

POM-676. A resolution adopted by the House of Representatives of the Commonwealth of Massachusetts; to the Committee on Commerce, Science, and Transportation.

"Whereas, there has been strong indication that Amtrak is seriously considering the elimination of trains 448 and 449, the New England States section of its Lake Shore limited passenger train operating between Boston, Massachusetts and Albany, New York; and

"Whereas, this train provides the only intercity rail passenger service to the city of Pittsfield and the County of Berkshire and interconnects this region to the Amtrak national hub at Chicago, Illinois and there is no commercial airline passenger service in Pittsfield, no interstate highway running through the city or a viable connection to a distant one, and extremely limited intercity bus service in Pittsfield or Berkshire County since the elimination of Greyhound Lines service several years ago; and

"Whereas, several thousand passengers per year use this service Amtrak provides both arriving and departing this city each year and over 1/3 million passengers per year use this train traveling to and from New England; and

"Whereas, the United States Postal Service uses this train to transport substantial amounts of mail generating healthy revenues for Amtrak that covers a large portion of the operating expenses of this train; and

"Whereas, this train provides needed transportation for persons from this area who have no other means of mobility and provides transportation to this area for persons arriving here for business, personal and tourism reasons it generates needed income for many businesses in the area; Therefore be it
"Resolved, That the Massachusetts House of Representatives opposes any discontinuance of this above mentioned rail passenger train service after having made substantial capital investments for Amtrak in improving the local rail passenger station over the last fifteen years and urges Amtrak to continue operating trains 448 and 449 making cost savings in the operation of the trains rather than eliminating them; and be it further

"Resolved, That a copy of these resolutions be forwarded by the Clerk of the House of Representatives to the United States Congress."

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. SIMPSON, from the Committee on Veterans' Affairs, with an amendment in the nature of a substitute and an amendment to the title:

S. 1359. A bill to amend title 38, United States Code, to revise certain authorities relating to management and contracting in the provision of health care services (Rept. No. 104-372).

EXECUTIVE REPORTS OF COMMITTEES

The following executive reports of committees were submitted:

By Mr. PRESSLER, from the Committee on Commerce, Science, and Transportation:

Jerry M. Melillo, of Massachusetts, to be an Associate Director of the Office of Science and Technology Policy,

Kerri-Ann Jones, of Maryland, to be an Associate Director of the Office of Science and Technology Policy.

(The above nominations were reported with the recommendation that

they be confirmed, subject to the nominees' commitment to respond to requests to appear and testify before any duly constituted committee of the Senate.)

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second time by unanimous consent, and referred as indicated:

By Ms. MOSELEY-BRAUN:

S. 2132. A bill to amend the Internal Revenue Code of 1986 to provide comprehensive pension protection for women; to the Committee on Finance.

By Mr. AKAKA:

S. 2133. A bill to authorize the establishment of the Center for American Cultural Heritage within the National Museum of American History of the Smithsonian Institution, and for other purposes; to the Committee on Rules and Administration.

By Mr. BIDEN (by request):

S. 2134. A bill to amend the Higher Education Act of 1965 to authorize Presidential Honors Scholarships to be awarded to all students who graduate in the top five percent of their secondary school graduating class, to promote and recognize high academic achievement in secondary school, and for other purposes; to the Committee on Labor and Human Resources.

By Mr. COCHRAN (for himself and Mr. CONRAD):

S. 2135. A bill to amend the Internal Revenue Code of 1986 to provide reductions in required contributions to the United Mine Workers of America Combined Benefit Fund, and for other purposes; to the Committee on Finance.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. SARBANES:

S. Res. 301. A resolution to designate October 13, 1996, as "National Fallen Firefighters Memorial Day"; to the Committee on the Judiciary.

By Mr. LOTT (for himself and Mr. DASCHLE):

S. Res. 302. A resolution to authorize the production of records by the Committee on Indian Affairs; considered and agreed to.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Ms. MOSELEY-BRAUN:

S. 2132. A bill to amend the Internal Revenue Code of 1986 to provide comprehensive pension protection for women; to the Committee on Finance.

THE WOMEN'S PENSION EQUITY ACT OF 1996

Ms. MOSELEY-BRAUN. Mr. President, this legislation brings together some of the best ideas on women's pension legislation that have come before the House or the Senate. The legislation contains three new proposals to increase the security, the equity and the accessibility of our pension system. As the first permanent woman of the Senate Finance Committee, I have undertaken work in this area precisely

because retirement security is so vitally important to all Americans, but especially to America's women.

Many of America's women face retirement without economic security. The majority of the elderly are women, and the retirement system in our country is, unfortunately, failing them. Younger women are not earning the pension benefits they think they are, and older women are losing the pension benefits they thought they had. To make certain that the "golden years" are not the "disposable years," women need to take charge of their own retirement.

Last year, I introduced, and many of my colleagues cosponsored, the Women's Pension Equity Act of 1996 to begin to address one of the leading causes of poverty for the elderly—little or no pension benefits. Less than a third of all female retirees have pensions, and the majority of those who do earn less than \$5,000 a year from them. The lack of pension benefits for many women means the difference between a comfortable retirement and a difficult one. Three of the six provisions of that bill, the Women's Pension Equity Act, are now law.

Today we have introduced the Comprehensive Women's Pension Protection Act to put Congress on notice that we will continue to push for pension reforms that enable women to achieve a secure retirement. Congress should expect to hear from American women in the coming months about the need for pension policy that allows women to retire with dignity. We are here today, and we will be back in the beginning of the 105th Congress, because addressing pension issues is an integral part of the solution to women's economic insecurity.

In addition, pension issues are critical to our Nation as a whole. In light of the demographic trends facing America, retirement security is increasingly important to the quality of life for all of our citizens. With regard to women's pensions, specifically, though, I believe the first step is for women to take charge of their own retirement.

Women should create their own pension checklist to prepare for economic security when their working days are over. There are eight items that should be on any such checklist. Women should, first, find out if they are earning now or if they have ever earned a pension; second, learn if their employer has a pension plan and how to be eligible for that plan; third, contribute to a pension plan if they have the chance; fourth, not spend pension earnings if given a one-time payment when leaving a job, which is very important, also; fifth, if married, find out if their husband has a pension; sixth, not sign away a future right to their husband's pension if he dies; seventh, during a divorce, if that unfortunately happens, consider the pension to be a valuable, jointly earned asset to be divided; and eighth, find out about their pension rights and fight for them.