

## PERSONAL EXPLANATION

**HON. JIM KOLBE**

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 20, 2000*

Mr. KOLBE. Mr. Speaker, on rollcall No. 416, on Wednesday, July 19.

I was inadvertently detained. Had I been present, I would have voted "yes".

CELEBRATING THE 98TH BIRTHDAY OF MRS. MARGARET OWENS ON JULY 26, 2000

**HON. JOHN E. SWEENEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 20, 2000*

Mr. SWEENEY. Mr. Speaker, today I not only congratulate Margaret Owens as she turns ninety-eight years old on Wednesday, July 26, 2000, but also I celebrate the dedication and achievement that marks her place in the history of this great nation.

Born on July 26, 1902, Margaret Owens finished her high school education at Saint John's Academy in New Glasgow, Nova Scotia. She attended Mount Saint Bernard Ladies College for a year before pursuing training at Mount Saint Mary's Hospital School of Nursing in Niagara Falls, New York. Margaret received \$100.00 per month as a private duty nurse from 1925 until September 1944, when she began serving the United States Army as a General Duty Nurse. After Basic Training, she was stationed in the United Kingdom where she petitioned English Prime Minister, Sir Winston Churchill, to allow American hospitals behind enemy lines in France and Germany. Though initially unsuccessful, she eventually gained permission to cross the English Channel and set up medical facilities. Margaret was transferred to the front line in December 1944 where she initiated, organized and supervised a one-hundred twenty-four bed surgical block in the 201st General Hospital in Verdun, France. In June 1945, she was transferred to Weisbaden, Germany, where she served valiantly with the 317th Station Hospital.

Mrs. Owens is a true American hero. Her persistence and selfless service provided emergency medical care and attention to thousands of men and women who served abroad during World War II. In recognition of this dedication, Mrs. Owens was awarded the European African Middle Eastern Theater Service Medal with one Bronze Star and the World War II Victory Medal.

Mr. Speaker, it is with great pride and enthusiasm that I congratulate Mrs. Owens on her life of service and achievement. Mrs. Owens truly has a cause for celebration and I hope my colleagues will join me in congratulating her. Mrs. Owens, as you celebrate ninety-eight wonderful years, we wish you a happy birthday and all the best in the years to come.

## JOB CORPS EXPERIENCE PAYS OFF FOR OUR YOUNG PEOPLE

**HON. PAUL E. KANJORSKI**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 20, 2000*

Mr. KANJORSKI. Mr. Speaker, I rise today to call attention to the good work that is being done by the Job Corps program that is run by the Department of Labor. The Job Corps serves low-income young women and men, ages 16 through 24, who are in need of additional educational, vocational and social skills training, and other support services in order to gain meaningful employment, return to school or enter the Armed Forces.

I am proud that my district is home to the Keystone Job Corps Center of Drums, Pennsylvania. At a Job Corps advisory meeting in Pennsylvania earlier this year, a member of the Transportation Communications International Union, or TCU, which represents many Job Corps employees, presented me with an e-mail written by Dawn Day, a young woman from rural Maine. Ms. Day recently graduated from the Potomac Job Corps Center, and I think she provides an excellent example of the good results that this program produces. I would like to enter a portion of that e-mail into the RECORD.

Between my salary and my moving I should make over \$50,000 this year. This is a way more money than I have ever dreamed of making.

My first knowledge of TCU was at a conference in Indianapolis, Indiana, where I met with students from other schools. From there I contacted the TCU to set up an interview. The interviewer, Tom Huster, told me about a student in Florida who was making \$14.22 an hour and my jaw hit the ground. I told a friend "I'm going to have a job like that when I leave here." Little did I realize that one year later, I would have a job exactly like that in Jacksonville, Florida. Now, one more year later, I have a job paying about \$45,000 to \$50,000 per year in New York. I never could have imagined that TCU would open such great doors for me.

Before PJCC and TCU, I was working in a fish factory in a tiny town in Maine making \$5.33/hour. When the opportunity was upon me to go to TCU in St. Louis, I thought of a zillion reasons why I shouldn't go. The small-town girl in a big city, you know, the usual excuses associated with change. But there was one thing that made me realize I had to go, I never wanted to look back and say "What if" and know I didn't even try. I knew I could always come home but I may not always have an opportunity to do anything like this ever again. So, I was soon on a plane and on my way to TCU.

The best advice to a student interested in TCU would have to be stay focused. There will be many mountains in which you will have to climb in order to reach your goals. But I guarantee that after each mountain there will be a sunny day waiting for you on the other sides.

Mr. Speaker, I think Ms. Day's experience is a tremendous example of why we need to encourage other young people to participate in this program and other training programs through Job Corps.

I send my best wishes to the students, graduates and employees of the Job Corps and my wishes for continued success.

## COMPREHENSIVE RETIREMENT SECURITY AND PENSION REFORM ACT

SPEECH OF

**HON. ROSA L. DeLAURO**

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 19, 2000*

Ms. DELAURO. Mr. Speaker, I rise in support of the Democratic bill. While I will support the underlying legislation, and I intend to support it, I think we could build on this good bill and make it better. We should be doing more to provide a secure retirement for low and middle income workers.

The Democratic substitute helps low and middle income workers by establishing Retirement Savings Accounts. RSAs would provide a refundable tax credit to low and middle income workers of up to 50 percent of the annual contributions made to a traditional IRA, or an employer-sponsored pension plan, such as a 401(k) plan.

RSAs would make a real difference in the lives of workers who are struggling to build some retirement savings, but who too often find themselves falling behind. By providing a maximum credit of \$1,000 for the lowest income working Americans, we can help ensure that each and every American can begin building a nest egg that will supplement their Social Security benefits in their retirement years.

These are families that are struggling day to day. They deserve a little extra help in building retirement security. One recent study by the Consumer Federation of America concluded that only 44 percent of households will accumulate adequate retirement savings. The current savings rate in America is only 3.8 percent. That is not a prescription for retirement security for all Americans.

The Retirement Security and Pension Reform Act takes an important step toward encouraging saving by increasing the limit on contributions to deductible IRAs from \$2,000 to \$5,000 by 2003. This applies for both traditional and Roth IRAs. When you consider that the original limit when we created IRAs in 1974 was \$1,500, you can see why the limits need to be increased. This will make a real difference and help families build retirement savings.

But in and of itself, increasing the limit does not address the need of millions of Americans to save more. According to the Treasury Department, only seven percent of eligible taxpayers made any contribution to an IRA in 1995. Furthermore, only four percent of taxpayers who were eligible to make any contribution made the maximum one.

People are not failing contributing to IRA because the limits are too low. They are not contributing because they do not have the wherewithal to contribute. We should increase the limits, but we should also add an RSA provision to give low income workers the benefits of an IRA and allow them to build some retirement savings.

I urge my colleagues to support the Democratic substitute. I recognize the bipartisan work that has gone into developing the legislation before us today. This bill could be improved and we can do it in a bipartisan way. Support the Democratic substitute.