

EXTENSIONS OF REMARKS

THE TRAGEDY OF HALABJA

HON. NEWT GINGRICH

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. GINGRICH. Mr. Speaker, I am pleased to submit into the CONGRESSIONAL RECORD this editorial by Dr. Christine Gosden from the Washington Post of March 11, 1998. I believe that this editorial helps put the terrible effects of chemical and biological weapons into perspective and clearly illustrates why Saddam Hussein is a mortal danger to this planet. We must never allow ourselves to forget the ghastly horrors of Halabja and Saddam Hussein's willingness to inflict the horrors of chemical and biological weapons not only on the Iraqis, but on his own people.

The editorial follows:

[From the Washington Post, Mar. 11, 1998]

WHY I WENT, WHAT I SAW

(By Christine Gosden)

We have all talked so long and so reflexively about "weapons of mass destruction" that the phrase has lost much of its immediacy and meaning. It has become, like "nuclear devastation" and "chemical and biological warfare," an abstract term of governmental memos, punditry and political debate. For many it calls forth neither visual imagery nor visceral revulsion.

Two Sundays ago, the TV program "60 Minutes" got a good start on changing that when it broadcast the story of the Iraqi city of Halabja 10 years after its civilian population had been the target of a chemical attack by Saddam Hussein. That population is mainly Kurdish and had sympathized with Iran during the Iran-Iraq war. The gassing of its people was in retaliation for that sympathizing.

"60 Minutes" has given us permission to make still pictures from the film, which was originally shot, both in 1988 and 1998, by the British film maker, Gwynne Roberts. The "60 Minutes" staff also helped us to get in touch with the remarkable Dr. Christine Gosden, a British medical specialist, whose efforts to help the people of Halabja it documented. Dr. Gosden, who went out to Halabja 10 years after the bombing, agreed to write a piece for us, expanding on what she saw in Iraq. People around the world have seen the evidence of deformity and mutation following from the nuclear bombing of Hiroshima and Nagasaki. It shaped their attitude toward the use of atomic weapons. Maybe if more evidence of the unimaginable, real-life effects of chemical warfare becomes available, a comparable attitude toward those weapons will develop.

On the 16th of March 1988, an Iraqi military strike subjected Halabja, a Kurdish town of 45,000 in northern Iraq, to bombardment with the greatest attack of chemical weapons ever used against a civilian population. The chemical agent used was a "cocktail" of mustard gas (which affects skin, eyes and the membranes of the nose, throat and

lungs), and the nerve agents sarin, tabun and VX. The chemicals to which the people were exposed drenched their skin and clothes, affected their respiratory tracts and eyes and contaminated their water and food.

Many people simply fell dead where they were, immediate casualties of the attack; estimates put these deaths at about 5,000. A few were given brief and immediate treatment, which involved taking them to the United States, Europe and Iran. The majority of them returned to Halabja. Since then, no medical team, either from Iraq, Europe or America or from any international agency has monitored either the short- or long-term consequences of this chemical attack. Gwynne Roberts, a film director, made the award-winning film "The Winds of Death" about the attack in 1988. I saw this film, and it had a tremendous effect on me. Gwynne revisited Halabja in 1997 and was concerned that many of the survivors seemed very ill. He could not understand why no one had tried to find out what was happening to them. He convinced me that this was something I had to do.

Why would a female professor of medical genetics want to make a trip like this? I went to learn and to help. This was the first time that a terrible mixture of chemical weapons had been used against a large civilian population. I wanted to see the nature and scale of the problems these people faced, and was concerned that in the 10 years since the attack no one, including the major aid agencies, had visited Halabja to determine exactly what the effects of these weapons had been.

My medical specialty was particularly apt. My principal field of research is directed toward trying to understand the major causes of human congenital malformations, infertility and cancers including breast, ovarian, prostate and colon cancers. I am carrying out studies on a group of about 15 genes called tumor suppressor genes, which include breast/ovarian cancer genes BRCA1 and BRCA2, colon cancer genes and the Retinoblastoma and Wilm's tumor genes associated with childhood cancers. When these genes are disrupted or mutate, they have a number of effects. Alterations lead to congenital abnormalities or pregnancy loss. Their role after birth is to try to prevent cancers from forming. Later in life, loss or mutation may lead to infertility and cancers.

I was particularly concerned about the effects on the women and children. Most of the previous reported exposures to chemical weapons and mustard gas had involved men involved in military service; chemical weapons had never been used on this scale on a civilian population before. I was worried about possible effects on congenital malformations, fertility and cancers, not just in women and children but in the whole population. I also feared that there might be other major long-term effects, such as blindness and neurological damage, for which there is no known treatment.

What I found was far worse than anything I had suspected, devastating problems occurring 10 years after the attack. These chemicals seriously affected people's eyes and res-

piratory and neurological systems. Many became blind. Skin disorders which involve severe scarring are frequent, and many progress to skin cancer. Working in conjunction with the doctors in the area, I compared the frequency of these conditions such as infertility, congenital malformations and cancers (including skin, head, neck, respiratory system, gastrointestinal tract, breast and childhood cancers) in those who were in Halabja at the time with an unexposed population from a city in the same region. We found the frequencies in Halabja are at least three to four times greater, even 10 years after the attack. An increasing number of children are dying each year of leukemias and lymphomas. The cancers tend to occur in much younger people in Halabja than elsewhere, and many people have aggressive tumors, so that mortality rates are high. No chemotherapy or radiotherapy is available in this region.

I found that there was also a total lack of access to pediatric surgery to repair the major heart defects, hare lip and cleft palate or other major malformations in the children. This meant that children in Halabja are dying of heart failure when children with the same heart defects could have had surgery and would probably have survived in Britain or the United States. It was agonizing for me to see beautiful children whose faces were disfigured by hare lip and cleft palate when I know that skilled and gifted surgeons correct these defects every day in North America and Europe.

The neuropsychiatric consequences are seen as human tragedy on every street, in almost every house and every ward of the hospital. People weep and are in great distress because of their severe depression, and suicidal tendencies are alarmingly evident. The surgeons often have to remove bullets from people who have failed in their suicide attempts. In collecting data from the Martyrs Hospital in Halabja, the doctors said that they are not able to see patients with psychiatric and neurological conditions because there is a lack of resources and there is no effective treatment. Many people have neurological impairment or long-term neuromuscular effects. Most people cannot afford even the cheapest treatment or drugs and so are reluctant to come to the hospital. At present, even for those with life-threatening conditions, there is no effective therapy for any of these conditions in Halabja.

On the first day of my visit to the labor and gynecological ward in the hospital, there were no women in normal labor and no one had recently delivered a normal baby. Three women had just miscarried. The staff in the labor ward told of the very large proportion of pregnancies in which there were major malformations. In addition to fetal losses and perinatal deaths, there is also a very large number of infant deaths. The frequencies of these in the Halabjan women is more than four times greater than that in the neighboring city of Soulemanyia. The findings of serious congenital malformations with genetic causes occurring in children born years after the chemical attack suggest that the effects from these chemical warfare agents are transmitted to succeeding generations.

● 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.

Miscarriage, infant deaths and infertility mean that life isn't being replenished in this community, as one would expect if these weapons had no long-term effects. The people hoped that after the attack they could rebuild the families and communities that had been destroyed. The inability to do so has led to increasing despair. Their lives and hopes have been shattered. One survivor described being in a cellar with about a hundred other people, all of whom died during the attack. Not only do those who survived have to cope with memories of their relatives suddenly dying in their arms, they have to try to come to terms with their own painful diseases and those of their surviving friends and relatives.

For instance, many people have more than one major condition, including respiratory problems, eye conditions, neurological disorders, skin problems, cancers and children with congenital malformations and childhood handicaps such as mental handicap, cerebral palsy and Down's syndrome. The occurrences of genetic mutations and carcinogenesis in this population appear comparable with those who were one to two kilometers from the hypocenter of the Hiroshima and Nagasaki atomic bombs and show that the chemicals used in this attack, particularly mustard gas, have a general effect on the body similar to that of ionizing radiation.

Ten years after the attack, people are suffering a wide spectrum of effects, all of which are attributable to long-term damage to DNA. A radio broadcast was made the day before our arrival to ask people who were ill to come to the hospital to record their problems. On the first day, 700 people came; 495 of them had two or more major problems. The cases we encountered were extremely sad.

The people of Halabja need immediate help. There is a need for specialists (such as pediatric surgeons), equipment and drugs. Even more basic than this, though, is the need for heat, clean water and careful efforts to safeguard them against further attacks. We have to realize that there is very little medical or scientific knowledge about how to treat the victims of a chemical weapons attack like this effectively. We need to listen, think and evaluate with skill, since many of these people have had exposures to strange combinations of toxic gases. They have conditions that have not been seen or reported before. We may severely disadvantage a large group of vulnerable people and deny them effective diagnosis and treatment if we are intellectually arrogant and fail to admit that we have virtually no knowledge about how to treat the problems resulting from these terrible weapons, which have been used to more powerful and inhumane effect than ever before.

The pictures beamed around the world after the attack in 1988 in newspapers and on TV were horrifying. One picture was of a father who died trying to shield his twin sons from the attack. The statue in the road at the entrance to Halabja is based on that picture. This is not a traditional statue of someone standing proud and erect, captured in stone or bronze to represent man triumphant and successful, but of a man prostrate and agonized dying in the act of trying to protect his children. A deep and lasting chill went through me when I entered the town and saw the statue, and it settled like a toxic psychological cloud over me. This proved hard to dispel; it intensified as I met the people, heard their stories and saw the extent of the long-term illnesses caused by the attack. The terrible images of the people of Halabja and their situation persist and

recur in my nightmares and disturb my waking thoughts. Perhaps these thoughts persist so vividly as a reminder to me that the major task is now to try and get help for these people.

SIERRA CLUB SUPPORTS THE TROPICAL FOREST PRESERVATION ACT

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. HAMILTON. Mr. Speaker, I would like to bring to my colleagues' attention a letter from the Sierra Club dated March 13, 1998, in support of H.R. 2870, the Tropical Forest Conservation Act of 1998.

There is widespread and growing bipartisan support for this bill, which now has over 40 cosponsors. Members of the environmental community have also voiced their support. The Sierra Club, on behalf of its 550,000 members, praises H.R. 2870 as an "innovative solution" to tropical forest preservation.

I hope my colleagues will join me in support of this important bill when it comes before us this week.

The letter follows:

SIERRA CLUB,

Washington, DC, March 13, 1998.

Re: H.R. 2870, tropical forest debt swap bill.
Hon. Robert Portman,
Hon. John Kasich,
Hon. Lee Hamilton,
U.S. House of Representatives, Washington, DC.

DEAR REPRESENTATIVES PORTMAN, KASICH AND HAMILTON: On behalf of the 550,000 members of the Sierra Club we are writing to support the early passage of your Tropical Forest Debt for Nature Swap legislation. As you know, primary forests are under assault in almost all countries. Tropical forests are being destroyed at the rate of 50 to 100 acres per minute, or 40 to 50 million areas per year—an area the size of the State of Washington. If we do nothing to stop this destruction, the majority of these lush forests may be irreparably damaged within our lifetimes.

While the causes of this destruction are complex, your legislation demonstrates that innovative solutions to their preservation can be found. H.R. 2870 follows in the tradition of the successful Enterprise for the Americas Act which led to the establishment of national environmental trust funds in many Latin American countries. These trust funds—managed by non-governmental organizations—have empowered local citizens to initiate hundreds of environmental protection projects throughout Latin America. Your bill will bring this creative initiative to the rest of the tropical countries. If properly funded, the trust funds should greatly facilitate the development of long-term solutions, designed to preserve the remaining primary tropical forests.

We welcome this initiative and urge its quick passage into law. Thank you for your leadership in helping to slow the destruction of these treasure houses of biological diversity.

Sincerely,

LARRY WILLIAMS,

Director, International Program.

LET STARR SHINE

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. SOLOMON. Mr. Speaker, it is tragic enough that doubts about the integrity and motivations of many of our elected officials in the eyes of the people of this country. It is even more unjust when those doubts are planted by people we should trust. Recently, the Clinton Administration has deflected the public's attention away from the accusations against the President and toward Independent Counsel Kenneth Starr. All of the president's people are repeatedly attacking Mr. Starr and distracting him from doing his job. What makes this a tragedy is the fact that Mr. Starr is merely performing the duties legally delegated to him. Kenneth Starr is a man of impeccable integrity. He should be allowed to continue his investigation without undue interference or political attacks. In that way only, will he be able to discern the truth. I have enclosed two relevant editorials. The first was written by four outstanding former attorneys general, and was published on March 11 in the Wall Street Journal. The second article was found in The Poughkeepsie Journal, a Gannett newspaper that serves some of my constituents in Dutchess County, New York.

[From the Wall Street Journal, Mar. 11, 1998]

LET STARR DO HIS JOB

(The following statement was issued last Thursday by four former U.S. attorneys general. A related editorial appears nearby.)

As former attorneys general of the United States, we oppose the Independent Counsel Act. We believed in the past, and we believe now, that the United States Department of Justice is capable of investigating all criminal and civil matters involving the United States government. We also believe that the Independent Counsel Act raises serious constitutional issues involving, among other things, separation of powers and due process. However, we also believe in the rule of law. In *Morrison v. Olson*, the United States Supreme Court ruled that the Independent Counsel Act is constitutional. Moreover, in 1994, after the law had lapsed, Congress reauthorized the Independent Counsel Act, and President Clinton signed it into law. Therefore, the Independent Counsel Act is today the law of the land, and it must be enforced.

As former attorneys general, we are concerned that the severity of the attacks on Independent Counsel Kenneth Starr and his office by high government officials and attorneys representing their particular interests, among others, appear to have the improper purpose of influencing and impeding an ongoing criminal investigation and intimidating possible jurors, witnesses and even investigators. We believe it is significant that Mr. Starr's investigative mandate has been sanctioned by the Attorney General of the United States and the Special Division of the United States Court of Appeals for the District of Columbia.

Further, Mr. Starr is effectively prevented from defending himself and his staff because of the legal requirements of confidentiality and the practical limitations necessitated by the ongoing investigations.

As former attorneys general, we know Mr. Starr to be an individual of the highest personal and professional integrity. As a judge

on the United States Court of Appeals for the District of Columbia and Solicitor General of the United States, he exhibited exemplary judgment and commitment to the highest ethical standards and the rule of law.

We believe any independent counsel, including Mr. Starr, should be allowed to carry out his or her duties without harassment by government officials and members of the bar. The counsel's service can then be judged, by those who wish to do so, when the results of the investigation and the facts underlying it can be made public.

GRIFFIN B. BELL,
Attorney General for
President Jimmy
Carter.

EDWIN MEESE III,
Attorney General for
President Ronald
Reagan.

RICHARD L. THORNBURGH,
Attorney General for
Presidents Ronald
Reagan and George
Bush.

WILLIAM P. BARR,
Attorney General for
President George
Bush.

[From the Poughkeepsie Journal, Feb. 28, 1998]

LET STARR DO HIS JOB

Spin doctors in Washington have apparently performed successful surgery on President Clinton's reputation—his approval ratings are soaring with the angels. But Special Prosecutor Kenneth Starr's numbers are down in the cellar.

The steady beat of the president's people, all saying the same thing, has had the obviously desired effect—it's distracted the attention of the American public away from questions of Clintonian wrongdoing, and onto a special prosecutor supposedly running amuck.

Clinton's people loudly proclaim Starr really is overstepping his bounds in his investigations of the president. If he really were, there would be grounds for dismissal by the judges who appointed Starr. Or Attorney General Janet Reno, or the president himself could.

But nobody's moving to dismiss the special prosecutor. They're just making lots of noise on television about him.

Fortunately, the one person whose attention should be on questions of presidential wrongdoing, is Starr is simply doing his job.

The major issue is not whether Clinton had affairs with Monica Lewinsky, Paula Jones or anyone else—though that certainly is a significant moral matter that he may be forced to address, if the allegations turn out to be true.

The major issue is whether the president obstructed justice. Whether he committed perjury and urged others to do the same. And whether evidence was tampered with, and witnesses bought off. That is a significant legal issue that could drive him out of the White House.

We must, of course, presume Clinton is innocent, unless he is proven guilty. He deserves that constitutional privilege as much as any American.

It's also wrong, lacking proof, to paint Kenneth Starr as the guilty party. He's just doing his job. Maybe his investigation will come to nothing. Maybe not. But let him take as much time as he needs to do that job and discern the truth.

The nation deserves truth. Not spin.

SALUTING THE ORGANIZERS OF THE THYAGARAJA FESTIVAL

HON. LOUIS STOKES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. STOKES. Mr. Speaker, it gives me great pleasure to recognize the dedicated work of an extraordinary group of citizens in my Congressional District. For the past twenty years, the Music Department at Cleveland State University and other volunteers under the direction of Dr. T. Temple Tuttle, have organized and hosted the Thyagaraja Festival. This festival has brought musicians from Asia, Africa, Europe, and Australia to perform in the City of Cleveland and have their traditional art forms, cultures, and values celebrated and honored by political and educational leaders. The event also offers attendees the opportunity to experience an array of truly exceptional cultural performances. Audiences have come from as far as Alaska to enjoy these festivities.

In its 21st year, over one hundred volunteers assisted with food preparation and arrangements for the festival. The festival will highlight the Chief Guest, Sri Mukherjee, and the great vocalist, T.N. Seshagopalan will be honored as "Sangeetha Rathnakara," a high honorific meaning "Jewel of a Performer." In addition to the scheduled performers, who will come from India this year, 70 to 100 amateur performers are expected, and a crowd of over two thousand.

Mr. Speaker, the Thyagaraja Festival stands as a recognized commitment to international unity and an appreciation for the beauty of cultural diversity and artistic expression. Again, I salute the organizers of the 1998 Thyagaraja Festival for creating an opportunity for the City of Cleveland and our great nation to participate in an event whose ultimate objective is to increase multi-cultural awareness and acceptance, and secure global peace.

TRIBUTE TO WOMEN IN BUSINESS

HON. DANNY K. DAVIS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

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

Based in Chicago, the Women's Business Development Center serves 2,000 women annually with counseling, training, financial assistance, certification, procurement and advocacy on behalf of women's economic empowerment. The programs of the Chicago-based center are effective, successful and benefit diverse women. These centers service an array of women and their families, including

self-employment for former welfare recipients, business development, expansion and job creation.

The work of the Women's Business Development Center and other women's business assistance centers are essential to strengthening the economy of this Nation by fostering women's business development nationally.

The WBDC and women's business assistance centers are funded by the United States SBA office of Women's Business Ownership and by private and public sector support. They help support a diverse and growing population of new and emerging job-creating women entrepreneurs, including women in transition off welfare.

These centers are unique in that they provide long-term training, involve public and private partnerships for their support, and can be measured on the basis of their economic impact. These centers have served tens of thousands of women.

The women's business assistance centers serve our constituencies by offering quality programs to effectively leverage scarce public and private resources into successful job creation, new business start-ups, and business expansion. Most of them, even after they are no longer eligible for Federal funding, continue to be sustained by the private sector.

These centers are committed to economic self-sufficiency programs that are as diverse as the women served; women of color, women on public assistance, women seeking self-employment, rural and urban women, and women starting home-based businesses. Therefore, it is appropriate that we pause to recognize the great work of the Women's Business Development Center and women's business assistance centers throughout the country.

I take special note of the work of Hedy Ratner and Carol Dougal of the Women's Business Development Center, Counselor Pope of the Cosmopolitan Chamber of Commerce, Connie Evans, Director of the Women's Self-Employment Project, Karen Yarbrough, proprietor of Hathaway Insurance, Deborah M. Sawyer, founder Environmental Design International and other outstanding women in the City of Chicago and the state of Illinois, who provide immeasurable help and support to other women seeking to go into business.

HONORING ALEXANDRIA HIGH SCHOOL FOOTBALL TEAM ON WINNING THE 4A STATE CHAMPIONSHIP

HON. BOB RILEY

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. RILEY. Mr. Speaker, Paul "Bear" Bryant, the legendary football coach at the University of Alabama, used a now famous quote to inspire his football team. "If you believe in yourself and have dedication and pride—and never quit, you'll be a winner. The price of victory is high but so are the rewards." Well, the Alexandria High School Football Team of Alexandria, Alabama took Coach Bryant's words to heart as they worked, practiced, and sacrificed throughout their season to be the best

that they could be. It was this dedication and desire that enabled the Alexandria High School Football team to win the 4A State Championship on December 12, 1997.

While their victory deserves to be recognized, what is more impressive is that this victory marked their second state football title in three years. In addition, this team ended their season with an impressive 13-1 record.

Over the course of the season, Mr. Speaker, the 51 players of this team bonded into a well-knit family, creating a strong following not only within the high school itself, but also throughout the small town of Alexandria. In fact, this team was such an inspiration to the community that well wishers converged on the stadium as early as 3:00 p.m. (nearly four hours before the kickoff) just to find seats. Such loyal fans are normally found only on college campuses, and I believe that through such a strong following, the players and coaches were all that more determined to bring home the title.

Mr. Speaker, I would ask that my colleagues join me in thanking the parents, teachers, students and others who have followed this team and offered their support for this squad throughout the entire season. Specifically, I would like to congratulate Head Coach Larry Ginn and the assistant coaches for a job well done.

I commend them all on the spirit, pride, and hard work they have shown to their community, and I wish them the very best of luck in seasons to come.

THE "AIRPORT SAFETY ACT"

HON. JAMES A. TRAFICANT, JR.

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. TRAFICANT. Mr. Speaker, last week I introduced legislation, H.R. 3463, to require U.S. airports to install enhanced vision technologies to replace or enhance conventional landing light systems over the next ten years. The "Airport Safety Act" will more than pay for itself because of the cost effectiveness of enhanced vision technologies and the reduction in airplane landing accidents and aborted landings. I urge all members to support this important legislation.

H.R. 3463 defines enhanced vision technologies as laser guidance, ultraviolet guidance, and cold cathode technologies. The bill directs the U.S. Department of Transportation to issue regulations requiring airports to install these technologies to replace or enhance conventional landing light systems within ten years of enactment of the legislation. In addition, H.R. 3463 makes the installation of enhanced vision technologies eligible for funding under the airport improvement program.

This bill will make use of a proven new technology to dramatically enhance aviation safety. According to the Flight Safety Foundation, loss of flight crew situational awareness is the primary cause of most airplane accidents. Situational awareness is best defined as an accurate perception of the factors and conditions affecting the safe operation of an aircraft.

Enhanced vision technologies represent a dramatic breakthrough in improving flight crew situational awareness during airplane landings—especially in low visibility situations. The U.S. military has already thoroughly deployed and tested these technologies—with excellent results. Laser guidance systems provide pilots with a visual navigation flight path from as far as 20 miles from the runway, with the precision of an advanced instrument landing system. Best of all, the installation of enhanced vision technologies to replace or enhance conventional landing light systems will require no additional aircraft equipment.

In addition to dramatically improving the ability of commercial pilots to land aircraft during night time, fog and other foul weather conditions, these technologies also will dramatically reduce the likelihood of traffic collisions at airports with parallel runways.

Enhanced vision technologies provide the U.S. aviation system with an unlimited amount of applications. They can be built and installed at high or low density airports, airports located in mountainous terrain, unprepared and unlit airports, vertical landing zones, confined areas such as hospitals, law enforcement agencies, oil rig platforms and remote islands.

Perhaps the most dramatic aspect of enhanced vision technologies are their ability to penetrate most weather conditions—including dense fog. For example, ultraviolet electro-optical guidance systems (UVEOGS) are specifically designed to penetrate dense fog. In tests structured by the Federal Aviation Administration and the U.S. Air Force, UVEOGS were visible up to a half a mile under 700 feet visibility conditions. These tests indicated that when visibility conditions are 700 feet, an aircraft pilot can detect a UVEOGS cue on the heads-up display and transfer to actual visual approach guidance at a distance of at least 2,400 feet from the runway. UVEOGS technology will allow pilots to acquire runway visibility much earlier than with conventional systems—even under adverse weather conditions. This, in turn, will provide pilots with additional reaction time during landing approaches to make flight path corrections.

UVEOGS is also compatible with the enhanced ground proximity warning system (EGPWS). The actual location and image of a runway, anchored to earth, can be displayed in concert with the EGPWS ground contour display. The combination of UVEOGS and EGPWS would mark a significant advance in preventing controlled flight into terrain accidents.

Cold cathode technology produces a more uniform light output than a typical incandescent light. As a result, cold cathode lights leave no after image on the retina, even after looking directly into the light. This is important in aviation applications, especially helicopter operations, because cold cathode lights allow a pilot to see around the light, not just the light itself, thereby increasing the pilot's situational awareness and spatial orientation.

One final note about enhanced vision technologies. Yes, there will be a cost to airports associated with replacing or enhancing conventional landing light system with enhanced vision technologies. However, because enhanced vision technologies generally use less electricity than conventional lighting landing

light systems, and are less expensive to maintain, in the long run they will pay for themselves. In addition, the "Airport Safety Act" gives airports ten years to install this technology. Finally, the bill allows airports to use AIP money to finance the installation of the new technology.

There exist today technologies to reduce the threat to aviation safety posed by adverse weather. Enhanced vision technologies have been tested by the U.S. military. They work, and they work well. The time has come for Congress to step up to the plate and require that this proven safety-enhancing technology be installed at all U.S. airports. If Congress is truly concerned about aviation safety, it will pass H.R. 3463.

THE FACULTY RETIREMENT INCENTIVE ACT

HON. HARRIS W. FAWELL

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. FAWELL. Mr. Speaker, I am pleased to today join with my colleagues Messrs. GOODLING, MCKEON, ANDREWS, ROEMER, and PETRI in introducing the Faculty Retirement Incentive Act. This bill would amend the Age Discrimination in Employment Act of 1967 (ADEA) to clarify that it is permissible for colleges and universities to offer voluntary early retirement incentives to tenured faculty that are in part age-based.

I support the principles of the ADEA and note that the Act has already recognized the unique nature of faculty tenure. In 1986, when Congress amended the ADEA to abolish the mandatory retirement age, it included a seven year exemption for tenured faculty. On December 31, 1993, that exemption was allowed to expire as recommended by a congressionally mandated study, by the National Academy of Sciences, on the impact of an uncapped retirement age on higher education. The Academy's report, however, concluded that diminished faculty turnover—particularly at research universities—could increase costs and limit institutional flexibility in responding to changing academic needs, particularly with regard to necessary hires in new and expanding fields and discipline. It thus predicated its recommendation for ending mandatory retirement on the enactment of several proposals to mitigate these negative effects. The legislation I am introducing today is one of those proposals.

Moreover, this past January, the bipartisan National Commission on the Cost of Higher Education included this legislative initiative in its recommendations to check the skyrocketing cost of a college education. The Commission recommended that "Congress enact a clarification to the Age Discrimination in Employment Act to ensure that institutions offering defined contribution retirement programs are able to offer early retirement incentives to tenured faculty members. The Commission endorses pending Senate Bill 153, which would accomplish this purpose." This legislation which I am introducing today is similar to S. 153, introduced by Senators MOYNIHAN and ASHCROFT.

However, unlike the Senate version, this bill does not permit an early retirement incentive open exclusively to faculty in a given age range. Under this legislation, a college or university must allow all faculty who qualify for a retirement incentive at the time a plan is established, but for their having attained too advanced an age, at least 6 months to elect to retire and receive that incentive. Thus, no professor is denied eligibility for any retirement incentive on the basis of age.

This legislation has been endorsed by the union that represents university faculty, the American Association of University Professors (AAUP). According to the AAUP, voluntary early retirement incentives are beneficial for both the faculty members who choose to retire and the institutions that need to encourage turnover to make necessary hires. Further, the voluntary nature of the proposed incentives and the double protections available to tenured faculty—the age discrimination laws and the tenure system—insure that this “safe harbor” cannot be used to penalize faculty members who choose not to retire. The AAUP wrote in a January 30, 1998 letter that it supports the legislation because “the retirement incentives under discussion are offered on a voluntary basis . . . [and] the legislation would permit an offer of additional benefits. It would not permit institutions to reduce or eliminate retirement benefits that would otherwise have been available to faculty after a certain age.”

The purposes of voluntary early retirement incentives permitted by this bill are precisely in line with the intent of section 4(f)(2)(B)(ii) of the Older Worker's Benefit Protection Act (OWBPA). That amendment to the ADEA states that it is not unlawful for an employer “to observe the terms of a bona fide employee benefit plan . . . that is a voluntary retirement incentive plan consistent with the relevant purpose or purposes of this Act.” These incentives are consistent with the purposes of the ADEA because they merely subsidize or enhance the faculty member's regular retirement income, so that the income does not fall so far short of the retirement income that would be available upon retirement at a later age.

OWBPA explicitly allows for certain age-based early retirement subsidies in the case of defined benefit plans, but makes no reference to defined contribution plans. Of the over 3,400 colleges and universities in this country, over 70 percent offer defined contribution plans, which are very popular with the faculty. Both the professors and the institutions want the flexibility that this legislation insures.

This legislation has been endorsed by the American Association of University Professors, the American Council on Education, the American Association of Community Colleges, the American Association of Colleges for Teacher Education, the American Association of State Colleges and Universities, the Association of American Universities, the Association of Catholic Colleges and Universities, the Association of Community College Trustees, the Association of Jesuit Colleges and Universities, the College and University Personnel Association, the Council of Independent Colleges, the National Association of Independent Colleges and Universities, the National Association of State Universities and Land-Grant Colleges, and the National Association of Student Personnel Administrators.

I expect that this provision, along with several other recommendations of the Cost Commission, will be incorporated into H.R. 6, the “Higher Education Amendments of 1998,” which will be marked up shortly by the Education and Workforce Committee. Thus, this legislation will contribute to containing the costs of higher education, as well as, in the words of the AAUP, “provide greater flexibility in faculty retirement planning, offer a substantial retirement benefit to those professors who choose to retire under the terms of an incentive plan, and leave other professors whole in their choice to continue their careers.”

WORKING TOWARD A COMMON U.S.-EUROPEAN UNION POSITION ON PROLIFERATION ISSUES—THE VIEWS OF UK FOREIGN SECRETARY ROBIN COOK

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. HAMILTON. Mr. Speaker, I had the pleasure to meet with UK Foreign Secretary Robin Cook during his visit to Washington in January, 1998, on the occasion of the UK Presidency of the European Union during the first half of 1998. On March 10, 1998 the British Ambassador sent me the text of a February 20, 1998 letter from Robin Cook, in reply to my short note of January 22nd.

Robin Cook's letter outlines the work of the United States and the European Union toward a common position on proliferation issues, especially with respect to Iran. I commend his letter to you, and the text of our correspondence follows:

HOUSE OF REPRESENTATIVES,
COMMITTEE ON INTERNATIONAL RELATIONS,

Washington, DC, January 22, 1998.

His Excellency Robin Cook,
Foreign Secretary, The Foreign and Commonwealth Office, London SW1A 2AH, the United Kingdom

DEAR ROBIN: It was a pleasure to meet you last Thursday, January 15, 1998 at your Embassy here in Washington. I enjoyed the opportunity to talk with you, and I benefitted from your comments.

I commend you for your close attention to the recent developments in Iran and Iraq. Continued close contact between the European Union and the United States on these and other issues will allow us to work constructively both to advance our shared interests and to resolve our differences. Your initiative to try to work on a common position toward proliferation issues involving Iran is particularly useful. I hope we can narrow our gap.

Thanks again for being so generous with your time. I wish you and your Government success during your EU Presidency period. I hope you will stay in touch on all matters of mutual interest.

With best regards,

Sincerely,

LEE H. HAMILTON,
Ranking Democratic Member.

FOREIGN & COMMONWEALTH OFFICE,
London SW1A 2AH, February 20, 1998.

DEAR LEE, thank you very much for your letter of 22 January about the need to try to

work towards a common European Union/United States position on proliferation issues. I too enjoyed our meeting in Washington.

The gap between the European Union and the United States on proliferation issues is, I believe, much smaller than many people in Congress think. The level of EU/US co-operation over Iran in particular is already very high. As you know, all members of the EU are active members of all the non-proliferation export control regimes: the Missile Technology Control Regime, the Nuclear Suppliers Group, the Zangger Committee, the Australia Group and the Wassenaar Arrangement. As such they apply stringent controls on the export of all dual use goods and missile technology to Iran. In addition to its regular expert level exchanges with the US over proliferation issues, the EU frequently consults with the US in the margins of the plenary meetings of these regimes to maximise co-operation.

The real problem with transfer of weapons of mass destruction and ballistic missile technology to Iran does not, as the US State Department's own experts acknowledge, originate in the EU, but with third countries. The EU, working with the US, has been particularly active in applying political pressure on Russia, for example, to stop the leakage of ballistic missile technology to Iran. Tony Blair and other European leaders have raised their concern about this problem directly with President Yeltsin. At the EU/Russia Co-operation Council meeting on 26 January, I raised, on behalf of the EU, this question with Yevgeny Primakov. I encouraged him to ensure effective and rigorous implementation of the recent Russian executive order blocking the leaking of weapons of mass destruction technologies. Our Political Director, in his Presidency capacity, followed up a week later at a meeting of senior EU and Russian officials.

This joint pressure is beginning to have an effect. It is a good example of the way in which transatlantic co-operation over shared areas of real concern about Iran is beginning to bite. EU and US officials are working closely to find other ways of developing transatlantic co-operation over proliferation issues. A meeting of EU/US proliferation experts on 10 February identified a number of other ways in which co-operation might be enhanced. Future meetings of experts as well as senior officials will follow in the coming weeks.

When I was in Washington, I stressed my determination to use our Presidency of the European Union to work for greater convergence of EU/US policy towards Iran in our shared areas of real concern, Iran's attempts to acquire weapons of mass destruction and its support for terrorism. However, I also made clear that the EU did not believe in the economic and political isolation of Iran and opposed US extra-territorial legislation like the Iran Libya Sanctions Act (ILSA), which penalises EU companies engaged in legitimate commercial activity in Iran. We do not believe that economic sanctions against Iran will have a significant impact upon Iran's attempts to acquire weapons of mass destruction. The best way to hinder these is through effective export controls and joint political action with suppliers of technology, areas in which the EU is already extremely active. My concern is that ILSA acts as a major impediment to our joint efforts to enhance transatlantic co-operation in our shared areas of real concern. In the end, countries such as Iran benefit from our differences. I know this was not the intention of the authors of the Act. I hope you will work with

your colleagues to try to find a way through these difficulties, so that we will find it easier to achieve our common goal, preventing Iran acquiring weapons of mass destruction.

Our Embassy in Washington would be happy to brief you and your colleagues in more detail on the non-proliferation and counter-terrorism measures the EU takes against Iran.

Yours Sincerely,

ROBIN COOK.

IN HONOR OF CHARLES R.
JACKSON

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. SOLOMON. Mr. Speaker, I rise today to note for my colleagues the retirement of the President of the Non Commissioned Officers Association of the USA, Force Master Chief Petty Officer Charles R. Jackson US Navy, Retired. On March 30, he will end more than 45 years of public service which began in the Ohio National Guard, included more than 25 years in the United States Navy and culminated in nearly 19 years of service to the military and veterans community as a representative of the Non Commissioned Officers Association.

Chuck's Navy career began with his enlistment in 1955 and his assignment and training as an Aviation Photographers Mate. Rather than setting into a career in technical skills, Chuck continually sought leadership roles. His talents were recognized and rewarded first with an assignment as the head of the photo section in which he served and later through progressively more responsible roles, including Navy Career Counselor. During his long and distinguished Navy years, he served as an independent duty recruiter, Chief Master at Arms and Command Master Chief for two aircraft carriers, as well as Area and Zone Supervisor for recruiting in Florida and offshore in the Caribbean. Ultimately, he was appointed as Force Master Chief for Navy Recruiting Command, the senior enlisted recruiter in the US Navy and one of a handful of Force Master Chief Petty Officers.

Chuck's Navy service carried him from the United States to the Mediterranean, to South Africa and Vietnam, the South Pacific and the Far East, indeed, all around the world. His service was rewarded with, among other awards, the Meritorious Service Medal, the Navy Commendation Medal, the Navy Achievement Medal, the Vietnam Service Medal, the Force Master Chief Petty Officer and Navy Recruiting Command Badges.

Upon leaving the Navy in 1979, Chuck joined the staff of the Non Commissioned Officers Association. Fourteen months later, he accomplished his first major goal when the Administrator of Veterans Affairs granted NCOA recognition as an Accredited National Service Organization. Chuck recruited and trained the first NCOA national service officers and expanded the force to more than 300 accredited service officers nationally.

Soon thereafter, he was elected to the Board of Directors, where he served first as

Secretary, and then as Chairman of the Board of Directors, Executive Vice President and President of the Association.

In 1984, he became the head of NCOA's Washington Office. During his tenure in this position, the association received its Federal Charter from Congress as a Veterans Organization. The association also accomplished many longtime legislative goals, including parity in special pays and survivor benefits for members of the armed forces, separation pay for enlisted members, Permanent enactment of the Montgomery G.I. Bill, improved VA housing benefits, and special VA benefits for reservists.

After becoming president of the association, Chuck set about modernizing NCOA and protecting its future. He upgraded equipment throughout NCOA offices here and abroad. He created new business practices for the association, modernized our partnership relations and created many new opportunities for the association and its members. Among the most notable are the products and service discounts awarded to NCOA members from Federal Express, MNBA Bankcard, AT&T, and many others.

Chuck was also instrumental in launching the NCOA National Defense Foundation, which has donated more than \$5 million in cash and services to the Department of Veterans Affairs since 1990.

Chuck Jackson has brought a new strength and credibility to the Non Commissioned Officers Association. His service is appreciated and will be missed. Please join me in wishing him a long and pleasurable retirement with his wife Sylvia, daughters, Debbie and Dianne, and their grandchildren.

TRIBUTE TO THE VFW POST 8832
LADIES AUXILIARY IN ROUND-
HEAD, OHIO

HON. MICHAEL G. OXLEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. OXLEY. Mr. Speaker, I commend to the attention of all those present before the House of Representatives and hope that other civic groups will follow in the footsteps of the VFW Post 8832 Ladies Auxiliary in Roundhead, Ohio as they celebrate their 50th Anniversary. A copy of my congratulatory letter to them is included for the CONGRESSIONAL RECORD.

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
Washington, DC, March 16, 1998.

MS. SHIRLEY KRAMER,
VFW Post 8832 Roundhead
Lakeview, OH.

DEAR FRIENDS: I just learned that you will be celebrating your 50th anniversary this month. Please allow me to add my name to the list of well-wishers on this great occasion.

This is quite a milestone and one that you all can certainly be proud of achieving. This achievement validates all your hard work and dedication. The community owes a debt of gratitude for all that you have contributed to it every since your beginnings in 1948. I commend all your many worthwhile programs which benefit our hospitals, youth,

veterans, and families. I look forward to 50 more exciting years from VFW Post 8832 Ladies Auxiliary, Roundhead.

Once again, congratulations on your anniversary and please keep up the great work.

Sincerely,

MICHAEL G. OXLEY, M.C.
Fourth Ohio District.

FANNIE MAE—TRILLION DOLLAR
COMMITMENT

HON. MARTIN OLAV SABO

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. SABO. Mr. Speaker, this week, Fannie Mae celebrates the fourth anniversary of its Trillion Dollar Commitment. I rise before you today to congratulate Fannie Mae CEO Jim Johnson and all of Fannie Mae's employees and local partners on the tremendous impact they have had on expanding home ownership opportunities in Minnesota and the nation.

Since March 1994, Fannie Mae has helped 5.6 million families through this targeted effort. Sixty-eight percent of Fannie Mae's business served families most in need—minorities, new immigrants, residents of central cities and underserved areas, first-time home buyers and people with special housing needs.

I have seen firsthand the impact of this commitment in Minneapolis and the Twin Cities metropolitan area. Fannie Mae's Minnesota Partnership Office piloted a highly successful low downpayment mortgage, known as the "Minnesota Flex," which is now offered in many communities nationwide. This mortgage product helps first-time homebuyers overcome one of the major obstacles to homeownership—saving for a downpayment. Last year, Fannie Mae also launched a rehab effort in Northeast Minneapolis, which is helping to revitalize that community.

Nationally, Fannie Mae is transforming the housing finance system by removing barriers to homeownership and increasing the supply of affordable housing. In short, Fannie Mae's commitment is making a tangible impact on communities and improving the quality of life for homebuyers as well as renters.

I commend Fannie Mae and its local partners on a job well done and wish them further success in expanding home ownership and affordable housing opportunities in the coming years. I would also like to read the attached letter from the Mayor of Minneapolis in support of Fannie Mae's efforts.

OFFICE OF THE MAYOR,
Minneapolis, MN, March 4, 1998.

MR. JAMES A. JOHNSON,
Chairman, Fannie Mae,
Washington, DC.

DEAR JIM: I want to extend my sincere congratulations to you and all of Fannie Mae on your upcoming fourth anniversary of the Trillion Dollar Commitment. It has been delightful to partner with Fannie Mae as you strive to reach your goal of serving the housing needs of underserved populations.

The City of Minneapolis has benefited from Fannie Mae's commitment in many ways. The work of the Partnership Office in finding creative solutions for our community's needs has been a critical component for our housing programs.

The new townhouse River Station development project would not have moved forward without Fannie Mae's American Communities Fund. Homeownership opportunities will be available for 360 families in Minneapolis' riverfront area.

The Section 8 homeownership demonstration project secured HUD approval once Fannie Mae committed \$4 million as an underwriting experiment to fund the mortgages.

Northeast Minneapolis received special funding under your innovative HomeStyle rehab initiative. The entire City is benefiting from your outreach efforts through HomeStyle.

By credit enhancing and purchasing our mortgage revenue bonds, first-time homebuyers achieved lower interest rates.

Your new Neighborhood Partners initiative in the Phillips, Powderhorn, and Central neighborhoods will be a huge boost to revitalizing these underserved areas.

I look forward to continuing our partnership as we explore ways to help even more Minneapolis residents achieve homeownership and affordable housing.

Sincerely,

SHARON SAYLES BELTON,
Mayor, City of Minneapolis.

IN HONOR OF HERIBERTO CRUZ

HON. NYDIA M. VELÁZQUEZ

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Ms. VELÁZQUEZ. Mr. Speaker, I rise today to pay tribute to one of Puerto Rico's greatest athletes and role models, Heriberto Cruz. Mr. Cruz is a shining example of someone who has developed his talents to the fullest and has given back to the community tenfold. We can all be inspired by his example.

Mr. Cruz, now living in Brooklyn, New York, was born in Puerto Rico. Starting at a young age, he excelled in track and field events and quickly became a star. As a student at the University of Puerto Rico, he was the only athlete in the history of intercollegiate games in Puerto Rico to win the Best Athlete award 4 years in a row. Also, while at school, he participated and excelled at a number of international competitions, such as the Central American Games, the Pan American Games, and even the 1964 Olympics in Tokyo. Mr. Cruz received recognition for his many accomplishments when he was inducted into the Puerto Rican Sports Hall of Fame in 1991.

Mr. Cruz's success off the track matches his success on the track. Since retiring from the sport, Mr. Cruz has become a teacher and a marvellous example for the youth of Brooklyn, applying the same lessons he learned on the track to everyday life. His example teaches kids always to strive, to work hard and play fair to succeed in life.

I urge my colleagues to recognize Mr. Cruz's excellence both on and off the field and join me in paying tribute to this excellent athlete and role model.

HONORING PASTOR AND MRS.
EDDIE McDONALD, SR.

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. KILDEE. Mr. Speaker, it is truly an honor to rise before you today to recognize the lifetime achievements of Pastor Eddie A. McDonald, Sr. and his wife, Mary, as they celebrate their 30th anniversary at Friendship Missionary Baptist Church in Pontiac, Michigan. On Saturday, March 14, members of the Friendship family and the Pontiac community will honor Pastor and Mrs. McDonald for their service to our Lord.

The McDonald's joined the family of Friendship Missionary Baptist Church on March 28, 1968. They have been instrumental in the expansion of the congregation and the mission of the church. For 30 years, Reverend and Mrs. McDonald have provided sound leadership and spiritual guidance not only to their congregation, but to anyone in need.

Five years ago, I stood before my colleagues, as I do today, speaking of the valuable resource the citizens of Pontiac have in Pastor and Mrs. McDonald. The missions they have undertaken and the vision they possess have enabled them to forge relationships with many diverse groups.

The McDonald's influence extends throughout the community. They are affiliated with a number of professional and charitable organizations including the Pontiac Ecumenical Ministry, Pontiac Citizen's Coalition, Lighthouse and the Pontiac Youth Assistance Program. Pastor McDonald has also served as president of the Oakland County Ministerial Fellowship. Not limiting their good deeds to the State of Michigan, the McDonald's have been instrumental in food and clothing drives benefitting needy individuals throughout the country.

Mr. Speaker, once again I am very proud to acknowledge and commend the efforts of my constituents and dear friends, Pastor and Mrs. Eddie A. McDonald Sr. They are an inspiration to us all and I am proud to represent them in the Congress.

THE 42D ANNIVERSARY OF
TUNISIAN INDEPENDENCE

HON. NICK J. RAHALL II

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. RAHALL. Mr. Speaker, I rise to acknowledge the anniversary of the 42nd year of Independence for the Republic of Tunisia, to be celebrated on March 20, 1998.

Legend has it that more than 200 years ago, Tunis, as token of esteem and friendship, sent one of its finest stallions to U.S. President George Washington. Unfortunately, customs officials in the nascent republic denied entry to the horse, which spent its remaining days in the Port of Baltimore.

After this somewhat rocky start, I am pleased to note that U.S.-Tunisian relations have improved considerably. Tunisia is about

to celebrate its 42nd anniversary of the establishment of the Republic of Tunisia as an independent country, a time during which Tunisia has enjoyed a strong and healthy relationship with the United States.

I congratulate Tunisia for its many accomplishments, not the least of which is to have established a more democratic system of government, making every effort to broaden political debate, including passage of an electoral law that reserved 19 seats of the National assembly for members of opposition political parties.

Tunisia has a very impressive economic record, having turned to economic programs designed to privatize state owned companies and to reform the banking and financial sectors over the last decade.

As a result Tunisia's economy has grown at an average rate of 4.65 percent just in the last three years, and its economic success has had a beneficial impact on Tunisia's international standing. Tunisia is one of the few countries to graduate successfully from development assistance and to join the developed world.

Tunisia has also become a moderating force in the Middle East peace process, taking an active role within the international community in fighting terrorism.

This may not seem so important until you consider that Tunisia's only two neighbors are Algeria which has been racked by civil strife for several years, and Libya, whose dictator has supported the most nefarious and subversive kinds of terrorism.

Tunisia may not live in a good, friendly neighborhood, but they are good neighbors to the United States, maintaining internal stability in the face of external chaos.

With increasing strong ties between us, the American people congratulate the people of Tunisia on this historic occasion, and I encourage my colleagues to do the same.

A TRIBUTE TO DOROTHY KOHLARS

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. LEWIS of California. Mr. Speaker, I would like to bring to your attention today the remarkable and memorable life of Dorothy Kohlars, perhaps the oldest living veteran alive today at the young age of 102½ years. Dorothy, a resident of the Veterans Home of California in Barstow, was recently inducted into the Mojave Desert Chapter of the Retired Officers Association.

Dorothy Kohlars was born on August 22, 1895 in Hanover, Massachusetts. She joined the Army Nurse Corps in 1918 and enlisted for a second time in 1920 serving for approximately 3½ years all together. As an Army nurse in World War I, Dorothy was one of about 200 nurses working at an allied forces hospital in France during the Meuse-Argonne Offensive in 1918. She worked as a bandage nurse and spent much of her time applying dressings to wounded soldiers. At that point in time, nurses were not commissioned and did not have a military rank. Barbara Churchill,

who served as a Navy nurse in World War II, said that Dorothy Kohlars paved the way for nurses. "There was a dire need for nurses back then and women like Dorothy filled that need," Churchill said.

The Retired Officers Association is a national group of retired military commissioned and warrant officers. Saul Rosenthal, TROA's liaison, said his organization read about Kohlars in the local newspaper and its membership felt it appropriate to name her as an honorary member. "I think it's wonderful for them to think of me this way," Kohlars said. "That was another time. It seems so long ago."

Dorothy was married in 1932 and worked as a nurse until 1943. Today, she enjoys visiting with friends, and listening to music, talking books, and to the news on Braille talking records.

Mr. Speaker, please join me and our colleagues in recognizing the incredible lifetime contributions and achievements of this remarkable woman. Dorothy Kohlars is a living national treasure and it is only fitting that the House of Representatives pay tribute to her today.

TRIBUTE TO THE CHRISTIAN
CARING CENTER

HON. JIM SAXTON

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. SAXTON. Mr. Speaker, it is a privilege for me to recognize and honor the Christian Caring Center-Pemberton, Inc. for their 15 years of service to the community.

At its inception, emergency food and clothing were distributed from a 20 x 40 foot building one day per week. Remaining there for nine years, 40 to 50 families per day were served with life's necessities.

Today, in a larger facility, nine programs are administered by the caring employees and volunteers. These include emergency food and clothing, thrift store, information and referrals to social service agencies and churches, community lunch/rural homeless program, Bible hour worship services and job training among others.

The families who have been assisted by the dedicated volunteers of this worthy organization are too numerous to be counted.

On April 19, 1998, these volunteers will be honored with a celebration dinner. It is these devoted individuals, especially, to whom I pay tribute. Their caring and commitment to those in need is worthy of the highest praise and honor.

They have the gratitude of the community for their efforts in behalf of the less fortunate.

EXTENSIONS OF REMARKS

HONORING THE EAST SUBURBAN
YMCA CAMPAIGN

HON. RON KLINK

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. KLINK. Mr. Speaker, I rise today in recognition of the East Suburban YMCA of Pittsburgh and the contributions of the men and women who helped to expand this wonderful community institution. On March 22, 1998, they will be holding their Grand Re-Opening Celebration. The East Suburban YMCA has always provided opportunities for people to grow in mind, body and spirit and thanks to their most recent campaign, will continue to serve the community for many years to come.

The initial planning for the East Suburban YMCA was done in 1962 and it has remained a presence in the area for over 30 years. The YMCA strives to develop character and leadership through its programs and applies Christian values and principles to all relationships. The East Suburban YMCA serves men, women, boys and girls in the area through a wide variety of programs and facilities. Thanks to the efforts of numerous volunteers and supporters, the YMCA has touched the lives of many people in the community.

I would like to especially salute the group of dedicated individuals who made the East Suburban YMCA Campaign and the upcoming Grand Re-Opening possible. Allow me to first thank the Chairs of the Campaign, A. Richard Kacin and Myles D. Sampson. Their leadership meant so much to the effort. There were also many campaign workers and local donors that I would like to applaud: Claudia Abbondanti, John Beale, Gus Bondi, Lynne Bryan, Jim Cimino, Tim DeBlasse, David Dubois, Eddie Edwards, Julius Jones, Alvin Kacin, Ann Klingler, Bud Kuhn, Carol Morris, Eric Lytle, Anthony M. Brusca Jr., State Representative Joseph F. Markosek, Mike McIntyre, Carolyn S. Mento, Mary Anne Norbeck, Margaret Osbourne, Pete Raspanti, Ben Sampson, David Vick, Charles Turner, David Yunov, and the late Jack Cummings. In addition to these fine examples of devoted and committed citizens, I would like to recognize the East Suburban YMCA Board of Management for their strong support of the campaign. The board members are Barbara Agostine, Kathleen Ballina, Dennis D. Dansak, Paul Dern, James End, Clyde Gallagher, Jeff Herbst, Chuck Leyh, Cheryl Lydiard, Gary Miller, Tony Naret, Lynn Papsio, Jeffrey Russo, Joe Scullo, Steve Sebastian, Carol Siefken, Dan Taucher, and Annette Testa-Young. Additionally, I would like to recognize the YMCA staff, Paul Gelles, James Kapsalis, James Rumbaugh, Bud and Jo Sickler, State Representative Terry Van Horne, and the Honorable Paul Zavarella.

Mr. Speaker, I again want to applaud all of these people for their devotion to the East Suburban YMCA Campaign. I ask my colleagues to join me in recognizing their efforts to improve and build upon the great legacy of service that the YMCA stands for.

March 17, 1998

OHIO HUNGER TOUR TRIP REPORT

HON. TONY P. HALL

OF OHIO

HON. DEBORAH PRYCE

OF OHIO

HON. ROBERT W. NEY

OF OHIO

HON. TED STRICKLAND

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. HALL of Ohio. Mr. Speaker, we commend to our colleagues' attention the following report from a March 2-3, 1998 "hunger tour" of central and southeastern Ohio, in which we participated. The purpose of the trip was to investigate reports of increasing demand for emergency food at Ohio's food banks, pantries, and soup kitchens. We were surprised by what we found. Despite Ohio's strong economy, significant numbers of working poor and senior citizens are having great difficulty making ends meet, and are turning to charities to obtain adequate food. We encourage our colleagues to consider a similar tour in their own communities, to get a close-up view of the changing face of hunger, and the challenges facing the working poor and senior citizens in particular.

INTRODUCTION

Despite a booming economy, record low unemployment, a balanced federal budget, and unprecedented surpluses in many state coffers, there is mounting evidence of worsening hunger among the poorest Americans.

For more than a year now, foodbanks, pantries, and soup kitchens across Ohio and around the country have reported sharp increases in demand for emergency food, which are outstripping the charitable sector's capacity to respond to growing needs. A December, 1997 report by the U.S. Conference of Mayors found that demand for food relief was up by 16%. In January, 1998, my own informal survey of 200 of the nation's foodbanks revealed even sharper increases in hunger relief needs in many parts of the country. A September 1997 report by the U.S. Department of Agriculture found that in the Dayton area, one in eight people seek emergency food assistance every month.

To investigate such reports, and better understand the nature of this trend, I conducted a fact-finding mission to feeding programs in urban and rural Ohio communities from March 2-3, 1998. I was joined by my colleagues Representative DEBORAH PRYCE (OH-15th), Representative BOB NEY (OH-18th), Representative TED STRICKLAND (OH-6th) at site visits located in their districts. Ohio Senator MIKE DEWINE also was represented by an aide who accompanied the delegation for a full day.

Non-profit groups who supported the trip included the Ohio Association of Second Harvest Foodbanks, the Ohio Food Policy & Anti-Poverty Action Center, and the Council for Economic Opportunities in Greater Cleveland, as well as individual foodbanks, pantries, and soup kitchens who hosted the delegation at stops in Columbus, Zanesville, Logan, MacArthur, and Dayton.

FINDINGS

What we saw and heard in the communities we visited strongly confirmed several emerging trends reported by foodbanks across Ohio and around the country:

Working people account for a large share of the increase in demand for emergency food, specifically people in low-wage and part-time jobs that offer few benefits and do not cover the cost of basic needs, including food.

Ohio is attempting to move over 148,000 households containing 386,239 persons from welfare to work over the next three years. The latest national data for December 1997 found that Ohio's twelve month growth in employment since December 1996 was 52,800 jobs, a slow growth rate of 1.0%. During the same period, Ohio lost 3,900 manufacturing jobs. New job growth has been in service sector employment, which generally paying minimum or just above minimum wage with few or no medical benefits. Despite a robust economy and an abundance of low-wage jobs in Columbus and other urban centers, significant pockets of joblessness and high unemployment persist in the more economically depressed parts of the state's Appalachian region.

The delegation visited the Southeastern Ohio Foodbank, which provides food to local charities in one of the poorest and most economically depressed areas of the state. In three of the nine counties served by that foodbank, between 40% and 50% of the people requesting emergency food were working full or part-time. In Meigs county, more than half of the people seeking emergency food assistance were working.

Not one person we spoke with did not want to work, and all expressed their shame and frustration at having to resort to foodbanks to put food on the table at the end of the month. One woman explained: "My children get excited to see food coming into the house—kids should get excited about toys, and circuses, and special treats, not the food we need to feed our family." According to the pantry director in MacArthur, Ohio, a rare job opening for a clerking position at a video store recently drew more than 100 applicants. Highest on that pantry's wish list were buses to transport people to minimum-wage jobs in Columbus.

At the Franklinton Food Pantry, the largest pantry in Franklin County, where more than 11,000 people seek food assistance each month, over 60% of all households in the community have incomes below \$15,000 per year (well below the \$16,050 poverty line for a family of four). A visit to the home of one food pantry client belied the common stereotype that people seeking charitable assistance are lazy freeloaders. Here was a couple with strong faith and family values, struggling to keep their family of seven together. Like many Ohio working families, for these people the pantry is no longer an emergency food source, but a regular part of their monthly coping and budgeting process to keep their family from going hungry. Their net income of \$600 every two weeks barely affords a food budget of \$100 a week, which must stretch to feed five teenagers (two of them taken in from a troubled family member). Their coping mechanisms include purchasing low-cost food, limiting the types of food they consume, and once a month getting food from the local food

pantry, which helps feed the family "between pay checks." Such families have no cushion against unexpected expenses, such as major car repairs, illnesses, or high heating bills in unusually cold months.

Elderly people on fixed incomes are resorting to food pantries and soup kitchens in growing numbers. They frequently cite the cost of medical care and prescriptions as competing with their limited food budgets.

At various stops on the tour, we repeatedly heard about the dilemma seniors face when their monthly Social Security checks are eaten up by medical fees and prescriptions, leaving little money for food. As we approached a MacArthur, Ohio food pantry, we observed a line of nearly 1,200 people, mostly senior citizens, waiting along the road to receive a box of food. Inside the pantry, clergy and church volunteers serving this crowd described deplorable living conditions—run-down shacks with no heat or running water, dilapidated trailers with holes in the floor, even chicken coops and buses. We repeatedly heard that their pride and the stigma of accepting charity keep many seniors from asking for help until their situation is truly desperate. As one nun told us, "we know we are really in trouble when the elderly start showing up at pantries in large numbers."

Part of the "traditional" clientele at food pantries and soup kitchens are those for whom hunger is a symptom of deeper problems—illiteracy, a lack of education, a history of substance or domestic abuse, mental illness, or homelessness. It will be difficult if not impossible for many of these individuals to compete in the job market without intensive rehabilitation, and some of them may never be able to hold jobs.

Everyone who has ever volunteered at a soup kitchen knows these faces—people who may never have been able to hold a job, and are not counted in unemployment data because they are unemployable or have given up trying to find work. This described many of the people we met at the Zanesville soup kitchen we visited—people who have "failed to thrive" and live life on the margins for one reason or another. As one volunteer put it, "with the right kind of help, some of these people may be able to pull themselves up by their boot straps, but a lot of them never had boots to begin with." And, in the words of a food pantry director, "I am tired of selectively talking about the types of clients we serve, so that people will care. Some of these people are plain old poor folks, who've had a hard time getting it together for whatever reason. But they still need to eat."

Churches and charitable food assistance agencies are doing their best to rise to the challenge of growing demands, but their capacity is overwhelmed by the increased need they are now facing.

In attempts to meet increased needs, every church group and private charity we spoke with had stepped up efforts to raise additional funds through church collections, food drives, pie sales, and appeals to businesses and other donors. Yet, in many cases pantries report having to reduce the amount of food they distribute, or turn people away for lack of food. A Zanesville soup kitchen reported taking out a bank loan for the first time ever last year, to

cover operating costs. Within the last year the number of food relief agencies serving the hungry in Ohio reportedly declined by 23% as many closed or consolidated with other operations.

CONCLUSIONS

Our limited sampling of sites serving hungry people, and discussions with charitable food providers, state officials, and advocacy groups, provided only a snapshot of the conditions that are underlying the increases in requests for relief that foodbanks, soup kitchens and pantries are reporting. Yet it confirmed to us, in clear and human terms, disturbing evidence that more of our citizens than ever are vulnerable to hunger, despite a robust economy.

As states work to replace the federal welfare system with structures of their own, the number of people turning to food banks for emergency assistance is growing. New strategies are being tried, many with success, and they need to be encouraged. Food banks have been doing the hard work on the front lines of fighting hunger for decades. They are supported by their communities, and they are the organizations that increasing numbers of citizens turn to for help. But to ensure that Americans who turn to food banks for help do not go hungry, food banks need additional support.

They need the goodwill and charitable contributions of their community, and the participation of more individuals and businesses.

They need public and private initiatives that complement their efforts and address the root causes of hunger and poverty.

They need jobs that pay a living wage and laws that encourage generosity and charitable giving.

And they cannot do without the significant support of federal funds and federal commodity foods.

The job of the federal government was not finished when the welfare reform bill was enacted. Congress and the Administration have a responsibility to monitor what the states are doing, to measure how the poor are faring, and to make adjustments as necessary as problems arise.

Even as we give policy reforms a chance to work and aggressively attack the underlying problems that make people vulnerable to hunger, we cannot stand by and watch growing numbers of Americans go hungry. If, as the evidence suggests, increasing numbers of people are so hungry they're willing to stand in line for food, we cannot rest knowing that, too often, there is no food at the end of that line.

HONORING GENERAL RAYMOND G. DAVIS

HON. MAC COLLINS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. COLLINS. Mr. Speaker, I rise today to congratulate the American Legion on the occasion of the 79th Anniversary of its founding and to pay homage to General Raymond G. Davis, Medal of Honor recipient and retired

Assistant Commandant of the United States Marine Corps. I recently had the honor of introducing General Davis as the speaker at the recent birthday celebration of the Clayton County American Post 258. I enter those remarks in the CONGRESSIONAL RECORD in honor of the American Legion and General Ray Davis.

THE HONORABLE MAC COLLINS 79TH ANNIVERSARY OF THE AMERICAN LEGION CLAYTON COUNTY AMERICAN LEGION POST 258, MARCH 13, 1998, JONESBORO, GEORGIA

Good evening. It is a real pleasure to be with so many friends here tonight. Thank you Lamar Miller for your kind introductory remarks and for giving me the honor of introducing General Ray Davis, our distinguished speaker this evening. I also want to recognize Clayton County Sheriff Stanley Tuggle, State Representative Greg Hecht, and State Representative Frank Bailey and his wife, Frances. I have known and respected Frank for many years. He is a friend and does a fine job for the people of Clayton County in the Georgia House of Representatives.

And, I want to recognize Mr. James Hugh Lindsey. I had the pleasure of first meeting Mr. Lindsey at a celebration arranged by Mr. Miller on the occasion of his 101st birthday. Mr. Lindsey recently celebrated his 102nd birthday, and I know everyone here this evening joins with me in wishing him many more to come.

We are here tonight to celebrate and honor the 79th anniversary of the founding of the American Legion. When Mr. Miller told me tonight's dinner was being held to celebrate the founding of the American Legion, I wanted to learn more about the rich history of your organization.

It all began in March 1919 when members of the American Expeditionary Force in Europe held the first caucus in Paris and created an organization for those who have served their country. The official name for the Legion was adopted in May 1919 at a caucus meeting in St. Louis. In September 1919, the organization was officially chartered by the United States Congress. And, in November 1919, the Legion held its first annual convention in Minneapolis where its members adopted the organization's constitution and set its future course.

From that handful of soldiers in Paris and the founding members at the first convention in Minneapolis, the American Legion today has grown to over 2.9 million members. The programs you sponsor and support touch the lives of so many of your fellow citizens. You are helping to mold the hearts and minds of our nation's youth with your work with the Boy Scouts of America, your sponsorship of Boys State and Boys Nation, American Legion Baseball, your educational scholarship programs, the Child Welfare Foundation, your Children and Youth Programs and many, many more.

Through your Citizens Flag Alliance, the Legion is working to "protect our history, our pride, our honor and our flag." And, the American Legion provides valuable input to Congress in writing and passing laws that protect our national security and enhance the lives of all who have served their country. As a Member of Congress, I thank you and your fellow Legionnaires for all that you have given, and continue to give, to your nation.

While I could continue speaking on the wonderful history of the Legion, it is my honor to introduce your keynote speaker who, I believe, best represents the ideals on

which the American Legion was founded and for which it stands today. Raymond G. Davis is a son of Georgia. He was born on January 13, 1915 in Fitzgerald, the son of Zelma and Raymond Roy Davis. Following his 1938 graduation from Georgia School of Technology with Honors, Ray Davis began a 33-year career with the United States Marine Corps as a second lieutenant.

During that distinguished career, Ray Davis rose from the rank of second lieutenant to become a four-star general and Assistant Commandant of the Marine Corps. While General Davis may be best known as a recipient of the Medal of Honor while serving as a Battalion Commander during the Korean War, he first saw action in some of the most brutal fighting of World War II. He was part of the Marine forces that participated in the capture and defense of Guadalcanal and the Eastern New Guinea and Cape Gloucester campaigns.

While commanding the 1st Marine Division of the 1st Battalion in September of 1944, then Major Davis was wounded during the first hour of the landing operations. He refused to leave his men and continued to direct the Battalion in establishing defense positions and gaining control of the island. For his actions, Major Davis was awarded the Purple Heart and the Navy Cross.

As a Lieutenant Colonel in Korea from 1950 to 1951, General Davis earned the nation's highest decoration for heroism during the 1st Marine Division's historic fight to break out of the Chosin Reservoir Area. Against overwhelming odds, he led his Battalion in a four-day battle which saved a Marine rifle company and opened a mountain pass for the escape of two trapped Marine regiments. President Harry Truman presented Colonel Davis with the Medal of Honor in ceremonies at the White House on November 24, 1952.

In 1968, then Major General Ray Davis was named Deputy Commanding General of forces in his third and final conflict—the Vietnam War. During that tour, General Davis was awarded the Distinguished Service Medal—the first of two such medals he received. In 1971, General Davis was nominated by the President and confirmed by the United States Senate as the Assistant Commandant of the United States Marine Corps. He served in this position until his retirement in 1972.

In addition to the Medal of Honor, two Distinguished Service Medals, the Navy Cross and Purple Heart, General Davis was awarded two Silver Stars, two Legions of Merit, six Bronze Stars and many other awards from allied governments. Additionally, the forces in which he served received five Presidential Unit Citations, three Navy Unit Commendations and 15 Battle Stars.

After 33 years of traveling the world, seeing action in three wars and serving as one of the nation's highest military officers, Ray Davis could have settled into a comfortable retirement on his farm here in Georgia. But this was not the way for Ray Davis—a man of life-long action and deep commitment to serving others.

Let me quote General Davis on leaving the Marines: "As for retirement being difficult, I had an ideal transition in that I was retired from the Corps at 10 o'clock in the morning in Washington, and I was in my Atlanta office at 2 o'clock that afternoon in charge of the whole state of the Georgia Chamber of Commerce." Ray Davis had returned home as Executive Vice President for one of the premier business organizations in Georgia.

General Davis went on to lead the Georgia Chamber through an exciting time of growth

in our state. He later left the Chamber to become President of RGMW, a family-owned land development corporation. General Davis also gave time to activities that are close to his heart. He has served as a trustee in the Valley Forge Military Academy, Chairman of the Trustees for the Marine Military Academy and on the Board of Visitors for Berry College. He was appointed by President Ronald Reagan to the Korean War Veterans Memorial Advisory Board and he is active in many Marine Corps organizations.

Today, General Davis and his wife of over 50 years, Knox, live in Rockdale County. They enjoy traveling and staying active in the many organizations in which General Davis still serves. They also enjoy having more time for their three children, Raymond Jr., Gordon and Willa, and their grandchildren. Tonight I have touched on the highlights of the extraordinary life and career of General Davis. For more details on this incredible man, I would encourage you to read "The Story of Ray Davis." In fact, we may be able to prevail on the General to autograph copies of his book this evening.

In closing, I want to leave you with a quote from Army General Creighton W. Abrams Jr., commander of U.S. forces in Vietnam, to Marine Commandant General Leonard F. Chapman Jr. General Abrams said of Ray Davis, "... of the 50 or so division commanders I have known in Vietnam, General Davis has no peer. He's the best."

Ray Davis truly does represent the best of American society—soldier, scholar, a man of deeply held beliefs and commitments, and a devoted husband and father. Words cannot express how proud and honored I am to know General Ray Davis. Ladies and gentlemen, I give you a true American hero—General Raymond G. Davis.

IN OPPOSITION TO VIOLENCE
AGAINST WOMEN—MARKING
INTERNATIONAL WOMEN'S DAY

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. LANTOS. Mr. Speaker, I rise today to express my abhorrence to all forms of violence against women and to speak out in support of International Women's Day. With many of our colleagues here in this body, I have worked to foster respect for civil rights here at home and human rights abroad.

In connection with the celebration of International Women's Day, Mr. Speaker, I want to call to the attention of my colleagues those justice seekers who are beginning to expose the roots of injustice, who are bringing to our attention human beings denied their uniqueness and their personhood. Our task as advocates for human rights is not only to continue the pursuit of justice, but also to realize that as we make progress, we must release ourselves from ignorance and biases that allow us to overlook some atrocities but not others. In this regard, Mr. Speaker, we must affirm that the rights of women are the rights of all individuals. I add my voice to that of the United Nations' World Conference on Human Rights in Vienna, 1993, which proclaims, "Women's rights are human rights."

Unfortunately, Mr. Speaker, women face a triple threat to their human rights. They are

victimized by the construction of gender in their society. They are victimized by gender-based violence. And they are discriminated against by the structures of justice. Today, we must take action by properly addressing human rights violations against women. We must recognize gender-based violence in its various forms, and we must recognize these violent acts as human rights violations including, among others, sexual trafficking, economic discrimination, female genital mutilation, domestic violence, and rape.

These crimes against humanity are compounded by many victims' justifiable fear that their suffering will be disclaimed, that their suffering will be thrown out as invalid. Human rights violations against women are under-reported and under-emphasized. We must be certain, Mr. Speaker, that violence against women is no longer silenced.

One of the most repugnant ways in which gender-based constructs discriminate against women, Mr. Speaker, is the trafficking of women and girls. They are reduced to mere economic sexual value to be sold and bartered. In the disturbing realm of sexual trafficking, women are forced into prostitution and coerced into marriage; they are often sold into bondage, where they are tortured and face degrading treatment as well as sexually transmitted diseases. Trafficking in women occurs across some well-patrolled international borders, and it is no coincidence that in many countries the institutions of justice, including the police, condone and profit from the trade in women.

In Thailand, there is a flourishing trade in Burmese women and girls; in India, the same trafficking occurs with Nepali women and girls. Bangladeshi women are lured to Pakistan by promises of a better life or abducted from their homes; they are then sold in clandestine settings to brothels where pimps threaten them with their illegal immigrant status and then denounce them for having sex outside of marriage.

Mr. Speaker, women are often subjected to gender-based economic discrimination and degradation because some states fail to recognize them as individuals outside of their material value. Economic discrimination against women makes them particularly vulnerable to harassment and abuse. Women are now increasingly important to the economies of most countries, but at the same time, many countries neglect women's rights as laborers. Women in the workplace are exploited and abused in a number of ways relating specifically to their sex.

As the majority of workers in the Maquiladoras, the export-processing factories along the U.S.-Mexico border, women must engage in a gender-specific fight to gain equal protection in the labor market. Most women who work in Maquiladoras do so because they are less well-educated and lack opportunities to gain necessary qualifications for other jobs. As a condition of employment, women applicants are routinely required to give urine samples for pregnancy tests. If a worker becomes pregnant and this is discovered by her boss, she is frequently forced to resign. Female workers may be harassed and mistreated, given more physically difficult tasks, and often forced to stand while working.

Furthermore, when a Mexican woman is a victim of sex discrimination, she has few avenues of legal redress. The Mexican justice system fails to protect women's reproductive health. The economic disincentive of regulating the manufacturing sector, which is the excuse given for failing to take action to protect women, is a poor excuse for failing to act.

Sexual discrimination in the workplace is reinforced by the lack of economic opportunity for women in many countries. Fear of losing a job reinforces a woman's inability to seek redress of her grievances. These acts of abuse are intolerable as women are forced into an outrageous choice between their legitimate human rights and their jobs.

In time of war or periods of social unrest, Mr. Speaker, violence toward women is intensified. As a Co-Chair of the Congressional Human Rights Caucus, I stepped forward with the horrifying story of the treatment of women and children in Uganda during the recent conflict there. Girls and women in Uganda are traded back and forth, bartered as wives. Their allocation is part of a dehumanizing reward system for male soldiers. This crime addresses a theme of ownership which precludes women's sexual rights and brings to light the brutalization of Ugandan women. Rape within "marriage" is not construed as a crime in Uganda, or for that matter, in many countries which consistently violate women's rights. When intra-marriage rape is condoned within a society, this neglect is one of several factors leading to a normalization of domestic violence.

Sexual discrimination and power are especially apparent in Uganda as girls who are forcibly married are required to cook for the soldiers as they are on the move and are severely beaten or killed should they not cook quickly enough. Both girls and boys are forced to kill other children who have not performed their tasks to a sufficient level. Captive boys are often forced to sleep with captive girls, and this sexual indoctrination has terrible ramifications for future sexual violence. The nightmare in Uganda demonstrates the importance of taking into account the sexual specificity of violence. We should recognize how sexual violence harms both girls and boys, women and men.

Mr. Speaker, one of the most horrible examples of gender-based violence against women and children is female genital mutilation (FGM). FGM refers to either the removal of certain parts of the female genitalia or all of it. FGM is a crime against humanity—it violates a woman's fundamental right to a healthy life. Nearly 135 million girls and women around the world have undergone FGM, and it continues at an astounding rate of approximately 6,000 incidents per day. It is practiced extensively in Africa, in the Middle East, and among many immigrant communities in parts of Asia and the Pacific.

FGM is an extremely painful and even dangerous procedure which scars women both physically and mentally for life. FGM is an example of how violence is connected to gender determination as a woman is often considered "incomplete" lest she undergo FGM. A woman is not treated as a specific individual, rather she is a sexual being whose sexuality, sexual appetite, and reproductive functions are sup-

posedly controlled and limited through FGM. In the case of FGM, we are forced to deal with brutal cultural discrimination against women. Women who have undergone FGM have publicly come forward to present their stories of humiliation and pain.

Crimes specific to women, Mr. Speaker, often revolve around religious and cultural justifications that seem inevitable to discriminate against the female gender rather than the male. In Afghanistan, which has endured 18 years of armed conflict, we are witnessing a tragic situation in which thousands of women are literally prohibited from leaving their homes. They must be "invisible;" they are denied their humanity. Women are forced to wear a robe which completely covers their bodies, the *burqa* robe. Should women expose their ankles, they are accused of violating the Taliban, the interpretation of the Shari's (Islamic law) based upon the teaching of Islamic schools in Pakistan. The restrictions upon Afghani women are a shocking violation of human rights based upon culturally determined ideas of gender.

Mr. Speaker, we must not become desensitized to violence against women. It is the responsibility of every state to preserve the human rights of women and to protect them against violence. Violence against women is not a private matter. In far too many countries—unfortunately, including our own—it is a structural and system-wide violation of human rights of women. States that do not prevent and punish crimes of domestic violence are as guilty as the perpetrators of that violence. Inaction against domestic violence reinforces the denial of basic human rights.

Domestic or family violence is a commonplace occurrence in nearly every country in the world, and battered women are isolated from national systems of justice, as well as from community and family. Intimate partners are prosecuted less harshly than those who victimize strangers, and this pattern of neglect for women's rights is evident in many corners of the world. In Brazil, some courts still exonerate men accused of domestic violence if they acted "to defend their honor." South African justice officers do not wish to be involved in domestic violence; they consider it a "private" affair. Not only are women subjected to acts of violence, but they are also subjected to judicial establishments which systematically are involved in gender-specific violation of human rights.

Mr. Speaker, the harmful perceptions of domestic violence are magnified in the case of rape. Rape is widely portrayed as an individual act and a private crime of honor, not as the political use of violence. Since World War II, however, human rights organizations estimate that there have been one million women raped during wars. Rape in war has been obscured from public view by our assumptions about the hyper masculine nature of soldiering and of rape as a crime of sex rather than a crime of violence.

This past week, Dragoljub Kunarac, a former Bosnian Serb paramilitary commander, confessed that he had raped Muslim women in an international legal process before the Yugoslav war crimes tribunal in The Hague. He is the first individual to plead guilty to rape as a war crime. The Hague is the first court

of its kind to specifically list rape and other sexual offenses as war crimes. The international women's movement has seldom been so effective in alerting the world to crimes against women as it has been in calling to international attention the brutal use of rape during the armed conflict in Bosnia.

Rape is an especially under-reported and minimized assault on women. It is "the least condemned war crime; throughout history, the rape of hundreds of thousands of women and children in all regions of the world has been a bitter reality," according to the UN Special Rapporteur of Violence Against Women. We must not cease our efforts to identify gender-specific violence against women in such situations.

Rape has been used to brutalize, to dehumanize, and to humiliate civilian populations on ethnic, national, political, and religious grounds. Sexual violence was defined by many analysts as a genocidal act in the Yugoslavian conflict because it was perpetrated primarily by Bosnian-Serbs as a weapon in their effort to drive out the Muslim population. Some Muslims were told while being raped that they would bear Serbian children.

During the 1994 genocide in Africa, Hutu militia in Rwanda subjected the Tutsi minority women to gender-based violence on a mass scale as they raped and sexually assaulted hundreds of thousands of women. In another instance of human rights violation, Pakistani soldiers committed ethnically-motivated mass rapes during the Bangladesh war for independence.

It is an outrage that rape is still categorized by many as a crime of honor and property as opposed to a crime against personal physical integrity. This misconception adds to the false notion that rape is a "lesser" crime in comparison to torture. Women are denied their individual humanity and instead perceived by the aggressor as a symbol of the enemy community that can be humiliated, violated, and eradicated.

This year we will celebrate the 50th anniversary of the Universal Declaration of Human Rights (UDHR), but we should not overlook the fact that the human rights of women were not specifically affirmed by the United Nations until 1993. Before this time, the gender-specific nature of many of the crimes against women were often ignored.

By recognizing that violence is often specific to gender and by acknowledging the ways in which violence relates to our conceptions of gender, we can illuminate the barriers that we must transcend to achieve equal rights for women. The pervasive forms of violence that are normalized and trivialized by culture and society must not be tolerated as we affirm the human rights of women on this International Day of Women.

Mr. Speaker, the rights of all humans are unalienable rights. We must stand firm in our belief that all—women, as well as men—have an individual right to dignity and that our own rights are not assured unless the human rights of all others on this planet are secure. I urge my colleagues to join me in this fight for human rights for all women.

I commend to my colleagues the words of Pastor Martin Niemoeller, who endured the horrors of Nazi Germany: "In Germany they

came first for the Communists, and I didn't speak up because I wasn't a Communist. Then they came for the Jews, and I didn't speak up because I wasn't a Jew. Then they came for the trade unionists, and I didn't speak up because I wasn't a trade unionist. Then they came for the Catholics, and I didn't speak up because I was a Protestant. Then they came for me, and by that time no one was left to speak up."

Mr. Speaker, the violation of the human rights of any woman is the violation of the rights of all of us. As we mark International Women's Day, we must recommit ourselves to that struggle.

INTRODUCING THE COLLEGE TUITION REDUCTION AND INFORMATION ACT OF 1997

HON. HOWARD P. "BUCK" McKEON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. McKEON. Mr. Speaker, I rise today to introduce the College Tuition Reduction and Information Act. Almost a year ago I, along with the Gentleman from Pennsylvania, Mr. GOODLING, and a bipartisan list of cosponsors, introduced the Cost of Higher Education Review Act of 1997. At that time, it was clear to us that college was too expensive and that college price increases were threatening the ability of American families to provide for their children's education. That legislation, which has since been enacted, established a National Commission on the Cost of Higher Education. The job of the Commission was to evaluate why tuitions have increased to two-to-three times the rate of inflation every year, and to advise Congress and the President on steps which could be taken to bring college prices under control.

The Commission has since finished its work and gone out of existence. The legislation we are introducing today will implement a number of the recommendations of the Commission. Specifically, this legislation will provide students and parents with better information to keep colleges accountable and higher education affordable by requiring the Secretary of Education to work with institutions to develop a clear set of standards for reporting college costs and prices. Under our bill, the Secretary of Education will redesign the collection of Federal information on college costs and prices to make it more useful and timely to the public.

The College Tuition Reduction and Information Act will allow students to make more informed choices about the level of education they pursue by requiring the Secretary of Education to collect separate data on the cost and price of both undergraduate and graduate education. It will help parents and students make informed decisions about the school they choose by requiring the Secretary of Education to make available for all schools on a yearly basis information on tuition, price, and the relationship between tuition increases and increases in institutional costs. It will also allow us to keep track of any progress made in reducing tuitions by requiring the United

States General Accounting Office to issue a yearly report on college cost and tuition increases.

This legislation will reduce the costs imposed on colleges through unnecessary or overly burdensome federal regulation by requiring the Secretary of Education to undertake a thorough review of regulations regarding student financial assistance every two years, and where possible repeal, consolidate, or simplify those regulations. The Secretary will also report to Congress any recommendations he has with regard to legislative changes which would allow increased regulatory simplification. Our bill will allow colleges and universities to offer voluntary early retirement packages to tenured professors, and it will require the General Accounting Office to report to Congress on the extent to which unnecessary costs are being imposed on colleges and universities as a result of holding them to the same Federal regulations that are applied in industrial settings. We expect colleges and universities to pass these savings on to students.

This legislation will keep college affordable by ensuring that every American has simpler, more efficient access to higher education by bringing the delivery of Federal student financial assistance into the 21st century and by strengthening Federal support for innovative projects addressing issues of productivity, efficiency, quality improvement, and cost control at postsecondary institutions.

Tomorrow, under the leadership of Chairman GOODLING, the Committee on Education and Workforce will consider the reauthorization of the Higher Education Act. A few of the provisions I am introducing today have already been incorporated into that legislation. I will be offering the remainder of them as an amendment to that legislation early in the markup.

Mr. Speaker, ensuring that a quality postsecondary education remains affordable is one of the most important things we can do for our children and for American families everywhere.

I urge my colleagues to support this important legislation, and to cosponsor the College Tuition Reduction and Information Act.

EMPTY SHELVES: 1998 SURVEY OF U.S. FOOD BANKS

HON. TONY P. HALL

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. HALL of Ohio. Mr. Speaker, I commend to my colleagues' attention an informal survey I recently made of 60 food banks from across the nation. Their responses point clearly to the fact that food banks throughout our country are facing tremendous challenges. Despite our booming economy, demand is rising at surprising rates in most communities.

Here in Congress, most of the talk about hunger has focused on welfare and the reform bill that we passed in 1996. But when you leave Washington, the focus shifts to the food banks. That's where hungry people turn when they've run out of options, and it's where the millions of Americans who regularly donate to canned food drives send their support.

The food banks are in trouble. I am not here to rehash welfare reform, Mr. Speaker, and I was surprised that most food banks aren't interested in doing that either. As the food bank in Montgomery, Alabama put it, "We are doing our best to meet the need, and we think in the end we will help make welfare reform work." A lot of food banks expressed similar optimism, and I share their hope. I think all of us do.

Of all the ways we can make welfare reform work, food is the least expensive one. Job training, transportation to get to a job, child care, health care—these are all pricey investments. Food is an investment too—although some people talk as if food is like a carrot you dangle in front of a mule to make it go where you want it to go. That might work with animals, but it simply doesn't work with people.

Hunger makes people tired. It saps their spirit and drive. It robs them of the concentration they need to learn job skills. It forces them to focus on where the next few meals are coming from—instead of on finding a job, or holding one. And it makes them prone to get sick, from every flu bug that comes around, on up to some very serious diseases.

When Congress enacted welfare reform, we increased federal support for food banks by \$100 million—but the money inserted into the gap between need and supply is falling far short. We originally took away \$23 billion from food stamp recipients. But we gave just \$100 million to food banks. With that, they are struggling to provide just a few days worth of emergency food to the people who've lost their food stamps, or whose food stamps don't last the entire month. It's just not enough.

It made common sense to increase our support for food banks significantly, and we did just that. With evidence that this still falls impossibly short of what is needed—and that many food banks simply cannot make it without more support—it makes common sense to revisit the decision on the appropriate amount of additional support.

This survey of food banks adds to the evidence of booming demands on food banks. It is not designed to be a statistical analysis. But it does provide perspective from around the country—a window on what is happening in communities of every size.

What I found most striking overall is that, of the food banks that estimated the increase in demand for food, 70% reported demand grew much faster than 16%. That is the rate reported in a December 1997 survey by the U.S. Conference of Mayors that shocked me, and many other Americans. And yet so many food banks are reporting even higher rates. I think it underscores the fact that poverty reaches beyond our cities. It scars rural communities and suburban ones too—a fact that many people overlook when they conjure in their minds the image of a welfare mom, or a food stamp recipient, or someone in line at the local food pantry.

Beyond that, the story of hunger in America that the food banks are documenting is an individual one. It increasingly features working people, whose low-wage jobs don't pay enough to put food on the table. Often, it includes people for whom hunger is a symptom of deeper problems—of illiteracy, a lack of education, a history of substance or domestic

abuse. But equally often it includes people who are trying to climb out of their problems, trying to improve their prospects and willing to participate in initiatives aimed at giving them the tools they need. And, when the story includes a food bank, it always features people doing the Lord's work—and in increasingly creative ways. The survey describes some of those approaches, and I think many of them deserve attention and praise.

The food banks, and the hungry people who are doing their best to escape poverty, cannot do it alone. We need a range of initiatives to fill the gaps, and I will be using this survey to support my work on at least three ideas: First, and most immediately, the food banks need more money. I am working on a bill now, but the fact is that even millions of dollars would be a small investment in making sure that welfare reform succeeds. I'm also looking into including the President's request for \$20 million to support gleaning initiatives, because food banks rely heavily on gleaned food.

Second, we need to end the tax law's discrimination against charitable donations from farmers and businesses who want to donate food. Current law says the value of food is nothing more than the cost of its ingredients—which already are deducted as a cost of doing business.

That means it makes no difference to the green eyeshades in "Accounting" whether the food is donated or dumped. In fact, it costs a few pennies more to donate the food (in transportation or labor costs). The same is true for farmers: why not plow under unsold crops, if it costs you time or money to donate them instead? Many businesses and farmers donate food anyway—but many more probably would if we treat food as a charitable donation, in the same way that old clothes and other donated goods are treated.

Late last year, I introduced the Good Samaritan Tax Act, H.R. 2450, and I urge my colleagues to support that. I also am looking into ways we can remove obstacles to trucking companies and others who can help get food to hungry people.

Third, we must increase the minimum wage. As the Latham, New York food bank put it, "The fastest growing group of people being served by food pantries is the working poor. That is a disgrace. Minimum wage should lift people out of poverty."

There are other good anti-hunger initiatives as well, but if we are serious about answering the clear call of food banks in trouble, these three ought to be at the top of the agenda.

Food banks have been doing the hard work on the front lines of fighting hunger for decades. They are supported by their communities, and they are the organizations that increasing numbers of citizens turn to. In my own state of Ohio, one in nine people seek emergency food assistance every month, according to a September 1997 report by the U.S. Department of Agriculture.

When I visited my local food bank in Dayton recently, I was amazed to find it was the same place I had come often in the past. Then, the shelves were brimming with food—and good food too. Lately, the shelves have been empty, and when I visited it seemed they contained more marshmallows than nutritious staple foods. I was able to convince Kroger to

make a generous donation to help Dayton's food bank. I urge my colleagues to see for themselves what is happening in their own communities, and to lend a hand in whatever way you can to answer this growing need.

Increasing numbers of people are so hungry they're willing to stand in line for food, Mr. Speaker. I cannot rest knowing that, too often, there is no food at the end of that line. I urge my colleagues to take a look at this survey, which is available from my office, and to see the situation for themselves in their own communities.

IT'S TIME TO COMPENSATE FILIPINO VETS

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. FARR of California. Mr. Speaker, I rise today in strong support of providing fair equity to the Filipino veterans of World War II.

I represent many Filipino veterans in Congress, and I have witnessed their fortitude and love of country and heard many accounts of their bravery and dedication in the face of battle.

Sadly, these veterans—despite their service and sacrifice—are not considered to have been in "active service", and are thus not eligible for full veterans benefits. Many of these veterans served in the battle of Bataan, were subject to the horrors of the Bataan Death March, and fought against the Japanese occupation of the Philippines. No one can argue that they did not earn their right to be considered World War Two veterans—yet current law does just that.

I am hopeful that we are moving closer to finally providing these brave and honorable people the benefits they have earned and deserve. In the 104th Congress, the House of Representatives overwhelmingly approved a resolution expressing strong support for Filipino veterans. This year, the President's budget request actually includes funding—\$5 million—for benefits for these veterans.

Now is the time to give equal treatment to Filipino veterans. Over 180 Members of Congress, including myself, have cosponsored H.R. 836, the Filipino Veterans Equity Act, which would provide all Filipino veterans full and equal benefits available to other veterans of the Second World War. This legislation is long overdue and, especially given how little the House of Representatives is scheduled to consider this year, there is no reason not to enact this bill in this session of Congress.

I urge my colleagues to support the President's request for funding for Filipino veterans, and push for swift consideration of H.R. 836. It is the least we can do for those who fought so bravely in the defense of our country.

TRIBUTE TO ROSA R. AND CARLOS
M. de la CRUZ

HON. PETER DEUTSCH

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. DEUTSCH. Mr. Speaker, I rise today to recognize Rosa R. and Carlos M. de la Cruz, Sr. on receiving the Simon Weisenthal Center National Community Service Award. Mr. and Mrs. de la Cruz are being honored for their outstanding commitment to the community. Over the past several years, they have worked together to improve education and social services, promote the arts, help the underprivileged, and foster better relations for all people.

The de la Cruz family defines caring. Born in Havana, Cuba, Carlos and Rosa de la Cruz moved to Miami in 1975. Since arriving in South Florida, they have been a wonderful example of charitable giving, devoting time to education, social services, and the world of art and artists. In 1997, they received the coveted Alexis de Tocqueville Award for Outstanding Philanthropy from the United Way.

Carlos de la Cruz's leadership and enduring generosity is a beacon for us all. For six years, he chaired the development committee for the University of Miami. He also established a Black Educational Scholarship Fund at Florida International University and raised endowment for a campus for Belen Preparatory School. In 1990, Carlos became the first Cuban American to chair the United Way campaign. He helped guide the creation of a United Way program called GRASP to help Cuban and Haitian refugees get off to a good start in our country. Among his accomplishments, Carlos de la Cruz has received the Silver Medallion Brotherhood Award from the National Congregation of Christians and Jews, the Distinguished Service Award from Florida International University, and the Social Responsibility from the Urban League.

Rosa de la Cruz has shared her talent to the world of art. She serves on the Exhibitor Committee of the Museum of Contemporary Art in Chicago, the Acquisition Committee of the Miami Art Museum and is actively involved with the Museum of Contemporary Art of North Miami. She has helped countless contemporary artists express their talents and themselves.

I wish Rosa and Carlos de la Cruz the best on receiving this prestigious honor from the Simon Weisenthal Center. Their leadership and ability to inspire others is truly admirable and I know that they will continue on their benevolent path.

JOAN DUNLOP: LEADER FOR
WOMEN'S HEALTH

HON. NITA M. LOWEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mrs. LOWEY. Mr. Speaker, I rise today to recognize the extraordinary career and accomplishments of Joan Dunlop, one of the world's truly outstanding leaders for women's health.

EXTENSIONS OF REMARKS

March 17, 1998

As the President of the International Women's Health Coalition (IWHC), Ms. Dunlop has successfully transformed a once small organization into an agency with a genuinely global scope. Widely recognized as a top authority on women's health and population policy, IWHC now supports some fifty projects in eight countries, enlists the talent and energy of thousands of committed activists and policy-makers, and helps countless individuals make sensible health and family planning decisions.

Thanks to Ms. Dunlop, debate about reproductive health and population policy has achieved a new prominence at international conferences, and a greater claim on the attention of global decision-makers. She was instrumental in shaping the agenda of the 1994 United Nations Conference on Population and Development and the Women's Conference in Beijing in 1995.

Ms. Dunlop came to the IWHC after an already distinguished career in philanthropy and public service. She worked with the Ford Foundation and the Rockefeller Family, helped develop strong leadership at the Population Council, served as the vice-president of the Public Affairs Division of Planned Parenthood, and as the Executive Assistant to the President of the New York Public Library.

Mr. Speaker, on April 20, the staff, supporters, and friends of the IWHC will gather to honor Joan Dunlop and celebrate her inspiring contribution to the cause of women's health world-wide. I wish to add my heartfelt thanks and express my passionate belief in the goals to which Joan Dunlop has devoted her professional life.

INTRODUCTION OF "THE PATIENT
RIGHT TO INDEPENDENT AP-
PEAL ACT OF 1998"

HON. BENJAMIN L. CARDIN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. CARDIN. Mr. Speaker, I rise to introduce legislation guaranteeing Americans one of the most fundamental of patient's rights: the right to appeal adverse decisions made by health insurance companies.

"The Patient Right to Independent Appeal Act of 1998" ensures patients the ability to receive an independent, unbiased review of their cases when their plan decides to deny, reduce or terminate coverage in these circumstances: When the health plan determines that treatment is experimental or investigational; when the health plan determines that services are not medically necessary and the amount exceeds a significant threshold; or when the patient's life or health is jeopardized.

This bill does not expand health plans' lists of covered services, rather it guarantees patients and their doctors the freedom to make treatment decisions independent of financial considerations.

Health plans argue that they provide "the right care, at the right time, in the right setting."

But just last Wednesday, The Washington Post quoted the chief financial officer of a local HMO as he discussed with Wall Street

analysts the rosy outlook for his company's bottom line. "Probably the brightest spot in our operations is the improvement in our claims auditing capability," he said. "We have . . . taken advantage of opportunities to reduce current and future medical expenses by more closely challenging the contractual and medical appropriateness of claims received."

In their own words, health plan executives are publicly flaunting their ability to find new ways to require providers to refund claims they've already been paid for. This should leave no doubt in our minds that providing avenues for patients to appeal plan decisions is vital.

Many health plans have an internal appeals system already in place, but quite often these appeals are conducted by the same plan personnel who originally denied the coverage.

The "Patient Right to Independent Appeal Act of 1998" establishes a system through which patients can appeal to an autonomous decision-making body that has no financial incentive to limit health care treatment. By passing this bill, Congress can make real progress toward providing the American people a sense of security that their health insurance benefits will be there when they need them. I urge my colleagues to support this essential legislation and guarantee our citizens a much needed patient right.

IN HONOR OF PAUL IACONO FOR
HIS TIRELESS EFFORTS ON BE-
HALF OF THE LEUKEMIA SOCI-
ETY OF AMERICA

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. MENENDEZ. Mr. Speaker, Paul Iacono is a hero. He is a brilliant entertainer who sang a tribute to Frank Sinatra on his 80th birthday, starred in two Union City theater plays and is an announcer for MetroStar soccer games.

He is a tribute to the youth of America because he accomplished all this and more by the age of nine.

He is a bright, talented, energetic and hard-working person who has succeeded despite being diagnosed with leukemia a year ago.

But Paul Iacono is a hero because he has selflessly devoted his time, talents and energy to help find a cure for leukemia. He has given the cause publicity by appearing on the Rosie O'Donnell Show and has helped raise money at events such as the New York City Marathon.

And now Paul Iacono has enlisted Vice President GORE, Congressman ROTHMAN, and me in his cause. In our meeting on March 17, we pledged to help him promote awareness of the disease and move towards the ultimate goal of finding a cure for leukemia.

This remarkable young man serves as an inspiration for us all.

Paul Iacono, his father, Anthony, and his mother, Michele, attended the Annual Leukemia Society of America meeting in Washington, D.C., March 14 through March 19.

ON INTRODUCTION OF THE
MEDICARE EARLY ACCESS ACT

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. STARK. Mr. Speaker, on behalf of the Democratic leadership and all committees of jurisdiction, and at the request of President Clinton, we are pleased to introduce the Medicare Early Access Act. This bill provides health insurance for 400,000 people at a vulnerable point in their lives. At the same time, it closes gaping loopholes in Medicare to recapture millions of dollars in fraud and abuse.

Democrats created Social Security in 1935 when Franklin Delano Roosevelt was in the White House. We perfected Medicare in 1965 when Lyndon Johnson was President. And in 1985, I was privileged to draft the COBRA coverage law with the support of a Republican President, Ronald Reagan. This year, under the leadership of President Clinton, we plan to follow in this bipartisan tradition and enact legislation to open up Medicare to early retirees and displaced workers who can't buy adequate health care in the private market.

We can do this at no cost to the taxpayer. The Medicare Early Access Act is fully paid for through premiums and anti-fraud savings.

Insurance companies don't want to sell policies to people between the ages of 55 and 65. Employers are trying to stop covering them. States are not filling the gap. It's time for the federal government to step forward and solve the problem of diminishing access for early retirees and workers who have lost their jobs through no fault of their own.

Early Medicare is also an option for workers age 55 to 62 who have lost their jobs and aren't eligible for COBRA. And despite gloomy predictions in some quarters, the Congressional Budget Office has given the Medicare buy-in bill a thumbs up.

The fraud part of this package will close gaping loopholes that now permit some providers to abuse our country's largest health care system. We give Secretary Shalala the authority to take the necessary steps to save Medicare billions of dollars.

The President's Medicare buy-in proposal sets the stage for a federal government that is fiscally conservative and socially responsible. With the support of progressive lawmakers, we will work toward enactment of this important bill this year.

REMARKS ON WOMEN SMALL
BUSINESS OWNERS

SPEECH OF

HON. CAROLYN MCCARTHY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 10, 1998

Mrs. MCCARTHY of New York. Mr. Speaker, I rise this evening in support of women business owners, particularly small business owners on Long Island. Small businesses are the backbone of the economy in my district on Long Island. As of 1996, there are over

527,000 women-owned businesses in New York, employing nearly 1.4 million people and generating \$205.6 billion in sales. Since 1987, Census figures indicate that the number of New York women-owned firms increased by 39%, employment increased by 78% and sales grew by 100%. Women owned firms account for over one-third (36%) of all firms in New York, provide employment for 26% of New York's workers, and generate 14% of the state's business sales. I am proud to inform you that New York ranks third out of the 50 states in the number of women-owned firms as of 1996, second in employment, and second in sales.

These statistics indicate the enormous power of women in the small business community. And the benefits to women are not only financial. Women-owned businesses are more likely than all businesses to offer flex-time, tuition reimbursement, and profit sharing as employee benefits. And by owning their own business, women gain control over their own fate. This sense of pride and self-sufficiency are vital as more former welfare recipients move into the workforce.

We need to encourage this dynamic and innovative segment of the business economy. While women owned businesses have made significant strides, they still face many obstacles. Yesterday, I attended a public affairs breakfast hosted by the Long Island Chapter of the National Association of Women Business Owners. This association, along with others like the Women Economic Developers of Long Island, plays an important role in encouraging women small business development. As we discussed at the meeting, the major problem women business owners face is the lack of capital investment available to them. As a member of the Small Business Committee, I am working hard to expand capital investment opportunities to women business owners. I was pleased that the Small Business Association's 1999 budget request contained significant increases for the microloan program, the traditional funding source for women entrepreneurs. In addition, the budget requests increased funding for Women Business Centers. These centers were established in 1988 as a demonstration project to provide long-term training, counseling and technical assistance to socially and economically disadvantaged women and have been very successful. We need to expand these centers so that women across the country have access to these important resources.

Mr. Chairman, small business is the future of our nation's economy and women are at the forefront of this field. It is our responsibility to encourage and expand women's business opportunities as they lead small businesses into the 21st century.

TRIBUTE TO PATRICK WILLIAM
CADY

HON. THOMAS J. MANTON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. MANTON. Mr. Speaker, the Washington, D.C. St. Patrick's Day parade took

place this past Sunday. Today is the proper occasion to congratulate and pay tribute to Patrick William "Pat" Cady, who was honored as the Nation's Capital Gael of the Year. This is an annual award which recognizes an individual from the local Washington Irish-American community for their efforts on behalf of Irish and Irish-Americans everywhere. It would be difficult to find anyone more worthy of such an honor than my friend Pat Cady.

I commend and encourage my colleagues to read the exceptional article I have included about Pat's extraordinary life written by Ms. Marie Matthews.

PATRICK WILLIAM CADY: THE IRISH EYE GAEL
OF THE YEAR

(By Marie Matthews)

The Irish Eye. If you've been to an event in Washington's Irish-American community during the last twenty years, you've seen him, camera in hand, recording our memories. The Saint Patrick's Day Parade is proud and pleased to honor our Gael of the Year, Pat Cady.

Pat was born on March 8, 1923, in South Boston, Massachusetts. Contrary to the belief of many people, he didn't have a camera with him. His parents were Mary Joyce and James Keady, immigrants from County Galway. They had nine children, five boys and four girls. Some time before the last child was born, the spelling of the name was changed to reflect its Gaelic pronunciation.

When Pat was in his early teens, he picked up a family camera and began taking pictures. He shot hundreds of pictures of his sister, Rita, who was the only child younger than he and who was willing to pose when he asked. Soon after, he joined the Boys' Club in South Boston and began recording their activities on film—sporting events, marches, just hanging around. He set up a darkroom at the Club and taught other boys how to take pictures.

The first camera he bought for himself was a large camera designed for making postcards. Pat still has negatives from that time and from his time with the Boys' Club.

While in high school, Pat worked in the metal shop before school started, lighting the fire in the furnace and preparing tools to be used by the students that day. He graduated from South Boston High School and joined the Navy, expecting to begin a career as a metalsmith. He was prepared to go to metal training, when a Lieutenant Cady (no relation) offered him an alternative: he could stay in boot camp several more months or he could go to New York City to be trained as a photographer. It didn't take Pat very long at all to make a career decision.

The March of Time was the division of Time-Life that produced short films shown in newsreel theaters. The director of the March of Time believed the Navy needed more publicity and had offered to train Navy photographers along with Time-Life staff. In addition to an interest in photography, requirements were willingness and ability to carry cameras weighing 125 pounds. Pat began his formal training there in May 1941 and learned his craft by working with professional cinematographers on location in New York, New England and North Carolina. The training was scheduled to last six months, but shortly before completion, Pearl Harbor was bombed, and the country was at war.

The new year found Pat on a ship bound for the Pacific. He arrived in Bora Bora and began to document soldiers and sailors establishing the first base away from American shores. He learned to tell a story in the

length of one roll of film—one minute. Occasionally, longer stories were necessary, and they were allowed two minutes. Just when he and his team thought they had run out of subjects to film, Admiral Byrd arrived for an inspection tour and gave them additional assignments. He is still in touch with his teammates from that time. After several months, Pat was transferred to the Hebrides, expecting to continue filming short subjects. The skipper there told him they didn't need movies, they needed aerial photography. Pat found himself in low-flying planes with the Army Air Corps (before it became the Air Force), flying in the last plane in bombing missions, documenting the results of the damage done by the planes ahead.

Two years later, Pat was transferred back to the States, to Washington. It was here that he married his high school sweetheart from South Boston in February 1944. Soon after, Pat received orders to report to the Navy studio in Hollywood, and he and Florence established a home around the corner from Schwab's drug store. Pat began serious training with Hollywood professionals, making training films. A year later, he had his own crew.

When the Korean action began, Pat was sent back to the Pacific as part of a combat camera group. He lived in Korea and Japan. About this time, he was also shooting film that was used by Warner Brothers in their movies. If you've gazed at the ships heading out to sea at sunrise along with Henry Fonda in *Mister Roberts*, you've seen Pat's work. The seamen spelling out Navy Log on the deck of their carrier at the opening of that television series were also filmed by Pat. Today, he still sees film he shot during that period in various television productions.

Pat moved back to Washington and worked for the Naval Photographic Center, making training films for the Navy and the Marines. He became the first enlisted man to hold the position of Motion Picture Project Supervisor. Pat retired from the Navy in 1961, but continued to produce films for them for another twenty years.

In 1976, he attended his first St. Patrick's Day Parade in Washington and began taking pictures. A year later, he heard on the radio that the Parade Committee needed volunteers and he offered to assist the Parade's photographer. He has been giving his time, talent, film, good sense and ideas ever since.

Pat then became active in other Irish American groups. He was a founding member of the John Fitzgerald Kennedy, Division 5, of the Ancient Order of Hibernians. Today, he is the OAH's national photographer. He is also a valued member of the Irish American Club of Washington, D.C.; the Police Emerald Society; the Roscommon Society; the Nation's Capital Fels Committee; the Ballyshanners; the Washington Gaels; the Greater Washington Celli Club; Project Children, and the Belfast Children's Summer Program. These organizations rely on Pat to photograph their events and to be a voice of reason and conciliation. He has never let them down.

Pat's beloved wife, Florence, and his daughter Rosemary, passed away several years ago. Rosemary's husband, Bruce Wagner, and their children, Denise, Sean, and James, live in North Carolina. Son George and his wife Susan live in Maryland. Patricia, her husband, Ross Wilcox, and sons Philip and Patrick, live in Delaware. The oldest child, Florence, and her husband Brian Gapsis, live in Ellicott City with Briana, Austin, and Silke. And Florence's daughter, Karen, is expected to deliver Pat's first

great-grandchild between his birthday on March 8 and St. Patrick's Day.

Pat would like all of us to understand why the car carrying him in the Parade is weaving down Constitution Avenue. It's not because his driver has begun toasting St. Patrick a wee bit early. It's because Pat is recording the Parade from a new vantage point. Smile—you are becoming a part of our memory of this event honoring a special Irish-American, Patrick William Cady, Gael of the year.

HARVEST FOR THE HUNGRY

HON. BENJAMIN L. CARDIN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. CARDIN. Mr. Speaker, I rise today to honor the work of the Harvest for the Hungry Campaign. Few of us know the pain of hunger or the desperation that comes from not knowing where our next meal will come from.

In 1987, Larry Adams, Jr., founded Harvest for the Hungry as a statewide volunteer effort dedicated to collecting food 365 days a year for people in need. Since that time, many individuals and organizations have contributed their time and energy to this very worthwhile endeavor.

Since its inception, the Harvest for the Hungry Campaign has collected more than 12.6 million pounds of food. In 1997, it collected more than 1.8 million pounds of food for the Maryland Food Bank and its counterparts.

I want my colleagues to be aware of two upcoming events that exemplify the spirit of volunteerism. They are the U.S. Postal Service Letter Carrier Week, from March 14 to March 21, 1998; and the Second Annual Harvest for the Hungry Walk-A-Thon on Saturday, April 4, 1998.

Maryland, like every state, has serious problems feeding those who are homeless and hungry. The Harvest for the Hungry Campaign has tried to remedy that problem. I urge my colleagues to join me in saluting the efforts of the Harvest for the Hungry Campaign and its founder, Larry Adams.

TRIBUTE TO LOIS CAPPS

HON. TIM ROEMER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. ROEMER. Mr. Speaker, adversity is supposed to make us stronger. But the world does not always cooperate. When we lost our beloved colleague, Walter Capps, last year, we did not feel stronger for it. Indeed, we felt a keen sense of loss.

Today, our loss is assuaged by a new strength, and a new sense of purpose. Our colleague, LOIS CAPPAS, was sworn in today to replace the unreplaceable gap left by her husband, her friend, her colleague of so many years. And she does so with alacrity. This is a woman elected of her own talents, strengths, and purpose. The temptation is so easy to say that she will finish Walter's legacy: the truth is that she will improve on it.

LOIS is here not by accident. Walter Capps had a wonderful vision for his district; and for what that meant to all of us. LOIS CAPPAS will continue Walter's blessed work, and leave her own imprint on the national scene. She is most welcome here.

Mr. Speaker, the Gentlewoman from California is a most welcome addition to this institution. More than anyone, she is qualified to carry on the legacy of our departed colleague, Walter Capps. But, Mr. Speaker, more than anyone, she is qualified to study and improve upon Walter's legacy.

PERSONAL EXPLANATION

HON. RUBÉN HINOJOSA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. HINOJOSA. Mr. Speaker, on Thursday, March 12, I missed Roll call Vote #50 due to an address I was giving before the National Association of State Boards of Education. Had I been present to vote on final passage of H.R. 2883, the Government Performance and Results Act, I would have cast a no vote.

COMMISSION ON SECURITY AND COOPERATION IN EUROPE

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. SMITH of New Jersey. Mr. Speaker, last week the Appropriations Subcommittee on Commerce, Justice, State, and Judiciary heard testimony in support of the Commission on Security and Cooperation in Europe's Fiscal Year 1999 budget request. In my written submission for the committee, I shared portions of a poignant letter I recently received from the National Director of the Union of Councils of Soviet Jews, Micah Natfalin. Mr. Natfalin's words and observations are well said and heartfelt, and frankly, he reflects observations about the Commission and its work that many NGOs and public policy analysts have shared with me over the years.

The Commission is aggressive in pursuing its mandate to monitor and encourage compliance with the Helsinki Accords. Through its hearings, public briefings, bilateral communications and encouraging strong statements by the U.S. delegation at OSCE meeting, the Commission encourages compliance through public diplomacy and suasion. The Commission's work is significantly enhanced by the diligent work of non-governmental organizations both here in the United States and in the field. The commitment and effectiveness of the Commission and the staff which are expressed in this letter from the Union of Councils speaks for themselves. Mr. Speaker, these complimentary words about the work of the Commission and particularly the expertise of the staff are not uncommon. For the record, I would like to share excerpts from the March 10 letter.

The Union of Councils for Soviet Jews has been a close observer of the Commission's

work since its inception. . . . In the vast desert of policy and think tank meetings, largely concerned with questions of economics, military defense, and environmental protection, *the Helsinki Commission stands as the single oasis where those concerned with human rights, and especially the grassroots efforts to support common citizens in their quest to hold their national and local governments accountable to the standards of democracy, rule of law and a civil society, can invariably receive a responsive and understanding hearing.*

The power and moral influence of the Helsinki Commission lies in the commitment of its entirely bi-partisan membership in the House and Senate. Its strength and the quality of its assessments derive from one of the most dedicated and professionally expert staffs I have encountered since I was a Congressional staff member in the early 1960s. . . . The Helsinki Commission's high standard of quality tends to obscure the limitations in its scope and reach. While it is difficult to measure quantifiably the opportunities thus lost, those of us in the human rights community can attest that the success of your work demands greater resources. No other institution can match the Helsinki Commission. It would seem incumbent on the Congress to strengthen your ability to expand the staff, which is your most precious resource.

THE BOBBY STEPHEN ST.
PATRICK'S DAY CELEBRATION

HON. JOHN E. SUNUNU

OF NEW HAMPSHIRE
IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. SUNUNU. Mr. Speaker, I rise today to pay special tribute to an annual New Hampshire event and the man who hosts it—the Bobby Stephen St. Patrick's Day Celebration. Today marks the 20th anniversary of this Manchester, NH gathering hosted by Bobby, a former State Senator and current Deputy Executive Director of the New Hampshire Job Training Council.

Over the past two decades, Bobby's generous spirit has turned this well-loved and well-attended annual event into an opportunity to give back to his community and his state. For the second consecutive year, he will be donating the entire proceeds from today's celebration to the Jobs for NH Graduates Program, a program for at-risk teens sponsored by the New Hampshire Job Training Council.

This award-winning program is a school-to-career transition program which teaches young people how to look for, find, and keep a job. Currently in place at 30 New Hampshire high schools, the program has served more than 5,000 young people in its ten-year history. It offers students the opportunity to improve their grades, learn about different careers, and serve their communities.

A modest list of the students' achievements includes volunteering to transport donated food from a local store to the Manchester Soup Kitchen, organizing a student job fair at Manchester Central High School, presenting an evening of entertainment to elderly residents at the Hunt Community Center in Nashua, serving as mentors for elementary school children in Newport, and volunteering time at a Red Cross blood drive in Concord.

Mr. Speaker, I commend Bobby Stephen for his commitment and contributions to New Hampshire's youth. His goals and effort are an example for all of us that show how giving back to your community can make a difference for so many. Thank you, Mr. Speaker.

CONGRATULATIONS TO AL
HARRINGTON, A TRUE CHAMPION

HON. DONALD M. PAYNE

OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. PAYNE. Mr. Speaker, I would like to ask my colleagues here in the U.S. House of Representatives to join me in congratulating an outstanding young man, Al Harrington of St. Patrick High School in Elizabeth, New Jersey, who was named The Gatorade Circle of Champions National High School Boys Basketball Player of the Year. This prestigious award honors not only athletic excellence, but also academic achievement.

We in New Jersey are very proud of this gifted young man, who has distinguished himself both on and off the court. The newspaper USA Today ranks St. Patrick as the Number 9 team in the nation. Al is averaging 25 points per game, along with 15 rebounds, 3.5 assists, and 3 blocked shots. A three-time All-Stater and a pre-season All-American choice, he will be playing in a variety of post-season All-Star games.

Al is following in a proud tradition. New Jersey boasts four winners of this national award—Claudio Reyna of St. Benedict's, Kris Durham of Scotch Plains, and Willie Banks of Jersey City, now with the New York Yankees.

Al maintains a 3.1 grade point average and has performed well on the Scholastic Assessment Test. He is a well-rounded young man who is involved in a variety of extracurricular activities and volunteer work. He held a starring role in the school play *Annie Get Your Gun*, he sings in the school choir, volunteers in a local hospital, and works with grammar school youngsters.

Mr. Speaker, Al Harrington is a young man with a bright future who embodies the very best qualities of today's youth. I know my colleagues join me in expressing our congratulations and best wishes to him as well as to the other St. Patrick's players and their dedicated coach, Kevin Boyle.

25TH ANNIVERSARY OF THE ST.
PATRICK'S DAY PARADE IN KANSAS
CITY, MO

HON. KAREN MCCARTHY

OF MISSOURI
IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Ms. MCCARTHY of Missouri. Mr. Speaker, I rise today to commemorate the 25th Anniversary of the St. Patrick's Day Parade in Kansas City, Missouri. The second largest parade in the country, Kansas City represents the best of the tradition of the Irish. Started by local radio personality Mike Murphy in 1973, the

celebration now includes families, community and school groups, civic and labor organizations representing the greater Kansas City metropolitan area.

The parade has become one of the largest in America because of the dedication and commitment of the Irish community. The traditions of celebrating the history and lineage of the families of Ireland have become ingrained in our community. Generation after generation continue the reminder of the importance of St. Patrick's Day.

From a small crew and a block long parade to the success of today's 100,000 plus participants, Kansas City demonstrates the values of keeping tradition alive. I enjoy the parade and all of the community cheer and enthusiasm. This morning the excitement was captured for the nation on ABC's "Good Morning America" program. Even on a cold and dreary day, Kansas City's St. Patrick's Day Parade brings the shining Irish pride of all of us to light.

Mr. Speaker, I salute the 25th Anniversary of Kansas City's St. Patrick's Day Parade and the excitement it has brought to our community and its residents through the hard work and determination of the Irish community of my district.

PRESERVE CRITICAL DATA IN THE
2000 CENSUS

HON. CONSTANCE A. MORELLA

OF MARYLAND
IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mrs. MORELLA. Mr. Speaker, today I am introducing a resolution expressing the Sense of the Congress that the 2000 Census should continue to collect demographic and socioeconomic data to promote sound decision making.

On March 31, 1997, the Census Bureau submitted to Congress the subject matters for questions on the long form. The long form is sent to one in six households. Its questions will provide the only accurate and reliable source of demographic, social and economic data about our population and housing. The Census Bureau will collect only data that is specifically required by law or a Federal court for the implementation of programs or the allocation of Federal funds; the Bureau has dropped its 1990 questions that have no explicit statutory justification.

The public sector relies on Census long form data. Federal agencies must have the information collected by the Census Bureau on the long form in order to administer federal programs. They also need this information to ensure that programs are inclusive, representative, and serve the needs of local populations. The U.S. Commission on Civil Rights needs the data to monitor discrimination based on national origin.

Beyond the federal government, the largest non-federal users of long form information are local governments. The National Association of Counties adopted a resolution calling for a census long form "to provide the useful demographic information necessary to guide our country into the 21st century." In addition, state, county, and municipal agencies; educators and human service providers; researchers; and political leaders all rely long form

data. Members of Congress depend on accurate information. The questions on the long form give us insight into our communities, our transportation and infrastructure, our housing, and our ethnic constituencies.

The private sector is a secondary, but important, beneficiary of long form data. Census data promote economic stability and growth in every sector of our economy. Retail, services, communications, and manufacturing companies rely on this data to allocate resources and develop investment strategies; to determine the location of new stores and plants; to assess the need for job training, educational, and child care programs; and to meet customer needs and preferences. Transportation providers use census data to assess the need for roads, highways, and transit systems. The housing industry relies on census data to gauge housing conditions, predict loan demand, and improve and expand housing in under-served markets. The private sector could not possibly replicate the information in the census.

We must send a message to those involved in the 2000 Census—the Congress, the Census Bureau, and the Administration—that we must preserve the long form, the only tool that gives us a comprehensive picture of who we are as a nation.

CAMPAIGN FINANCE REFORM

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. KIND. Mr. Speaker, this week it was publicly disclosed that former Wisconsin Senator William Proxmire has Alzheimer Disease. Senator Proxmire, who had a long and distinguished career in the U.S. Senate, is a friend and mentor to me and many other Wisconsin citizens.

Yet, he will probably be best remembered not for what he did in the Senate but by how he got here. Senator Proxmire was famous for his efforts to shake the hands of as many citizens of Wisconsin as possible, standing hours on end at the State Fair and outside the Green Bay Packers games.

One year Senator Proxmire spent a total of \$184 on his reelection campaign! Can you imagine a Senator spending only \$184 on his reelection in today's political climate?

Next week, I hope we will remember my friend and mentor, Senator William Proxmire, as we debate campaign finance reform. His example should make our decision easy.

INTRODUCING OF THE COLLEGE TUITION REDUCTION AND INFORMATION ACT OF 1997

HON. WILLIAM F. GOODLING

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. GOODLING. Mr. Speaker, I rise today to join my colleague from California, Mr. McKEON, in introducing the College Tuition Reduction and Information Act.

In today's technology and information based economy, getting a high quality postsecondary education is more important than ever. For many Americans, it will be the key to the American dream. Historically, higher education prices have increased at roughly the rate of inflation. However, since the early 1980's, college tuition has spiraled at a rate of two-to-three times that of inflation every year. According to a report released by the General Accounting Office (GAO), between 1980-1981 and 1994-1995, tuition at 4-year public colleges and universities increased 234 percent, while median household income rose 82 percent, and the consumer price index rose only 74 percent.

Over the past year, I have held hearings across the country as my Committee worked to update and improve the Higher Education Act. One consistent theme I have heard from parents and students wherever I went was the reality that paying for college is a huge financial burden, and that for some, a college education will soon be out of reach. It is alarming to me that, at a time when the higher education programs under my Committee's jurisdiction provide roughly \$40 billion per year in student financial aid, parents and students tell me they cannot afford to pay the college bills. It is clear to me, as it is to anyone that has ever sent a child to college, that college is too expensive.

This trend in college pricing is especially alarming in that it only seems to apply to higher education. There are many other endeavors and many businesses that must keep pace with changing technologies and federal regulations. However, in order to stay affordable to their customers and stay competitive in the market, they manage to hold cost increases to a more moderate level.

That is why I'm joining my colleagues today in introducing this important legislation to implement a number of the recommendations of the Commission on the Cost of Higher Education. It is time that we all did something to control college costs. I want to ensure my colleagues and families across the country that I will continue to work hard to see that every American has access to a quality postsecondary education at an affordable price. This legislation will provide a needed step in that direction.

I urge my colleagues to support this important legislation, and to cosponsor the College Tuition Reduction and Information Act.

MEMBERS CRITICIZE CROATIAN GOVERNMENT IN LETTER TO THE PRESIDENT

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. TOWNS. Mr. Speaker, I rise today to inform my colleagues of a letter to President Clinton expressing the deep concern of members about the Croatian government's authoritarian and non-democratic actions. Because the United States is sending financial aid to Croatia we must monitor the situation. I am inserting a copy of this letter along with a trans-

lation of a related March 13, 1998 Voice of America broadcast.

CONGRESS OF THE UNITED STATES

Washington, DC 20515

Hon. WILLIAM JEFFERSON CLINTON,

President of the United States,

The White House, Washington, DC.

DEAR MR. PRESIDENT: We are writing to express our deep concern regarding the Croatian government's continued pattern of intolerance toward the basic freedoms of political expression, a free press, and civil liberties. While we expected that the transition from a former communist republic to a democracy would not happen overnight, it has been seven years since Croatia declared itself an independent democratic nation, and little progress has been made in implementing democratic reforms. This was recently reaffirmed by the State Department's Country Reports on Human Rights Practices for 1997. In its report, the State Department makes the finding that in Croatia "the continuing concentration of power within the one-party central government, makes Croatia's nominally democratic system in reality authoritarian."

Most print and broadcast media continue to be owned by the Croatian government resulting in considerable restriction on freedom of the press. Journalists who criticize the government face harassment and even prosecution. The Association of Electronic Media Journalists was established in October 1997, and issued a manifesto ("Forum 21") with 21 points calling for professional and open electronic media. The State Department found "13 of members who worked for state radio and television, came under immediate pressure and threats from the HDZ [President Tudjman's party] and the state-run media to curtail these outside activities." The State Department further reported "The Government maintained an unofficial campaign of harassment of the independent media throughout the year."

In August 1997, the Croatian government brought charges against two prominent human rights activists, Ivan Cicak, long-time President of the Croatian Helsinki Committee, and politician Dobroslov Paraga, President of the Croatian Party of Rights 1861. The government alleged that both men had violated the Criminal Code by disseminating false information with the intent of causing political instability in the country. According to the State Department Report, "... the same and similar statements had been made by these individuals—with no ensuing public disorder—several years previously and that similar sentiments were expressed by others." The charges were brought against these men within days of their meeting with the investigators from the Hague War Crimes Tribunal in which they turned over documentation involving allegations against several high government officials.

In addition, the Organization for Security and Cooperation in Europe (OSCE) found the presidential election in June of 1997 to be "fundamentally flawed" and came to a similar conclusion with regards to the parliamentary and local elections in April 1997. The President's ruling party was given an overwhelming advantage in coverage by the state-owned electronic media throughout the election year. Furthermore, there is a disturbing trend over the past few years by the Croatian government to use administrative courts to replace heads of democratically elected parties. The method is simple, the party is registered as being headed by someone who is favored by the ruling party.

The judicial system continues to be heavily influenced by the Croatian Administration. In 1997, the Chief Justice of the Supreme Court, Krunoslav Olujic, was dismissed. Three members of the State Judiciary Council were witnesses against him while at the same time they also decided his fate. The OSCE reported that Olujic's dismissal "put in question the separation of powers provided for by the Constitution."

Mr. President, we believe it is well past the time for Croatia to hold fair and free elections based on election laws which do not favor the ruling party over the opposition. The government should return democratically elected leaders of Parliamentary parties who were removed by administrative measures. There must be multi-party control of the election process. An independent media must be allowed to report without fear of reprisal, and the judiciary must be independent from any political influence. We therefore urge you to increase the pressure on the Croatian government to come in line with internationally recognized democratic principles through all means at your disposal, including the disbursement of U.S. assistance.

Sincerely,

Tom Lantos, Tom Campbell, Tony P. Hall, John Edward Porter, Martin Frost, Henry J. Hyde, Benjamin A. Gilman, Luise V. Gutierrez, William O. Lipinski, Edolphus Towns, Jesse L. Jackson Jr., Joel Hefley.

VOICE OF AMERICA—AMERICAN CONGRESSMEN REQUEST OF PRESIDENT CLINTON THAT HE INCREASE THE PRESSURE ON THE REPUBLIC OF CROATIA TO BECOME A DEMOCRATIC COUNTRY

(By Bojan Klima)

A group of very influential American Congressmen recently sent a letter to President Bill Clinton and submitted a resolution to the U.S. Congress. The lawmakers wanted to increase the pressure on the Croatian government to come in line with fundamental democratic principles. The Congressmen urged the American President that he use all means at his disposal, including disbursement of U.S. assistance. Among the many distinguished cosponsors and signatures are influential Benjamin Gilman, Chairman of the International Relations Committee, Congressman Tom Lantos, a member of this Committee, and Congressman Henry Hyde. What is the reason for this contact with President Clinton?

INTOLERANCE TOWARD FUNDAMENTAL POLITICAL FREEDOMS

The lawmakers expressed deep concern regarding the Croatian government's continued pattern of intolerance toward the basic freedoms of political expression. In these documents the Congressmen spoke of freedom of expression, freedom of media and several violations against civil rights of individuals. For example, they wrote that the government has control of most of the electronic and print media. Journalists who criticize the government face harassment and even persecution. One example, the American State Department found thirteen journalist, who worked for State radio and television and who are members of Forum 21, received pressure and threats because they are members of this independent group.

MEDIA IS UNDER THE CONTROL OF THE GOVERNMENT; CASES CIOAK, PARAGA AND OLUJIC

In the letter to the President the U.S. Congressmen quoted two cases, Ivan Cioak and

Dobroslav Paraga, who were charged in August for violating the Criminal Code by disseminating false information with the intention of causing political instability in the country. The Congressmen wrote in the letter to President Clinton that charges were brought against these men within days of their meeting with investigators from the Hague War Crimes Tribunal to whom they had turned over documentation involving allegations against several high government officials. U.S. lawmakers quoted some other examples of the non-democratic nature of the political system in the Republic of Croatia. Media presentation of the electoral campaign during the last presidential election was so non-objective that the Organization for Security and Cooperation in Europe (OSCE) proclaimed the election "unfair." Furthermore, there is a disturbing trend by the Croatian government to use administrative courts to replace heads of democratically-elected parties. Instead of the democratically-elected heads, the party is registered as being headed by someone who is favored by the ruling party. And the judicial system continues to be heavily influenced by the ruling party. The U.S. Congressmen cited the dismissal of Krunoslav Olujic, the President of the Supreme Court of Croatia and referred to the report of OSCE that Olujic's dismissal put in question the separation of powers provided for by the Constitution.

SEVEN YEARS SINCE INDEPENDENCE, THE REPUBLIC OF CROATIA HAS MADE VERY LITTLE PROGRESS TOWARD DEVELOPING DEMOCRACY

The American Congressmen wrote the American President that while they had not expected that democracy would happen overnight in a former communist republic, they found it regrettable the Republic of Croatia has made very little progress toward democracy development in the last seven years. They urged President Clinton to increase pressure on the Croatian government to carry out several demands: first, that Croatia should hold fair and free elections based on election laws which do not favor the ruling party over the opposition; second, the government must return democratically-elected leaders of Parliamentary parties who were removed by administrative measures; third, there must be multi-party control of the election process; and fourth that journalists and judges must be allowed to function without fear of reprisal or political repression. Finally, these very influential American Congressmen requested of President Clinton that he increase the pressure on the Croatian government to come in line with internationally-recognized democratic principles. The Congressmen requested that President Clinton use all means at his disposal, including U.S. economic assistance.

SUPPORT GROWS FOR CREDIT UNIONS

HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

HON. STEVE C. LATOURETTE

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. KANJORSKI. Mr. Speaker, my colleague, Mr. LATOURETTE and I wish to state that support for H.R. 1151, the Credit Union Membership Access Act, continues to grow. Below are ten of the more than 100 editorials

from newspapers all across our nation which support giving consumers the right to choose a non-profit, cooperative, credit union for their financial services.

Surveys have consistently shown that consumers strongly support the value and services they receive from their credit unions. That is why the Consumer Federation of America endorses H.R. 1151, the Credit Union Membership Access Act.

A bipartisan group of more than 190 Members from all regions of our country, and all parts of the political spectrum, are now co-sponsoring the Credit Union Membership Access Act. We should pass it quickly so that credit unions can stop worrying about their future and return to serving their members.

[From the USA Today, Mar. 4, 1998]

COURTS SLAP AT CREDIT UNIONS HURTS CONSUMERS

Consumers seeking bank services want low costs, higher returns and convenience. Last week, the Supreme Court struck a blow against all three.

In deciding by a 5-4 vote that multiemployer credit unions were, in effect, illegal, the court put a halt to credit unions' rapid growth, up 12 million members since 1990.

Current multiemployer credit unions are expected to be allowed to continue. But the ruling threatens to reduce competition for banks by preventing millions of other Americans from joining them.

Nonprofit credit unions are mostly employer sponsored and employee run. To be financially viable, each needs 500 members—more than most small businesses have. If they can't jointly sponsor credit unions, their workers must do without.

This suits bankers fine. They claim credit unions offer higher interest on savings and lower rates on loans because they don't pay income taxes. That's OK, they said, if membership is strictly limited. But opening credit unions to a wide array of people, as multiemployer ones do, damages banks and robs taxpayers, they argue.

There's only one problem with that reasoning. History shows it to be false.

Federal regulators urged small credit unions to merge 15 years ago to prevent them from going under, which could have hit taxpayers the way savings and loan failures did. And despite their rapid growth since, they've hardly hurt banks.

Credit unions' share of the nation's financial assets is struck at 2%. Only 1% of their loans go to commercial ventures, where banks make their big money. And even in consumer lending, at which credit unions excel, they haven't made big inroads. A federal study last year found banks' share of family debt climbed from 29% to 35% between 1988 and 1996 while the share owed credit unions rose from a mere 3.3% to hardly awesome 4.2%.

Meanwhile, bank profits are at record highs, with fee income rocketing.

Those fees, on everything from counter service to ATMs, added \$50 billion to banks' bottom lines last year. Banks say they're needed to cover the \$250 annual cost of maintaining an account. But they're also high enough to force 13% of families out of banks and into the hands of costly check cashing outlets and pawnshops.

Even professionally managed credit unions still have policies set by member elected volunteer boards. They strive to keep services affordable, so fees average 40% below those of banks. At most, people eligible to

enroll can open accounts with \$25 or less. Try doing that at a bank.

Congress recognizes the need. It is considering legislation to preserve that access.

Doing so won't hurt banks. It will cost taxpayers nothing. It only ensure consumers have the choices they deserve.

[From the Los Angeles Times Editorials, Feb. 27, 1998]

NEW CREDIT UNION LAW NEEDED

There are a lot of angry members of credit unions across the country, grouching with good reason about the Supreme Court's decision to restore limits on who can join these nonprofit cooperatives. Going back to a strict reading of an old law, the court ruled 5 to 4 that credit union members must be individuals within a single company, community or occupation.

Congress needs to act to reverse the ruling, a major setback for credit unions although there will be no immediate effect on current members. The organizations have greatly expanded their memberships since 1982 when federal regulators relaxed the membership rules to allow a credit union to accept individuals from outside the group it was originally chartered to serve. This "multiple group" policy helped employees of small companies join credit unions chartered by larger ones and allowed credit unions at downsized companies to diversify to stay in business.

Federally chartered credit unions date back to the Depression, when banks were unwilling or unable to make small loans to workers. And consumers still want and need a choice beyond conventional banks, which hardly put out the welcome mat for small accounts.

The original Federal Credit Union Act of 1934 said members must be part of "groups having a common bond of occupation of association" such as employment in the same company or membership in the same church. After regulators relaxed the rules, banks mounted court challenges claiming that credit unions were building conglomerates and had unfair tax advantages as nonprofit corporations.

Anticipating the Supreme Court's ruling, credit unions have been at work in Washington on legislation to change the law to ease its restrictions on membership. Attention is focusing on HR 1151, a bipartisan bill introduced by Rep. Paul E. Kanjorski (D-Pa.) and Rep. Steven C. LaTourette (R-Ohio) that has 136 co-sponsors. Committee hearings on credit union membership begin week after next.

What lawmakers will hear is that credit unions have attracted 71 million customers because of lower fees, fast emergency loans and better rates on loans and savings. Credit unions hardly pose a threat to banks, which, according to LaTourette, hold 93% of all savings and deposits and 94% of all loans. Consumers deserve alternatives; credit union membership restrictions should be amended.

[From The Record, Mar. 2, 1998]

SUPPORT FOR CREDIT UNIONS

In ruling in favor of the banking industry in its fight to stop credit unions from expanding, the U.S. Supreme Court probably made the right legal decision last week.

But Congress should write into law the practices invalidated by the court. Credit unions offer consumers choice and affordable services, and they encourage people to save who probably wouldn't otherwise. That's good for everyone.

By a 5-4 vote, the court ruled that the federal government went too far in 1982 when it allowed federally chartered credit unions to recruit members who weren't linked by occupation or location. The 1934 federal law that authorized credit unions had limited their membership to groups with a "common bond."

Justice Clarence Thomas wrote that the government's interpretation of the law made it permissible "to grant a charter to a conglomerate credit union whose members would include the employees of every company in the United States." That wasn't the intent of the law.

But now that the court has ruled against credit unions, the situation for 20 million customers who joined after the government relaxed membership requirements is uncertain.

Federal lawmakers can end this limbo with legislation allowing credit unions to continue to operate under the more flexible rules established by Washington.

Such a move has bipartisan support, but don't expect the powerful banking lobbyists to lie down and allow it to become law. Banks complain the credit unions are competitors who are allowed to play by a different set of rules. Credit unions don't have to pay federal taxes or abide by fair-lending laws.

But credit unions aren't as much of a threat as the banking industry would have us believe. According to the New Jersey Credit Union League, the assets of the average commercial bank are nearly 30 times that of a credit union. And if people are opting for credit unions instead of banks, it's because of the lower fees and interest rates.

A study by the Consumer Federation of America showed that credit union fees are about 40 percent lower than bank fees. That's a problem banks can address without squashing credit unions. Changing the law to allow credit unions to continue to expand memberships within reason would be a victory for consumers.

[From the Birmingham Post-Herald, May 7, 1997]

GIVING CREDIT TO CREDIT CREDIT TO CREDIT UNIONS

Credit unions helping people with their financial needs for more than six decades, are themselves in need now. They need to win a legal fight and, failing that, they need some political help from Congress. If they don't get it, the credit unions themselves may no longer be available for millions when they come knocking, and American consumers, especially those of modest means, will have reason to grieve.

Congress established credit unions as nonprofit cooperatives in 1934 chiefly for poorer people left out of the loop by banks. It required that members have a "common bond," such as being employees of the same company.

The formula worked fine until the late 1970s, when the disappearance of large manufacturing plants and other economic changes began robbing the credit unions of members. A federal agency then said a credit union could include a multitude of groups in its membership in order to maintain a sufficiently large operational base.

The commercial banks yelped. What's more, they sued. They maintained that the federal agency, The National Credit Union Administration, had misconstrued the law and a federal judge said the commercial banks were right. The Supreme Court has agreed to hear the case either late this year or early next.

If the high court concurs with lower court rulings, some 10 million people will no longer be members of credit unions, and millions more may never get the chance.

That would be a shame because credit unions normally pay higher rates of return on deposits and charge less interest on loans than banks. They tend to be easy and friendly to deal with, partly because the directors are likely to be the consumer's fellow workers.

Banks say the competition from the credit unions is unfair because they don't pay taxes. It's true that as nonprofit organizations the credit unions don't have profits to pay taxes on. Their members do pay income taxes on any dividends.

If the credit unions lose in court, Congress could quickly come to the rescue with just a slight change in the 1934 law's wording about "common bonds." There is some bipartisan support for the amendment, though not exactly a groundswell yet. You would think, at first blush, that there would be more interest. After all, 70 million Americans belong to credit unions, and that's a lot of voters.

It's possible, of course, that another number speaks more loudly in the legislative ear: 4.4 trillion, which is the accumulation of dollars the banks have in assets, and more than 12 times the assets of credit unions. The banks would not seem to be at much of a disadvantage economically, after all, although the credit unions may be at a disadvantage politically.

[From the Wilmington Morning Star, Feb. 28, 1998]

GIVE SOME CREDIT WHERE IT'S NEEDED

About 650,000 Tar Heels are members of credit unions. A Wednesday ruling by the U.S. Supreme Court threatens to take away some of their choices and force them to pay more for financial services.

The fight now shifts to Congress, where support is building to protect credit unions from being overwhelmed by big banks.

Credit unions got started during the Depression, when some banks refused to lend money to many Americans, particularly those of modest means.

As Justice Sandra Day O'Connor put it in a dissent to the court's ruling in this case, "Credit unions were believed to enable the general public which had largely been ignored by banks, to obtain credit at reasonable rates."

Federal regulators in 1982 allowed many credit unions to expand their memberships beyond the original employees or associations that they were established to serve.

It is that expansion that bankers challenged in this lawsuit which arose in North Carolina.

The banks claim credit unions have an unfair advantage, because they are exempt from federal taxes and have grown to offer a wide range of financial services that make many larger credit unions virtually indistinguishable from banks.

Credit unions reply that they must be allowed to grow as they compete with bigger banks for customers. And credit unions still offer incentives to customers with smaller amounts—the types of customers many of the growing mega-banks shun by charging them higher fees and interest rates.

After winning in the Supreme Court, the banking industry said it only wants to prevent future expansion of credit unions and won't try to force current members out. But since many credit unions have a large turnover in customers, the need a steady flow of new customers to survive.

The decision was barely filed before lobbying began for a bill already prepared in Congress.

It would change the 1934 law that created credit unions, allowing them to include members from several businesses or associations, instead of just one.

There seems no other way to preserve financial institutions that have helped so many families of modest means.

[From the Miami Herald, Feb. 28, 1998]

BANKING ON LAWMAKERS

In the latest battle between banks and credit unions, the banks won and consumers lost. A divided U.S. Supreme Court ruled this week that a federal agency erred in 1982 when its broad interpretation of a 1934 law let credit unions substantially expand their membership.

Granted, the law's language seems vague enough to lend itself to varied interpretations. It says that federally chartered credit unions' membership shall be limited to groups having a common bond of occupation of association, or to groups within a well-defined neighborhood, community, or rural district.

Construed liberally, a "common bond of . . . association" could even be interpreted to include persons freely associating in order to open a credit union. For years, though, most credit unions were restricted to employees of a single firm or to members of a single labor union.

In 1982, however, the national Credit Union Administration sensibly ruled that credit unions could accept members from multiple employers. The ruling helped credit unions expand.

Healthy credit unions are vital for consumers in an era when America's over-consolidating banks are gouging their customers with ever-higher fees—and when job growth is fastest at businesses that employ fewer than 50 workers each. Such businesses obviously lack the critical mass to sustain a credit union all by themselves. Yet courts are concerned with what the law says, not with how an interpretation might affect the marketplace.

So it's therefore hard to fault this ruling on legal grounds. Indeed, the 5-4 majority joining in Justice Clarence Thomas's majority opinion cut across the court's usual ideological fault-line to include Justice Ruth Bader Ginsburg, a Clinton appointee. And the dissenters merely argued that the banks had lacked the standing to sue.

Although the court decided who won this battle, Congress and the states will decide who wins the war. On Capitol Hill, House Speaker Newt Gingrich is pushing a bill to let credit unions do what the court's ruling says the anachronistic 1934 law won't let them do.

Meanwhile, in the state capitals where federally chartered credit unions have been re-chartering with state regulators, the banks and credit unions will be slugging it out again on membership rules and, in some states, on taxation issues.

How these battles turn out will be an interesting test of whether a broad interest favorable to lots of voters—the credit unions—can defeat a powerful banking lobby that provides lots of politicians with wads of campaign cash.

[From the Atlanta Constitution]

KEEP CREDIT UNIONS STRONG

House Speaker Newt Gingrich (R-Ga.) has decided to join some 160 cosponsors of a bill

to strengthen credit unions, adding important momentum to congressional efforts to overturn a Supreme Court ruling favoring banks over financial cooperatives.

The bill embraced by Gingrich would allow federally chartered credit unions to continue to include diverse groups in their memberships. Last week, the Supreme Court ruled 5-4 that only a single group with a "common bond" can form a credit union. In other words, a credit union would no longer be allowed to welcome employees from several different companies.

That ruling could represent a significant financial setback for the 62 million Americans who depend on the nonprofit cooperatives for low-cost loans and other banking services. The need for credit unions has grown as banks continue to merge and enlarge themselves, leaving many consumers facing higher fees and less personalized service.

Because credit unions do not generate profits for shareholders, they can pass along earnings to members in the form of better rates and services. Although credit unions make up less than 6 percent of the consumer financial-services market, they put enough pressure on banks to help hold down fees for everyone.

When credit unions were created by federal law in 1934, members generally shared a "common bond," such as employment in a large factory. But in recent years, sprawling factories have been closing, leaving more people employed by small companies. In Georgia, for example, 62 percent of the people employed in the private sector work for companies with fewer than 500 employees.

But a credit union needs at least 500 members to generate sufficient business to cover costs. The only way to survive is to have one union serve the employees of several small companies, a move that the National Credit Union Administration has allowed since 1982.

Bankers sued the credit unions to stop that practice, saying the 1934 law was being stretched too far. The Supreme Court agreed that membership should be restricted under existing law.

Congress can ensure the continued health of credit unions by updating the law to fit today's economy, with its profusion of small businesses. Bankers oppose the bill, saying credit unions have an unfair advantage because of exemptions. But credit unions don't pay federal income taxes because they don't generate income; they are simply groups of people pooling funds to help one another.

By allowing credit unions to continue to grow, Congress can help the "little guy" combat rising bank fees, high loan rates and occasionally rude service.

[From the Boston Globe, Mar. 2, 1998]

WHERE CREDIT IS DUE

Congress owes American consumers swift action to reverse the effect of a Supreme Court decision potentially restricting access to credit unions. Credit unions, beyond providing direct services to ordinary savers and borrowers, perform a valuable function for everyone with competitive deposit and loan rates that would be diminished were the decision's effects to stand for long.

The court's 5-4 decision was based on a strict reading of federal enabling statutes that govern eligibility for joining credit unions. The law stipulates that credit unions may serve groups of people with common bonds of association or occupation, but regulators have permitted very loose interpretation of what constitutes that commonality.

This loose interpretation has, in turn, permitted growth of credit unions that are es-

entially indistinguishable from ordinary banks in their depositor and borrower customer profiles.

Despite expansion, credit unions are scarcely a dominant force in banking, having only 6 percent of assets even though the number of individual credit unions—11,591—slightly exceeds the number of commercial and savings banks.

The history of the credit union movement, in which Massachusetts has played a leading role, dates to a time when conventional banking practices were far less accommodating to potential customers with limited means. Credit was often difficult to get, and even depositors might be dismissed as trivial nuisances. In that world, the development of credit unions played an important role in providing financial services to groups that might otherwise have been left out.

More recently, credit unions have taken on the trappings of conventional banks and have competed successfully with savings banks and savings and loan associations. Too successfully, some bankers say, blaming the tax advantages some credit unions enjoy—an issue that also needs addressing.

For now Congress can avoid confusion and unnecessary dislocation by authorizing what has become a financial reality: Credit unions are significant and valued players in a vital field.

[From the StarTribune, Mar. 9, 1998]

CREDIT UNIONS—CONSUMERS DESERVE GREATER ACCESS

The American Bankers Association won a round against the little guys last month when the U.S. Supreme Court ruled that federal regulators have made it too easy for the nation's credit unions to expand and compete with the Citibanks of the world. You can't fault the justices; they read existing law correctly.

But this week, Congress will take up legislation to rewrite the law and restore a broader customer base for credit unions. That would serve the nation's consumers and invigorate competition in the nation's financial markets.

At issue is a concept called "field of membership." When Congress created credit unions in 1934, it gave consumers the power to band together and form low-cost alternatives to banks. But Congress said such groups must have a common bond, such as working for the same employer. In 1982 the federal agency that regulates credit unions, the National Credit Union Administration, greatly expanded that concept, allowing a credit union to combine multiple employers or communities within a field of membership. Today, about half of federally chartered credit unions have these conglomerate memberships. Some, like the IBM Employees Credit Union in Rochester, Minn., have tens of thousands of members. It was this policy that the Supreme Court struck down last month.

But there was good reason for the NCUA to loosen the reins on credit unions. The financial squeeze that swept across America in the early 1980s restructured the U.S. economy, wiping out many of the venerable mid-sized manufacturers that had sustained credit unions. Meanwhile, a new industry of micro-service firms sprang up, with the result that the average size of American employers has shrunk and shrunk. Today, fewer than half of Americans work at companies big enough to sustain credit unions on their own. They simply have no access to this attractive financial alternative.

If credit unions posed a genuine threat to banks, it might be right to go back to an

older set of rules. But they don't. Although they have some 70 million members, they represent scarcely 2 percent of the financial services market—just enough to serve as a good competitive check on banks in an era of rapid financial consolidation.

Bankers have a second gripe, which might get attention from Congress. Credit unions are exempt from the federal corporate income tax, and thus have a modest cost advantage over banks. There is a rationale for this special tax status. Credit unions are member-owned cooperatives that earn no profits and have no stockholders. But modern credit unions resemble banks in other important respects; they're professionally run and highly computerized. It's hard to argue that they need what amounts to a subsidy from taxpayers, especially at a time when Congress is trying to squeeze loopholes out of the tax code.

Credit unions aren't for everybody. Many consumers want the heft and convenience of a full-service bank that offers a broad line of loans, multiple branches and even investment advice. But credit unions, with volunteer management and no-frills infrastructure, typically offer basic checking and lending services at more competitive fees and interest rates. Choice is good in competitive markets, and this is a choice that should be available to more Americans.

[From the Chicago Tribune, Apr. 28, 1997]

CONSUMERS WILL BE THE BIG LOSERS IN
BANKS' ATTACK OF CREDIT UNIONS

(By John McCarron)

God bless the Navy Federal Credit Union.

If it wasn't for the credit union, I couldn't have bought that used Toyota Corona back in 1971. And if it wasn't for that Toyota, things might not have turned out so well.

Back then, my new bride needed a car so she could move out of her parents' house in New Jersey and take a "dream" job as a visiting nurse near Newport, R.I., where my oil tanker was based. We were a year out of college with no savings and a credit sheet full of outstanding student loans.

That didn't bother the Navy Federal Credit Union. It was used to lending money to freshly-minted ensigns with strange-sounding addresses like: "USS Mississinewa (AO-144), FPO, New York." And the office workers knew exactly where to find the union's members. They also knew, what with so

many shipmates belonging to the same credit union, from the captain to the cook, that for a junior officer to default on a loan would be, well, not a good career move. More like a keel-hauling offense.

So NFCU okayed that thousand bucks by phone, right there at the car dealership, and my new bride and I drove off to our new careers, wedded bliss, kids, a mortgage and all the rest.

Truth be told, we haven't borrowed much from our credit union since those early years. Except for our mortgage we've been fortunate enough to avoid buying-on-time or paying those unconscionable 18 percent bank credit card rates. Still we're faithful "members-owners" of the NFCU. I keep more than the minimum balance in our "share savings account" for a couple of reasons. You never know when you'll need a competitively-priced consumer loan; and besides, I believe in what credit unions stand for.

And what they stand for, to my way of thinking, is that people of modest means have a right to form their own not-for-profit cooperatives rather than do business with for-profit companies owned by distant powers-that-be. That's also why I choose to insure my house and car through a mutual insurance company and why I got my first mortgage from a savings and loan association. And it's why I was saddened when my S&L was gobbled up—as so many have been—by a mega-bank that's listed on the New York Stock Exchange and pays its CEO more than \$3.6 million a year in salary and bonuses (not including stock options.)

Then again, most people don't care whether their lender or insurer is mutual, co-op or stock. Likewise, most people probably think Frank Capra's "It's a Wonderful Life," was a movie about Christmas, not the tension between mutuals (George Bailey's S&L) and for-profits (Mr. Potter's commercial bank.)

Mr. Potter, you may recall, didn't have much use for the dirty-fingernail types who financed their cottages through their own S&L. So when the opportunity arose to pull the plug on the little people (after Uncle Bailey misplaced a bank payment) the greedy Mr. Potter moved in for the foreclosure kill.

Capra's populist allegory was heavy-handed, to be sure, the product of Depression era angst over the lot of working people. The movie's plot seems outdated now that so many of us are middle-class with stock portfolios of our own.

But guess what? The spirit of Mr. Potter is alive and well. It throbs within the silk suits of American Bankers Association, which is on a crusade to stop the growth of my NFCU and the 12,000 other member-owned credit unions in these United States.

Turns out more and more consumers are discovering it pays to save and borrow at their own co-ops rather than at banks that need to churn out profits for stockholders and big salaries for bank officers. Even though they hold 93 percent of all the nation's savings, bankers say they are "concerned" about the growth of credit union membership.

So the ABA has been suing the federal agency that regulates credit unions, claiming the unions ought to confine their membership to savers with a single "common bond" (like employment in the Navy.) In an era of rapid consolidation among all types of lenders, they especially want to stop larger credit unions from merging with smaller ones whose members don't have the same bond.

The bankers argue that overly permissive federal rules make it possible for the general public to join credit unions. This is an outrage, they say, because unlike banks, credit unions don't pay income taxes and therefore have an unfair competitive advantage. (An \$800 million "government subsidy," according to ABA publicity materials.)

What the bankers don't say is that credit unions disburse virtually all their profits to members in the form of dividends, which are, in turn, taxed as personal income.

Maybe that last point was lost on the federal appellate judges who last July overturned lower-court rulings and sided with the banks. If the Supreme Court concurs, some 10 million credit unionists will see their memberships voided.

Unless, of course, Congress amends the 1934 Federal Credit Union Act so as to liberalize the definition of "common bond."

Which is precisely what Congress should do, though I'm not going to hold my breath. Money talks in Washington, and the \$5 trillion banking industry talks louder than a credit union sector one-sixteenth that size.

It's a shame, because I don't think Mr. Potter would have made that loan on our used Toyota.