

Moreover, Mr. Speaker, 18 million of the uninsured are between the ages of 18 and 34.

Obviously, many of these are uninsured as a matter of choice. They choose not to have coverage, because health insurance in this country is prohibitively expensive and it is not a purchase they wish to make, either because they are young and healthy or because they are willing to roll the dice and take their chances, or, if their employer cannot afford to offer insurance, the regulations on the individual insurance market make purchasing a policy on their own prohibitively expensive.

Fortunately, Mr. Speaker, the Republican leadership of this House has shown the American people how health care can be made more affordable in this country. There are three fundamental avenues that take significant steps toward allowing all Americans to be able to afford health insurance.

The first is Association Health Plans, or AHPs. The House of Representatives last year passed H.R. 525, the Small Business Health Fairness Act. This bill will reduce the cost of health benefits for small businesses and the self-employed by establishing new national Association Health Plans. AHPs currently exist, but they are severely hampered by the administrative burden and high costs of having to comply with 50 different sets of State insurance mandates and regulations. These barriers have made it virtually impossible to start new plans and have forced many of these plans to close, thus greatly limiting the availability of affordable health insurance to our small businessmen and women.

H.R. 525 will strengthen health insurance markets by creating greater competition and more choices of health plans for small businesses. Greater competition will benefit consumers by bringing premiums down and expanding access to coverage. The bill provides AHPs with the opportunity to offer fully insured health plan options under a uniform set of rules across State lines so it will actually expand opportunities for insurance companies to serve these small businesses.

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Mr. Speaker, the second avenue that will allow more Americans to purchase health insurance are through health savings accounts.

They were established by the Medicare Modernization Act of 2003. Health savings accounts allow Americans to put aside tax-free dollars with a maximum annual contribution to pay for their health care needs.

These accounts are combined with high-deductible health insurance policies that cover both preventative services as well as catastrophic coverage; and these accounts, Mr. Speaker, grow with the miracle of compound interest.

In 2 years, over 3 million individuals have enrolled in HSAs; and the number of Americans projected to enroll by the

year 2010 increases to, get this, 29 million. In addition, more than one-third of HSA purchasers last year actually had incomes under \$50,000; and one-third of individual HSA purchasers last year were previously in the rolls of the uninsured.

In his State of the Union Address, President Bush announced his plans to build and expand upon those early successes by giving Americans who purchase HSAs the same tax advantage given to employer-sponsored health insurance plans. This is a huge boost for those Americans who are self-employed, unemployed, or they work for companies that do not offer health insurance. It levels the playing field and increases the number of individuals and families with coverage.

Mr. Speaker, the last solution of reducing the number of uninsured Americans is called community health centers. They are vital to enhance medical care in poor communities, where access to regular care is often hardest to come by and where basic primary and preventative services can do an enormous amount to raise standards of living and well-being.

With the support given by the Federal Government over the last several years, our community health centers now have capacity to serve more than 3.5 million additional Americans, with nearly 2 million more served in the next 2 years.

So, Mr. Speaker, it is not national health insurance that we need; and I think I heard one of my colleagues on the other side at the start of these 5 minutes describe that and recommend it. But, as can you see, the leadership in the House of Representatives, we take seriously our responsibility to allow all Americans to purchase health insurance. But our job is not done until all Americans enjoy the comfort and the security of health care insurance.

OMAN-PERU FREE TRADE AGREEMENT

The SPEAKER pro tempore (Mr. GOHMERT). Under a previous order of the House, the gentlewoman from California (Ms. LINDA T. SANCHEZ) is recognized for 5 minutes.

Ms. LINDA T. SANCHEZ of California. Mr. Speaker, a year ago in this body, we were talking about this Central American Free Trade Agreement or CAFTA's terrible labor provisions.

At that time, Member after Member raised serious concerns about CAFTA's failure to protect working people here in the United States and abroad. However, the Bush administration ignored every single one of those serious flaws with the CAFTA trade deal. Now the Bush administration is asking this House to consider the Oman and Peru Free Trade Agreements.

I would call it a new deal, except there is nothing new about it. I have looked at the labor provisions in the deal, Mr. Speaker, and they are identical to those in CAFTA. The adminis-

tration has changed nothing, absolutely nothing at all.

So, Mr. Speaker, again I need to say that there is a message we need to send to the President. The message is very simple: No on the CAFTA model, no to inadequate labor protections, and no to the Oman and Peru agreements.

If you want to protect workers' rights, if you stand for labor protection, if you want to halt job losses in this country, then say no to the CAFTA model, say no to inadequate labor protection, and say no to the Oman and Peru agreements.

The CAFTA model hurts hard-working people here in the United States, in Oman and in Peru. Not surprisingly, the Oman and Peru trade deals will hurt U.S. workers in the same industries that were alienated by CAFTA. It is not a surprise to anyone that I am talking about textiles and sugar production.

The labor standards in Oman and Peru are simply not acceptable. As recently as last year, the Bush administration's very own State Department publicly stated that Oman has an unacceptable standard for the trafficking of people into involuntary labor.

The same was formally acknowledged regarding Peru, including a special note that child labor was a serious problem there.

Honestly, I do not understand this administration. At the same time that the administration negotiated these agreements, it also published a report detailing the extensive labor problems in both of these countries. Even children working in a factory making bricks in Lima, Peru, do not have the legal right to, and I quote the administration's report, "remove themselves from potentially dangerous situations".

We need to say no to the Oman and Peru agreements, not just to protect our labor rights here in the United States but also, importantly, to set the global standard for labor rights around the world.

It was not so long ago that many in this House rejected and argued against CAFTA. Guess what? The arguments against the Oman and Peru agreements are the exact same ones, because it is the exact same agreement.

I ask my colleagues not to be fooled. Do not believe that this is a new approach for trade, because absolutely nothing has changed.

I, for one, am going to stand up again for labor rights here in the United States and abroad, and I encourage my colleagues to do the same.

HONORING JAMES CAVENDER

The SPEAKER pro tempore (Mr. POE). Under a previous order of the House, the gentleman from Texas (Mr. GOHMERT) is recognized for 5 minutes.

Mr. GOHMERT. Mr. Speaker, I rise to honor a great East Texas man who has realized the American dream the old-fashioned way, through a lifetime

of hard work and dedication to his family, to his community, and to his craft.

James Cavender began his business career by opening a Dairy Mart in Pittsburgh, Texas, 4 years after I was born there. He opened his business in 1957.

Eight years later, Mr. Cavender took another chance and opened a retail western wear business for men and boys. Thirty-five years, 40-plus stores, and some 800 employees later, Cavender's Boot City, Cavender's Western Outfitters has become synonymous with the Texas cowboy.

Mr. Cavender's success is built on the following motto, "take care of the customer and everything else takes care of itself".

James Cavender is a family man. His company's operation reflects that. His wife, Pat, sons, Joe, Mike, Clay, are all involved in the day-to-day business of Cavenders. The family remains in tune with their customers by continuing to live a ranch lifestyle.

On May 9, Junior Achievement will honor the business success and community service of James Cavender. Junior Achievement is a volunteer organization that teaches children how they can impact the world around them as businesspeople.

Our young people who are interested in impacting the lives of others by entering the business world will find no better role model than James Cavender, a man who through honesty, determination, has attained great success as a businessman, but, more important, as a citizen of East Texas, of Texas and of these United States.

We honor James Cavender. God bless you, and God bless America.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New Jersey (Mr. PALLONE) is recognized for 5 minutes.

(Mr. PALLONE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

IRAQ—THREE YEARS AND COUNTING

Ms. KAPTUR. Mr. Speaker, I rise to claim Mr. PALLONE's time to address the House for 5 minutes.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Ohio?

There was no objection.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

Ms. KAPTUR. Mr. Speaker, a little over 3 years have passed since the invasion of Iraq, and it seems that we are no closer to victory than we were the day U.S. troops rolled into Baghdad.

So where are we in Iraq? This is a question many are asking. Just this morning, a suicide bomber attacked police headquarters in Fallujah, killing 15 and wounding 30 others. According

to AP reports, 13 of those killed were Iraqi recruits and two were Iraqi police.

In Baghdad over the past 2 days, 34 bodies have been discovered throughout that city. The hands of the men had been bound. All showed signs of torture, and all had been shot in the head.

Another 12 bodies, all Sunni Arabs, were found in the streets over the weekend.

This is appalling news, Mr. Speaker; and, sadly, it is simply a continuation of the sectarian violence sparked by the February bombing of the holy Askariya Mosque in Samara. The elevated violence has claimed hundreds of lives, and many experts and scholars worry if this is deteriorating into a full-out civil war.

We can only hope that will not be the case, Mr. Speaker, but the signs are troubling, and insurgents are targeting Iraqis as well as U.S. troops. Iraqis are attacking other Iraqis, and no one seems to know how to stop the violence.

It is clear that the administration's pre-war intelligence was finagled or flubbed, and war efforts are being bungled. Constant miscalculations and inability to view the situation for what it really is continues to place our troops in harm's way every minute of every day.

Is it any wonder that well-respected military officers out of a sense of patriotic duty feel compelled to speak out against Secretary Rumsfeld and others in this administration, drawing light to the constant bungling?

In March, military General Paul Eaton, retired, said, "Mr. Rumsfeld has put the Pentagon at the mercy of his ego, his cold warrior's view of the world and his unrealistic confidence in technology to replace manpower. As a result, the Army finds itself severely undermanned."

Retired military General Paul Eaton: "Secretary Rumsfeld has shown himself incompetent strategically, operationally and tactically, and is far more than anyone else responsible for what has happened to our important mission in Iraq. Mr. Rumsfeld must step down."

Retired Lieutenant General Greg Newbold: "Secretary of State Condoleezza Rice's recent statement that we made the right strategic decisions but made thousands of tactical errors is an outrage," he says. "It reflects an effort to obscure gross errors in strategy by shifting the blame for failure to those who have been resolute in fighting. The truth is our forces are successful in spite of the strategic guidance they receive, not because of it."

Major General John Batiste in April said, "the current administration repeatedly ignored sound military advice and counsel with respect to the war plans. I think the principles of war are fundamental, and we violate those at our own peril."

And Central Command Commander General Anthony Zinni in April said, "I think we are paying the price for lack of credible planning, or the lack of a plan. We are throwing away 10 years of planning, in effect, for underestimating the situation we were going to get into and for not adhering to the advice that was being given to us by others."

Mr. Speaker, all of these are troubling remarks. All of those men speak from personal experience at ground level. Their concerns and protestations were ignored by higher-ups in the Pentagon and in the Oval Office.

The price for speaking the truth in public? Ask General Shinseki. He got fired for daring to speak out on the number of troops that would be needed to maintain the peace once major combat operations were under way.

So, thus far, we have 2,404 U.S. soldiers who have died in Iraq and another 17,762 injured; 27,000 Iraqi civilians have died, and the world does not even know how many there have been injured.

From my own State of Ohio, 107 brave soldiers have died, and 664 have been injured. And the only thing this administration sees fit to do is throw money at the problem and wait for a new President to figure it out sometime after 2008's elections are over.

Our esteemed colleague from the other body, JOSEPH BIDEN, this week suggested that he agreed with some experts who have proposed decentralizing Iraq, similar to what was done in Bosnia in the mid-1990s. He writes, "America must get beyond the present false choice between staying the course and bringing the troops home now and choose a third way that would wind down our military presence responsibly while preventing chaos. The idea, as in Bosnia, is to maintain a united Iraq by decentralizing it, giving each ethno-religious group, Kurd, Sunni Arab and Shiite Arab, room to run its own affairs while leaving the central government in charge of common interests."

Mr. Speaker, is it not time to at least consider a new direction to stem the rising violence?

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CONGRATULATING DODIE DITMER ON HER RETIREMENT FROM THE COMMUNICATIONS WORKERS OF AMERICA

The SPEAKER pro tempore (Mr. GOHMERT). Under a previous order of the House, the gentleman from Ohio (Mr. STRICKLAND) is recognized for 5 minutes.

Mr. STRICKLAND. Mr. Speaker, it is with great pleasure that I rise here on the floor of the people's House to congratulate Dodie Ditmer on her retirement from the Communication Workers of America after over 43 years of service to the union and to our Nation.

Dodie was born in Clairfield, Tennessee. She was one of eleven children. She later married Gregory Kent