prior, written consent from an individual before revealing his or her genetic information to a third party.

Since it was first introduced in 1995, support for my legislation has grown steadily. At the end of the 105th Congress, the Genetic Information Nondiscrimination in Health Insurance Act had 210 bipartisan cosponsors in the House and 25 in the Senate. It had also gained the endorsement of over 125 health-related organizations, ranging from advocacy groups like the National Breast Cancer Coalition and the March of Dimes to health professional organizations like the American Medical Association and the American Nurses Association. Religious organizations, health information managers, and consumer protection groups joined the fight.

In May 1998, the Senate Labor and Human Resources Committee under Chairman JIM JEFFORDS held a groundbreaking hearing on genetic discrimination in health insurance. Unfortunately, efforts to move this legislation to the Senate floor became bogged down in the debate over managed care reform. Nevertheless, genetic nondiscrimination language was included in some versions of managed care reform legislation—an important step toward recognizing the urgent need to ban genetic discrimination in health insurance.

Mr. Speaker, I am very hopeful that 1999 will be the year when Congress finally fulfills its duty to ensure that our nation's social policy keeps pace with scientific advances. Today, too many Americans are denying themselves access to information vital to their health—their genetic information—simply because they are afraid their insurers will learn this information and use it against them.

We must put an end to this unconscionable Hobson's choice. Congress should ban genetic discrimination in health insurance. I look forward to working with Members from both parties to protect all of our constituents against this practice. The American people deserve no less.

ANNOUNCEMENT OF THE 1999 CONGRESS-BUNDESTAG/BUNDESRAT STAFF EXCHANGE

HON. RALPH REGULA

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. REGULA. Mr. Speaker, since 1983, the U.S. Congress and the German legislature have conducted an annual exchange program for staff members from both countries. The program gives professional staff the opportunity to observe and learn about each other's political institutions and convey Members' views on issues of mutual concern.

A staff delegation from the United States Congress will be selected to visit Germany May 22 to June 5 of this year. During the 2-week exchange, the delegation will attend meetings with Bundestag members, Bundestag party staff members, and representatives of numerous political, business, academic, and media agencies. Cultural activities and a weekend visit in a Bundestag Member's district will complete the schedule.

A comparable delegation of German staff members will visit the United States for 3 weeks this summer. They will attend similar meetings here in Washington and visit the districts of Congressional Members.

The Congress-Bundestag exchange is highly regarded in Germany and is one of several exchange programs sponsored by public and private institutions in the United States and Germany to foster better understanding of the politics and policies of both countries. The ongoing situation in the Persian Gulf, the expansion of NATO, the proposed expansion of the European Union, and the introduction of the Euro will make this year's exchange particularly relevant.

The U.S. delegation should consist of experienced and accomplished Hill staff members who can contribute to the success of the exchange on both sides of the Atlantic. The Bundestag sends senior staff professionals to the United States.

Applicants should have a demonstrable interest in events in Europe. Applicants need not be working in the field of foreign affairs, although such a background can be helpful. The composite U.S. delegation should exhibit a range of expertise in issues of mutual concern in Germany and the United States such as, but not limited to, trade, security, the environment, immigration, economic development, health care, and other social policy issues.

In addition, U.S. participants are expected to help plan and implement the program for the Bundestag staff members when they visit the United States. Participants are expected to assist in planning topical meetings in Washington, and are encouraged to host one or two Bundestag staffers in their Member's district in July, or to arrange for such a visit to another Member's district.

Participants will be selected by a committee composed of U.S. Information Agency personnel and past participants of the exchange.

Senators and Representatives who would like a member of their staff to apply for participation in this year's program should direct them to submit a resume and cover letter in which they state why they believe they are qualified and some assurances of their ability to participate during the time stated. Applications may be sent to Connie Veillette at 2309 Rayburn Building by noon on Friday, March 12.

STATEMENT BY ALBANIAN AMERICAN CIVIC LEAGUE REGARDING SITUATION IN KOSOVO

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. GILMAN. Mr. Speaker, I would like to call the attention of the members of Congress to the following statement by the Albanian American Civil League regarding the current situation in Kosovo. It represents the views of a significant number of Albanian Americans, and I believe is of interest in view of the deteriorating situation in Kosovo:

STATEMENT BY THE ALBANIAN AMERICAN CIVIC LEAGUE

INDEPENDENCE FOR KOSOVO IS THE ONLY WAY TO STOP MILOSEVIC'S WAR

Recent events in Kosovo only confirm the Albanian American Civic League's prior assessment that the Milosevic-Holbrooke agreement is a death sentence for the Albanian people of Kosovo. How many mistakes and tragedies must the Albanian people bear before the United States realizes that it is being exploited by Slobodan Milosevic as a convenient tool of Slavic expansionism, at the expense of the Albanian people?

The first major mistake occurred in 1990, when Secretary of State James Baker gave Slobodan Milosevic the green light to consolidate his power by stating that the goal of the United States was to keep Yugoslavia together at all costs. Milosevic responded by waging war first in Slovenia in 1990, then in Croatia in 1991, and finally in Bosnia in 1992. (His brutal military occupation of Kosovo in 1989 continues unabated to this day.) In 1995, Richard Holbrooke authored the Dayton Accords, in which a fault-ridden peace was declared in Bosnia after negotiations that excluded the third largest ethnic group in the former Yugoslavia—the Albanians. Then, in February 1998, U.S. Special Envoy to Kosovo Robert Gelbard mistakenly declared the Kosovo Liberation Army a ''terrorist'' group, giving Milosevic the signal he needed to openly wage a one-sided war against the Albanian people of Kosovo. This led to massacres of unarmed and defenseless civilians in Drenice and Dukagjin, leaving over 2,000 dead, 1,000 missing, and 300,000 displaced.

In September 1998, in response to the public outcries around the world about the brutality of the Serbian military campaign against a civilian population, the United States promoted the threat of air strikes against Serbia. But, true to form, Holbrooke crafted an agreement that enabled Milosevic to avert the use of force against him and at every step accepted more of his false promises. One must ask why our State Department is allowing a chauvinistic and dictatorial pan-Slavic Orthodox regime, with direct links to ultranationalists in Russia, to emerge in the Balkans?

The so-called cease-fire of recent weeks never really took place. The Serbs began to move their troops out of Kosovo in October, but then they moved right back. Albanians insist that the brutal and criminal Serbian paramilitary forces staged the killing of six Serbian civilians in Peja this month in order to justify the continuation of Milosevic's ethnic cleansing in Kosovo. (The Kosovo Liberation Army was quick to condemn the killings of the Serbian civilians.)

The events in Podujeva on December 24, in which the Serbian military attacked five villages, killed twelve Albanian civilians, and caused the flight of thousands of others leave no question about Milosevic's real intentions to continue the ''ethnic cleansing'' of the Albanian majority of Kosovo. The Western response to these events also leaves no question about our role in the Balkan conflict—that we never had any intention of stopping Milosevic from using illegal and inhuman methods to destroy the right of Albanians to freedom, democracy, and self-determination.

For the past three weeks, our policy makers and the press have once again attempted to create a false parity between the Serbian military and the Kosovo Liberation Army, and to cast blame on the KLA for breaking the socalled cease-fire. They have promoted Serbia's false statements to the press, including listing names of people supposedly arrested and imprisoned by the KLA but who, according to reliable Albanian sources, do not even exist. Meanwhile 2,000 Albanians are being held and brutally tortured in barbaric Serbian jails. And while this information goes unreported, unconfirmed reports of atrocities committed by the KLA against innocent Serbs living in Kosovo are publicized widely, even though the KLA has repeatedly stated its policy against killing civilians.

As the misrepresentation of the conflict continues apace, so do the ''diplomatic'' initiatives designed to sell out the Albanian

people of Kosovo. The French government for example, has been working behind the scenes to persuade Ibrahim Rugova, the leader of the Democratic League of Kosovo, to believe that he can find a solution to the Balkan conflict with Milosevic. Following a recent trip to France, Rugova made a public statement that Milosevic ''was elected by the Serbian people in a legitimate way,'' and that he is the ''only legitimate person'' with whom he can negotiate. More astonishing still, Rugova stated that institutions in Kosovo that he controls ''would do the utmost to persuade the UCK extremists to stop their provocations and attacks on Serbian security forces.'' Incredibly, this is tantamount to Rugova giving another green light to Milosevic to continue his reign of terror and murder against the Albanian people of Kosovo. Are we to assume that some forces inside LDK are being supported by the West to try to eliminate the KLA, and that they are willing to do so in order to retain their political control of Kosovo under any circumstances?

There has been great concern among Western diplomats that war has broken out again in Kosovo, well before the spring thaw. But, it should now be clear to all that as long as the Milosevic regime remains in power, the war will continue. To stop the war, NATO forces led by the United States must be mobilized to wage air strikes against Serbian military targets in Kosovo and Serbia. But, ultimately, the only way to peace and stability in the Balkans is to allow the Albanian people the right to declare their independence under international law, just as we allowed the Slovenes, Croatians, Macedonians, and Bosnians after the demise of the former Yugoslavia.

THE PUERTO RICAN SOURCE TAX FAIRNESS ACT

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. McCOLLUM. Mr. Speaker, I rise today in support of the Puerto Rican Source Tax Fairness Act, a bill to clarify that retirement income from pension plans of the government of the Commonwealth of Puerto Rico shall be exempt from nonresident taxation in the same manner as state pension plans. This may sound complicated, but it is not.

The 104th Congress passed important legislation banning the so-called ''source tax.'' The source tax was a state tax placed on pension earnings of a nonresident for the portion of the pension that was earned while the worker was a resident of a state. If a person lives in New York and works for 25 years, builds a pension and then moves to Florida, New York had the opportunity to tax that pension income. That is no longer the case.

The issue at the time was one of fairness. This country was born under the cry ''no taxation without representation.'' The source tax allowed a state to tax a person where he or she had no representation. Hence, the 104th Congress took action to remedy the situation.

Unfortunately, there is a glitch in the law. As written, the law prohibits source taxes on governmental retirement plans. However, the cross referenced section does not include the government of Puerto Rico in its definition. So, Puerto Rico may still tax the governmental pensions earned in Puerto Rico even though the person may no longer live in Puerto Rico. This could not have been the intent of the law, as the other 50 states and the District of Columbia may not tax government pensions. It is simply a glitch that is easily remedied.

As we did the first time, Mr. Speaker, we are again discussing an issue of fairness. Why should former state employees around the country escape the source tax on their pensions and not the former employees of the Commonwealth of Puerto Rico? The answer is that there is no reason for it. It is taxation without representation for former employees of the Commonwealth of Puerto Rico. A simple sense of fairness dictates that we need to make this change in the law to repeal the source tax in the way it was meant to be repealed. I urge my colleagues to support the Puerto Rican Source Tax Fairness Act.

SOUTH BRONX MENTAL HEALTH COUNCIL, INC. EIGHTH PATIENT RECOGNITION AND EMPOWERMENT DAY

HON. JOSÉ E. SERRANO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. SERRANO. Mr. Speaker, I rise today to once again pay tribute to the South Bronx Mental Health Council, Inc., which will celebrate its eight annual ''patient Recognition and empowerment Day.''

Created in 1968 as Lincoln Community Mental Health Center, the South Bronx Mental Health Council, Inc. is a community-based organization which provides treatment and mental health services to the local population and to area schools and senior centers. It is committed to helping empower its patients and their families through the rehabilitation of patients and their reintegration in their communities.

All of us, I am sure, have known someone who, whether we were aware of it or not, struggled with some form of mental illness. Tragically, a suicide or other crisis is too often our first—and only—indication of the individual's suffering.

While it is important, and appropriate, to recognize the care givers who provide these services, it is even more important that those individuals who have made special efforts to overcome their challenges also receive our attention and support.

Mr. Speaker, I ask my colleagues to join me in saluting our friends at the South Bronx Mental Health Council, who on Friday, January 29, will celebrate the eighth annual Patient Recognition and Empowerment Day.

CREDIT OPPORTUNITY AMENDMENTS ACT

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 6, 1999

Mr. McCOLLUM. Mr. Speaker, today I rise to reintroduce the Credit Opportunity Amendments Act which will fundamentally reform the Community Reinvestment Act [CRA] of 1977, and clarify the enforcement of our fair lending laws.

The original purpose of CRA was to encourage banks to loan into the communities in which they maintained deposit taking facilities. In addition, the 95th Congress, which passed CRA, was concerned about redlining, the practice of denying loans in certain neighborhoods based on racial or ethnic characteristics. The enforcement mechanism chosen was to have CRA performance taken into account when regulators were deciding on applications by the banks.

When CRA passed in 1977, the Senate report stated that no new paperwork would be required under the new law. It was believed that examiners had all the information they needed on hand from call reports and their examination reports to enforce CRA. This is not the case. Instead of relying on existing information, regulators have created expansive new reporting requirements resulting in mounds of additional paperwork and many wasted hours that could have been used to serve the community.

CRA's enforcement mechanism has gone completely haywire. It has become what many refer to as regulatory extortion. By holding up applications on the basis of CRA protests, some community groups hope to get sizable grants or other contracts from banks. This happens all too often. Recently, the Clinton administration has linked the enforcement of CRA with other fair lending statutes. This has placed the Justice Department in the position of being an additional bank regulator. This new bank regulator caught the lending industry off guard by using the disparate impact test for proving discrimination. Disparate impact is a controversial theory for proving discrimination in employment law using only statistical data. Using this scenario, a lender can be found to have discriminated without some element of intent or without proving that any harm resulted from a lending practice.

This legislation remedies these problems while ensuring that lenders reinvest in the communities in which they serve. First, it replaces the current system of enforcement and graded written evaluations with a public disclosure requirement. This will dramatically reduce unnecessary paperwork and end the extortion-like nature of the current enforcement mechanism.

This approach allows bank customers to decide whether the bank is doing an adequate job in meeting its community obligations; not bureaucrats in Washington or organized community groups. If not, consumers can take their business elsewhere.

This will not end the congressional requirement that banks invest in their community. Nor will it stop organized groups from being involved. They will have the enforcement from the public disclosure on the bank's intentions and performance. They can raise any concerns with the bank or the regulators at any time. Consumers and the groups representing their interests can make their concerns known without having the extraordinary authority to hold up mergers and other obligations.

The second change in this bill makes the practice of redlining a violation of the Equal Credit Opportunity Act and the Fair House Act. Redlining will be defined as failing to make a loan based on the characteristics of the neighborhood where the house or business is located. Currently no prohibition against redlining in fair housing or fair lending exists, however, courts have interpreted these statutes to