

## EXTENSIONS OF REMARKS

## U.S. POLICY TOWARD THE MIDDLE EAST

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. HAMILTON. Mr. Speaker, I would like to bring to the attention of my colleagues a speech Edward P. Djerejian, Assistant Secretary of State for Near East and South Asian Affairs, delivered June 2, 1992 to the Meridian House in Washington, DC.

This speech provides a useful survey of United States policy goals with respect to the Arab-Israeli peace process and Persian Gulf security and stability and states United States support for human rights, pluralism, women's and minority rights, and popular participation in government, and our rejection of extremism, oppression, and terrorism.

In this regard, Assistant Secretary Djerejian speaks to the issue of Islam and the West and states:

The United States Government does not view Islam as the next "ism" confronting the West or threatening world peace. That is an over-simplistic response to a complex reality. . . . Simply stated, religion is not a determinant—positive or negative—in the nature or quality of our relations with other countries. Our quarrel is with extremism, and the violence, denial, intolerance, intimidation, coercion, and terror which too often accompany it.

Assistant Secretary Djerejian's thoughtful remarks follow:

THE UNITED STATES AND THE MIDDLE EAST IN A CHANGING WORLD: DIVERSITY, INTERACTION AND COMMON ASPIRATIONS

(Address by Edward P. Djerejian)

## THE CONTEXT

For over four decades the central characteristic of international relations was the dichotomy between the Soviet Empire of dictatorial regimes and centrally-planned economics, and the Free World of democratic governments and market economies. Thus, the Cold War reverberated around the globe, affecting virtually everyone, everywhere. Much of America's foreign policy, and that of many other free nations, was either driven by, or a derivative of, our collective efforts to contain Soviet aggression and expansion.

Today, East/West competition and conflict over the future of Europe and the Third World has been transformed. In the former Soviet Union, new leaders are striving for peaceful, democratic change as the only effective road to sustainable economic and social progress. Partnership has replaced conflict. A new mode of international cooperation, which Secretary Baker has called "collective engagement," is replacing the acrimonious competition of the Cold War.

This sea change in world politics has had a profound effect in the Near East:

An early example of the new "collective engagement" was the response to Saddam

Hussein's invasion of Kuwait. An historically unprecedented coalition responded forcefully and successfully in reversing that aggression and in preventing Iraq from threatening or coercing its neighbors.

In partnership with Russia, we have been able to bring Israel and all her immediate Arab neighbors—Syria, Lebanon, Jordan and Palestinians—together, for the first time ever in an historic peace process, to negotiate a comprehensive settlement of their long-standing disputes in direct, face-to-face negotiations based on UNSC Resolutions 242 and 338.

Further, the United Nations has taken an increasingly active and positive role in enforcing the principles of its charter. Just this weekend, we have seen the U.N. Security Council enact Chapter Seven sanctions against Serbia and Montenegro following—in Secretary Baker's words—the "humanitarian nightmare" in Bosnia-Herzegovina, where many people, including Muslims, have been brutally victimized by the continued warfare. And besides its many resolutions on Iraq, the Security Council has shown it will not tolerate Libya's use of terrorism. In the Near East and Maghreb, the United Nation's activities extend from the Iraq and the Iraq/Kuwait border to the Western Sahara.

And within the ancient lands of the Near East, the rapid and fundamental change evident elsewhere is also pressing people to see their own futures in a new light, and to re-evaluate their relationships with other nations, with their neighbors and with each other in a particularly challenging manner.

## U.S. GOALS IN THE NEAR EAST

Amidst these changes, basic United States foreign policy objectives remain consistent and clear. Two major goals stand out: First, we seek a just, lasting and comprehensive peace between Israel and all her neighbors, including the Palestinians; and second, we seek viable security arrangements which will assure stability and unimpeded commercial access to the vast oil reserves of the Arabian Peninsula and Persian Gulf.

These are not new goals, of course. We have striven toward both for decades. What is new is the opportunity afforded us by recent global and regional events to make real progress toward achieving them.

## Arab/Israeli Peace Process

The first of these goals—the search for peace between Arabs and Israelis—has challenged every U.S. administration in the last four decades. In the Middle East, where war has at times seemed endemic, the road to achieving lasting peace through negotiation now stretches before us. And the first historic steps forward have been taken.

We knew last autumn, before the first negotiations began in Madrid, that the path we had embarked on would not be an easy one. Fundamental and bitterly contested differences separate the parties to the conflict. Nevertheless, there have now been five rounds of direct, bilateral talks between Israelis and Arabs, and a sixth round is being planned for a venue closer to the region—namely, Rome. In addition, we have worked closely with our Russian partners in this endeavor to launch the multilateral phase of

the Peace Process. Let me comment briefly on where we stand in this process.

In the bilateral negotiations, the parties have resolved many procedural questions and have begun to put substantive issues on the table. Israel and the Arabs, including the Palestinians, are all engaging on the basic issues of land, peace and security which form the nexus of these negotiations.

Israel and the Palestinians are focussing directly on the central issue of interim self-government arrangements for the Occupied Territories as a first, transitional step along the path to a permanent settlement of their dispute, which will be resolved in final status negotiations.

While major gaps remain between the respective positions of the parties, the bilateral negotiations between Israel and Syria, Lebanon and Jordan have begun down the path of serious negotiations aimed at defining possible areas of agreement and at narrowing differences, through compromise, where disagreement persists.

This is the essence of the art of negotiation, and it is the essence of the negotiating process upon which the parties first embarked, seven months ago in Madrid.

Another major accomplishment has been the beginning of the multilateral phase of the peace process. As a result of closely coordinated planning by the United States and Russia, thirty-six countries, including eleven Arab states, gathered in Moscow in January to organize working groups on issues of regional concern, such as Economic Development, the Environment, Refugees, Water Resources, and Arms Control and Regional Security. In mid-May, these working groups held their initial meetings in various capitals around the world. Follow-on meetings will convene later this year.

I just returned from Lisbon, where the multilateral steering committee met on May 27th to coordinate the work of these working groups. I can report that we had a successful and productive meeting. The reports from the five working groups demonstrated again that all parties are approaching the issues seriously and pragmatically, and we achieved agreement on the venues and time-frame for the next round of working group meetings to be held in the fall. These multilateral talks support, rather than substitute for, the bilateral negotiations, and we hope that those bilateral parties who have so far refrained from participating will join all these important talks as soon as possible.

President Bush and Secretary Baker have committed the United States to play the role of an honest broker, a catalyst and a driving force to assure the continued progress of the peace process in all its dimensions. We look forward with real hope to the continued dedication and commitment to peace evinced thus far by the regional parties and the international community.

## Gulf Security and Stability

A second major aspect of our Middle East policy is our shared interest in the security and stability of the Persian Gulf. We all know that the countries of the Arabian Peninsula are located in a dangerous neighborhood, and confront risks to their sovereignty and independence. Stability in the Gulf is

\* This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

vital, not only to our own national interest but also to the economic security of the whole World.

#### Arabian Peninsula

In February, I visited the countries which are members of the Gulf Cooperation Council. In all my conversations with their leaders and government officials, I stressed the need for individual self-defense, and for collective defense planning and arrangements among the six GCC states—Saudi Arabia, Kuwait, Bahrain, Qatar, the United Arab Emirates and Oman—with the goal of strengthening their ability to defend themselves against external aggression. I also encouraged security cooperation between the Gulf States and their friends in the region. Much work needs to be done in attaining this goal.

At the same time, I assured the GCC leaders that the United States will cooperate closely with them to meet their legitimate defense needs. This includes both the sales of weapons within the context of the President's Middle East Arms Control initiative, and bilateral security arrangements such as the periodic conduct of joint military exercises, the maintenance of an enhanced naval presence in the Gulf, and arrangements for the access and prepositioning of critical military materiel and equipment. I emphasized that these bilateral efforts would complement, but not supersede, the Gulf States' collective security efforts. I reiterated that we do not intend to station ground troops permanently anywhere in the region. The purposes of both arms sales and collective security measures are to deter threats to our shared interests, and to raise the threshold of future requirements for direct U.S. military action.

#### Iraq

The most drastic threat to the security of the Gulf, and indeed of the whole region, has been Saddam Hussein's aggression against his neighbors and against the people of Iraq. Here, the collective engagement of the international community and our coalition partners has been noteworthy in carrying out UNSC resolutions. Saddam continues to refuse to comply fully with these resolutions, which were passed by the Security Council to ensure peace and security in the region.

Using "cheat and retreat" tactics, he has resisted dismantling his weapons of mass destruction, including ballistic missiles and the means to produce them, as mandated by Resolution 687. He refuses to end his repression of the Iraqi people or to respect their human rights as mandated by Resolution 688, and he is intentionally and systematically depriving large populations in the north and south of Iraq of the basic necessities of life for the sake of hanging on to his own personal power. Clearly, he hopes to frustrate and outlast the will of the Security Council. We will enforce the U.N. sanctions fully. Saddam Hussein's regime has become more brittle and he is preoccupied by his quest for survival. Clearly, the Iraqi people deserve new leadership which will be representative of the pluralistic nature of Iraqi society and ready to live at peace with Iraq's neighbors.

#### Iran

Across the Gulf from our friends and allies lies the Islamic Republic of Iran, an important country that can contribute to regional security if it chooses a constructive path. Iran knows that it has to do to be accepted by the international community. Many hope that the recent Majlis election will lead to moderate policies. We share this hope, but actions must be the litmus test.

From our view, the normalization of relations with Iran depends on several factors, particularly an end to support for terrorism. Iran's role in the freeing of American hostages held in Lebanon was an important step. We hope this will lead to the release of all those being held outside the judicial process, regardless of nationality, and that this signals the permanent cessation of hostage-taking.

However, Iran's role in sponsoring terrorism continues in other ways that are deeply disturbing. Iran's human rights practices, and its apparent pursuit of a destabilizing arms build-up, including everything from submarines to weapons of mass destruction, also remain matters of serious concern. Further, Iran's policies toward its neighbors in the Gulf, where we have vital interests, and in Central Asia need to be watched closely. Another serious problem is Iran's categorical opposition to the Arab/Israeli peace process, and its support for those, like Hezbollah in Lebanon, who violently oppose it.

We have made clear from the outset, that we are prepared to engage in a dialogue with authorized representatives of the Iranian government to discuss these issues and U.S./Iranian relations. To date, the Iranian leadership has declined to engage us in this dialogue.

#### FUNDAMENTAL VALUES

Reviewing the main thrusts of our policy in the Middle East reminds us that, even in the 1990's, our national security interests in the region continue to exert a powerful claim on our attention. But there is more to our policy agenda than protection of vital resources and conflict resolution. Another pillar of U.S. policy is our support for human rights, pluralism, women's and minority rights and popular participation in government, and our rejection of extremism, oppression and terrorism. These worldwide issues constitute an essential part of the foundation for America's engagement with the countries of the Near East—from the Maghreb to Iran and beyond.

In this context, there are certain factors which we should underscore in discussing U.S. relations with these countries:

The first is diversity. Not only is this area diverse within itself, so are our relations with the countries that make it up. This diversity requires not only that a clear sense of our own values and interests guide our policy, but also that understanding and tolerance be key factors in our dealings with other political cultures.

The second point is interaction. U.S. relations with this part of the world are just the latest chapter in a history of interaction between the West and the Middle East that is thousands of years old. Our interaction spans political, economic, social cultural and military fields. We should not ignore this totality.

The third point is common aspirations. Despite obvious differences, we and the peoples of the Near East share important aspirations, which I will touch on later. These common aspirations provide a promising foundation for future cooperation.

#### Islam and the West

Politics in the region has increasingly focused on the issues of change, openness, and economic and social inequities. As part of a trend that predates the events I have recounted, the role of religion has become more manifest and much attention is being paid to a phenomenon variously labeled Political Islam, the Islamic Revival or Islamic Fundamentalism.

Uncertainty regarding this renewed Islamic emphasis abounds. Some say that it is causing a widening gap between Western values and those of the Muslim world. It is important to assess this phenomenon carefully, so that we do not fall victim to misplaced fears or faulty perceptions.

A cover of a recent issue of "The Economist" magazine headlined its main story "Living With Islam" and portrayed a man in traditional dress, standing in front of a mosque, and holding a gun. Inside the magazine, we are told that "Islam Resumes its March!" and that "one anti-western 'ism' is growing stronger." If there is one thought I can leave with you tonight, it is that the United States Government does not view Islam as the next "ism" confronting the West or threatening world peace. That is an overly-simplistic response to a complex reality.

The Cold war is not being replaced with a new competition between Islam and the West. It is evident that the Crusades have been over for a long time. Indeed, the ecumenical movement is the contemporary trend. Americans recognize Islam as one of the world's great faiths; it is practiced on every continent; it counts among its adherents millions of citizens of the United States. As Westerners, we acknowledge Islam as an historic civilizing force among the many that have influenced and enriched our culture. The legacy of the Muslim culture which reached the Iberian Peninsula in the Eighth Century is a rich one in the Sciences, Arts and Culture, and in tolerance of Judaism and Christianity. Islam acknowledges the major figures of the Judeo-Christian heritage: Abraham, Moses and Christ.

In countries throughout the Middle East and North Africa, we thus see groups or movements seeking to reform their societies in keeping with Islamic ideals. There is considerable diversity in how these ideals are expressed. We detect no monolithic or coordinated international effort behind these movements. What we do see are believers living in different countries placing renewed emphasis on Islamic principles, and governments accommodating Islamic political activity to varying degrees and in different ways.

#### Political Participation

For our part as Americans, we are proud of the principles on which our country is founded. They have withstood many severe challenges over more than two centuries. We know they work. We therefore are committed to encouraging greater openness and responsiveness of political systems throughout the World.

I am not talking here about trying to impose an American model on others. Each country must work out, in accordance with its own traditions, history and particular circumstances, how and at what pace to broaden political participation. In this respect, it is essential that there be real political dialogue between government on the one hand, and the people and parties and other institutions on the other. Those who are prepared to take specific steps toward free elections, creating independent judiciaries, promoting the rule of law, reducing restrictions on the press, respecting the rights of minorities, and guaranteeing individual rights, will find us ready to recognize and support their efforts, just as those moving in the opposite direction will find us ready to speak candidly and act accordingly. As Secretary Baker has said: We best can have truly close and enduring relations with those countries with which we share fundamental values.

Those who seek to broaden political participation in the Middle East will, therefore, find us supportive, as we have been elsewhere in the World. At the same time, we are suspect of those who would use the democratic process to come to power, only to destroy that very process in order to retain power and political dominance. While we believe in the principle of "one person, one vote," we do not support "one person, one vote, one time."

Let me make it very clear with whom we differ: We differ with those, regardless of their religion, who practice terrorism, oppress minorities, preach intolerance or violate internationally accepted standards of conduct regarding human rights; With those who are insensitive to the need for political pluralism; With those who cloak their message in another brand of authoritarianism; With those who substitute religious and political confrontation for constructive engagement with the rest of the World; With those who do not share our commitment to peaceful resolution of conflict, especially the Arab/Israeli conflict; And with those who would pursue their goals through repression or violence.

It is for just these reasons that we have such basic differences with the avowedly secular governments in Iraq and Libya. To the extent that other governments pursue or adopt similar practices, we will distance ourselves from them, regardless of whether they describe their approach in secular, religious or any other terms. Simply stated, religion is not a determinant—positive or negative—in the nature or quality of our relations with other countries. Our quarrel is with extremism, and the violence, denial, intolerance, intimidation, coercion and terror which too often accompany it.

The facts bear that out. The United States has good, productive relations with countries and peoples of all religions throughout the World, including many whose systems of government are firmly grounded in Islamic principles. Religious freedom and tolerance are integral elements of our American national character and constitutional system. Indeed, as much as any society, the American people understand the meaning of diversity and the virtues of tolerance.

#### CONCLUSION

The broad policy goals of the United States in the Near East region have been laid down by President Bush and Secretary Baker: Genuine peace between Israel and its Arab neighbors; Enhancing security and deterring or defeating aggression; Helping to protect the world's economic security; Promoting economic and social justice; and Promoting the values in which we believe.

I believe these are aspirations in which the peoples of the region—whether Muslim, Jewish, Christian or otherwise—can realistically share. Like us, they seek a peaceful, better future. They aspire to work productively in peace and safety to feed, house and clothe their families; in which their children can be educated and find avenues to success; in which they can have a say and can be consulted in how they will be governed; and in which they can find personal fulfillment and justice. In this respect, the pursuit of viable economic and social development programs, privatization, and adequate educational and vocational training opportunities, are key to responding to the basic material needs of the region's people.

Working with an international community of unprecedented solidarity, we have come a long way in the past few years in repelling aggression and in promoting a negotiated

peace to a seemingly intractable conflict in the region. We still have a long way to go before these worthy efforts will have achieved success and before the other aspirations we share are realized. We can get there through close engagement and constructive interaction between the United States and all the countries of the Near East region at all levels—government-to-government, group-to-group, person-to-person and faith-to-faith.

#### SUPPORT FOR THE 27TH ANNUAL SCOTTIE STAMPEDE RODEO

##### HON. TIM JOHNSON

OF SOUTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. JOHNSON of South Dakota. Mr. Speaker, I rise to express my support for the 27th annual Scottie Stampede Rodeo in Scotland, SD. The South Dakota Legislature in its 67th session enacted House Commemoration No. 1042 which reads as follows:

#### HOUSE COMMEMORATION No. 1042

(A legislative commemoration, recognizing and commending the 27th annual Scottie Stampede Rodeo)

Whereas, the 27th annual Scottie Stampede Rodeo held Saturday and Sunday, August 8 and 9, 1992, is a great family oriented event with talented cowboys from around the state and the nation coming to Scotland, South Dakota, to compete for prize money, fame and glory; and

Whereas, after the rodeo on Saturday night, there will be a country western dance at the Scotland City Hall that will be a great entertainment event; and

Whereas, the Scottie Stampede Rodeo does an outstanding job in promoting and hosting this fine event:

Now, therefore, be it commemorated, by the Sixty-seventh Legislature of the State of South Dakota That the Legislature congratulates the people of Scotland, South Dakota, for their outstanding celebration and invites all South Dakotans to participate in the 27th annual Scottie Stampede Rodeo on Saturday and Sunday, August 8 and 9, 1992, in Scotland, South Dakota.

I share the expressions of the South Dakota House of Representatives and extend my very best wishes to all the proud citizens of the Scotland area on yet another very successful Scottie Stampede Rodeo.

#### A TRIBUTE TO DR. ALVIN LOVING

##### HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. KILDEE. Mr. Speaker, I rise in great sadness today to urge Members to mourn the loss of Dr. Alvin Demar Loving, Sr. There are some people you meet during your lifetime whose impact far exceeds the amount of time you were able to spend with them. Dr. Alvin D. Loving was such a person. His loss is felt not only by his friends and family, but by all who came into contact with him.

Dr. Loving, a pioneer in education, has traveled the world over to spread his wisdom and

love all over the globe. From the city of Detroit to the nations of India and Nigeria, Dr. Loving distinguished himself as an international educator and community leader.

Dr. Alvin D. Loving was born in Chattanooga, TN, and educated in the Michigan public schools. He received both a masters and doctorate degree from Wayne State University. He was the first African-American teacher in the Detroit public schools and the first African-American to become a full-tenured professor at the University of Michigan in Ann Arbor. In addition, Dr. Loving was instrumental in establishing the University of the District of Columbia and the University of Michigan-Flint, in my hometown.

It was at the University of Michigan where I first met Dr. Loving when I was a graduate student. Throughout my undergraduate and graduate years of education, Dr. Loving was by far the best professor I ever had. With his enduring touch, Dr. Loving has played an important and integral part of my personal, moral, and social formation. Dr. Loving both imparted knowledge to his students and also encouraged them to seek wisdom.

Dr. Loving's caring hand touched students around the world. As a Fulbright professor in 1955 and 1956, he worked with an American team to assist Indian high school principals and the Indian Ministry of Education. Later, from 1960 to 1962, Dr. Loving was the dean of students at the University of Nigeria, where he also served as acting vice chancellor and registrar when these posts were vacant.

Recently, Dr. Alvin Loving passed away after a long bout with Alzheimer's disease. I extend my heartfelt condolences to Dr. Loving's family upon his passing and admire their courage coping with Alzheimer's.

Mr. Speaker, I am pleased, but also sad, to have this opportunity to honor the memory of this great man, Dr. Alvin D. Loving, Sr. The memory of him, and those like him, who spanned the chasm of defeatism and ignorance by working for a better community, a better world, is an inspiration to us all. Dr. Alvin D. Loving, Sr., gave himself to the good of humanity, and I am honored to pay tribute to him.

#### RULE ON H.R. 4318, THE MISCELLANEOUS TARIFF ACT OF 1992

##### HON. DAN ROSTENKOWSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. ROSTENKOWSKI. Mr. Speaker, pursuant to the rules of the Democratic caucus, I wish to serve notice to my colleagues that I have been instructed by the Committee on Ways and Means to seek less than an open rule for the consideration by the House of Representatives of H.R. 4318, the Miscellaneous Tariff Act of 1992, as amended.

## TRIBUTE TO MS. RUTH HYMAN

## HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. PALLONE. Mr. Speaker, on Sunday, June 28, 1992, the Hadassah of Long Branch, NJ, will pay tribute to Ms. Ruth Hyman by presenting her with their annual Ima Award.

Ima, the Hebrew word for mother, symbolizes the loving certainty of hope, happiness, and citizenship in Israel which has been assured for a homeless child. Hadassah's gracious gift will provide for a year's maintenance and education for youth Aliyah—the Hebrew term for immigration to Israel by anyone from the Jewish Diaspora.

Ms. Hyman has been extremely active in Hadassah, where she is a life member, and has devoted much of her time and energy to efforts on behalf of others. She is a member of the Congregation Brothers of Israel of Elberon, NJ, where her father was charter member and her mother was a founder of the Gemilith Hessed. Ms. Hyman has given generously of her time and energy as a benefactor to the Jewish Community Center in Deal, NJ, and through her involvement in Amit, Deborah, B'nai B'rith Women and the Central New Jersey Jewish Home for the Aged. In 1975, she was presented with the Ben Gurion Award in recognition for her exemplary and steadfast commitment to Israel and the Jewish community. She was named Hadassah's Woman of the Year in 1978.

Mr. Speaker, in light of the tireless efforts and demonstrated concern and compassion that has earned her the respect and admiration of her community, it is my pleasure and privilege to join Long Branch Hadassah in paying tribute to Ruth Hyman.

## "UNTIL WE MEET AGAIN": A TRIBUTE TO SHERM STRICKHOUSER

## HON. RONALD K. MACHTLEY

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. MACHTLEY. Mr. Speaker, I rise today to bid a final farewell to a legend of the radio airwaves from my home of Rhode Island, who passed away this week. The broadcasting career of Sherman Allen Strickhouser, or Sherm, as his audience called him, spanned 41 years, and covered stints as a radio host at half a dozen radio stations around Rhode Island.

Sherm was affectionately known as the dean of Rhode Island talk radio and it was an appropriate label.

Sherm's mastery of the airwaves—and his listeners—was legendary. Though certainly a gracious man and a respectful listener, he was also in possession of a sharp tongue and a wicked wit. As any fan of talk radio in Rhode Island could tell you, Sherm was not a man who suffered fools gladly. Rather, he dedicated himself to elevating the discussion on his radio programs to a level of sophistication and honesty not commonly found on the talk radio airwaves any more.

In addition to his broadcasting talents, Sherm was a dynamic and compassionate individual who was fond of the arts and literature. His wit and warmth endeared him to countless Rhode Islanders and he nurtured a vast array of rich friendships which lasted all his life.

The popular 1940's Ross Parker/Hughie Charles song, "We'll Meet Again" became his daily show signoff trademark. Indeed, the lyrics seemed to speak directly from Sherm's heart: They went like this:

We'll meet again, don't know where, don't know when. But I know we'll meet again some sunny day.

Keep smiling through, just like you always do, till the blue skies chase the dark clouds far away.

So won't you please say Hello to the folks that I know, tell them I'll be along.

They'll be happy to know that when you saw me go, I was singing this song.

We'll meet again, don't know where, don't know when

But I know we'll meet again some sunny day.

Here's to you Sherm, until we meet again.

## BROADCASTING RADIO FREE EUROPE TO THE SUCCESSOR STATES OF YUGOSLAVIA

## HON. DANTE B. FASCELL

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. FASCELL. Mr. Speaker, today, I am introducing a resolution calling for Radio Free Europe [RFE] to immediately commence broadcasting to the successor states of Yugoslavia.

The violence and chaos in that unfortunate corner of the world cannot be overstated. The ethnic warfare which has accompanied the dissolution of the former Yugoslavia has claimed nearly 20,000 lives and displaced more than 1½ million people. And there seems to be no end in sight to the warfare and the carnage.

The reasons for this tragedy run deep in the history of the Balkans. Particularly in Serbia, the nationalist, formerly Communist leadership under Slobodan Milosevic has set into motion a ruthless effort to try to unite as many Serbs as possible within a greatly enlarged Serbia. This effort has been accompanied by a wide-scale nationalist propaganda effort facilitated by the virtual monopoly enjoyed by the Serbian state-controlled media in most areas of the Republic. But the manipulation of the mass media for narrow nationalist aims is not a problem in Serbia alone—it is a characteristic of many governments in the region.

The conflict among states of the former Yugoslavia is being exacerbated by propaganda and distorted news coverage disseminated by state-controlled media. Due to this propaganda and the control of the local media by the government, the peoples of the Republics of the former Yugoslavia, Serbia in particular, do not have access to objective, unbiased reporting of the situation in the Balkans or the outside world.

As an alternative to controlled domestic broadcast media, a surrogate service operated by RFE would:

Provide a counter to extremist propaganda disseminated by the Milosevic government that plays on Serb fears of external domination.

Provide a platform for moderate but isolated Serbian political figures and groups by assisting them in building an agenda and a constituency for reconciliation and democratization.

Bring together moderate Serb, Croat, and other ethnic representatives to begin a public exploration of the means toward eventual reconciliation and cooperation among the successor states of the former Yugoslavia.

Amplify the responsible, democratic elements of largely suppressed but still-extant independent print media in the former Yugoslavia.

Events of the last few years elsewhere in Eastern and Central Europe, have demonstrated that the dissemination of truthful, credible information and analysis by Radio Free Europe has played a significant role in peaceful, democratic transformation. I therefore call on my colleagues to support this resolution and join me in calling for Radio Free Europe to begin an immediate broadcast to this war-torn region.

## TRIBUTE TO ANDREW L. HAYNES

## HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. PALLONE. Mr. Speaker, on Wednesday, July 1, 1992, Mr. Andrew L. Haynes will be honored upon the occasion of his retirement as principal of Long Branch, NJ, High School.

Being a Long Branch High School alumnus myself, it is a special honor for me to be able to pay tribute to Mr. Haynes. Although he came to Long Branch after I had graduated, I have come to know and respect Mr. Haynes as a great educator, as a man truly committed to helping every young person who has come through the high school.

Born in Knoxville, TN, Mr. Haynes received his B.S. degree from Hampton University and his M.A. degree from Rutgers University. During the Korean conflict, Mr. Haynes served as an officer in the U.S. Army. In August 1973, Mr. Haynes became an assistant principal of Long Branch High School, a post he held until his promotion in February 1977 to the position of principal.

For many years, Mr. Haynes has been active in the Middle States Association of Colleagues and Schools. His proudest accomplishment with this group was his successful organization of the accreditation of Long Branch High School, followed quickly by his successful organization of the monitoring and full accreditation by the New Jersey State Department of Education.

Mr. Haynes is an officer of the board of trustees of CentraState Medical Center in Freehold, NJ. He is a member of the New Hope Foundation Board of Trustees and is active in many church and civic organizations. He has received many awards, including the Community Service Award from the National Association for the Advancement of Colored

People, the Long Branch High School Student Council Award, the Service Award of the National Honor Society, and the Administrator's Award of Kappa Alpha Psi Education Administrators.

A resident of Manalapan, NJ, Mr. Haynes and his wife Louella Fortson Haynes, a retired supervisor of social work, have been married for 38 years and have a son, Michael A. Haynes. Mr. Haynes enjoys choral and jazz music, photography, travel, and reading. I hope he finds the time to enjoy these hobbies, as he has certainly earned a happy and rewarding retirement.

#### IN SUPPORT OF AID TO ISRAEL

### HON. EDWARD J. MARKEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. MARKEY. Mr. Speaker, how often do we hear these days about the sorry state of our democracy? About voters disenfranchised and turning out to vote in lower and lower numbers?

Maybe we should learn a lesson from abroad. In the United States' last Presidential election only 50.1 percent of the eligible cast votes. But on Tuesday an election was held in a nation where 77.5 percent of all eligible adults voted—a turnout rate of more than 3 out of 4.

This election followed a campaign that was hotly contested and hard fought. And although over 10 percent of the electorate were recent immigrants from a totalitarian state—many of whom had never voted before in their lives—the election was perfectly fair, without incident or any hint of impropriety.

More amazing is that this election was held in the Middle East—a region of the world that is a downright desert for democracy. In the Middle East millions of people live without suffrage, without civil liberties, without human rights. In this parched region democracy can barely take hold—never mind survive and prosper—except in one oasis.

That oasis for democracy, that home of Tuesday's fair and free election, is, of course, Israel. This was the 13th since Israel became independent in 1948—and precious few have been held elsewhere in the Middle East.

Tuesday's elections in Israel did more than demonstrate the deep roots of their democracy. Tuesday's elections were more than a victory for the Labor party. Tuesday's elections were a victory for the Middle East peace process.

Prime Minister-elect Yitzhak Rabin has committed himself to crafting a lasting, peaceful solution to the Palestinian-Israeli conflict. He has demonstrated his willingness to take a fresh look at this centuries-old conflict.

If these measures will help lead to a lasting peace in the Middle East and a secure Israel. But Israel will not be able to make continued progress on these fronts without the strong and stable backing of the United States.

For more than 40 years the United States has made the freedom of Jews in the Soviet Union one of our highest priorities. Now that their freedom is finally becoming a reality, we

bear a responsibility to see that Soviet Jews have a place to go. The possibility of ethnic violence and a rise in anti-Semitism make it very important that we assist Israel in accepting and resettling Jews who are able to leave. The bill before us today does just that.

I urge my colleagues to vote "yes" today on the foreign operations appropriations bill—including the \$3 billion in aid to Israel—and to support full aid for Israel in the months and years ahead. As we begin to support emerging democracies in Eastern Europe and elsewhere, we must also maintain our support for those nations that have successfully upheld democratic principles for decade after decade. None stand more prominently and proudly than Israel.

#### HONORING PEARL S. BUCK'S 100TH BIRTHDAY

### HON. NICK JOE RAHALL II

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. RAHALL. Mr. Speaker, I rise today to commemorate the 100th anniversary of the birth of famed author and West Virginian, Pearl S. Buck. Ms. Buck was born in Hillsboro, WV, but was taken to China with her missionary parents when she was less than 4 months old. During the next four decades of her life she would divide her time between the United States and China. She attended boarding school for 1 year in Shanghai and the following year entered Randolph-Macon Women's College in Virginia from which she graduated in 1914.

Pearl Buck published her first novel entitled, "East Wind, West Wind" in 1930, but it was with her 1931 novel, "The Good Earth", that she won the hearts of American readers. This novel earned her the Pulitzer Prize in 1932, and contributed to her winning the Nobel Prize for Literature in 1938. Pearl Buck is the only woman to capture both of these distinguished honors.

Along with her other vast achievements, she was an advocate for the well-being of Asian children. She was a leader in paving the way for mixed-race adoptions with her adoption of 8 Asian children. In 1941, she founded Welcome House, an adoption agency for Asian-American children.

Even though Pearl Buck spent many of her living years in China, she still referred to West Virginia as her homeland. She once said, "Had I been given the choice of places for my birth, I would have chosen exactly where I was born: my grandfather's large white house. I should say West Virginia affected me very much. I have a strong sense that there are my beginnings." West Virginians are proud to call Pearl S. Buck their own and to honor her on this day, the 100th anniversary of her birth.

#### RAY JACOBS' COMMUNITY SERVICE

### HON. RONALD V. DELLUMS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. DELLUMS. Mr. Speaker, I rise to honor the accomplishments of Mr. Ray Jacobs, a true television pioneer, who is retiring from a career of broadcasting and community service that has spanned 49 years. Mr. Jacobs has had a unique career because he has experienced all aspects of broadcast news, giving him a rare understanding of the what, where, why, and who of news story.

Mr. Jacobs is currently the director of administration for KTVU—channel 2 and has been with the station since it went on the air in 1958. He first joined KTVU as a news reporter, and was subsequently promoted to production manager. In the capacity as production manager Mr. Jacobs was still seen by the viewing public as the host of "Editor's Forum." Simultaneously, Mr. Jacobs worked as director of news and special events, in 1974 he was named operations manager and in 1978, was promoted to his current position as director of administration.

Mr. Jacobs' long illustrious career in television began in Albuquerque, NM, at KOB-TV in 1948. He was both a reporter in the field as well as on-the-air. While at KOB-TV, he was part of their pioneering news unit that developed Polaroid cameras for television news-photo use. He also aided the engineering department in the construction of a quick processing unit for the development of 16mm sound-on-film stock.

In the early 1950's, Mr. Jacobs was a newsman at KJEO-TV in Fresno, CA. He served the community of Fresno with respect and sincerity, exemplifying a news style that addressed each story with compassion and understanding.

As appreciation for his commitment to deliver the best in news, Mr. Jacobs was awarded in 1983 the Best Media Coverage Award. This award is very prestigious and recognizes the many talents of Mr. Jacobs. Undoubtedly, Mr. Jacobs is humbled by the fact that his colleagues are aware of his many talents and bestowed upon him many awards and certificates.

I would be remiss if I did not mention the fact that while Mr. Jacobs has worked at KTVU—channel 2 the station has served the bay area with distinction. Mr. Jacobs has made it his duty to produce a news program that is far more beneficial than most. KTVU—channel 2, and Mr. Jacobs take the news very seriously and understand that many of our society's problems deserve greater treatment than the short sound bite. I truly appreciate Mr. Jacobs' contribution in ensuring that KTVU—channel 2 serves the entire community by producing a thoughtful and honest news program. Mr. Speaker, I am sure that Mr. Ray Jacobs will be missed by my constituents and others throughout the bay area when he retires on June 27, 1992.

Mr. Speaker, having served myself in the U.S. Congress for over 20 years, I understand the joy that Mr. Jacobs' wife Joanne and his

children Nancy, Michael, John, and Robert will experience once time will allow him to spend additional quality time with them. I am also sure that Mr. Jacobs looks forward to being able to enjoy his hobbies, which include training and showing German shepherd dogs, automobiles, audio and video equipment, and working with computers.

Mr. Speaker, I am very proud to bring to the attention of my colleagues the accomplishments and career highlights of Mr. Ray Jacobs. I want to personally congratulate and salute Mr. Jacobs on an outstanding career and his outstanding public service to the bay area community.

#### RULE ON H.R. 11, THE REVENUE ACT OF 1992

#### HON. DAN ROSTENKOWSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. ROSTENKOWSKI. Mr. Speaker, pursuant to the rules of the Democratic caucus, I wish to serve notice to my colleagues that I have been instructed by the Committee on Ways and Means to seek less than an open rule for the consideration by the House of Representatives of H.R. 11, the Revenue Act of 1992, as amended.

#### CONSTITUTION IN SIMPLE ENGLISH

#### HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. FRANK of Massachusetts. Mr. Speaker, one of the genuinely creative people I have met during my years as a Member of Congress is William D. Hersey, president of the International Memory Training Institute, in Norton, MA. Bill Hersey is a very interesting combination of idealism and pragmatism. He uses his considerable intellectual powers to apply to the kind of problems that confront people living in this country, and he has a special interest in promoting good citizenship. Recently he showed me a copy of his "Constitution in Simple English." I think Bill Hersey does his usual first-rate job in rendering the important principles of our Constitution in language that is accessible to everybody and I insert this very useful document here:

#### THE CONSTITUTION OF THE UNITED STATES—WHAT IT SAYS TO YOU IN SIMPLE TERMS

##### ARTICLE ONE: THE CONGRESS

Congress makes all laws.

Congress is made up of two "houses".

The House of Representatives and the Senate.

Members of the House of Representatives are elected every two years.

Members of the House must be 25 years of age and citizens for seven years.

The number of members shall be in proportion to the population.

Direct taxes shall be in proportion to the population. (This was changed by the 16th amendment—Income tax)

Vacancies can be filled by temporary appointments by the Governors of the states followed by special elections.

The House of Representatives has the only power of impeachment.

Members of the House organize themselves and choose their Speaker.

##### THE SENATE

The Senate is made up of two Senators from each state. They are elected for six year terms.

Originally they were chosen by state legislators. This was changed by the 17th amendment to election by the people.

A Senator must be 30, a citizen for nine years, and a resident of the state he represents.

The Vice-President presides over the Senate and votes if there is a tie.

The Senate chooses its own officer and one to preside when the Vice-President can't.

The Senate tries all cases of impeachment. A two-thirds vote is necessary to impeach.

The Chief Justice of the Supreme Court presides at the impeachment trial of the President of the United States.

The only penalty for impeachment is barring from office, but the impeached person may be tried in regular courts.

State legislatures set up rules for electing Senators and Representatives but Congress can change them.

Congress must meet once a year.

The House passes on the qualifications of its members.

A majority makes a quorum.

The Senate and House make their own rules and can punish or expel their members.

The House and Senate shall keep a record of what they do.

One fifth of the members can require a recorded vote.

Neither the House nor the Senate can adjourn for more than three days without agreement from the other. They cannot meet in any other place.

The members of Congress shall be paid according to law.

They cannot be arrested for most offenses while on the business of Congress.

No member can be appointed to any office which was created while he was in Congress or one in which the pay was raised while he was in Congress.

No one who holds an office under the United States can serve in Congress at the same time.

Money-raising bills must start in the House but the Senate can amend them.

Every bill, resolution, order, or vote on which both the House and the Senate have to agree must be sent to the President for signing or veto but two-thirds can pass it over his veto.

If the President does veto it, two-thirds of the House and the Senate can pass it in spite of his veto. If Congress adjourns before ten days are up and he hasn't signed, it's automatically vetoed. (This is a "pocket" veto.) Congress has the power to:

Tax.

Pay debts.

Provide for the defense and general welfare.

Borrow money.

Regulate commerce.

Make uniform rules for naturalization.

Make uniform rules for bankruptcies.

Coin money.

Fix standards of weights and measures.

Punish counterfeiters.

Establish Post Offices.

Provide copyright and patent protection.

Set up courts below the Supreme Court.

Punish crimes on the high seas and against international law.

Declare war.

Make rules concerning capture on land or water.

Grant letters of Marque and Reprisal that let a private citizen make arrests and seize booty as an official of the United States.

Raise armies, but money for them cannot be for more than two years.

Provide and maintain a Navy.

Organize, arm, and discipline state militias when they are serving the United States.

Make all laws necessary to carry out these powers.

##### THINGS CONGRESS CAN'T DO OR MUST DO

The right of Habeus Corpus (you can't be held in jail without a cause) cannot be suspended, except during rebellion, or when the public safety requires it.

No Bill of Attainder or Ex Post Facto law shall be passed. A bill of Attainder convicts a person without a trial. An Ex Post Facto law makes something that was not a crime when it happened become a crime after the law was passed.

There can be no head tax or income tax but the 16th amendment changed this. It provided for an income tax.

No tax can be put on articles exported by the states.

Congress can't favor one port over another.

Money can't be spent except by law and must be accounted for.

No one gets a title of nobility from the United States. If you work for Uncle Sam and a foreign country wants to give you a title, Congress must OK it.

##### THINGS THE STATES CAN'T DO

Make treaties, alliances or federations.

Grant letters of Marque or Reprisal.

Coin money or print paper money.

Make anything but gold and silver payment for debts.

Pass any Bill of Attainder or Ex Post Facto law.

Pass any law impairing contracts.

Grant titles of nobility.

Tax imports or exports except to cover costs of inspection.

Tax ships coming into ports.

Keep troops or ships of war in times of peace.

Agree with another state or foreign power to wage war.

##### ARTICLE TWO: EXECUTIVE POWER

The President has executive power. The power to take action under laws.

He and the Vice-President have the same four year term.

They are elected by electors.

See changes made by the 12th amendment. Congress can determine the election day.

The President must be a natural born citizen of the United States, at least 35, and a resident for 14 years.

See the 26th amendment for other rules.

His oath of office is spelled out in the Constitution.

##### DUTIES AND POWERS OF THE PRESIDENT

The President is Commander in Chief of the Army and the Navy and of State Militia when they are in the service of the United States.

He can require the opinion in writing from the principal officers in each of the executive departments regarding their duties.

He can grant pardons or reprieves for offenses against the United States but not for impeachments.

He can make treaties with the consent of two-thirds of the Senate.

He can appoint judges, ambassadors, and many other government officials but they must be confirmed by two thirds of the Senate.

If the Senate is not in session, he can make temporary appointments good until the end of the next session.

He must report to Congress on the State of the Union.

He can call a special session of Congress.

He can make recommendations to Congress.

If they can't agree on when to adjourn he can decide it.

The President sees that all laws are faithfully executed.

He recommends ambassadors and issues commissions.

The President and all officers can be removed from office by impeachment. This can be done for bribery, treason or other "high crimes and misdemeanors".

#### ARTICLE THREE: THE COURTS

The Supreme Court has the judicial power. Congress sets up lower courts.

Judges hold office during their good behavior. Their pay cannot be raised or cut during their terms.

The judicial power covers all cases under the Constitution and the laws of the United States and its treaties.

It also covers cases regarding:

Ambassadors.  
Consuls.  
Maritime law.  
Disagreements between the states.  
Disagreements between citizens of different states.

Disagreements between foreign countries and citizens of states plus some special cases.

In cases involving ambassadors, consuls, or a state, the Supreme Court handles it first. It gets into other cases only by appeal from a lower court.

There shall be a trial by jury in the state where the crime was committed.

Treason is making war against the United States. It is also joining with its enemies in giving them aid or comfort. (The Supreme Court has said that the war must be a declared war).

No penalty for treason can extend to the family.

#### ARTICLE FOUR: STATES RIGHTS, RESPONSIBILITIES, AND PROHIBITIONS

Each state has to respect the laws and rules of every other state.

The citizens of every state have the same rights.

Fugitives can be extradited.

New states can be created by dividing or combining existing states or out of Federal territories.

This can only be done with the consent of Congress and the Legislatures of the states involved.

All states are to enter the union on an equal basis.

Congress makes all rules governing territories or property of the United States.

The United States guarantees every state a republican form of government.

The United States protects the states from invasion and from domestic violence, if requested.

#### ARTICLE FIVE: AMENDMENTS

Amendments to the Constitution can be proposed by two-thirds vote of the Congress. Two-thirds of the state legislatures can call a convention and propose amendments.

Three-fourths of the states must approve an amendment.

#### ARTICLE SIX: THE CONSTITUTION SUPREME

The Constitution is the supreme law of the land.

Treaties made under the Constitution are supreme also.

Judges in every state are bound by the Constitution no matter what the State Constitution may say.

All officers and legislators of the United States and of all the states are bound by oath or affirmation to support the Constitution.

No religious test shall be required.

That's what's in the original Constitution. I have omitted article seven because it no longer applies and one or two other provisions about slavery that no longer apply.

The Constitution was adopted and in force March 4, 1789. Almost immediately ten amendments were made guaranteeing individual rights. They are called "The Bill of Rights". Gradually 16 more amendments have been added.

#### THE BILL OF RIGHTS AND OTHER AMENDMENTS

1. You have the right to speak, write, and worship as you please. You have the right to gather together and demand changes in what the government is doing to you.

2. Since we must have well regulated armed forces to protect the security of a free state, you have a right to bear arms.

3. The government can't force you to have soldiers live in your house.

4. No one can enter or search your home without a warrant.

5. You can't be charged with a crime unless a grand jury says so.

You can't be tried twice for the same crime.

You can't be made to testify against yourself.

Your property cannot be taken without legal steps and proper payment.

6. You have a right to a speedy and public trial by jury where the crime happened.

You have a right to know the charges against you.

You have a right to face witnesses against you, and you can make favorable witnesses testify for you.

7. If you sue for damages of more than \$20.00 you can have a trial by jury.

8. If you are put in jail, your bail cannot be too high or unreasonable.

9. The fact that the Constitution spells out certain rights doesn't mean that it denies any other of your individual rights.

10. The states and the people have all powers not given to the United States by the Constitution or actually prohibited by the Constitution to the states.

These are the 16 other amendments:

11. Citizens of one state can't sue another state.

12. There must be separate ballots for President and Vice President.

13. Slavery was abolished.

14. The state can't take away your rights. Your life, liberty, or property can't be taken except by lawful methods.

15. You have the right to vote no matter what our race or color or even if you had been a slave.

16. The government can tax your income.

17. Senators are to be elected by popular vote.

18. The manufacture, use, and sale of alcoholic drinks was prohibited.

19. Women got the right to vote.

20. This charged the date for inaugurating the President and made rules as to who should take charge if he died or was disabled.

21. Repealed the 18th amendment. Anyone over 21 can drink now.

22. The President can serve only two four year terms.

23. The residents of Washington D.C. got the right to vote.

24. No more poll taxes.

25. Gave new rules as to who shall become President in case he is disabled or dies.

26. Anyone 18 years old or over can vote.

#### AN INSPIRATION TO ALL CITIES— MEDFORD, MA

### HON. EDWARD J. MARKEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. MARKEY. Mr. Speaker, On June 23, the city of Medford, MA, and its mayor, the Hon. Michael J. McGlynn, will be recognized by the U.S. Conference of Mayors and the Century Council for its antidrunk driving program known as Making A Pledge. I am proud to add my congratulations to the city of Medford for a job well done.

Medford was selected to receive the Inspiration Award, one of eight awards being conferred as part of the first annual National City Challenge To Stop Drunk Driving.

The National City Challenge recognizes our Nation's cities that develop and implement effective community-based solutions to address the problem of drunk driving. Programs such as Medford's will be publicized by the U.S. Conference and the Century Council as models for other cities.

I have long been a supporter of programs on the national and State and local levels to address one of the biggest problems on our Nation's highways and roads—the accidents that result from mixing drinking and driving. Public awareness and education is an important step in bringing an end to the many needless tragedies that result from accidents caused by those under the influence of alcohol.

This innovative venture made by Medford in their "Making a Pledge" campaign is a shining example of a community working together to solve a common problem. The strong coalition that is created in the "Making a Pledge" campaign involves a resourceful approach that brings together the strength and energy of many of Medford's businesses, schools, hospitals, and law enforcement agencies. This united endeavor to improve education, awareness and enforcement of the drinking and driving problem takes action to address the drunk driving problem on all levels.

I want to commend the U.S. Conference of Mayors and the Century Council for recognizing the efforts of the Medford community in their attempt to deal with one of the most pressing public health problems facing our Nation. I applaud their commitment to fighting the drunk-driving crisis in our Nation, and am delighted to highlight Medford's "Making a Pledge" campaign and offer my congratulations to all of those whose dedication and energy helped to bring about this national recognition by the U.S. Conference of Mayors.

TRIBUTE TO JO AND GIDEON  
FREUD

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. PALLONE. Mr. Speaker, on Sunday, June 28, 1992, Temple Beth El of Oakhurst, NJ, will honor two true community leaders, Jo and Gideon Freud of Manalapan Township, NJ. Mr. and Mrs. Freud, who have been married for 26 years and have three children, have certainly proved themselves worthy of this honor by giving of themselves, their time, their energy and talents.

Gideon Freud is an active member of Congregation Sons of Israel, Manalapan, and is currently cochairman of the junior congregation. He is also involved with the Chabad House of Western Monmouth County. Mr. Freud was a member of the Monmouth County Jewish Federation board of directors and served on its allocations committee. For his past involvement in the United Jewish Appeal, he has been honored with both the UJA's Young Leadership Award and its Israel Bond Award. He is coowner of Atlantic TV and Video, Inc., and Atlantic Paging Co., of Monmouth County.

Jo Freud has been on the board of Jewish Family and Children's Service since its inception and currently serves as treasurer. She is deeply dedicated to the resettlement of Soviet Jews, and has developed a job bank for newly arrived immigrants and has worked closely with the Synagogue Adopt-A-Family Program. Mrs. Freud is or has been involved with Congregation Sons of Israel, the Monmouth County Jewish Federation, the Southern Region of Women's American ORT, the 1993 Israel American Conference, and the Bayshore Women's Division of the Jewish Federation. Like her husband, she has received numerous awards, including the UJA's Israel Bond Award and the Humanitarian of the Year Award from Brandeis University Women. Jo Freud also finds time for song writing and singing professionally, painting, designing jewelry and she helped to develop the Jewish Community Center's Kindervelt Program, where she teaches.

Mr. Speaker, it is indeed a pleasure to pay tribute to Jo and Gideon Freud who, both as a couple and as individuals, have shown themselves to be outstanding leaders, rising to every task and inspiring others by their example.

SKELTON ADDRESSES NAVAL WAR  
COLLEGE GRADUATES

HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. SKELTON. Mr. Speaker, I had the privilege of addressing the graduates of the U.S. Naval War College Friday, the 19th of June. The class totals some 545 mid-grade and senior officers of the Navy, Army, Marine Corps, Air Force, Coast Guard and civilians rep-

resenting 17 different Government agencies, international officers from 40 friendly and allied nations, and college of continuing education graduates. It was an impressive class and I wish them well in the days and years ahead. The speech I gave is set forth herein:

REMARKS OF CONGRESSMAN IKE SKELTON

INTRODUCTION

Congressman Reed and Mayor McKenna; Secretary Middendorf, distinguished flag and general officers; guests and, most important, families—let me thank you for the honor you do me by having invited me to address you today. Let me also thank Rear Admiral Joe Strasser for hosting my visit today. He is the kind of sailor at home on the sea or on campus. A man of action and thought, he is a sailor-scholar, the kind of officer who inspires by his example. I'm proud to call him my friend.

The officers who graduate today well understand the need for both operational experience and education. This requirement was best expressed by the noted British soldier and author of the last century Sir William Francis Butler: "The nation that will insist upon drawing a broad line of demarcation between the fighting man and the thinking man is liable to find its fighting done by fools and its thinking done by cowards."

This is indeed a significant milestone in the career of each of you who is graduating today, a day that brings to an end 10 months of hard work. One chapter in your life, in your military career, has ended but another is about to begin.

THE NAVY CONNECTION

When I was a young boy I was led to believe that the First World War—the war to end all wars as Woodrow Wilson described it—had been won by the U.S.S. *Missouri* of that era. She had been part of the "great white fleet" that sailed round the world in the first decade of this century. That cruise made the point that American naval might could penetrate any waters. My father served aboard her during World War I at the exalted rank of fireman second class. Though he went on to become a successful trial lawyer after his brief naval career, he cherished his service aboard her the rest of his life. My father's stories of his service in the great war may explain why I believed that the U.S.S. *Missouri* had won that war.

He displayed his affection for the Navy a number of times in later years. I remember that on one occasion he gave the main speech in my home town of Lexington when one of the cannons of the U.S.S. *Constitution* was dedicated in the town's principal park. To think that this cannon had seen action more than a century earlier at Tripoli and later during the War of 1812 stirred a young boy's imagination.

A BRIEF HISTORY OF AMERICAN SEAPOWER

Through him and his colleagues who had served in the great war I developed a keen appreciation of American military and naval history. You graduates today, know better than I, the history of American seapower; how in many ways it can be used to trace this country's development.

John Paul Jones, the *Bon Homme Richard*, and the Revolutionary War gave way to Thomas Jefferson, Stephen Decatur, and exploits in the Tripoli Harbor. One cannot think about the War of 1812 without recalling the victory of the U.S.S. *Constitution* over H.M.S. *Guerrere*. That most devastating conflict of our history—the War Between the States—included the exploits of David Farragut at New Orleans, Mobile Bay, and the

clash of ironclad vessels. A new era is seapower had dawned.

Toward the end of the 19th century an explosion in Havana Harbor signaled another turning point in our Nation's history. Admiral George Dewey at Manila Bay in the Philippines and Admiral W.T. Sampson at Santiago Harbor destroyed the naval power of Spain. The United States had arrived as a world power with overseas interests requiring a strong Navy.

During World War I the U.S. Navy conveyed and transported hundreds of thousands of American soldiers and a vast quantity of supplies across the Atlantic. Defeating the U-boat threat was a crucial part of that effort. After the war the focus of attention in the Navy shifted to the Pacific. Hawaii, the Philippines, and China during the 1920's and 1930's all evoke a period of uneasy calm. American naval gunboats sailed the great rivers of China. The bombing by Japanese aircraft of the U.S.S. *Panay* anticipated the bitter struggle that would be waged across the Pacific a few years later.

World War II for the United States began at Pearl Harbor. Other places and names—Coral Sea, Midway, Guadalcanal, North Africa, Sicily, Anzio, Normandy, Tarawa, Iwo Jima, and Saipan—made their way as important chapters in American naval history. After the Second World War the United States Navy participated in actions at distant points across the globe—Korea, Lebanon, Cuba, the Dominican Republic, Vietnam, Grenada, and the Persian Gulf.

GROWING AWARENESS OF JOINTNESS

The Goldwater-Nichols Act of 1986 did much to promote the concept of jointness—multi-service operations—among the four services. It formalized a development in American military thought and practice that had evolved since the War of Independence. The recent publication of joint pub 1, "Joint Warfare of the US Armed Forces" underscores the efforts of the services to promote jointness. Campaigns in American history cited by the joint pub 1 include the Battle of Yorktown, Riverine operations in the American Civil War, the Solomon Islands campaign of 1942-44, Operation Overlord of June 6, 1944, the Inchon landing during the Korean conflict, and most recently Operation Desert Storm.

During the 1980's the Navy had the image of a go-it-alone force. Its leaders both civilian and military led the opposition to Goldwater-Nichols. It burned a lot of bridges—both within the Pentagon and across the Potomac.

The current leadership can be credited with helping to overcome some of those difficulties it inherited. Admiral Kelso, the Chief of Naval Operations, has said, "That the only way the Navy is ever going to operate in the future is in the joint arena." In my humble opinion I think he is right on the mark. If that message spreads down the ranks, as it should, I believe that despite the difficulties of the present cuts, the Navy will emerge in good shape.

THE IMPORTANCE OF STUDYING HISTORY

Allow me, now, to touch upon the important task of educating our country's military leaders. A first rate officer education program—from ensign to admiral—will prepare today's military officers for tomorrow's challenges by providing them the most important foundation for any leader—a genuine appreciation of history. I cannot stress this enough because a solid foundation in history gives perspective to the problems of the present. And a solid appreciation of history

provided by such a program will prepare today's military officers for the future, especially those who decide to spend thirty years in one of the services. They will become this country's future strategists.

In brief, military officers should learn the historical links of leadership, being well versed in history's pivotal battles and how the great captains won those battles. Successful military leaders of yesteryear were indebted to their military predecessors. Stonewall Jackson's successful Shenandoah Valley campaign resulted from his study of Napoleon's tactics, and Napoleon, who studied Frederick the Great, once remarked that he thought like Frederick. Alexander the Great's army provided lessons for Frederick, two thousand years before Frederick's time. The Athenian general, Miltiades, who won the Battle of Marathon in 491 B.C., provided the inspiration that also won the Battle of El Alamein in 1942; the Macedonian, Alexander the Great, who defeated the Persians at Arbela in 331 B.C., set the example for the Roman victory at Pydna 155 years later. The English Bowmen who won Crecy in 1346 also won Waterloo in 1815; Vandegrift, Halsey, Spruance, Bradley, Montgomery, or MacArthur, who won battles in the 1940's might well win battles a century or so hence. Thus, I believe that every truly great commander has linked himself to the collective experience of earlier great captains by reading, studying, and having an appreciation of history.

American military officers need a thorough understanding of military history that reaches back over the ages. The seeds of future American military victories can be found by plowing deeply the fertile soil of military history.

A military career includes a life long commitment to self-development. It is a process of education, of study, of reading, and of thinking that should continue throughout an entire military career. Yes, tactical proficiency is very important, but so too is strategic vision. That can only come after years of careful reading, study, reflection, and experience. Those who finish their course of study at this institution should be aware of the natural yardstick of 4,000 years of recorded history. Thucydides, Plutarch, Sun Tzu, Clausewitz, Napoleon, Mahan and Mackinder have much to offer those who will become tomorrow's future generals and admirals. Today's officer corps must be made aware of this inheritance.

Winston Churchill put this idea in these words: "Professional attainment, based upon prolonged study, and collective study at colleges, rank by rank, and age by age—those are the title reeds of the commanders of the future armies, and the secret of future victories."

#### A NOTE OF WARNING

But in the midst of this celebration today, let me sound a note of warning. Major George C. Marshall, the future World War II Army Chief of Staff, noted in 1923 "The regular cycle in the doing and undoing of measures for the national defense." He observed that, "We start in the making of adequate provisions and then turn abruptly in the opposite direction and abolish what has just been done." Today, we are in the midst of making one of those changes in direction. This is now the eighth year of real defense budget cuts, and we know that more dramatic reductions are in store.

Secretary Cheney and General Powell crafted a plan almost two years ago that will result in a twenty-five percent reduction in the size of our forces and the size of the de-

fense budget by the middle of this decade. A further cut of \$50 billion over the next five years has been recommended by the President as a result of events last August in Moscow when the old Communist order finally collapsed. I believe the Secretary and his military advisors have put together a pretty good plan, not perfect, but pretty good. But to readjust the plan every year in a dramatic fashion as some would have them do, is simply more than we should do in light of the uncertainty of the world around us.

Those who would slash our military even further than the planned 25 percent reduction, while sincere and well-meaning, lack an understanding of history's lessons. Time and time again, in this century we have followed the dangerous and costly path of demobilization, disarmament, and unpreparedness, only to regret that course of action a few short years later.

After the first world war we withdrew from world affairs and allowed our military to wither away. As a matter of fact, at the time of the Fourth Naval Disarmament Conference of 1935 the seeds of the Second World War had already been sown. But we ignored the gathering storm and were caught unprepared when it came. After our tremendous victory over Germany and Japan in 1945 we once again cut our military. And once again, we were caught unprepared when war broke out in Korea less than five years later.

If we go much more beyond cuts in force structure already planned, we will end up in the same situation in which we have found ourselves, after almost every other war we have fought in our history—with a military force ill-prepared to fight. We should remember the high cost of unpreparedness: Bataan in 1941, the Kasserine Pass in 1942, Pusan in 1950, and Desert One in 1980. This cost was paid by the blood of young Americans in Uniform. Never again should we allow this to happen. Let us learn from history rather than repeat it.

We still live in a dangerous and uncertain world. The kaleidoscope of the future is unpredictable:

We were surprised by the signing of the Non-Aggression Pact of August 23, 1939 between the Soviet Union and Nazi Germany. The consequences were horrific;

We were surprised by the attack of the Empire of Japan on naval forces of the United States at Pearl Harbor in 1941;

We were surprised by the onset of the cold war in 1946;

We were surprised by the attack of North Korea against the South in early summer of 1950;

We were surprised when the Berlin Wall went up in August 1961 and surprised yet again when it went down in November 1989;

We were surprised when Khrushchev tried to put missiles in Cuba in the fall of 1962;

We were surprised by the fall of the Shah of Iran in 1979;

We were surprised by the attack of Iraq against Iran in the fall of 1980;

And most recently we were surprised by the attack and occupation of Kuwait by Iraq. I mention these surprises because we really do not have a very good record for predicting the future.

The end of the cold war has been accompanied by a resurgence of nationalism—in some places militant nationalism. This resurgence poses a major challenge to the established political and economic order. The disintegration of states—Yugoslavia, the Soviet Union, Ethiopia, maybe even Canada—will generate conflict about the distribution of assets.

The fault lines of international security are shifting in many directions. Eastern Europe has now become Central Europe; South-west Asia has given way to Central Asia. The continued utility of military force for good or evil has not been eliminated, nor have principles of deterrence lost strategic relevance. But the non-military aspects of security—social, economic, political—will now assume greater importance in the strategist's appreciation of the forces at play.

#### CURRENT CHALLENGES

The challenges that you will face in the Navy, in the military, that we together face here at home and in the world cannot be underestimated.

One of the great challenges that you must meet will be the next war. Success sometimes is seductive. The great victory won in the desert and the waters of the Persian Gulf last year cannot be allowed to contribute to complacency in the years to come.

On an earlier occasion, after World War II, we became complacent. Strategic thinking atrophied after 1945. In the nuclear age many believed that the ideas and thoughts associated with classical military history and strategy had been rendered obsolete.

Maurice Comte de Saxe, the famous French military analyst, noted that "few men occupy themselves in the higher problems of war. They pass their lives drilling troops and believe this is the only branch of the military art. When they arrive at the command of armies they are totally ignorant, and in default of knowing what should be done—they do what they know."

Doing what one knows, rather than what should be done, is a problem which many military commanders have faced throughout history. It's a problem not unfamiliar to the American military in the recent past. I would contend that in Vietnam the American military did what it knew—fighting the conventional war which it had fought in World War II and Korea—rather than knowing what to do—fighting the Revolutionary War in which it became engaged. It took ten years to put together a strategy to win the war. By that time it was too late. The patience of the American public had come to an end.

The bitter experience of Vietnam, which resulted from a loss of strategic vision, sent American military men back to the study of war and military history. You here today are the beneficiaries of this renewed interest in the study of war. For some of you, there has been much to catch up on. For all, however, this educational opportunity has meant extensive reading, serious research, written analysis, seminar discussions, and old fashioned thinking.

You must not lose the ability to fight the big war. In light of last year's victory I am reasonably confident that you will maintain this ability. At the same time, however, you must devote more attention to the difficult problems posed by small wars—or to use the more current phrase, low intensity conflict. Over our short history we have had difficulty dealing with unconventional warfare—in the late 1800's fighting the Indians, early this century pacifying the Philippines, and then in Vietnam.

As I look close to our shores—Peru, Colombia, Haiti, the drug war—these are the kind of conflicts that will require more of our attention in the years to come.

#### DIFFICULT DAYS

These next few years for those in the military will be difficult ones. As we reduce the size of the services professional military edu-

cation should not be forced to take its "fair share" of the cuts. The fact is that smaller forces will have to be more capable forces. That means continued high levels of training and efforts to improve professional military education. Doing business in a joint fashion will become even more necessary.

The temptation to become discouraged will grow. Please, do not give in to it. In moments of doubt recall the words of Douglas MacArthur. "Duty, honor, country: Those three hallowed words reverently dictate what you ought to be, what you can be, what you will be."

There has been some talk over the past few years about the decline of America. I believe that it has been exaggerated. Yes, we do have serious problems here at home, let's not understate them—the S&L fiasco, weak banks, a troubled educational system, urban poverty. At the same time no other country has the economic, military, scientific, ideological, and cultural strengths across the board that we do.

We met with success in the war against Saddam Hussein's tyranny. That display of American competence, resolution, and leadership can usher in a more positive mood here at home about our abilities to manage and overcome our own problems at home.

#### CONCLUSION

Today's graduating class totals some 545 mid-grade and senior officers of the Navy, Army, Marine Corps, Air Force, Coast Guard and civilians representing 17 different Government agencies, international officers from 40 friendly and allied nations, and college of continuing education graduates. From your ranks will come the future leaders of the United States Navy—the Nimitzes, Halseys, Spruances, Burkes, Zumwalts, Crowes, and Kelsos. Also present are the future leaders of our other military services and of the other nations represented here today. You are an elite—in the finest sense of that word—a chosen group. You will be the keepers of the sacred flame, the repository of knowledge of how to win wars during a time of uncertainty in the world and a time of great change in the United States military.

Let me also add that this Nation of ours is very fortunate to have individuals such as you willing to protect our interests at distant points of the globe. The sacrifices of those in the military, especially the Navy, willing to go far from home and assume such heavy responsibilities are not always appreciated in our society. Even less appreciated are the sacrifices of military families. To the spouses and children of these officers who are about to assume new duties, some far from home, let me express a heartfelt thanks. Your support is crucial to the well-being of these officers and to our country as a whole.

To the graduates, I wish you God's protection and wisdom as you embark on the journey of securing America's interests from your new high level of rank and responsibilities. I have every confidence that the history you write will be worthy of the finest who wore the American uniform in days gone by. Thank you, God bless.

## HOUSE CONCURRENT RESOLUTION CALLING FOR FREE AND DEMOCRATIC ELECTIONS IN LEBANON

### HON. NICK JOE RAHALL II

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. RAHALL. Mr. Speaker, I have joined with my colleagues today in the introduction of a sense of the House resolution calling for free and fair democratic elections in Lebanon.

On October 22, 1989, the Arab League brokered what is known as the Taif Agreement, ending Lebanon's 16-year civil war. The Taif Agreement is intended to lead the full restoration of Lebanon's sovereignty, independence, and territorial integrity.

Syria did assist in restoring peace in Lebanon, and does have legitimate interests there, as any country does with its neighbors. However, Syria does exert perhaps inappropriate influence upon the Government of Lebanon. It does so in many ways, but none more effective than keeping an estimated 40,000 Syrian troops there—a presence not easy to ignore, and one that does not lead to a true sense of independence.

Under the Taif Agreement it was clearly understood that Syria would withdraw its troops to the gateway of Bekaa Valley by September 1992, and the success of any reforms under the agreement, and particularly the scheduling of timely, free, and democratic elections, depends solely upon that withdrawal.

It stands to reason that truly free and fair elections in Lebanon cannot take place in areas of foreign military control, such as that reflected by the presence of Syria's 40,000-strong troop deployment.

It has been broadcast about, in the print media and in other forums, that Syria remains in Lebanon, and expects to remain in Lebanon, until after elections are held, and that Syria's remaining in Lebanon until then has been decided based on a request from Lebanon's Government. This is not true, and should not be accepted by the United States Government, but seen for what it is—Syria's continued intent to remain in Lebanon for purposes of influencing the outcome of those elections—in direct contravention of the Taif Agreement.

After 16 years in which Lebanon was bowed down by civil strife, its economic circumstances deteriorated in the extreme. Those 16 years saw the Lebanon pound plunge to unprecedented levels against the dollar, yet it managed to honor its financial dues and obligations on loans from the United States and other international organizations.

Lebanon has no debts in arrears with the IMF or the World Bank with which it has had dealings since 1955. Lebanon has paid in full its foreign military sales loans to the United States. Lebanon has honored and continues to honor its housing loans from AID, and will have paid all installments in full by the year 2000.

Lebanon, Mr. Speaker is not a beggar nation, but a proud one. Lebanon is not seeking extraordinary economic assistance from the United States, unlike some in the region.

With its history of honoring its debts to others while being shackled by the economic

straightjacket brought about by a protracted civil strife, a situation greatly exacerbated since 1985 by economic sanctions imposed by our own Government and which remain in place today, and in doing so causing Lebanon's social and human suffering to continue—it is within all reasonable expectations for Lebanon to hope that the United States Government will call upon Syria to withdraw its presence there, as agreed to under the Taif Agreement, so that free and fair elections can be scheduled expeditiously.

Mr. Speaker, I call upon the Congress to express its continuing support for the Taif Agreement, signed in 1989, and to call for Syria's withdrawal of its troops to the gateway of the Bekaa Valley not later than September 1992 as required by the agreement.

I further call upon my colleagues to urge the Arab League to consider immediately the possible alternatives to ensuring security in Beirut following the Syrian departure, including the establishment of an Arab League presence in Beirut if necessary.

I call upon the Congress to urge the Government of Lebanon to hold elections only if they can be free and fair, conducted without outside interference, and witnessed by international observers.

For Lebanon to attempt to reform its election processes and to hold those elections as agreed to under Taif, the Syrian presence must be removed. To do otherwise, or even seem to support a theory that first elections be held as a condition for Syria's withdrawal, is counterproductive, and most assuredly there is little that would be free and fair about elections held under those circumstances.

I call upon Congress to urge Lebanon's Government to delay scheduling of its elections until Syria's withdrawal, even as difficult as it might be to take a position against elections there, because it has now become a question of timing and a question of control over those elections, which must be left in the hands of only Lebanon—not her occupiers.

Mr. Speaker, as we continue in our quest for peace in the Middle East, it is well to recognize that Lebanon has a huge stake in the outcome of the peace talks now going forward. So does Syria. Free and fair elections, duly held under the Taif Agreement, are widely viewed as one of the key steps in the overall peace process. Hopefully, the peace talks will produce a real peace and freedom in Lebanon as well.

As Americans, we recognize fully that truly free and democratic elections require freedom of speech and assembly, freedom of political expression and party affiliation, freedom for candidates to come forward without fear and campaign, and that they have unimpeded access to print and broadcast media, freedom of movement and, above all, guarantees of their physical security.

It is understandable that the people of Lebanon would be more at ease and more assured of those guarantees if Syria withdraws in strict accordance with terms agreed to under the Taif.

Lebanon expects nothing more and nothing less.

I strongly support the resolution calling for free and fair elections in Lebanon which I and my colleagues have introduced today, and I

urge my colleagues to add their names in support of the goals it sets forth.

**EXCESSIVE REGULATORY BURDEN  
AND THE COMMUNITY REINVESTMENT  
IMPROVEMENT ACT  
OF 1992**

**HON. BILL McCOLLUM**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. McCOLLUM. Mr. Speaker, regulatory burden is currently cited by commercial banks as the greatest impediment to their competitiveness and ability to supply credit. The level of overall regulation has accelerated markedly in recent bank legislation and has provoked industry experts such as former FDIC Chairman William Isaac to publicly express concern over the industry's viability. Because excessive regulation increasingly interferes with banks' ability to meet their communities' credit needs I am introducing the Community Reinvestment Improvement Act of 1992. This bill would reduce the burden imposed by the most burdensome regulation bankers face and better enable banks to meet the credit needs of their communities.

The deleterious impact of overregulation on bank performance has both direct and indirect aspects. The direct impact is to increase bank costs through absorption of employee time and energy as well as through expenditure in providing reports and other printed material to maintain compliance. A recent American Bankers Association survey estimated 1991 compliance costs at \$10.7 billion or 59 percent of industry profits. While some regulation is required in order to ensure the safety and soundness of the banking system, even a reduction in regulatory compliance costs of 25 percent last year could have resulted in an increase of \$25 billion in bank loans.

The indirect impact of greater regulation is to reduce the competitiveness of banks. This occurs in at least two ways. First, nonbank financial firms aren't subject to the same regulatory obstacles. Firms such as mutual funds, insurance companies, and credit unions have been siphoning business off both sides of bank balance sheets as bank regulation has increased. They capture bank customers by offering similar products at lower cost or with better rates than banks since less regulatory compliance generates a competitive cost advantage and greater market flexibility. For small banks, the added reporting requirements and stipulations for extensive written policy statements in many areas are spread over a small employee base. Thus, the cost of complying with these regulations represent a proportionately greater burden upon smaller banks.

Second, enhanced regulator ability to restrict bank operations, remove bank officers, limit indemnification of legal defense costs of bank officers, require notice for certain changes in bank officers and directors, and limit the compensation and retirement benefits of bank officers and employees makes it more difficult to attract and retain high quality directors and officers. Increased possibility of per-

sonal liability has begun to drive qualified personnel out of banking, the impact of which will be to shift the balance of competitiveness away from banks as more skilled managers settle in with nonbank firms and compete with banks. The Orlando Sentinel recently reported that First Florida Bank has already lost 3 directors who left because of the personal risk imposed by the increased regulation.

The Federal Deposit Insurance Corporation Improvement Act [FDICIA] required that the Federal Financial Institutions Examination Council [FFIEC] study the regulatory burden. As part of the study, FFIEC decided to hold public hearings on the regulatory burden and the third in that series of hearings is being held today in Washington, DC. Most prominent among the specific regulations whose burden is being cited at these hearings and elsewhere is the Community Reinvestment Act [CRA]. The CRA has been cited as the most burdensome regulation by surveyed members of both the American Bankers Association [ABA] and the Independent Bankers Association of America [IBAA].

In the ABA survey of 974 member banks, the highest percentage of bankers identified the CRA as the most time consuming regulation and also as creating the most headaches. One banker commented "Our success and our livelihood depend upon our ability to serve our community, and the CRA requirements only detract from our ability to act, because of the time required to 'prove' we are doing what is both in the community's and our self-interest to do."

CRA's impediment to the ability of banks to effectively serve their communities leads me today to introduce the Community Reinvestment Improvement Act of 1992. This bill will substantially reduce the regulatory burden of CRA by first, providing an exemption for those banks least able to bear the costs of CRA, the small community bank; second, a modified evaluation procedure for responsible midsized banks; and third, a safe harbor for banks that are complying with the CRA.

The following is the text of my bill and a section-by-section analysis explaining its provisions:

H.R. —

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**SECTION 1. SHORT TITLE.**

This Act may be cited as the "Community Reinvestment Improvement Act of 1992".

**SEC. 2. MODIFIED EVALUATIONS.**

The Community Reinvestment Act of 1977 (12 U.S.C. 2901 *et seq.*) is amended by adding at the end the following new section:

**"SEC. 809. MODIFIED EVALUATIONS.**

"(a) SCOPE.—In lieu of being evaluated under Section 804 and receiving a written evaluation under Section 807, an institution's record of meeting the credit needs of its entire community with respect to any calendar year shall be evaluated pursuant to this section if the institution—

"(1) has not been found to be in violation of section 701(a) of the Equal Credit Opportunity Act, or any other provision of such Act, during the 5-year period preceding such calendar year;

"(2) has not received a rating of 'needs to improve' or 'substantial noncompliance' from the supervisory agency in the most re-

cent evaluation of the institution under Section 807;

"(3) has not been disqualified from evaluation under this section by the supervisory agency pursuant to a provision of this section; and

"(4) has, as of the December 31 preceding the beginning of such calendar year, total assets of less than \$500 million.

"The dollar amount in this subsection shall be adjusted annually after December 31, 1992, by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers published by the Bureau of Labor Statistics.

"(b) MODIFIED EVALUATION.—An institution which is described in subsection (a) with respect to any calendar year shall, during such year—

"(1) maintain internal policies to help meet the credit needs of its local community consistent with the safe and sound operation of such institution;

"(2) declare in writing to the supervisory agency, at such time as the agency shall prescribe by regulation, that the institution—

"(A) is an institution described in subsection (a); and

"(B) is in compliance with this subsection;

"(3) display any notices as required by the supervisory agency concerning the institution's compliance with the requirements of this Act; and

"(4) make available for public inspection the following information regarding the record of such institution in meeting the credit needs of its entire community—

"(A) An identification of the community it serves;

"(B) A list of the types of credit offered by the institution;

"(C) Public comments received during such year or any of the 2 years immediately preceding such year regarding the institution's service of the entire community's credit needs; and

"(D) Copies of any declaration submitted under subparagraph (2).

"(c) REGULATORY EVALUATION.—

"(1) In general.—The supervisory agency shall conduct an evaluation of an institution's compliance with this section in connection with its examination of such institution, or every 2 years, whichever is more frequent.

"(2) Notice.—Upon commencing a compliance evaluation pursuant to the section, the supervisory agency shall provide public notice stating that it is conducting such evaluation of the institution.

"(3) PROCEDURE.—In performing periodic evaluations of institutions pursuant to subsection (c) of this section, the supervisory agency—

"(A) shall review the institution's existing business records and shall not require the institution to produce documentation other than existing business records, and

"(B) shall review any additional information provided by the institution or other interested parties.

"(4) DISQUALIFICATION.—In addition to any administrative enforcement action authorized under any other provision of law, if the supervisory agency determines after an evaluation under this subsection that the institution is not in compliance with this section, then the supervisory agency may determine that the institution shall be disqualified from evaluation under this section for such period as the agency may determine to be appropriate.

"(e) PENALTIES.—In addition to any criminal or civil penalty or any administrative

enforcement action authorized under any other provision of law, if the supervisory agency finds that an institution has intentionally submitted false information to the supervisory agency or otherwise willfully violated the requirements of subsection (b), the institution shall be disqualified from evaluation under this section such period, not to exceed 10 years, as the agency may determine to be appropriate.

**"(f) DEFINITIONS.—**

**"(1) 'Institution'** means a regulated financial institution meeting the requirements of subsection (a).

**"(2) 'Supervisory agency'** means the appropriate Federal Financial supervisory agency of a regulated financial institution."

**SEC. 3. EVALUATION EXEMPTION.**

The Community Reinvestment Act of 1977 (12 U.S.C. 2901 et seq.) is amended by inserting after section 809 (as added by section 2 of this Act) the following new section:

**"SEC. 810. EVALUATION EXEMPTION.**

"A regulated financial institution shall not be subject to the evaluation requirements of this title or any regulations issued under this title if—

"(1) the main office and each branch of such institution is located in an incorporated city or town, or an unincorporated place recognized by the Census Bureau that has a population of not more than 25,000 persons; and

"(2) the aggregate assets of the institution and any company which is a depository holding company with respect to such institution (as defined in section 3(w) of the Federal Deposit Insurance Act) are less than \$100,000,000.

"The dollar amount in this section shall be adjusted annually after

December 31, 1992, by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers published by the Bureau of Labor Statistics."

**SEC. 4. SAFE HARBOR.**

The Community Reinvestment Act of 1977 (12 U.S.C. 2901 et seq.) is amended by inserting after section 810 (as added by section 3 of this Act) the following new section:

**"SEC. 811. SAFE HARBOR.**

"Notwithstanding Section 804(2), an application for a deposit facility by a regulated financial institution shall not be denied on the basis of such institution's compliance with this Act if such institution in the previous 24 months—

"(1) has received a rating of 'Outstanding' or 'Satisfactory' from the appropriate Federal financial supervisory agency in an evaluation of the institution under Section 807 conducted, or

"(2) has been found to be in compliance with Section 809 in a regulatory review conducted under Section 809(c),

"unless such institution's compliance has materially deteriorated since such evaluation."

**SECTION-BY-SECTION ANALYSIS—THE COMMUNITY REINVESTMENT IMPROVEMENT ACT OF 1992**

**SECTION 1. SHORT TITLE.**

The Community Reinvestment Improvement Act of 1992.

**SEC. 2. MODIFIED EVALUATIONS.**

Financial institutions' regulators are to use a modified evaluation procedure to determine the compliance of certain institutions with the Community Reinvestment Act. This applies to institutions with total assets of less than \$500 million that received at least a "satisfactory" rating in their most

recent CRA evaluation, have not violated the Equal Credit Opportunity Act in the last 5 years, and have not been disqualified under the modified evaluation procedure.

The modified evaluation procedure requires an institution to (1) maintain internal policies to help meet the credit needs of its community consistent with the safe and sound operation of the institution, (2) declare in writing to its regulator that it qualifies for the modified evaluation and that it is in compliance, (3) display any required notices concerning compliance with the CRA, (4) make available for public inspection an identification of its community, a list of the types of credit offered, public comments received, and the written declaration made to the regulator.

The regulator is required to evaluate an institution's compliance with this procedure at least every two years, giving public notice of the evaluation as it begins. The regulator shall review the institution's existing business records and shall not require the production of other documents, but shall also review any other information provided by the institution or other interested parties. The regulator can disqualify an institution from the modified evaluation if the institution is not in compliance.

If an institution intentionally submits false information or otherwise willfully violates the requirements of the modified evaluation, the institution shall be disqualified from the modified evaluation for 10 years and subject to all other criminal and civil penalties or administrative enforcement action authorized under any other provision of law.

**SEC. 3. EVALUATION EXEMPTION.**

Institutions with less than \$100 million in assets and with offices in cities, towns, or communities of less than 25,000 people shall not be subject to the evaluation requirements of the CRA.

**SEC. 4. SAFE HARBOR.**

An institution's application for a deposit facility shall not be denied if the institution within the last 24 months received a rating of "outstanding" or "satisfactory" or is in compliance with the modified evaluation procedure established by section 2, unless the institution's compliance has materially deteriorated since then.

**SUPPORT FOR THE 44TH ANNUAL CZECH DAYS CELEBRATION**

**HON. TIM JOHNSON**

OF SOUTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. JOHNSON of South Dakota. Mr. Speaker, I rise to express my support for the 44th annual Czech Days celebration in Tabor, SD. The South Dakota Legislature in its 67th session enacted House Commemoration No. 1011 which reads as follows:

HOUSE COMMEMORATION No. 1011

(A legislative commemoration, recognizing and commending the 44th annual Czech Days celebration in Tabor, South Dakota)

Whereas, Tabor Czech Days celebrates the rich cultural heritage that the Czech immigrants transported from their homeland to enrich their new home in South Dakota; and

Whereas, the peoples of Czechoslovakian descent have consciously preserved the language, customs, dress, spirit and cuisine of their immigrant ancestors; and

Whereas, this year's Czech Days' Royalty are: Queen Crystal Carda, daughter of Lawrence and Darlene Carda of rural Tabor; Prince Kyle Kreber, son of John, Jr. and Kim Kreber of rural Tyndall; Princess Selina Cimpl, daughter of Joe and Deb Cimpl of Tabor; and

Whereas, many fine attractions await those visiting the 44th Annual Czech Days, including the Czech Heritage Museum, Blachnik Museum, St. Wenceslaus Catholic Church, adult and children's programs in Sokol Park, live Czech music in Beseda Hall and two beer gardens:

Now, therefore, be it commemorated, by the Sixty-seventh Legislature of the state of South Dakota that the Legislature congratulate the Czech peoples of South Dakota for their outstanding, traditional celebration and invite all South Dakotans to participate in the 44th annual Czech Days on June 19th and 20th in Tabor, South Dakota.

I share the expression of the South Dakota House of Representatives and extend my very best wishes to all the proud citizens of the Tabor area on yet another very successful Czech Days celebration. The entire State of South Dakota benefits from this wonderful preservation of the rich and valuable Czech heritage.

CONGRESSMAN KILDEE CONGRATULATES NEW MOUNT MORIAH MISSIONARY BAPTIST CHURCH

**HON. DALE E. KILDEE**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. KILDEE. Mr. Speaker, it is with great pride that I rise before you today to congratulate the members of New Mount Moriah Missionary Baptist Church and their pastor, Rev. William H. Murphy, Jr. upon the dedication of their new church edifice which was celebrated this past Sunday, June 21, 1992 at 4 p.m. in Pontiac, MI.

On April 9, 1989, the New Mount Moriah Missionary Baptist Church was formally organized with approximately 100 members. The ceremony was conducted at the Bowen Community Center in Pontiac, MI. William H. Murphy, Sr., pastor of the Greater Ebenezer Missionary Baptist Church of Detroit was the moderator.

On Sunday, April 16, 1989, the New Mount Moriah Missionary Baptist Church held its first official order of worship service at the Offender Aid and Restoration [OAR] Building at 210 North Perry Street. After 1 month the congregation moved to 67 Oakland Avenue, Pontiac, MI. The church held its first service in its new home at 68 West Walton Boulevard on June 21, 1992.

Over the past three years the membership of New Mount Moriah, under the leadership of Pastor William H. Murphy, has grown physically and spiritually. From a group of 100 people meeting in a community center, the congregation has grown to 350 active members. New Mount Moriah's official staff include Pastor William H. Murphy, Jr.; Deacon Conway Thompson, chairperson of the deacon board; Sister Elaine Miller, trustee chairperson; Dea-

con Leon McDonald, Jr., treasurer; Sister Phillis Williams, church clerk and Sister Juliette Cotton, secretary.

Mr. Speaker, without a doubt, the Pontiac community is a much better place to live because of the service, love, and spiritual support from New Mount Moriah Missionary Baptist Church. Because their hard work strengthens my commitment to the role of government to promote, protect, defend and enhance human dignity, I urge my House colleagues to join me in congratulating this outstanding parish on the occasion of their wonderful milestone.

TRIBUTE TO OFFICER MARK W.  
McKITCHEN

HON. RONALD K. MACHTLEY

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. MACHTLEY. Mr. Speaker, I rise today in honor of the valiant efforts displayed by officer Mark W. McKitchen of Pawtucket, RI, as he fearlessly aided 15 apartment building residents escape a fire which blazed through their building early yesterday morning.

With little regard for his own safety, officer McKitchen sprang into action when he noticed the flames while on his predawn patrol of downtown Pawtucket. He managed to lead all the endangered residents to safety. By pounding on their doors and alerting them to the flames, he had the building evacuated by the time the fire trucks arrived on the scene.

Officer McKitchen has been recognized for his bravery and quick thinking by the patrol commander and captain of the police force. I would like to add my voice to the chorus of those praising officer McKitchen.

Such fearless dedication as exhibited by officer McKitchen is extraordinary and deserves our deepest appreciation and respect. I am proud to be able to congratulate officer McKitchen on a job well done.

THE '39ERS

HON. RICHARD RAY

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. RAY. Mr. Speaker, I want to bring to my colleagues' attention the fact that our Nation's Capital was recently honored with a visit by a group from the Third District of Georgia.

The '39ers only spent 4 days here, but I believe they were able to see almost every historical item in Washington. Mr. Speaker, it was a true pleasure to help host the '39ers and all of us really enjoyed those several days.

Mr. Speaker, I submit for the RECORD a copy of a Fort Valley Leader-Tribune article that details the trip.

[From the Leader-Tribune, May 13, 1992]

'39ERS TRAVELED TO WASHINGTON

(By Annette Duke)

About ten years ago Frances Joyner had a dream. As my co-chairman of the '39ers (a senior group sponsored by the First Baptist

Church), she suggested our taking the group to Washington.

With that seed firmly planted, our groundwork began.

Because our bus was beginning to show its age, we pursued the possibility of Amtrak with a chartered bus meeting us there. Riding all night sitting up, plus the added expense of chartering a bus, we felt we had to give up her dream—for now.

In the meantime, I was invited to a reception for Congressman Richard Ray and his wife, Barbara. While there, I asked Barbara if we ever got brave enough to take the '39ers to Washington if she would help us plan the trip. She was more than gracious.

In God's own timing, our church ordered a brand new bus which was delivered in March.

It took ten years from dreaming to our April 27 departure with 45 excited and happy '39ers. Our pastor, Rev. John Talley, had a prayer breakfast and we were off.

Our first night found us in Rocky Mount, NC. We were met by the hostess who invited us into the lobby for punch and cookies before going to our rooms.

After getting settled in our poolside rooms, we met back in the conference room for our buffet dinner party honoring Frances Joyner.

After dinner and a get-acquainted session, Ann Rigdon gave our devotional on love. Helen and Ouida sang a precious rap song about the '39ers they had composed on the way. Then we learned some things about Washington.

Did you know Washington was a pre-planned city? It was planned by L'Enfant, a French engineer and architect who came with LaFayette to fight in the Revolutionary War. His design was divided into quarters with the Capitol being placed on the highest part, in the center. The streets were laid out in checkerboard, with avenues crossing diagonally. Where these converge, then form circles and squares which are beauty spots in the city. Several long avenues, named for the states, radiate from the Capitol.

After our program of interesting information, a scrapbook-picture album was presented to Frances along with a "purse on a string" for her use in touring.

Tuesday we departed for Mount Vernon. We arrived at the Mount Vernon Inn for lunch and Barbara Ray was waiting to welcome us! As we were being seated for lunch there, we were pleased to find a poem that she had written about the '39ers at our places.

After lunch we toured Mount Vernon and just before leaving, Barbara gave each of us an envelope with brochures of the things we were about to see. She then led us on to Arlington Cemetery where she left us.

There we boarded a private Tourmobile for a tour of the changing of the guard at the Tomb of the Unknown Soldier, the eternal flame at John Kennedy's grave and the grave of Robert Kennedy, Lee's Mansion and many graves of our heroic men.

The tulips and cherry trees were so beautiful and everything was neatly manicured.

By 5 p.m. we were checking into the Ramada Inn Central in downtown Washington. After a brief rest and hot shower, we were ready to meet the bus for Kennedy Center where we enjoyed the musical comedy *Pump Boys and the Dinnettes* along with our dinner. After the show, we walked out on the terrace on the roof for the magical view of Washington at night.

Wednesday morning we went to the Capitol where we were met by Matt and Avery from

Congressman Ray's office. They walked with us to meet Barbara and Richard at the steps for a picture of our group. Richard then gave us a personal tour of the House and Senate galleries.

We were fortunate to be able to be seated in the House while Richard explained how the Democrats were seated on one side, Republicans on the other; how they voted, what the Pages did, etc. So many interesting things. It was truly an experience of a lifetime!

We followed Richard into our dining room at the Capitol where we were introduced to Chaplain James Ford, Chaplain of the House. After the devotional, I presented him with the Mayme Lee Love Gift from the '39ers.

We enjoyed a delicious lunch. Afterwards, Richard autographed copies of a book on the Capitol which he gave to each of us as a memento of our visit.

Barbara told us that the flowers on each of the round tables had been sent over from the Botanic Gardens especially for us. How could we possibly be treated more royally?

We were told Bill Clinton and Dan Quayle were there, but I just bet they weren't treated as well as we were!

After lunch Matt took us across the street to the Supreme Court where they were waiting to give us a tour. From there we went to the Smithsonian Museums.

We were pleasantly surprised to see Jay Jones (Julian, Jr. and Annette's son). He was there with his 8th grade class from Deland, Fla. and just happened to see his "hometown" church bus drive up!

We had dinner at a seafood restaurant located on the Potomac River where we were joined by Virginia Duke Johnson (Clara Passmore's niece) and her husband, Nelson; Phil Mathews and Col. John Wood, nephew of Rosemary Reid; Congressman and Mrs. Ray and Matt Pope.

After dinner, Richard gave a brief devotional before having to be back for another vote. But before he left, we presented him with the Mayme Lee and also a special reminder of home, a little Blue Bird #1 bus!

Col. Wood then gave a most interesting talk on Korea, which was where he had just been stationed.

We presented Matt with an All-American bus bank with The '39ers of First Baptist written on the side so he would never forget what he had meant to us along with a copy of Scarlett from his new Southern friends.

You can imagine my chagrin when I found out he was from Columbus, GA!

We then presented Barbara with a Georgia Garden Club calendar, a billfold from me and her favorite gift, a beautiful new camellia made especially for her by Mikki Mathews called *Royalty*. Mikki assured me it was one of a kind, just for Barbara.

Closing with our song, we called it day. What a good day it had been!

Thursday morning was a very, very special time for us, we visited the Vietnam Memorial. We gathered together for a quiet time under the beautiful trees to pay tribute to our boys with Adina Bailey leading our devotional.

Quietly, two by two, we walked down to the memorial where Ouida placed red roses at the foot of the memorial bearing her nephew's name, Morris McDaniel, Jr. The sun was shining and we all felt a special presence. We were so glad we came.

Friday was our last day but we surely made the most of it!

First, a congressional tour of the White House. What an exciting time that turned out to be!

As we drove up we noted a flagged stage and a band playing on the front lawn. We jokingly remarked, "They knew the '39ers were coming!"

They were celebrating the Great American Workout fitness program. Among the celebrities were Bob Arnott of CBS, Charles Mann and John Brandis of the Redskins, Arnold Schwarzenegger, Mohammed Ali, Scott Hamilton, Billy Kidd, Dick Van Patten, Derek and Willie of the Globetrotters and Bob Saget. You would have thought we were teenagers with our autographs and picture taking.

We missed President and Mrs. Bush because they having all these other folks for lunch. But we did so enjoy seeing the White House.

From there we drove to the Botanic Gardens for our last tour. The plants there were most unusual as well as pretty. I especially enjoyed the plants that dated back to the days of the dinosaurs.

All good things must come to an end, so before leaving, we rejoined Barbara for lunch. What a nice surprise for all of us—she brought each of a copy of the photo made at the capitol. She presented me with a copy of *The Congressional Club Cook Book*, with such a loving inscription! I shall treasure it for the rest of my life!

With Barbara leading us back to I-95, it was with hearts so very, very full of love and gratitude that we left Washington and the Rays.

After dinner in Rocky Mount heading home, Virgil Booker gave our devotional. A brass basket was presented to our driver, Aubrey Wilder and his wife, Helen, and gifts were presented to our navigators, Adina and Rena with our thanks for a job well done! And thank you God, for looking after us so well, keeping us safe and allowing us to enjoy so many wonderful pink dogwood, tulips, cherry blossoms and most of all, giving us such perfect weather. And most of all, thank you for friends who go the extra mile.

The folks enjoying the trip were: Aubrey and Helen Wilder, Rena Bowman, Frances Joyner, Kebie Neuner, Annette Duke, May Outler, Adina Bailey, Peggy Sutton, Dean Rogers, Barbara Whittington, Ouida Luckie, Helen Faircloth, Virgil Booker, W.E. Butler, Sudie Rowland, Louise Matthews, Lois Spinks, Ruth Mathis, Bessie Thornburgh, Joyce Scott, Ann Rigdon, Pat Bryan, JoAnn Connell, Sandra Barbour, May Davidson, JoAnn Hopkins, Angelyn Sims, Betty Cleveland, Frona Thaxton, Hazel Irby, Tommy and Jeannine Webb, Rosemary Reid, Lucille Young, Dianne Aligood, Myrtice Jackson, June Doles, Wynelle Estes, Marilyn Hester, Annice Champion, Thaida Mathews, Beth Spillers, Neva Low and last, but far from least, our supergirl, Mack Pearson. Bessie Thornburgh will be 92 in August, bless you, Miss Bessie!

COMMENDING ADM. JEROME L.  
JOHNSON, U.S. NAVY

**HON. CHARLES E. BENNETT**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. BENNETT. Mr. Speaker, June 26, of this year, our Navy, the Congress, and the Nation loses the services of a dedicated officer, public servant, and naval aviator. On this day, Adm. Jerome L. Johnson will retire from the Navy as the Vice Chief of Naval Operations after 37 years of service to our country.

Adm. Jerry Johnson entered active duty as a naval aviation cadet in 1955, after attending Texas A&M University. In 1956, he was commissioned an ensign and designated a naval aviator. His early assignments included a variety of operational and combat duties which led to his command of Attack Squadron 27. While under his command, this squadron received the Wade McCluskey Award as the Navy's best attack squadron, the COMNAVAIRPAC Safety Award, and the battle efficiency "E."

Admiral Johnson served in numerous operational tours onboard aircraft carriers and on the afloat staff of Commander Carrier Group 3. In 1979, Admiral Johnson assumed command of U.S.S. *San Jose* [AFS-7], and in 1981, he reported as the 32d Commanding Officer of the aircraft carrier U.S.S. *Coral Sea* [CV-43].

Following promotion to flag rank in 1983, Admiral Johnson served on the staff of the Chief of Naval Operations as Director, strategy, Plans and Policy, and as Director, General Planning and Programming. He later served as Director, Office of Program Appraisal in the Office of the Secretary of the Navy.

In 1986, Admiral Johnson returned to sea duty as Commander Carrier Group 4 and Commander Second Fleet, Responsible for the training and readiness of ships and aircraft in the Atlantic Fleet, and as Commander of NATO's Striking Fleet Atlantic.

Admiral Johnson is the 25th officer to serve as the Vice Chief of Naval Operations. He has been directly responsible to the Chief of Naval Operations for the command of the operating forces and the administration of the shore establishment of the Navy. Admiral Johnson has also been designated the Navy's "Gray Eagle," the senior aviator on active duty.

During these 37 years, Admiral Johnson has received numerous personal awards and decorations which include the Distinguished Flying Cross, Bronze Star Medal, Meritorious Service Medal, Air Medal with Gold Numeral 16 and Bronze Numeral 2, and the Navy Commendation Medal with Combat V.

The Department of the Navy, the Congress, and the American people have been defended and well served by this dedicated naval officer for over 37 years. Adm. Jerry Johnson will long be remembered for his leadership, service, and dedication. He will be missed. We wish Jerry and his lovely wife Joy, our very best as they begin a new chapter in their life together.

REP. ELIOT ENGEL OF NEW YORK  
MEMORIALIZING ALOYSIUS  
MOCZYDLOWSKI

**HON. ELIOT L. ENGEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. ENGEL. Mr. Speaker, I rise today to pay tribute to the memory of Aloysius Moczydlowski, an outstanding public official who served the people of Yonkers, NY, for more than 40 years.

It was a great loss for the city of Yonkers when Aloysius Moczydlowski passed away re-

cently, because he had always dedicated himself to improving the quality of life in the community. In a political career that began in 1949, Aloysius served for 21 years as a council member in Yonkers' fifth and seventh wards, where he became famous for his attention to his constituent's concerns. Since 1972, he served as city clerk, where he also channeled his energies into making government work for the citizens of Yonkers.

That is the legacy that Aloysius Moczydlowski has left for all the public officials who follow in his footsteps. Government should and can work for the benefit of all the people, but only if public officials remain committed to helping others and serving their constituents. In his service to his country as a U.S. Marine, as well as his countless accomplishments within Yonkers, Aloysius has set an example to all of us of dedication to one's country and community.

Although his children and his wife, Camelia, have lost part of their lives, we are grateful for the many times Aloysius touched the lives of others in a positive way. It is fitting that the city of Yonkers is honoring his memory, and I join in paying tribute to many good deeds.

TRIBUTE TO COL. GEORGE  
DEGOVANNI, USAF

**HON. BEN GARRIDO BLAZ**

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. BLAZ. Mr. Speaker, on the 30th of this month, Guam will lose a friend after his completion of a successful tour of duty as the commanding officer of the 633d Air Base Wing at Andersen Air Force Base in Guam. It is with regret that we bid farewell to Col. George DeGiovanni, USAF, for within the past 2 years he has faced with us a diverse series of challenges; challenges which he met and more than overcame.

Colonel DeGiovanni is of a new breed of officers produced over the last 20 years in this country. Officers who are not only technically proficient in their professional responsibilities, but who are also aware of the strategic, political, economic, and cultural dynamics of the region of the world in which they serve. Soldier-statesmen, all too rare these days, are particularly important in my region, the Pacific rim. No one could argue that events occurring there have not had a far-reaching impact upon the rest of the world.

During the Persian Gulf war, this was amply demonstrated as Andersen Air Force Base became a vital link to the frontline forces. The successful effort there would not have been possible without the personnel, supplies, equipment, and munitions that Colonel DeGiovanni was responsible for housing, storing, and then transporting by both air and sea to Southwest Asia. When Mount Pinatubo erupted in the Philippines, and the subsequent evacuation from military facilities took place, he was again thrust into the spotlight. Organizing and directing Operation Fiery Vigil, a joint service effort, over 20,000 evacuees were fed, housed, clothed, and provided medical attention at Andersen Air Force Base.

His relations with the local community were also exemplary; he proved himself sensitive to local environmental concerns by working with the Guam Environmental Protection Agency to close 25 old military dump sites. After super-typhoons Russ and Yuri caused extensive damage to Guam, he dispatched much needed manpower and equipment to local communities as an aid to their recovery. Finally, he helped to establish a monthly meeting of Guam's local leaders with Air Force and Navy representatives as a means of enhancing cooperation in the future on issues of mutual concern.

On a personal level, Colonel DeGiovanni and I have had an excellent working relationship. Too many times in the past have military officers assigned to positions of responsibility on Guam forgotten that they are temporary tenants on the island, and that we, the people of Guam, are the caretakers. I have known virtually every commanding officer at Andersen Air Force Base since it was established, and I say here without reservation that Colonel DeGiovanni deserves a place of honor among the best of them.

Today, on the floor of this House, I pay tribute—and say goodbye to—a friend of Guam. It is the most I can offer, but it is the least he deserves.

Adios, colonel. Thank you, maraming salamat po, and dangkulo na Si Yuus Maase.

#### TRIBUTE TO CARMEN GOETZINGER

### HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. BONIOR. Mr. Speaker, on the afternoon of June 28, Carmen Goetzinger will be honored for her many years of service to Roseville community schools with a reception at President's Village Condominiums. I am pleased to pay tribute to a dedicated individual who has contributed her time and energy to our schools.

For the past 25 years, Carmen Goetzinger has worked patiently and professionally as the secretary of Arbor Elementary School. Along the way Carmen's hard work has earned the respect and admiration of her co-workers. In addition, Carmen has carried her responsibilities further by serving as treasurer on the executive board for AFSCME local 732, from 1974 until 1985, and again as recording secretary from 1990 to the present.

Mr. Speaker, on all accounts, Carmen Goetzinger has served her community with distinction and honor. On this special occasion, I ask that my colleagues join me in saluting this fine individual and extend to her our best wishes in all her future endeavors.

#### EXTENSIONS OF REMARKS

FRAN WALSH: THIRTY-FIVE YEARS OF EDUCATIONAL EXCELLENCE

### HON. WILLIAM J. COYNE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. COYNE. Mr. Speaker, I am proud today to pay tribute to Francis Michael Walsh for his 35 years of dedicated service as an educator with the public schools of Pittsburgh, PA.

It is fitting for the U.S. House of Representatives to pay tribute to an outstanding educator like Fran Walsh at a time when the United States is keenly aware of the importance of education for the future of our Nation. Fran Walsh has set an example of educational excellence throughout his career which has been an inspiration to both his fellow teachers and his students.

Last Friday, June 19, 1992, Fran Walsh celebrated the culmination of 35 years as an educator. He began this career as a public school teacher in 1957 at the Stowe Township High School. Since that time, he has served as a teacher at a number of Pittsburgh public schools, including Arlington, Hays, and Overbrook, and has taught at Carnmalt School in Brookline for the past 18 years. During many summers, Fran Walsh also taught the gifted students program at Frick and later the Martin Luther King, Jr., School.

Fran Walsh offered his students an opportunity to learn from an individual committed to the advancement of the educational profession. He served as an encouragement to many talented students who were considering a career in education. Fran Walsh merits special commendation for his success in passing on the torch of educational excellence to following generations of young teachers.

Fran Walsh has continued over the years to provide service outside the classroom to his community and country. He served in the United States Armed Forces in Germany during the Korean war and has been active in American Legion Post 540, Brookline, where he has been chairman of the Americanism Program for the past 20 years. He has also served with the Veterans of Foreign Wars, Oakmont Memorial Day Parade Committee. In addition, he also served as a Boy Scout leader for several years in Brookline and has been a member of the Education Committee of the Western Pennsylvania Historical Society for the past 15 years.

As a proud descendent of Irish ancestors, Fran Walsh has been a member of the Ancient Order of Hibernians, where he acted as recording secretary and editor of the organization's newsletter for 15 years. He was also a founding member of the Pittsburgh Curragh Club and served as recording secretary until 1989. Finally, Fran Walsh has marched in every St. Patrick's Day Parade over the last three decades with the Ancient Order of the Hibernians Division 9, and portrayed St. Patrick in parades during the last 3 years. Last year, he led the St. Patrick's Day Parade down Fifth Avenue in Pittsburgh.

Fran Walsh has been married to Lois Reinstadtler Walsh for the past 36 years. They have five children and three grandchildren.

Fran Walsh has shown his own children the same commitment to education which he displays to his students, and worked over many years with parent teacher organizations in a number of positions, including president, while his children were students in Pittsburgh's public schools.

He received his bachelor of science degree from the University of Pittsburgh in 1957, and was awarded a master of arts degree in education from Duquesne University in 1960. Fran Walsh continued his pursuit of knowledge at Mount Mercy College where he attended the NOEA Institute in Reading during the Summer of 1967.

Mr. Speaker, Fran Walsh has had a remarkable career as an educator which provides a real world example of educational excellence deserving the attention of the House, I urge my colleagues to join me in saluting Fran Walsh for his 35 years as a teacher.

#### TRIBUTE TO REV. J.L. KING

### HON. JAMES A. TRAFICANT, JR.

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. TRAFICANT. Mr. Speaker, I rise today to honor Rev. J.L. King, a minister at Phillips Memorial and a member of my 17th Congressional District, who will be celebrating his 50th year in the ministry and his 33d year as pastor of the church in services this month.

A native of Kathleen, GA, Reverend King entered the ministry July 12, 1942 in Eastman, GA. After serving several years in the Army, Mr. King continued his theological studies at various universities including Payne University, Moody Bible Institute, Corner Hill Bible College, Ward College and Malone College. He also studied psychology at Kent State University. He was named pastor of Phillips Memorial since October 1959. He has served as chairman of the board for 2 years for both the Baptist State Convention of Ohio and also the Eastern Ohio & Western Pennsylvania Baptist Association.

Rev. J.L. King is an inspiration to many. His outstanding leadership qualities and dedication to the public deserve to be recognized. I wish to extend my congratulations upon his many years of service.

#### SOUTH KOREA'S 5TH ANNIVERSARY OF THE JUNE 29 DECLARATION FOR DEMOCRACY

### HON. DANA ROHRBACHER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. ROHRBACHER. Mr. Speaker, 5 years ago in South Korea, weeks of massive demonstrations in the street against longstanding military-backed authoritarian rule threatened the nation's stability. Roh Tae Woo, then chairman of the ruling party and nominee for president, broke with the leadership, offered to meet all of the opposition's major demands and, putting his political career on the line, is-

sued an eight-point proposal for democratic reforms. The so-called "June 29 Declaration" called for direct presidential elections, the comprehensive protection of individual rights, unrestricted press freedoms, and a genuine balance of power among the branches of government.

With Roh's election to office, Korea then settled down and set to work to finalize preparations for the 1988 Summer Olympics. The summer games attracted more participants than ever before, and the event put Seoul on the map as a modern, economically advanced, international city. Still, democracy had to catch up, and President Roh set out systematically to implement his democratization plan.

He began by releasing political prisoners and, working with the National Assembly, revising or repealing hundreds of antidemocratic laws and decrees. Of particular significance has been the introduction of laws protecting freedom of the press and speech. South Korea now has more than 100 daily newspapers, quadruple the number 5 years ago.

Government intervention in the business sector has been scaled back, labor laws revised to promote the rights of workers, and the new aid targeted to the previously neglected urban poor, farmers, and fishermen. Local autonomy has been restored, with free elections now held at every level of government.

Korea's June 29 Declaration for Democracy has had positive implications internationally as well. Political liberalization has strengthened the ROK's relations with democratic nations, and last September, the proud democracy took its place as a full member of the United Nations. Democratization has likewise dramatically expanded Seoul's relations with the former Soviet Union and the countries of Eastern Europe, all of which have forged diplomatic relations with the ROK just in the last few years. Korea's experience has shown that rapid economic development can go hand-in-hand with political reform, a good lesson for these emerging democracies.

We are happy to mark the fifth anniversary of Korea's democratization plan, and note that, as the Korean War forged a comradeship in arms, this new democracy makes us companions in common values.

THE 15TH ANNUAL PETER BUG  
DAY HONORS JOHNNY DILL FOR  
OVERCOMING OBSTACLES

**HON. RONALD V. DELLUMS**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. DELLUMS. Mr. Speaker, it gives me great pleasure to rise today and share with my colleagues the accomplishments and contributions of Mr. John Dill, affectionally known as "Johnny Dee," by his friends and family.

On Saturday, June 27, 1992, Johnny Dee will be honored at the 15th Annual Peter Bug Day festivities in Washington, DC. Peter Bug Day is a grassroots event established to bring a diverse neighborhood together as it kicks off the summer by encouraging the youth to have a safe and fun-filled vacation. I would like to share with you briefly the story and a slice of

the life of Johnny Dee who exemplifies true courage and remains a beacon of hope for all of our Nation's citizens.

Johnny Dee, a Washington, DC, native, was born nearly 50 years ago. It is my understanding that Johnny never let the fact that he was born an African-American get in his way. Throughout his life, Johnny has always worked hard and fended for himself and family. He has a deeply rooted philosophy that he will do for himself and does not want anyone to give him anything. Johnny has always felt that he can earn what he needs and has strived to obtain the highest goals in life.

Johnny is known by his neighbors and friends to be a workaholic. No job is too large, no venture too huge, and no effort without merit. He is always available to lend a hand to fellow neighbors or family members in need of assistance.

Mr. Speaker, life has not always been favorable for Johnny Dee. Many years ago, Johnny witnessed a young woman in trouble and went to her aid. A misunderstanding ensued with the assailant that proved to be unfortunate. As a result of this incident, Johnny was sentenced to 7 years in Lorton Reformatory.

However, prison life did not alter Johnny's positive outlook. He continued to be a force for good while in Lorton. He organized a radio station in Lorton and taught himself the skills necessary to successfully operate it. Johnny became the station's manager, radio talent, engineer, and producer.

Additionally, while in Lorton, Johnny enrolled in the University of the District of Columbia [UDC] Lorton College Program in pursuit of a bachelors degree. Johnny believed that although he was incarcerated, he could still engage in a process to enhance his education. Johnny let it be known among his fellow inmates that he did not intend to return to Lorton. He felt that a good use of his time while he was in Lorton would be to pursue an education.

Upon his release from Lorton, he was able to benefit from his newly acquired skills. He accepted a position as a disc jockey at Ms. Kathy Hughes' radio station, WOL-AM. Johnny Dee quickly became a favorite of the station's listeners. Because of Johnny's diverse background and his heartfelt style he was able to relate sincerely with his listeners. Quickly, Johnny's status changed to celebrity, a reality he rejected. However, because of Johnny's humble demeanor he still considered himself as one of the common people and just one of the flock.

Meanwhile, Johnny continued to be active with various community and church programs. He would lend his services to assist the young, the shut in, and the helpless in the community. Johnny believed that he had a commitment to volunteer for community projects, he did not want to forget where he came from. Johnny also served as an usher with the Vermont Avenue Baptist Church and continued his studies at UDC.

Johnny continued to work in spite of the fact that he was beginning to experience terrible headaches. In December of 1991, Johnny consulted a doctor and an MRI was ordered to determine whether or not he had cancer. Unfortunately, the tests revealed that a brain tumor was present and that surgery had to be

performed immediately. The surgery proved not to be enough and subsequent surgery was performed in an attempt to arrest the cancer. As a result of the medication prescribed, Johnny has gained 100 pounds but continues to be a positive source in the community.

Mr. Speaker, I am honored to say that in spite Johnny's difficulties he continues to be active in church and in community events. Johnny's positive spirit continues to be a source of strength for those who know him. I believe it is of the utmost importance to recognize the contributions of those who make a difference in the community. I also believe that it is very important to bring to the forefront those who have experienced difficulties and persevered to turn around their lives.

Mr. Speaker, as our nation continues to be beset with drugs, crime, violence, racism, and other ills, I thought it was necessary to share a positive story. The story of Johnny Dee epitomizes the can do spirit. In these difficult times, African-American youth need real people who are part and parcel of the community in which they live to pattern their lives after. Johnny Dee is such a person. It is for these reasons that I did not hesitate to join Peter Matthews as he pays tribute to Johnny on Peter Bug Day. I agree wholeheartedly with the effort to publicly acknowledge the accomplishments and contributions of Johnny Dee. I encourage my colleagues to join me in paying tribute to Mr. Johnny Dee, a real leader in the community.

SANTO CRISTO PARISH CELEBRATES 100-YEAR ANNIVERSARY

**HON. BARNEY FRANK**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. FRANK of Massachusetts. Mr. Speaker, I invite my colleagues to join me in congratulating the Santo Cristo Parish in Fall River, MA, as it celebrates the 100th anniversary of its founding tomorrow.

The parish's origin can be traced to the large influx of Portuguese immigrants to Fall River during the late 19th century in search of economic opportunity within the city's expanding textile industry. While finding ample work, they were unable to practice their religious faith and cultural traditions together as a community. In response to this dilemma, the Diocese of Providence, RI, of which Fall River was then a part, established the Portuguese Mission of St. Anthony of Lisbon in 1876. Sixteen years later, on June 26, 1892, the mission was elevated to parish status and renamed Senhor Santo Cristo Dos Milagres—Holy Christ of Miracles—making it the first Catholic church to serve the Portuguese community in Fall River. It soon became an important religious and cultural center which served to ease the transition to American life for immigrants from Portugal and the Azores.

In fact, so many people were coming to Fall River from the Azores and mainland Portugal that the Santo Cristo community established four missions throughout the city, all of which were eventually elevated to parish status. This leadership in the creation of missions to serve

the growing immigrant population has earned Santo Christo the recognition as mother parish of the seven which now serve the Portuguese community in Fall River.

Today the parish, led by Father John Martins, serves the needs of 9,300 parishioners, most of whom are of Azorean ancestry. The community's importance is exemplified by the feast where tens of thousands of people from all over the Northeastern United States and Canada gather once a year to pay homage to Santo Christo through mass, prayer, procession, music, and festival. It is this kind of leadership in the Portuguese community which has set Santo Christo apart since its founding 100 years ago.

Mr. Speaker, I take great pleasure in sharing with my colleagues this brief history of Santo Christo's achievements in its first century, and I join President Bush in commending the parish for its many years of religious and community service. I know that the people of the parish will continue their exemplary efforts in the future, and I look forward to joining them in Fall River on June 29 for a special centennial banquet.

IN HONOR OF CHIEF JOHN P.  
AMBROGIO

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Ms. DELAURO. Mr. Speaker, these days we are all too painfully aware of the formidable task our police forces face. It is especially fitting, at this time, that we recognize those law enforcement officers who have not only done an outstanding job in fighting crime, but have been a true force for peace and justice in our communities. Such a man is Police Chief John P. Ambrogio.

Over the course of his many years on the police force of Hamden, CT, Chief Ambrogio has earned the respect, admiration, and gratitude of the entire community. The 18 commendations he received while in uniform testify to his courage, dedication, and service. A lifelong citizen of Hamden, he has spent most of his life standing up for the people of his hometown, providing for their safety and caring for their well-being.

Chief Ambrogio has, in every way, embodied the qualities of a complete law enforcement officer. At this age of 40, his unique leadership abilities earned him the rank of chief of police. Balancing tough enforcement of the law with compassion for the citizens he protects, he has been a role model not only for other police officers but for all of us who serve the public. Over the past two decades his vision and enlightened leadership have reshaped the police department, making it more efficient, effective, and sensitive to the needs of the community.

Through his active leadership in a wide variety of civic and fraternal activities, Chief Ambrogio has shared the wisdom of his experience with his colleagues, and the generosity of his heart with his neighbors. He has done much more than fulfill the heavy responsibilities of his position, reaching out to serve Connecti-

cut in many ways, from helping combat drug abuse to enhancing intergovernmental cooperation between Federal, State, and local law enforcement officials.

A true coalition builder, Jack Ambrogio brings people together for the good of all of us. Just one striking example of his many lasting contributions is the annual Halloween party for Hamden's young people. Each year since he initiated this celebration, the police department has sponsored the celebration, in cooperation with local merchants. It is typical of Chief Ambrogio to see the potential vandalism and violence of an evening turn it into joy and hope for so many. That is what we have come to expect from him and he has never let us down.

A TRIBUTE TO SHIRLEY BLACK  
WRIGHT

HON. LUCIEN E. BLACKWELL

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. BLACKWELL. Mr. Speaker, it is with great pride that I rise today to pay tribute to an exceptional woman who has worked with the utmost dedication to serving others in the city of Philadelphia. The person I speak of is none other than Mrs. Shirley Black Wright.

The department of public property is losing a loyal employee. She has served the city of Philadelphia faithfully for 37 years.

As a career employee, she has shown loyalty in the various positions she has held. She left her colleagues and office family in the fleet management unit and the department of public property with many fond wishes for a successful future.

There are many examples of Shirley's kind sharing humanitarian spirit. For example, Shirley enjoys great delight in sharing with her fellow coworkers her nephew's success as a baseball athlete. She is always willing to bring in autographed baseballs for her coworkers, their children and grandchildren. She is never too busy to bring a smile or warm feeling to all who surround her.

She was born and raised in Philadelphia. She attended Martha Washington Elementary, Sulzberger Junior High and Overbrook High Schools. She also attended community college. As a baby, she was baptized at Mt. Olive Tabernacle Baptist Church. Today she remains a loyal member of this church, and a member of the tabernacle choir. Her loyalty to Mt. Olive Tabernacle Baptist Church is just another example of her dedication to loyalty.

Today I am joining with family and friends to commemorate Mrs. Wright for her many achievements. She has been a dedicated community servant and has set a fine example for the community. She has been a faithful member of the Pennsylvania Club and YFAC [Youth For Action Committee]. Shirley and her husband, Burtis Wright, have adopted several young men and women, providing them with love and devotion. Mrs. Wright and her husband also began a scholarship fund in honor of their deceased son to enable young men and women to further their education.

Mr. Speaker, I am happy to introduce you to this caring and compassionate member of our

community. I ask my colleagues to join me in praising this fine individual, Shirley Wright.

A CELEBRATION OF RELIGIOUS  
FREEDOM

HON. DICK ZIMMER

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. ZIMMER. Mr. Speaker, I rise today in recognition of seven Russian couples who will sanctify their marriages in the tradition of their Jewish heritage at the seventh annual mass remarriage ceremony hosted by the Bris Avrohom Center of Hillside, NJ.

In the former Soviet Union, Russian Jews were denied the right to observe the basic ceremonies of their religion—a right guaranteed to every American. The Celebration of Religious Freedom is a small step toward correcting this past injustice.

These ceremonies will take place on June 28 at Bris Avrohom, a nonprofit organization dedicated to the service of the Russian-Jewish community. I commend Rabbi Mordechai Kanelsky on another year of achievement and congratulate the seven couples as they celebrate their renewed marital vows.

FLORIDA'S DR. A.B. "DEL"  
BOTTCHER HONORED BY USDA

HON. CLIFF STEARNS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. STEARNS. Mr. Speaker, a member of the faculty of the University of Florida's Institute of Food and Agriculture Sciences [UF/IFAS] was recently honored by Secretary of Agriculture Edward Madigan in a ceremony here in Washington. Dr. A.B. "Del" Bottcher received the Distinguished Service Award, the highest honor USDA bestows on nondepartmental personnel.

Dr. Bottcher was one of 36 recipients chosen by a national selection committee that evaluated hundreds of candidates from other land grant universities and USDA agencies across the Nation.

Dr. Bottcher was honored for his leadership in developing Best Management Practice [BMO's] to improve Florida water quality, particularly in the Everglades Agricultural area. His research, extension and outstanding education work in water quality began in the 1970's. He developed and promoted the use of BMP's for managing fertilizers, pesticides and animal wastes to prevent contamination of groundwater, lakes and other surface waters.

Almost every type of agricultural operation in the state has benefitted from Dr. Bottcher's cost-effective BMP recommendations for recycling nutrients and protecting water quality.

In 1983 he started field trials and demonstrations on the use of BMP's through the state, particularly on farms bordering Lake Okeechobee and the Everglades. State and Federal agencies have provided more than \$3 million to fund his work during the past decade.

When a 1988 Federal lawsuit charged that Florida was failing to enforce its own standards of quality for water flowing from farms south to the Everglades, the State turned to Dr. Bottcher. He developed BMP recommendations for managing water flowing into the Everglades.

Because of the Cooperative Extension and Agricultural Experiment Station work performed by Dr. Del. Bottcher, we are progressing to continued vitality of the Everglades and also ensuring that Florida agriculture remains both competitive and compatible.

Mr. Speaker, scientists such as Del Bottcher demonstrate that our land grant university programs continue to serve the citizens of the United States through relevant research and extension programs that impact all of our lives in a positive manner.

CONGRESSMAN PARKER SALUTES  
MR. PAT TURNER

HON. MIKE PARKER

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. PARKER. Mr. Speaker, it is with great pleasure that I rise today to salute a distinguished citizen of Monticello, MS, Mr. Pat Turner. Mr. Turner, a lifetime resident of Lawrence County, served his country with dignity and pride, during World War II, as a corporal in the U.S. Army. During this time, Mr. Turner admirably participated in six major battles and no less than eight hand-to-hand combat confrontations. Mr. Turner was taken into captivity by the Japanese on the island of Corregidor and spent 3½ grueling years as prisoner of war. Mr. Turner and his fellow prisoners were underfed, cruelly treated, and forced to work in underground copper mines. Mr. Turner has experienced many historical events firsthand and displayed the utmost in bravery and honor. He courageously survived the Bataan Death March and witnessed the devastating bombing of Hiroshima.

Mr. Speaker, I am very proud to join the mayor, board of aldermen, and citizens of Monticello as they proclaim July 5, 1992, as Pat Turner Day. This day will hereafter celebrate and honor the extraordinary courage and determination of Mr. Pat Turner. He is a truly heroic example of dedication to the military service of the United States. I feel that I speak for many Mississippians as I convey my congratulations and best wishes to Mr. Turner and his family.

STOP TRYING TO MAKE ISLAM  
OUR NEW SCAPEGOAT

HON. MERVYN M. DYMALLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. DYMALLY. Mr. Speaker, I would like to bring to your attention this important op-ed piece written by Mr. Salam Al-Marayati, director of the Muslim Public Affairs Council of Los Angeles. This editorial which underscores the

significance of Islam as the second major world religion discusses how ethnocentrism is responsible for the unfair treatment Islam receives in the West. I commend this to my colleagues' attention.

[From the USA Today, May 20, 1992]

STOP TRYING TO MAKE ISLAM OUR NEW  
SCAPEGOAT

(By Salam Al-Marayati)

Since communism has collapsed in Eastern Europe and the former Soviet Union, a search for a new enemy has commenced. Cold War veterans and other special-interest groups are instigating a deceptive campaign to make Islam the menace of the New World Order.

Vice President Dan Quayle has stated that "the three most dangerous movements in the 20th century are Nazism, communism and radical Islamic fundamentalism."

Richard Schifter, assistant secretary of State for human rights, referred to "radical Islam" as a major threat to global stability, drawing a ludicrous parallel between recognizing the Algerian Muslim electoral victory this year and condoning the rise of the Third Reich.

Of course, policymakers would never explore an absurd assertion that Christianity could have been responsible for generating communism and Nazism, notwithstanding their origin in Christian environments. Islam, however, is measured by a different standard and has become the scapegoat for regional and international turmoil.

Anti-Semitism directed at Islam usually proceeds unchallenged. This Abrahamic faith is suspect for worldwide discord from Bosnia-Herzegovina to the Transcaucasus and Central Asia, from Africa to Southeast Asia.

Other religious groups accommodate zealots without suffering the stereotyping that plagues Muslims:

Buddhist despots in Myanmar persecute Muslims without any international outcry; Hindu fundamentalists aim at overturning mosques in India and suppressing the liberation movement in Kashmir; Jewish radicals in Israel, including high-level government ministers, strive to brutally displace Palestinians from the occupied territories; and Christian fundamentalists bomb abortion clinics.

These movements are equally fanatic and threatening, but extremism in the Muslim world receives disproportionate alarm.

In fact, the term "fundamentalism" is not found in the Arabic language, but rather emanates from 19th century Protestantism. If one attacks a fundamentalist group in the Middle East, then all fundamentalist groups should be subject to the same level of scrutiny and confrontation.

Misapprehensions are aggravated by the imposition of alien terminology on Islam. Traditional Muslim allies have been transformed to fundamentalist foes instantaneously with international realignments. In the '80s, the Afghani mujahadeen were regarded as "freedom fighters" defending their homeland against Soviet aggression. In the '90s, the political table has turned and a different connotation surrounds the same Islamic concept: the word mujahadeen is now interpreted as "holy warriors."

Imagine the social ramifications if gentiles controlled Talmudic vernacular or atheists monopolized biblical nomenclature. The image of Islam in America, and the consequential opinions about Muslim activists, is not based on fairness or justice but on political expediency and material interests.

In some countries, Muslims are prevented from expressing their aspirations or griev-

ances democratically, as illustrated by the case of Algeria in 1992, similar but not identical to the CIA ouster of Prime Minister Mossadegh from Iran in 1952. Islamists cannot even gain influence in governments, as they have in Sudan, without a global red alert.

Shunted from any civilized channel of interacting in the diplomatic arena, moderates are either jailed, like Abassi Madani in Algeria, or outlawed, like Rashid Ghannouchi from Tunisia, or killed, like Hasan Al-Banna in Egypt.

A critical component absent in U.S. foreign policy development is the voice of American Muslims. A House foreign affairs subcommittee is holding a hearing today on contemporary Islamic movements. It should solicit the views of American Muslim groups politically unaffiliated with and financially independent of Middle Eastern governments. Even though American Muslims are among the unrepresented groups in U.S. politics, they can play a vital role as ambassadors to the Muslim world, rather than waiting on the sidelines of policy discussions and relying on resolutions from those who have interests contrary to rapprochement between Islam and the West.

TIME TO REFORM CONGRESS

HON. JOEL HEFLEY

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. HEFLEY. Mr. Speaker, Americans are angry with Congress. When they look at Capitol Hill, they see waste, lethargy, and a membership more interested in partisan bickering than in getting things done.

Unfortunately, this reputation is well deserved. While some argue that it's the people who make the difference, even a casual observer of Congress' record would conclude that the process has broken down.

Every winter, Congress convenes with high expectations, every summer, it lags behind schedule, and every fall, the legislative process turns into a midnight orgy of last minute legislating and omnibus reconciliation bills. Administratively, the House has become the charter member of the Scandal-a-Week Club.

In other words, it's time to reform the process. For that reason, I am introducing legislation that would streamline the manner in which Congress conducts its business. This legislation concentrates on three areas of congressional reform; the size of Congress, the legislative process, and current congressional abuses.

CONTROL THE SIZE OF CONGRESS

Everyone has seen the statistics on how quickly Congress has grown in the past 20 years. The number of staff, committees, and subcommittees exploded during the 1970's and held steady during the 1980's.

Some say that these additions were necessary to deal with the more complex Government we face. Personally, I think this is putting the cart before the horse. All those agencies and laws are result, not the cause, of an excess of committees and staff.

What we have now are too many doctors prescribing too many drugs. We fail to check how all those drugs will react with each other,

but somehow we're still surprised when the patient dies. Reducing and controlling the size of Congress is the first step towards controlling the size and growth of Government and bringing order to our current regulatory practices.

My reform bill addresses these problems by cutting the number of committees, subcommittees, and their staff in half. The reduction would be done by a small, bipartisan commission working under caps of 15 full committees and 63 subcommittees, and it would force future Congresses to focus their efforts on passing a few good bills, rather than lots of bad ones.

Other changes to the committee system include adjusting the ratios of both members and staff on committees to more accurately reflect membership of the House as a whole and limiting the tenure of membership on any particular committee. It's time to end the dynasty mentality of the current committee practices, where one member elected by 500,000 has power over all 250 million Americans.

#### REFORM THE LEGISLATIVE PROCESS

This week, we witnessed the spectacle of the House introducing restricted rules for appropriations bills the same month in which it agreed that we can reduce the deficit by making those tough choices and hard decisions.

Obviously, there is some disagreement on whose tough choices are going to be considered. While the inconsistency of this development is hard to swallow, the rules used to enforce these actions are even more unsavory.

This bill makes it difficult for any majority in the House, Republican or Democrat, to run rough-shod over the minority. It does so by ensuring that the minority always has the right to offer a motion to recommit with instructions. This is a simple change from current practices, but it goes a long way toward ensuring that the minority always has the opportunity to present their position.

My bill also requires that rules waiving points of order need a two-thirds majority to pass. Currently, a simple majority vote can waive all points of order and thereby side-step every rule in the House. What's the point of having rules if we can ignore them so easily. This reform makes those waivers a little harder to obtain.

To streamline the movement of legislation through committee, my bill prohibits joint referrals. If a bill's content crosses the jurisdiction of two or more committees, the Speaker of the House would need to select which committee has primary consideration. This would eliminate the constant turf battles we have witnessed in the past on omnibus and controversial legislation.

While being considered by committee, my bill prohibits the use of proxies to cast votes. Combined with the smaller number of committees, this reform would force members to attend committee mark-ups and pay attention to the legislation they are voting on. It would also prevent the current abuse of the committee process by committee chairman ramming their legislation and amendments with a fist full of proxies.

#### CONTROL CONGRESSIONAL EXCESS

The final area this legislation addresses is the area of congressional excess. In this respect, the bill targets two reforms. First, it

would prohibit members from sending mass mailings outside their district. Such practices are obviously attempts to buy votes at the taxpayer's expense, and they are an abuse of the franking privilege.

Second, the bill would direct the House to amend several labor and safety laws to cover Congress under their jurisdiction—including National Labor Relations Act, the Occupational Safety and Health Act, the Equal Pay Act, the Age Discrimination Act, and others.

Currently, the House exempts itself from these bills, claiming that applying these laws to Congress would conflict with the separation of powers clause and would interfere with the internal workings of the House.

Aside from the fact that every business in America could make the second point, the first argument is a specious argument which conveniently allows Congress to ignore the very employment practices it imposes on the rest of the country. By applying these laws to Congress, congressmen would face the direct impact of their efforts to improve the workplace. I think this new perspective would improve the legislation we choose to adopt.

#### CONCLUSION

In the 103d Congress, we can expect to see a large influx of new members. These new representatives are going to be more conservative, more in touch with their districts, and more reform-minded than those members they replace.

In my mind, this presents us with an opportunity to enact real congressional reform now, rather than wait for the next Congress. The reforms outlined above are a straightforward means to make the House more responsive, efficient, and accountable. It's time to rebuild America's faith in its government. It's time to reform Congress.

#### TRIBUTE TO THE BROWN FAMILY AS THEY GATHER IN WASHINGTON, DC, FOR THEIR ANNUAL FAMILY REUNION

#### HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Ms. NORTON. Mr. Speaker, with so much talk these days about family values, it gives me great pleasure to pay special tribute here in this body to the Brown family, natives of Louisiana, who gather in the Metropolitan Washington, DC, region this weekend for their annual family reunion. The Brown family has long been known for its integrity and commitment to family. A firm and fervent devotion to God is the solid foundation of their strength and faith; they pass that strength and that faith down from generation to generation. And, after all, isn't this what family values is all about?

In the mid-1800's, the Brown family's forebears were brought to New Orleans on a slave train from Richmond, VA. Four children, Parine, Amelia, Benjamin, and Julia, were bought at a slave auction in New Orleans by a West Feliciana Parish plantation owner. It is

recorded in family lore that these four children, brothers and sisters, were chosen by the slave owner because "they were big enough to work in the cotton fields and do other chores on the farm."

Parine, Amelia, Benjamin, and Julia lived and worked on the West Feliciana Parish plantation until 1865, when they at last were granted freedom following the Civil War. At that time, Parine married George William, Amelia married Willis Wells, and Ben married a young woman named Malinda. Julia married a young man named William Brown, who had come from Virginia on the same slave train with Parine, Amelia, Benjamin, and Julia, and been bought by the same plantation owner. This union was the beginning of the Brown Family, whose descendants gather in Washington, DC, this weekend. One of those descendants, now a DC resident, is Donna Brazile, my chief of staff, press secretary, and indispensable right hand. For this accomplishment alone, I am indebted to the Brown family of Louisiana. I wish them a wonderful weekend, full of love and laughter and memory-making experiences.

The Brown family's goal has always been and continues to encourage its young people to follow their dreams and to make them a reality. This they learned from their ancestors, those four young children who were placed on a block in New Orleans one day and sold like so many cattle. Those four children were strong enough and determined enough to overcome the barbaric inhumanity to which they were subjected. And today's descendants have inherited that extraordinary courage. I know that my colleagues in this body will join me in wishing the Brown family continued success and happiness.

#### HAITI: TEST CASE FOR HEMISPHERIC PEACEKEEPING

#### HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. RANGEL. Mr. Speaker, I rise to call to the attention of my colleagues a recent newspaper article by the Honorable LAWRENCE SMITH, my colleague from Florida, outlining a proposal for the involvement of the United Nations to resolve the crisis in Haiti.

Throughout the crisis in that suffering nation, Congressman SMITH has been a constant and forceful supporter of the restoration of democracy to Haiti. And in his compassion for the fleeing boat people, he has demonstrated outstanding wisdom and unusual political courage in a way that has made me proud to be his friend and colleague.

With the greatest admiration and respect for the writer, I offer you the article by Congressman LAWRENCE SMITH, which appeared in the Christian Science Monitor dated June 16, 1992.

#### HAITI—A TEST CASE FOR HEMISPHERIC PEACEKEEPING

(By Lawrence J. Smith)

It is time to do "the right thing on Haiti," as George Bush would have it. We should do what we should have done immediately after the coup: Give Haiti back to the Haitians.

A human rights tragedy is under way in Haiti. Since the coup, the Haitian military has been systematically terrorizing the Haitian people. International human rights organizations estimate that 1,500 Haitians were killed in the months following the coup. That is a conservative figure.

Even slight support for deposed President Jean-Bertrand Aristide can be lethal. Two weeks ago, businessmen Georges Izmerly, brother of prominent Aristide supporter Antoine Izmerly, was shot to death by gunmen believed to be linked with the Haitian military.

The security problem has been magnified by Haiti's reversion to a police state, which President Aristide had worked hard to shut down. The Duvaliers' secret police, the Tonton Macoutes, were released by the de facto regime, and once again are in control.

The Haitian crisis has reached a critical phase. The rank-and-file of the Haitian military are becoming restive. They reportedly have not been paid for two months. The upper echelons of the military could face a fearsome sergeants' revolt if they do not satisfy their lower strata. If pro-Aristide supporters simultaneously decide that enough is enough, a catastrophe could ensue.

In February, I introduced an amendment, which the House of Representatives passed, calling on the president to ask the United Nations or the Organization of American States (OAS) to dispatch a peacekeeping force to Haiti to provide security and protect human rights. I had previously asked the administration to take such a measure.

Diplomacy has not resolved the Haitian crisis because the Haitian military does not respond to diplomacy. They do not care about international opinion or the suffering of the Haitian people.

But an international show of resolve with UN "blue helmets" would compel the Haitian army of 7,000 to accept a return to democracy. The first step toward a solution in Haiti thus should be the establishment of an international security force on the island under the auspices of the UN and the OAS.

We must make the militaries of this hemisphere understand that any usurpation of a democratic nation's sovereignty, including coups d'etat, will not be tolerated by the nations of the Americas.

Opponents of such an international peacekeeping force claim it would violate international law. While the OAS Charter supports the principle of nonintervention, it just as strongly proclaims that member nations must defend representative democracy.

The OAS position, on defense of democracy has evolved recently. In June 1991, the OAS passed the "Santiago Commitment to Democracy," which stated that protection of human rights and representative democracy were "indispensable conditions for the stability, peace, and development of the region."

Several OAS member nations with fresh memories of military regimes support the use of force to reverse the overthrow of a democratically elected government. The United States should join these countries in a new OAS effort in defense of democracy.

The hemisphere-wide embargo of Haiti is making the poor of Haiti despairingly poorer, hungrier, and sicker. The rich, meanwhile, are stockpiling healthy inventories of luxury items and oil, compliments of our European friends.

Meanwhile, President Bush's election year anti-immigration directive turns away refugees without enabling them to claim persecution. Even worse, it threatens the entire international system to protect refugees.

This wrong policy can be easily righted. Asylum claims could be processed more quickly if more Immigration officials were sent to Guantanamo Bay. Refugees not qualifying for asylum would be returned to Haiti, making room available for incoming people. When the political crisis ends, the immigration crisis will subside.

In 1989, Secretary of State James A. Baker III told the OAS, "We have it in our power to create, here, in the Americas, the world's first completely democratic hemisphere." Only an adequate enforcement mechanism can take us beyond this rhetoric to a genuine hemispheric defense of democracy. Haiti is an important test case.

Rather than stand on the sidelines, the nations of the hemisphere should act collectively now to restore democracy in Haiti. Let's really do the right thing on Haiti: Send the peacekeepers.

#### A TRIBUTE TO W.L. "LES" SIMPSON

#### HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. SKELTON. Mr. Speaker, W.L. "Les" Simpson, publisher of the Holden Progress for 31 years, will be honored in September when he will be inducted into the Missouri Newspaper Hall of Fame. I congratulate Les Simpson for his outstanding work in the newspaper publishing industry.

Les Simpson first gained interest in the newspaper business through his father, the late W.L. Simpson, Sr., who was the publisher of the Rolla Times. Les Simpson and his brother Greene assumed major responsibility in printing and publishing the paper during the last 5 years of their father's life. The newspaper was sold shortly after his father's death.

In 1939, he and his wife, Madeline, moved to Mount Vernon, KY, where they managed the Mount Vernon Signal together. In 1942, Les was named editor of the Danville Advocate-Messenger, a daily newspaper in central Kentucky. Under his leadership, the paper was named "Best Community Daily" in the State by the Kentucky Press Association in 1943.

In June 1944, he returned to Missouri and purchased the Holden Progress. In his capable hands, the Holden Progress prospered to become one of the leading weekly papers in the State. In 1957, Les Simpson became the president of the Missouri Press Association. During his career, he also acted as the president of the Central Missouri Press Association and the Democratic Editors of Missouri. His publishing skills also translated into political skill in the several statewide political campaigns that he oversaw.

During his years in Holden, he contributed his time to many service and civic organizations, including serving as president of the chamber of commerce and Holden Industrial Development Corp. In 1975, Les Simpson retired at the age of 67 after more than 50 years in the newspaper business.

Now a resident of Odessa, MO, Les Simpson continues to reflect the best of the newspaper industry as he is inducted into the Missouri Newspaper Hall of Fame. I congratulate him on his award.

#### CONGRESSMAN KILDEE HONORS THE PONTIAC AREA TRANSITIONAL HOUSING FAMILY SERVICE CENTER

#### HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. KILDEE. Mr. Speaker, it is with great pride that I rise today before my colleagues in the House of Representatives to pay tribute to an organization that is serving on the front lines in the war against homelessness, Pontiac Area Transitional Housing [PATH]. With the support of the Junior League of Birmingham and others, PATH has been able to build the Family Service Center at its headquarters in Pontiac, MI.

On Sunday, June 21, 1992, PATH and the Junior League of Birmingham celebrated the grand opening of all of PATH's facilities with a dedication ceremony, unveiling the name of the building and recognizing over 150 benefactors who have helped make this vision a reality.

The construction of the Family Service Center has helped PATH realize its goal of providing much-needed assistance to homeless women and children. PATH helps young women and single mothers make the transition from a life of homelessness and poverty into a lifestyle of independence and security. The program provides a safe, structured, and nurturing environment for homeless women, fostering the development of their economic autonomy, self-esteem, and self-sufficiency. Residents of PATH work at the Junior League Bargain Box, which provides them with valuable employment training and work experience.

PATH currently houses 17 women and 33 children in its residential building, with an additional single-family home located directly behind the residential building. Furthermore, a day care center is also located in the building.

The Family Service Center houses PATH's latchkey program, a vital support service for working parents. It is this integration of services that will allow social services to be more effective. The center contains several different offices, including counseling, classrooms, a library, community room, and laundry facilities. The center is also connected to the residential building through spacious corridors on the main floor and the basement level providing both convenience and security. Since many of the women housed at the center are victims of domestic violence, providing a secure environment is extremely important.

Mr. Speaker, it is with great pride that I rise before you today to honor Pontiac Area Transitional Housing for the crucial services it provides to homeless women and children. I ask that you and my fellow Members of Congress join me in saluting this wonderful organization. PATH has taken on the monumental task of reintegrating homeless women and children into the mainstream of American society. We should take note of what is being accomplished in Oakland County, MI, and rededicate ourselves to fighting homelessness throughout the United States.

## TRIBUTE TO THE TOMB FAMILY

## HON. JOHN P. MURTHA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. MURTHA. Mr. Speaker, I rise today to pay tribute to the Tomb family of Indiana, PA, on the occasion of the Tomb Family Bicentennial Reunion.

This reunion commemorates that moment 200 years ago when the Tomb family arrived in America to make their home, as well as to celebrate the founding of Armagh, PA, by their forefathers.

Family will be arriving to participate from places as far away as India and Eastern Europe. Also joining the family on this historic occasion will be His Honor and Mrs. George MacCartney, chairman of the Armagh District Council of Armagh, Northern Ireland, the sister city to Armagh, PA.

The family is one our most precious institutions and in this day and age it is an honor for me to witness the gathering of a family who has made the American dream a reality, and withstood the test of time.

I ask my colleagues to join me in saluting the Tomb family and their contribution to Pennsylvania and America.

STOPPING TOBACCO INDUSTRY  
ADVERTISING

## HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. STARK. Mr. Speaker, today I am reintroducing legislation that would remove all tax deductions from advertisements and promotions which encourage the use of tobacco products.

Yesterday's court decision allowing the public to sue cigarette companies about the health hazards of smoking is probably a good step. It lets victims of cigarette advertising—or more likely, their heirs—recover some money to make up for the agony caused by smoking-induced illness and early death.

But why not just stop cigarette advertising? Stop the murder?

There are first amendment questions that always get raised on this kind of question. Those smokescreens can be dealt with. But there is no first amendment argument against denying tax deductions for these business expenses. And if such tax deductions are denied, if such advertising expenses have to come out of corporate profits, I think the advertising would quickly dry up and the industry would atrophy—as do people with lung cancer.

The tobacco industry uses \$3.6 billion a year to entice not only adults to smoke, but teenagers and preschoolers as well. I find it a curious public policy that we support the industry's Mickey Mouse advertising by giving them \$1.2 billion a year in tax breaks while simultaneously spending billions of dollars treating smoking-related illnesses and discouraging potential smokers from starting. We need to instill some consistency in our policies.

## THE PROBLEM

In 1988, smoking ended the lives of 430,000 Americans. According to a study published in the *Morbidity and Mortality Weekly Report*, smoking caused 201,000 deaths due to cardiovascular disease, 112,000 due to lung cancers, 83,000 due to chronic lung disease, and 31,000 due to other cancers. Thus, smoking is responsible for 1 in 5 deaths every year. Estimates on the effects of passive smoking, or second-hand smoke, place its death toll at over 40,000 people each year. Therefore, of all the Americans who die each year, 1 in 50 die because someone else around them smoked. Smoking affects us all, smokers and non-smokers alike. Whether you are in a bar or you are walking in an office building, smoke lingers in the air and into our lungs. Today, smoking is like gambling. Smokers not only gamble with their lives, but with our lives as well.

Look at the prevalence of lung cancer in women. In the 1960's, few women had been smoking long enough for lung cancer to develop, which takes about 20 years. The American Cancer Society reports that the death rate for lung cancer was 23.9 for every 100,000 women between 1960 and 1964. In 1986, however, this figure jumped 446 percent to 130.4 deaths. Breast cancer was the leading cause of death for all cancers in women for 40 years until 1987, when lung cancer took over. You've come a long way, baby! Well, maybe not.

WE ARE LOOKING FOR A FEW GOOD MEN—PREFERABLY YOUNG

Each year, 2 million people in the United States quit smoking. Of those, 430,000 have no problem quitting cold turkey—the only catch is they have to be buried in the ground. Consequently, the tobacco industry has the formidable task of making up for their loss of clientele. Although the industry fails to admit it, they focus their aim at recruiting teenagers. The president of the American Cancer Society, Charles Lemaistre, M.D., stated that 90 percent of all smokers began their road to nicotine addiction during their teenage years, and of those, 60 percent were hooked by the ninth grade. Thus to stay in business, tobacco companies must break their own advertising code, which states they will avoid advertising to people under 21, and direct their promotions towards teenagers. The two worst perpetrators of the code are Marlboro and Camel.

The Surgeon General of the United States, Antonia Novello, Congressmen MAZZOLI, SYNAR, and ATKINS, Congresswoman SCHROEDER, the American Medical Association, and a number of antismoking groups have asked RJR Nabisco Co., the maker of Camel, to end their Old Joe campaign because it influences young children. Even Advertising Age editorialized against the ads. The *Journal of the American Medical Association* published three articles in the December 11, 1991, issue that dealt with tobacco advertising and its relation to young children. One study asked people from different age groups what brand they thought was the most advertised. I will summarize their findings:

[In percent]

Age group	Marlboro	Camel
Adults 18 and over	34	14

[In percent]

Age group	Marlboro	Camel
Teenagers 12-17	42	29
12-13-year-olds	N.A.	34

Marlboro and Camel are the brands of choice for 80 percent of males and 85 percent of females aged 12 to 17. In every age group, Marlboro was the brand identified as being the most advertised, except in the 12-13 year group where Camel took over. Looking at the chart, you can notice a definite trend of higher recognition in the younger age groups.

Another study in the same JAMA issue also illustrated children's greater recognition of the Old Joe Camel cartoon character. I will summarize their findings:

[In percent]

	Adults	Children
Reported prior exposure to Old Joe	72	98
Able to identify the product Old Joe is promoting (cigarettes)	67	98
Identify Old Joe with the Camel brand name	58	94

Whether intentional or not, Camel's Old Joe advertising reaches out to the playgrounds of America.

Old Joe even gives Mickey Mouse a run for his money. According to another study, the recognition rates for the Disney logo, which is a silhouette of Mickey Mouse, was greater than Joe Camel for kids 3 to 5 years old, but no significant difference occurred in the 6-year-old group. Approximately 91 percent of kids 6 years of age correctly matched Joe Camel with a picture of a cigarette.

And the end results of the Joe Camel campaign are astounding. The illegal under-18 cigarette market accounts for 3.3 percent of all cigarette sales. This may sound like pennies, but it translates into millions of dollars. Three years ago, Camel's share of this market stood at 0.5 percent. But after Joe Camel came to the United States, their share jumped to 32.8 percent. Thus, Camel's sales to teenagers rose from \$6 million to \$476 million.

This dramatic increase did not go unnoticed in the tobacco industry. Brown & Williamson, the makers of Kool cigarettes, has been testing a cartoon version of its penguin, Willie. Maybe someday we will see Willie and Joe Camel on Saturday morning cartoons. And if that happens, I will bet the tobacco industry will still claim their cartoon characters have no influence on children.

## KEEP UP THE FIGHT

Now is not the time to slow down the anti-smoking drive. Cigarettes are the only commonly sold product that when used correctly causes death. We must continue the fight against the culprit that is responsible for more deaths than drug abuse, alcohol, AIDS, and automobile accidents combined. According to the Centers for Disease Control, the number of adults in the United States who smoke dropped to 25.5 percent last year, down from 42 percent in 1965. And the decline among blacks, who now smoke at the same rate as whites, has been dramatic. If the smoking trends continue to the year 2000, only 15 percent of the Nation will be lighting up. But without our continued vigilance, this trend will end. Tobacco companies are doing everything in

their power to stop the slide in smoking. Since 1980, the tobacco company's advertising has increased 97 percent, even after adjusting for inflation. Because the Federal Government fails to do enough to curb smoking, the States are adopting smoking regulations. There are 34 States that have laws restricting smoking in public worksites and 15 States have restrictions in private workplaces. But the tobacco industry is fighting these measures. For example, the industry spent \$3 million to stop smoking restriction initiatives in 5 communities in my home State of California. Luckily the health of the people prevailed, for Massachusetts may not be so fortunate. The tobacco industry plans to spend \$8 million to defeat a proposal in that State to increase the cigarette excise tax by 25 cents. By the way, all of the industry's advertising is tax deductible, courtesy of the Federal Government. In California, proposition 99 also raised the tax by the same amount in 1988 and the results were astonishing. California used some of the \$550 million of revenue raised by this tax for antismoking campaigns. According to a study done by the University of California, San Diego, the smoking rate of Californians declined 17 percent between 1987 and 1991, compared to only 8 percent for the United States.

You can see we are making great progress. The U.S. Supreme Court yesterday cleared the way for lawsuits against tobacco companies for deceiving the public about the health hazards of smoking. Harvard Law Professor, Laurence H. Tribe, said, "this is a major victory for all of those who want to hold the cigarette companies accountable." Even the Bush administration is behind the ruling. Secretary of Health and Human Services, Dr. Louis Sullivan, said, "I applaud the Supreme Court's decision to hold the tobacco industry at least partly accountable for the millions of deaths and billions of dollars in medical costs associated with smoking-related illnesses." We can make a start by removing the tobacco industry's tax deductions for advertising and promotion.

Today I am introducing a bill which would remove all deductions for advertisement and promotion expenditures which involve the use of tobacco products.

#### THE WOMEN'S SELF-EMPLOYMENT PROGRAM, CHICAGO, IL

HON. ANDY IRELAND

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. IRELAND. Mr. Speaker, last October I introduced H.R. 3471, the Small Business Economic Opportunity Enhancement Act of 1991. My bill seeks to help the poorest of the poor in this country to achieve financial independence by establishing a 5-year demonstration program to provide direct loans to very small businesses, or "microenterprises."

I was introduced to the concept of microenterprises as a result of a column on our Nation's welfare system and poverty by William Raspberry. Mr. Raspberry wrote that he did not believe that welfare and other governmental antipoverty efforts created poverty. He

did believe that the welfare rules and regulations, originally designed to prevent abuse, made it difficult for the poor to climb out of their poverty. He cited the example of how a welfare mother with talent and interest in hairdressing might use that talent and interest to start a business were it not for the welfare rules that won't let her save enough money to get started. It doesn't matter where the savings come from. No matter how she manages to save, under current welfare rules those savings become an asset—an asset that could reduce or eliminate her welfare eligibility.

After giving other examples of the perverse effect of rules designed to prevent abuse, Mr. Raspberry asked the question, and I quote, "Wouldn't it make sense to change the rules to positively encourage poor people to go into business for themselves?" The article closed by giving a description of a program in Chicago, IL, which was doing just that—trying to foster economic independence on the part of welfare recipients by helping them to start their own businesses.

Intrigued by Raspberry's column I visited the Women's Self-Employment Program [WSEP]. WSEP designed a program which enables women receiving welfare benefits to experience greater choice and control over their lives by giving them the opportunity to start their own businesses. I came away a true believer.

This week I was pleased to see that WSEP continues to push economic independence through small business formation. WSEP was highlighted on page 1 by the Wall Street Journal on June 23, 1992. I respectfully request that the article be made a part of the CONGRESSIONAL RECORD to serve as an inspiration for aspiring entrepreneurs across the country.

SMALL VICTORIES: TWO UNUSUAL LENDERS SHOW HOW "BAD RISKS" CAN BE GOOD BUSINESS

(By David Wessel)

CHICAGO—Dorothy Wallace would seem a lender's nightmare. Separated from her husband, she is on welfare with her two teenagers. She hasn't held a steady job since 1984. She says her credit rating is "ruined by accounts I messed up."

Vivian Wilson wouldn't rank high on the typical banker's list, either. She operates a guard service out of a windowless brick building across from a burned out storefront on a desolate stretch of 71st Street. When she ran into cash-flow problems, she discovered that the bank where she had kept money for decades was unwilling to lend to someone with hardly any collateral to put up.

But Dorothy Wallace and Vivian Wilson are proving to be flawless borrowers now—thanks to two Chicago institutions that see good bets in gritty neighborhoods where others see hopeless cases. Ms. Wallace borrowed \$800 from the Women's Self-Employment Project, founded in 1986 to assist low-income women interested in self-employment as a way out of poverty. It is funded primarily by contributions and loans from foundations and corporations. Ms. Wilson arranged a \$250,000 line of credit from South Shore Bank, a bank determined to prove that profit and social progress are compatible.

Credit is the lifeblood of any economy, but in America's inner cities it has largely dried up. Many bankers tend to view inner-city residents as lousy credit risks. But WSEP and South Shore Bank show that's not nec-

essarily true. By putting a new spin on the old-fashioned technique of relying on personal contact rather than impersonal credit evaluations, the two institutions manage to get paid back at enviable rates.

WSEP depends on four other low-income women in Ms. Wallace's "borrowing circle" to make sure she makes her loan payments on time. The gimmick seems to work. In three years of making loans of a few thousand dollars each to circles of low-income women without so much as a credit check—60 loans in all—WSEP hasn't had a single default.

The notion comes from Bangladesh, where the Grameen Bank pioneered the use of peer pressure as a way to assure repayment of the small loans it makes to landless villagers, mostly women. Founded in 1983 by a visionary named Muhammed Yunus, the bank has hundreds of thousands of borrowers and a world-wide network of disciples. Although WSEP sticks most closely to the Grameen model, other foundation-backed experiments in "micro enterprise" lending are under way—with mixed results—in a dozen or so other pockets of poverty in the U.S., from a Sioux reservation in South Dakota to South Central Los Angeles.

South Shore Bank is more conventional. It specializes in loans other bankers shun: loans to buy and renovate small apartment buildings in a handful of rundown Chicago neighborhoods and loans to novice minority entrepreneurs. The bank and its affiliates have financed the rehabilitation of about 30% of the 25,000 apartments in South Shore, helping to rescue a neighborhood that fell on hard times about 25 years ago as middle-income whites fled and lower-income blacks moved in.

Yet the bank has been consistently profitable, and its loan-loss figures compare favorably with those of similar-sized banks. Last year's losses were a respectable 0.67% of loans outstanding. It has been stuck with just one piece of real estate in the past three years.

#### PEDDLING PERFUME

Part of its secret seems to be a willingness to make loans as much on character as on collateral. In a market where many other bankers see only trouble, South Shore has learned to discern the good risks and also to keep close tabs on them after they borrow. "We spend a hell of a lot more time . . . working with the borrower one-on-one," says Richard Turner, senior vice president for lending.

WSEP specializes in much smaller loans. Dorothy Wallace, for instance, bought perfume with her \$800 loan from WSEP. Like door-to-door peddlers of old, she carries a shoulder bag full of cologne, lotion and perfume that she sells to steady customers in downtown offices and to strangers on the Chicago El.

Ms. Wallace began taking orders for the line of additive-free fragrances two years ago as a way to supplement welfare checks, and used her loan to buy inventory so she could offer instant delivery. Since she began attending twice-a-month meetings of her WSEP borrowing circle—a combination of consciousness-raising and business training—she has begun to talk of opening an office and working her way off welfare.

For now, though, she concentrates on making timely loan payments. She owes \$33.22 every other week, but pays \$40 to cut interest charges. WSEP charges 15% interest on the one-year loan. Ms. Wallace is almost as grateful for the moral support as for the money, which helps explain why she and

other women are so diligent about making their payments. "They gave me a chance to start all over again," she says.

#### NO DEFAULTS

As they listen, the four other women in her circle—dubbed "Too Blessed" by its members—nod in unison. One sells jewelry that she makes, and borrowed \$600 for materials. A retired bank clerk sells handsewn lingerie and linens; she borrowed \$700 to buy a heavy-duty sewing machine. A former Head Start aide, who borrowed \$500, is selling custom gift baskets and peddling fruit on street corners and parks. A woman with four children of her own and four foster children hopes to learn to read and to get a day-care license. All five women live in Englewood, a neighborhood where every block has a boarded-up building, and two inches of bullet-proof plastic separates workers from customers at Kentucky Fried Chicken.

The "Too Blessed" circle works like all the others that WSEP has established. The five members choose two to get the first loans. The first two borrowers have to be current for six weeks and all five members of the circle have to have attended three meetings in a row before the third is eligible. Peer pressure is supposed to assure timely repayment.

And it does. In the past three years, WSEP has lent about \$60,000 to 60 women without a single default; the late-payment rate is about 3%. By comparison, the American Bankers Association reports that the current delinquency rate is around 3.75% on bank personal loans and 3% on credit cards. "Peer support and peer pressure really serve as a good way to lower your risk," says Connie Evans, WSEP's director.

Beatrice Lynn Hardy, a budding graphic artist who borrowed \$1,500 through another circle in the same neighborhood, recalls the time she bounced a \$61.50 loan-payment check. Fearful that her misdeed would hurt another woman who was up for a loan, she frantically called the WSEP office and the would-be borrower to explain. This from a woman who describes her credit record with a silent "thumbs down."

#### MIXED RESULTS

Results from other experiments with the peer-pressure technique are mixed. In rural Arkansas, a borrowing circle called the Good Faith Fund found it insufficient. In its first two years, the fund had a 40% default rate, and it has since moved away from the classic Grameen model. "Peer pressure isn't as significant as it might be in a place like Bangladesh," says Director Julia Vindasus. "But the peer support is really important. It's a very isolating thing running your own business."

But managers of the Lakota Fund on the Pine Ridge Indian Reservation in South Dakota, who initially shunned the peer-pressure approach, now embrace it. In 1987, Lakota made 68 individual loans. More than half the loan payments were late; 28% of the money was never paid back. So Lakota began forming borrowing circles in 1989. After \$26,000 in loans to 13 circles, the default rate is running around 7%. "You don't lose many loans," says Director Elsie Meeks. "Someone always knows where the borrowers are."

Despite the obvious appeal of turning welfare moms into entrepreneurs, some people are skeptical that many poor women can escape poverty through self-employment. "If my sister was on welfare, would I tell her to start a business? No," says David Shryock, South Shore Bank's vice president for commercial lending. "Then why should I tell some poor black woman on welfare to do it?"

Micro-enterprise funds, something of a fad in economic development circles, are also costly to run. In its circle fund and a separate, more conventional loan program, WSEP has lent a total of \$200,000 to 200 women. But it spends more than it lends. Ms. Evans estimates that about \$280,000 of its \$700,000-a-year budget goes to running the two loan programs, and some of the rest goes for related overhead. In part, this is because WSEP is still experimenting, but it also reflects how costly it is to administer tiny loans.

#### A \$1 MILLION CONTRACT

That's where South Shore Bank has an edge. Its loans are far smaller than those that big banks make, but at least they are in the tens or even hundreds of thousands of dollars. South Shore Bank is owned by foundations, churches and big corporations, the ultimate in patient capital, but it borrows and lends at a profit just like any other bank. Like WSEP, it makes loans to people who often can't get credit elsewhere, but its borrowers are typically working- or middle-class.

Like Vivian Wilson. Her successful bid on a \$1 million contract to provide security guards to the city of Chicago almost cost her the Star Security & Detective Agency Inc. that she inherited from her father. She hadn't realized how slowly the city paid its bills. After weeks of back and forth in the spring of 1988, the bank in which Ms. Wilson kept her accounts refused to make her a loan. To meet her payroll, she was dipping into her savings and was within two weeks of running out of cash.

She ended up at Mr. Shryock's desk at South Shore Bank. "That kind of receivable is hard to underwrite," he says today. "If there is a problem, you worry that the city will say it's not a valid receivable." The owners of bigger businesses put up personal assets in similar circumstances; Ms. Wilson hadn't much to pledge besides a small apartment building she owned.

But Mr. Shryock was impressed that Star Security had been around since 1923. And he was impressed by Ms. Wilson's daughter, a Chicago police officer who helps run the firm. "We had confidence she could make the city payment system work," he says. Within two weeks, he had arranged the \$250,000 line of credit, secured in part by her apartment building. The bank keeps close tabs on Star's cash flow because all of Star's accounts are kept at South Shore, which gets copies of all its bills.

The loan illustrates South Shore's style. It didn't demand the collateral, detailed borrowing history or audited cash flow statements that bankers usually get from business borrowers. It found a way to limit its risk—in this instance by getting half the loan guaranteed by a fund established by a purchasing managers' group to help minority-owned business.

South Shore more often relies on the Small Business Administration for guarantees, but it rarely calls on government to make good on them. In three of the past five years, South Shore's loan losses (including losses on loans that were partially guaranteed by the government) were less than half the rate reported by similar-sized banks across the country. The recession took its toll in 1990 and 1991, though, hitting South Shore harder than banks that hadn't been as aggressive. Last year's 0.67% loan loss rate exceeded the 0.42% reported to the government by other small banks. Sour loans to three fast-food franchises and two auto dealers were to blame.

South Shore's lenders offer three explanations for their track record. They stick to neighborhoods and businesses they know, often relying on franchisers to provide borrowers with strategy and advice. They match the borrower to the deal, often steering an overly ambitious novice rehabber to a smaller building. And they are quick to pounce on borrowers who fall behind, and just as quick to locate buyers to get troubled borrowers off the hook. "Our motto is: Knock them down, but help them up," says James Bringley, vice president for real estate and installment lending. He boasts that the bank writes off only about 1/20 of 1% of its real-estate loans annually.

Both Mr. Shryock and Mr. Bringley deny that their bank serves as a behind-the-scenes partner, helping novices to run their businesses. "It's not like we can't do lending in this neighborhood until we teach these 'ignorant people' what to do," Mr. Bringley says.

But particularly in real estate, borrowers say the bank has helped teach them the business. When plumber Leroy Jones and his wife, Josephine, began renovating apartment buildings on the south side, they met once or twice a month with other landlords at breakfasts sponsored by South Shore. "The one thing I really learned that has really stuck with me is not to be a softie," Mrs. Jones says.

Today, the Joneses own five buildings, all financed by South Shore. They say they notice how South Shore keeps close tabs on them. Their first building was purchased with a loan from another bank. "You know, I don't think they ever came by," Mrs. Jones says. "Mr. Bringley is always saying, 'I drove past your building. I see you put a new tree up.'"

### PUT AN END TO UNFAIR INSURANCE DISCRIMINATION BASED ON HEALTH STATUS

HON. RICHARD J. DURBIN

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. DURBIN. Mr. Speaker, today I am introducing legislation to end unfair insurance discrimination based on health status. The Health Insurance Fairness Act of 1992 will stop the practices that lock people out of today's health insurance market.

The sad fact about our health insurance system is that, even if a person is currently healthy, at any time they could be struck with a health problem that could prevent them from obtaining health coverage in the future.

People who have diabetes, multiple sclerosis, Parkinson's disease, or a variety of other conditions are often denied health insurance.

People with a heart condition or other cardiovascular problems, arthritis, rheumatism, or a variety of other conditions are often told by insurers that they can only be insured if the preexisting condition is excluded from coverage.

More than 81 million Americans under age 65 have a chronic health condition for which some insurers deny insurance, exclude coverage of the preexisting condition, or raise premiums by at least 50 percent.

In short, the people who need health insurance the most are the most likely to be denied coverage, and anyone could become ill and subject to exclusion at any time.

But these people aren't just statistics. Each one is an individual and each one has a story. I'm sure my colleagues have heard from constituents, as I have, who either cannot obtain health insurance because of preexisting conditions or have suffered large premium hikes because of their own health history or the health care claims of their coworkers. They tell us stories like these:

"My new employer will cover me, but the insurance won't cover my son because he has a kidney problem."

"They won't give me health insurance because I have diabetes."

"I got sick last year, so this year they're doubling my premiums."

"One of my employees had a heart transplant and now the insurance company has raised my rates so high I may have to terminate the plan for all of my employees."

Mr. Speaker, in recent years, health insurance has become a game of cherry-picking where only the healthy get covered. Preexisting conditions exclusions and experience rating based on health status have unfairly locked millions of Americans out of the insurance market.

There was a time when health insurance treated everyone equally. All insured persons paid the same premium, received the same coverage, and gained the same assurance that if they were the ones who ended up with major medical bills, the insurance would pay.

But in the past two decades, we have moved far away from the community rating approach that originally opened the door to health insurance for so many Americans.

In the words of John Burry, Jr., chairman and CEO of Blue Cross/Blue Shield of Ohio:

Commercial insurance companies learned they could undersell the community-rated market by insuring only healthy people to make healthier profits for their shareholders. This "cherry-picking" practice led to the demise of community rating. The result was we stopped taking care of each other and created a me-first system.

While some responsible voices in the health insurance industry deplore this reality, no single company can afford to take the necessary steps to restore sanity and fairness to the market. The Health Insurance Fairness Act of 1992 will do what insurance companies will not or cannot do on their own: It will put an end to some of the recent practices in health coverage that have taken us so far away from the fairness of community rating.

The basic principle of my bill is this: No one should be denied coverage or charged a higher premium because of their health status or past claims experience or because of the health status or past claims experience of a fellow employee.

Specifically, the bill establishes the following health insurance standards for group health plans:

Group health plans shall not deny, limit, or condition coverage or benefit for an individual, nor charge higher premiums, based on the health status or past claims experience of the individual. However, to protect insurers from people who might wait to obtain health insurance until they are sick, plans may impose a preexisting conditions exclusion of up to 6 months for conditions present during the previous 3 months if the person has not had

health insurance within the previous 3 months. This requirement applies to all group health plans, including large and small groups, self-insured companies, and MEWA's.

Furthermore, insurers shall not offer group health plans that vary the rates charged to employers based on employee health status or past claims experience.

The bill also establishes standards for individual insurance:

For individuals who were previously covered for at least 2 years by a group or individual health plan and applied for individual insurance within 3 months of the termination of such coverage, insurers shall not deny, limit, or condition coverage or benefits, nor charge higher premiums, based on the health status or past claims experience of the individual. Premiums may continue to vary based on age, sex, and geographic area.

For individuals who were not previously covered for at least 2 years, the same restrictions shall apply, except that insurers may impose a preexisting conditions exclusion of up to 2 years for conditions present during the previous 1 year. This waiting period for preexisting conditions will protect the insurers from "adverse selection" and encourage people to obtain insurance while they are healthy.

Finally, the bill includes additional reforms in the small-employer market that generally follow those in H.R. 3626, the incremental reform bill introduced by the distinguished chairman of the Ways and Means Committee, Mr. ROSTENKOWSKI. Those provisions include guaranteed eligibility, guaranteed issue, and guaranteed renewability—which ensure that every small group and all of the members of small group will be treated fairly—and limits on rate variations so that the premiums do not vary from community rating by more than a specified amount. I would like to request that a summary of the Health Insurance Fairness Act be reprinted immediately following this statement.

Mr. Speaker, some people are saying that if we can't achieve comprehensive health care reform this year, we should not have any health care reform at all. I disagree. While comprehensive health care reform is needed, there are important things we can do right away that will help Americans.

This bill will, for the first time, give to many people with preexisting conditions the opportunity to have access to health insurance.

It will, for the first time, guarantee to people that they will not encounter exorbitant premium increases just because they or their fellow employees had the misfortune to become ill.

This bill will end health-insurance-related "job-lock" and provide portability so that anyone who has health insurance coverage can obtain new coverage if they are no longer covered by the old policy.

Finally, this measure will address the needs of people who have had health insurance for years and find themselves suddenly unable to obtain group coverage. It will extend insurance portability to people whose employment-based coverage ends and who are not covered by COBRA or whose COBRA coverage runs out, including people who retire before age 65. It will provide alternatives to people whose insurance company goes bankrupt or whose em-

ployer stops providing health insurance. It will protect people from insurers who refuse to renew individual coverage or who ratchet up premium levels through the so-called "death spiral" associated with the practice of grouping people in small insurance pools.

In each of these cases, the person has been part of the insurance system and should not be excluded from continued coverage because they are shifting to an individual policy. My legislation will provide them with basic protection.

The Health Insurance Fairness Act establishes some important standards that are missing from many of the other bills that would reform the health insurance system.

For example, in addition to portability provisions that prohibit group health plans from denying or limiting an individual's coverage or benefits based on health status, my bill will also prohibit those plans from charging higher premiums based on health status.

In addition to prohibiting small group insurance plans from charging higher rates to employers based on employee health status or past claims experience, my bill will extend that important principle to groups of all sizes.

In addition to providing portability when people move from one group plan to another, my bill will extend the portability provisions to individual insurance coverage to more completely address the problem of job-lock.

Finally, whereas most of the other insurance reform packages have nothing to say to individuals who have a preexisting condition and have not been able to maintain continuous coverage, my bill will give them access to the individual insurance market. They will be able to seek individual insurance that will immediately cover all of their health needs not related to their preexisting conditions, and that will cover health costs related to those preexisting conditions after 2 years. The days of lifelong preexisting conditions exclusions will be over.

Mr. Speaker, I would like to invite my colleagues to join me as cosponsors of the Health Insurance Fairness Act. I would also like to invite them to work with me to ensure that these principles are included in the health care legislation that moves through Congress later this year.

THE HEALTH INSURANCE FAIRNESS ACT OF 1992  
ALL GROUP HEALTH PLANS, INCLUDING LARGE  
AND SMALL GROUPS, SELF-INSURED, AND  
MEWA'S

1. Group health plans shall not deny, limit, or condition coverage or benefits for an individual, nor charge higher premiums, based on the health status or past claims experience of the individual, except that plans may impose a preexisting conditions exclusion of up to 6 months for conditions present during the previous 3 months if the person has not had health insurance within the previous 3 months. [Effective 1/1/93]

2. Insurers shall not offer group health plans that vary the rates charged to employers based on employee health status or past claims experience. [1/1/94]

#### INDIVIDUAL INSURANCE

3. For individuals who were previously covered for at least 2 years by a group or individual health plan and applied for individual insurance within 3 months of the termination of such coverage, insurers shall not deny, limit, or condition coverage or benefits, nor charge higher premiums, based on

the health status or past claims experience of the individual. Premiums may continue to vary based on age, sex, and geographic area. [1/1/94]

4. For individuals who were not previously covered for at least 2 years, the same apply, except that insurers may impose a preexisting conditions exclusion of up to 2 years for conditions present during the previous 1 year. This 2-year waiting period shall be reduced by the number of months of continuous previous coverage, if any. An insurer may offer to waive the exclusion in exchange for a higher premium during the waiting period, but the individual may reject this offer and take the coverage at the normal premium with the exclusion. [1/1/94]

**ADDITIONAL SMALL-GROUP INSURANCE REFORMS  
(2-50 EMPLOYEES)**

5. Insurers shall not exclude any specific employees, or their dependents if dependent coverage is offered. (Guaranteed eligibility) [1/1/94]

6. If an insurer offers a plan to a small-group employer in an area, the insurer must offer the same plan to all small-group employers in that area, except that a state may implement an alternative approach for assuring the availability of private health insurance for all small employers if the alternative approach is certified by HHS as providing the same level of benefits and premiums. (Guaranteed issue) [1/1/94]

7. Insurers shall not terminate or refuse to renew a small-group plan unless the employer fails to pay premiums, commits fraud or misrepresentation, fails to maintain minimum participation of its employees in the plan, or leaves the geographic service area of the plan if it is a managed care plan. (Guaranteed renewability) [1/1/94]

8. Insurers shall not impose rate variations based on industry and occupation; and may only impose rate variations based on age, sex, and geographic area within specified limits (which follow the limits in Ways and Means Committee Chairman Rostenkowski's H.R. 3626). [1/1/95]

**THE UNIVERSAL STUDENT  
NUTRITION ACT**

**HON. GEORGE MILLER**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. MILLER of California. Mr. Speaker, I am introducing today for discussion purposes legislation that would give every school in the country the option of providing a universal school lunch and school breakfast program to each child in the school by the year 2000.

A universal school lunch and breakfast program would benefit the child, the family, the school, and the Nation. Such a program would—

- Prepare children for learning;
- Fight childhood hunger;
- Reallocate resources from paperwork to implementing the dietary guidelines for Americans;
- Promote program quality and increase student participation;
- Enhance the long-term health of Americans;
- Provide an incentive for children to go to and to stay in school; and
- Eliminate the identification of low-income students, as well as the welfare stigma of the school lunch and breakfast programs.

The current school nutrition program is at a major crossroads. Since 1980, we have seen a very disturbing trend with regard to school nutrition programs. In the last decade, Federal subsidies for school nutrition programs have been reduced; bonus USDA commodities have essentially vanished; the administrative complexity and cost of administering the school nutrition program has increased dramatically; and indirect cost assessments made by local school administrators are draining the financial resources of the school food service authorities.

According to the American School Food Service Association, as a result of these developments, well over 100 schools have dropped out of the National School Lunch Program since 1989. This number does not include schools that have merged or closed. While this number is a small percentage of the total number of schools participating in the School Lunch Program, it is a warning signal that we should pay attention to if we are to avert a major disintegration of the program.

Indeed, it is not enough for us simply to protect the status quo, we need to do better. In the United States we serve approximately 60 percent of our students a school lunch. In Japan they serve approximately 98.2 percent of their elementary school children a school lunch. If we are going to meet our education goals for the United States by the year 2000 and prepare our children to learn, we must establish a school nutrition program that is consistent with our education objectives.

In the last decade, we have treated the National School Lunch and Breakfast Programs as a welfare program, emphasizing the income of the child participating in the program. We are hampering the administration of the program with more and more paperwork trying to document the income of the children's families. Students and schools are rebelling against this trend. According to a study done for USDA, there are approximately 4 million poor children eligible for free and reduced price meals who are not currently participating in the program. In addition, as I mentioned, schools are beginning to drop out of the School Lunch Program.

The National School Lunch and Breakfast Programs should be treated as part of the education day—a support service like textbooks and school buses. Schools throughout the United States should not be asked to duplicate that which is already being done by State welfare departments and the Federal Internal Revenue Service. Schools should not have to spend their limited resources on trying to document the income of children. We must find a better way for structuring the National School Lunch and Breakfast Programs.

The legislation I am introducing today would give each school in America the option—and it is only an option—of administering a Universal School Lunch and Breakfast Program. Under this legislation, schools exercising the universal option would receive a reimbursement from USDA for each meal served that was not dependent on the income of the child. Schools would not have to seek income information or spend their time and money trying to verify income information. All students would be treated alike. Poor students would not be identified as poor and nonpoor children

would not have to be concerned about the image of participating in the National School Lunch program.

I fully appreciate, Mr. Speaker, that there will be those who say this is a great idea but it is one we cannot afford, given the size of our deficit. I am certainly not oblivious to the very real economic challenge we face as a country. To those individuals, I would answer as follows:

First, the effective date on this legislation would be the year 2000, to coincide with our education goals for the Nation giving us time to address the funding question.

Second, before this legislation can be brought to the floor of the House, we must identify how to fund such a program. One possibility which has been suggested by some, and which I am willing to explore, is the possibility of collecting the cost of the meal from the same parents who currently pay for the school lunches on a daily or weekly basis, but collect the fee annually through the IRS. The Internal Revenue Service is aware of each household's income, and is also aware of the age of dependent children. This use of the IRS may well be justified if we are to reach the important public policy objective of feeding our children. If we were to proceed through the IRS, the cost of my universal legislation would be zero.

The National School Lunch Program currently serves approximately 25 million children a day and the National School Breakfast Program currently serves approximately 4 million children a day. These programs have been enormously successful and are an important part of our social fabric. It is important that we not let these programs unravel. It is important that we reach all children in America with a school lunch and school breakfast so that we might truly prepare them for learning.

I would like to bring to your attention Senate Resolution 303, recently introduced by Senator MITCHELL, which calls upon the USDA to study the implementation of a Universal Breakfast and Lunch Program. I commend Senator MITCHELL for introducing this resolution and look forward to working with my Senate colleague on this endeavor.

I look forward to working with all members on the House Education and Labor Committee and all members on the House Ways and Means Committee so that we might identify how we can achieve this objective.

**LEGISLATIVE SERVICE  
ORGANIZATION CLARIFICATION**

**HON. TED WEISS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 25, 1992

Mr. WEISS. Mr. Speaker, in considering the Legislative Branch Appropriations Act of 1993 last night, the House debated an amendment to eliminate legislative service organizations. While this amendment was defeated, I must clarify an assertion that was made in regard to the Congressional Arts Caucus, of which I am Chairman.

Mr. Roberts, the author of the amendment, referred to "the Art Institute, the Arts Caucus

