

national economies by consistently reinvesting deposits in the communities they serve in the form of agricultural, educational, small business, real estate and consumer loans. Moreover, as industry consolidation continues, community banks stand out as the only financial institutions that keep control in local hands.

ICBM serves nearly 300 statewide members through its unique programming. In addition to its annual convention, various publications and wide-ranging committees, ICBM offers valuable services and products through its partnerships and associate memberships; a technology tradeshow; legislative representation; education resources; and networking opportunities.

ICBM continues the tradition started 75 years ago of innovation and community concern while it partners with the Pohlad Family Foundation to offer T.E.A.M. (Training, Educating, And Mentoring) Future Bankers, a unique summer youth jobs program that introduces students to community banking and invests in the futures of the next generation of community bankers. This year, 75 interns will be hired statewide to work in this valuable program. Every intern also will be invited as a guest of Twins owner Carl Pohlad at a baseball game on June 19th.

On the political side, ICBM launched a separate non-profit in 2004 called Debate Minnesota, a unique effort to bring civility back to Minnesota politics by hosting a series of roundtable debates that focus on issues. The Star Tribune, the state's largest daily newspaper, in an editorial on Election Day 2004, had this to say about Debate Minnesota, "Their concept for candidate debates is what made them stand out this year. The result was a series that drew considerable local media coverage, and expressions of appreciation from participants and observers alike. Debate Minnesota established a good name for itself in its first year. Debate Minnesota ought to be back, in more places and races in 2006."

From 28 original founders to a nationwide network of 5,000 banks, ICBA and ICBM continue to bring much-needed diversity and leadership to the banking world as well as the communities in which their members serve. I would like to commend both organizations for their innovative spirit and community dedication, and wish them well on their journey toward their 100th anniversary.

INTRODUCTION OF NATIONAL BIKE MONTH RESOLUTION

HON. EARL BLUMENAUER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 5, 2005

Mr. BLUMENAUER. Mr. Speaker, today I am introducing a resolution in support of National Bike Month. The League of American Bicyclists has celebrated every May since 1956 as National Bike Month. With this resolution, Congress will recognize the enormous role bicycling has in our lives. This month provides an opportunity to promote the benefits of cycling, appreciate those in the cycling community, and to encourage bicycle safety.

Bicycling is one of the cleanest, healthiest, most efficient, and environmentally friendly modes of transportation that exists. It is the

most efficient form of urban transportation in history. There are over 57 million adult cyclists in the United States, 5 million of whom choose to commute to work by bike. This transportation choice helps ease congestion on our roads and reduce environmental pollution while allowing cyclists to incorporate exercise into their everyday lives. In an age of high energy prices, overcrowded roads, and a growing obesity epidemic, biking is more important to the well being of our communities than ever before.

Communities throughout the Nation have reaped the positive benefits of biking. According to the Bureau of Transportation Statistics, bicycles are second only to cars as a preferred mode of transportation. National Bike Month provides the opportunity to recognize the significant impact of this noble invention and to inform others of the healthy, environmental, efficient, and neighborhood-friendly form of transportation.

ASIAN PACIFIC AMERICAN HERITAGE MONTH

SPEECH OF

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 3, 2005

Mr. LANTOS. Mr. Speaker, I rise today to celebrate, with my colleagues, the extraordinary accomplishments of the Asian Pacific American (APA) community and to recognize the sacrifices they have endured. Their struggle to find a place in America without prejudice and repression is a story that all Americans should know, and I am pleased that the month of May has been set aside for Asian Pacific American Heritage Month.

I am so proud to represent the 12th Congressional District of California because its amazingly diverse population includes a large APA community, as well as the largest population of Filipinos outside of the Philippines.

Looking back over our history, it is heartening to see the advances that the APA community has made as a whole, in spite of setbacks and sometimes horrific treatment in our government's name. One of the most compelling stories came to an end earlier this year with the passing of my good friend Congressman Robert Matsui, with whom I served for 24 years. His tragic and unexpected death struck a chord deep in the hearts of all those who served with him. His success story is quintessentially American, despite the fact that when he was young, the U.S. government denied him the freedom bestowed to him under the Constitution.

Mr. Speaker, even though his family had been in the United States for two generations, Bob and his family, like 114,000 other Americans of Japanese descent, were rounded up and sent to detention camps. The courage it took, not only to survive and to prosper from this slap in the face to all Americans, but to go on to become part of the government in the hope of changing the government's policies and working atmosphere is extremely commendable. And change the atmosphere he did, passing the Japanese-American Redress Act, which produced an official apology from the Federal Government. He became one of the highest-ranking Asian Pacific Americans in

Congress during the 108th while serving as the Chairman of the Democratic Congressional Campaign Committee. He exemplified the fight for freedom and liberty and he is sorely missed. We welcome Bob's wife, and my friend DORIS, as she begins her Congressional service.

Many other Congressional colleagues of APA heritage have served our country with distinction. Currently there are over 300,000 veterans of Asian or Pacific Islander decent, and while many served our country with distinction, no unit in the armed forces deserves more credit than the 442nd Regimental Combat Team. Comprised solely of persons of Japanese background, this band of brothers was the most decorated unit for its size in U.S. history. My good friend and colleague, Senator DANIEL INOUE earned the Medal of Honor fighting in the 442nd.

As a group, the people of the APA communities are fighters, throwing off the second class citizenship that was foisted upon them during immigration battles throughout the 19th and 20th centuries to become among the highest achieving Americans. Half of all members of the APA adult community have college degrees, compared with one quarter of the adult U.S. population is but one mark of excellence.

Mr. Speaker, although it is important to recognize the achievements made, this month will also allow us to renew our focus on the problems that face the APA community, problems like affordable housing, racial profiling, language barriers and unfair immigration laws. One of the largest problems facing the Asian Pacific Community is the perception that the community is thriving without exception. With a record amount of those in the APA community going to college, one would tend to think that way, but in reality there are large sections of the APA populations who have very little education, and who experience financial depths that no American should have to face. There remains a problem that must be addressed when language barriers contribute to leaving one out of ten Asian Pacific Americans in poverty.

I continue to work with other members of the Congressional Asian Pacific American Caucus to create a better environment for Asian Pacific Americans in my Congressional District. I wrote H.R. 139, which helps to alleviate the nursing shortage seen throughout California and the nation by allowing Filipino nurses to use some of the unused employment-based immigrant visas. I am an original cosponsor of a bill that would authorize grants for institutions of higher education that serve disproportionately low income and underserved Asian American and Pacific Islander students. During the 108th Congress, I was a cosponsor of a bill that would give Filipino Americans residing as legal aliens or citizens of the U.S. the same health and pension benefits that all other veterans of World War II receive, as well as many other bills that support the APA community.

The Bay Area is lucky to be home to one of the largest populations of Asian Pacific Americans in the United States, particularly San Francisco and San Mateo County. For centuries it has been one of the great gateways to America, just like St. Louis for those coming west. I thank San Francisco Mayor Gavin Newsome and the members of the Board of Supervisors for their proclamation officially

dedicating the month of May in San Francisco as Asian Pacific Heritage month.

Mr. Speaker, I believe that we have come full circle as a nation in our attitudes toward Asian Americans and Pacific Islanders. This vibrant part of our community offers an array of perspectives that are firmly woven into the fabric of America, and I am extremely proud to serve as a representative of the community. I invite my colleagues of all backgrounds to join me in observing this wonderful month and recognizing the contributions that they have made in fighting for liberty and freedom for this great nation.

HEALTH INSURANCE CRISIS

SPEECH OF

HON. JAMES P. McGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 3, 2005

Mr. McGOVERN. Mr. Speaker, I would like to take time today to recognize "Cover the Uninsured Week," a project of the Robert Wood Johnson Foundation designed to raise awareness of the issue of access to health care.

It may be hard to believe, but more than a decade has passed since the Clinton Administration's health care plan died in Congress. In survey after survey, Americans consistently rate access to health insurance as one of their top concerns. But unfortunately, our nation's political leaders have failed to lead on this critical issue.

The facts reveal a startling truth—as a Nation, we are facing a crisis of the uninsured. In just the last four years, the number of uninsured Americans has ballooned to 45 million, an increase of more than 5 million people. If the millions that go without health insurance for some period during the year are included, the number of uninsured dramatically increases to more than 85 million people.

To dispel one myth: This rise in the number of uninsured is not the result of people deciding not to work. Rather, an overwhelming majority of the uninsured—80 percent—are working families, many employed by businesses that have become less able to provide health coverage for their employees.

And if things weren't bad enough, the Administration has proposed broad cuts to Medicaid, essentially gutting the healthcare system of last resort for poor Americans, by at least \$10 billion. In these worsening times, how can we justify pulling the rug out from underneath our community's most vulnerable?

In my home state of Massachusetts, we have been fortunate; we are among those states with the lowest percentage of uninsured. But, even there we have a lot more work to do. According to a recent Urban Institute report, there are currently 532,000 uninsured people in Massachusetts, and most of the health care available to these people is provided by local hospitals.

And like many other states, since 2000, Massachusetts workers have seen their health premiums rise three times faster than their wages. If these trends continue, fewer individuals and families will be able to afford to pay for coverage, and fewer small businesses will be able to provide this vital benefit to employees.

As we all know, we often tend to ignore that, which does not directly affect us, but we

can no longer afford to do so; there are clear consequences to all of us for ignoring the plight of the uninsured. According to a recent Institute of Medicine report, the United States loses \$65–\$130 billion each year as a result of the poor health and early deaths of uninsured adults. Should things continue to worsen, we will all be forced to bare the financial burden of the uninsured.

But this problem extends beyond the dollars and cents. As citizens, we have a moral responsibility to our communities, and we cannot stand by in good conscience as millions are denied access to basic health care.

So, as we take this time to recognize "Cover the Uninsured Week," I hope that my colleagues will join me in raising awareness about the reality facing the millions of uninsured. We must not allow this issue to remain on the back burner of the national political debate. Health care is a right, not a privilege, and all of us must work to extend that right to every single American.

HONORING THE MEMORY OF MR. R.B. "DICKIE" WILLIAMS, III

HON. JO BONNER

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 5, 2005

Mr. BONNER. Mr. Speaker, recently south Alabama lost one of its most colorful personalities, and I lost a dear friend, R.B. "Dickie" Williams, III, and I rise today to honor him and pay tribute to his memory.

A native of Mobile, Alabama, "Dickie" was raised on the Williams Plantation in Finchburg, Alabama. After graduating from Monroeville High School and attending Auburn University, he graduated in 1958 with a B.S. degree in pharmacy from Howard College (since renamed Samford University). In 1961, "Dickie" moved to Selma, Alabama, and worked for three years on the staff of Swift Drug Company. In 1964, he moved one last time to Monroeville, where he opened Williams Drug Store.

For nearly 40 years, Williams Drug Store was one of the foundations of the businesses found on Monroeville's town square and provided—in addition to one of the best and most efficient pharmacies anywhere in the area—a gathering place for members of the community who would come together for fresh coffee and good conversation. In addition, the store became an unofficial repository of decades of Monroe County history, and during the latter part of his life "Dickie" was known as Monroe County's "unofficial historian." During his life, he shared his vast knowledge of county history and personal recollections of life in Monroe County in a column for the town's newspaper, the Monroe Journal, and in a series of four books.

Perhaps most importantly, however, "Dickie" was deeply concerned for the personal well-being of his fellow Monroe Countians and for the preservation of his county's and his State's natural and historic sites. During the course of his life, he established the Monroe County Conservation Club and was instrumental in the creation of the Monroe County State Fishing Lake. Additionally, he was a past president of the Alabama Wildlife Federation and for 21 years was an

elected Alabama delegate to the National Wildlife Federation. "Dickie" was also instrumental in helping to save the Old Monroe County Courthouse from demolition and was one of the founders of the Monroe County Heritage Museum.

Mr. Speaker, I ask my colleagues to join me in remembering a devoted citizen and long-time advocate for Monroe County, Alabama. "Dickie" will be deeply missed by his family—his wife, Nancy Beeland Williams, his brothers, Charles Robbins Williams and John Bonner Williams, his daughter, Elizabeth Williams Olsey, his son, Richard Russell Williams, his stepsons, Dr. David Stallworth and Jeff Stallworth, his stepdaughter, Nancy Stallworth Weiss, and his 9 grandchildren—as well as the many friends he leaves behind. Our thoughts and prayers are with them all at this difficult time.

FAIR TAXES, FAIR BENEFITS, FAIR SOCIAL SECURITY FOR THE WOMEN OF OUR NATION!

HON. BOB FILNER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 5, 2005

Mr. FILNER. Mr. Speaker, I rise today to urge support for three bills that I have introduced to provide financial relief to women in our Nation. Both men and women will receive assistance from this legislation, but because women are often with less financial resources, they will particularly benefit.

My first bill, H.R. 2127, the "Fair Taxes for Seniors Act", will provide a one-time increase in the capital gains tax exemption on the sale of a home for citizens who are 50 years of age or older. Passing this bill will give many seniors the additional money they need for nursing home care, medical costs, and other retirement expenses.

The current capital gains tax exemption works well for younger people who often move from job to job, selling their homes. The current exemption works well for people who live in areas where housing prices are below average. But it is not working for individuals who have lived in one home for 20 to 50 years and have a capital gain that is much larger than the present exemption. In other words, it is not working for seniors who live in areas with higher housing prices, such as San Diego, California in my Congressional District.

My bill doubles the current exemption by providing a one-time increase to \$500,000 for a single person and \$1 million for a couple that can be excluded from the sale of a principal residence for taxpayers who have reached the age of 50. Because they will be able to keep more, an added benefit is that family members and perhaps the government will be relieved of the burden of caring for these individuals as they grow older.

My second bill is H.R. 2126, the "Social Security Survivors Fairness Act", legislation to provide Social Security widows' and widowers' benefits to people under the age of 60. Many of these survivors are women, women who have spent their life working in the home, raising their children, and supporting their husbands. They currently are allowed to receive Social Security widows' benefits, but to qualify they must be 60 years old.