

EXTENSIONS OF REMARKS

THE 1993 NUCLEAR WASTE

HON. BARBARA F. VUCANOVICH

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mrs. VUCANOVICH. Mr. Speaker, I rise today to introduce legislation to establish an independent study of activities at Yucca Mountain, NV.

Yucca Mountain is currently the only site under consideration for permanent disposal of the Nation's thousands of metric tons of lethal high level radioactive waste. In 1987, during consideration of the Omnibus Budget Reconciliation Act, the Nuclear Waste Policy Act of 1982 was amended to dictate that the Federal nuclear waste disposal program shift from the simultaneous characterization of three sites—Deaf Smith County, TX; Hanford, WA; and Yucca Mountain, NV—to characterize only Yucca Mountain.

At the time, we in Nevada and the Nation were told that this was the best policy because it would save money and ensure maximum scientific objectivity. Well, as anyone who has followed developments over the past 6 years knows, neither of those predictions have come true. In 1987, when Senator JOHNSTON attached the screw Nevada legislation to the reconciliation provision, he justified single site characterization by saying it would save \$730 million over 3 years. However, as of this year, the Department of Energy [DOE] has spent \$1.2 billion on the Yucca Mountain project and underground work has just begun. Clearly, the financial savings argument has failed.

Regarding scientific considerations, the ability of DOE to conduct an open-minded scientific determination that the site is suitable has been under continuous and sustained criticism since 1987. Disputes about the safety of long-term, deep geologic disposal at Yucca Mountain are well documented, longstanding, and continue to this day.

Perhaps the most troubling and recent criticism of the program is a March, 1993 special report to Congress by the Nuclear Waste Technical Review Board [NWTRB], an independent board established by Congress to continuously review the technical and scientific validity of the DOE nuclear waste program. The March report made some basic conclusions which I find most disturbing. Perhaps the most glaring, but not surprising, is that the DOE program is being driven by unrealistic deadlines.

The report stated,

The Board is especially concerned that an attempt to meet current unrealistic deadlines may force the DOE to make important technical decisions without first performing the appropriate technical and scientific analyses. This could lead to mistakes, costly remediation, or licensing problems. The DOE

already seems to have made some important choices based on expediency without a thorough technical analysis of the data.

Further evidence that this program has failed scientifically and politically—and is in need of independent review—comes from a significant recent public admission by the Secretary. Earlier this year, Secretary O'Leary said in an interview that the 1998 date, mandated under the NWPA, by which the Federal Government must take responsibility for spent fuel from utilities cannot be met. The administration has also publicly admitted that it will not be able to file the license application for a repository license by 2001, which would be necessary to meet the federally mandated deadline of 2010 when the permanent repository is to begin accepting waste.

Frankly Mr. Speaker, I am also very concerned about the political viewpoint of this administration based on a review of the fiscal year 1994 budget and the so-called examination of the Office of Civilian Radioactive Waste Management which administers the Yucca Mountain Program currently being undertaken by the administration. With the exception of the DOE's large expenditure of funds this year on multipurpose spent fuel casks, this administration's activities appear to be more of the same when compared with previous administrations. The DOE review so far reflects precious little in terms of real reform of the program.

I believe the time is right for halting the activities at Yucca Mountain and an independent review of the program. Such a review is particularly appropriate and timely due to the current preparation activities now taking place on site for the sinking of the Exploratory Studies Facility. I would hasten to add that in the NWTRB's March report, they said that "[a]n independent evaluation of the Office of Civilian Waste Management's organization and management should be undertaken."

Because of the widespread recognition that the program is being driven by unrealistic guidelines and scientific criticism of the program continues, because the administration has not disputed that the 1998 and 2010 dates will slip, and because onsite storage in the short- to medium-term will be needed due to the slippage in the dates, I am today introducing the Nuclear Waste Policy Reassessment Act of 1993.

The legislation would accomplish several things: First, for a period of 5 years, all site characterization at Yucca Mountain will be stopped; second, during this 5-year period, an independent study will be undertaken by the National Academy of Sciences in consultation with the NWTRB, Nuclear Regulatory Commission, DOE, the EPA, and other interested parties, including the State of Nevada, affected local governments and others; third, the study will examine the scientific, economic, and regulatory merits of studying one site versus the merits of studying multiple sites;

fourth, as a result of the requirements of the legislation, the 1998 date for the Federal Government taking title to nuclear waste and the 2010 date for the opening of the repository will be extended 5 years, to 2003 and 2015 respectively; and, fifth, due to the mandates of this legislation, the Secretary will refund or credit to utilities such revenues, from the nuclear waste trust fund, as are necessary to build and maintain on-site storage at reactor sites, for fiscal year 1994, specific moneys will be rebated to those utilities that have currently existing on site storage.

I call on the administration and my colleagues to support this legislation and send the message that this problem plagued program should get the outside review that is so desperately needed.

TRIBUTE TO OTSIKITA COUNCIL
OF GIRL SCOUTS

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. BONIOR. Mr. Speaker, I rise today to pay tribute to the Otsikita Council of Girl Scouts who are celebrating their 35th anniversary of being chartered by the Girl Scouts of the United States of America.

In 1958, several troops joined together to form the Otsikita Council of Girl Scouts, including the Mount Clemens Council and the St. Clair Shores Council. On July 28, 1958 the Girl Scouts of the United States of America chartered the Otsikita Council of Girl Scouts.

The organization is chartered to provide the Girl Scout program for the girls of Macomb County, MI. The Otsikita Council is committed to the mental and physical health and well-being of all Macomb County girls regardless of race, creed, or national origin. Otsikita has a rich history of success evidenced by hundreds of happy, healthy, productive citizens who have benefited from membership in the Otsikita Council.

The Otsikita Council will celebrate 35 years of extending the hand of friendship to girls in Macomb County at the Third Annual Adult Recognition Dinner to be held Tuesday, May 11, 1993 at 6:30 p.m. at Athena Hall in Roseville, MI.

I ask my colleagues to join me in saluting the Otsikita Council of Girl Scouts. Their commitment to providing a high quality program for the girls of Macomb County is commendable. I am proud that the Otsikita Council is in my district.

● 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.

PUBLIC SERVICE RECOGNITION WEEK

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. HOYER. Mr. Speaker, last year during Public Service Recognition Week, I highlighted the fact that football coach Knute Rockne, Walt Whitman, Charles Lindbergh, Washington Irving, Nathaniel Hawthorne, and James Thurber were all public employees at one time in their distinguished careers. And while each of these great Americans served their government and their fellow citizens admirably, I believe it is also important to note that millions of public employees continue the proud efforts of these men.

Firefighters, police, teachers, food inspectors, research scientists, engineers, economists, and public works specialists impact our daily lives in so many ways. They protect our property from the ravages of fire. They educate our children and ensure that the food we eat is safe and nutritious. They find cures to debilitating diseases and design the infrastructure and roads our economy needs to function efficiently. They help business keep track of how well it is doing compared to international competitors, and they keep our neighborhoods clean.

Despite the important work our public employees do, more often than not, these same employees do not receive the respect or compensation they deserve from the general public and their elected leaders. I can't tell you how much this affects the morale and mission of public employees.

However, I can tell you that as morale and benefits deteriorate, we can expect our public work force to deteriorate as well. This would be a terrible mistake. Not only would the Government not be able to attract or retain public employees like Clara Barton, the founder of the Red Cross, or Neil Armstrong, the man who inspired an entire generation to focus on science and technology, but it will slowly lose its capacity to serve the American public in a timely and cost-efficient manner.

Our local, State, and Federal workers deserve the recognition and support of all of us. And, perhaps more importantly, they deserve to know that their elected leaders will stand behind them in their effort to make our country safer, stronger, and more equitable.

While I hope we all recognize those public employees in our districts this week, I hope we do more than that. I hope we actively work to improve their workplace, and our Government's ability to attract and retain talented employees. I know the Members who are recognizing public employees today agree with me, and I hope we can convince our fellow colleagues to join our effort to improve our work force. Not only will we show our employees we recognize their important contributions, but we will ensure that our local, State, and Federal Governments are capable of meeting the challenges they have always been able to overcome in the past.

EXTENSIONS OF REMARKS

IN TRIBUTE TO PUBLIC SERVANTS AND PUBLIC SERVICE RECOGNITION WEEK

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. NORTON. Mr. Speaker, it gives me great pleasure to pay tribute both today and throughout this week to the millions of public servants across this nation who dedicate their lives, day in and day out, to serving their community and their country.

As the Member from the District of Columbia, I have an especially strong appreciation for the value and the importance of public service. The Federal Government is not only the largest employer in the Nation, but is undeniably the largest in the District. Nearly 62,000 District residents work for the Federal Government. More than 55 percent of D.C. Government workers, or 15,219 employees, live in the District.

Public Service Recognition Week is about recognizing and commending the millions of Americans who have chosen careers in public service. It is a week to say thank you to the countless public servants whose daily efforts to serve their fellow Americans go unnoticed and unheralded. As chair of the Subcommittee on Compensation and Employee Benefits, I know first hand the breadth of the mission we, as a Nation, ask our civil servants to accomplish. I also know first hand that Federal workers perform their duties for wages substantially below those paid to persons performing comparable work in the private sector. Such selfless service deserves far more recognition than it generally receives.

Public Service Recognition Week is also important to the rejuvenation of careers in public service. The previous decade was particularly hard on public sector recruitment and retention. Skilled senior employees left the Government in significant numbers and a generation of young entrepreneurial talent bypassed the Federal Government in favor of greater wages and benefits in the private sector.

Today, more people are looking for careers in public service. But the Federal sector must become more competitive with private sector wages and benefits to ensure that it can continue to attract the best and brightest talent this country has to offer.

The District of Columbia is proud to be a city of public service. The residents of the District are our Nation's frontline public servants. Like public servants all over the country and at all levels of government, they are always there for us. We in the Congress must now be there for them. I salute the public servants of the District of Columbia and of the Nation.

**NATIONAL SERVICE TRUST ACT
1993 INTRODUCED**

HON. WILLIAM D. FORD

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FORD of Michigan. Mr. Speaker, on May 6, I had the honor to cosponsor the intro-

duction of one of President Clinton's most exciting legislative proposals: The National Service Trust Act of 1993, an initiative that will expand educational opportunity, reward individual responsibility, and build community by encouraging Americans of all ages to work together to tackle our common problems.

In the last few days, I have received more than two dozen letters from volunteer organizations endorsing the President's idea and this legislation. They include the Close Up Foundation, the Girl Scouts, the Points of Light Foundation, Save the Children, Youth Services America, People for the American Way, the Child Welfare League, directors of Older American Volunteer Programs, the National Association of Service and Conservation Corps, the American Federation of Teachers, and the International Association of Fire Fighters.

One hundred and forty-five of our colleagues, Democrats and Republicans, have signed on as original cosponsors of this important legislation, H.R. 2010, which as the President has noted was the most enthusiastically received proposal of his campaign last year.

Our excitement is easy to understand. As the American Alliance for Rights and Responsibilities wrote to me, "We believe that National Service will serve to revitalize the spirit of citizenship and community among young Americans, will help them to transcend racial and socioeconomic barriers, and will serve to teach the skills and habits of participatory democracy."

The initiative offers educational awards to Americans willing to serve in a variety of programs that benefit their communities, addressing pressing educational, environmental, human, or public safety problems.

The National Service Trust is to be open to all individuals, age 17 and up, who have high school diplomas or agree to achieve their GED before using their awards. Individuals may serve before, during, or after their postsecondary education.

Most of the publicity about the proposal has centered on the young people who would receive college tuition aid. But the fact is, National Service presents an opportunity to all Americans to give of themselves and in return receive monetary help to enable them to receive higher education or career training.

To qualify for an educational award of \$5,000, a participant must complete at least 1 year of full-time service or 2 years of part-time service, for which the participant also would be paid a minimum-wage stipend and health and child care benefits as necessary. Awards may be used to repay loans for higher education or to pay for additional postsecondary education or training. Individuals may receive two \$5,000 awards.

Qualifying service programs may be operated by Federal agencies, States, local governments, school districts, colleges, or community-based not-for-profit organizations. The National Service Trust, a Government corporation, will help local organizations qualify for the initiative and ensure their public mission is up to standards of usefulness for participants and communities.

Thus, the bill would not establish a new Federal bureaucracy to run programs but one that would work with successful organizations

to extend their reach. The initiative relies on locally driven programs, allowing participants flexibility and stimulating competition among sponsoring organizations.

After the Second World War, a generation of returning servicemen took advantage of the GI bill to educate themselves and help launch America's unprecedented era of prosperity.

As the social and economic benefits continued to unfold, President Kennedy appealed to our sense of service in launching the Peace Corps, a mission that secured America's reputation as the most generous nation on Earth. It remains the most admired program of the 1960's.

This legislation builds on the legacies of the GI bill and the Peace Corps, helping to create a new era of prosperity for a generation of Americans and nurturing a more compassionate, public-spirited consciousness among our citizens, producing ripples that will benefit us all.

Throughout the 1992 campaign, in Michigan and across America, the national service principle struck a responsive chord among citizens who sense an urgent need for cooperation and service for our mutual benefit. In approving this important legislation, we anticipate that all Americans will join us in promoting a renewed sense of civic responsibility.

I urge my colleagues to cosponsor this important legislation.

TRIBUTE TO THE JUNIOR LEAGUE
OF NORTHERN WESTCHESTER ON
THE OCCASION OF THEIR 40TH
ANNIVERSARY

HON. HAMILTON FISH, JR.

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FISH. Mr. Speaker, I rise today to recognize and pay special tribute to the Junior League of Northern Westchester. The Junior League is celebrating its 40th anniversary, a culmination of the achievements and many years of dedicated community service. Throughout these years, the Junior League has been a pillar of the community and a model of service for all.

The enthusiastic volunteerism that the Junior League has given to the Westchester community is highly commendable. These women have been on the forefront of many contemporary issues such as the health and education of our children, the needs of the aging, domestic violence, and sustainable development. The many projects they undertake with such determination benefit all. I am honored to offer my best wishes on this occasion, and I applaud all of the Junior League members who have contributed to this success.

Their service to our community has made the quality of life in northern Westchester richer. I wish all of them continued success and accomplishments in the future. I know they will provide invaluable service to our community in the years to come.

SAMUEL E. PERRY, SR., POST
OFFICE

HON. HERBERT H. BATEMAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. BATEMAN. Mr. Speaker, I am extremely proud today to introduce legislation to designate the Federal building located at 600 Princess Anne Street in Fredericksburg, VA, as the "Samuel E. Perry, Sr. Postal Building." I believe that naming the city's post office in Sam Perry's honor is certainly an appropriate act for this Congress to take as well as a fitting tribute to an exceptional individual, public servant, and friend.

No one was better known or respected in the Fredericksburg area than Sam Perry. His unselfish devotion to helping the people of Fredericksburg through his work in the Postal Service, Fredericksburg Rescue Squad, and the city council not only touched, but enriched the lives of all who knew him. He was everybody's friend.

I cannot think of a better way to recognize Sam than to name the city's post office after him, particularly since he was no stranger to the U.S. Postal Service. Sam retired from the Postal Service in 1961 after a 42-year career. At the time of his departure, he was superintendent of mails.

Everyone who knew Sam Perry knows that the Fredericksburg community is a better place today because of him. For those who were not fortunate enough to be touched personally by his life's works, I believe renaming the post office in Sam's honor can be a daily reminder of what a caring and committed individual can do for his family, friends, and community. Indeed, Congress can reaffirm its own commitment to public service by swiftly enacting this legislation.

SALUTE TO 30TH ANNUAL SMALL
BUSINESS WEEK

HON. DAVID MINGE

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. MINGE. Mr. Speaker, I am pleased to recognize Ms. Arlene DeCandia of Monticello, who has been chosen the Minnesota Small Business Person of the Year by the U.S. Small Business Administration.

Ms. DeCandia is the founder, owner, and president of the Riverwood Conference Center in Monticello. Riverwood is the largest privately held conference center in the United States, hosting 1,000 meetings and 35,000 people worldwide. It is also the only meetings and 35,000 people worldwide. It is also the only conference center in the United States owned by a woman. Arlene DeCandia is an inspiration to all Minnesotans. She started out with a dream and built her own success story. I commend Arlene for her outstanding efforts toward economic growth in Minnesota.

American small business is vital to our Nation, especially to rural areas like southwest-ern Minnesota. I commend the Small Business

Administration for recognizing outstanding entrepreneurs from throughout the United States. I am delighted that Ms. Arlene DeCandia will be honored during this 30th Annual Small Business Week.

A SPECIAL SALUTE TO DAVID
PHOENIX: 1993 CONGRESSIONAL
SENIOR CITIZEN INTERN

HON. LOUIS STOKES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. STOKES. Mr. Speaker, during the month of May, our Nation celebrates Senior Citizen Month. In communities throughout the United States, senior citizens will be recognized for their contributions to our communities and the Nation.

On Capitol Hill, this week marks the start of our annual Congressional Senior Citizen Intern Program. I am pleased to participate in this outstanding educational program. During their Capitol Hill internship, seniors attend meetings, workshops, and issue forums on topics that will impact the elderly. They will also have an opportunity for extensive dialog with Members of Congress and representatives of President Clinton's Cabinet on legislative initiatives.

Mr. Speaker, I am proud to rise today to salute my congressional senior intern for 1993, Mr. David Phoenix. I want to share with my colleagues some biographical information on this outstanding individual who resides in my congressional district.

Mr. Phoenix was reared in the Cleveland area and graduated from East Technical High School. He served in the military during World War II. From 1945 until his retirement in 1977, Mr. Phoenix enjoyed a distinguished career with the U.S. Postal Service in Cleveland.

During his tenure with the Postal Service, David Phoenix held a variety of positions including distribution clerk, foreman of mail, director of administrative services and manager of retail sales and services. He was also selected for specialized training during his postal career. Mr. Phoenix successfully completed the administrative courses for midmanagers and staff postal positions at the Postal Service Institute in Bethesda, MD. Following his retirement from the Postal Service, Mr. Phoenix moved to Arizona. He returned to the Cleveland area in 1989.

David Phoenix is very active in the Cleveland community. He is a member of the Sussex Community Association and the National Association of Retired Federal Employees. In addition, Mr. Phoenix is a past member of the American Association of Retired Persons; a past board member of the NAACP; and a past member of the board of the Urban League.

Mr. Phoenix and his wife, Anne, reside in Shaker Heights. They are the proud parents of Dr. David D. Phoenix, Jr. Dr. Phoenix serves as associate professor and director at the S.E. Minority Rural Health Research Center, Morehouse School of Medicine. Mr. and Mrs. Phoenix are also the proud grandparents of four children, and great-grandparents of one child.

Mr. Speaker, I am proud to salute Mr. David Phoenix. I take this opportunity to welcome him and other seniors to our Nation's Capitol.

MILITARY LAND REFORM AND REASSESSMENT ACT INTRODUCED

HON. BRUCE F. VENTO

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. VENTO. Mr. Speaker, today I am again introducing a bill to revise the existing procedures for allocating public lands for military uses.

This bill, the Military Land Reform and Reassessment Act of 1993, is similar to the one I introduced in the last Congress that was favorably reported by the Committee on Interior and Insular Affairs but on which the House did not have time to act.

The bill is a generic measure of nationwide applicability, based on and responding to problems explored in oversight and legislative hearings and other activities during the 101st and 102d Congresses by the Interior Committee's Subcommittee on National Parks and Public Lands. Its basic purpose is to rationalize and regularize the way in which our Government makes decisions concerning how much and which lands should be placed under control of military agencies, and to increase the extent to which the natural, environmental, fish and wildlife, and other values of affected lands are taken into account in the making of those decisions.

Toward that end, the bill would require the development of an inventory of all public lands withdrawn for military purposes, and a justification for their continued withdrawal. It would also require that, to the extent feasible, future-years defense plans include identification of any additional public lands expected to be proposed for withdrawal for military uses.

The bill would also reduce the extent to which decisions about military use of lands are shaped by legalistic distinctions, such as those between the regular national armed services and the National Guard units, which are technically State military agencies, and increase the extent to which more realistic considerations, such as other uses of these lands, are taken into account.

Provisions addressing use of public lands by State military agencies were in fact passed by the House in the 101st Congress as part of a general reauthorization bill for the Bureau of Land Management, but were not acted upon by the Senate. My new bill has similar but not identical provisions. The chief difference is that my new bill would give the Secretary of the Interior authority to withdraw administratively no more than 5,000 acres of public lands for any one State military installation—an acreage limit identical to that now imposed by the Engle Act of 1958 on peacetime administrative withdrawals for national military installations or sites.

The bill also addresses the use of airspace over nonmilitary Federal lands. As did the bill approved by the Interior Committee in 1992, my new bill provides that there must be consultation with Federal land-managing agencies and an opportunity for comment by the Governors of affected States, affected Indian tribes, and the public prior to any allocation of such airspace for military uses—and that a proposed allocation for military use of airspace

over more than 5,000 acres of nonmilitary lands managed by the Bureau of Land Management or the Forest Service cannot take effect until Congress has had 180 days to review the proposal and the comments.

Other parts of the bill include changes in existing legislation relating to transfers of certain lands to the Defense Department, so as to appropriately recognize the importance of protecting natural and environmental resources and values.

Finally, my new bill would clarify the status of lands previously allocated to military uses when they are no longer used for those purposes, and to spell out the duty of the Defense Department to undertake needed clean-up and decontamination of those lands so they may be used for other purposes.

Mr. Speaker, the Nation is beginning the process of rethinking all aspects of our national defense policies, in response to the dramatic changes in the world situation that have accompanied the end of the cold war. One important part of that process, I believe, is a reexamination of how decisions are to be made about military uses of public lands. The bill I am introducing today is intended to begin that reexamination, and to lay the foundation for new policies for a new era.

TRIBUTE TO THE COMPLETION OF THE GEROPSYCHIATRIC CARE CENTER AT THE FRANKLIN DELANO ROOSEVELT HOSPITAL IN MONTROSE, NY

HON. HAMILTON FISH, JR.

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FISH. Mr. Speaker, I rise today to recognize and pay special tribute upon the completion of the new Geropsychiatric Care Center at the Franklin Delano Roosevelt Hospital in Montrose, NY. I am proud to be a part of the opening ceremony on May 14, 1993, a dedication to the growing needs of our brave veterans.

This 2-year project is the first major renovation of an entire building in this hospital's 43-year history. The 80-bed center will provide medical and psychiatric services to a special group of geropsychiatric patients. Academic training and research will also enhance the Center's mission in caring for our Nation's veterans.

The entire \$5.6 renovation was completed within budget and on time. What better way to acknowledge our debt as a nation to our veterans than to recognize that they are special and deserve focused attention. I commend all of those who worked so hard to achieve this accomplishment, and am proud to represent a district that includes such an outstanding veterans hospital.

A TRIBUTE TO THE MEMORY OF JIM JOYCE

HON. JAMES H. BILBRAY

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. BILBRAY. Mr. Speaker, I rise today to speak in tribute and in memory of a great Nevadan, my friend Jim Joyce.

Although he never held an elected office, as far back as I can remember, Jim Joyce has been a stalwart fixture on the political landscape of the State of Nevada. He was president of his own companies, Joyce & Associates, Inc. and Joyce Advertising, Inc., the latter being one of the oldest and most respected agencies in Nevada. Jim may have been best known for his abilities at the Nevada State Legislature as the principal governmental representative of such major interests as the Nevada Resort Association, the Gaming Industry Association, and Howard Hughes Estate Companies.

And while one might expect a person, by virtue of such a job, to make both friends and enemies, such was not the case for Jim Joyce. Will Rogers said he never met a man he didn't like. The same and more was true of Jim Joyce. In my years in Nevada politics at many different levels, I often dealt with Jim Joyce. In all that time, I never heard Jim speak poorly of a single person, and I never heard a single lawmaker utter a negative word about Jim.

That fact reflects the style of the individual that made Jim Joyce such a consummate professional. No matter where you stood on an issue, after making his case for a concern, Jim always took time to listen to your side of things. By doing so he made clear his respect for you, your position, and your opinions. There was never a raised voice or angry threat. He knew he would be talking to you again on another issue; that he would have another chance to convince you to vote his way on another issue. For Jim Joyce there was always next time.

Until now Jim will be missed. Many will come to take his place, but none will be able to fill his shoes. Jim Joyce leaves us having left his indelible mark on our State. His efforts will be long remembered as a lobbyist, as a friend, and as a great Nevadan.

So I ask my colleagues to join me today in paying proper tribute to Jim Joyce, a man who devoted his life to making Nevada a better place to live and a place of which we can be proud.

NATIONAL ENDOWMENT FOR DEMOCRACY HONORS DR. VESNA PESIC

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. HOYER. Mr. Speaker, on April 26-27, the National Endowment for Democracy on whose board of directors I am honored to serve, convened its fourth world conference

on democracy. This was an extraordinary event, bringing together endowment grantees and other democratic activists from nearly 60 countries throughout the world to address the conference theme "Challenges to Democracy in the New Era."

At the concluding awards dinner, President Clinton joined guests in paying tribute to three truly heroic individuals who are in the forefront of the struggle for democracy: Vesna Pesic, director of the Center for Anti-War Action in Belgrade; Gitobu Imanyara, human rights lawyer and journalist in Kenya; and Han Dongfong, leader of the Beijing Workers Autonomous Federation. Each was presented with NED's Democracy Award, and I had the privilege of making the presentation to Doctor Pesic.

At a time when people throughout the world associate Serbia with the abhorrent policy of ethnic cleansing, Doctor Pesic was an outspoken human rights and prodemocracy dissident. Jailed for her activism, she later organized the Belgrade Helsinki Committee in 1985. When the war broke out in 1991, she founded the Center for Anti-War Action, which initiated a legislative proposal for an amnesty for deserters from the civil war and has organized many anti-war demonstrations.

Long before she emerged as the leading critic of the militarism of ex-Yugoslavia's ultranationalist leaders, Doctor Pesic was an outspoken human rights and prodemocracy dissident. Jailed for her activism, she later organized the Belgrade Helsinki Committee in 1985. When the war broke out in 1991, she founded the Center for Anti-War Action, which initiated a legislative proposal for an amnesty for deserters from the civil war and has organized many anti-war demonstrations.

Doctor Pesic's efforts to defend human rights and values of tolerance which are the foundation of democracy should serve as an inspiration to those of us who pray that these values will yet prevail amidst all the hatred and violence consuming her country. I am pleased to share with my colleagues her thoughtful address accepting NED's Democracy Award.

REMARKS BY DR. VESNA PESIC, DIRECTOR, CENTER FOR ANTI-WAR ACTION, BELGRADE NATIONAL ENDOWMENT FOR DEMOCRACY 1993 DEMOCRACY AWARD DINNER

I would like to thank the National Endowment for Democracy for honoring our anti-war efforts with this award. In honoring me with this award, the National Endowment for Democracy is recognizing all of the activists and friends of the Anti-War Center and their war to end the war and abuses of civil and human rights. These efforts, carried out in the most difficult of circumstances, often under harsh criticism for being so-called traitors, prove that even now many people are committed to keeping alive the ideals of peace and democracy.

What distinguishes us from other opposition groups and parties is our double agenda—for democracy and against nationalism. Many people talk about democracy, but you cannot implement democratic values and institutions within the framework of aggressive nationalism and war. You cannot be silent about the horrors of bloodshed and ethnic cleansing and the destruction of cities and villages and places of worship and claim that you are a democrat. You cannot call yourself a democrat if you are only seeking democracy for your ethnic community. We raise our voices against such thinking and against those who inflame national feelings and fears in their own struggles for power.

I would like to take this occasion to convey three messages to US policy makers and to the public at large. First, I want to stress the existence of those who do not support the policies of national hatred and war. For example, a group of people in the Bosnian Serb stronghold of Banja Luka have formed an organization called the Civic Forum. These people—Muslims, Croats and Serbs—reject the notion that they cannot live together. They resist the nationalist propaganda. There are independent women's groups speaking out against the war and caring for women who have been raped and abused. There are independent associations of intellectuals who are trying to raise the voice of reason; journalists challenging the official accounts of the war; and people from all over the ex-Yugoslavia working together in the struggle for real peace and democracy. These people need to be recognized and supported. When I speak to US and European officials about these efforts, they often respond, "You are only a small minority." My answer to them is: "Do you want us to disappear all together? To not exist at all? Who is going to build democracy if our efforts are both silenced by our regimes and ignored by the outside democratic world?" To those who are all too ready to accept any deal with nationalist forces, to these for whom "never again" means "another time, but not now," I would point out that the so-called utopias have a concrete basis in the basic norms of international and humanitarian law. This moral vision is the only one that is practical in the long run.

Second, we feel that the international community can and must do more for all those trapped by the power games and violence in the war in the former Yugoslavia. The vacuum of the post-communist period allowed the extreme forces in the country to gain momentum, to push us into a vicious cycle of threats, aggression, and drastic violations of human rights. The international response to date has been confused and without any consistent or understandable policy. In between packages of food and bombs there are steps that can and must be taken. In the first place, there should be rapid and effective establishment of protective zones for civilians in Bosnia and Hercegovina and distribution of humanitarian aid by all means. Ultimately the international community should establish a civil administration for the whole territory of Bosnia-Hercegovina. Rather than spending all efforts and resources in order to create elaborate peace plans, the international community must attend to the immediate suffering of civilians. Long term solutions for the region can be deliberated after an effective cease-fire. In addition, help must be given to establish and maintain a free press, television and radio throughout the region. This is essential in order to rebuild communications, to break the monopoly over information and the psychology of war.

Third, we need support for our commitment to the idea of individual rights. We must be able to move away from the notion and practice of collective responsibility and guilt and develop foundations for individual responsibility, which is a basis for democratic citizenship. Not all members of a national or ethnic group are guilty of war crimes, but the individuals who can be named must be made accountable. I'm not suggesting that we engage in witch hunts after the war, but we do need fair trials for those who have committed crimes. The Center for Anti-War Action has developed a project for an international war crimes tri-

bunal which should be supported and which could ultimately fit into the international process. This can be a starting point in ending the historical cycle of collective revenge and introduce the rule of law into our societies.

During this occasion of the world conference on democracy, I can still hear the echo of our warlords with their claims that we cannot live together. Do not believe them. With so many people gathered here from so many regions, races and religions, we ourselves prove that multi-ethnic communities and cross-cultural communities are possible and present the only just future.

I firmly believe that in defending values of individual rights and mutual tolerance we are the real patriots of our nations.

RECOGNIZING THE UNIVERSITY OF HAWAII, WILLIAM S. RICHARDSON SCHOOL OF LAW, INTERNATIONAL LAW MOOT COURT TEAM'S VICTORY IN THE PHILLIP JESSUP INTERNATIONAL LAW MOOT COURT COMPETITION

HON. PATSY T. MINK

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mrs. MINK. Mr. Speaker, it is with great pride that I take this moment to recognize the accomplishments of the University of Hawaii, William S. Richardson School of Law, International Law Moot Court Team. The UH International Law Moot Court Team, competing against students from Georgetown, UC-Berkeley, the University of Washington, and a number of foreign law schools, finished first in the Nation and second in the world, behind only the University of Melbourne in the final international round of the Phillip Jessup International Law Moot Court competition.

The four team members from the UH Law School are Andrew Bunn, David Forman, David McCauley, and Karla Winter. The team was coached by Prof. Jon Van Dyke.

The team walked away with numerous awards for their outstanding efforts in the competition, including best oralist and best brief. The individual accomplishments of the UH Law School Moot Court Team and the accomplishments of the UH Law School, just 20 years old, honor the hard work, the talent, and the outstanding effort put forth by the four team members, and their team coach, Prof. Jon Van Dyke, the Law School faculty, the UH Law School dean, Jeremy Harrison, and the many UH Law School alumni, including our Governor, John Waihee, who gave their heart and soul to ensure that this law school succeeded.

The victory of the UH Law School International Law Moot Court Team is also a symbolic victory for the University of Hawaii Law School. Many critics of the law school have repeatedly questioned whether a law school should exist in the middle of the Pacific, and therefore this victory, in light of the past struggles of the school, is all the more sweet, affirming the quality and commitment to legal scholarship at the UH Law School.

Mr. Speaker, on behalf of the people of Hawaii, I extend a warm, heartfelt congratulations

to the UH Law School, International Law Moot Court Team for its outstanding achievements at the Phillip Jessup International Law Moot Court competition.

[From the Honolulu Advertiser, Apr. 7, 1993]

LEGAL WINNERS—UH LAW SCHOOL TOPS IN NATION

When the William S. Richardson School of Law was first established at the University of Hawaii, some wondered whether the idea made good sense.

Critics feared that Hawaii was too far away from the intellectual and legal mainstream; that students would miss out because of our isolation.

Well, put that fear to rest. A four-member team from the UH law school has just returned from Washington, D.C., where they were judged best in the nation (and second in the world) in the Phillip Jessup International Law Moot Court competition.

Students from Georgetown, Berkeley, the University of Washington, Hawaii and a number of foreign law schools competed in mock litigation before the International Court of Justice.

The UH team took first place for the United States and finished behind only the University of Melbourne in the final international round.

That's a feather in the cap for today's law school class and we hope the honor will help the school recruit the best and brightest of students and faculty in the years to come.

In the meantime, congratulations all around for student competitors Andrew Bunn, David Foreman, David McCauley and Karla Winter and faculty coach Jon Van Dyke.

COMMEMORATING THE 78TH ANNIVERSARY OF THE ARMENIAN GENOCIDE

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. BONIOR. Mr. Speaker, I'd like to associate my remarks with those of my colleagues from California, Congressman RICHARD H. LEHMAN and Congresswoman ANNA G. ESHOO who organized the commemoration of the 78th Anniversary of the Armenian Genocide on the floor of the House.

Perhaps the greatest lesson of the Armenian Genocide is that forgetting the past threatens our future. By failing to demand that Turkey recognize and atone for its crimes against humanity, the international community set the stage for a century of unparalleled suffering.

The commemoration of the Armenian Genocide is especially significant this year given the rising tensions in the Caucasus caused by Turkey's recent threats to take military action against Armenia. Given Turkey's continued campaign to deny the Armenian Genocide, the Armenian people have good reason to take these threats seriously.

The prospect of Turkey invading Armenia is fearsome. The continued blockade has devastated Armenia's economy. Last month, Ambassador Shugarian told me that they still only get 2 hours of electricity a day and only 50 enterprises in the entire country are working. The

thought that Turkey's action would be supported by aid from the United States should make us pause and reconsider our policy.

The establishment of good neighborly relations between Turkey and Armenia depends largely on mutual trust. Turkey's recognition of the Armenian Genocide is an important element of that trust. The whole region is suffering from the inability to peacefully coexist. Reconciliation must be achieved.

The most convincing manner for the Turkish Government to put an end to the fears that it will invade Armenia would be recognition of the Armenian Genocide. Such an acknowledgment by Turkey would help secure regional stability by increasing the level of trust in a highly sensitive area of the world.

JOINING HANDS TO FIGHT HUNGER

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. DINGELL. Mr. Speaker, despite the vast prosperity our Nation enjoys relative to other nations, more than 25 million Americans receive food stamp benefits each year, and about the same number of school children are fed daily in the National School Lunch Program.

I want to call to the attention of my colleagues the joint efforts of the National Association of Letter Carriers with the U.S. Postal Service to help make a difference for those who would otherwise go without another meal.

On May 15, the NALC and the Postal Service will conduct what may be the largest 1-day food drive in American history. Letter carriers in all 50 States will be participating in their annual food drive, which was originally implemented 10 years ago to combat nationwide hunger. This year, the letter carriers hope to reach 1.5 million homes.

In Michigan, the NALS's Branches 3126, 4374, and 654 will participate in the food drive. Cities participating in the food drive include:

Algonac, Birmingham, Centerline, Clawson, Detroit, Eastpointe, Ecorse, Farmington, Ferndale, Fraser, Garden City, Groose Pointe, Hamtramck, Harper Woods, Hazel Park, Livonia, Madison Heights, Marine City, Mt. Clemens, New Baltimore, Novi, Oak Park, Redford, River Rouge, Romeo, Roseville, Royal Oak, Southfield, St. Clair Shores, Sterling Heights, Troy, Utica, Walled Lake, and Warren.

Mr. Speaker, I salute the spirit of volunteerism and goodwill, and commend the food drive's leaders for their hard work and dedication. I hope my colleagues will join me in expressing appreciation to the NALC and the Postal Service for their outstanding efforts.

CREATING A VISION FOR NEWARK'S CENTRAL CLUSTER

HON. DONALD M. PAYNE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. PAYNE of New Jersey. Mr. Speaker, I would like to share with my colleagues a bright light in education. The Newark Teacher Professional Development Project was introduced by the Princeton Center for Leadership Training in 1991 as part of the Newark Board of Education's restructuring initiatives. Newark's Central Cluster is made up of eight schools—Cleveland School, Eighteenth Avenue School, Burnet Street School, Morton Street School, Newton Street School, Quitman Street School, Samuel Berliner School, and Central High School.

The purpose of the project is to train members of the school community, both educators and parents, in the skills they need to work effectively together on issues affecting the school climate and student learning. The goal of the project is to train teams of faculty, administrators, and parents on how to create learning communities where: First, students stay in school, have increased motivation, and improve their academic performance; second, all members of the learning community work collaboratively for positive change; and third, team members serve as models and resources for their colleagues, creating an environment in which the initiative for change comes from within the school.

The training focuses on developing skills in team building, organizational planning, communication, and problem solving, including conflict resolution. At each school three groups have been established—leadership team, faculty corps, and parents corps. Through these teams each school has created a common goal, a vision for the future development of their school.

This project shows that there are willing participants in the struggle to see positive progress in formal learning and the development of values, self-esteem for our students. I ask my colleagues to join me in thanking the educators and parents who are participating in this program, as they gather at a ceremony in their honor on Thursday, May 13, 1993 for their valiant efforts. Again, congratulations.

IN HONOR OF BOATSWAIN'S MATE SENIOR CHIEF JOHN DOWNEY ON THE OCCASION OF HIS CHANGE OF COMMAND

HON. GERRY E. STUDDS

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. STUDDS. Mr. Speaker, I rise today to pay tribute to one of the U.S. Coast Guard's finest; Senior Chief Jack Downey.

Four and one-half years ago, Jack Downey, took command of the search and rescue station at Chatham, MA. Chatham, a town on Cape Cod which I have the privilege to represent, hosts a proud and important commer-

cial fishing fleet. Taking charge of the station was no easy task. Along with the unique, and often treacherous, navigational challenges that Chatham offers, he assumed duties of officer-in-charge at a time when the relations between the Coast Guard and the town's fishing fleet were at an all-time low.

Realizing the importance of that relationship to the Coast Guard's efforts, Jack began what I refer to as coffee mug communication.

By simply walking down to the fish pier to talk—and more importantly—to listen to the concerns of fishermen, he did more to foster good relations with the community than any government-sponsored PR program could ever do. In doing so he gained the respect of a group of people that don't offer respect lightly.

His good humor, and his ability to instill a sense of confidence and pride in his crew were also important elements he brought to the job.

As a member of my staff, who as a Coast Guard reservist served under Chief Downey, put it: "Jack Downey was very tough and he demanded the best from his people. During his many training sessions—some would call them interrogations—he could challenge the most self-assured sailor. But, no matter how tough he was, you always had the sense that you were being trained by the best. When you earned his approval, you truly felt there was nothing you couldn't do."

On Saturday of this week, Senior Chief Downey will complete his tour of duty in Chatham to the praise and gratitude of many Cape Codders.

But, of all the accolades he will receive, whether from current or former crewmembers, appreciative fishermen and their families, or from scores of rescued recreational boaters, perhaps the highest honor lies in the knowledge that he leaves Chatham Station a better place than when first he came.

That, I suggest Mr. Speaker, is the highest compliment of all.

Mr. Speaker, on behalf of this body and all the citizens of Cape Cod, I offer Senior Chief Downey a hearty well done and wish he and his family the traditional mariner's salute as they depart for their new assignment just across the sound on the Island of Nantucket: May you have fair winds and following seas.

TIME TO SLAM THE DOOR ON TERRORISTS

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. GILMAN. Mr. Speaker, the State Department's report on terrorism, issued April 30, 1993, stated: "Until recently, terrorism had receded from the attention of most Americans. Terrorism is now back in the headlines * * * Since the new year, we have had the bombing of the World Trade Center, the killing of two CIA employees outside CIA Headquarters * * * These incidents remind us of our vulnerability to violent attacks."

For far too long, the U.S. overseas visa issuance procedures and operations have been inadequate to meet the challenges and threats

of our modern and dangerous world. The State Department's visa watch system, intended to prevent those with links to terrorism and other criminal elements from entering this country, was intended to be our front line defense in preventing such threats from entering the United States. The visa watch system is, in fact, a limited defense at best. It is outdated and badly in need of modernization and bureaucratic overhaul to make it truly effective.

The mistaken issuance of a U.S. visa to Sheik Abdel Rahman, who has been linked to some of the individuals indicted in the recent New York World Trade Center bombing, illustrates the urgent need to reform this system. The State Department's issuance of a visa to Sheik Rahman, even though he was on the visa watch list in the United States Embassy in Khartoum, Sudan, and the INS' failure to stop the Sheik while he later traveled in and out of the United States reminds one of the old Abbott and Costello routines of "Who's on First?"

The costs of not making the necessary modernization and bureaucratic changes in our visa system are enormous. The cost of the World Trade Center bombing has been estimated at more than \$600 million in property damage and business disruption alone. It took the lives of 6 innocent Americans, including a constituent of mine, and caused over 1,000 injuries. On top of this, an INS official recently testified that each illegal alien who is permitted to enter the United States costs the American taxpayer \$30,000 in administrative and detention expenses.

The bill I recently introduced, H.R. 2041, with my distinguished colleague from Maine, Ms. SNOWE and my distinguished colleague from Florida, Mr. MCCOLLUM, will modernize the State Department's visa issuance machinery. It will replace the current microfiche system which is labor intensive, not updated on a timely basis, and easily subject to human error. The legislation will also make the system more accountable by holding the U.S. consular officer who issues the visa responsible for any mistakes relating to the visa lookout system. It will also restore the State Department's access to the FBI's criminal records on aliens who might seek U.S. visas to again travel to this country. Such access will help prevent not only terrorists from gaining entry to this country, but those who have engaged in narcotics and other criminal conduct as well.

The American people are entitled to an overseas visa lookout system that is first rate, modern, effective, and fully coordinated within the U.S. law enforcement community. Our country is entitled to a front line defense against those who would represent a threat to the lives, property, and safety of our citizens, a defense that meets the challenges of this modern era and the new threats that terrorists and other criminal elements present. This bill will bring the State Department's visa system up to date, and provide our State Department with the necessary tools to fight the threat that international terrorism presents to our Nation.

As members of the House Foreign Affairs Committee and Judiciary Committee, my colleagues and I will work together to provide the Department of State, and other U.S. agencies charged with defending our borders, with the

necessary tools to protect Americans from the threat international terrorism poses to our society.

PUBLIC SERVICE RECOGNITION WEEK

HON. NANCY PELOSI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. PELOSI. Mr. Speaker, I am pleased to join my colleagues in celebrating Public Service Recognition Week. I commend Congressman MORAN for introducing House Joint Resolution 108 on behalf of the Federal Government Service Task Force, and I thank all of the Members who supported this resolution.

As we enter a new era of change in America, Government workers have an even stronger role to play. Efforts by President Clinton and the new administration to improve the operation of the Government will increase responsibility for the front line workers and ensure that public employees continue their important contributions to society.

Public Service Recognition Week is a part of the annual nationwide celebration honoring the 20 million public employees at the Federal, State, and local levels. This week presents us with an opportunity to thank public employees for their hard work in keeping our cities, States, and Nation running smoothly.

Many Federal, State, and local workers have made special contributions to our country. Government employees have discovered the AIDS virus, invented the first modern computer, developed the vaccine for meningitis, created flame-retardant clothing for firefighters and contributed to countless other societal developments.

Perhaps even more importantly, we would be unable to function as a Nation without the day-to-day dedication of public employees who teach our children, protect our environment, help keep our cities safe, ensure our national security, conduct health research, assist the needy and perform numerous other vital tasks for people throughout the United States. I want to take this opportunity to especially thank the government workers in the San Francisco Bay Area who make it such a great place in which to work and live.

Public employees merit recognition for their daily contributions to the well being of our communities, and I join Americans throughout our nation in thanking them for making this a better and stronger country.

HONORING BYRDIE AND STUART GOULD AND HELAINE AND FREDERIC GOULD

HON. GARY L. ACKERMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. ACKERMAN. Mr. Speaker, I rise to commend the Long Island division of State of Israel Bonds, which will be holding its third annual Absorption Gala Dinner Dance on Thurs-

day, May 13, 1993, at the Garden City Hotel, in Nassau County, NY. I am proud to state that Byrdie and Stuart Gould, and their son and daughter-in-law, Helaine and Frederic Gould, will be honored at the gala for their efforts and achievements on behalf of the State of Israel.

State of Israel Bonds is an international securities organization offering interest-bearing instruments issued by the Government of Israel. Since its inception in 1951, the organization has secured approximately \$13 billion in investment capital for the development of every aspect of Israel's economy, including agriculture, commerce, and industry. Throughout its history, Israel has maintained a perfect record of the payment of principal and interest on the securities it has issued. Now, with Jews arriving from the former Soviet Union, Bonds proceeds are being utilized to absorb these, Ethiopian and other immigrants.

Byrdie and Stuart Gould are true philanthropists whose involvement in local and national organizations, spanning more than 60 years, is demonstrative of their love for and devotion to Israel and Judaism.

During the years that Stuart operated his own certified public accounting firm, he was active in the accountants division of UJA, the United Jewish Appeal. In 1949, he and his family moved to Manhasset, in Nassau County, where he organized the local UJA drive and served as its chairman for 20 years. Currently, he is a UJA chairman in Hollywood, FL, where he also chairs an Israel Bonds dinner. Stuart is a Mason, a member of B'nai B'rith, and a guardian of the American Friends of the Hebrew University in Jerusalem. His activities and selfless contributions have benefited such institutions as North Shore Hospital, Long Island Jewish Hospital, Parker Geriatric Institute, the Jewish National Fund, and the Strathmore Village Civic Association.

Byrdie, Stuart's wife of 60 years, has served as a North Shore Hospital volunteer, first vice president of the Sisterhood of Temple Judea, and editor of the temple newsletter. She was publicity chairwoman of Roslyn Hadassah, and a columnist for the Roslyn News. Currently, she is a chairwoman of Hillcrest UJA, and is secretary and a member of the board of directors of the Gould's condominium in Florida.

Stuart and Byrdie have been honored with many citations and awards. They are founders of Temple Judea of Manhasset, and were instrumental in the acquisition of the temple's property. They have been honored by Israel Bonds before, both in Manhasset and in Hollywood, FL.

Proud of their family who have followed in their footsteps, they are honored to join Fred and Helaine as cohonorees on this notable occasion.

Helaine and Frederic Gould epitomize service to the Jewish community and have repeatedly proven themselves to be dedicated and effective supporters of Israel. Their lives have been characterized by their selfless devotion to the world of Jewry.

An accomplished sculptress, Helaine was one of the original members of the National Young Women's Leadership Cabinet of UJA and as such contributed significantly to its founding and expansion.

She has held many important positions in UJA-Federation's Long Island Women's divi-

sion and New York Regional division, and has also served on the board of directors of the Sid Jacobson Y and on the national board of the Women's Pro Israel National PAC.

Fred, chairman of the board of BRT Realty Trust [NYSE], One Liberty Properties, Inc. [AMEX], and a general partner of Gould Investors, L.P., is also a member of the board of directors of Bankers Federal S&L. A cofounder and former chairman of the North Shore Cabinet of the UJA-Federation, he is presently a member of the board of directors of UJA-Federation of New York, an associate trustee of North Shore Hospital, and a member of the New York Coalition for Soviet Jewry.

Helaine and Fred have long been active on behalf of the UJA Mission Program, having been involved in the leadership of 13 local and national missions to Israel. Furthermore, they have, on several occasions, been the dinner cochairs of the UJA North Shore inaugural dinner dance.

They are the parents of three children and the grandparents of four grandchildren.

Mr. Speaker, I call on all of my colleagues in the House of Representatives to join me now in lauding the achievements of Byrdie Gould, Stuart Gould, Helaine Gould and Frederic Gould, as they are honored for their unstinting service and numerous accomplishments by Israel Bonds.

OAKLAND UNIFIED SCHOOL DISTRICT DEPARTMENT OF ADULT EDUCATION COMMENDATION

HON. RONALD V. DELLUMS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. DELLUMS. Mr. Speaker, I rise to recognize the contributions made by the Oakland Unified School District Department of Adult Education [OUSDD of AE]. It is a privilege for me to acknowledge that since 1874 the department has amassed a long and distinguished history of service to the greater bay area. As evidence by the over 28,000 students who enrolled in classes last year, the department continues to work diligently to provide a wealth of quality educational, vocational, and social opportunities for adults and youth who seek personal and professional growth.

The OUSDD of AE is to be especially commended for expanding its collaborations with public and private community-based organizations. Together, they are proactively responding to the needs of our community for new and higher opportunities for our citizens who must constantly address the economic competition and daily complexities of our changing society.

I take this occasion to recognize and commend the tireless efforts of the teachers, students, and staff who work diligently to make the concept of lifelong learning a reality. This program is an outstanding example of the excellent resources that are readily available through our public education institutions.

TRIBUTE TO OLDER CITIZENS OF MINNESOTA'S SECOND DISTRICT

HON. DAVID MINGE

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. MINGE. Mr. Speaker, I would like to submit the following proclamation to honor and recognize the older citizens living within the boundaries of Minnesota's Second Congressional District.

PROCLAMATION

Whereas: Older Citizens of the Minnesota Second Congressional District have contributed significantly to the Quality of Life throughout the District; and

Whereas: Without the Influence and Vision of the Older Citizens, this great Minnesota Second Congressional District would not be a Haven of Safety and Prosperity for those who Reside here; and

Whereas: The Older Residents of the Minnesota Second Congressional District represent a "Touch Stone" to the past and hold a keen knowledge of the rich History of our District; and

Whereas: Many Older Citizens of Second Congressional District provide valuable volunteer services which make it possible for the Culture of our area to thrive and grow; and

Whereas: Senior Citizens are Deserving of Honor and Recognition for their Contribution to the Social and Cultural Environment of Minnesota's Second Congressional District;

Now therefore, I, David Minge, Representative of the great Minnesota Second Congressional District, do hereby proclaim May 25, 1993 to be a day of special celebration to honor and recognize the older citizens living within the boundary of Minnesota's Second Congressional District.

REAL REFORM OR JUST TINKERING?

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. STARK. Mr. Speaker, the Lancet is a British publication comparable to the New England Journal of Medicine. The March 27 edition included an editorial which supports the theory held by an ever-increasing number of policymakers, health care professionals, and others involved in the health care reform debate—that managed competition will not deliver what its proponents promise.

The Lancet editorialist maintains that the administration's rumored mixed approach to manage competition will likely result in class-based access through a multi-tiered system of benefits and eligibility. The writer also warns that reform should not concentrate on redirecting money, but rather a restructuring of the American health care system. We would be wise to recognize that we have embarked on a colossal task. A little tinkering here—a change or two there will not spell reform. I urge my colleagues to read this article and keep it in mind when the critical task of health care reform begins in earnest.

[From the *Lancet*, Mar. 27, 1993]

U.S. HEALTH REFORMS: CLICHÉS, COST, AND MRS C

The US Office of National Health Statistics, in a pair of articles, has crisply sketched the central problem facing President Clinton, the US Congress, and the business community in overhauling the American health care system. This overhaul takes place against a background of free-market economic theory's influence on the delivery of US health services (see p 805). In 1971, when President Nixon officially acknowledged the health cost crisis that many had observed during the 1960s and declared that the American health care system was near to collapse, expenditure stood about \$75 billion or 7.6% of gross domestic product (GDP). It was said at the time that if health care exceeded \$100 billion, the American economy would begin to crumble. Nixon and Congress broke ground with laws that reviewed and rationalised new facilities, strengthened planning, subjected physicians' clinical decisions to peer review, and sponsored HMOs (health maintenance organisations). The result? By 1980, expenditure stood at \$250 billion or 9.2% GDP.

Declaring that "regulation doesn't work", President Reagan and business leaders launched the most concerted effort in modern medicine to use markets and competition as the weapons for containing costs—and by 1990, expenditure stood at \$666 billion or 12.2% GDP. The new projections are that US health care expenditure, already over \$900 billion or 14.1% GDP this year, will reach \$1740 billion or 15.1% GDP at decade's end. Sloping up into the overcast sky of the 21st century, like a plane taking off from the runway, are estimates for nursing home costs and for federal expenditure.

Meanwhile, private insurance companies have been helping employers hold down their premium increases through hundreds of "managed care" programmes that largely amount to shifting costs either directly back to workers through deductions of the first \$500-1000 of medical bills and requirements that workers pay 10-20% of all bills up to a ceiling of \$2000-2500, or indirectly by driving hard bargains that lead providers to charge more to others. Americans pay far more out of pocket—25% more—than do citizens in any other industrialised country, but several American business leaders swear that costs rise so fast because Americans are "over-insured". None of the nations that have better controlled their expenditures holds this unrealistic belief.

At the same time that costs are soaring, the new data show that more and more citizens have either less insurance coverage or no health insurance at all. More than 1 in 7 Americans are uninsured, a figure that rises to 1 in 4 among the working poor. Only 12.5 percent of these uninsured did not work in 1991. Private insurers and employers dropped 2.2 million more people from their rolls between 1990 and 1991. Increasingly, they are denying coverage to people at high risk. But it is the "Swiss cheese" policies, full of holes in coverage—for example, through exclusion clauses for pre-existing conditions and through payments limited to "allowable charges" set well below the prevailing fees—that are hitting the middle class and the medical profession and have them up in arms.

The Clinton proposal is likely to combine universal coverage with some form of managed competition to hold down costs. The former might end uninsurance and Swiss cheese policies, depending on how truly uni-

versal the coverage provision are for part-time workers, seasonal workers, laid-off or redundant workers, the self-employed, and all those working for the 95 percent of businesses that employ fewer than 50. Even the employers seem increasingly loath to provide health benefits as they transform full-time workers to what the *Wall Street Journal* calls "a temporary or sub-contracting nether world *** [of] a just-in-time, bare-bones and cheaper work force *** [that is] seeping like a mist into every corner of American livelihood ***." Universal health insurance seems like betting on a horse that is running away from the track.

Exacerbating this problem the kitchen cabinet that Hillary Clinton has assembled will apparently propose a mandatory package of basic health services and then allow competing insurers and health service groups to offer other, presumably richer, packages. It is difficult to imagine how managed competition will not result in class-based access through a multi-tiered system of benefits and eligibility. Moreover, both insurers and health service groups will find it easiest to "compete" via favourable selection of healthier groups. The United States can readily avoid these difficulties, as virtually every other country does, by making the basic package so comprehensive that virtually nothing is left out except private hospital rooms and private nurses. When people are sick, they and their doctors want access to whatever they think will help.

The version of managed care apparently favoured by the Clintons was developed by the Jackson Hole Group (p. 816), an influential mix of millionaire academics, industrialists, providers, and insurance executives who meet regularly at the home of Paul Ellwood, a physician of extraordinary dedication and creativity in health policy over the past quarter century. Unfortunately, the Jackson Hole version has many purchasing consortia ("sponsors") and insurers, as well as many streams of private money coming in, so that budget caps are not possible and many potential savings cannot be captured. Administrative costs will be high, and the detailed managing of clinical work is likely to increase. Mrs. Clinton's recent claim that her proposal will save \$200 billion in administrative costs is wholly unrealistic. Moreover, the evidence from a decade of experiences with managed competition in certain cities (eg, Minneapolis), in the Medicaid programmes of Arizona and California, and in certain large corporations indicate modest savings at first and then a setting in of a few large provider organizations. As John Kenneth Galbraith observed nearly 40 years ago, oligopolies do not compete on price because they could drive each other into bankruptcy.

In short, the Jackson Hole plan for managed competition is likely to be inequitable and costly. As the *Wall Street Journal* remarked on the Clinton proposal, "Most countries do it a simpler way. They collect taxes from the people and businesses, and then use the money to pay for medical care for everyone. As the sole buyer of care, the government sets hospital budgets and in some cases even controls the number of people entering the field of medicine, or decides which technologies a physician or hospital is allowed to buy. The result: universal access and contained costs." One might add that businessmen in other countries are delighted not to get tangled up in health care.

At the centre of the problem are America's private insurance companies, which is perhaps why the Jackson Hole plan has been dubbed the Insurance Industry Preservation

Act. If managed care is built around purchasing consortia, why have the extra layer of insurance companies at all? Aside from giving them a way to profit (a word almost never used in American research on health insurance) from their administrative skills, there seems to be no reason. However, American insurers have thoroughly discredited themselves during the past decade by showing how "skillful" they can be at avoiding high-risk subscribers and delaying payments of legitimate claims. One can hardly go to a family or neighborhood gathering these days without finding someone with a harrowing story of what have now become standard techniques—unreadable claims forms, rejected claims for lack of a trivial piece of information, "gotcha clauses" that allow legitimate claims to be rejected because the patient failed to call a number before going under the knife, shunting of patients between different insurers when they have more than one, and just plain delays. In the case of serious illness, this results in file boxes of insurance forms and correspondence for each doctor, laboratory, and hospital as patients try to recoup the money that is rightfully theirs. The most profitable tactic of all is to reject claims, because most people lack the time and resources to fight. Using the subpoena power of the U.S. Congress, Senator Sam Nunn of Georgia has documented how some health insurance companies sit of claims forms so that they can collect most interest on the premium income. Why the Clintons are so soft on the insurance industry is hard to explain, unless it has something to do with all the money the industry spends buying political influence as the most powerful and quietest lobby in the USA.

Mrs. Clinton, sensing that the Jackson Hole version of managed competition is likely to be very complex, inequitable, and costly, is rumored to have another cabinet behind the kitchen, in the pantry, cooking up a much simpler fall-back plan to "universalise" Medicare. Others, looking at a way of overcoming the polarised choice between the Jackson Hole Group and direct federal initiatives in cost containment, have a compromise—managed competition within a restricted budget. This approach would require all individuals and employers to share the cost of health insurance through regional health insurance purchasing cooperatives (HIPCs) under federal budgetary control. HIPCs would contract with HMOs to provide care for consumers who could choose their plan annually. The benefit package would be uniform (a "benchmark plan") and consumers would choose on the basis of both cost and quality. Federal government would set global budgets within which HIPCs will have to operate and would initiate research into practice guidelines and assessment technology.

The trouble with so many of these schemes is that they concentrate on redirecting money, when the needs for the 21st century also call for a restructuring of services towards community-based health care. The leading edge of the UK National Health Service reforms is moving in this direction, away from competition within a single payer towards a budget-capped integration of preventive, community, primary, and secondary-care services centered around one's chosen personal doctor. It makes a lot of sense.

CONGRATULATIONS TO MINNESOTA'S SMALL BUSINESS PERSON OF THE YEAR

HON. JIM RAMSTAD

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. RAMSTAD. Mr. Speaker, I rise to offer my heartfelt congratulations to Arlene M. DeCandia of the Riverwood Conference Center in Monticello, MN, who was recently named the small business person of the year in Minnesota.

As the only member from Minnesota on the Small Business Committee, I was privileged to attend a special awards breakfast May 7 to honor Arlene DeCandia. I must say I was extremely impressed both by Arlene personally and by her remarkable achievements.

She started building Riverwood Conference Center 14 years ago in an undeveloped alfalfa field overlooking the Mississippi River near Monticello.

Through hard work and tenacity, she has developed Riverwood into the Nation's largest privately owned conference center.

Today, Riverwood consists of over 65,000 square feet of building space, lodging for over 100 guests, a restaurant, 12 meeting rooms and 58 acres of landscaped grounds. The center hosts an average of 35,000 visitors and more than 1,000 meetings annually.

Mr. Speaker, small businesses like those owned by Arlene DeCandia are absolutely critical to our Nation's economy. Small business people like Arlene DeCandia, who create the jobs we need to put people back to work, are true heroes.

I want to salute her for her strong contribution to our country and heartily applaud her as the Minnesota small business person of the year. Congratulations.

A TRIBUTE TO YOLANDA RUIZ

HON. CARLOS J. MOORHEAD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. MOORHEAD. Mr. Speaker, it is a privilege for me to come before my friends and colleagues in the U.S. House of Representatives to recognize and pay tribute to a long-time employee of the county of Los Angeles, Yolanda Ruiz.

For more than two decades, Yolanda Ruiz has been the perfect paradigm of the public servant. She has always been informed, helpful, and gracious. She was dignified when dignity was called for; she was strong when strength was needed; she displayed a sense of humor when things got too serious. Her class has always been obvious; her panache easily apparent.

As an advocate for county residents, she always represented their interest before the delegation with intelligence, fairness, and efficiency.

As the Federal representative for the largest urban county in the country, Yolanda Ruiz has immeasurably assisted both the country and

the Federal Government in dealing with the difficult issues of our day in the areas of law enforcement, health care, employment, education, business, and economics.

Just last year she played a critical liaison role between Washington, DC, and the county during last year's tragic Los Angeles riots.

Mr. Speaker, if all public servants were like Yolanda Ruiz, we would be held in the highest regard. If all public servants served with the same charm and ability of Yolanda Ruiz, public service would be an esteemed and sought after occupation.

Mr. Speaker, I am not speaking for the Los Angeles County Congressional Delegation, but I know that none of my colleagues in the delegation would disagree with what has been said and written on her behalf.

I also know that my colleagues and I are grateful to Yolanda Ruiz for all her contributions to good Government, for her friendship, and for her charitable spirit.

Mr. Speaker, Yolanda Ruiz is a grand woman. I wish her the very best.

TRIBUTE TO RICHARD ANDREW COCHRAN

HON. WILLIAM H. ZELIFF, JR.

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. ZELIFF. Mr. Speaker, as we celebrate small business week, I would like to take this opportunity to recognize an exceptional young man from my district, who has been named the New Hampshire and New England Small Business Person of the Year. We must never forget that small business is the engine that drives our economy and it's people such as Richard Andrew Cochran (Andy), that will continue to make America number one. Andy is an inspiration to small business people everywhere.

Mr. Speaker, I would like to enter into the RECORD an excerpt from the Small Business Administration's program about the small business people of the year. I would like everyone to be able to acknowledge the significant accomplishments of Richard Cochran.

Congratulations, Andy, on this prestigious achievement.

STATEMENT FROM THE SMALL BUSINESS ADMINISTRATION PROGRAM FOR SMALL BUSINESS WEEK AND SMALL BUSINESS PERSONS OF THE YEAR

There is an art to being a businessman, and there is a business side of art; Andy Cochran has mastered both. From pottery peddled out of a pushcart 20 years ago, Andy has built a company that sells its wares through more than 6,000 retail outlets nationwide as well as its own factory outlet store. With his unique blend of talents as artist, salesman and entrepreneur, Andy created 65 jobs in the Dover area; he and his employees produce over 300,000 units per year for annual sales of more than \$2 million.

Andy's pottery combines time-honored salt glazing with contemporary designs and uses. In a time of economic hardship, Andy built his company by investing in research and development, broadening the product line, automating the kiln-firing process and introducing machines to a portion of the manu-

facturing process. Salmon Falls Stoneware now makes more than 100 shapes in combinations of 17 patterns. Every piece is hand-decorated.

Andy and his company have had a long and successful relationship with SBA, first with SCORE counselors in the '80s, then with a loan that helped buy equipment. Today, he and his crew work out of an old railroad engine house converted into a pottery studio and retail sales shop. Andy bought the entire 10,000-square-foot building with the help of an SBA loan in 1990.

"Andy the Potter" changed the name of his company to Salmon Falls Stoneware in the mid-'80s because, as he puts it "my role is no greater than the role of every potter, decorator and kilnmaster who works here." That kind of generosity is also seen in his contributions to the community: he donates thousands of dollars worth of pottery to charities for auctions and raffles, contributes tons of clay to schools and other organizations, and gives studio tours for schools and other organizations in the Dover area.

TRIBUTE TO RAY G. KELLY

HON. JAMES M. TALENT

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. TALENT. Mr. Speaker, I rise today to recognize Mr. Ray G. Kelly, who I am proud to represent from the second district of Missouri. Mr. Kelly is president of the Angeles Group, Inc., and is being honored as Missouri's small business winner in conjunction with the 30th annual Small Business Week here in Washington, DC.

Angeles Group was a 25-year-old company in Los Angeles with five employees and \$650,000 in sales. In 1986, Mr. Kelly relocated the company to Missouri with the goal of producing high-quality preschool toys and equipment to encourage better child development. Today, the firm markets its extensive product line in the United States and five foreign countries. Two years ago, with the help of a Small Business Administration loan, Mr. Kelly more than doubled his facilities in 1991, and will nearly triple that with the SBA loan which was granted in 1992. In 8 years the Angeles Group grew to 65 employees with annual sales of \$6.7 million. The company expects to employ 180 by 1996.

Mr. Kelly's interest in his business and in childhood development includes involvement with the National Association for Education of Young Children, the School Supply Dealers Association, and the Head Start Association. In 1990, when his company was rapidly expanding, he also became president of the Missouri Venture Forum, a nonprofit group which brings together people interested in helping entrepreneurs. The organization had suffered declining membership, poor attendance, and had severe cash-flow problems. Since Mr. Kelly took over, membership has tripled and attendance and cash-flow have dramatically improved. In 1991, Mr. Kelly was named the Manufacturing Entrepreneur of the Year for St. Louis.

Additionally, Mr. Kelly is committed to public service. Each Christmas, Mr. Kelly and his employees volunteer time to construct tricycles

for the Toys for Tots Campaign. These tricycles are made of parts that were rejected for minor cosmetic flaws.

Mr. Kelly is in town attending the 30th annual Small Business Week. A national small businessman of the year will be chosen at this conference. I wish Mr. Kelly well at this upcoming conference.

Mr. Speaker, it is truly an honor to represent such an outstanding individual.

TRIBUTE TO THOMAS E.
SCHNEIDER

HON. PETER T. KING

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. KING. Mr. Speaker, I rise today to recognize Thomas E. Schneider from the community of North Babylon, Long Island for his dedication to law and order and his long service to the residents of Nassau County, NY, as an officer in the Nassau County Police Auxiliary.

Mr. Schneider has devoted much of his life to law enforcement, serving with the United States Army in Germany for 3 years as a military police investigator. Mr. Schneider's dedication to protecting and preserving life, limb, and property was such that he devoted his valuable time and expertise as a volunteer with the Nassau County Police Auxiliary.

As a deputy inspector with the auxiliary, he supervised auxiliary police operations in the communities of Bethpage, Plainedge, and Hicksville in my Third Congressional District. His devotion to duty and concern for his fellow citizens is indeed worthy and deserving of our recognition and of our thanks.

I am sad to report that Mr. Schneider is currently in failing health. I would like to extend my best wishes for his recovery and ask the residents of the third Congressional District to remember him in their prayers.

NEW YORK TOWN OF GREENFIELD
CELEBRATES BICENTENNIAL

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. SOLOMON. Mr. Speaker, as far as I'm concerned, few districts in this great Nation are as rich in history as the 22d of New York.

The Saratoga County Town of Greenfield will celebrate its bicentennial this summer, but its history extends far beyond 1793. I'd like to say a few words about that history today.

We know that in 1642 Mohawk Indians traveled across what is now Greenfield near Lake Desolation. In 1693, a large force of French and Algonquins, with about 300 captive women and children, were chased across Greenfield by Lt. John Schuyler.

The first three-quarters of the 18th century was a period of conflicts with Indians, which hampered white settlement. The first of those white settlers was Preston Denton from Dutchess County, although some claim it was Gershom Morehouse, who build the first saw-

mill and gristmill. The first large influx of settlers was in 1786. The first store, the first tavern, and the first church were built within the next 5 years. The town charter was signed in 1793, although the town was first called Fairfield. The northern part of the town was cut off to form the present town of Hadley in 1801, reducing Greenfield to its present proportions.

Farming was the primary occupation in those early years, but many residents soon went to work in the various mills, carriage shops, hotels, and stores that were built.

The town of Greenfield has prospered since then, attracting new residents with its rich and diversified natural resources and fertile land. But despite the bewildering flux of change in America, especially in late 20th century, Greenfield has never lost its smalltown charm. It is that special quality that town officials will celebrate June 5 on Heritage Day.

Mr. Speaker, I ask you and other Members to celebrate that special quality with me. Please rise with me to wish the town of Greenfield a Happy 200th Birthday.

TRIBUTE TO B.P.O.E. LODGE NO.
275 ON THE OCCASION OF THEIR
100TH ANNIVERSARY

HON. HAMILTON FISH, JR.

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FISH. Mr. Speaker, I rise before you today to recognize and pay special tribute to the Poughkeepsie Lodge No. 275, of the Benevolent Protective Order of Elks. We are celebrating their 100th anniversary, a culmination of the achievements and many years of dedicated service of the lodge. Throughout these years, the lodge has been a pillar of the community and a model of service for all.

As a member of Lodge No. 275, I am well aware of the outstanding contributions that have been made over the years that have greatly benefited the people of Poughkeepsie. My brothers host such functions as Flag Day, Mothers Day, and Veterans Day ceremonies. Youth activities are held and scholarship funds raised. In the past year alone, the Elks were able to donate over \$35,000 to local charitable organizations. I am therefore honored to offer my best wishes on this historic occasion, and I commend all of the lodge members who have contributed to this success.

Mr. Speaker, I ask all my colleagues to join me in congratulating these upstanding citizens at the Elks lodge during the celebration of their 100th anniversary as an active unit. I know they will continue to provide invaluable service to our community in the years to come.

SOME PEOPLE WILL NEVER GET A
PIECE OF THE ROCK

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. STARK. Mr. Speaker, the task of health care reform is probably the most important

and far-reaching task this Congress will undertake. It is our responsibility to ensure changes that result in health care reform for the people who are suffering and need it most.

Simply stated, our mission is to provide equal access to adequate health care for everyone. This is much easier stated than actually accomplished. Rumors abound and speculation is plentiful about the White House's health care reform proposal. The most often repeated rumor is that the White House will propose some form of managed competition.

I have been warning against the dangers and pitfalls of managed competition for months. The Congressional Budget Office says managed competition will not save money or help to contain costs. And an increasing number of noted health professionals are telling us that managed competition will probably result in the urban and rural poor not being served much more effectively than under the current system.

This fear was reinforced during a recent hearing of the House District of Columbia Committee. The hearing examined the potential impact of the various health care reform proposals on residents of the District of Columbia. Proponents claim that this managed competition will be miraculously different—everyone will be covered. We must not allow ourselves to be duped by the proponents of managed competition—huge insurance companies, for-profit hospitals, and big pharmaceutical companies.

I want to share with you the testimony of one of the members of the Alliance for Managed Competition, the Prudential. This testimony supports my worst fears about managed competition—the same people who are left out or subject to inadequate care now—will just get more of the same under the managed care proposals I've seen.

The Prudential submitted written responses to questions which clearly stated that they have many providers who don't want poor people in their waiting rooms and would not participate in a managed care operation that included large numbers of Medicaid clients.

Mr. Speaker, I urge my colleagues to read this portion of the testimony and keep it in mind as we begin the debate on the best health care reform for everyone—not best for big insurance companies, doctors and hospitals—not best for corporate America, and not best, just for the middle class—but for everyone.

Currently, only Chartered Health Plan offers insurance to 16,000 of the District's 100,000+ Medicaid population—an IPA model HMO. Are there requirements placed on insurers by the Insurance Commissioner that limits the ability or interest of insurers to contract for Medicaid enrollees? If similar restrictions were extended to all AHPs—like a requirement on insurers to contract with District hospitals—how would this influence your decision as to whether to participate in a D.C. HIPC?

There are obstacles to participating in the Medicaid market, but they are not placed there by the Insurance Commissioner. Most prohibitive is the fact that when we investigate participating in the D.C. Medicaid market, we discovered that rates paid were lower than Maryland's even though there is no evidence that the costs of caring for D.C. residents would be any lower than Maryland residents.

There were other unattractive contract provisions as well. For example, the District requires that, if an HMO serves Medicaid recipients, all the HMO's providers must serve Medicaid recipients in all their offices. We knew that some of our providers who do not currently serve Medicaid recipients and whose practices are located in areas where there are few Medicaid recipients, would drop out of our network if we required them to serve Medicaid recipients. Rather than jeopardize our provider network we elected not to participate. Maryland has no such requirement, but allows us to designate a provider network for Medicaid which is chosen to be located in the necessary communities to promote access to care.

In Maryland, the State also effectively protects HMOs against the impact of certain catastrophic illnesses like AIDS by offering "stop loss" provisions in its contract. D.C. offers no such protection.

In terms of restrictions upon AHPs, we'd have to examine each to determine whether, singly or cumulatively, they would influence our decision whether to participate in a D.C. HIPC. For example, we have no objection in theory to contracting with District hospitals—we do already—but we would not wish to be required to contract with all D.C. hospitals. To do so would destroy our ability to require a hospital to meet quality of care standards, to say nothing of negotiating reasonable fees. For example, we have high standards for quality assurance. But a hospital that couldn't be cut from the network could ignore them and we would be powerless to do anything about it.

INTRODUCTION OF DUTY SUSPENSION LEGISLATION

HON. BARBARA B. KENNELLY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mrs. KENNELLY. Mr. Speaker, I rise today to introduce legislation that would extend the expiring suspension of duty on certain parts and accessories of indirect process electrostatic photocopying machines. The extension of this duty simply would amend the Harmonized Tariff Schedule of the United States by striking the date of December 31, 1992, and inserting in its place, the date, December 31, 1998.

This suspension has been in effect since October 1988. In fact, this proposal was part of legislation considered and approved by the House last year. Since the suspension has expired, foreign exporters now have an advantage over U.S. manufacturers. This is of great significance to our manufacturers since copier parts are imported at 3.9 percent ad valorem and generic parts used in copier manufacturing are imported at even higher rates. There then exists incentive to manufacture offshore since foreign manufacturers of finished copiers exporting to our country have an advantage over those who manufacture on our soil.

We must be able to maintain competitive manufacturing costs. A strong manufacturing base is key to this Nation's competitive advantage and success.

THE CROATION SONS LODGE NO. 170 CELEBRATES 85TH ANNIVERSARY

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. VISCLOSKY. Mr. Speaker, it is my distinct honor to congratulate the Croation Sons Lodge No. 170 of the Croation Fraternal Union on the occasion of their 85th anniversary.

This year the Croation Fraternal Union will commence at the Croation Center in Merrillville, IN. Traditionally, the anniversary ceremony includes recognition of members who have achieved 50 years of dedicated membership. Honorees who will rejoice in 50 years of allegiance include: Frances C. Ballard, Zenka M. Barancyk, Kathryn Batusic, Anna Briski, Jeff Cogelja, Dorothy Cunningham, Madeline Johnson, Rudolph A. Markovich, Edward Milosevich, Jack Pavisich, Adolph Pericak, Mildred Pratt, Frances M. Ryczek, Walter Skrobot, Mary Solay, Anna A. Sommers, Anne E. Sperko, Frank Svaco, Mary Uhrin, Helen Visclosky, and Anna Yeager. Including these loyal individuals, there are a total of 234 lodge members who have attained this status.

This memorable day begins with Mass at St. Joseph the Worker Catholic Church in Gary, IN, officiated by the Reverend Father Benedict Benakovich. The regular monthly meeting will follow, and is to be succeeded by the anniversary banquet. Croation Fraternal Union National Vice President, Mr. John Sicko, will be this year's distinctive guest speaker. Festivities shall be enriched by the music of the Croation Glee Club, "Peradovic" directed by Brother Walter Kazic, and by the Hoosier Hrvati Adult Tamburitza Orchestra, directed by Roko Abramovich. The Croation Fraternal Union Kolo dancers, under the direction of Sister Angie Dezelich, as well as the Drina Tamburitza Orchestra with Brother Jack Tomlin, will also entertain.

It is my special pleasure to commend Lodge President Elizabeth Morgavan, as well as every member of the Croation Fraternal Union Lodge No. 170, for their loyalty and radiant display of passion for their ethnicity. It is my hope that this year will bring renewed hope and prosperity for all Croation community members and their families. May this 85th anniversary celebration prove to be most joyous.

NATIONAL GUILD OF HYPNOTISTS

HON. WILLIAM H. ZELIFF, JR.

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. ZELIFF. Mr. Speaker, New Hampshire State Representative Dennis H. Fields recently brought to my attention the activities of the National Guild of Hypnotists. At the request of Representative Fields, I am sharing his information with my colleagues.

The basic objectives of the National Guild of Hypnotists are: "to provide an open forum for the free exchange of ideas and to actively pur-

sue due recognition of the importance of hypnotism for mankind." The National Guild of Hypnotists is pledged to constantly strive to establish and maintain a high code of ethics and to encourage continuing education and high standards for all individuals and organizations in the field of hypnotism and hypnotherapy.

Advisory board members have been enlisted from the major healing arts and other professions to provide a comprehensive pool of professional opinions and philosophies. A strong code of ethics guides members as they serve the public and other professionals. Researchers find the National Guild of Hypnotists to be a valuable resource for books, audiotapes, and videotapes and their widely read publications, the Hypno-Gram and Journal of Hypnotism.

Hypnosis has been used through the ages, but first started to be utilized more widely after recognition as a valid therapy by the British Medical Association in 1955 and the American Medical Association in 1958. The U.S. Department of Labor recognizes the occupational title of "hypnotherapist," and hypnotherapy is rapidly gaining recognition as a separate and distinct profession.

The National Guild of Hypnotists has initiated and continually upgrades basic and post-graduate educational resources for the benefit of students, practitioners, and the general public. Alternative therapies studies rank hypnotherapy as one of the most highly favored by the general public.

Annually, a thousand or more hypnotists come from around the world to New Hampshire for what has become known as the world's largest and friendliest hypnosis convention and educational conference. During the 42d year of the National Guild of Hypnotists, we should commend and encourage them by recognizing their outstanding past accomplishments and wishing continued growth to this unique organization and its dedicated members.

GLENS FALLS CEMENT CO., OUT- STANDING CORPORATE NEIGH- BOR FOR 100 YEARS

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. SOLOMON. Mr. Speaker, on June 19 of this year, the Glens Falls Cement Co. will celebrate 100 years of being an outstanding corporate neighbor.

Festivities will actually begin the night of June 18 with a dinner cruise on Lake George, and will include a community-wide open house.

Mr. Speaker, I would like to take this opportunity to say a few words about Glens Falls Cement Co. and how it has made such a positive mark on the area.

The company was incorporated on June 17, 1983, to manufacture cement from limestone deposits found on the banks of the Hudson River. The present quarry on the river's south bank was opened in 1906 and provides 750,000 tons of rock a year.

The plant employs 130 people and has the capacity to produce up to 550,000 tons of cement every year. Its products include a variety of portland and masonry cement all bearing the "Iron Clad" trade name.

But the importance of Glens Falls Cement goes far beyond its manufacturing activities. Its involvement in civic and cultural affairs is equally important. As part of its centennial, the company is underwriting restoration of "The Nuremberg Chronicle," an epic work published in Germany in 1493, and currently owned by the nationally renowned Hyde Collection of Glens Falls. This priceless work contains 645 hand-colored woodcuts.

Glens Falls Cement has also made a special contribution to the Glens Falls Symphony. The company will underwrite the composition of a work to mark the centennial of the Adirondack Park. The symphony will premiere the work during its next season.

Students from area schools will participate in buying a time capsule at Glens Falls Cement during the open house program. Those students have been asked to write letters addressed to students in the year 2093. Letters from area government and business officials, current newspapers, television film, brochures of area attractions, and other memorabilia also will be placed in a time capsule housed in a special cement vault provided by the Fort Miller Co. The cite of the capsule will be marked by an engraved plaque.

As you can see, Mr. Speaker, the presence of Glens Falls Cement has enhanced the quality of life for our area in many ways.

It is my privilege to ask all Members to join me in wishing Glens Falls Cement Co. a happy 100th birthday, and continued success in the 21st century.

THE UNITED BLACK FUND CELEBRATES 21ST ANNUAL VICTORY LUNCHEON

HON. RONALD V. DELLUMS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. DELLUMS. Mr. Speaker, I rise today to enthusiastically extend my heartfelt congratulations to the staff of the United Black Fund [UBF] in celebration of its 21st Annual Victory Luncheon.

This year I would like to commend the many member agencies and the staff of the UBF for their continuous work in serving the needs of our community. It is my understanding that the UBF funds over 70 community agencies in the Washington Metropolitan area. These programs include caring for senior citizens, treating substance abusers, and sheltering the young. As a former social worker myself, I have deep appreciation for the commitment it takes to serve the community.

I believe it is important to recognize the contributions of the unsung heroes in the community. As you may recall, there was a time when the family attended to the needs of the less fortunate in the community. Times have changed. Today community organizations are a necessity in providing services of all types to those in need. Community workers answer the

call of those in distress and unselfishly put the concerns of others above their own. This is an attribute of the community worker that deserves praise and respect.

As a Member of Congress, I know that community organizations are doing more with less. As the problems in our community increase, the dollars appropriated to address them decrease. On many occasions, I have taken to the floor of the House of Representatives, to inform my colleagues of the pain and agony suffered by people in our community because of lack of funds. Nevertheless, each year the UBF gives me reason to be optimistic, because they remind me that the human spirit can persevere and overcome obstacles placed in our path. Indeed, we are our brothers' and sisters' keeper.

It is important that community workers know that their work is appreciated by others. It is because of their tireless efforts that seniors are cared for, the young are directed, and the addicted have hope. There are not enough accolades to bestow upon the UBF and its staff for continuing to meet the unmet needs of the most deserving.

Once again, I ask my colleagues to join me in recognizing the valuable contributions of the many community agencies funded by the UBF and Dr. Calvin W. Rolark. I remain hopeful that the UBF will continue to meet the challenges placed before it.

A SALUTE TO MARGARETTA PALMER

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FOGLIETTA. Mr. Speaker, I rise today to salute Mrs. Margaretta Palmer, for her service to the Intergenerational Program of the Philadelphia Housing Authority.

Mrs. Palmer volunteered her time to the Intergenerational Program for 8 years. As a member of this program, she took the time to share her love with students enrolled in the PHA Day Care and Head Start Centers, joining them in numerous educational, cultural, and recreation activities. Presently, Mrs. Palmer is a member of the advisory council for the Intergenerational Program.

Mrs. Palmer was also a member of the Tasker Older Adult Center from 1987 to 1992, serving as its president for 4 years. As president, Mrs. Palmer was directly involved with planning the center's agenda of food programs, cultural events, trips, and other activities of interest to the seniors community. Presently, Mrs. Palmer, at the age of 91, still spends her time working at the St. Rita Senior Center.

I wish to join with Mrs. Palmer's friends and coworkers in thanking her for all the time she has spent serving the students and senior citizens of Philadelphia. We are honored to have her as a member of our community.

HONORING RANDOLPH R. CORNELL AS THE TENNESSEE SMALL BUSINESSPERSON OF THE YEAR

HON. MARILYN LLOYD

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mrs. LLOYD. Mr. Speaker, I am here today to honor Randolph R. Cornell, the recipient of the Small Business Administration's Small Businessperson of the Year Award for the State of Tennessee. Mr. Cornell, president of Reliable Heating and Air Conditioning Co., Inc., is a sterling example of individual innovation, hard work, and diligence. He has built his company from a one-man shop in 1972, to a \$4 million enterprise employing 40 people today, with a reputation for meticulous and responsive customer service.

Mr. Cornell's personal fairness and generosity have earned him a reputation beyond that of simply a good businessman. As the low bidder for a job to rebuild the Salvation Army building after a fire, he finished below cost and donated much of the insurance money back to charity. Caring and involved treatment of his employees and others associated with his business has brought him respect and appreciation.

Mr. Cornell also stays active in his community, attending church regularly, serving on the Salvation Army board, and tutoring the illiterate.

I want to extend my personal congratulations to Mr. Cornell for being chosen by the Small Business Administration, and my heartfelt thanks for his dedication to his business and community and the good he has brought to both.

HONOR THE NUCLEAR WEAPONS TESTING MORATORIUM

HON. MARJORIE MARGOLIES-MEZVINSKY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. MARGOLIES-MEZVINSKY. Mr. Speaker, like many people across the country and across the world, I have great concern about the proposal for the United States to resume nuclear weapons testing. I have heard some people say that we will only test small nuclear devices, but nuclear weapons, no matter how small, are still nuclear weapons.

The United States stands today as the last remaining superpower. As such we have a great responsibility to lead the world of nations, and to lead in a positive way. We, and other countries, have previously pledged to honor a moratorium on nuclear weapons testing. It would be a mistake for us to violate this moratorium.

We can only hope for other nations to follow if we lead by example. One example we should set is to continue to honor the moratorium on nuclear weapons testing and to encourage other countries to likewise agree not to test nuclear weapons.

ABANDONED LAND REUSE ACT

HON. KWEISI MFUME

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. MFUME. Mr. Speaker, today I introduce the Abandoned Land Reuse Act of 1993 to provide much needed assistance to communities blighted by abandoned industrial lands. Such lands dot the landscape of many of our communities—communities often financially unable to redevelop them.

The bill establishes a grant program funded at \$100 million each year for 3 years, providing an infusion of capital to distressed areas. Through this program, jobs will be created, tax bases increased, and neighborhoods improved. Additionally, public health and environmental hazards presented by degraded industrial lands will be reduced.

My own congressional district is home to abandoned industrial sites, serving as testament to the problems belying communities and neighborhoods plagued by deserted industrial complexes. Vacant bottling plants, steel factories, and chemical companies degrade neighborhoods. Remnants of former industry undermine the economic health of communities and propel their decline.

To reverse this trend, grants equaling 75 percent of the costs of redeveloping the land will be provided on a competitive basis. State and local agencies and community development organizations receiving these grants will be required to contribute 25 percent of the share of site rehabilitation. The resulting improved properties can be used by light industry, technology, or even retail establishments, and will serve as catalysts to the revitalization of entire neighborhoods. To ensure returns are experienced on the Federal Government's investment, up to 85 percent of proceeds recovered in excess of the 25 percent non-Federal contribution will be used to reimburse the Federal grant.

Highest priority for grant awards will be given to the most economically and socially distressed communities. Criteria established for selection of grant sites include the degree of distress experienced by a community, the relative commitment of State and local grantees to the successful implementation of the demonstration program, the relative number of abandoned sites in the State, job training and employment opportunities generated by that project, and the potential intergovernmental agency cooperation and possible public-private partnerships.

The Housing and Urban Development Secretary will approve the demonstration grant proposals, or delegate the responsibility to a State's Governor with respect to the demonstration project sites in that State. The Secretary may even waive the 25-percent non-Federal contribution in the event the net proceeds realized from the transfer of the site will approximate at least 25 percent of the eligible costs of carrying out a reuse action at the site.

Again and again we hear about the need to invest in our Nation's infrastructure. Remediation of existing industrial sites, even if they have been neglected, can rely on existing infrastructure. Resources already at our disposal

will be regenerated rather than be squandered.

Job training opportunities would be created as part of the ripple effect of redeveloping sites. Specifically, one of the key criteria in selecting the sites for funding is the resulting employment opportunities to be generated. Certainly, a program that improves existing infrastructure, creates jobs, and eliminates health and environmental hazards merits implementation.

Already nationwide enthusiasm has been expressed for this legislation. Senator DON RIEGLE has introduced this legislation in the Senate, where it has been well-received by a wide cross-section of Senators. The Northeast-Midwest Institute and the Congressional Northeast-Midwest Coalition have promoted the concept of reuse of old industrial structures and sites.

Few communities with an industrial base are exempt from the problems created by abandoned industrial sites, and few would hesitate at the opportunity to redevelop them and eliminate a source of blight and decay. This legislation will offer the incentive to help communities overcome the difficulties surrounding redevelopment of potentially contaminated industrial sites.

I look forward to providing a resource for those communities eager to propel their economies forward and improve the surrounding health, environmental, and employment conditions. The Abandoned Land Reuse Act will achieve these two complementary goals in an efficient and cost-effective manner and reinvigorate cooperation between government and community development organizations.

I encourage support for and cosponsorship of this grant program by other Members given its broad application to communities nationwide.

A TRIBUTE TO BRENDA PERSON

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FOGLIETTA. Mr. Speaker, I rise today to pay tribute to Ms. Brenda Person, community activist and leader in the North Philadelphia neighborhood.

Since 1990, Ms. Person has been assistant to the president of the Beech Corp. of North Philadelphia. In this role, she has been instrumental in the corporation's work to revitalize the economic and social climate of the Cecil B. Moore area and other neighborhoods in north-central Philadelphia. She has assisted the Beech Corp. in giving out grants to non-profit groups in the Cecil B. Moore corridor of Philadelphia. Most importantly, she has helped form a dialog among community residents, business persons, and government officials to develop and implement neighborhood improvement programs.

Ms. Person is the past president of the South of South Neighborhood Association. As president, she worked to develop procedures for the input of concerned citizens into the work of local development agencies.

I stand today with Brenda Person's friends, family, and colleagues to thank her for all the

selfless work she has done for the people of North Philadelphia. She has helped to make this neighborhood a better place for everyone.

A TRIBUTE TO CORLISS GRAY

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FOGLIETTA. Mr. Speaker, I rise today to pay tribute to Mrs. Corliss Gray. Mrs. Gray has dedicated her life to Philadelphia, the city she has always called home. She has fought to improve the living conditions of African-Americans and the poor of Philadelphia, focusing primarily on the need to improve public housing.

This struggle has included years of grassroots work, walking the halls of the State legislature, Philadelphia City Council, and the Philadelphia Housing Authority to fight for better housing. She has also traveled to Washington to press Congress and HUD for more help for Philadelphia and more power for its public housing tenants.

Currently, Mrs. Gray is president of the Queen Lane Tenant Management Corp. With the support of an excellent board of directors, the group was awarded grants of \$100,000 in 1991, and \$200,000 in 1992 to help manage a local highrise building and 19 row homes for rent to lower-income residents. In conjunction with Queen Lane, Mrs. Gray has organized food programs, a GED program, youth programs and job training programs for area residents.

In addition to all this work, Mrs. Gray has still found time to donate to numerous community organizations. She cofounded Share-Philadelphia, a food program for the poor. She is treasurer of the Resident Advisory Board, a public housing tenant umbrella organization, and she is the former vice president of the Wissahickon Boys Club.

For all Mrs. Gray has done for the city of Philadelphia, I stand with her family, friends, and all the citizens she has served in applauding her work and her life. She is an example to us all.

WHAT, US WORRY? WE HAVE PROGRAMS

HON. PHILIP M. CRANE

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. CRANE. Mr. Speaker, the deterioration of our schools and the rise in the crime rate are obvious problems in our country. Many politicians continue to believe that the answer to these most serious problems is increased spending and government programs. It is time to learn from the many failed attempts and accept the fact that new government programs are not the answer to all our ills. In his article, "What, Us Worry? We Have Programs," Mike Royko tells why we need to consider a new approach to these issues. I submit Mr. Royko's article to my colleagues' attention and

urge them to keep it in mind as we consider these important matters.

WHAT, US WORRY? WE HAVE PROGRAMS

(By Mike Royko)

When the worried talk is about schools, the answers are always money and new programs. The politicians talk about the money, where it will come from and how it will be spread around. The educational experts talk about programs and how they will be implemented. Where would they be without programs to implement?

When the worried talk is about crime, the answers are always stricter gun control laws and, of course, the implementation of a vast array of new drug programs.

When the worried talk is about troubled families, the answers are new federal social service programs. Even now the White House is talking about new multibillion-dollar "family preservation" programs that will send out hordes of social workers to bring broken families together. Assuming, of course, that these programs are properly implemented.

And now that we have a Democratic president and a Democratic Congress, there will be a blizzard of new program. If there is anything that Democrats believe in, it is that for every problem, there should be a federal program. But there is something missing in the talk about the problems and the programs that are intended to solve these problems.

It is what I call the "Who, me?" factor. As in, "It is your responsibility," followed by, "Who, me?"

Start with the schools. The problem isn't money. We spend vast sums on schools. Nor is it a lack of programs. We have more educational programs that can be implemented in the next 100 years.

Where there are problem schools, the biggest source of the problem is the parent. The kind of parent who, when told that she or he is responsible for her or his children, says: "Who, me?"

Show me the worst school districts in Chicago, Detroit, New York, Los Angeles, and I will show you parents who should not be raising a Chia Pet, much less a child.

These are the places where the illegitimacy rates are jaw-dropping, where ignorance and illiteracy are handed down from generation to generation like family heirlooms.

What kind of program do we implement to persuade some dense teen-age girl that she should not couple with some street-swagger boyfriend? What program, if implemented, will make the young man understand that if he fathers children, it is his responsibility to live with those children and try to support them?

"Who, me?" they will answer with amazement. Isn't that what the school is for? Or the social workers? Isn't there a program that does it?

The same applies to crime. Strict gun laws will make only a tiny dent in that problem. Thickheaded as the gun lobby can be, they are right about one thing: The gangbangers, grocer-killers and drug dealers aren't deterred by registration or cooling-off laws. They don't shop at sporting marts with the skeetshooting crowd. Their gun suppliers deal out of car trunks or abandoned buildings.

And we can trace the rise in violent crime to the same source of the school ailments. The parts of the cities that produce the illegitimate illiterates are giving us the greatest number of trigger-happy young felons.

You don't have to know how to parse a sentence, much less read one, to point a gun at a convenience store clerk or deliver a load of crack.

So now we are going to get a Family Preservation Act and more programs for social workers to implement. If it does some good, which I doubt, fine.

But what we need as much as a Family Preservation Act is a Family Prevention Act. There's not much point in trying to preserve families that weren't families in the first place. If you go to a Family Court in a big city, what you see is some stupefied young woman, her physically or mentally abused kids and a slackjawed boyfriend sitting in a back row. Since when has that been a family? And what is there to preserve? If the kids survive the abuse and neglect, they'll be the next generation of social misfits and menaces.

And when they are told that they are responsible for their own actions and for those of their children, they will look blank and say: "Who, me?"

If President Clinton intends to create public works jobs, then I suggest he do it this way: Round up the young fathers who breed and walk away. Give them a choice: Work and use the paycheck to support your family or go to jail.

If he wants to reform welfare, then apply the same standards we do in our fishing and hunting laws. There is a limit. And what would be wrong with telling a woman: "Two is your limit and you have reached it. Any more than that, you support them yourselves."

Is that hardhearted and insensitive? Maybe. But for several decades, we have been good-hearted, bleeding-hearted and ultrasensitive. And what has it given us? The highest rates of illegitimacy, illiteracy, homicide and chronic dependency of any developed country.

And at the rate we're going, it is only going to get worse, not better.

So the social engineers and program implementers should start taking a new approach. That used to be the old approach.

When someone says: "Who, me?" the answer should be, "Yes, you, and don't do it again."

SUPPORT OF H.R. 1308, THE RELIGIOUS FREEDOM RESTORATION ACT

HON. MARJORIE MARGOLIES-MEZVINSKY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. MARGOLIES-MEZVINSKY. Mr. Speaker, I rise today in support of H.R. 1308, the Religious Freedom Restoration Act.

In the tradition of Ellis Island, our Nation has always been a beacon of religious freedom around the world. The Religious Freedom Restoration Act will correct the Supreme Court decision which severely limits the freedom of all Americans to practice the religion of their choice without interference by the Government.

It is imperative that the Government not interfere with our religious rights absent a compelling reason. Without this critical piece of legislation, any religious act—from receiving communion to eating kosher food—is in jeopardy.

I am proud to be an original cosponsor of the Religious Freedom Restoration Act and I urge my colleagues to support this bill. We must ensure that America continues to be a haven for religious freedom.

Only with the passage of the Religious Freedom Restoration Act can we honor those who came before us—like my grandparents who fled from Russia to escape anti-semitism and pogroms—and know that our religious freedom will be secure for generations to come.

DISTRICT OF COLUMBIA BUDGET AUTONOMY ACT OF 1993 INTRODUCED

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. NORTON. Mr. Speaker, granting the District of Columbia budget autonomy was first considered in 1973 as both the House and Senate were considering Home Rule legislation. The Senate version, as well as the bill reported by the District of Columbia Committee, provided that the Mayor submit a balanced budget to the council with only the Federal payment being subject to congressional review. However, the final version, the result of a conference compromise, required the Mayor to submit a balanced budget for review by the city council and subsequently to Congress as part of the President's annual budget. In the end, this process was enacted into law as part of the 1973 Home Rule Act.

Under the current process, the District is required to submit to the President a balanced budget proposal for the next fiscal year. This includes proposed expenditures of locally raised revenues as well as a proposed Federal payment. The proposed District budget is then included in the Federal budget which the President forward to Congress for consideration. The District of Columbia Appropriations Subcommittees in both the House and Senate review the budget and exercise the right of line item changes. Following markup and passage by both Houses, the D.C. appropriations bill is sent to the President for signature. The bill is subject to various political considerations as well as fiscal soundness. During the past 18 years, this process has taken 18–22 months from start to finish.

The bill I introduced today sets forth a very simple process. First, it grants budget autonomy to the District of Columbia over locally raised revenues, which is to say, the local community that pays taxes and revenues to the local government has the last word through its duly elected officials to determine how and when it wishes to expend its own money.

The Federal payment to the District of Columbia, as authorized by the Federal payment formula legislation, is subject to the congressional appropriations process as is every other authorized Federal dollar. Nothing in the bill, or any other piece of legislation directly affecting the District of Columbia, diminishes the power of Congress to "exercise exclusive legislation in all cases whatsoever" over the Dis-

tract of Columbia, under article I, section 8, clause 17 of the U.S. Constitution. Any Member of Congress wanting to have direct impact on the affairs of the District of Columbia can do so by directly introducing legislation reflecting his/her concerns, which is the appropriate way under most circumstances.

In addition to granting budget autonomy to the District of Columbia, the bill eliminates the congressional review period of 30 days and 60 days, respectively, for civil and criminal acts passed by the council. Presently, all council acts are subject to the aforementioned congressional layover period. This process has not worked as intended.

Since the passage of the Home Rule Act in 1973, almost 1,800 acts have been passed by the council and signed into law by the Mayor. Of that number, only 18 acts have been the subject of congressional disapproval resolutions introduced in either the House or the Senate or both during the respective 30- and 60-day layover periods. Of that number, only three resolutions of disapproval have been passed by the Congress, two of which involved a clear Federal interest.

I urge my colleagues on both sides of the aisle to support this very important piece of legislation.

TRIBUTE TO ROSEMARY MUILENBURG

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. HARMAN. Mr. Speaker, I ask my colleagues to join me in congratulating Rosemary Muilenburg for her outstanding, dedicated service to the Rancho Palos Verdes community. In recognition of her 25 years as the Palos Verdes Peninsula Drill Team director, Rosemary Muilenburg will be honored at a recognition banquet by the Parents' Boosters Organization at the Torrance Marriot Hotel.

For many years, Rosemary Muilenburg has served as drill team director in Rancho Palos Verdes—spending 23 years at the Palos Verdes High School, and 2 years at the Palos Verdes Peninsula High School. It is essential that we recognize persons who through their motivation and deeds have contributed immeasurably to those around them. Mr. Speaker, I would like to make my colleagues aware of the extent of this woman's continuous service toward the education and achievement of the youth in her community.

During her years of service, Mrs. Muilenburg has set difficult goals for her team, and has brought them to a level of excellence and professionalism unusual for high school students. This superior level of performance has taken her drill team to perform at local events as well as international festivals. Their tours included the Hollywood Bowl, the Forum, and the Los Angeles Sports Arena. Over the years, the drill team was even given the opportunity to travel to Nagoya, Japan, for Miss Dance Drill Team International; Marne la Vallee, France, for the Grand Opening of Euro Disney; and Johannesburg, South Africa, for an exhibition tour. Rosemary Muilenburg's

competence and dedication to young women on the drill teams was not without acknowledgement—she was named "Outstanding Drill Team Director for Southern Los Angeles" in 1992 by the California Association for Drill Team Directors.

Rosemary Muilenburg received her BA from Hope College in Michigan, and achieved a masters in physical education from California State. In the Rancho Palos Verdes school system, Rosemary has taught physical education, dance, and English. While she will relinquish her duty as drill team director, she will continue as an English teacher and continue to inspire young people in my district.

Mr. Speaker, I am proud to know that this outstanding leader lives in my district, and shares with our young people the value and rewards of team work and discipline. As a mother of four, I know what her work means to the young adults she directs, their parents, and our community.

IN RECOGNITION OF NATIONAL NURSES WEEK

HON. FLOYD SPENCE

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. SPENCE. Mr. Speaker, this week is National Nurses Week and I rise today to pay tribute to a group whose role in the medical profession represents the core of health care delivery in the United States. Day in and day out, with little recognition, nurses across the country take care of all kinds of patients at all levels, including primary care, rehabilitation, intensive care, and nursing homes. I know from personal experience the kind of care and attention and hard work that nurses do, and indeed, thanks to their efforts, I am able to recognize and pay tribute to these individuals today.

During the ongoing national debate about health care reform and the problems with our health care system we have overlooked one of the facets of that system which has made it one of the best in the world—the quality of care that nurses provide. As medicine becomes increasingly specialized, impersonal, and cold, our nurses offer that nurturing and caregiving element so vital in any type of recovery. This is where nurses make a real difference, personalized care. And equally as important is the role nurses play in meeting the health care needs of our rural areas where primary care is crucial. States such as South Carolina, with large rural populations, cannot thank these nurses enough for their dedication and service.

I offer my greatest appreciation to the nurses of my State and the entire United States during National Nurses Week.

IN HONOR OF SAMUEL EDELSTEIN

HON. VIC FAZIO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. FAZIO. Mr. Speaker, I rise today to honor Mr. Samuel Edelstein on the auspicious

occasion of his 80th birthday, and to recognize the limitless energies he has exerted to benefit the business, civic, and spiritual health of his community.

As a businessman, Sam has been a one-man economic stimulus plan. From his work in the trades in New York to a stint in the Army during World War II, from boardwalk amusement rides and a french fry stand to a stationary store, he was well-prepared for his greatest business success. That success came as a product of his vast experience, a tremendous work ethic, and the 21 years he invested in Arrow Home Improvement and later Edelstein Construction Co.

Through his business, Sam helped to build the Sacramento of today. He has made his indelible mark on our fair city not only with his homes and apartments in the South Land Park Hills area, but also with outstanding commercial and public buildings.

One principle that has guided Sam's life is an understanding that his role as a business and community leader extends beyond his company. His list of civic involvement activities is as varied as his business background, volunteering for everything from Boy Scouts to a wildlife refuge. He has been an active member of the Sacramento Jewish Community Relations Council and found the time to be president of the David Lupin Lodge of B'nai B'rith and the Sacramento chapter of the Jewish War Veterans.

Knowing of the importance of children to the future of any community, this father of three and grandfather of six has shown his endless dedication to youth. He built the Shalom School infant and toddler room, the science room as well as other projects at the school. For his hours of service and caring he was recognized as the Sacramento Shalom School's Grandparent Volunteer of the Year.

Perhaps one of his greatest contributions came out of his belief that we all, in particular the young, must learn from history. To that end, Sam was instrumental in the construction of the Holocaust Memorial on the grounds of the Sacramento Jewish Federation. This beautiful and moving monument is a fitting testimonial to the work of Sam Edelstein.

I ask my colleagues to join me today in honoring a remarkable man, Mr. Samuel Edelstein. I applaud his many years of service to the Sacramento community and wish him all the happiness and continued success he so richly deserves.

CONGRATULATIONS TO THE YOUNG ENTREPRENEUR OF THE YEAR

HON. JIM RAMSTAD

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. RAMSTAD. Mr. Speaker, I offer my heartfelt congratulations to Sean S. Nguyen, president of Nguyen Electronics, Inc. in Blaine, MN, who was recently named the young entrepreneur of the year for the United States.

As the only member from Minnesota on the Small Business Committee, I was privileged to attend a special awards breakfast May 7 to

honor Sean Nguyen and other small business award winners in Minnesota.

At the time, I was proud of Sean as the Minnesota young entrepreneur of the year. But now it turns out he won the award for the entire country—a fitting tribute to a remarkable individual.

Sean's achievements are absolutely incredible. He has truly lived the American dream—and he's only 29 years old.

Raised in Vietnam, Sean Nguyen came to this country in 1982, at the age of 19. He arrived here after a terrifying journey on the high seas and survival in a series of refugee camps.

Working 16-hour days, Mr. Nguyen established and developed his state of the art electronic assembly company. Today, the firm employs 75 people and has broken ground for a new 13,000 square foot factory—and he has not yet reached his 30th birthday.

Mr. Speaker, America remains the land of opportunity for people like Sean Nguyen—and we all appreciate the jobs his creativity and drive have provided for American workers.

Small businesses are absolutely critical to our Nation's economy. Small business people like Sean Nguyen, who create jobs we need to put people back to work, are true heroes.

I want to salute him for his strong contribution to our country and heartily applaud him as the U.S. Young Entrepreneur of the Year. Congratulations.

THE CERES UNIFIED SCHOOL DISTRICT RECOGNIZES DEDICATED EMPLOYEES

HON. GARY A. CONDIT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. CONDIT. Mr. Speaker, the Ceres Unified School District recognizes employees who have provided distinguished and faithful service to the students and parents of Ceres and Modesto. Their personal involvement in both time and energy has helped immeasurably to further the educational opportunities available in these communities.

Dedicated employees create the significant edge for our future citizens in these austere times of limited funds and resources. Without their commitment many programs and services would not have become realities. Our public thanks is an acknowledgement of their value and contributions.

CLASSIFIED EMPLOYEES

30 years or more—Mary Ann McBride.

25–29 years—Helen Perry, Faye Lane, Alice Coito, Shirley McKim, Jacquelyn Winans, and Betty Coit.

CERTIFICATED EMPLOYEES

Arthur McRae, Samuel Vaughn, Marlys Weekley, Samuel Chafkin, Marilei Mendenhall, Roger Perry, and Robert Sprague.

25–29 years—Carol Perry, Ben Williams, Gail Jackson, Doloris Foster, Yvonne Jones, Charles Cully, Eldon DeWitt, Carolyn Pendergrass, Marilyn Hildebrandt, Eva Kalinich, Jack Rudd,

Joseph McAnulty, James Bratenas, Charles Lindsay, Roger Mettler, William Fortson, Surinder Dosanjh, Donald Hopkins, Karl Nielson, Elma Sunga, Edilberto Teves, Virgil Farquhar, Zanetta Erickson, Cheryl DeShields, Melba Meadows, Nemie Santos, Dale McDannel, Vicki Morales, Barbara Carson, Benjamin Brenning, and Norman Mendonca.

PARAGUAYAN ELECTIONS

HON. JOHN BRYANT

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. BRYANT. Mr. Speaker, in January 1989, I had the privilege of traveling to Latin America with a distinguished delegation that included: then-Senator ALBERT GORE, JR., now our Vice President; former Senator Tim Wirth, who was just confirmed as Under Secretary of State for Global Affairs; and the late Senator John Heinz III of Pennsylvania.

On that mission, which focused on environmental concerns such as the preservation of the rain forests, we stopped briefly in Paraguay.

In a meeting with the Hemisphere's longest ruling dictator, General Alfredo Stroessner, we pressed him to open up that wonderful country to the winds of democracy that were blowing through the continent.

Less than a month later, on the night of February 2 and the following morning, Andres Rodriguez, who had been a close associate of the dictator, and much of the disaffected, disenfranchised and oppressed population of Paraguay overthrew General Stroessner's 34-year dictatorship and sent him into exile in Brazil.

Rodriguez, in spite of his ties to the former dictator and his regime, called for democracy and respect for human rights and moved immediately to legalize political opposition and permit the media which had been closed down to reopen.

His administration embarked on a policy of encouraging foreign investment, a market economy, privatization of state enterprises, and fiscal responsibility.

In the first relatively free election in Paraguayan history—one in which the opposition had little time to organize, but monitored by observer delegations from the United States and throughout the world—Rodriguez was elected president. And, in an historic step, he pledged publicly and privately not to seek reelection.

Last Sunday, May 9, Rodriguez' pledge of free, democratic elections was realized in an open contest among three civilian candidates. After almost four decades, the event was a transcendent moment for the people of Paraguay and, we can all hope, for the future of democratic government in a portion of the world that for too long has had too little of it.

The people of Paraguay deserve our congratulations and good wishes.

DEFENSE REINVESTMENT INVESTMENT TAX CREDIT

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Ms. HARMAN. Mr. Speaker, earlier today, I spoke on the House floor and introduced the Defense Reinvestment and High-Tech Job Creation Act of 1993 because a bipartisan group of colleagues and I believe there is no more important mission for this Congress than to retain and build high-skill, high-wage jobs. Over the past decade, the defense budget has served as a catalyst for those jobs, but the downsizing that is occurring with the end of the cold war will force us to be more creative.

This bill is designed to allow defense companies and high-technology companies with defense subsidiaries to diversify into critical and competitive industries such as transportation, communications, medical research and green technologies. It borrows the most successful ideas in the administration's proposals for an investment tax credit, enterprise zones and aid to small business, but targets them to control costs and aid our distressed industrial base.

Specifically, the bill contains three tax incentives:

A defense conversion employment tax credit similar to the wage credits established under the urban enterprise zone provisions passed by both Houses of Congress last year. This incentive will provide a wage and job training credit for former defense business-related employees who transition to nondefense or dual-use enterprises;

A defense conversion investment tax credit similar to the administration's investment tax credit for small businesses. This incentive will provide a credit covering a percentage of the costs of converting a defense industry's entities to nondefense or dual-use businesses;

Accelerated depreciation for excess defense capacity.

Under the Constitution, the Federal Government provides for the common defense. As we downsize, a related and derivative obligation is to provide for the transition to productive peacetime activity in order to preserve the industrial and human bases necessary to defend us in the future should we need them. We have seen in the past 5 years that the marketplace cannot handle this transition: downsizing has led to consolidation and massive unemployment of our highest skilled as well as unskilled workers.

It is vital that the Government act as a catalyst to the transition without building a heavy-handed bureaucracy that picks winners and losers. This legislation will spur the marketplace to diversify, and our human capital and communities will be the winners.

Defense reinvestment is one of the most difficult and challenging problems confronting this Congress. The Defense Reinvestment and High-Tech Job Creation Act of 1993 will help move this process forward using market forces and letting industry find its own roles manufacturing the products of the future.

INCOME DEPENDENT EDUCATION
ACT OF 1993

HON. THOMAS E. PETRI

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 11, 1993

Mr. PETRI. Mr. Speaker, today I am introducing the Income Dependent Education Act of 1993, a bill that radically reforms and simplifies the existing student loan programs.

The American people want change, and aid for students is one good place to start. Currently, the major Federal student loan program costs the taxpayers 28 cents for every dollar loaned out. Little of that cost helps the average student, however. Instead, it subsidizes banks, administrators, defaulters and high-income graduates.

This program will experience \$2.5 billion of gross defaults this year. Moreover, it is regressive: Since no interest is charged while the student remains in school, those who go to school longest, and therefore eventually have the highest incomes, receive the biggest subsidies. Students in short-term vocational programs receive no subsidy at all, if they don't default.

There ought to be a better way, and there is. It's called income dependent education assistance—IDEA for short—loans in which repayment can vary with post-school income, and is collected by the Internal Revenue Service as additional income tax.

Under IDEA, any student regardless of parents' income, could borrow up to \$100,000 for college and graduate school—\$148,000 for medical students—with complete confidence that repayment would always be affordable. Although the student could choose a straight-line amortization schedule or any other more expedited repayment schedule, the minimum payment required each year would always be kept to a manageable percent of income.

If a former student lost a job, got sick, accepted a low-wage public service job, or took time off to raise kids, the loan would automatically be stretched out. If income dropped below the income tax filing threshold in any year, there would be no required payment at all.

Most students would finish repayment, including interest at a subsidized rate of 2 percent over the average 91-day T-bill rate each year, in 12 to 16 years. Those needing more time would continue payments for up to 25 years, after which any remaining balance would be forgiven, resulting in a further subsidy. Those with very high incomes would finish in 12 years or less, paying a standard interest rate of 3 percent over the T-bill rate. Unlike current programs, there would be no up-front fees for loan origination or insurance.

In general, the IDEA terms provide a better deal for most students than they get under current programs.

IDEA can be offered to all students regardless of their parents' incomes because those from higher income families tend on average to have higher later incomes themselves and will be more likely to repay at the standard interest rate, T-bill plus 3 percent.

Also, the IDEA approach dramatically simplifies the question of who gets special deferment and forgiveness benefits. Everyone who needs deferment because of temporary low income, or forgiveness because of persistently low income, automatically gets it, with not extra record keeping or arguments in Congress over which occupations are deserving.

And despite all its other advantages, IDEA can save taxpayers about \$3 billion a year because it is vastly more efficient than our current programs.

One major efficiency is a lower cost of capital—the Government's cost rather than the politically negotiated T-bill plus 3.1 percent rate we now pay banks. Currently, the banks bear no risk since the loans are guaranteed by the taxpayers. Under IDEA, banks would not be needed for loan origination or collection, so there would be no useful function for them to perform.

An even bigger source of efficiency is the virtual elimination of defaults. Under IDEA, there is no reason to default because repayment is based on ability to pay and capped at a reasonable percentage of income. And there is no opportunity to default because payments are defined as income taxes.

Some who would have defaulted because of low incomes under current programs would become subsidized under IDEA—while continuing to pay whatever is appropriate for their incomes, which in most cases will eventually rise.

These subsidies are partly balanced by the standard interest payments from high income graduates. In fact, there is a third source of efficiency here: Careful targeting of subsidies, which go to all who need them, but only to those who need them and only in the amount of their need.

Apologists for the current program argue that the private sector is better at administering it than the Government would be. But IDEA is a revolutionary change that eliminates many of the old administrative functions.

IDEA can provide access to higher education for all students, give them a better deal, and still save billions of dollars. The main things holding it back are vested interests and tremendous resistance to new ideas.

I am delighted that President Clinton has adopted as one of his major objectives the reform of the student loan program. IDEA achieves his objectives and merits bipartisan support. It is a classic example of reinventing government.

Mr. Speaker, I would request that the following materials be included in the RECORD, a description of IDEA, a description of the advantages of IDEA over the current student loan program, and sample repayment tables.

DESCRIPTION OF THE INCOME-DEPENDENT
EDUCATION ASSISTANCE ACT (IDEA)

IDEA is designed as a replacement for the Stafford and SLS programs. The program would be administered primarily by the Treasury Department with repayment through the IRS as part of income taxes. The Department of Education would be responsible for monitoring institutional eligibility and compliance. Loans would be financed through the general fund of the Treasury.

Because the program practically eliminates defaults, precisely targets government subsidies, simplifies administration, and relies on inexpensive capital, it is expected to be significantly less costly than any of the existing federal student loan programs, while providing a better deal for students.

The following is a description of the basic elements of IDEA:

1. Eligibility.—There is no needs test under the program. All students are eligible.

Borrowers are eligible for no more than the full-time equivalent of nine academic years (not more than five years as an undergraduate of five years as a graduate student).

2. Borrower fees.—There are no up-front fees such as the current loan origination fee or insurance premium.

3. Interest rates.—Borrowers are charged interest based on the average 91-day T-bill rate plus 3%, capped at 9%. Borrowers who take longer than 12 years to repay their loans, pay only T-bill plus 2% over the life of the loan. Interest is accrued and capitalized.

4. Loan limits.—Under the program the maximum annual loan principal that can be borrowed is: \$6,500 per year for undergraduate students in the first year of study; \$7,000 per year for undergraduate students in the second year of study; \$10,000 per year for undergraduate students in the third and future years of study; \$30,000 per year for students enrolled in a graduate degree program in medicine, dentistry, veterinary medicine, podiatry, optometry or osteopathic medicine (lifetime borrowing cannot exceed \$148,870); \$22,500 per year for students enrolled in a graduate degree program in pharmacy, chiropractic, public health, health administration, clinical psychology or allied health fields, or in an undergraduate degree program in pharmacy, (lifetime borrowing is limited to \$120,270); \$18,000 per year for students enrolled in other graduate programs; there is a lifetime borrowing limit of \$100,000 for all non-health professions students, and loan limits and repayment schedules would be adjusted to the CPI.

5. Repayment.—Repayment begins once the borrower leaves school. The minimum repayment schedule is determined based on income and loan balance. A borrower's total payments are capped by a percentage of his income that rises gradually as income rises (generally below 15% at a moderate income level). However, borrowers wishing to pay on a more expedited schedule may do so as long as they meet the minimum repayment requirement.

No borrowers will owe payments for any year in which their income is below the tax return filing threshold, which is currently \$6,050 for single filers and \$10,900 for joint filers.

Repayment ends whenever the account balance is paid off or upon death or disability. However, if the loan is not repaid after 25 years, the remaining balance is forgiven. Borrowers cannot discharge their loans through bankruptcy proceedings.

6. Deferments.—Given the program's repayment structure, students automatically receive deferments or forgiveness as they are needed.

7. Other provisions.—Borrowers may voluntarily convert any HEAL, Stafford and SLS debt to IDEA loans of the same origination date.

INCOME DEPENDENT EDUCATION ASSISTANCE (IDEA): REPAYMENT BY TAXPAYERS FILING JOINT RETURNS

Income	\$12,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$50,000	\$75,000	\$100,000	\$160,000	\$255,000
1. Progressivity Factor ¹	0.495	.536	.604	.73	.824	.904	.984	1	1.223	1.307	1.457	2
2. Annual payment per \$10,000 MAB ²	\$0	\$675	\$761	\$919	\$1,037	\$1,138	\$1,239	\$1,259	\$1,539	\$1,645	\$1,834	\$2,518
3. (a) Max. Annual Payment ³	\$0	\$600	\$1,600	\$2,600	\$3,600	\$4,600	\$5,600	\$7,600	\$12,600	\$17,600	\$29,600	\$48,600
(b) Amount in 3(a) as percent of income	0%	4.0%	8.0%	10.4%	12.0%	13.1%	14.0%	15.2%	16.8%	17.6%	18.5%	19.1%
(c) MAB at which 3(a) is reached ⁴	NA	\$8,884	\$21,028	\$28,307	\$34,721	\$40,432	\$45,214	\$60,365	\$81,857	\$106,981	\$161,377	\$193,010
4. Years in Repayment at Indicated Interest Rate: ⁵												
5 percent			22	16+	14-	12-	11-	10.5	8+	7+	6.5	4.5
7 percent			37	21+	17-	14+	12+	12	9-	8+	7+	5-
9 percent					23.5	18+	15+	14.5	10+	9+	8-	5+

¹ Based upon income level of borrower; derived from pre '86 income tax rate structure and specified in the IDEA Act.

² Line 2 = Line 1 \$1,259; MAB is the highest amount of unpaid principal and accrued interest during the history of a borrower's IDEA account.

³ Line 3(a) = 20% of (income - \$12,000). \$12,000 is the estimated tax filing threshold for joint returns in 1995.

⁴ Line 3(c) = 3(a) divided by Line 2 \$10,000.

⁵ Numbers greater than 25 are illustrative only, since borrowers are excused from any remaining obligation after 25 years.

INCOME DEPENDENT EDUCATION ASSISTANCE (IDEA): REPAYMENT BY UNMARRIED TAXPAYERS

Income	\$6200	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$50,000	\$75,000	\$100,000	\$176,500
1. Progressivity Factor ¹	.467	.507	.602	.74	.843	.941	1	1.006	1.139	1.333	1.506	2
2. Annual Payment per \$10,000 MAB ²	\$0	\$638	\$758	\$931	\$1,062	\$1,185	\$1,259	\$1,286	\$1,434	\$1,678	\$1,896	\$2,518
3. (a) Max. Annual Payment ³	\$0	\$760	\$1,760	\$2,760	\$3,760	\$4,760	\$5,760	\$6,760	\$8,760	\$13,760	\$18,760	\$34,060
(b) Amount in 3(a) as percent of income	0%	7.6%	11.7%	13.8%	15.0%	15.9%	16.5%	16.9%	17.5%	18.3%	18.8%	19.3%
(c) MAB at which 3(a) is reached ⁴	NA	\$11,913	\$23,231	\$29,642	\$35,416	\$40,167	\$45,751	\$53,400	\$61,100	\$82,008	\$98,927	\$135,266
4. Years in Repayment at Indicated Interest Rate: ⁵												
5 percent		31	22	15+	13	11+	10+	10+	8-	7+	6.5	4.5
7 percent			38	20.5	16-	13+	12	12-	10-	8-	7-	5-
9 percent				40-	22-	16.5	15-	14+	11+	9-	7.5	5+

¹ Based upon income level of borrower; derived from pre '86 income tax rate structure and specified in the IDEA Act.

² Line 2 = line 1 \$1,259; MAB is the highest amount of unpaid principal and accrued interest during the history of a borrower's IDEA account.

³ Line 3(a) = 20% of (income - \$6,200). \$6,200 is the estimated tax filing threshold for unmarried returns in 1995.

⁴ Line 3(c) = 3(a) divided by line 2 \$10,000.

⁵ Numbers greater than 25 are illustrative only, since borrowers are excused from any remaining obligation after 25 years.

ADVANTAGES OF THE INCOME-DEPENDENT STUDENT ASSISTANCE (IDEA) ACT OVER THE CURRENT FEDERAL FAMILY EDUCATION LOAN PROGRAM* (FFELP)

Multiple, Flexible Repayment Options: The minimum borrower repayment is based on the amount due on the income-contingent scale (see examples in attached table), which should always be affordable. However, borrowers can use fixed-term or graduated repayment schedules should they wish to repay their loans on a more expedited schedule. Borrowers may alternate their repayment options as frequently as they like with no paperwork to file—not even to notify anyone—as long as they pay at least the income-dependent amount required for their income category.

No Upfront Borrower Fees: Under the current FFELP, borrowers pay an upfront 5% loan origination fee and up to a 3% loan insurance premium. Under IDEA, no upfront fees are collected; thus borrowers have more money to pay their educational expenses when they need it most.

Consolidation: Under IDEA, current FFELP (except parent loans) are consolidated into one streamlined program with one simple set of terms and conditions and no need to apply for multiple programs.

No Needs Test: All students at eligible schools are eligible, with no needs test, so loan origination is a simple sign-up procedure.

Automatic Deferments and Loan Forgiveness: Because minimum loan payments are based on income, borrowers who experience reduced income automatically receive deferments. Loan forgiveness is also automatic after 25 years.

Loan Access Problems Eliminated: Loan capital is provided directly from the Federal Treasury to institutions, by passing the current system of banks and guaranty agencies.

Loan Limits Indexed: Under IDEA loan limits are indexed to the CPI every three years. This ensures that students can borrow increased amounts as costs rise, rather than waiting for Congress to authorize higher loan limits.

Interest and Principal Subsidies Targeted to Those Who Need Them, based on their ability to repay: The standard IDEA interest rate is the 91-day t-bill rate plus 3.0%, .10 less than the standard interest rate charged under FFELP's. Borrowers who need longer than 12 years to repay have their interest rate, over the life of the loan, reduced to t-bill plus 2.0%. Some borrowers receive further subsidies in the form of interest and even forgiveness of loan principal if they make payments for 25 years.

National Service Accommodated: All low income periods are accommodated, including all of those resulting from national service.

Convenience of Repayment: Repayment through income tax withholding eliminates the need to write monthly checks.

Simplified Loan Administration: The FFELP is carried out by a bureaucratic quagmire of 7,800 banks, 35 secondary markets and 46 guaranty agencies. Not only is this multi-layered administrative structure expensive for the government to maintain, it is far too complicated and confusing to the students and the institutions it serves. Under IDEA, the administration of student loans is far simpler. Any school participating in the federal student aid delivery system will easily be able to originate the loans; all loan serv-

icing functions will be carried out through the IRS; loan deferments and forgiveness will be granted automatically; and repayment schedules can be revised at the will of the borrower. Most of the administrative functions necessary under FFELP will simply be eliminated.

Virtually Eliminated Student Loan Defaults: In FY 92, the federal government paid over \$3 billion in defaulted student loan claims. Under IDEA, with its feature of IRS collection, defaults are virtually eliminated—there is neither reason nor opportunity to default. Some borrowers, because of insufficient income will be subsidized but at least they will pay what they can and the government will get 100% of it rather than splitting collections with third parties. Other borrowers will have low incomes and pay little for a time, but eventually see their incomes rise and repay 100% of what they owe.

Enormous Savings: Enactment of IDEA would yield considerable savings over the current FFELP which can be used to provide better loan terms to borrowers or additional grant or work-study assistance. Earlier analysis by CBO suggests that moving from the FFELP to IDEA could conceivably save the entire \$3 billion annual cost of the FFELP—or more than Clinton budget plan assumes. Extra savings could be better spent on other student financial aid programs.

*FFELP refers to only the Stafford and SLS programs. IDEA assumes that the current structure of the PLUS program would remain intact.