cultural rights that are not protected by existing international laws. Particularly thorny is the problem of media violence and pornography, discussion of which the Commission defers to an international forum of the future.

Most radical of the Commission's recommendations, however, is its call for a World People's Assembly, modeled on the European Parliament, whose members would be directly elected by ordinary citizens around the world. As the Commission argues: ''Not only development strategies should become people-centered: so should all institutions of global governance'' (p. 286).

This recommendation is a grand conclusion to a document that alternates the highest aspirations to human justice and welfare with a sense of reality that exposes the obstacles to their achievement. Rather than simply end with a call for more research and future conferences to perpetuate the cycle of discourse divorced from action, the Commission presents a challenging proposal that may well be taken up by more than one nongovernmental organization or citizen's group in the years to come. The report rightly recognizes the growing power of such groups as new forms of communication like the Internet make regular contact over large distances easy and relatively inexpensive.

The Clinton administration, like others before it, has been able to downplay the issue of rejoining UNESCO because the American public has little sense of what not belonging to this organization implies. ''Our Common Diversity'' makes it clear that global development policy is being rethought without our official participation, a fact that contributes to the progressive erosion of American leadership in global affairs. While the United States continues to wield power in the economic and military spheres, its image as a nation concerned with human welfare on a global scale is sadly tarnished. It is not just its lack of participation in UNESCO that has caused this but also the extreme cutbacks in foreign aid, the low profile accorded to international educational and cultural affairs within the government, and the reduced impact of the Peace Corps.

Hillary Clinton's concern for the children of the world has been articulated far more forcefully by the World Commission on Culture and Development. How much more impressive her own engagement with these issues would be if it were part of a larger international effort and how much weaker it becomes when one recognizes that the United States government does not even participate in the most important debates on global development where such issues are foregrounded.

The scope of the problems addressed in the ''Our Creative Diversity'' and the cogency of the report's call for remedies to global injustice should make clear how important it is for the United States to be involved in such efforts as the World Commission on Culture and Development. But, as Pérez de Cuéller said, governments are only one audience for its report. ''Our Creative Diversity'' can serve as an excellent guide for anyone who wants to improve their understanding of culture's role in the development process.

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TRIBUTE TO LOIS A. CALLAHAN

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, May 16, 1997

Mr. LANTOS. Mr. Speaker, I would like to call the attention of my colleagues in the Congress to the extraordinary educational career of Lois A. Callahan, the chancellor of the San Mateo Community College District. After 27 years of service to the San Mateo Community College District, Ms. Callahan will retire at the end of this academic year as chancellor.

The necessity of higher education has become increasingly apparent in our competitive society. People of all ages realize that happiness and success are often tied to a college education. Invaluable teachers—such as Lois Callahan have risen to the challenge of preparing Americans to be a part of a highly educated and skilled work force.

Like most dedicated educators, Lois Callahan's career in—and commitment to—education started at an early age. In 1954 she graduated from Southwest Missouri State University, with a degree in business and education. Lois continued her education at California State University, Chico, were she earned a master's degree in business education. She received a doctorate in higher education administration at the University of Southern California in 1973. Lois also earned certificates in educational programs at Harvard and Stanford.

Lois Callahan's teaching career started at the College of San Mateo in 1968 as an instructor of business. She taught at UC Berkeley and Santa Cruz as well as California State University, Hayward. Ms. Callahan returned to the College of San Mateo, and taught there until 1974 as a professor in the School of Business.

Lois Callahan moved on into the field of education administration, becoming the dean of Education at San Jose City College in 1974. She was the first woman to hold this post in the California community college system. She did not forget her dedication and commitment to the College of San Mateo, however, and she became dean of Instruction in 1976 and eventually president in 1978. In 1991 Ms. Callahan became the chancellor-superintendent of the San Mateo County Community College District.

Mr. Speaker, beyond her outstanding career in education, Lois Callahan has made a magnificent contribution to our community. She is a member of the board of directors of the United Way and the San Mateo County Mental Health Association, and she serves as chair of the San Mateo County Leadership Council. Lois is an active and dedicated member of numerous other organizations throughout the bay area.

Lois Callahan is an outstanding member of our community and an inspiration to all of us on the peninsula. She has received many awards, including the U.S. Department of Education Secretary's Award, and she was inducted into the San Mateo County Women's Hall of Fame. Lois Callahan has dedicated her life to our community. She will be sorely missed, but we wish here a happy and fulfilling retirement.

TRIBUTE TO BETTY JEAN STANLEY SEYFERTH

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, May 16, 1997

Mr. FARR of California. Mr. Speaker, I rise today to pay tribute to a wonderful woman and a good friend, who recently passed away. Betty Jean Stanley Seyferth, who devoted much of her life to the people and causes of California's beautiful central coast, will be remembered as much for what she contributed to those around her, as who she was and what she stood for.

You see, for as much as Betty was a model citizen, she was a model person. Selfless and kind, she brought a smile to those around her. I can remember that as Monterey County Supervisor, I had the honor of naming Betty to the Monterey County Housing Authority. She subsequently went on to serve as commissioner, vice chairwoman, and chairwoman, until her resignation in 1994.

Prior to this, Betty attended Whittier College and received a bachelor's degree in psychology and education from San Jose University. She earned a certificate in human services from the University of California at Santa Cruz. Betty was a social worker for many years, working for Santa Clara County, Alameda County, and Monterey County. She retired from the Monterey County Department of Social Services in 1977.

Besides her own work, Betty also worked with her husband Harold in the real estate business, developing shopping centers and housing developments in Santa Clara County. The couple owned and operated Boone Chance Kennels in Hollister and ranches in Santa Clara and San Benito counties.

Betty was a member of a string ensemble and two piano ensembles as well as a skilled piano and organ instructor. She was an accompanist for vocalists, an organist for her church and belonged to numerous community and philanthropic organizations, including: the Railroad Brotherhood Auxiliary, the Order of the Eastern Star, several Parent Teacher Associations, the League of Women Voters, the California Federation of Woman's Clubs, the Girl Scouts of America, the Doris Day Pet Foundation, and the YWCA.

Mr. Speaker, all who knew Betty Seyferth, miss her tremendously. She was an outstanding person and a fabulous wife, mother, and friend. I wish her husband, Harold, her daughter, Mimi, and the rest of her family the very best during these trying days.

SECURE ASSETS FOR EMPLOYEES [SAFE] PLAN ACT OF 1997

HON. NANCY L. JOHNSON

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Friday, May 16, 1997

Mrs. JOHNSON of Connecticut. Mr. Speaker, today the gentleman from North Dakota [Mr. POMEROY] and I are introducing the Secure Assets for Employees [SAFE] Plan Act of 1997.

Ever since enactment of the Employee Retirement Income Security Act of 1974 [ERISA], layer upon layer of complex rules and regulations has been adopted seriously frustrating the ability of small businesses to maintain retirement plans for their employees. According to a recent GAO study, a whopping 87 percent of workers employed by small businesses with fewer than 20 employees have absolutely no retirement plan coverage. The news is only slightly better for workers at small businesses with between 20 and 100 employees where 62 percent of the workers have no retirement plan coverage. By contrast, 72 percent of workers at larger firms—over 500 employees—have some form of retirement plan coverage.

This is particularly troubling given that small business provides most of the new jobs in today's workforce. In fact, according to the Small Business Administration 75 percent of the 2.5 million new jobs created in 1995 were created by small business. However, because of the impediments to small business retirement plan coverage, these workers often find themselves without the opportunity to meaningfully save for retirement.

The present-law roadblocks to small business retirement plan coverage have a particularly harsh effect on small business defined benefit plans. Most retirement experts agree that defined benefit plans—which guarantee a specified benefit at retirement—provide a better and more secure benefit for retirees. However, according to the Department of Labor between 1987 and 1993 the number of small businesses with defined benefit plans dropped from 108,221 to 41,780. That is over a 60-percent decline in just 7 years.

Last year, hoping to improve retirement plan coverage for small business employees the Congress created SIMPLE plans for small business. However, despite the success of the SIMPLE plan, retirement plan coverage for small business employees continues to be inadequate because of the limitations on contributions to the SIMPLE plan. Many small business employees who are baby boomers and have not previously been covered under retirement plans will not be able to save enough under the SIMPLE plan or a 401(k) plan to provide an adequate retirement income. Small business needs a defined benefit retirement plan that is easy to administer and will provide small business employees, including baby boomers, a sufficient retirement benefit.

The Secure Assets for Employees [SAFE] Plan Act of 1997 creates a new safe harbor defined benefit retirement plan for small business which will provide all small business employees with a secure, fully portable, benefit they can count on without choking small business with complex rules and regulations small business cannot afford.

A description of our bill follows:

FULLY FUNDED AND SECURE RETIREMENT BENEFIT

SAFE plan retirement benefits will be totally secure because they will be funded either through an individual retirement annuity (''SAFE Annuity'') issued by regulated financial institutions or through a trust (''SAFE Trust'') whose investments will be restricted to registered investment securities or insurance company products.

SAFE plans will always have to be fully funded so that there will be no shortfall in case of plan termination.

SAFE plans will be required to use specified conservative actuarial assumptions to ensure the minimum retirement benefit.

MINIMUM DEFINED BENEFIT WITH POSSIBLE HIGHER BENEFIT

SAFE plans will utilize the best features of both defined benefit and defined contribution plans by providing a fully funded minimum defined benefit with a higher benefit if investment returns exceed conservative expectations.

At a minimum, employees will receive a benefit equal to 1%, 2%, or 3% of compensation for each year of service. For example, if an employee whose average salary was $40,000 has 25 years of service for an employer who elects a 3% benefit, the employee will retire with a minimum $30,000 annual benefit (which could be higher depending on investment performance). The percentage benefit in any year must be the same for all employees.

In order to allow baby boomers to catch-up with their retirement savings, employees will be able to elect to credit benefits for up to 10 prior years of service, provided such benefits are credited to all employees eligible when the plan is adopted.

An employee's benefit will be 100% vested at all times.

FULLY PORTABLE RETIREMENT BENEFIT

Employees participating in the SAFE Annuity who separate from service will automatically hold an individual retirement annuity that will pay them at least the benefits they have earned (and possibly a higher benefit) upon retirement. Employees participating in the SAFE Trust will have their retirement benefits automatically converted to a SAFE Annuity, or, if they elect, have the cash balance in their account transferred to an individual retirement account (a ''regular IRA'').

The benefit in a SAFE Annuity may be rolled over to another SAFE Annuity without restriction. However, in order to ensure adequate benefits for retirement, benefits in a SAFE Annuity and SAFE Trust will be subject to substantial distribution restrictions.

EASIER TO ADMINISTER

SAFE plans will have simplified reporting requirements.

SAFE plans will not be subject to complicated nondiscrimination rules or plan limitations. However, so that plan benefits are distributed fairly to all employees, SAFE plans, like SIMPLE 401(k) plans, will be subject to the current-law annual limit on employee compensation ($160,000).

Since SAFE plans will be fully funded using conservative actuarial assumptions, expensive Pension Benefit Guarantee Corporation (PBGC) insurance premiums will not be necessary.

COMPLEMENTS THE SIMPLE PLAN

SAFE plans could be used with SIMPLE plans or 401(k) plans.

Employer eligibility, employee eligibility, and the definition of compensation will be the same under the SAFE plan as under the SIMPLE plan.

As with SIMPLE, employers using a SAFE Annuity could designate a single financial institution to issue the SAFE Annuity.

Mr. Speaker, it is no secret that the baby boom generation represents a retirement savings time bomb. We are indeed fortunate that so many employees of large companies enjoy retirement coverage. Those who work for small and independent businesses deserve no less. I would encourage my colleagues to join Mr. POMEROY and me in working toward passage of this much-needed initiative.

TRIBUTE TO ALABAMA AVIATION HALL OF FAME INDUCTEES

HON. TERRY EVERETT

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Friday, May 16, 1997

Mr. EVERETT. Mr. Speaker, today, four residents of the second congressional district will be inducted into the Alabama Aviation Hall of Fame. Alabama holds a special place in the history of aviation as the site of the world's first flight school. These distinguished Americans occupy a special place in the Aviation Hall of Fame due to their valor and intrepid mastery of the skies.

William R. Lawley, Jr., colonel, USAF retired, of Montgomery earned his position in aviation history for his courage under fire as a B–17 bomber pilot in World War II. His bravery and loyalty to a wounded comrade enabled him to stay with his aircraft in the face of an overwhelming enemy attack. For his meritorious service, he received the Medal of Honor for Heroism.

N. Floyd McGowin, Jr., of Chapman served his nation in the Marine Corps and Reserve in the 1950's. An expert in forest management, he pioneered a technique for aerial mapping of forests. McGowin is a lover of flying, beginning at the age of 16. To date, he has logged 13,000 hours in at least 58 aircraft, and currently manages McGowin Field, in Chapman.

Michael J. Novosel, chief warrant officer, USA retired, of Enterprise is well known to the Army aviation community in the Wiregrass for his brave helicopter rescue of 29 American soldiers while under a hail of enemy fire in Vietnam. This risk of his own life earned him the Medal of Honor for Heroism. Novosel shepherded more than 5,500 soldiers to safety while a medical evacuation pilot in Vietnam. His remarkable military and aviation career extends 44 years including service as a B–29 bomber pilot in World War II.

William S. Wilson, Jr., of Dothan began his aviation experience as a cadet in the U.S. Army Signal Corps in 1918. He served as an executive officer in the 96th Bomber Squadron at Langley Field, VA. Wilson was among the first pilots to fly crosscountry at night in formation, and he was a flight instructor to Carl Ben Eielson, the first pilot to fly across the Arctic Ocean in 1928.

Mr. Speaker, I congratulate these fine Alabamians for their achievements as pillars of the aviation community. They are true patriots.

NATIONAL LAW ENFORCEMENT WEEK

HON. ELLEN O. TAUSCHER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, May 16, 1997

Mrs. TAUSCHER. Mr. Speaker, I rise today in recognition of National Law Enforcement Week to honor the brave police men and women throughout our country and in my district who put their lives on the line on a daily basis to protect our families, our friends, and our children. Many of these men and women have paid the ultimate price . . . losing their lives in the line of duty. In 1996 alone, 115 officers were killed nationwide. Their deaths are