

would have an obligation to their country for 1 or 2 years. And that obligation could be their choice of national service. They could go into the military. They could go into the Peace Corps. They could go into AmeriCorps; part of that, the Job Corps. They could go in as teachers' aides. They could do innumerable tasks and, in return, have some financial incentives for their own education, something akin to what we did after the Great War, the GI Bill, where soldiers could come back and go to school.

The politics is not right for that. It would be costly. But that is a goal I think we ought to work toward. Instead, what we are doing is exactly the opposite by cutting AmeriCorps.

LIBERIA

Mr. NELSON of Florida. Mr. President, I was looking forward to going right now to a classified briefing on Liberia as part of our Senate Armed Services Committee. It is my understanding that briefing has been canceled because they feel too many of the Senators have already gone back to their States. I am going to still see if we can get that information for those of us on the Armed Services Committee who are still here.

But as we look at Liberia, we cannot keep delaying decisionmaking. I think putting the marines on the boats offshore is clearly a step in the right direction, but this should have been done a couple of weeks ago. Although it wasn't, the marines are in transit, and that is a step in the right direction.

What do we need to do? I think it is clearly in the interest of the United States that we diplomatically—in addition to the military action—make sure the cease-fire we are trying to get in place stays, and to reach out to all sides, including the rebel side. I think they have an interest in having the cease-fire. We need to make sure that cease-fire sticks. Then we need to work out an arrangement whereby the African troops come into place. At that point, once there is a military presence stabilizing the country, I think we should have a simultaneous evacuation of Taylor with our U.S. Marines coming in with a presence for a short period of time, with mainly the peace-keeping burden being put on the ECOWAS or African troops. Clearly, we, the United States, need to be directly involved in order to stabilize that region, with a minimum of involvement of U.S. troops.

It is clearly in our interest that part of Africa be stabilized. We are going to have to help with it. I think the movement of the marines into that region, albeit on the ships offshore, is a step in the right direction. I hope something akin to what I have laid out here will, in fact, be put into place.

So thank you, Mr. President, for the opportunity to share these thoughts. I yield the floor.

The PRESIDING OFFICER. The Senator from Missouri.

ASSOCIATION HEALTH PLANS

Mr. TALENT. Mr. President, it is my pleasure to speak to the Senate today about a subject on which I have risen to speak before, a very important piece of legislation that I think has the potential to solve what is probably the No. 1 problem that small businesspeople and their employees confront today. I am talking about the bill which I have cosponsored along with Senator SNOWE, who is the chairman of the Small Business Committee, and others. It is a bill to allow small businesspeople to create association health plans.

This bill is not a Government program. In a time of great deficits, it does not require us to spend any money. It is going to take a long step toward solving the problems of the uninsured, reducing the number of the uninsured, and getting working people better health insurance at less cost. It does not cost the taxpayers anything because all it does is allow people to work together and do for themselves, as small businesspeople and employees of small businesses, what big companies and employees of big companies can already do.

Most people in the United States who have health insurance are a part of a big national pool—almost everybody is. You are either in Medicaid or Medicare or the Federal Employees Health Benefits Plan or covered by a labor union plan or a multi-employer plan with a labor union or you work for a big company. If you are in any of those situations, you are covered by health insurance, and it is health insurance where you are a part of a big national pool.

The only people who are not in that situation are people who work for small businesses. I define that very broadly. That includes farmers. It includes people who are self-employed consultants operating out of their own home. They are in the small group market. They have to buy insurance. If they own or run a small business or a farm, they are buying insurance for small groups of people, 5 people or 10 people or 20 people or 25 people.

Insurance works better when you spread the risk across as large a pool as possible. It doesn't take an advanced degree to understand that. All association health plans do—and it is very important what they do—is simply allow the employees of small businesses to get the same efficiencies and economies of scale that employees of big business already enjoy. All I would do is allow trade associations—the Farm Bureau, the NFIB, the Chamber of Commerce, the National Restaurant Association—to sponsor health insurance coverage nationally the same way the human resources side of a big company would do.

Let's take a big company such as Emerson Electric, a great company in Missouri, or Sprint, or Anheuser Busch, all headquartered there. They have a human resources side, an employee benefits side. They contract

with insurance companies nationally; they may have a self-insured side. Then their employees all over the country can enjoy an option in different plans as part of pools of 5 or 10 or 20 or 30,000 people. The administrative costs of such plans are much lower because they are spread across a much wider base of employees. They have much greater purchasing power and negotiating power when dealing with the big insurance companies. They have the competitive possibilities of self-insurance. So insurance is better in that situation and it costs less.

It doesn't mean they don't have problems, but you are a lot better off there than you would be and are right now if you are struggling as a small business owner or the employee of a small business.

Of the 44 million people uninsured in the country, about two-thirds either own a small business or work for a small business or are dependents of somebody who owns or works for a small business. I am including farmers. Then there are tens of millions of other people who may have health insurance through a small business, but it is bare-bones health insurance. It is not what it should be because the costs are so high, and they are going up every year.

There is a human side to this. Senators who have not done this—I imagine most Senators have—go out and talk to people who work in small businesses or run small businesses. I guarantee you, they will tell you the No. 1 problem they are confronting, short and long term, is the rising cost of health insurance and increasing unavailability. This hits people where they live.

We have had too many layoffs in Missouri. We have lost more jobs in Missouri in a 1-year period than any other State. There are a lot of bad results connected with the layoff, obviously. But I think maybe the first that hits a family when they lose a job or are concerned about losing a job, particularly if it is a family with kids, is: What about my health insurance? What do I do for that? It is as important as people's wages.

Folks in the small business sector, employees of people in the small business sector have labored too long in a market that does not work. It is dominated by a few companies, and they are acting more and more like monopolists, raising prices higher and higher, providing fewer and fewer services, less and less quality insurance. We need to do something about it. We can do it, if this Senate will pass association health plans. It passed in the House by 100 votes last month—strong bipartisan support. It has passed several years in a row in the House. The President supports it. We in the Senate ought to pass it.

I fought on the floor of the Senate for it. I will continue to do so. It is a great bill. We have great sponsors. We will take up the debate again in the fall. I am very hopeful we can pass it.

It is no secret—and Senators know this because I have been talking to them and I know how strongly they are being lobbied on both sides, lobbied in opposition to association health plans—who is at the core of the lobbying effort against association health plans. It is the Blue Cross Insurance Company. It is no secret why. Blue Cross is dominant in many States. It is one of the few big insurance companies in almost every State that currently provide health insurance to small businesses. They have a big stake in not having association health plans enter the market to compete. It would be a huge competitive force. It would take business away from them or cause them to lower their prices in order to keep the business.

I don't begrudge them or anybody else their opportunities or rights to lobby on legislation that comes before this Senate. They have lobbied. They spent \$4.3 million last year on lobbyists. I don't know how much of that was spent on association health plans. We do know this is the No. 1 priority for that company—to stop this bill. We can all infer why. I don't begrudge them that. But the debate ought to be done honestly, and it ought to be done within the limits of fair play. That is not happening. I want the Senate to know about it.

First, I said it is not being done within the limits of honesty. The No. 1 charge being brought against association health plans is not only not true, it is exactly the inversion of the truth. It is exactly the opposite of the truth. If you want to fool somebody, tell them something that not only isn't true but is the opposite of the truth. Try and sell them on that.

The No. 1 charge against association health plans is that they would result in cherry picking; that is, that small businesses that are healthy would want to go into the association health plans; small businesses with employees who are sick would not want to go into association health plans. That is the exact opposite of the truth. I think everybody who currently is trapped in the small group market is going to want to be a part of an association health plan. Who would not want to get insurance through a big national pool as opposed to a small group of 5 or 10 people, if you could do it? It is simply economics. It operates more efficiently. It operates better. It is going to lower costs for everybody. By our estimates, it will lower costs for small business, on average, 10 to 20 percent and reduce the number of uninsured by millions. It will provide good quality health insurance to others who right now are laboring with bare-bones insurance because the market is so difficult. Everybody is going to benefit. The people who will benefit especially are people who are trapped in small groups where somebody has become sick.

I have talked about this subject and toured scores and scores of small busi-

nesses. I have brought up this charge of cherry picking. I say to people: If you had a history of medical problems and you had a choice of working for a big company which provides health insurance the way an association health plan would or, on the other hand, working for a small company which is trapped in this small group market and that was all you knew about the two opportunities—big company, national pool; small company, small group market—and you were sick, for which one would you want to work? I have never had a single person say: I want to work for the small business; I think I am going to get better health insurance there.

One of the big competitive advantages big businesses have over small businesses is that generally they offer better health insurance. Everybody in the job market knows it. I have had a lot of small business people tell me: We have lost employees to big companies on the health insurance issue. We have not been able to hire people we want to because they went to work for a big company because they thought they would get better health insurance.

I don't begrudge the larger companies. But why should small businesses and their employees not have the same opportunities? This will benefit everybody in the small business market, but it is going to benefit most the people who are ill, or employers who are struggling along with people who are ill and are doing the best they can to provide good health insurance.

Here is another reason it is not association health plans that will cherry-pick. The legislation requires that they take everybody, all comers. Must offer/must carry. Join the association and you get the health insurance. They cannot screen you out because you have somebody who has cancer or heart disease or something like that.

Mr. President, it is the big interest companies now who are cherry-picking. Just talk to people who run small businesses. When somebody in their business gets sick and files a claim, their rates get jacked up or they get canceled. Everybody knows it. I could give a lot of examples. One example is Janet Poppen, a small business owner from St. Louis. Like many small business owners, she wants to do right by her five employees, so she tries to provide them health insurance. How many hours and hours does Janet and people like her spend just on the administrative details? It is hours they need to spend running their small business.

If we had an association health plan, they would join the trade association, and the trade association has done all that work. It just sends them the papers and they sign up their employees. She had health insurance through Blue Cross/Blue Shield, and one of her employees had the temerity to get sick with non-Hodgkins lymphoma. As soon as she started getting treatment for the cancer, Janet's premiums increased by 16 percent. That is on top of the sub-

stantial premium increases that had occurred the year before. Her premiums had gone up 35 percent over 2 years.

This is not an uncommon story. Everywhere I go, small businesses say that premiums are going up 15, 20, 25 percent a year, doubling over 3 years, going up by a third over 2 years. That happened to Janet Poppen, and she is insured by Blue Cross. They are the ones cherry-picking. Association health plans are the remedy, and to say otherwise is the exact opposite of the truth.

One other point, and then I will close. I have trespassed on the Senate's time enough. We ought not to turn this debate, which is one of the most important ones we are going to have in the Senate, into a sweepstakes. Blue Cross is doing that. They have sponsored a Web site. There are other problems as well, but on that Web site they have a sweepstakes. You can enter the sweepstakes to win a trip to Washington for four people, and they will give you \$300 cash on top of it. Do you know what you have to do to enter the sweepstakes? You have to click on the place where you can send an e-mail to your Congressman and Senator opposing association health plans. Then you get in the sweepstakes. Then you get a chance to win a trip to Washington—if you will just click on the e-mail and send a letter to Washington opposing association health plans. You don't get anything if you send in a letter supporting association health plans. I will show the Senate where it says enter to win.

Here is a chart, and this is the Web site now. It says that you can make your voice heard by sending a free fax to Congress. That is what they tell people. They don't tell you what the fax is about, that the fax has to oppose association health plans and support their business interests. Then they have some misrepresentations about association health plans.

Go to the third chart. This is what you get if you do it. At least you have a chance at this. It is a drawing. The grand prize is a trip for four to Washington, DC, including round-trip coach class air transportation at the U.S. airport nearest the winner's home, double occupancy, standard hotel accommodations, two rooms, a 4-hour Washington, DC, bus tour, shuttle bus airport transfers, and a total of \$300 in spending money. It has an approximate retail value of \$4,000.

All you have to do is join Blue Cross, sending in an e-mail opposing the association health plans. You don't get to join if you decide you want to support them. You don't get a chance at the sweepstakes then.

I always encourage people to contact their Congressmen and Senators. I like it when people contact me, even if they disagree with me on something. That gives me a chance to write back and explain my position. I have had great exchanges with constituents that way.

But we ought not to give people a monetary incentive one way or another because that means the opinions we are getting are not unnecessarily unbiased, are they?

I don't blame anybody who wants a shot at a \$4,000 trip and participates in a sweepstakes in order to get it. But I sure blame the people who have sponsored that Web site and are distorting the debate on this serious issue before the Senate. And this is a serious issue.

There are millions and millions of people in this country who don't have health insurance and who need it. Most of them are stuck in a market that isn't working and is dominated by a few competitors, and we have a chance to change that. It doesn't even cost the taxpayers anything. I hope we can do it. They have done it in the House with a bipartisan vote. I hope we can do it in the Senate. At the very least, we need a debate that is conducted honestly, conducted fairly, and that doesn't turn health care into a sweepstakes. I hope after this we will have it.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Jersey is recognized.

TRIBUTE TO ROBERT S. WINER

Mr. LAUTENBERG. Mr. President, I rise to express a personal note of grief and fond remembrance as I pay tribute to one of my dearest friends, Bob Winer, who passed away on July 18.

Bob was born in Brooklyn, NY, moved to New Jersey, and joined the Navy when he was 17 and proudly served in the Pacific during World War II.

After the war, he joined his two brothers in a clothing manufacturing business begun by their father many years earlier. The company, Winer Industries, was located in Paterson, NJ, where I was born.

I first met Bob when I called upon him to use my company—ADP—to handle his payroll and other data processing needs. He became a client and a good friend almost immediately; our friendship grew and grew over the next 40 years.

Bob truly was larger than life. We shared common interests like skiing, boating, and feasting. Bob had a zest for living that few could match. He traveled extensively. He enjoyed spearfishing, often surrounded by sharks and barracuda, and taught his children and his friends to be comfortable in that environment. He owned airplanes and was a great pilot with thousands of hours to his credit, and I spent many hours as his co-pilot. He suggested that I take flying lessons, asking me what I might do if he suddenly "slumped over the wheel." My response was that if that were to happen, I would slump over the wheel, too! He seemed indestructible.

The best thing about Bob's zeal for living was his insistence on sharing it with lots of family and friends. He let his 8-year-old nephew land a twin-en-

gine plane—at night. That might strike some people as foolhardy but the thing about Bob was that he had so much confidence, so much skill, and so much courage, he inspired it in others.

Bob did well in life. He lived in Morristown, NJ, and had homes in Nantucket, Vermont, and Florida, and lots of friends in many places. Yet, he was about as unassuming as someone can be.

But more important, Bob did so much good in life, too. When Bob's brother and sister-in-law were killed in a plane crash, Bob and his wonderful wife Elaine, with their three daughters—Trisha, Laurie, and Jill—helped raise his brother's children, Jeannie, Ken, and Larry, as their own.

I think we grow or shrink in direct proportion to our generosity. Bob was the most generous person I have ever met and everyone who knew him would say that it was apparent in everything he did. It was a rare privilege to know him and I was proud to call him my friend.

Bob was devoted to his family and friends, his business and community, and our country. He was a veteran, a philanthropist, and an adventurer. Above all, he was an extraordinary human being.

In 1899, Robert Ingerson, a known essayist who lost a brother, wrote these words which I think provide a fitting tribute to Bob, who was like a brother to me:

He added to the sum of human joy; and were everyone to whom he did some loving service to bring a blossom to his grave, he would sleep tonight beneath a wilderness of flowers.

Few people on this earth have done more than Bob Winer to "add to the sum of human joy." So, while we grieve his death and hold him and his family in our prayers, it's also appropriate to celebrate his life, a life so richly lived.

He will be sorely missed by family and friends, and in my life, a tear will fall every time I think of him.

I yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

Mr. AKAKA. Mr. President, I ask unanimous consent that I be permitted to speak for up to 30 minutes in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMPACT OF FREE ASSOCIATION WITH THE FEDERATED STATES OF MICRONESIA AND THE REPUBLIC OF THE MARSHALL ISLANDS

Mr. AKAKA. Mr. President, I rise today to speak about S.J. Res. 16, the Compact of Free Association Amendments Act of 2003, which was introduced by myself, Senators BINGAMAN, DOMENICI, and CRAIG on July 14, 2003. S.J. Res. 16 is the Bush administration's legislative proposal codifying 3 years of negotiations on title II of the Compact of Free Association between

the United States and the Republic of the Marshall Islands (RMI) and the Federated States of Micronesia, FSM. I have been monitoring this process very closely since negotiations began in 1999.

When the Senate returns after Labor Day, we have a very short window to enact this legislation, which is critical to the success of the U.S. political relationship with these two Pacific Island nations. I want to take some time to share with my colleagues the amendments that I intend to offer to ensure that the negotiated provisions remain consistent with the intent of the Compact of Free Association since its enactment in 1986 and address specific issues as they relate to the costs borne by the State of Hawaii over the past 17 years.

My interest in these islands first began when I was stationed there in World War II, as a soldier in the United States Army. The first island that I landed on was Enewetak, an atoll in what is now the RMI. I ended up on Saipan and Tinian where I watched the Enola Gay take off for Hiroshima. I then returned to the islands that are now the FSM and RMI as a first mate on a missionary ship and spent six months in the islands. After being elected to Congress, I continued to closely follow events in the Pacific islands and continued my relationships with many of the families in the RMI and FSM.

As a member of the Senate, I have been privileged to serve on the Senate Energy Committee which has jurisdiction over insular areas. I have returned to the islands on trips, often with my friend and former colleague, the former Chairman of the Energy Committee, Governor Frank Murkowski, and I have continued to meet with Pacific island government leaders.

I have been very interested in the negotiations which have been ongoing since 1999, not only because of the impact of the Compact of Free Association on the State of Hawaii, but because of my interest in ensuring that the United States preserves its commitment first under the U.N. Trusteeship agreement and then under the Compact to establish sovereign governments and to promote economic development and self-sufficiency.

I commend the chairman and ranking member of the Energy Committee, Senator DOMENICI and Senator BINGAMAN, for their efforts to expedite consideration of this legislation in the Senate, and their appreciation of what needs to be done to fulfill our responsibilities to our allies in the Freely Associated States, or FAS.

The Federated States of Micronesia is a group of 607 small islands in the Western Pacific about 2,500 miles southwest of Hawaii. While it has a total land area of about 270.8 square miles, the FSM occupies more than one million square miles of the Pacific Ocean. It is composed of four island states, formerly known as the Caroline