

the population becomes older this will become more important. Fifty-eight percent of people over eighty-years-old suffer from physical impairments. This legislation will allow people to age in place. In 2000 there were 30.5 million people between 65–84 years old. This number will grow to 47 million by 2020. Today over 4.3 million are over 85 by 2020 this number is projected to grow to 6.8 million. Fifty eight percent of people over eighty years old are physically impaired.

Homes that meet visibility standards are essential for people with disabilities, and sensible because 3 out of 10 people will face a disability before they are 67, and practical if you want to invite a friend or a family member over for dinner who is disabled. I am looking forward to working with my colleagues to pass this legislation, the Inclusive Home Design Act into law.

**TRIBUTE TO JAMES Z.
HERNANDEZ**

HON. JOE BACA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. BACA. Mr. Speaker, I would like to commend the accomplishments, devout commitment, and exceptional service of James Z. Hernandez.

James is a remarkable individual who has devoted his life to helping people throughout his community. His proactive approach and passionate spirit render him a vital resource and beloved community member. His innovative drug and alcohol prevention programs have triggered a domino effect of initiatives that can only be described as pure genius rooted in deep concern for others.

James witnessed the devastating effects of drug and alcohol abuse that had been plaguing families and communities and understood the magnitude of the problem. Being the passionate spirit that he is, it comes to no surprise that he was a pivotal force in bringing access to culture-specific substance abuse prevention and treatment services to America's Spanish-speaking population. On a crusade to further his cause, James took the issue to the political arena and became involved with legislation affecting Latino youth and adults. He collaborated with government agencies and elected officials to bring much needed attention to drug and alcohol abuse within his Latino community. I had the pleasure of working with James, on groundbreaking legislation while I served in the California State Assembly. AB 1784, The Alcohol and Drug Treatment For Adolescents Act, was the first legislation of its kind to provide assistance to youth with drug problems. The legislation became law and set precedent for other youth rehabilitation programs. James has consistently focused on finding ways to help curb the rapidly growing rate of drug dependent Latinos. His work in this field has been tremendous in paving the way to for a drug-free tomorrow.

In 2001, his credentials and expertise led him to become an appointed member of the Los Angeles County Narcotics and Dangerous Drugs Commission. Throughout his career, James has demonstrated his effectiveness in addressing the problem and finding a solution.

James is now the Executive Director of the California Hispanic Commission on Alcohol and Drug Abuse, Inc.(CHCADA), which maintains over 20 substance abuse prevention and treatment contracts throughout Los Angeles, Orange, Sacramento, and Solano counties.

It is only appropriate that James receive praise from so many as he approaches 30 years of devoting his life to serving others. His ardent work in the field of drug and substance abuse deserves to be commended. It is because of his relentless persistence and astounding vision that a multitude of preventative services exists. Throughout counties in California, individuals with addiction problems can receive professional assistance in fighting a crippling disease. His life's work means so much to so many people. And, in the words of Jackie Robinson, "A life is not important except in the impact it has on other lives."

And so Mr. Speaker, I submit this commendation of James Z. Hernandez to be included in the archives of the history of this great nation, for individuals like James are what make this nation great. His life represents hope for countless people across California who have confronted the perils of drug and alcohol abuse and can now be comforted with hope.

**HONORING SHERIFF CHARLES C.
PLUMMER**

HON. FORTNEY PETE STARK

OF CALIFORNIA

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. STARK. Mr. Speaker, we rise today to honor Alameda County Sheriff, Charles Plummer for 50 years of exemplary law enforcement service.

Sheriff Plummer's law enforcement career began in 1952 as a patrolman for the Berkeley Police Department. He was appointed to Operations Commander during the "People's Park" uprising in 1969 and coordinated the activities of 2,500 National Guardsmen and 750 mutual aid officers. Charles eventually rose through the ranks to become Acting Chief in 1974.

In 1976, Charles Plummer was appointed Chief of Police for the Hayward Police Department. He obtained accreditation for the Hayward Police Department for excellence in police standards and procedures, the first police agency west of the Mississippi to do so and ninth in the nation. As Chief of Police, Charles' dedicated hard work and commitment led to the institution of many successful and worthwhile programs such as the Youth and Family Service Bureau; ComputerAided Dispatch System; Traffic Bureau; Crime Analysis Bureau; Stay-In-School Program; Traffic School; Crime Prevention Program and the Community Access Team.

Charles Plummer was elected and sworn in as Alameda County Sheriff in 1987. Since then, he has run unopposed and has been re-elected four times. Sheriff Plummer's most recent accomplishments include establishing contracting for medical services, the most cost-effective method of delivering first-rate medical care to inmates; developing three

year contracts for security services with AC Transit District, Peralta College District and Oakland Airport; researching, developing, and implementing the Electronic Monitoring Program for minimum security inmates; and opening a state-of-the-art Office of Emergency Services building.

Sheriff Plummer is a graduate of the FBI Academy, the National Executive Institute and the University of San Francisco where he earned his Bachelors Degree in public service.

Sheriff Plummer's leadership and commitment to public service are inspiring to all of us. We ask Congress to join us and the constituents of the Ninth and Thirteenth Congressional Districts as we congratulate Sheriff Plummer on a tremendous 50 year career and wish him another 50 years to come.

HONORING MORRIS COTTINGHAM

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. UDALL of Colorado. Mr. Speaker, I rise today to honor Mr. Morris W. Cottingham for his decades-long commitment to democracy and good citizenship. I want to thank Mr. Cottingham, known affectionately to his many friends as "Morrie", for his many years of service to the Democratic Party and the contributions he has made to so many Coloradans. He reminds us of the importance of citizen participation in the democratic process and of how one person can make a big difference in their local community, their state, and their nation.

Morrie's 70-some years have been involved in politics from the beginning. Although raised in a Republican household, he realized early on that his politics were quite different than those of his parents. In the 1930's, when Franklin Roosevelt rode a train through his parent's farm, Morrie remembers being impressed and inspired by Roosevelt's Democratic message. He will be the first to tell you that one of his most significant and motivating pieces of memorabilia is a Chicago Tribune with a headline that reads, "Dewey defeats Truman." In every election since then, Morrie has poured blood, sweat, and tears into helping Democratic candidates win office.

He is a veritable institution in Boulder County politics, having served in nearly every position from Precinct Committee Person to the Second Congressional District Presidential Elector in 1996 and 2000. For the Party, Morrie has done everything from fundraising at bingo games to playing for the Mighty Dems softball team. He has often said of himself that one would be hard-pressed to find someone to the left of him on political issues. Those who know Boulder County, know that that is quite a statement.

Morrie's presence as a volunteer during campaigns could turn potentially stressful and chaotic events into smoothly functioning and enjoyable experiences. During a 1996 campaign, when over a hundred people needed supplies of yard signs for distribution, Morrie personally delivered thousands of signs to them within two days. He helped set the standard of excellence and volunteerism in the Boulder County Democratic Party, and his dedication is unequalled.

Many elected officials in my district owe a huge debt to Morrie for his hard work in helping them get into office. No one is more grateful than myself, and I ask my colleagues to join me today in honoring someone who has truly participated in the democratic process. Thank you, Mr. Cottingham. I wish you continued health and happiness.

IN TRIBUTE TO MOOSE LODGE NO.
169, BAY CITY, MICHIGAN

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. BARCIA. Mr. Speaker, I rise today to pay tribute to Moose Lodge No. 169 of Bay City, Michigan, as its members prepare to celebrate another successful year of service since the founding of the international organization in the early 20th Century. In Bay City, Lodge No. 169 has been providing outstanding community service, particularly in its mission to serve the needs of children and families, since 1945.

The Loyal Order of the Moose was founded by Dr. John Henry Wilson as a fraternal organization and social club, but it wasn't until James J. Davis, a young government clerk from Elwood, Indiana, became a member that the group took root as a force to look after the interests of working families. Davis initiated a program to pay benefits to members too ill to work and made plans for an institute to provide a home, schooling and vocational training to the children of deceased members.

Since 1913, one of the primary missions of Moose members has been to fund and operate Mooseheart, a 1,200-acre Illinois home and school for children in need. In addition, they run Moosehaven, a 65-acre Florida retirement community for senior members in need. These residents, entrusted to the care and support provided by Lodge members, are living reminders of the humanitarian efforts put forth by Moose members worldwide.

In Bay City, Moose members have been instrumental in providing assistance to young boys and girls in our community for many years with programs to donate toys to disadvantaged children and in many other ways. Under the leadership of Governor Tom Centala, Bill Schram and other leaders past and present, the Lodge has dedicated itself to responding to the needs of children in Bay County and beyond. We owe them a debt of gratitude for the work. The organization stands as a shining example of how a group of individuals can join together for the greater good and smooth the paths of those who follow in their footsteps. They have not only served their membership well, but they also set a high standard of excellence for the entire community.

Finally, Mr. Speaker, I ask my colleagues to join me in congratulating Moose Lodge No. 169 for their significant contributions and in congratulating them for many years of success. I am confident they will continue to make Bay City proud by nurturing and caring for disadvantaged children for many years to come.

HEALTH INSURANCE FAIRNESS
ACT OF 2002

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. POMEROY. Mr. Speaker, I am pleased to introduce the "Health Insurance Fairness Act of 2002." Today, Senator BOB GRAHAM and I are introducing this legislation to prohibit the practice of reunderwriting health insurance at renewal, to protect some 16 million Americans who rely on individual health insurance policies.

You can easily understand what reunderwriting is by thinking about your car insurance. If you have a couple of accidents, or get a couple of tickets, your rates go up. Similarly, reunderwriting at renewal of health insurance forces people who become ill to accept substantial premium increases or face losing their coverage. The difference is, people have virtually no control over whether they get cancer, or develop asthma, or if their child is diagnosed with diabetes.

Most insurers evaluate an individual's medical history only when he or she applies for coverage. Recently, however, some insurers have adopted the practice of reviewing customers' health status annually and adjusting premiums according to what kind of year the individual had. If a person has developed a costly medical condition or has filed a large number of claims, the insurer raises the individual's premium.

As a former state insurance commissioner, I believe that this practice, left unchecked, will make it more difficult, if not impossible, for people who have paid insurance premiums for years to maintain coverage when they need it the most. In my view, reunderwriting undermines the risk pools that are necessary to make health insurance possible. Balanced risk pools are essential to affordable, accessible coverage for the greatest number of Americans because they balance the risks of the healthy with the less healthy. Diverse risk pools also provide stability to the insurance industry by spreading liability. If we allow a system that creates incentives for "cherry picking" the healthy, who will insure the unhealthy when they can no longer afford coverage?

Reunderwriting at renewal also violates the spirit of health insurance guaranteed renewability requirements under state and federal law. In the 1990's, the National Association of Insurance Commissioners (NAIC) developed model laws to prohibit insurance companies from canceling policies once an individual became sick. In 1997, the Health Insurance Portability and Accountability Act (HIPAA) applied this requirement to all health insurance policies subject to HIPAA. Reunderwriting at renewal attempts to circumvent these important consumer protections.

Mr. Speaker, the Health Insurance Fairness Act I am introducing today would make health insurance more secure. The bill clarifies that guaranteed renewal of health insurance in current law means that insurers are prohibited from targeting individuals for premium increases based on their health in the preceding year.

I realize the late hour of this session of Congress, but I think it is important to introduce

this bill now to send a message to those who are monitoring this process with an interest in developing this type of business line. Reunderwriting at renewal violates the spirit of consumer protections for health insurance and Congress should act to protect consumers from this type of business practice.

THE GRAPES OF WRATH

HON. HILDA L. SOLIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Ms. SOLIS. Mr. Speaker, I rise today to join my colleague Congressman SAM FARR and voice my support for the California Stories Project, The Grapes of Wrath.

The project is encouraging Californians to read The Grapes of Wrath and celebrate the 100th anniversary of John Steinbeck's birth.

I share the goal of the California Stories project having Californians read this book will help to cultivate discussion and enable Californians of diverging backgrounds to connect with each other.

I believe that The Grapes of Wrath illustrates how times of hardship and struggle can bring people together and forge a common bond.

It is my hope that Californians will realize although they may be of different ethnicities, many share similar pasts and have more in common than at first glance.

In being able to relate to each other's stories, a connection may be made, and they will be able to bond as neighbors and as Californians.

In one of my favorite passages, we can see that despite the trials and tribulations the migrant workers in this story experienced during the day, there was a closeness formed during the night hours.

The many families shared more than their material goods, they shared their joys and their heartaches.

They became a true community, a perfect example of living for each other, instead of for one's self.

Here is a quote from that passage.

In the evening a strange thing happened: the twenty families became one family, the children were the children of all. The loss of home became one loss, and the golden time in the West was one dream. And it might be that a sick child threw despair into the hearts of twenty families, of a hundred people; that a birth there in a tent kept a hundred people quiet and awestruck through the night and filled a hundred people with the birth-joy in the morning. A family which the night before had been lost and fearful might search its goods to find a present for a new baby. In the evening, sitting about the fires, the twenty were one. They grew to be units of the camps, units of the evenings and the nights.

I think this illustrates the camaraderie and good will of the migrant community, something all Californians can be proud of.