

the university. I ask you and my House colleagues to join me in recognizing this community servant and spokesman for the working men and women of northern Michigan.

TRIBUTE TO BUD GARDNER

HON. ROBIN HAYES

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. HAYES. Mr. Speaker, this past February, Scotland County lost one of its finest law enforcement officers. Henry "Bud" Gardner was a police officer for 37 years in Laurinburg, North Carolina. Bud served his community with pride and honor and will be missed. The citizens of Laurinburg will always be grateful for his loyal service.

He is survived by his wife, Kathleen, of 57 years. Barbara and I join the Laurinburg community in prayer for Bud's family and friends during this difficult time.

PROTECTING MUTUAL INSURANCE POLICYHOLDERS

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. LaFALCE. Mr. Speaker, I am pleased to join today with my colleague from Massachusetts, Mr. FRANK, in introducing the "Protection of Policyholders Act." This legislation seeks to strike provisions in current law that undermine the ownership rights of millions of policyholders in mutual insurance companies and severely weaken State regulation of insurance.

In recent years, some 70 million Americans have learned that they own a valuable asset that few had previously been aware of—their insurance policies with mutual insurance companies. As policyholders, they collectively own 100 percent of mutual insurance companies, which were structured under state law as cooperatively-owned corporations. Until recently, mutual companies could convert to stock ownership, but State law required that the company's accumulated profits be divided among policyholders by giving them 100 percent of the stock in the new company. These shares would then pay stock dividends and could appreciate in value like regular corporate stock.

Over the past decade, the mutual insurance industry has sought to change state laws to permit mutual companies to convert to stock ownership without distributing stock to policyholders. Under these revised state laws, mutual companies could form "hybrid" mutual holding companies in which policyholders would continue to own 51% of the insurance company through a non-insurance mutual holding company. The remaining 49% ownership of the insurance company would be sold as stock to investors, most often to the former officers and directors of the mutual company. Where this has occurred, policyholders have not received any stock or any benefit of the dividends paid by the new insurance subsidiary of the mutual holding company. Moreover, policyholders often experience insurance rate increases to cover the costs of paying competitive dividends to the new stockholders.

A number of states, including New York, Massachusetts, Illinois, Indiana and others, refused to enact these mutual conversion changes out of fairness to policyholders and concerns about appropriate regulation of these hybrid corporate structures. The insurance industry responded by inserting in the comprehensive financial reform legislation Congress enacted in 1999, a provision that would permit state-chartered mutual companies to relocate to another state with more liberal conversion rules without jeopardizing their licenses, operations, or insurance policies. This controversial provision was adopted by the House only because it was paired in a floor amendment with a broadly supported provision to prohibit discrimination in insurance sales against victims of domestic violence.

These so-called mutual "redomestication" provisions of the 1999 Gramm-Leach-Bliley Act now permit a mutually owned insurance company that cannot convert to stock ownership, or cannot convert without distributing 100 percent of the stock to policyholders, to relocate to another state that permits such conversions. Federal law has become the instrument for overturning pro-consumer state insurance law and an accomplice in robbing mutual policyholders of their ownership fights.

The mutual redomestication provisions in current Federal law now empower mutual insurance companies to blackmail state legislatures, saying, in essence, if you don't enact the conversion laws we want, we'll simply move to another state. Despite a 200-year tradition of state regulation of insurance, these provisions strip states of their right to regulate insurance companies as they deem appropriate and rob policyholders of valuable ownership rights. These provisions are anti-State, they are anti-consumer, and they should be repealed by Congress.

PERSONAL EXPLANATION

HON. JENNIFER DUNN

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Ms. DUNN. Mr. Speaker, on Friday, July 27, 2001, I was unable to be present for rollcall vote No. 96. Had I been present, I would have voted "yes" on rollcall No. 96 in favor of H.R. 476, the Child Custody Protection Act.

PERSONAL EXPLANATION

HON. STEPHANIE TUBBS JONES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mrs. JONES of Ohio. Mr. Speaker, I was unable to return to Congress on Tuesday, April 16, 2002, and Wednesday April 17, 2002, due to a death in my family. Had I been present, the record would reflect that I would have voted: On roll 93, H.R. 1374, Philip E. Ruppe Post office Designation—"yea"; on roll 94, H.R. 4156, Clergy Housing Allowance Clarification—"yea"; on roll 95, H.R. 4157, Family Farmer Bankruptcy Extension Act—"yea."

PERSONAL EXPLANATION

HON. SANDER M. LEVIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. LEVIN. Mr. Speaker, due to needs within our family, I was unable to be present for rollcall No. 86 last Wednesday, April 11, as well as rollcalls Nos. 93, 94 and 95 on Tuesday, April 16. Had I been present, I would have voted "yea" on rollcalls Nos. 86, 93, 94 and 95.

PERSONAL EXPLANATION

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. CLEMENT. Mr. Speaker, on rollcall No. 95, H.R. 4167, had I been present, I would have voted "yea."

CLERGY HOUSING ALLOWANCE CLARIFICATION ACT OF 2002

SPEECH OF

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 16, 2002

Mr. KIND. Mr. Speaker, I rise today in support of H.R. 4156, the Clergy Allowance Clarification Act. In western Wisconsin, I have personally witnessed the effective and invaluable efforts put forth by religious organizations. Not only do they lead congregations in worship, they also help combat such traumas as drug-addiction and domestic abuse. Our Nation's clergy are worthy of our continual appreciation and praise.

But more importantly, our Nation's clergy are worthy of our support. Since the 1920s, Congress has allowed members of the clergy to exclude from taxable income a portion of their church income that is used for housing. This provision in the tax code has helped churches of all faiths expand their community outreach activities and provided clergy members with a much deserved tax break.

Mr. Speaker, H.R. 4156 will clarify current law to allow our clergy to continue to receive this important tax benefit. I urge all of my colleagues to join with me in supporting this important piece of legislation. Our nation's clergy deserve our continued support.

TRIBUTE TO MIKE DONOVAN JOHNSON

HON. ROBERT T. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. MATSUI. Mr. Speaker, I rise in tribute to Mike Donovan Johnson, the Local 522's City Vice President, for eleven years, of the Sacramento Area Firefighters Union. Mike is retiring after thirty-three years of outstanding service to the City of Sacramento Fire Department.

As his friends and family gather to celebrate Mike's illustrious career, I ask all of my colleagues to join with me in saluting one of Sacramento's most talented citizen leaders.

Mike was born and raised in Sacramento. He earned a Fire Science Certificate and a Bachelor of Science degree in Public Administration/Political Science. For the past three decades, Mike has worked for the City of Sacramento Fire Department as a Firefighter, and Apparatus Operator, and the last nineteen years, as a Fire Captain. In addition, Mike is also a highly qualified Hazardous Materials Specialist and he often lends his expertise as a B shift Captain at Station 21. Throughout his career, Mike has remained one of the most cherished and well-respected members of the City of Sacramento Fire Department.

Mike began his union career as City Director in 1972. After two years in that post, Mike was elected City Vice President for the first time in 1974. In addition, Mike has performed the duties and responsibilities of the Political Action Committee Treasurer for the past twenty-two years. Mike has been an indispensable member of the Local 522 Executive Board for the past thirty years. All in all, Mike has steadfastly represented the members of the Sacramento Fire Department with great honor and dignity for the past three decades.

In addition to his contributions to the Local 522, Mike has also offered his valuable contributions, to a number of statewide organizations. Mike has served on numerous statewide committees through California Professional Firefighters. In the past, Mike has also been a delegate to the Sacramento County Central Democratic Committee.

Staying true to his unyielding commitment to represent the interests of firefighters, Mike is looking to remain active in the cause in his retirement years. Currently, Mike is a member of the California Firefighters Joint Apprentice Committee Board. Furthermore, Mike remains a delegate to the Sacramento Central Labor Council, a member of the Industrial Relations Association of Northern California and sits on the Regional Fire Task Force. In particular, Mike continues to serve the members of the fire service community through his support for the passage of Measure F, a change to the City of Sacramento Charter to improve the health insurance provided to its retired employees. Mike's commitment to serving his community is truly an example to his fellow citizens.

Mr. Speaker, as Mike Johnson's friends and family gather for his retirement dinner, I am honored to pay tribute to one of Sacramento's most honorable citizens. His successes are considerable, and it is a great honor for me to have the opportunity to pay tribute to his contributions. I ask all my colleagues to join with me in wishing Mike Johnson continued success in all his future endeavors.

IN HONOR OF ROBERT G.
McGRUDER

HON. DENNIS J. KUCINICH

OF OHIO

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. KUCINICH. Mr. Speaker, we rise today to honor Robert G. McGruder. Through grace,

intelligence and character he fought for fair reporting and justice in the news industry. He was the quiet authority amid the frantic newspaper offices in which he worked for almost 40 years.

Robert G. McGruder's fighting spirit surfaced early on when he overcame childhood battles with polio and poverty. He became interested in journalism while attending Kent State University when friends encouraged him to write for the school's paper. His reporting aspirations were not deterred by the setbacks of growing up in a segregated society. He learned to gain strength from overcoming obstacles. He demonstrated that racial barriers can be broken. Through this strong willed optimism, Robert G. McGruder became the first African American to hold various positions at the Cleveland Plain Dealer and the Detroit Free Press.

He worked as a reporter for the Plain Dealer before becoming city editor in 1978 and managing editor in 1981. In 1986, Neal Shine, the longtime Free Press managing editor and publisher, finally succeeded after a decade of trying to hire McGruder. McGruder spent 16 years as the chief editor of the Free Press where he guided award-winning news coverage. Beyond Detroit, he served as president of the Associated Press Managing Editors, judged Pulitzer Prize entries five times, and served on the board of the American Society of Newspaper Editors.

His pursuit of excellence and monumental work in the cause of diversity made him one of the newspaper industry's giants. He cared for colleagues, always making time to talk and listen. He urged the industry to hire more black, latino, Asian, gay and lesbian employees. He was a mentor to those he worked with, many of whom went on to hold important positions at newspapers across the country. In 2001, he received the John S. Knight Gold Medal, the highest award within Knight Ridder, which owns the Free Press. Upon receiving the award, he reminded company officials and friends that he represented change and that he stands for diversity.

We ask our colleagues to rise to honor the accomplishments of this truly remarkable individual.

Robert G. McGruder stood for what was best about the news industry. I hope his integrity, honesty and deep commitment to fair and accurate reporting will remain an example to all.

REINSTATE SUPERFUND TAX

HON. HILDA L. SOLIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Ms. SOLIS. Mr. Speaker, the Bush Administration has broken promise after promise in their attempt to destroy our country's most basic environmental laws. These broken promises and bad decisions are not hurting big corporate contributors. Instead, they will hurt those families who are working to put food on their table.

In particular, President Bush's recent decision not to reinstate the Superfund tax will ensure that the cost for cleaning up polluted communities will be paid by taxpayers instead of those who made the mess.

President Bush's decision is no better than another worthless tax break for the rich. By failing to reinstate the Superfund tax, President Bush is saying that he believes that families fighting to make ends meet should foot the bill while polluting industries profit.

Polluters should pay to clean up their messes, not profit from destroying the environment and their neighbor's health. How can we in good conscience allow corporations to profit without making them pay to clean up their pollution?

I am hopeful that this chamber will address this issue in the near future before families have to pay one more cent for a mess that they didn't make.

TRIBUTE TO PUBLIC SAFETY
TELECOMMUNICATORS

HON. RON LEWIS

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. LEWIS of Kentucky. Mr. Speaker, I rise today to pay tribute to the men and women who serve as public safety telecommunicators. April 14–20 is National Public Safety Telecommunicators Week, and in the Second District of Kentucky as well as throughout the Nation, dedicated public safety dispatchers provide a vital service to our communities.

Public safety telecommunicators answer calls every day for emergency rescue services. These are the people who ensure that police forces, firefighters, and ambulances are dispatched in emergency and law enforcement situations.

In light of the horrific terrorist attacks on our Nation last year, we especially should honor the invaluable contribution made by public safety communications personnel. Their selfless ongoing service was certainly highlighted on September 11, and continues today as these men and women still deal with the repercussions.

Mr. Speaker, I commend the emergency response dispatchers in Kentucky's Second District for the critical role they play in my community every day.

IN RECOGNITION OF ISRAELI DAY
OF INDEPENDENCE

HON. ADAM H. PUTNAM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 17, 2002

Mr. PUTNAM. Mr. Speaker, I rise to recognize the Israeli Day of Independence.

The State of Israel officially came into existence, with the end of the British Mandate on May 14, 1948. Israel's Independence Day is celebrated annually, according to the Hebrew calendar, on 5 Iyar. With the establishment of the State of Israel on that day in 1948, Jewish independence was restored. The Israeli day of independence is a celebration of the renewal of the Jewish state in the Land of Israel, the birthplace of the Jewish people. In this land, the Jewish people began to develop its distinctive religion and culture some 4,000 years ago, and there it has preserved an unbroken physical presence.