

Lee has led a rich and remarkable life which began in 1928 when she was born in Indianapolis, Indiana to parents who were immigrants from Eastern Europe. She spent her childhood in Brooklyn, New York. An excellent student, she was valedictorian of her junior high school class at P.S. 109.

In 1943, Lee's parents moved to Los Angeles, where in 1945 she graduated from Susan Miller Dorsey High School at the age of 16. It was at this time that she explored her interest in flying. It was her mother's concern for her safety that persuaded her to quit flying to concentrate on her studies at Los Angeles Community College. However, when World War II ended she was unable to continue her studies as she would have liked because of the many schedule changes required to accommodate the returning veterans.

It was in 1947 that Lee met and fell in love with Jack Welinsky, and the following year they were married. Their first child, Howard, was born a year later, and their daughter, Sandra followed in 1954. During these years she devoted herself to raising a family. Despite those demands, she helped Jack with his auto supply business and supported Howard and Sandra through college at UCLA.

In 1976, Lee suffered the loss of her husband Jack and her mother. In the wake of that loss, she decided that at age 48, it was time to resume her formal education, this time at West Los Angeles College. As with every important undertaking, she pursued it with great commitment and determination. That commitment and determination enabled her to graduate with honors with an Associate of Arts degree in 1981, and in 1984 she graduated Cum Laude from California State University, Dominguez Hills with a Bachelor of Science degree in Accounting. In 1989, at the age of 62, Lee graduated from the University of West Los Angeles School of Law with a Juris Doctor degree and later passed the bar on her first attempt.

Lee is currently an attorney with the Santa Monica Rent Control Agency, where her expertise in landlord-tenant issues has made her a vital resource. She has been honored by the Culver City Council for her work on the Culver City Rent Control Board. She is also a volunteer attorney at the Bet Tzedek legal clinic where she counsels low income people with landlord-tenant problems.

Throughout her busy and active life, Lee has always been involved in politics and the debate over public policy. She has served as a member of the Culver City Planning Commission, President of the Culver City Democratic Club, and President of her union at the City of Santa Monica Rent Control Agency. In 1994 she was honored as "Democrat of the Year" by her Assembly District Democratic Committee. She is currently a delegate to the Democratic State Convention, and has been elected to serve on the Executive Board of the California Democratic Party.

In her modest way Lee would insist that her greatest accomplishment has been her family. As with all her other important endeavors, she has embraced the role of grandmother to Sandra's two children, Jennifer and David, with enthusiasm. She continues to be involved in their lives and with them she indulges her great love of travel.

Mr. Speaker, Lee Welinsky is an exceptional individual whose life of service to her family and her community stands as an example for

us all. I know that my colleagues join me in honoring her many achievements and contributions and in wishing her a very happy 70th birthday.

TRIBUTE TO A. LOWELL LAWSON,  
JR., BUSINESS LEADER, PATRIOT  
AND SERVANT OF THE UNITED  
STATES OF AMERICA

**HON. RALPH M. HALL**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, January 27, 1998*

Mr. HALL of Texas. Mr. Speaker, it is with a great deal of personal pleasure that I recognize the major accomplishments of an individual who dedicated his career to serving the interests of our country by strengthening our national security for the past 37 years.

On January 1, 1998 Mr. A. Lowell Lawson will retire as Chairman and Chief Executive Officer of Raytheon E-Systems. Under Mr. Lawson's leadership, E-Systems has contributed vitally to the effectiveness of the national intelligence community. In doing so, E-Systems contributed substantially to the United States being victorious in the Cold War—and in keeping us ever vigilant even today.

Mr. Lawson currently is a Raytheon Company Executive Vice President and a member of Raytheon's Board of Directors since 1995.

Mr. Lawson has served as head of E-Systems since August 1994. Prior to that he was President and CEO, beginning January 1994. In April of 1989, Mr. Lawson was elected President and Chief Operating Officer.

Mr. Lawson was born on January 16, 1938 in Macon, Georgia. He graduated from Warner Robins High School in Warner Robins, Georgia in 1956.

After graduating from the University of Georgia with a Bachelor of Science in mathematics in 1960, Mr. Lawson served as a contract price analyst at Warner Robins Logistics Center, Robins Air Force Base, Georgia.

Mr. Lawson joined E-Systems in 1964 as supervisor of proposal and cost analysis and later became manager of cost and services in the Greenville Division. He was assigned to the corporate staff as manager of corporate financial controls in 1965. He was promoted to director of corporate financial controls in 1969, and in 1970 became vice president-finance and division controller at the Memcor Division in Huntington, Indiana. Early in 1973 he was named Vice President and Corporate Controller of E-Systems. He was promoted to the position of Vice President and General Manager of the Greenville Division in 1978.

Mr. Lawson was named Senior Vice President and group executive of the Aircraft Systems Group in 1983. In April 1987, he was elected to the position of Executive Vice President, and served in that capacity until his election as President and COO.

His service is exemplified in his support and participation as a member of the Air Force Association, American Defense Preparedness Association, Association of the United States Army, Armed Forces Communications and Electronics Association, Association of Old Crows, and Navy League of the United States. He has served on the University of Texas at Dallas Engineering School Advisory Board, and was previously a member of the Business

Advisory Council of the East Texas State University.

He resides in Greenville, Texas and is a deacon at the Ridgecrest Baptist Church, past treasurer and member of the Board of Directors of Dallas Bible College, and has served on the Industrial Development Fund Board for the city of Greenville, Texas.

Mr. Lawson is married to the former Carol Few of Apalachee, Georgia. They have two sons, Andrew Lowell, III and Steven Bryan, and seven grandchildren.

I cannot imagine any person being more successful—more productive—and yet so capable of friendship. I am very lucky to be a friend of Lowell and of his family.

Mr. Speaker, fellow colleagues, please join me in paying tribute to the exemplary accomplishments of Mr. A. Lowell Lawson, for a lifetime of achievements as a business leader, patriot, and servant of the United States of America.

COMMEMORATION OF SACRAMENTO MUNICIPAL UTILITY DISTRICT'S 50TH ANNIVERSARY

**HON. VIC FAZIO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, January 27, 1998*

Mr. FAZIO of California. Mr. Speaker, I rise today to commemorate and celebrate the recent 50th anniversary of Sacramento's non-profit, community-owned electric company—the Sacramento Municipal Utility District—commonly known as SMUD.

Dissatisfied with high electric rates, on July 2, 1923, Sacramento voters overcame tremendous opposition to approve the creation of SMUD. Although SMUD became a legal entity in 1923, it was another 23 years before the courts upheld the District's right to supply power to the capital region. On New Year's Eve 1946, SMUD began operations.

Throughout its history, SMUD has survived numerous challenges: fighting to restore power during floods and windstorms, teaching customers how to conserve power during the energy crisis of the 1970's, and successfully responding to the closure of Rancho Seco nuclear power plant in 1989. And through it all, SMUD has remained true to its customers. It has consistently sought and developed new and environmentally friendly sources of power. It has educated the public on energy conservation and efficiency when it became a critical national problem. SMUD is currently recognized as an industry leader in energy efficiency and in renewable energy.

For several years, SMUD has been investing in renewable energy sources such as solar and geothermal power plants. Other strategic planning on the part of SMUD, such as aggressive power-purchasing throughout the western U.S., has kept customer rates constant since 1990. SMUD has committed itself to hold customer rates constant until 2001, then reduce them by as much as 20 percent.

In California beginning this year, customers will begin to have a choice of electric supplier—similar to how they currently choose their long-distance telephone company. Last summer, SMUD became the first utility in California to begin offering customers a choice. A limited number of customers, whose combined

electricity usage will add up to 100 megawatts of SMUD'S total 2000 megawatts of peak usage, is opened to competition allowing customers to buy power from a supplier of their choice. By moving months ahead of the other utilities, SMUD gained valuable experience, learning the impact of competition on customers and on SMUD operations.

SMUD's commitment to the Sacramento area goes beyond merely providing electrical power. From its inception, SMUD has recognized its responsibility to return something to the community it serves. Last year, as part of the District's Employee Volunteer Program, employees volunteered over 2,300 hours and raised \$20,000 to assist non-profit organizations in the Sacramento area. In partnership with the Sacramento Tree Foundation, SMUD customers have planted more than 200,000 trees in Sacramento since the program began in 1990. SMUD is also aiding in the economic development of the Capital Region. By offering competitive economic development rates, SMUD has helped attract and retain successful companies such as Campbell Soup, Blue Diamond, Packard Bell, Kikkoman and JVC. In the past five years, SMUD has helped to attract or retain 13,000 jobs during a period of economic recession. SMUD is also trying to create a cluster of electric vehicle-related businesses at the McClellan Air Force Base which is slated to close in 2001. McClellan is the largest industrial center in Northern California and offers a sophisticated array of high-tech services that can be contracted by private companies.

I ask my colleagues to join me in recognizing the Sacramento Municipal Utility District on its 50th year and we wish them continued success as they approach the 21st century and the new competitive environment in the electric power industry.

#### INDEXING FOR INFLATION \$2,000 LIMIT FOR IRA CONTRIBUTIONS

**HON. RICHARD E. NEAL**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, January 27, 1998*

Mr. NEAL of Massachusetts. Mr. Speaker, today I am introducing legislation to help those who do not have employer sponsored pension plans. I agree with Federal Reserve Chairman Alan Greenspan that our biggest economic problem is our low national saving rate. Since August of 1997, Americans have been setting aside only 3.8 percent of their personal income.

The Taxpayer Relief Act of 1997 included tax incentives to increase personal saving. This new law expanded individual retirement accounts (IRAs) and created the Roth IRA. Under the new Taxpayer Relief Act of 1997, an individual may contribute \$2,000 to either a traditional IRA or a Roth IRA. This \$2,000 limit has not been increased since 1981.

This legislation would simply index the \$2,000 limit for inflation in \$500 increments. The \$2,000 limit would just be increased just for traditional IRAs and not Roth IRAs. The reason for this is traditional IRAs have lower income limits and are designed to help those who do not have employer pension plans.

It is important we do as much as possible to help individuals save for retirement. Many use IRAs as their sole source of private savings for retirement. The \$2,000 limit has not been adjusted since 1981. This is a saving for retirement.

I urge my colleagues to cosponsor this legislation. During the 105th Congress, I look forward to enacting legislation which will improve our current pension system.

The last provision of the bill addresses a provision of the Taxpayer Relief Act of 1997. The Taxpayer Relief Act of 1997 includes a provision which allows an employer to voluntarily cash-out employees from pension plans upon termination of employment if the amount is less than \$5,000. My legislation would require this sum to be placed in an IRA. The purpose of this provision is to lock up this money for retirement savings. This sum was not taxable income for the employee because it was earmarked for retirement. This provision would allow the funds to be used for retirement.

I urge my colleagues to review and cosponsor this legislation. Pension portability is a serious issue and this legislation makes strides towards improving it. Among all distributions that occur at job change, 33 percent result in an IRA rollover, 7 percent are rolled over to a new employee plan, and 60 percent are cashed out. We need to impose these statistics and the legislation I am introducing today will do this. Enclosed is a summary of the legislation.

#### SUMMARY OF PENSION IMPROVEMENT ACT

Section 1. Short Title.—This legislation is entitled the "Pension Improvement Act of 1998".

Section 2. Faster Vesting for Employer Contribution to Defined Contribution Plans.—Reduced vesting from five to three years for employer contributions to defined contribution plans. Allows an option instead of 3 year vesting the following schedule: at 1 year, 20 percent at 2 years 40 percent, at 3 years 60 percent, at 4 years 80 percent, and at 5 years 100 percent.

Section 3. Employers Required to Permit Rollovers to Individual Retirement Plans Within 3 Months After Separation from Service.—Employer required within 90 days of termination of employment to offer employee their pension benefits to be rolled over into an IRA. The employee is not required to take this option. Withdrawals before the taxpayer reach age 59 and ½ from the rollover IRA are subject to a 25 percent penalty for the first two years and then 10 percent. Current law is a 10 percent penalty on early withdrawals. As under current law, the 10 percent penalty would be waived for withdrawals for first time purchase of a home, costs of higher education, and medical expenses.

Section 4. Penalty-Free Distributions from Individual Retirement Plans to Unemployed Individuals.—The 10 percent penalty would be waived for withdrawals made if the taxpayer has received unemployment compensation for twelve weeks.

Section 5. Involuntary Cash-outs Permitted Only if Distribution Rolled to an IRA.—Involuntary cash-outs of less than \$5,000 need to be rolled over directly into an IRA.

#### HONORING THE DISTINGUISHED CAREER OF RALPH VAUGHN

**HON. BART GORDON**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, January 27, 1998*

Mr. GORDON. Mr. Speaker, it goes without saying that in Rutherford County, when someone hears the words, "My friend, my friend,—are you excited?," one can only expect to be greeted by the jovial and gregarious, Mr. Ralph Vaughn. Eleven years ago, we were fortunate enough to find someone of his caliber and talents to tackle the challenges facing Rutherford County and the Chamber of Commerce.

Today, I rise to honor the distinguished career of the retiring Rutherford County Chamber of Commerce President, and one of the most enthusiastic individuals I know, Mr. Ralph Vaughn.

When Ralph joined the Rutherford County Chamber of Commerce in 1986, the organization had two employees and an annual operating budget of less than \$100,000. Now, under his leadership, the chamber has seen membership double, staff increase to twelve and the operating budget grow to over \$700,000.

Probably the single greatest accomplishment for which Ralph will be remembered is the recent transition of the Chamber office from a log Cabin to its new 10,000 square foot State of the Art facility.

Ralph has been a driving force in preparing Rutherford Countians for the challenges of an expanding economy and continued growth. It was Ralph's innovations and hard work that helped push tourism from a \$34 million a year industry to over \$110 million dollars today. It was also Ralph's vision that helped conceptualize a long range economic development strategy for growth in Rutherford County, known as Rutherford 20/20.

Ralph has not only helped Rutherford County grow, but he also never forgot his hometown of Smithville, Tennessee. Before coming to head the Rutherford County Chamber of Commerce, Ralph had a distinguished career in the broadcasting industry which had him managing a successful AM/FM station in Smithville.

However, this is not all Ralph did to help his community. Back in 1971, he and a small group of community leaders founded the now internationally famous Fiddler's Jamboree in Smithville. This event has grown from about 8,000 attendees to over 110,000 in 1996 and was recently named the Official Jamboree and Crafts festival of the State of Tennessee.

Ralph's cheerful smile will surely be missed by the folks at the Chamber, but one thing is for sure he has left an indelible mark on both the success and growth of our community. I am sure he will never stop making new friends and promoting Rutherford County. It has truly been a privilege to work with this man, and I wish him the best of luck in his new endeavors.