

historic turnaround. In 1971, when his mayoralty started, Baltimore was a struggling city, a city plagued by population flight, crime, and decaying urban infrastructure. When so many had given up on Baltimore, Mayor Schaefer made it his mission to stand up to that decay. And we can still see his legacy today. It is a legacy that includes physical landmarks like Camden Yards, the National Aquarium, Baltimore's Harbor Place, and an outstanding light rail system, projects that he saw through to completion as both mayor and Governor of our state.

Just as importantly, Mayor Schaefer's legacy came in thousands of gestures that showed just how deeply he cared about the people he represented and how seriously he took his work: Personally addressing illegal dumping in alleys or broken equipment at parks, driving through the city at night on the lookout for everything from potholes to crime trouble spots, and even jumping into the aquarium's seal pool, complete with a rubber ducky, when the city failed to complete the aquarium on time.

My colleague from Oregon is shaking his head because we all know that famous picture.

Above all, his colorful, passionate, and dedicated leadership added up to the change, not just in Baltimore's appearance and infrastructure, but in the mindset of the words of the Baltimore Sun when they said he "changed the way the city felt about itself."

How important leaders are to make that happen in the minds of their people. We have an agenda, by the way, that is Make It In America, that is trying to change that psychology as well, that we're going to make it, we're going to succeed, we're going to expand.

William Donald Schaefer brought that same dedication to his two terms as Maryland Governor. His trademark, no-nonsense style—"do it now" was his byword—was on display in Annapolis, where he pursued an agenda focused on job creation, strengthening Maryland's schools, which, by the way, now rank number one in the country, and protecting Maryland's natural heritage, including our beloved Chesapeake Bay.

After reaching the highest point in Maryland politics, many would have ridden off into the sunset. But not William Donald Schaefer. He couldn't get enough of the work he loved, and he ran for State Comptroller, and won twice. In his last job he was one of our State's most respected voices for fiscal responsibility.

Before he died, Governor Schaefer was asked how he'd like to be remembered, and he answered, "There are two words: 'He cared.' People," he said, "mock me and make fun of it. But it's the truth."

And as someone who worked closely with William Donald Schaefer throughout his years as mayor and Governor and comptroller, I can say, without any hesitation or fear of contradiction,

William Donald Schaefer cared. He was a man of the people. He listened, he acted.

It is the truth and it mattered because, at the time when so many wrote off our cities, caring took remarkable courage and strength.

A great architect, Mr. Speaker, was once laid to rest in a building he himself had designed. His tombstone read, and I quote, "If you seek his monument, look around you." Those words apply just as well to William Donald Schaefer, and I hope that the people he served will bear him in mind whenever they enjoy the best of the city of Baltimore and the best of the State of Maryland.

Well done, our good and faithful servant.

HONORING JOHN SNIDER

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. WALDEN) for 5 minutes.

Mr. WALDEN. For the past 12 years, John Snider of Medford, Oregon, has been my district director. He's decided to move on now to pursue other opportunities and other careers. But to me, he was more than just district director. He was my mentor, he was my partner, and always my friend.

John Snider is a terrific man, a great fan of the Oregon Ducks, and he served three Members of Congress in this district as district director, including my most recent predecessor, Robert F. Smith.

He was born and raised in Medford. His roots run deep in the Rogue Valley. He is a guy's guy. He is a terrific man.

My current district office actually sits adjacent to the former Snider Dairy, which his family had and which is now part of downtown Medford.

John and his wife, Candy, currently live in the Rogue Valley, and John's daughter, Robyn, lives up in Grants Pass.

John graduated from St. Mary's High School and was its student body president. He graduated from the University of Oregon, and is a rabid, to say the least, Oregon Ducks fan. And my wife and I had the opportunity to be with John and Candy at the championship game in Arizona earlier this year. And among the 10,000 or 20,000 people at the reception ahead of time, we actually bumped into each other there, as fate would have it, and had a wonderful evening.

John served our country as a member of the United States Coast Guard and as president of the Rotary Club of Medford, where his attendance always spiked when I was the speaker. He was always so busy, he never got to his own Rotary Club; so they always fined him extra heavily when I was there because then he was with me and they had their opportunity to get at him.

John was my eyes and ears throughout the Second District, which is 70,000 square miles of eastern, central, and southern Oregon. We, I think, have

traveled in about every conveyance possible, from a wagon behind a tractor to jet engine aircraft, single engine aircraft, twin engine aircraft. We've traveled in those airplanes, small, chartered, with others on our staff who didn't fare as well as John and I. They turned a little green and white and had problems at times. John and I always sort of traveled through it.

We have driven in snow and rain and ice and sleet, and everything we hear about postal officials, from one end of the district to the other. We have flown, we have driven, we have hiked, we have walked, we have been on boats and airplanes, and you name it.

□ 1020

And always at my side, John Snider. When the water was cut off to the Klamath Basin 10 years ago, John was there with me at the bucket brigade, where we took water symbolically out of Lake Ewuana and passed it through 15,000 people into the A Canal, symbolizing this horrible thing that the government had done to the farmers. That deeply affected all of us in the Second District, and especially John and me; and his commitment to those farmers and ranchers continues today, as does mine.

When it came to saving the Medford Tanker Base so that firefighting aircraft could make their circle around the Rogue Valley quicker rather than being shoved out to another hour's flight away, John was there day and night working with Commissioner Walker and others to make sure we could preserve that firefighting base in Medford. And we did, and it's made an enormous difference in saving lives and property.

When President Bush came out to both Applegate and Redmond, John was there helping organize the events ahead of time. And any of you who have been involved in a Presidential visit to your district, you know it happens quickly and you basically go 24/7, and things get changed in the middle of the night and requests come and go: We need a band; no, we don't need a band. We need a garrison-sized flag; no, we don't. John was there making sure it all happened.

John has served as one of my most important advisers, and is passionate about issues related to water and timber, small business development, and the people. He is well-liked by everyone who has ever met or worked with John Snider. He was a true leader in our community and remains so today.

So today, I rise to take the time in the House to honor and recognize my longtime—only until he decided to move on—district director, John Snider, to wish him and his wife Candy and John's daughter Robyn the very best in the years ahead.

We look forward to continuing our friendship and to working together for the betterment of our great State of Oregon, and always to cheer on the Oregon Ducks.

HEALTH CARE REFORM LAW

The SPEAKER pro tempore. The Chair recognizes the gentleman from Connecticut (Mr. COURTNEY) for 5 minutes.

Mr. COURTNEY. Mr. Speaker, I rise to share with the House a headline which was reported in yesterday's Connecticut media, which I believe is going to reverberate all across the country. It reads that, "As Federal Health Reforms Take Effect, Aetna Proposes Rate Cuts."

Now, for employers who have been seeing double-digit increases for the last decade, to see a headline that says health insurance premiums are going to be cut probably seems like it must be a typo or there must be some April Fool's headline joke. But the fact of the matter is, as that story indicates, because of the Federal health care reform law, the new premiums which are going to go into effect in September that Aetna is proposing have to be reduced anywhere from 5 percent to 19 percent. For policyholders, the savings with these new premium announcements will be up to \$3,500 a year on policies that cost about \$14,000 today.

Why is this happening? It is because the health care reform law contains a provision which says that insurers must demonstrate that up to 80 to 85 percent of premium dollars have to be spent on health care. It is called the medical loss ratio rule. And under existing premiums that Aetna is collecting these days, only 54 percent of premium dollars are presently being paid on health care.

Now, again, as someone who was a small employer before I came to Congress in 2007 and paid those double-digit increases year in and year out, what we are seeing now is the fact that there is transparency in terms of how premiums are being handled and that people are now understanding and, in fact, regulators are enforcing a rule which says that when you pay health insurance premiums, not all of it, but the bulk of it has to be spent on health care. And because of this medical loss ratio rule, we saw yesterday that Aetna is proposing to cut health insurance premiums for employers. And this is going to be replicated all across the country over the upcoming year as the Department of Health and Human Services is issuing these rules to State insurance departments for implementation.

Thank goodness for those employers who are now going to be seeing real rate relief that we did not repeal the health care reform law. Thank goodness for those employers who are getting small business tax credits back in the mail today for their IRS filings that they submitted this year that we did not repeal the health care reform law. Thank goodness for all the employers across America who are now participating in the early retiree health insurance reform program, which over half the Fortune 500 companies in America have signed up for as a

way of moderating early retiree health insurance costs so that they can encourage employees 55 and up to take retirement, opening up opportunities for younger workers in this country, which we desperately need, looking at graduating classes that are facing daunting employment prospects.

The fact of the matter is the health care reform law in terms of small business tax credits, real rate cut relief, early retiree programs that help employment-based health benefits is now rippling through the system and providing help for thousands and thousands of employers all across this country.

We know now that the health care reform law is helping almost 1 million young Americans between the ages of 21 and 26 stay on their parents' health insurance plan.

I was with a student up at the University of Connecticut the other day. His sister was months away from graduating from NYU when she was diagnosed with a rare nerve disorder. And thank goodness for the health insurance reform law that she was able to stay on her parents' health care plan. Now she is receiving lifesaving treatments that are going to allow her to attend law school starting next year.

For seniors we are seeing the new Medicare provisions that will close the doughnut hole, that will provide preventive services like annual checkups, cancer screenings that are now covered 100 percent by the Medicare program as a direct result of the health care reform law. These benefits are now flowing through the system with a bill that was fiscally responsible and that CBO scored as a net saver to America's budget deficit.

Again, I want to make sure people see this headline that employer-based premiums are going down because of the health care reform law provisions that will protect employers and individuals who buy health insurance, so that their premium dollar is actually going to be spent on health care and not on excessive administrative costs and bonuses for people in the insurance industry.

Again, I come from Connecticut. We are proud of the insurance industry. My dad worked as an insurance company lawyer his whole lifetime and sent me to college because of that.

The fact of the matter is these rules are something that the insurance industry can coexist with, they can make a health profit, they can grow their business, but it will stabilize the market so that people are not going to be forced to abandon coverage for their workers and for themselves because of the skyrocketing double-digit increases that we have been experiencing as a Nation for far too long. We have relief in sight, and this headline verifies that.

Let's preserve these protections and make sure that our employers and individuals have access to affordable health care.

NATIONAL POLICE WEEK

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. FLORES) for 5 minutes.

Mr. FLORES. As many of you know, this week is National Police Week, a time to give special recognition to law enforcement officers who have lost their lives in the line of duty for the safety and protection of others. I come before you today to honor one of my constituents who did just that.

On April 23, 2011, Johnson County Deputy Sheriff Clifton Taylor was first to the scene of a reported domestic disturbance in Venus, Texas. An anonymous caller had reported a man was threatening people with a weapon. Upon arriving at the scene, Deputy Taylor, two other Johnson County deputies, and an officer from the Venus Police Department were informed that an armed man had fled to another building on the property. Deputy Taylor and the three other officers approached the building, but the gunman immediately opened fire.

Deputy Taylor was shot three times by the gunman and later died. He was 31 years old. His death marks the first time since 1971 that an officer in Johnson County died in the line of duty, and he is the 31st law enforcement officer to be killed by gunfire in the line of duty this year.

Deputy Taylor had been with the department a little more than 3 years. He was deeply committed to serving and protecting his community as a law enforcement officer and will always be remembered as one who placed honor and duty above his own personal interests and safety.

I am deeply humbled by his service and dedication as a Texas law enforcement officer to keeping others safe that he would lay down his life not only for his fellow officers but for the community that he took an oath to protect. His sacrifice exemplifies that set forth in John 15:13: Greater love has no one than this, than to lay down one's life for his friends.

□ 1030

MAKE IT IN AMERICA AND
CREATE JOBS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. WILSON) for 5 minutes.

Ms. WILSON of Florida. Mr. Speaker, today I rise for one reason: to talk about creating jobs, jobs, jobs.

I have been a Member of Congress for 18 weeks, and I still have not seen any plan that would create jobs. My constituents are hurting. They need help, and I don't see any coming. They are losing their homes. They need jobs.

I did not come to Congress to "drill, baby, drill." I did not come to Congress to hand out corporate tax breaks. And I did not come to Congress to end Medicare as we know it. I came to create jobs.