies in the nation have Right to Work laws.

Workers who have the freedom to choose whether or not to join a union have a higher standard of living than their counterparts in non-Right to Work States. According to Dr. James Bennett, an economist with the highly-respected economics department at George Mason University, on average, urban families in Right to Work States have approximately \$2,852 more annual purchasing power than urban families in non-Right to Work States when the lower taxes, housing and food costs of Right to Work States are taken into consideration.

The National Right to Work Act would make the economic benefits of voluntary unionism a reality for all Americans.

But this bill is about more than economics, it's about freedom.

Compelling a man or woman to pay fees to a union in order to work violates the very principle of individual liberty upon which this Nation was founded.

Oftentimes forced dues are used to support causes the worker does not wish to support with his or her hard-earned wages.

Thomas Jefferson said it best, “* * * to compel a man to furnish contributions of money for the propagation of opinions which he disbelieves is sinful and tyrannical.”

By passing the National Right to Work Act, this Congress will take a major step towards restoring the freedom of America's workers to choose the form of workplace representation that best suits their needs.

In a free society, the decision of whether or not to join or support a union should be made by a worker, not a union official, not an employer, and certainly not the U.S. Congress.

The National Right to Work Act reduces Federal power over America's labor markets, promotes economic growth and a higher standard of living, and enhances freedom.

No wonder, according to a poll by the respected Marketing Research Institute, 77 percent of Americans support Right to Work, and over 50 percent of union households believe workers should have the right to choose whether or not to join or pay dues to a labor union.

No other piece of legislation before this Congress will benefit this Nation as much as the National Right to Work Act.

I urge my colleagues to quickly pass the National Right to Work Act and free millions of Americans from forced-dues tyranny.

THE BREAST CANCER PATIENT PROTECTION ACT OF 1997

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. DINGELL. Mr. Speaker, I am pleased today to join my colleagues Representatives DELAURO and ROUKEMA of New Jersey, in introducing the Breast Cancer Patient Protection Act of 1997. This legislation seeks to ensure that women and doctors—not insurance company bureaucrats—will decide how long a woman who has a mastectomy should remain in the hospital.

For any woman, learning that she has breast cancer is one of her most frightening experiences. Learning that she must have a mastectomy, a surgical procedure that will change her body and her life, can be devastating.

To have an insurance company dare to say to this woman, who is facing one of life's great crises, that she must leave the hospital whether she is healed or not, is the ultimate insult. It is something that we should not tolerate, and that we must not allow.

Every medical specialty organization in this country challenges the right of insurance companies to interfere in the decision of what treatment is medically necessary or appropriate for a patient. Whether that patient is a young woman giving birth to a baby, or a woman having surgery to treat breast cancer, the insurer has no right to be in the middle, between the patient and the doctor.

Representative DELAURO and I, along with many other Members, placed this issue on the table at the end of last session because we wanted every Member of this body to think about this matter before the convening of this new Congress. We have spent the past several months researching the best, most effective way to accomplish the goals we laid out last year. We believe this legislation does that. We have made sure that we do not preempt responsible State legislation and we have defined health plans to be consistent with the Kassebaum-Kennedy health insurance reform bill and with the MOMS bill I introduced last session, which provides for 48-hour maternity stays.

This legislation goes where many angels have feared to tread, into the hallowed halls of well-heeled industry that is trying to make cost, rather than care, the driving principle of our health care system. This legislation just says “no.” It says to anyone who is not the patient or the patient's doctor: “No, you may not dictate when a patient must leave the hospital.”

The devastation of breast cancer is too great. The difficulties, both physical and psychological, associated with mastectomy are too complex. This legislation seeks to ensure that insurance snafus and mindless refusals do not make these already difficult situations impossible.

TRIBUTE TO BOB JOHNSTON

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. MORAN of Virginia. Mr. Speaker, I rise today to pay tribute to one of my constituents, CWO2 Robert G. Johnston, USA (Retired) who retired from The Retired Officers Association last November. In connection with his retirement, I had occasion to reexamine Bob's biography. I never realized it before but, in one way or another, Bob has spent his entire adult life in or working for the military and its people.

Born and raised in Atlanta, GA. Bob entered the Army as a draftee in January 1953 and rose through the ranks to the grade of chief warrant officer. His enlisted service included tours with the Leadership Committee of the Infantry School at Fort Benning, GA, the First Infantry Division at Fort Riley, KS, the Third Infantry at Fort Meyer, VA, and two tours with the U.S. Army Special Security Group in the Pentagon. He served overseas with the U.S. Embassy in London and the Military Assistance Command in Vietnam.

Upon appointment to warrant officer in the intelligence field in 1972, he received training in counterintelligence at the Intelligence School, Fort Huachuca, AZ. His subsequent service as a warrant officer included tours with the Pentagon Counterintelligence Force, as executive officer of the 902d Military Intelligence Group and personnel officer of the U.S. Army Special Security Group.

After retiring from the Army in November 1975, Bob joined the Retired Officers Association's Placement Service [TOPS] as a placement specialist. He assumed the position as Deputy Director in 1978 and became Director of TOPS in 1994. Bob's military awards include the Bronze Star, Meritorious Service Medal with Oak Leaf Cluster, and Army Commendation Medal with Oak leaf Cluster.

The officer placement service or TOPS as it is called is a unique enterprise and it requires a unique individual to run it. In essence, it is a job placement service for military officers from all of the seven uniformed services who are either retiring or being forced out as a result of the current force drawdown. The very heart of this operation is Bob Johnston in his 18 years of service as Deputy Director and then Director of TOPS, he has worked directly with active duty and retired officers and with civilian employers, plus executive search firms in assisting officers to find civilian positions for a second career. His reputation in this area is legend. In some significant way Bob assisted more than 200,000 officers in making a successful transition from the service to civilian employment; personally critiqued over 14,000 resumes; counseled over 10,000 officers; and rewrote the acclaimed “Marketing Yourself for a Second Career” publication which is distributed to over 50,000 service members annually. As the Director of TOPS for the last 2 years, his major achievements include the creation of a TOPS Job Bulletin that could be accessed from the Internet and thus, has TOPS poised to meet the technological challenges of the 21st century; and a significant increase in the number of employers and executive recruiters who come to TROA looking for TROA members to hire to more than 2,000 firms worldwide.