

introduced today the Generating Retirement Ownership Through Long-Term Holding ("GROWTH") Act of 2005. We introduced this important legislation in an effort to address one of the issues making it difficult for today's working investors to save for retirement. Most of our Nation's mutual fund shareholders report that retirement is the primary purpose for which they are saving. Almost 50 percent of U.S. households now own mutual funds, and 72 percent of fund investors say that their primary goal is to save for retirement.

Mutual fund investors are overwhelmingly middle-income Americans investing for the long term. For many of these investors, mutual funds are the low-cost, professionally managed, diversified way in which they are saving on their own for retirement. Currently, investors who buy shares in a mutual fund and hold for the long term nevertheless find themselves taxed as they go—even though no fund shares were sold and no income was received. This legislation, which I'm proud to introduce along with my distinguished colleague, Congressman JEFFERSON of Louisiana, allows mutual fund shareholders to keep more of their own money to work for them longer by deferring—not avoiding—capital gains taxes until they actually sell their investment. The "GROWTH" Act makes it easier for these individuals to meet their goals and enjoy a secure retirement.

Those investors who opt in advance to leave capital gains generated by the fund manager reinvested in the fund are doing what so many policymakers want to see—they are holding for the long term, contributing to national savings, and building up their own retirement nest egg. Tax treatment that annually shrinks the amount saved—rather than taxing the sale of fund shares when the investor taps the savings—only frustrates the behavior that so many other provisions in the tax code try to encourage.

The GROWTH Act will encourage Americans to save more and to save for the long term to better prepare for a secure retirement. I urge my colleagues to join us in this effort and cosponsor this legislation.

IN HONOR OF THE RESEARCH AND CONTRIBUTIONS OF THE LATE DR. KENNETH B. CLARK

**HON. CHARLES B. RANGEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 5, 2005*

Mr. RANGEL. Mr. Speaker, I rise today to recognize and honor the research and contributions of the late Dr. Kenneth B. Clark who passed away on Monday. In his 90 years, Dr. Clark through his research helped to end segregation, fought to improve educational opportunities and services in minority communities, and drew attention to the psychological challenges of minorities.

Dr. Clark's research as an educational psychologist focused on the effects of racial prejudices in shaping identity and influencing educational achievement. His research demonstrated that segregation cultivated feelings of inferiority in minority students. Thurgood Marshall convincingly used Dr. Clark's research on inferiority in segregated school systems to argue that "separate but equal" was unconstitutional.

Like most of us, Dr. Clark's mother played an important role in his educational commitment. She insisted in 1920's America that he not go to vocational school as advocated by guidance counselors. Instead, she was determined that her son could do and was worthy of much more. She stressed to him the value of a quality education and he worked to ensure that same standard for all Americans.

Dr. Clark worked to restructure the public school systems in New York and Washington. Committed to the importance of integration and the value of a quality education, Dr. Clark proposed major reforms in the school systems that would bring students from different backgrounds together and would challenge them academically.

Needless to say, Dr. Clark has long been a vocal and critical advocate for sound education policy and social justice. His research has already had a great impact on this country. I would further honor my dear friend, Dr. Kenneth B. Clark, by inserting the following two tributes to his memory. The first is a statement issued by Dennis Courtland Hayes, Interim President and CEO of the NAACP, and Julian Bond, Chairman of the NAACP Board of Directors. The second is a piece from the Washington Post about the research and life of Dr. Clark.

NAACP MOURNS DEATH OF KENNETH B. CLARK, PSYCHOLOGIST AND EDUCATOR WHO HELPED END SCHOOL SEGREGATION

Dr. Clark was a national authority on the negative effects of entrenched segregation.

May 2, 2005.—The NAACP mourns the passing of Dr. Kenneth B. Clark, whose groundbreaking studies of African American children in the south influenced the U.S. Supreme Court to rule that school segregation was unconstitutional. Clark died yesterday at his home in Hastings-on-the-Hudson, N.Y.

NAACP Interim President and CEO Dennis Courtland Hayes said: "Dr. Clark made a monumental contribution to the 1954 Brown v. Board of Education decision that has proven so important in this country. His research has been key to the understanding by African Americans that we are all created equal in the eyes of God and to value our heritage."

Clark's research verified the damaging effect of racial segregation to black school children in the early 1950's. This testimony was used by attorney Thurgood Marshall and the NAACP to challenge the constitutionality of the separate-but-equal doctrine that violated the equal protection clause of the Fourteenth Amendment.

Clark's testing of children in South Carolina showed that African American children educated in a segregated school system saw themselves as inferior and, as he wrote, "accepted the inferiority as part of reality."

In 1961, Clark was awarded the Spingarn Medal, the NAACP's highest award. Clark, a longtime professor at City College of New York, wrote several influential books and articles advancing the cause of integration.

Founded in 1909, the National Association for the Advancement of Colored People is the nation's oldest and largest civil rights organization. Its half-million adult and youth members throughout the United States and the world are the premier advocates for civil rights in their communities and monitor equal opportunity in the public and private sectors.

KENNETH CLARK DIES; HELPED DESEGREGATE SCHOOLS

May 3, 2005.—Kenneth B. Clark, 90, an educational psychologist whose experiment with

dolls of different colors helped convince the U.S. Supreme Court that racially segregated public schools were inherently unequal, died of cancer May 1 at his home in Hastings-on-Hudson, N.Y.

In the seminal 1954 desegregation case in U.S. history, *Brown v. Board of Education*, the court used Dr. Clark's findings to buttress its ruling that "separate but equal" public schools encouraged feelings of inferiority among black children, not only damaging their self-esteem but also adversely affecting their ability to learn.

As early as 1939, Dr. Clark and his wife, Mamie Phipps Clark, had begun conducting tests to assess black youngsters' self-perception. Using dolls they bought for 50 cents apiece at the Woolworth's on 125th Street in Harlem (one of the few places that sold black dolls), they showed groups of black and white children two black dolls and two white dolls and asked them to choose which doll was nice, which was pretty and which was bad. The data from their tests showed that both groups overwhelmingly favored the white dolls.

Dr. Clark concluded that the children he studied, "like other human beings who are subjected to an obviously inferior status in the society in which they live, have been definitely harmed in the development of their personalities; that the signs of instability in their personalities are clear. . . ."

Dr. Clark repeated the experiment in 1950 in Clarendon County, S.C., where white students in the school system received more than 60 percent of the funds earmarked for education, even though the schools had three times as many black students. The results confirmed, in Dr. Clark's view, that the black children saw themselves as inferior.

Thurgood Marshall, then an attorney for the NAACP, seized on Dr. Clark's findings as evidence that segregated schools did harm and that minority-only schools violated the 14th Amendment because they could not meet the separate-but-equal standard enshrined by the court in the case of *Plessy v. Ferguson* more than a half-century earlier.

Some of Marshall's colleagues on the case were dismissive, even derisive, of Dr. Clark's dolls. They assumed Marshall would use the social-science findings tangentially, but the data turned out to be decisive. The court accepted Dr. Clark's premise that school segregation contributed heavily to the psychological damage of black youngsters.

Chief Justice Earl Warren wrote that separating black children from white children "solely because of their race generates a feeling of inferiority as to their status in the community that may affect the children's heart and minds in a way unlikely ever to be undone."

A decade later, Dr. Clark observed: "The court saw the issue clearly and in the same human terms in which [African Americans] had felt it. A racist system inevitably destroys and damages human beings; it brutalizes and dehumanizes them, blacks and whites alike."

Kenneth Bancroft Clark was born in the Panama Canal Zone in 1914. When he was 5, his mother decided to move to the United States with her son and 2-year-old daughter, even though her husband vehemently objected. The family, without the father, settled in Harlem.

Dr. Clark recalled that when he started school, Harlem was still integrated. By the time he reached the ninth grade, his school was predominantly black, and teachers were encouraging black students to go to vocational school.

"Mama stormed into school, more the shop steward than the lady she usually was," Dr. Clark recalled in a 1964 interview with the *New York Post*. "She told my counselor, 'I

don't give a damn where you send your son, but mine isn't going to any vocational school. . . ."

Dr. Clark graduated from George Washington High School in New York City and then enrolled at Howard University, where Ralph J. Bunche, a political science professor and later a Nobel Peace Prize winner, became a mentor. He received his undergraduate degree in psychology from Howard in 1935 and his master's degree in the same discipline from there the following year. He taught psychology at Howard in the 1937-38 school year.

In 1940, he became the first black person to receive a doctorate in psychology from Columbia University. Years later, while teaching at Columbia, he would mediate between students who had taken over a campus building and administrators trying to oust them.

From 1939 to 1941, Dr. Clark participated in a study of U.S. race relations headed by the Swedish economist Gunnar Myrdal. The results of the study were published in the book "An American Dilemma: The Negro Problem and Modern Democracy" (1944), a milestone in the nation's gathering awareness of the corrosive effects of racial prejudice.

Dr. Clark was an assistant professor of psychiatry at the Hampton (Va.) Institute in 1940-41, and he joined the psychology department at the City College of New York in 1942.

In 1946, Dr. Clark and his wife founded the nonprofit Northside Testing and Consultation Center in New York City to provide psychological services to Harlem residents. He later accused the New York City school system of allowing de facto segregation in some of its schools. Although school officials denied his charges, an investigation confirmed them and led to major reforms.

In 1960, Dr. Clark became the first black tenured professor at City College, and in 1966 the first black person to be elected to the New York state Board of Regents, where he served for 20 years.

In the early 1970s, the District of Columbia school board hired Dr. Clark as a consultant to revamp the schools. He submitted a comprehensive plan to focus on reading, mathematics and the measurement of teacher skills through student achievement. The "Clark plan" sparked controversy between the school board and the teachers union, and Dr. Clark cut his ties with the District after two years, with only pieces of his plan implemented.

He left with a rebuke of Superintendent Hugh Scott. "I'm glad the superintendent laughs at critics," he told The Washington Post in April 1972. "I'm glad he can laugh at anything. I can't laugh at the fact that these kids are no better off now than two years ago."

Dr. Clark retired from teaching in 1975 and formed a consulting firm that specialized in equal employment opportunity and affirmative action. He was the author of numerous books, including "Prejudice and Your Child" (1955), "Dark Ghetto" (1965), "A Possible Reality" (1972) and "Pathos of Power" (1975).

Dr. Clark's wife, his closest colleague, died in 1983.

Always one to speak his mind, Dr. Clark continued to express his support for integration, although as the years passed he began to express dismay at the lack of progress in race relations.

"I believed in the 1950s that a significant percentage of Americans were looking for a way out of the morass of segregation," he told the New York Times in 1984. "It was wishful thinking. It took me 10 to 15 years to realize that I seriously underestimated the depth and complexity of Northern racism."

Once described by a colleague as "the incorrigible integrationist," he lamented in

later years that perhaps he had devoted himself to a lost cause. He felt that many old allies in the battle for an integrated, nonracist society, both black and white, had abandoned the struggle. He also lived long enough to witness an evolving uncertainty about *Brown v. Board of Education* and the unrealized benefits of school integration.

"I look back and I shudder and say, 'Oh God, you really were as naive as some people said you were,'" he told *The Post* in 1990. "My life has been a series of glorious defeats."

Survivors include a daughter, Kate C. Harris of Lausanne, Switzerland, and Osprey, Fla.; a son, Hilton B. Clark of New York City; three grandchildren; and five great-grandchildren.

## HEALTH INSURANCE CRISIS

SPEECH OF

### HON. JAMES R. LANGEVIN

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 3, 2005*

Mr. LANGEVIN. Mr. Speaker, I rise to acknowledge "Cover the Uninsured Week." Many of us have heard from our constituents this week, asking that we make health insurance coverage a top priority in the 109th Congress. America's families are living in fear that someone they love might develop a health problem they can't afford. We must begin a meaningful dialogue about this problem that will continue until every American has access to quality, affordable health insurance.

This national disgrace has reached crisis proportions. Forty-five million Americans—more than 8 million of whom are children, and more than 80 percent of whom live in working families—are one ambulance trip away from financial devastation.

I was pleased to join Leader PELOSI and other Democrats in cosponsoring three bills introduced this week as part of the Democrats' plan to build on programs that already work. Together, the Family Care Act, the Medicare Early Access Act and the Small Business Health Insurance Promotion Act would cover over half of all uninsured Americans. I have also been proud to be a part of other initiatives, both nationally and in my home state of Rhode Island to preserve and expand existing health insurance programs for retirees, children with disabilities, and adults attempting to return to the workforce. These are all important aspects to addressing the health care crisis, and I am honored to be part of building momentum around a solution.

Our small business owners know we are in a crisis. Rising health care costs are undermining their ability to purchase coverage for their employees. They are frustrated with the increasing burden of negotiating and administering health care plans, and they are taking on extra costs or passing them on to employees just to maintain level coverage. Without systemic change, these problems will continue to threaten the health security of all Americans.

What frustrates me most about the health insurance crisis is what little attention it receives. But I believe that with the proper amount of consideration and planning, the health care system in America can be saved. An enormous amount of money circulates through our health care system—we spend

\$35 billion on uncompensated care for individuals who don't have health insurance, with federal, state and local governments covering as much as 85 percent. Wouldn't it be better for American families, and also more cost effective, to transfer a large share of these funds to a new program to subsidize the cost of covering the uninsured? We spend millions treating illnesses diagnosed at later stages, thus requiring more costly treatments, because we didn't offer people the screenings to catch these problems earlier. This is the least efficient way possible to treat people. While we may not be in the best of economic times, if we made this issue a priority and committed ourselves to spending our health care dollars more wisely, we could offer all Americans access to quality, affordable care.

With these principles of efficiency and inclusion in mind, I have developed a model for universal health insurance. Introduced last year as the American Health Benefits Plan. This bill is modeled after the Federal Employees Health Benefits Program—which everyone in this chamber is familiar with, as it offers coverage to Members of Congress, their families and staffs.

Under my proposal, private companies will compete to offer health insurance, attracting enrollees on the basis of benefits as well as efficiency, service, and lower premiums. The government should make a substantial contribution to every American's premium, and for those for whom paying a portion of the premium would be a hardship, the government should offer subsidies—as we currently do under Medicaid. Employers should continue to contribute to the health care system, and they can do so through a payroll tax, which would fund the government contribution—but the burden of negotiating and administering health care plans should be taken on by the government.

A national template for this model already exists. FEHBP manages health insurance for more than 8 million federal employees, annuitants and dependents. This program is administered by the Office of Personnel Management, which assumes responsibility for approving or disapproving carriers, negotiating benefit and rate changes, and auditing carriers' operations under the law. With administrative costs of less than 1 percent, OPM has managed to offer a wide variety of health care choices and protections to federal employees.

Mr. Speaker, I believe that the federal government should offer this kind of coverage and oversight to all Americans. I sincerely hope to continue this dialogue with my colleagues, beyond "Cover the Uninsured Week," but this is an important place to start.

IN SPECIAL RECOGNITION OF  
JOHN D. MOONSHOWER ON HIS  
APPOINTMENT TO ATTEND THE  
UNITED STATES MILITARY  
ACADEMY AT WEST POINT

### HON. PAUL E. GILLMOR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 5, 2005*

Mr. GILLMOR. Mr. Speaker, it is my great pleasure to pay special tribute to an outstanding young man from Ohio's Fifth Congressional District. I am happy to announce