

the money is not lost. Instead, it is rolled over into the next year and without penalty.

Due to the ability of account holders to contribute 100 percent of their deductible in pre-tax income into an HSA, consumers gain an added benefit by having health insurance plans with higher deductibles. The higher the deductible, the more they are able to invest without a tax penalty.

For business owners, especially small businesses, HSAs allow employers to lower health care spending and simultaneously reap a tax benefit. These incentives will motivate more businesses to take advantage of Health Savings Accounts.

I can relate to you a first-hand account of the success of HSA for small businesses. Last week, I hosted a Small Business Forum back in my State of Pennsylvania that brought together small business owners and employees from across my district to discuss the issue of the cost of rising health care premiums.

The gentleman from Illinois (Chairman MANZULLO) and I heard from George Donovan, the principal of a small architectural firm that employs 30 people. Mr. Donovan testified that the health insurance he pays accounts for nearly 50 percent of his total insurance costs. Three years ago, his firm's health insurance premium was \$120,000 per year. By switching to an HSA, he was able to cut that amount by half, to just \$60,000, in his first year.

Like many employers, George Donovan does not believe in employing individuals without health insurance. He found through staff interviews that health insurance is the number one criteria for accepting a job or for staying with his firm. By all measures, his adoption of HSAs has helped his bottom line, as well as allowed him to retain trained and talented staff.

Health Savings Accounts empower Americans across the country to make informed choices. Instead of being tied into a traditional plan that limits choice and keeps the consumer at arm's length from the health care market, Health Savings Accounts allow individuals and businesses to take an active role in choosing how to spend their money.

According to Andy Laperriere in a Wall Street Journal article of January 24 of this year, "health care is the only sector in the economy where there is almost no price transparency and no price competition."

Laperriere's article is correct. How many of us actually understand the cost of a medical test or procedure? Most of the information in a medical or hospital bill is too complicated to understand, and most health insurance plans compound that confusion.

HSAs create an economic incentive for consumers to shop for care competitively, become involved in the market and save more money with HSAs. Since you are able to keep that money that you do not spend in your HSA, it

makes sense to purchase the best care at the lowest possible price. Therefore, the widespread use of HSAs will create an educated class of consumers that will cut administrative costs, lower overhead and reduce the cost of health care for the majority of Americans.

Mr. Speaker, I call on my colleagues to support Health Savings Accounts and legislation that will expand and support their use. The best way to lower the cost of health care is to make the consumer an active participant in the market. Health Savings Accounts do just that, and bring us one step closer to an ownership society.

RECOGNIZING THE 15TH ANNIVERSARY OF THE AMERICANS WITH DISABILITIES ACT

The SPEAKER pro tempore. Pursuant to the order of the House of January 4, 2005, the gentleman from New Jersey (Mr. HOLT) is recognized during morning hour debates for 5 minutes.

Mr. HOLT. Mr. Speaker, I rise today to recognize the 15th anniversary of the Americans with Disabilities Act, enacted on July 26, 1990.

The ADA occupies a unique place in our political and social history, providing sweeping protections against discrimination for a group that had suffered legal inequities and indignities from time immemorial. The accommodations that ADA afforded to persons with disabilities, in employment, public and private services, transportation and telecommunications, demonstrated that all Americans are entitled to legal protection from discrimination.

Just as the Civil Rights Act of 1964 was essential to eliminating legal justifications for denying equal rights to African Americans and others, the Americans with Disabilities Act constituted a step forward by prohibiting discrimination against persons with disabilities; and just as passage of the Civil Rights Act was a necessary precursor to the elimination of racism in practice, we still have some distance to go in order to eliminate popular prejudice and stigmatization of persons with disabilities.

In Congress, I have worked with the disability community to ensure that all Americans are afforded the full protection of the law. I have introduced legislation to require that staff working with developmentally disabled persons call emergency services in the event of a life-threatening situation. Danielle's Law would extend the New Jersey law to the rest of the country.

I have introduced the Voter Confidence and Increased Accessibility Act, legislation to amend the Help America Vote Act, to require a voter-verified paper audit trail and to ensure that any system of verification be fully accessible for all voters.

In the Committee on Education and Workforce, I successfully amended H.R. 4278, the Improving Access to Assistive Technology For Individuals With Dis-

abilities Act of 2004, in order to allow protection and advocacy agencies to carry over program income, funds generated by program activities, that is, for 2 additional years. This change will enable these programs to reinvest the earned funds into additional services and assistance in the acquisition, utilization and maintenance of assistive technology.

I have opposed the Department of Education's efforts to gut the Rehabilitation Services Administration, a program that has literally changed people's lives, providing the tools for disabled persons to live and work independently and with dignity. I fought for a full 40 percent funding for Individuals With Disability Education Act, the IDEA, which the Federal Government neglects. We are underfunding it by at least a factor of two.

The Americans with Disabilities Act has allowed great gains in the past 15 years, but there is much yet to be done. We must continue to ensure that jobs are open to persons with disabilities and that these valuable employees have the necessary accommodations. We must continue to make accessible transportation and housing options and grant access to community-based supports and services that promote independence and integration. We must also commit to continued education and job training for all Americans.

Since the passage of the ADA, I have been concerned with the interpretation of the law by Federal courts with regard to protections offered and individuals protected. The Federal courts' narrow interpretation of ADA has prevented it from achieving all that it was designed to do. As the Senate considers the nomination of a new Supreme Court justice, I hope the Senate will fully inquire as to his views on the application of the ADA.

Again, I would like to recognize the 15th anniversary of the Americans with Disabilities Act. I value the advances that our country has achieved because of legal protections it extends, and I look forward to continuing to work on behalf of Americans with disabilities.

PATRIOT ACT PROTECTS RIGHTS OF AMERICANS

The SPEAKER pro tempore. Pursuant to the order of the House of January 4, 2005, the gentlewoman from Virginia (Mrs. DRAKE) is recognized during morning hour debates for 5 minutes.

Mrs. DRAKE. Mr. Speaker, I think it is important to point out that last week, before we left here, we did a very important thing on Thursday night, and that is that we reauthorized the PATRIOT Act. I think it is important to remember that in 2001, when this act was first put into place, that there were no "no" votes. But now, 4 years later, Mr. Speaker, there is a great deal of concern among the American people that our freedoms be protected, and we often hear the expression that if we

give up a little bit of freedom for a little bit of security, that we would have neither.

As Americans, we value our freedoms. We value the freedom of speech, we value our freedom of privacy, we value the protections that we have against unnecessary search and seizure. But as Americans we also know that things have changed.

I do not think there is a parent or grandparent in America today that would tell you that their lives today are what they were when they were children. I can assure you, Mr. Speaker, when I have my grandchildren with me, they have very little freedom, and that I never take my eye off of them because we do live in a different day and a different time, and the securities that we felt as children just do not exist today.

As I drove home last week and I was stuck in traffic, which we all know is certainly a reoccurring thing in our society, but I was listening to a radio program about the PATRIOT Act. What really concerned me about what Americans are being told is that Americans are being told that somehow this is onerous, that we have done the PATRIOT Act, and that our freedoms are being impacted in this act.

What Americans are not being told is that the same provisions that exist in this act have been in place for many years in regards to criminal cases, in regards to child pornography, in regards to drug offenses, in regards to mob bosses.

What the PATRIOT Act did is added foreign terrorism into the same types of provisions that already exist. The PATRIOT Act also broke down walls to allow law enforcement officials to interact together and to make sure that information is being shared and that we as Americans are as safe as we can possibly be. I think that is an important element of the PATRIOT Act, is that it is not new. It is existing law enforcement that has been extended over.

But, Mr. Speaker, it is only fair to remind people that there are additional requirements that are placed in the PATRIOT Act on the provision of foreign terrorism. What some of those provisions are is that under the criminal code, law enforcement gets grand jury permission in order to do what they are doing. Under the PATRIOT Act, that required the permission of a Federal judge. With the amendments that we did Thursday night in regards to the one the American people talked about the most called the "library provision," or what we referred to as section 215, which would allow them to check books and records, now it will require that the Director of the FBI make that request to a Federal judge. So to imply to the American people that someone is checking what books we check out is just unfair, and it is unfair to all of us who do expect to put some safety and some security back into our lives and to the lives of our children.

Mr. Speaker, there is nothing else we can do except to really explain what is the PATRIOT Act, how does it keep us safer and how does it interact with our other criminal codes.

I would like to also point out that the "library act," as it is called, has been used many times in regards to the criminal code, but it has not once been used in regards to foreign terrorism. Is it something we should take away? No, absolutely not, because why should we tie the hands of our law enforcement professionals on one area that is so critical to us when this exists in other provisions of the law?

Mr. Speaker, I applaud the House of Representatives for reauthorizing the PATRIOT Act. I was a little distressed that we put additional requirements in place, but if that is what it takes for people to feel safe and secure, all right. But the most important thing is I think the public should know the truth. They should know how the PATRIOT Act is protecting them and defending them and not impacting their freedoms.

FINDING GOOD NEWS

The SPEAKER pro tempore. Pursuant to the order of the House of January 4, 2005, the gentleman from Georgia (Mr. PRICE) is recognized during morning hour debates for 5 minutes.

Mr. PRICE of Georgia. Mr. Speaker, sometimes I get tired of all the bad news. You come here and you listen to the speeches that go before the House and you think, my goodness gracious, there must be all sorts of bad news out there.

When I go home and I talk to constituents at home about any issue, I often lead off with saying, "I am going to have to tell you some things that you haven't seen on television and that you haven't read in the newspaper," because the good news, the good news that is happening here, oftentimes gets smothered with all the bad news and all the political sniping that goes on.

I was pleased to hear the gentlewoman from Virginia (Mrs. DRAKE) just now get up and demonstrate her passion, her passion, for principles that we hold dear here in the United States. I was also wonderfully pleased to hear the gentleman from Pennsylvania (Mr. FITZPATRICK) earlier talk about the importance of health care and Health Savings Accounts, an exciting proposal, an exciting policy that we have here, that we have adopted in the Congress, that will allow individuals greater choice in health care. That is good news. That is good news.

When I read my local paper, I have got to get way down in that paper before I see good news. In terms of politics, all you see is who is fighting whom and what will not happen. It is remarkable.

So I am here to talk about a little good news today, because we have good news that we need to spread across this Nation.

There has been a remarkable turnaround in this Nation's economy. The policies that this Congress have adopted have helped our Nation recover from attacks at home, recover from corporate scandals, recover from the bursting of the tech bubble and the incredible demands that we have facing us as a Nation in the War on Terror. These are real challenges, incredible challenges, but we are a strong and a vibrant and a resourceful Nation, and we can overcome these challenges, and, frankly, any other that folks throw in our way.

But what are the principles that are guiding us? Strong, common sense, conservative principles that foster entrepreneurship and almost guarantee success. These are the true engines, entrepreneurship, of job growth and strength in our economy.

From tax relief, to a responsible decrease in areas of our Federal budget, this Republican major is leading the way with a return to fiscal discipline and economic growth as our guideline. And what are the results? What are the results? There used to be somebody on television that said, "Let's go the videotape." Here we say, "Let's go to the chart."

Look at this chart. This is May 2003 and these are the number of jobs that have been created in this Nation. May 2003. And look where we are in June 2005. It is a steady increase in growth in the number of jobs. That is exciting news. That is good news. Have you seen it in your newspaper? Have you heard about it on television or on the radio? Probably not. But that is good news, and it is good news that is happening because of the policies that this Congress has adopted.

More Americans are working now than ever before. More Americans are working than ever before in our Nation's history. Nearly 4 million jobs have been created over the past 2 years. The economy has had job growth, more job growth, 24 straight months. Look at that, 24 straight months. That is good news.

Unemployment is at 5 percent. Say, what is that? Well, it is lower than the averages for the 1970s, the 1980s and the 1990s. Unemployment is at an all-time low, given the averages over the last three decades. Unemployment is down for all levels of education, all races and all ages. This is great news.

So I ask my colleagues and I ask folks back home when they pick up their newspaper, do not look at the front page; go to page 7 or 8 or 9 or further, and you may find some good news there. Those are the kinds of stories that need to be on the front page.

Mr. Speaker, we in Congress here are going to continue to work in a positive and a confident way, one that is trustful of Americans and one that appreciates and believes in America. I look forward to being joined by my colleagues on both sides of the aisle to further these common sense principles.