

Lions Club has been noted for its eye banks. They care about vision, and frankly, Liberty Day has to do with the vision to look ahead in terms of recognizing the values of the past and the principles upon which we are guided into the future.

I also want to thank the gentleman from Florida (Mr. SCARBOROUGH), the chairman of the Subcommittee on Civil Service, the gentleman from Maryland (Mr. CUMMINGS), a ranking member of the Subcommittee on Civil Service, the gentleman from Indiana (Mr. BURTON) of the Committee on Government Reform, as well as the ranking member, the gentleman from California (Mr. WAXMAN), because they have helped the consideration of this resolution.

It is also a pleasure to be able to floor manage this resolution that we believe in with my colleague, the gentleman from Maryland (Mr. CUMMINGS). I thank my other colleague from Maryland (Mr. BARTLETT) also for his understanding of the Constitution and his statement.

Madam Speaker, I ask Members' support of this resolution, and I yield back the balance of my time.

The SPEAKER pro tempore (Mrs. BIGGERT). The question is on the motion offered by the gentlewoman from Maryland (Mrs. MORELLA) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 376.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the concurrent resolution was agreed to.

A motion to reconsider was laid on the table.

FEDERAL THRIFT SAVINGS PLAN PARTICIPATION ACT

Mrs. MORELLA. Mr. Speaker, I move to suspend the rules and concur in the Senate amendments to the bill (H.R. 208) to amend title 5, United States Code, to allow for the contribution of certain rollover distributions to accounts in the Thrift Savings Plan, to eliminate certain waiting-period requirements for participating in the Thrift Savings Plan, and for other purposes.

The Clerk read as follows:

Senate amendments:

Page 2, line 15, strike out all after "distribution" down to and including "trust." in line 16 and insert: *that a qualified trust could accept under the Internal Revenue Code of 1986.*

Page 3, strike out lines 1 through 5 and insert:

(b) *EFFECTIVE DATE.*—*The amendment made by this section shall take effect at the earliest practicable date after September 30, 2000, as determined by the Executive Director in regulations.*

Page 6, strike out lines 5 through 10 and insert:

(1) *IN GENERAL.*—*The amendments made by this section shall take effect at the earliest practicable date after September 30, 2000, as determined by the Executive Director in regulations.*

Page 6, strike out all after line 15, over to and including line 2 on page 8, and insert:

SEC. 3. COURT ORDERS AFFECTING REFUNDS.

(a) *CIVIL SERVICE RETIREMENT SYSTEM.*—*Section 8342(j)(1) of title 5, United States Code, is amended to read as follows:*

"(j)(1)(A) Payment of the lump-sum credit under subsection (a) may be made only if the spouse, if any, and any former spouse of the employee or Member are notified of the employee or Member's application.

"(B) The Office shall prescribe regulations under which the lump-sum credit shall not be paid without the consent of a spouse or former spouse of the employee or Member where the Office has received such additional information and documentation as the Office may require that—

"(i) a court order bars payment of the lump-sum credit in order to preserve the court's ability to award an annuity under section 8341(h) or section 8345(j); or

"(ii) payment of the lump-sum credit would extinguish the entitlement of the spouse or former spouse, under a court order on file with the Office, to a survivor annuity under section 8341(h) or to any portion of an annuity under section 8345(j)."

(b) *FEDERAL EMPLOYEES RETIREMENT SYSTEM.*—*Section 8424(b)(1) of title 5, United States Code, is amended to read as follows:*

"(b)(1)(A) Payment of the lump-sum credit under subsection (a) may be made only if the spouse, if any, and any former spouse of the employee or Member are notified of the employee or Member's application.

"(B) The Office shall prescribe regulations under which the lump-sum credit shall not be paid without the consent of a spouse or former spouse of the employee or Member where the Office has received such additional information or documentation as the Office may require that—

"(i) a court order bars payment of the lump-sum credit in order to preserve the court's ability to award an annuity under section 8445 or 8467; or

"(ii) payment of the lump-sum credit would extinguish the entitlement of the spouse or former spouse, under a court order on file with the Office, to a survivor annuity under section 8445 or to any portion of an annuity under section 8467."

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Maryland (Mrs. MORELLA) and the gentleman from Maryland (Mr. CUMMINGS) each will control 20 minutes.

The Chair recognizes the gentlewoman from Maryland (Mrs. MORELLA).

GENERAL LEAVE

Mrs. MORELLA. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on the bill, H.R. 208.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Maryland?

There was no objection.

Mrs. MORELLA. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I want to thank all of the people who are involved in our consideration of H.R. 208, the Federal Thrift Savings Plan Participation Act. When I thank the Speaker, I know that I speak for the thousands of Federal employees with whom I have met and who have written and called my office in support of this legislation, including the gentleman from Maryland (Mr. CUMMINGS), who is going to be handling it on the other side of the aisle.

My legislation would bolster two critical components of Federal employ-

ees' retirement benefits, the Thrift Savings Plan. As we know, the TSP is a retirement savings and investment plan for Federal and postal employees.

The TSP is critical for all Federal employees, but it is particularly important for those employees hired in the last decade who, under the Federal Employees' Retirement System, receive smaller civil service benefits and need to invest more to enhance their retirement income.

Currently, employees can elect to begin contributing to the TSP only during two semi-annual election periods established by law. Newly-hired employees are first eligible to participate during the second election period after being hired. As a result, these employees must wait from 6 to 12 months, depending upon their dates of hire, before they may contribute their own funds.

Allowing employees to begin contributing to the TSP immediately makes it more likely that employees will get into and continue the habit of saving for retirement through payroll deduction.

Early saving is especially important in order to maximize the effect of compound earnings, and to take full advantage of the benefit of pre-tax savings accorded to tax-deferred retirement plans.

This bill would eliminate all waiting periods for employee contributions to the TSP for new hires and rehires. Employees who are hired or rehired would be eligible to contribute their own funds immediately.

Further, ensuring the portability of retirement savings is important because portable retirement savings can follow employees as they change jobs, while preserving the special tax status accorded to these funds.

While the Internal Revenue Code currently allows transfers of retirement savings between 401(k) plans, such transfers are not authorized for the TSP. There is no justification for this limitation. This bill, H.R. 208, would authorize employees to transfer funds from certain tax-deferred savings plans from previous jobs to their TSP accounts. As amended by the Senate, the TSP will be able to accept any transfer that a private sector 401(k) can accept under the Internal Revenue Code.

In addition, the Senate has also included an amendment by Senator AKAKA which would allow the Office of Personnel Management to recognize court orders prohibiting a Federal employee who is going through a divorce proceeding from withdrawing his or her retirement contributions to the Civil Service Retirement and Disability Trust Fund.

This is a terrific bill. It will help in recruiting and retaining our wonderful Federal work force.

Madam Speaker, I reserve the balance of my time.

Mr. CUMMINGS. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I commend my colleague, the gentlewoman from Maryland (Mrs. MORELLA), for sponsoring H.R. 208. I am very pleased to say that I am a very proud cosponsor.

Madam Speaker, this bill makes significant reforms in the Thrift Savings Plan. It contains proposals that were included in President Clinton's last two budget proposals.

It would permit new Federal employees to begin contributing to their TSP immediately rather than waiting a year, as required under current law. It would also let Federal employees transfer balances from other tax-deferred savings plans, including private sector 401(k) accounts, to their TSP accounts.

Early participation in the Federal Employees' Retirement System, especially in the TSP, is critical if an employee is going to maximize the amount of earnings saved for retirement.

The Subcommittee on Civil Service has addressed the issue of protecting employees' retirement savings by moving legislation through Congress that would provide long-term care insurance as a benefit option for Federal employees and postal employees, as well as military personnel and retirees. The legislation, the Long Term Security Act, was signed into law by President Clinton last month.

Baby-boomers are concerned about their retirement security, but are not saving adequately for their long-term care needs. H.R. 208 is one initiative that will help the Federal work force save money for their retirement.

Senator AKAKA's amendment to the House bill further strengthens the legislation by allowing the TSP to accept all of the types of rollover contributions that private sector 401(k) plans may now accept.

In addition, the Senator's amendment would provide an offset for the legislation that will not divert money from the agency's hard-pressed salaries and expenses accounts.

I am pleased again to be a cosponsor. I want to thank the gentlewoman from Maryland (Mrs. MORELLA) for her sponsorship.

Madam Speaker, I yield 7 minutes to the gentlewoman from the District of Columbia (Ms. NORTON), a member of the subcommittee.

The Subcommittee on Civil Service is one that works very closely, and we have done some great work this year. The gentlewoman is one of the leaders on our subcommittee, and one who constantly reminds us of how important our civil servants are.

Ms. NORTON. Madam Speaker, I thank the gentleman from Maryland (Mrs. MORELLA), for their leadership on this bill. They have been steadfast until in fact we have come to this moment, when it has gone to the Sen-

ate and come back to us with a few changes.

I want particularly to thank President Clinton, whose leadership has been at the forefront of this concept.

Madam Speaker, I would like to say that this concept represents precisely what we ought to be doing with retirement. We are not taking any money from the social security trust fund to get this done. What we are doing is encouraging people, through incentives we are providing, to save their own money. That is the only way to make sure we secure the social service trust fund at the same time we do what we have not done nearly enough of, and that is to encourage the American people to stop spending so much of their money and save it. They are not doing that. We are at the lowest savings rate virtually in history.

This bill encourages savings in two ways. First, it brings Federal employees into equality in rolling over their contributions into 401(k)s now, like their private sector counterparts. There is no reason for there to have been any distinction in that regard.

Secondly, it allows newly-hired employees to get into the savings habit from the moment they get their first paycheck by allowing TSP to apply to them immediately, instead of waiting for the next period, which could be as much as a year.

Thus, essentially what this very good bill does is to put the government in the ballgame of employee savings plans. It brings us to where many private sector plans have long been.

The House, of course, offset this bill through contributions from the Civil Service Retirement and Disability Fund. The administration opposed that, and I think correctly. After all, the Civil Service Retirement and Disability Fund is very controversial over here, at least with respect to funding it, and these contributions would not be related to benefits or to retirement. I believe the administration was probably correct in saying that it set a poor precedent for the future to use the trust fund for unrelated purposes.

So I appreciate the suggestion of the other body, which is why this bill is back here, that we should offset, as is required, in a way that I must say gives us a double bang.

First of all, it gives us the money. We recognize now court orders during a divorce proceedings that otherwise might result in what amounts to fraud. If one is going through a divorce and they say, oh, my God, I might have to give some of this to my wife or husband, and they pull their money out so they cannot be part of the proceeding, that is nothing the Federal government wants to encourage.

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This body has been trying to go in the other way and secure spouses in what would otherwise be available to them, so I regard it as an antifraud measure. But then I am also pleased to

see, when we consider what this means for women in particular, that it would safeguard women for what would otherwise be a fleet of what should be available to them.

Madam Speaker, we get the savings, we prevent fraud, and we allow either spouse, in this case, I think it probably benefits women more than men, to perhaps get what would otherwise be available to them but has not been in the past, because the Federal Government did not recognize court orders until the divorce was all done and through, in which case the spouse could have withdrawn the retirement funds that were in the account.

May I say, Madam Speaker, that there is another benefit to this bill, and that really has to do with the retention and recruitment of employees. The Federal Government has become almost noncompetitive with the private sector in pay and benefits.

With the scarcity of workers, and I am amazed to hear myself say that, we have the kind of full employment that we never had in my lifetime, the private sector is trying everywhere it can to make sure that it recruits and retains employees. Moreover, the sizzle is all there. Youngsters getting out of school think of the Federal Government and State governments as kind of ho hum places. They want to go where the action is, to technology, to the private sector by having benefits that do not equal what the private sector has long done.

We certainly do not help ourselves to retain and recruit the employees we need to keep this government running.

Benefits used to be the way the government offset lower pay; now benefits have lost ground as well. We are not going to be able to maintain the extraordinary civil service we have had throughout my lifetime in this city as a native Washingtonian, unless we wake up and smell the coffee when it comes to pay and benefits.

Obviously, this bill helps employees by equalizing their savings and benefit plan, but it helps the Government to make up for lost ground in recruiting and maintaining what has been historically the best and brightest labor force in the country.

Mrs. MORELLA. Madam Speaker, I reserve the balance of my time.

Mr. CUMMINGS. Madam Speaker, I yield myself 9 minutes.

Madam Speaker, I want to, first of all, thank the gentlewoman from the District of Columbia (Ms. NORTON) for what she just said. It reminds me that our subcommittee has worked very hard to stand up for our Federal employees, and we have had a tremendous sensitivity to their needs and their concerns.

So often Federal employees are not given the credit for all the wonderful things that they do, and I have often said that they are the folks who keep government together. They are the oil that keeps the engine running. Without

them, we would not be able to accomplish very much of anything in this country.

With that, I want to thank the gentlewoman from Maryland (Ms. MORELLA) again for her sensitivity, but we have been very fortunate to work in a bipartisan way. As the gentlewoman from the District of Columbia (Ms. NORTON) said, this is the way things should be done; just a common sense approach and encouraging people to save on their own.

As we reach the waning days of this session, I want to take a moment, Madam Speaker, to thank the members of our committee, certainly the gentlewoman from the District of Columbia (Ms. NORTON), the gentleman from Maine (Mr. ALLEN), the gentleman from Florida (Mr. MICA), the gentleman from Florida (Mr. MILLER), the gentlewoman from Maryland (Mrs. MORELLA), the gentleman from Arkansas (Mr. HUTCHINSON), and certainly the gentleman from Florida (Mr. SCARBOROUGH), our chairman, for all of the efforts that we have been able to pull together to create some very, very meaningful legislation.

I think that it is safe to say, Madam Speaker, that we set some goals at the beginning of this term, and I think we fulfilled just about all of them; and this is a crowning piece of legislation, because, again, it is recognition for our Federal employees for what they do every day, every day to lift our Nation up, to make it the strongest Nation in the world and the greatest Nation in the world. With that, I urge all of my colleagues to support this legislation.

Madam Speaker, I yield back the balance of my time.

Mrs. MORELLA. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I thank the gentleman from Maryland (Mr. CUMMINGS) for his very appropriate and very kind words, but certainly the work that he has commented on dealing with this subcommittee working together for Federal employees, because they are so important to our Nation.

America, Madam Speaker, has one of the lowest national savings rates among industrialized countries. It has fallen steadily over the last 20 years, seriously jeopardizing America's security during what is supposed to be our golden years. Even though Americans recognize that they should be saving more, half of all family heads in their late 50s possess less than \$10,000 in net financial assets.

With the retirement of America's baby boomers approaching, Congress is beginning to consider how we can encourage Americans to save more. Federal employees, like all Americans, are increasingly concerned with planning for their retirement.

This bill, H.R. 208, is a sensible way to encourage Federal employees to take personal responsibility and increase their savings for retirement without adding impediments before

them. I think also as a Nation it helps us recruit and retain Federal employees. It says that we care about our civil servants. I am delighted that this important legislation has come to the floor for a vote. I want to thank the gentleman from Florida (Mr. SCARBOROUGH), chairman of the Subcommittee on Civil Service, the gentleman from Indiana (Mr. BURTON), chairman of the Committee on Government Reform for their support in expediting consideration of the resolution.

Madam Speaker, I want to thank the gentleman from Maryland (Mr. CUMMINGS), who is the ranking member of the Subcommittee on Civil Service, and the gentleman from California (Mr. WAXMAN), who is the ranking member of the Committee on Government Reform, for their support.

I would also like to thank Tom Trabucco, he is from the Thrift Savings Retirement Board, for all of his help in crafting this legislation. I also want to thank our staffs on both sides of the aisle and certainly on this side such as Garry Ewing, and especially my staff person Jordie Hannum. Madam Speaker, I ask my colleagues to vote for this bill.

Mr. MORAN of Virginia. Madam Speaker, I rise today to join my colleague from Maryland in support of H.R. 208, the modernization of the Federal Employee Thrift Savings Plan (TSP).

I share Mrs. MORELLA's view that federal employees should be allowed to participate in the TSP immediately upon being hired.

As Members of Congress, it is the least we can do to reward the hard work of our federal employees who, in recent years, have assumed increasing responsibilities, sacrificed higher private sector wages, and generally tried to make the federal government operate more efficiently with, in many cases, tighter budgets.

This bill will help to ensure that the Federal government is able to keep pace with the private sector in attracting the best and brightest personnel.

I have seen this trend first-hand in my district, where many talented individuals leave federal service because their government compensation and benefits just don't compete with offers in the private sector. I firmly believe that this bill seeks to level the playing field by enabling the federal government to hire and retain a highly skilled workforce that will secure the American public's confidence in our government and the services our federal workforce provides.

By lifting the waiting period restrictions on TSP participation, this is just one more step to make federal employment more attractive to individuals, and more competitive with the private sector.

Mrs. MORELLA. Madam Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mrs. BIGGERT). The question is on the motion offered by the gentlewoman from Maryland (Mrs. MORELLA) that the House suspend the rules and concur in the Senate amendments to the bill, H.R. 208.

The question was taken.

Mrs. MORELLA. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

RUTH HARRIS COLEMAN POST OFFICE

Mrs. MORELLA. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 5229) to designate the facility of the United States Postal Service located at 219 South Church Street in Odum, Georgia, as the "Ruth Harris Coleman Post Office."

The Clerk read as follows:

H.R. 5229

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. RUTH HARRIS COLEMAN POST OFFICE BUILDING.

(a) DESIGNATION.—The facility of the United States Postal Service located at 219 South Church Street in Odum, Georgia, shall be known and designated as the "Ruth Harris Coleman Post Office Building".

(b) REFERENCES.—Any reference in a law, map, regulation, document, paper, or other record of the United States to the facility referred to in subsection (a) shall be deemed to be a reference to the Ruth Harris Coleman Post Office Building.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Maryland (Mrs. MORELLA) and the gentleman from Maryland (Mr. CUMMINGS) each will control 20 minutes.

The Chair recognizes the gentlewoman from Maryland (Mrs. MORELLA).

GENERAL LEAVE

Mrs. MORELLA. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 5229.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Maryland?

There was no objection.

Mrs. MORELLA. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, the bill before us, H.R. 5229, was introduced by the gentleman from Georgia (Mr. KINGSTON) and supported by the entire House delegation from the State of Georgia, pursuant to the practice of the Committee on Government Reform.

The legislation designates the facility of the United States Postal Service located at 219 South Church Street in Odum, Georgia as the "Ruth Harris Coleman Post Office."

Ruth Coleman was a schoolteacher and played a dynamic role in the activities of Odum as the originator and director of Odum Day for 17 of the past 24 years. She was named Odum's Citizen of the Year in 1998 and was a former chairman of the Wayne County Chapter of the AARP. She was a Member of the Wayne Memorial Hospital Auxiliary, and she chaired the American Red Cross Blood Drive in Wayne County for many years.