

SMITH), raised with the Secretary beforehand.

First, the contact group supports a new OSCE mission led by former Spanish Prime Minister Felipe Gonzalez and the return of the mission to Kosovo, the Sandzak and Vojvodina. Getting an international presence on the ground which can deter human rights violations and report objectively on the situation is absolutely critical.

Frankly, I believe there has not been a sufficient effort to get a mission back on the ground. Milosevic kicked out the mission and opposed its return because of Yugoslavia's suspension of the OSCE, yet he invited the OSCE to come to Serbia during and after elections in 1996 and 1997, when he found it convenient.

Whatever else we do, Mr. Speaker, we must create this international presence on the ground as a first step.

Second, the contact group urged the prosecutor of the international criminal tribunal for the former Yugoslavia to gather information related to the violence in Kosovo which may fall within its jurisdiction.

Third, the contact group recommended adoption of the mandate for UNPREDEP, the U.N. peacekeeping force in neighboring Macedonia, which has a U.S. contingent.

Mr. Speaker, this House, the Senate and this Nation must speak out for the safety of those in Kosovo.

If Kosovo explodes, its potential for direct spillover into neighboring countries is actually greater than it was for Bosnia, and we must be prepared for that threat.

As far as political and economic sanctions on Belgrade, Russia has indicated opposition at this time. I hope Moscow reconsiders this position. While it calls for sanctions on Latvia resulting from a demonstration in which no injuries were reported, the Russian Government opposed sanctions against a regime which brutally attacked whole villages and caused more than 75 fatalities, including women and children.

Finally, I want to make clear that my opposition to Slobodan Milosevic is not opposition to the Serbian people. They, too, are victims in all of this. They are denied their basic human rights through limits on a free media, rigged elections and harassment by the authorities. Ultimately, Mr. Speaker, we need to focus more squarely not just on ethnic conflict in the Balkans, but on democratization in Serbia. Ultimately, we cannot rely on Slobodan Milosevic to maintain stability in the Balkans, a democratic Serbia is essential to that end, in Bosnia and in Kosovo.

Given our witness to the horrors which took place in Bosnia, we should be aware of the dangers of Kosovo. As Polish foreign minister, and OSCE chairman, Bronislaw Geremek said in February, "In Kosovo we are witnessing a conflict in preparation * * * it would be inexcusable for the OSCE to remain passive regarding Kosovo." I fully agree, and hope my colleagues will support strong action to prevent a new and potentially more dangerous conflict in the Balkans.

FEDERAL CREDIT UNION MEMBERSHIP ACT

The SPEAKER pro tempore (Mr. JENKINS). Under a previous order of the House, the gentleman from Maryland (Mr. EHRLICH) is recognized for 5 minutes.

Mr. EHRLICH. Mr. Speaker, after months of waiting, the Supreme Court recently rendered a decision in the AT&T Federal Credit Union case. The court held in a 5-to-4 decision that five North Carolina banks had standing to challenge the NCUA's 1982 common bond interpretation. Furthermore, of the justices that contemplated the "field of membership" issue, the court held 5-to-0 that some credit unions had overstepped the membership limits contained in the 1934 Federal Credit Union Act.

All eyes are on Congress to resolve this important issue.

Mr. Speaker, I rise today not to talk about the problems facing credit unions, but to offer a solution. Today I will be introducing the Federal Credit Union Membership Act of 1998. While there are many "field of membership" proposals on the table and indeed a bill that codifies the 1982 interpretation, I am taking a quite different approach to resolving this issue.

The purpose of my bill is not to placate either side, the banks or the credit unions. Rather, I wish to restore credit unions as we the Congress intended them to be when originally chartered, not what some credit unions have become or what banks want them to be. Congress chartered credit unions with the purpose of restricting them to members who share a common bond. Quite simply, the common bond constitutes the union in credit union.

The 1982 interpretation and current legislative proposal supported by the credit unions establishes no discernible limit on membership and therefore no common bond or union.

In fact, Justice Thomas wrote in a Supreme Court ruling that "Section 109 cannot be considered a limitation on credit union membership if at the same time it permits a limitless result." Accordingly, my bill restores the limitations originally placed on credit union membership.

As times have changed and financial markets have evolved from the post-Depression era, I recognize credit union membership must be made available to a broader segment of our population. Further, in today's society we most closely identify ourselves by our profession or career. Thus, my bill creates a new "field of membership" entitled "trade" credit union.

The "trade" credit union is defined as members of a group that share a common trade, profession or occupation. As promised to my constituents, my proposal maintains the tax status of credit unions and exempts them from regulatory burdens like CRA. Imposing such conditions begs the following question: If a credit union is not subject to membership limits, pays

taxes and conforms to CRA requirements, what is the distinction between such an institution and a mutual savings bank? I contend it would be so similar there would be no justification for maintaining the Federal credit union charter and the NCUA.

Finally, my bill protects current credit union members by grandfathering all members of a Federal credit union prior to February 25, 1998. The bottom line, Mr. Speaker, is that credit union members do not need to worry about being divested or losing the membership privileges they currently enjoy.

Industry groups have dug in on both sides of this debate. Still, I hope and believe this bill will serve as a middle ground which addresses legitimate grievances by banks with regard to the limits of field of membership and allows credit unions to expand and prosper in a safe and sound manner.

As Congress moves forward, Mr. Speaker, with modernizing banks and other financial institutions, we should also update the 1934 Credit Union Act and bring credit unions into the 1990s.

For my colleagues who are interested in my approach and seek to resolve this important issue, I ask that they join me as a cosponsor of the Federal Credit Union Act of 1998.

URGENT APPEAL FROM CUBA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. DIAZ-BALART) is recognized for 5 minutes.

Mr. DIAZ-BALART. Mr. Speaker, March 8 is commemorated as the International Day of Women's Rights. With that motive and also because of what has been going on in Cuba since the Pope's visit in January, an urgent appeal went out from Cuba yesterday, March 9, signed by a very distinguished group of women dissidents and independent journalists. And their urgent petition to the international organizations for human rights and all women, which went out yesterday, I would like to read at this point.

It reads as follows:

"The so-called 'pardons' that the government of Fidel Castro has instrumented in the last few months as an attempt to obtain the good graces of international heads of State have not been acts of clemency or goodwill.

"It is an outrage that within two years of the next millennium Cuba maintains in its prisons more than 100,000 prisoners and another significant number of detainees at adjacent interrogation facilities. In proportion to population, the penal population on the island is perhaps the largest in Latin America, and even more criminal still is the cruel and brutal treatment that is suffered by political prisoners, especially women.

"Very few women have been released, a significant number of women still remain incarcerated, among them Rosa Maria Pujol Llanes, Rosalina Gonzalez

Laffita, who is currently at Villa Marista, a state security facility and still remains detained even though her name appears on the list of prisoners scheduled to be deported from Cuba to Canada, Marta Beatriz Roque Cabello, Migdelis Pozo Casanova, Esperanza Micaela Atencio de la Rosa, Daula Carpio Matas, Avianes Jordan Contreras, Mayda Barbara Jordan Contreras, Ana Maria Agramonte, Anaismiel Sanchez, Reina Isabel Rojas Sanchez, and many others.

"Currently on a hunger strike since February 24 and after being released from the hospital at Santa Clara are Lilian Meneses Martinez and Ileana Penalver Duque, both charged with illicit association and sentenced to 18 months in prison due to their participation with the opposition group that recently carried out the 120-day hunger strike in that city.

"In light of so much injustice and ignominy, we join our voices of opposition so that the world may learn of the spitefulness and indignity with which Cuban women political prisoners are treated.

"We call on all free citizens of the world to join in support of these women that suffer."

It is signed Soiris Aguiar Callejas of the Popular Democratic Alliance, Geronima Rosa Soto of the Association in Favor of Constitutional Democracy, Vicky Ruiz Labrit of the Committee of Peaceful Opposition Members and Co-ordinator of the National Centers for Studies on the Family, Celia Jorge of the Liberal Current, Maria Antonia Escobedo Yaser of the Democratic Front Oriental, Neri Gorostiza Campoalegre of the Movement Pro-Human Rights, Adis Alcolea of the Organization of Social Christians, Ana Luisa Lopez Baeza of Cuba Press, Isabel del Pino, Humanitarian Association Followers of Christ Jesus, Beatriz Garcia of the Association of the National Front Against Injustice, Dr. Iraida Leon of the Independent Medical Association, Daisy Carcases Batle of the Feminist Forum, Gladys Linares Blanco of the Humanitarian Feminist Front of Cuba, Nancy Sotolongo Leon of the Democratic Action Movement, Marta Parga of the Movement in Favor of Solidarity and Peace, Cecilia Zamora Cabrera of the Independent Feminist Organization of Cuba, Odilia Collazo Valdez of the Pro-Human Rights Party of Cuba.

Just another reality check, Mr. Speaker, with regard to the horror of Cuba today and what has been going on despite the hope that much of the world had that things could change pursuant to the Pope's visit. And things will change in Cuba.

A seed has no doubt been planted for the future of spirituality. But the reality of today is totalitarianism and continued repression. I think it is important for the international community to know the plight of Cuban human rights violations and of prisoners of conscience, especially women

and corporations have initiated successful minority lending programs to compensate for these shortfalls, much still remains to be done.

and prisoners of conscience that languish at this very moment in Castro's dungeons.

Mr. Speaker, March 8th is commemorated each year as international women's rights day. At this moment a great number of dignified Cuban women patriots are in dungeons of the dictatorship for the sole crime of seeking freedom for their country. Silence before their suffering is unacceptable and constitutes a form of complicity with the jailers of Cuban women prisoners of conscience. I will not cease denouncing the existence of political imprisonment in Cuba until it is but a tragic chapter of past history.

ON WOMEN-OWNED BUSINESSES IN CELEBRATION OF WOMEN'S HISTORY MONTH

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Maryland (Mrs. MORELLA) is recognized for 5 minutes.

Mrs. MORELLA. Mr. Speaker, as we celebrate Women's History Month, I rise to pay tribute to the achievements of businesswomen, both in my own congressional district and across the Nation. In Montgomery County, Maryland, the district that I represent in Congress, we have one of the highest percentages of women entrepreneurs and working women in America.

The growth of women-owned businesses has been extraordinary. Women are starting businesses at twice the rate of men according to the Small Business Administration. The SBA anticipates that women will own 50 percent of the small businesses in America in the 21st century. At present, there are 9 million women-owned businesses that generate \$2.3 trillion in annual revenues, an increase of approximately 236 percent over the last 10 years.

Women business owners employ one out of every four company workers. Women-owned businesses generate more jobs than all of the Fortune 500 companies combined. According to the National Foundation for Women Business Owners, women employers are more likely to offer flexible work arrangements, child care subsidies and health care benefits.

I would be remiss if I did not mention that of the 9 million women business owners, 1.1 million are minority women entrepreneurs. Of the 1.1 million minority-owned businesses, approximately 35 percent are owned by African American women; 33 percent by Hispanic American women, and 26 percent by Asian American women. Although Native Americans represent only 1 percent of the American population, 6 percent of all women-minority-owned businesses are owned by Native American women.

□ 1815

Despite all of their progress, women entrepreneurs still have difficulty obtaining access to capital. Women and minorities still only receive 5 percent of total loans for major financial institutions. Although government agencies

and corporations have initiated successful minority lending programs to compensate for these shortfalls, much still remains to be done.

On this important day, in celebration of the achievements of women in business, I am proud to join with the Business Women's Network in saluting the strong trends represented by women's organizations. Under the leadership of Edie Fraser, president of BWN, this group provides an extraordinary network, bridging together 1,200 business women's business and professional organizations.

BWN has shared some special examples of women helping women:

BWN has been working with 30 women's organizations to provide 13,000 jobs for women who have been on welfare.

Dare to Dream is a special program that provides mentors to girls in school.

The American Women's Economic Development Center, AWED, offers new women business owners one-on-one counseling with a successful entrepreneur.

The Association for Women in Science has developed a mentoring guide and programs to encourage young women to enter the fields of science, engineering and technology.

Today, more than 52 percent of all web users are women. BWN located 169 women's resource web sites last year, and that number has now increased to 750. From 169 to 750.

As we look toward the new millennium, it is clear that women will continue to be leaders in the business arena. My congratulations to the Business Women's Network and the 1,200 women's business and professional organizations for their accomplishments in promoting women-owned businesses. I salute women in business for their outstanding achievements and their contributions to the economic well-being of America.

SUNDRY MESSAGES FROM THE PRESIDENT

Sundry messages in writing from the President of the United States were communicated to the House by Mr. Sherman Williams, one of his secretaries.

TRIBUTE TO WOMEN IN BUSINESS

The SPEAKER pro tempore (Mr. SHIMKUS). Under a previous order of the House, the gentleman from Illinois (Mr. DAVIS) is recognized for 5 minutes.

Mr. DAVIS of Illinois. Mr. Speaker, as we celebrate Women's History Month, I rise today to pay tribute to women in business and to express pride in the fact that the women of Chicago and Cook County have benefitted from the successful programs of the Women's Business Development Center.

Based in Chicago, the Women's Business Development Center serves 2,000 women annually with counseling, training, financial assistance, certification, procurement and advocacy on