

participant in 20-percent increments beginning after the participant has completed two (2) years of service. Current law provides for five-year cliff vesting and seven-year graded vesting.

Enhances Portability of Benefits under 410 (k) plans. Severance from employment would be a permissible event for the plan to make a distribution of the account balance to each plan participant who may exercise his or her option to roll over the balance to another plan or an IRA.

Enhances Portability of Benefits Between Defined Contribution Plans. Transfers of account balances held in defined contribution plans would be permitted to be transferred to another defined contribution plan without requiring complete replication of distribution options. Such transfers would be permitted only where the participant knowingly and voluntarily elects the transfer and any applicable spousal consent rights were respected prior to the transfer.

Enhances Portability of Benefits by Expanding PBGC's Missing Participants Program. The PBGC's missing participants program would be extended to defined contribution plans such as a 401(k). The PBGC would act as a clearing house for terminated plans of employers who have moved, changed names, or gone out of business. This would enable participants of those plans to receive their pension benefits under the plan.

Enhances Portability of Benefits Held by Certain Employees of Non-Profit Entities and Public School Systems. Employees of certain employers who participate in a 403(b) plan would be permitted to roll their account balance into the new for-profit employer-sponsored plan when they change employment.

Enhances Portability of Benefits held by Participants of 457 Deferred Compensation Plans. Employees of certain non-profit entities and/or state/local governments who participate in a section 457 plan would be permitted to roll their account balance (to the extent funded) to an IRA upon termination of employment.

Enhances the Portability of Benefits through modifying the 60-Day Rollover Period in Certain Cases. In cases of natural disaster and military service the 60-day rollover period would be extended to provide relief against substantial tax penalties that would otherwise result from missing the 60-day rollover deadline.

Expands Coverage and Enhances Portability through the Purchase of Certain Service Credits. Employees of state and local governments, especially teachers who often move between states and school districts in the course of their careers, would be permitted to use funds from their 403(b) or 457 defined contribution plans to purchase service credits for qualification of full benefits under a defined benefit plan.

TITLE IV—COMPREHENSIVE WOMEN'S PENSION PROTECTION

Enhances Certain Government Pension Benefits. Modifies benefits offset for certain surviving spouses who are retired government workers by reducing only two-thirds (2/3) of their combined Social Security spousal benefit that exceeds \$1,200 a month. This current offset is a two-thirds reduction of their total monthly government pension benefit.

Enhances Pension Benefits for Many Plan Participants through Repeal of Social Security Integration by Year 2004. Qualified pension plans which integrate the plan benefits with Social Security benefits would be required to adopt the limited integration rules included in the Tax Reform Act of 1986 with respect to benefits attributable to plan years prior to 1988. In addition, integration would be repealed completely for benefits accrued for plan years beginning in the year 2004. Bene-

fits under SEP (Simplified Employee Pension) plans could not be integrated.

Enhances Benefit Security for Benefits Under a Qualified Benefit Plan Upon Divorce. The non-participating spouse would be entitled to an automatic share of the pension benefits, except where such benefits are protected by a valid and enforceable agreement which constitutes a part of the equitable division of property pursuant to the divorce. The participating spouse would be required to notify the plan of divorce proceedings that have been undertaken. The provision would apply in cases of couples who have been married for five years or more.

Enhances Benefits of Certain Spouses With Respect to Railroad Retirement. The requirement that a former husband must have started collecting his own railroad retirement benefits in order for the former spouse to receive his or her benefits pursuant to an annuity would be repealed.

Enhances Tier II Railroad Retirement Benefits to Surviving Spouses After Divorce. Payment of benefits to a surviving spouse pursuant to a divorce agreement, annulment, legal separation, or any other Court approved termination of the marriage would not be terminated upon the death of the participating spouse.

Enhances Benefits of Surviving Spouses of Certain Civil Servants. Surviving spouses (and former spouses if awarded pursuant to divorce) of employees who died while eligible for a deferred annuity under the Civil Service Retirement System (CSRS) would be allowed to elect to receive either (1) 55 percent of the former employee's deferred annuity, commencing when the employee's deferred annuity would have commenced had the employee lived; (2) the actuarial equivalent of the amount determined under (1) above, but commencing at the time of the former employee's death; or (3) a refund of the former employee's retirement contributions.

Enhances Benefits for Former Spouses of Federal Employees. Courts would be authorized to require the ex-husband to name his former wife as beneficiary under the pension plan of all or a portion of any refunded contributions.

Enhances the Security of Benefits of Certain Spouses of Plan Participants. The participating spouse's plan would be required to provide the participant's spouse with a copy of the explanation of survivor benefits and options under the plan in the same manner as provided to the plan participant.

Enhances Certain Spousal Benefits with Respect to Joint and Survivor Annuities. Modifies the current survivor annuity requirements to provide that the plan participant may elect to have the benefit paid in the form of a qualified joint and two-thirds (2/3) survivor annuity.

Enhances Security of Spousal benefits Under all Defined Contribution Plans. All defined contribution plans would be required to offer the option of a joint and survivor annuity.

Enhances Spousal Benefits Under 401(k) Plans. The spousal consent requirement that applies to defined benefit plans would be extended to defined contribution plans to prevent the participants from draining all the benefits from the plan to the detriment of the non-participating spouse.

Expands and Enhances the Benefits of Participants Who Utilize Leave Under the Family and Medical Leave Act. Hours for leave taken under the Family and Medical Leave Act would be credited under the employee's pension plan for purposes of participating in the plan and vesting of the participant's benefits under the plan.

Enhances Pension Benefits for Plan Participants With an Emphasis on Serving Women. A toll-free hotline would be established by the Department of Labor to serve as a resource

for women on pension issues; a source of referrals for the caller to the appropriate agencies; and a source for applicable printed materials.

HONORING RIVERDALE ROTARY CLUB

HON. ELLIOT L. ENGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1998

Mr. ENGEL. Mr. Speaker, the Rotary Club of Riverdale is celebrating its tenth anniversary and in that relatively short time this fine group has reached around the world to help people.

Rotary's motto is Service Above Self and its object is to encourage and foster the idea of service. The Riverdale Rotary Club is an exemplar of that motto and ideal.

The Riverdale Rotary has made itself a part of the community by contributing to the community. We may say that its ideal is charity, the love of giving to others.

Among its many activities are annual community awards, sponsoring the first annual Riverfest Music Festival, giving annual awards to area high schools, participating in the arthritis Foundation Mini-Grand Prix, contributions to the Rotary Foundation for Ambassadorial Scholarship for postgraduate study, contributions to the Riverdale Mental Health Association, the Bronx Arts Ensemble, the Bronx Municipal Hospital and Riverdale Neighborhood House.

The generosity of club members reaches across the hemispheres to Kenya, where Riverdale Rotary sponsors two scholarships and contributes to a school library, and Ethiopia, where the club president Gilda Chirafisi travelled to join with Rotarians from Addis Ababa to inoculate hundreds of children against childhood disease.

The Riverdale Rotary Club is an essential part of the community. But what marks it apart is its essential spirit of giving. I join the community in celebrating the tenth anniversary of the Rotary Club of Riverdale and look forward to celebrating many more anniversaries with them.

IN MEMORY OF MRS. MAXINE SHORE

HON. MARCY KAPTUR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1998

Ms. KAPTUR. Mr. Speaker, it is with sadness yet also gratitude, that I enter in this RECORD the life of Mrs. Maxine Shore, an American of enormous talent and creativity whose 86 years of life contributed to the enrichment of America and our literary heritage. Her life of continuous learning and perseverance throughout holds an example for all who knew her, and all who will enjoy her writings for generations to come. Our deepest sympathies are extended to her son, Steven, her many friends, and associates.

IN REMEMBRANCE: A BIO OF MAXINE SHORE
AUTHOR AND TEACHER

Maxine Shore, a prolific author and teacher, died June 2, 1998, at her home in Carmel,

CA. She was 86. She received her B.A. from McAllister College in Minnesota, quickly moving into writing and publishing after college.

Mrs. Shore, believed that everyone has in-born creativity which she encouraged in her students, who successfully published award winning books. At the time of her death she was still teaching classes and editing five books a month.

One book, *The Captive Princess* which was authored by Shore was set in the first century in England and told the story about the first Christian princess of England. The book went into seven printings and was chosen by two book clubs.

What made Mrs. Shore stand out from other creative writing teachers was her dedication to the creativity of the individual and her teaching methods of encouraging students to never give up.

Her career spanned 75 years with Mrs. Shore submitting her first article to a Minneapolis paper at the age of 11. She began writing her first book at the age of 12. Throughout her career she was an editor at Harper's and a member of the prestigious writing group along with Dorothy Parker at the Algonquin Table in New York. She authored hundreds of short stories, serials and articles for national magazines, as well as book reviews and radio scripts. Shore also authored plays for youth.

After leaving New York and Minnesota, Mrs. Shore moved to California with her son Steven. She continued to publish books, and with her writing and interviewing skills, quickly became involved with the stars in the Hollywood community.

Hoping to give her son a better education and home environment, Mrs. Shore moved to Carmel when Steven was a teenager. At the time of her move Shore was already an author of all kinds of fiction, non-fiction and plays and poems. She quickly became an established author and teacher for the Carmel community readily sharing her knowledge of the publishing business and her experience as a writer with her students. Maxine Shore had much to share. A partial listing of books she authored or co-authored in addition to the *Captive Princess* are: *Shipwreck Island*, an adventure story for boys which was based on the 19th century diary of Alfred Glendenning who was shipwrecked at the tip of Cape Horn; a biography, *Hero of Darien*; a biography, *Knight of the Wilderness*; a historical book for boys, *The Slave Who Dreamed*; she also ghost-wrote two other published books; and *Biography of Balboa*.

Mrs. Shore co-authored, *The Destiny Stone*, the story of the Stone of Scone with her son Steven. She just completed a book in May on creative writing.

Mrs. Shore's students have published over 50 books as well as articles, short stories and poems. One student, Mary Ann Taylor also had a serial in *Good Housekeeping*.

Her son Steven, plans as a fitting tribute to Mrs. Shore and her long career to publish poems and books not yet in print.

HONORING THE BRAVERY OF MR.
LEON BAKER

HON. DAVE CAMP

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1998

Mr. CAMP. Mr. Speaker, it is with great pride that I honor Mr. Leon Baker, from Greenville, Michigan, for his heroic actions. On May 14, 1998 while working for the Greenville Water Department he noticed a home en-

gulfed in fire. After reporting the fire, he ran to the door of the house and heard an elderly woman's cry for help. Without concern for his own life he entered the burning house, located and carried the woman to safety. Due to his selfless actions, the woman's life was saved.

Mr. Baker is truly a hero—even though he refuses to acknowledge that he showed a great deal of bravery in his heroic actions. It was without concern for his own well being that Mr. Baker heroically responded to a desperate call for help and rescued a fellow citizen.

In response to being called a hero he humbly said "I don't classify myself as a hero, just as a good American. I would hope someone would do the same for me if I needed help. I'm a Christian and I did it for that reason. God is my motivation. I'm just glad I could save her." This demonstrates his unselfishness and commitment to his fellow Americans. It is this type of bravery and courage that helped found America. Leon Baker is an example of what is so great about America. I salute him for his heroic actions, bravery and genuine care for his fellow citizens.

AGRICULTURE, RURAL DEVELOPMENT, FOOD AND DRUG ADMINISTRATION, AND RELATED AGENCIES APPROPRIATIONS ACT, 1999

SPEECH OF

HON. TIM HOLDEN

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 24, 1998

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 4101) making appropriations for Agriculture, Rural Development, Food and Drug Administration, and Related Agencies programs for the fiscal year ending September 30, 1999, and for other purposes:

Mr. HOLDEN. Mr. Chairman, I rise today to share my support for America's dairy farmers, and to oppose efforts to strike a very important dairy provision from the FY99 Agriculture Appropriations bill, a provision that will extend the implementation of Federal Milk Market Order (FMMO) reform.

The Agriculture Appropriations bill includes a very carefully crafted compromise designed to assure that Congress has sufficient time to review the Secretary of Agriculture's Final Rule for FMMO reform once it is issued. Specifically, the dairy language in the bill extends the deadline for USDA's implementation of FMMO reform from April 4, 1999 until October 1, 1999. This extension is important for the following reasons:

First, this provision will allow adequate time for Congress to review USDA's Final Rule in FMMO reform. In the 1996 Farm Bill, Congress requires USDA to reform the FMMO program by consolidating 33 milk marketing orders no later than 1999. USDA recently announced its proposed rules for FMMO reform. Included in the Secretary's proposal are two options for reforming the fluid milk pricing: Option 1A and Option 1B. The Secretary has indicated his support for implementing Option 1B even though 238 members of the House and 61 Senators have expressed their support

for Option 1A. With the current implementation deadline of April 4, 1999, there is concern there may not be time for the new Congress to adequately review the Final Rule and make changes, if they wish, before that deadline.

Second, the extension guarantees Congress time to make adjustments to the FMMO reform Final Rule, if necessary. Under this timetable, Congress will have six months from the release of the Final Rule, on or before April 4, 1999, to review the provisions of the Final Rule released by USDA and take up any changes they may wish to make. It would be much more difficult for Congress, which will be reorganizing following the fall elections, to complete its review of FMMO reform before the current April 4, 1999 deadline for implementation of FMMO reform.

I would now like to share with my colleagues the reason for my concern regarding Option 1B, and why I support having the opportunity to have my concerns addressed upon the issuance of a Final Rule.

In my home state of Pennsylvania, dairy is the largest agricultural enterprise in the state—representing a \$1.5 billion industry. Pennsylvania is the 4th largest dairy state in the country, with dairy products accounting for 40 percent of agricultural outputs in Pennsylvania. In the last ten years, the number of dairy farms has declined by 3,200, to only 10,500, and the number of dairy cows has declined by 90,000, down to just 640,000. In Pennsylvania, it has been estimated that 17,000 jobs are tied directly to the dairy industry, and another 12,500 jobs—such as building, trucking, banking, etc.—are indirectly tied to the dairy industry. It has been estimated that a 2 percent decline in Pennsylvania's dairy industry would translate into a loss of almost 600 jobs. Dairy is important to Pennsylvania, and the entire Northeast, because of the economic contributions it makes—both in dollars and jobs.

Under Option 1A, projected annual income of dairy farms would increase \$32 million. This is less than one half of one percent of total dairy farm income. Under Option 1B, however, U.S. dairy farmers would lose \$365 million per year or \$1 million per day under Option 1B. I have heard estimates that Option 1B could reduce mailbox prices by as much as \$0.85–\$1.25 per hundredweight in the Northeast.

The pricing structure for Class I (fluid) milk is extremely important to dairy farm income, rural community economic stability, and the regional supply of fresh fluid milk. The phase-down of farm income proposed by Option 1B will clearly hurt the financial condition of farmers, with small family farms bearing the greatest burden. In fact, the proposed rule states that "small businesses, particularly producers, would experience significant economic impacts." This runs counter to the USDA's recently released National Commission on Small Farms Report, "A Time to Act," which states, "the small farm is the cornerstone of our agricultural rural economy." As demonstrated by the 238 House Members and 61 Senators who signed the April, 1998 letter to Secretary Glickman, there is tremendous support in Congress for Option 1A in the pricing of Class I (fluid) milk. This option has broad bipartisan and geographic support from all major dairy producing regions of the country. Therefore, I am hopeful that USDA's final rule will have a Class I pricing surface, which resembles Option 1A.