

million pieces of mail in 1989 alone. Excellence at the Shelter Island Heights Post Office has become the norm, not the exception.

If one looks at the leadership of the Shelter Island Heights Post Office it comes as no surprise that they have been able to maintain such high standards of service. The Shelter Island Heights Post Office is led by its Postmaster Heather L. Reylek, who has helped keep her post office unsurpassed by any other in the Nation. She exemplifies all of the qualities that one would hope and expect for in a community's postmaster which include her excellent understanding of community issues and how they affect her employees. Mr. Speaker, I ask that you join me in congratulating Postmaster Reylek on the excellent job she has done as postmaster of the Shelter Island Heights Post Office. With her as postmaster, the Shelter Island Heights community can no doubt expect its high standards of service to be continued.

On Saturday, June 3, 1995, the accomplishments of the Shelter Island Heights Post Office will be celebrated at the special pictorial cancellation ceremony. At this ceremony, a commemorative stamp of the ferry boat used in the Shelter Island Heights community since 1904 will be revealed to help illustrate the history of this community. I can think of no better way to celebrate these accomplishments than with the issuance of this ferry boat stamp. I ask the entire House of Representatives to join with me in congratulating the Shelter Island Heights Post Office for a job well done.

TRIBUTE TO JOE SLABBINCK

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. BONIOR. Mr. Speaker, I rise today to pay tribute to my good friend Joe Slabbinck who is being honored this evening by the Clinton Township Goodfellows. Joe is being named as a Goodfellow of the Year at a recognition dinner at the Fern Hill Country Club in Clinton Township, MI.

Joe is currently a Board member and has served in the past as president, vice-president, and secretary of the Clinton Township Goodfellows. He is also currently the president of the Tenth Congressional Democratic Committee. I have known Joe for many years and have had the fortunate opportunity to work with him on numerous occasions. Joe is a nuts and bolts kind of guy who always makes sure that projects stay on track. This is true in his role as a Goodfellow and as a Democrat.

After 30 years at Chrysler, his success at helping build world class quality cars is only surpassed by his success in building organizations dedicated to meeting people's needs. In addition to the Goodfellows, Joe has devoted time and energy to the Interfaith Center for Racial Justice as well as the Volunteer Services Committee of the United Community Service. His helpful attitude and relentless drive ensure that organizational goals are always achieved.

Taking an active role in one's community is a responsibility we all share, but few fulfill. Joe and his wife, Brenda, have dedicated much of their lives to this endeavor. I deeply admire their strong values and outstanding example

of civic involvement. Their time, talents, and energy are appreciated by all of us. I thank Joe and Brenda for their efforts and commend them for their good work.

I applaud the Clinton Township Goodfellows for recognizing Joe. He has provided outstanding leadership to the group and I know he is proud to be honored by the members.

The devotion the Goodfellows and Joe have displayed to their community is an inspiration. Their contributions are many and they deserve our gratitude for their compassion and work.

On behalf of the Clinton Township Goodfellows, I urge my colleagues to join me in saluting Joe Slabbinck.

INTRODUCTION OF THE FEDERAL MORTGAGE INSURANCE CORPORATION ACT OF 1995

HON. JERRY WELLER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. WELLER. Mr. Speaker, I stand here today to introduce legislation that will allow many Americans—the low and middle income, first-time homebuyers and minorities—to embark on a venture that is inherently part of the American dream. The bill I am introducing—the Federal Mortgage Insurance Corporation Act of 1995—will give a helping hand to those who want to buy a home and make a better life for themselves and their families. Owning a home instills a sense of pride and responsibility and this bill will ensure that anyone in our society—not just the wealthy—can afford to buy a home here in the United States of America.

The purpose of this legislation is to establish a Government corporation to administer the highly successful single-family mortgage insurance program currently under the management of the Federal Housing Administration at the Department of Housing and Urban Development. Under a corporate structure, the single family program will be better equipped to respond more efficiently to the needs of Americans in pursuit of the dream of home ownership.

The Corporation will be run by a Board of Directors made up of experts in housing finance and leaders in community action whose neighborhoods have been well served by FHA over many years. The board will appoint a President who will run the day to day operations like any other president. The act relieves the Corporation of burdensome civil service restrictions and procurement requirements and provides paperwork reductions that can hamper the productivity and progress of the noblest of objectives that we undertake.

Also, like other corporations, the FMIC must carry on the FHA single family program tradition of being a self-sufficient enterprise. Congress can only appropriate funds for the FMIC to the extent that the Corporation has net income. Moreover, the Office of Federal Housing Enterprise Oversight will oversee the capitalization of the FMIC funds as well as the safety and soundness of its products.

The FMIC will also continue the successful mission of the FHA only more efficiently. The act will expand homeownership opportunities for those segments of the market that need it most: first time homebuyers, lower income

families, and minorities. The FMIC's greater flexibility will allow an even greater portion of this market to gain sorely needed access to capital and credit.

The Federal Mortgage Insurance Corporation act of 1995 will continue the successful public-private partnership of FHA. More families will be able to share in American dream of homeownership and it does not involve a subsidy from the government. This is exactly the kind of effective governance that the American people expect and deserve.

My legislation carries forward the message of the November 8 election: calling on us all to streamline and reduce bureaucracy and to do a better more efficient job, in this case promoting the basic American dream of homeownership.

CREDIT OPPORTUNITY AMENDMENTS ACT OF 1995

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. McCOLLUM. Mr. Speaker, today I am introducing legislation to fundamentally reform the Community Reinvestment Act of 1977 and to strengthen and clarify the enforcement of fair lending laws. CRA is one of the worst examples of runaway federal regulation on the books today. It is the number one regulatory burden for our depository institutions and compliance costs exceed one billion dollars a year.

When originally adopted, CRA was designed to stop redlining. Redlining is the practice of lenders refusing to make loans because of the racial composition of the neighborhood surrounding the property securing the loan. The enforcement of CRA quickly left its original purpose and turned toward credit allocation.

I strongly support efforts to eliminate redlining. The legislation I am introducing today includes redlining in the list of prohibited activities under the Equal Credit Opportunity Act and the Fair Housing Act. This makes it clear that we will not tolerate illegal discrimination in lending.

In adopting CRA in 1977, Congress did not anticipate there would be any additional burden on the banking industry. The Senate report accompanying CRA indicates that Congress believed that all the data needed to assure compliance was available and no new reporting or other paperwork would be required.

The enforcement of CRA by the federal banking regulators grew in complexity and burden throughout the years. In 1989, CRA was amended to add provisions requiring written evaluations and specific grades for institutions. This added further burdens for the industry and set us on the precipice of credit allocation.

Recently, the Clinton Administration completed a two year effort to rewrite CRA regulations. The new rules vastly expand the paperwork burdens for most banks. In addition, they complete the transition of CRA from prohibiting redlining to credit allocation. The new rules require regulators to measure bank performance on the basis of the total dollar amount and number of loans made to certain areas or groups. This is credit allocation, pure and simple.

Another concern with CRA is the enforcement mechanism. Under current law, performance under CRA is taken into account when a bank regulator is considering an application from an institution for a merger or other transaction. Consumer groups have used protests to pending applications to force institutions to commit credit to certain borrowers or areas. In some cases the institutions have been forced to make grants to the protesting groups.

Recently, the Clinton Administration has linked the enforcement of CRA with other fair lending statutes. This has placed the Justice Department in the position as an additional bank regulator. It also has further confused the question of what is required to comply with CRA and the fair lending laws. In addition, the Justice Department has begun using disparate impact analysis to attempt to prove lending discrimination. Disparate impact analysis is imported from employment law and relies solely on statistical data to prove discrimination. Importing this analysis into lending discrimination is inappropriate. First, we should not find discrimination without some element of intent. In addition, the statistics available present an incomplete picture of the lending decision.

The bill I am introducing today addresses these problems. It amends CRA to eliminate the current enforcement provisions and the requirements for written evaluations. It replaces these sections with a new requirement that institutions disclose their activities undertaken to meet the needs of the communities they serve and to make these disclosures available to the public.

The legislation amends the Equal Credit Opportunity Act and the Fair Housing Act to prohibit redlining. In addition, it limits the Attorney General's authority under the Acts to bring cases only on referral from the primary regulator. Finally, it limits the use of statistical data to prove discrimination to those cases where there is evidence of intentional discrimination.

Mr. Speaker, this bill will eliminate credit allocation by the federal bank regulators. It is tough on lenders that redline neighborhoods. Yet, it is fair by removing costly and unnecessary burdens from financial institutions. These burdens currently result in limiting the amount of credit available to our citizens and businesses.

HONORING VICE ADMIRAL THOMAS
J. KILCLINE, USN RET.

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. MORAN. Mr. Speaker, today I rise to pay tribute to Vice Admiral Thomas J. Kilcline,

USN (Retired) on the eve of his retirement from his position as President of the Retired Officers Association. Because of his many accomplishments, I consider it appropriate to formally recognize him for his more than 50 years of service to this Nation.

Admiral Kilcline was born in Detroit, MI, on December 9, 1925. He enlisted in the United States Navy in 1943, graduated from the U.S. Naval Academy in 1949, and was designated a naval aviator in November 1950 after which he flew with VR-5 until 1953. Admiral Kilcline attended the Naval Postgraduate School and later Massachusetts Institute of Technology, where he earned a masters degree in aeronautical engineering in 1956.

He then joined Heavy Attack Squadron Nine, serving on the *Saratoga* and *Ranger*. In 1959, he was assigned to the staff of the Commander Sixth Fleet. He completed the Command and Staff Course at the Naval War College and in 1962 completed test pilot school. He was later assigned as coordinator of test programs for all attack aircraft at the Naval Air Test Center. In January 1965, Kilcline reported to Heavy Attack Squadron Eleven (VAH-11) aboard the *Forestall*. He commanded an RA5C squadron deployed to the Vietnam theater. He returned to the staff of the Commander Naval Air Force, U.S. Atlantic Fleet in August 1967, and a year later was assigned as operations officer and later executive officer aboard the *USS Ticonderoga* (CVA-14) during operations off Vietnam. He then became program manager for acquisition and support of the RA-5C aircraft, Naval Air Systems Command. In October 1970, he was named Director of Liaison with the House of Representatives under the Navy Office of Legislative Affairs.

From August 1972 until May 1974, Kilcline was commanding officer, Naval Air Station, Patuxent River, Maryland. He was then assigned as director of aviation officer distribution, aviation captain detailee and later, Assistant Chief of Naval Personnel, Officer Distribution and Education. In August 1975, he assumed command of Naval Base Subic Bay with duties as Commander In Chief Pacific Representative in the Philippines and Commander U.S. Naval Forces, Philippines. He became Chief, Legislative Affairs in February 1978 and in July 1981, was assigned as Commander Naval Air Forces, U.S. Atlantic Fleet. He retired from the Navy in 1983.

His awards include the Distinguished Service Medal; the Legion of Merit with three gold stars; the Bronze Star; the Air Medal; and awards from the governments of the Philippines and the Republic of Vietnam.

Following retirement, Admiral Kilcline formed a military and congressional consulting firm which he disestablished when he became

TROA president in December 1986. Through his stewardship, The Retired Officers Association played a pivotal role in convincing Congress to enact several legislative initiatives to maintain readiness and improve the quality of life for all members of the military community—active, reserve and retired, plus their families and survivors. I won't describe all of his accomplishments, but will briefly focus on a few to illustrate the breadth of his concern for military people.

Under his direction, TROA supported strengthening the underpinning of the Montgomery GI. Bill and thus provided a solid foundation for our Nation's future leaders by placing the wherewithal for a college education on the horizons of more than 1,000,000 young men and women who otherwise might have been denied that opportunity. He was ever mindful of the adverse effects on morale and retention caused by broken commitments and inadequate compensation and forcefully championed the causes of fairness and equity. His leadership efforts to preserve the long-standing commitment to lifetime care in military health care facilities, to fight perennial threats to retiree Cost of Living Adjustments and to provide adequate military pay raises are some of his other significant contributions. Most recently, he fought and won the battle for a transition plan that provides a comprehensive benefits package for those personnel and their families who are forced out of active service as a result of the force structure drawdown that, hopefully, is in its final stages.

One of Tom's added strengths has been his lovely wife of 44 years, the former Dornell Thompson of Pensacola, Florida. Dornell has stood steadfastly at his side, championing the cause of military people, particularly their families and survivors, everywhere. For these contributions, we owe her a debt of gratitude, as well.

Tom and Dornell live in McLean, Virginia. They have had four children: Captain Tom Jr., an F-14 pilot now in the Navy Chair at the National War College; Lieutenant Patrick, lost in an F-14 accident off the USS Constellation; Lieutenant Kathleen, a navy doctor killed in an auto accident; and Mary, wife of Commander bob Novak, a P-3 pilot assigned as a program manager in the Naval Air Systems Command in Washington, D.C.

I wish to extend my heartfelt appreciation for his numerous contributions to military people everywhere and my best wishes for continued success in all of his endeavors.