

S. 781

At the request of Mr. HATCH, the names of the Senator from Utah [Mr. BENNETT], the Senator from Virginia [Mr. WARNER], the Senator from Nebraska [Mr. HAGEL], and the Senator from Montana [Mr. BURNS] were added as cosponsors of S. 781, a bill to establish a uniform and more efficient Federal process for protecting property owners' rights guaranteed by the fifth amendment.

S. 829

At the request of Mrs. BOXER, the name of the Senator from Vermont [Mr. JEFFORDS] was added as a cosponsor of S. 829, a bill to amend the Internal Revenue Code of 1986 to encourage the production and use of clean-fuel vehicles, and for other purposes.

S. 852

At the request of Mr. LOTT, the name of the Senator from Virginia [Mr. WARNER] was added as a cosponsor of S. 852, a bill to establish nationally uniform requirements regarding the titling and registration of salvage, nonrepairable, and rebuilt vehicles.

S. 866

At the request of Mrs. HUTCHISON, the name of the Senator from Mississippi [Mr. LOTT] was added as a cosponsor of S. 866, a bill to amend title 28, United States Code, to provide that certain voluntary disclosures of violations of Federal law made as a result of a voluntary environmental audit shall not be subject to discovery or admitted into evidence during a judicial or administrative proceeding, and for other purposes.

S. 873

At the request of Mr. ASHCROFT, the name of the Senator from North Carolina [Mr. HELMS] was added as a cosponsor of S. 873, a bill to amend the prohibition of title 18, United States Code, against financial transactions with state sponsors of international terrorism.

SENATE RESOLUTION 92

At the request of Mr. LAUTENBERG, the names of the Senator from Oklahoma [Mr. NICKLES], the Senator from Oregon [Mr. SMITH], the Senator from Virginia [Mr. WARNER], the Senator from Ohio [Mr. GLENN], the Senator from Alaska [Mr. STEVENS], the Senator from New Mexico [Mr. DOMENICI], the Senator from Connecticut [Mr. DODD], the Senator from Nebraska [Mr. HAGEL], the Senator from Louisiana [Ms. LANDRIEU], the Senator from North Carolina [Mr. HELMS], the Senator from Indiana [Mr. COATS], the Senator from Kentucky [Mr. FORD], the Senator from West Virginia [Mr. BYRD], the Senator from Alaska [Mr. MURKOWSKI], the Senator from Kentucky [Mr. MCCONNELL], the Senator from Nebraska [Mr. KERREY], the Senator from Hawaii [Mr. AKAKA], the Senator from California [Mrs. BOXER], and the Senator from Oregon [Mr. WYDEN] were added as cosponsors of Senate Resolution 92, a resolution designating July 2, 1997, and July 2, 1998, as "National Literacy Day."

ADDITIONAL STATEMENTS

MEDICARE AND THE ADJUSTED AVERAGE PER CAPITA COST

• Mr. GRAMS. Mr. President, during the Budget Committee's debate on the fiscal year 1998 budget resolution, I joined with my colleague from Oregon, Senator WYDEN to introduce a Sense-of-the-Senate amendment regarding the Medicare reimbursement rate for health plans. In fact, most of my colleagues on the Budget Committee cosponsored this amendment, and I was pleased to see it incorporated into the final budget resolution passed by the Senate.

Reforming the way Medicare determines the reimbursement rate for managed care plans is critical to provide Medicare equity in States like my home State of Minnesota—especially for those citizens in rural communities in my State and throughout the country.

Mr. President, there are three points I would like to emphasize.

First, the Medicare reimbursement rate is unfair. While every American pays the same 2.9-percent payroll tax to the Medicare trust fund, Minnesotans find themselves with the second-lowest reimbursement rates in the Nation. Every single county in Minnesota falls below the national average in terms of Medicare reimbursement. In fact, Minnesota is not alone in this category. There are 16 States in which every county is below the national average—Iowa, Idaho, Maine, Minnesota, Montana, Nebraska, New Hampshire, New Mexico, North Dakota, Oregon, South Carolina, South Dakota, Vermont, Washington, Wisconsin, and Wyoming. Clearly, Mr. President, having this many States without a single county at the national average indicates something is wrong with the system.

Second, the Medicare reimbursement formula discourages quality health care. Minnesota has consistently been recognized throughout the Nation, and perhaps the world, as one of the most innovative, efficient, cost, and quality-conscious States in terms of health care. Yet, these same traits—which should be encouraged, not discouraged—have skewed the Medicare formula against our providers and beneficiaries. We are being penalized for our success, while those less efficient States benefit—and have no incentive to move in our direction.

Mr. President, I think it is clear to everyone that efficient health care markets have reduced overutilization, eliminated unneeded hospital beds, and aimed for the highest quality service at the lowest price. Urban areas that are efficient in delivering health care—like Minneapolis, MN—decrease overutilization in the fee-for-service category of Medicare. This reduces the adjusted average per capita cost [AAPCC] which makes it difficult for health plans to remain competitive due to the lower payment.

Third, the Medicare reimbursement formula discriminates against seniors who live in rural communities. These rural Americans already face fewer health care options than those living in urban centers. Because of the lower reimbursement rates health plans receive, there is no incentive for them to offer their services—let alone provide extra benefits many seniors in other States receive at no added cost. That means even fewer choices for the senior citizens living in rural Minnesota.

Mr. President, no one would suggest that we take away the extra benefits seniors receive in other States; indeed, we should encourage health plans to do what they can to provide these benefits, while at the same time focusing on the need to become more efficient and cost-effective. However, what we are saying is that senior citizens living in rural America should at the very least have the opportunity to make these same choices in their health care plan.

I'd like to conclude by offering an example of how the disparity in payment affects the benefits of two seniors living in different States.

A Medicare beneficiary living in Blue Earth County, MN, who would like to enroll in a health plan would have none offered at the reimbursement rate of \$302 a month. Not one health plan is willing to offer even basic Medicare coverage at this rate. He or she would have no choice but to enroll in the fee-for-service plan and incur higher out-of-pocket expenses.

However, this same beneficiary's brother, sister or cousin living in Los Angeles County, CA would have their choice of 15 health plans offering full Medicare coverage and in addition, receive a \$1,500 prescription drug benefit, \$150 credit for hearing aids, and dental coverage. Why do they have these choices? Because their health plans are reimbursed \$519 a month and can afford to offer the extra benefits. This disparity is not fair—and it must be fixed.

Mr. President, while I am pleased the Senate has gone on record in support of my sense-of-the-Senate amendment included in the budget resolution, we need to move forward in changing the system. As we begin consideration of the reconciliation bills, I ask all my colleagues to examine this issue carefully and restore some equity in this outdated formula. •

THE 100TH ANNIVERSARY OF CNA INSURANCE CO.

• Mr. DURBIN. Mr. President, I rise today to recognize the 100th anniversary of CNA Insurance Co., whose headquarters are located in the city of Chicago in my home State of Illinois.

CNA is one of the Nation's largest insurance companies. It employs over 20,000 people nationwide, 6,000 of whom live and work in Illinois. It has offices in more than 100 cities and is represented by nearly 80,000 independent insurance agents across the country.

CNA has always prided itself on being an innovator in the insurance industry.

When women began to enter the work force in the early 1900's, CNA was among the first to offer them accident and health coverage. CNA also met the concerns of farmers by developing a new product specifically tailored to their accident and health needs. CNA was one of the first companies to offer worker's compensation coverage and was one of the first to provide retirement income annuities for senior citizens before the establishment of Social Security.

CNA has also played a behind-the-scenes role in some of our Nation's most memorable events. CNA insured Presidential candidates Adlai Stevenson and Dwight Eisenhower against accidents during their campaigns in 1952 and insured President John F. Kennedy's inaugural festivities. It also insured the Beatles' 1965 Shea Stadium performance for the Ed Sullivan Show and the Apollo 16 astronauts' 1972 flight to the moon.

Mr. President, I ask to have printed in the RECORD a more detailed history of CNA that was recently prepared by the company and I would like to congratulate CNA for 100 years of insuring America. I hope that during the next 100 years, CNA continues its record of success and remains a leader in the insurance industry.

The material follows:

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 acci-

dent 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 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 country'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 10th 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.●

TRIBUTE TO THE MEMORY OF KAREN E. WETTERHAHN, PH.D.

● Mr. SMITH of New Hampshire. Mr. President, I rise today to pay tribute to the memory of the late Dr. Karen E. Wetterhahn of Lyme, NH. Karen was an Albert Bradley third century professor in the sciences at Dartmouth College, who died of mercury poisoning on June 8 while working on the cutting edge of the scientific and academic communities.

Karen, a research chemist of international reputation, spanned the fields of inorganic chemistry, biochemistry, and chemical toxicology. Sometime last year while working with dimethyl mercury, she came in contact with and received mercury poisoning during her studies of mercury toxicity. A dedicated member of the Dartmouth community, her work involved understanding how elevated levels of the elements known as heavy metals, which include chromium, lead, and arsenic, interfere with the processes of cell metabolism and the transfer of genetic information.

Karen not only shaped the work inside her laboratory but in the classroom as well. Dr. Wetterhahn helped to develop curriculum in the life science area known as structural biology, which studies the structure of biologically active molecules such as DNA, RNA, and proteins to learn how they function.

She was born in Plattsburgh, NY, in 1948 and graduated from St. Mary's High School in Champlain, NY. Karen

graduated magna cum laude at St. Lawrence University where she earned her bachelor's degree. She received her doctorate from Columbia University in 1975, where she won the prestigious Hammett Award in chemistry. Karen was also a National Institutes of Health trainee at the Institute of Cancer Research, Columbia University College of Physicians and Surgeons, also in 1975. One year later she joined the faculty of Dartmouth College, in Hanover, NH.

Karen also had an instrumental role in making Dartmouth's sciences and administration more representative of the changing faces in the college community. While in Hanover, she co-founded Dartmouth's women in science project, which was aimed at increasing the number of women majoring and taking courses in the sciences.

Mr. President, Dr. Wetterhahn worked to make the world a better place, and she will be truly missed by all of us who knew and worked with her. Researchers like the late Karen Wetterhahn are important to the future of New Hampshire and the future of this Nation.●

RECOGNITION OF BOB BELLACK AND RON HEUMILLER'S ASSIST- ANCE DURING THE NATURAL DISASTERS OF 1997

● Mr. JOHNSON. Mr. President, I want to take this opportunity today to recognize the important work of two McCook County Highway Department employees, Bob Bellack and Ron Heumiller, in ongoing disaster recovery efforts in South Dakota.

Early this year, residents of Minnesota, North Dakota, and South Dakota experienced relentless snowstorms and bitterly cold temperatures. Snowdrifts as high as buildings, roads with only one lane cleared, homes without heat for days, hundreds of thousands of dead livestock, and schools closed for a week at a time were commonplace. As if surviving the severe winter cold was not challenge enough, residents of the Upper Midwest could hardly imagine the extent of damage Mother Nature had yet to inflict with a 500-year flood. Record levels on the Big Sioux River and Lake Kampeska forced over 5,000 residents of Watertown, SD, to evacuate their homes and left over one-third of the city without sewer and water for 3 weeks. The city of Bruce, SD was completely underwater when record low temperatures turned swollen streams into sheets of ice.

At the height of the snowstorms in South Dakota, Bob Bellack and Ron Heumiller drove snowplows at 3 to 4 miles per hour and in zero visibility to open roads for rescue and emergency medical crews. Wind gusts of 40 miles per hour dropped the temperature to nearly 70 degrees below zero as the medical crews followed Bob and Ron for 263 miles to rescue families without heat and stranded motorists from all over the county.

While those of us from the Midwest will never forget the destruction wrought by this year's snowstorms and floods, I have been heartened to witness firsthand and hear accounts of South Dakotans coming together within their community to protect homes, farms, and entire towns from vicious winter weather and rising flood waters. The selfless actions of Bob Bellack and Ron Heumiller illustrate the resolve within South Dakotans to help our neighbors in times of trouble.

Mr. President, there is much more to be done to rebuild and repair our impacted communities. Bob Bellack, Ron Heumiller, and the individuals at the McCook County Highway Department illustrate how the actions of a community can bring some relief to the victims of this natural disaster, and I ask you to join me in thanking them for their selfless efforts.●

RECOGNITION OF LORI RUSSELL AND BARB NAVRISKY'S ASSIST- ANCE DURING THE FLOODS OF 1997

● Mr. JOHNSON. Mr. President, I want to take this opportunity today to recognize the important work of Lori Russell and Barb Navrisky in ongoing flood recovery efforts in the Dakotas.

Early this year, residents of Minnesota, North Dakota, and South Dakota experienced relentless snowstorms and bitterly cold temperatures. Snowdrifts as high as buildings, roads with only one lane cleared, homes without heat for days, hundreds of thousands of dead livestock, and schools closed for a week at a time were commonplace. As if surviving the severe winter cold was not challenge enough, residents of the Upper Midwest could hardly imagine the extent of damage Mother Nature had yet to inflict with a 500-year flood. Record levels on the Big Sioux River and Lake Kampeska forced over 5,000 residents of Watertown, SD to evacuate their homes and left over one-third of the city without sewer and water for 3 weeks. The city of Bruce, SD was completely underwater when record low temperatures turned swollen streams into sheets of ice.

The 50,000 residents of Grand Forks, ND and 10,000 residents of East Grand Forks, MN were forced to leave their homes and businesses as the Red River overwhelmed their cities in April. The devastation was astounding; an entire city underwater and a fire that gutted a majority of Grand Forks' downtown. Residents of both cities recently were allowed to return to what is left of their homes, and the long and difficult process of rebuilding shattered lives is just beginning.

Barb Navrisky lived through the 1972 flash flood that killed hundreds of people in Rapid City, SD. She knows what her North Dakota neighbors are currently experiencing. Lori Russell knows the devastation all too well. Her parents, Eman and Leona Hejlik, live