

wave of mega-mergers is to be assuaged, these commitments must show tangible results in local communities. I believe my bill will help accomplish that important objective, and I would welcome the support of my colleagues.

The text of the bill follows:

H.R. 4420

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

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Depository Institution Merger Pledge Enforcement Act".

#### SEC. 2. ENFORCEMENT OF COMMITMENTS MADE IN CONNECTION WITH ACQUISITION OR MERGER APPLICATIONS.

Section 18 of the Federal Deposit Insurance Act (12 U.S.C. 1828) is amended by adding at the end the following new subsection:

"(t) ENFORCEMENT OF MERGER AND ACQUISITION PLEDGES.—

"(1) IN GENERAL.—Each appropriate Federal banking agency shall establish and maintain procedures for monitoring, on an ongoing basis, compliance by any insured depository institution, bank holding company, savings and loan holding company, foreign bank, or any affiliate of any such person with any pledge or commitment made by any such person in connection with the approval of any application by any such person under subsection (c), section 44, sections 2, 3, or 4 of the National Bank Consolidation and Merger Act, section 3 or 4 of the Bank Holding Company Act of 1956, or section 10 of the Home Owners' Loan Act, including any pledge or commitment relating to community lending and investment.

"(2) REPORT OF NONCOMPLIANCE.—Whenever any appropriate Federal banking agency determines that any insured depository institution, bank holding company, savings and loan holding company, foreign bank, or any affiliate of any such person is failing to maintain compliance with any pledge or commitment referred to in paragraph (1) at any time during the effective period of the pledge or agreement, the agency shall—

"(A) notify the institution, company, bank, or affiliate of such determination; and

"(B) shall publish a notice of such determination in the Federal Register.

"(3) NONCOMPLIANCE TAKEN INTO ACCOUNT IN CONNECTION WITH SUBSEQUENT APPROVALS.—If an appropriate Federal banking agency makes a determination of noncompliance under paragraph (2) with regard to any insured depository institution, bank holding company, savings and loan holding company, foreign bank, or any affiliate of any such person, the agency may take such noncompliance into account in making decisions in the future regarding the institution, company, bank, or affiliate."

#### A TRIBUTE TO THE MEDFORD, LONG ISLAND FIRE AND RESCUE VOLUNTEERS

#### HON. MICHAEL P. FORBES

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. FORBES. Mr. Speaker, I rise today to salute the brave volunteers of the Medford Fire Department for their valiant efforts to contain and extinguish a huge blaze at the Gershow Recycling plant in eastern Long Island, New York on July 23, 1998. I also commend the Medford Ambulance Corps volunteer

members who worked tirelessly at the scene of the fire treating firefighters for smoke inhalation and heat exhaustion even as black smoke billowed around them.

A towering inferno erupted at the car recycling plant in Medford on that Thursday at around 3:45 p.m., emitting intense heat and flames until well into the next afternoon. The fire consumed tons of metal, petroleum and rubber tires from scrap automobiles measuring approximately two acres wide and 60 feet high. The Medford fire and rescue volunteers were first to arrive at the scene of the blaze and quickly unleashed torrents of water to prevent the fire from spreading to nearby homes and businesses.

The Medford volunteers were able to contain the inferno to the recycling plant site while awaiting mutual aid from 73 fire departments and emergency companies who responded to an Islandwide call for assistance. Thanks to the unrelenting efforts of the Medford firefighters, no one was seriously injured and no buildings or homes surrounding the recycling plant were damaged. Yet, the Medford Ambulance Corps, along with several other local emergency medical services, performed admirably in treating 36 firefighters for heat exhaustion, minor cuts and burns.

The quick response of the Medford fire and rescue volunteers ensured the containment of the blaze and kept the fire from resulting in tragedy. These volunteers work round the clock at perfecting their firefighting and emergency preparedness skills, and stand ready to help their neighbors at a moment's notice. They deserve our praise and heartfelt thanks for another job well done.

Mr. Speaker, I ask my colleagues in the U.S. House of Representatives to join me in honoring the brave volunteers of the Medford Fire Department and Ambulance Corps and to recognize their commitment and dedication to protecting the lives of my eastern Long Island constituents. We are truly blessed to count on these volunteers in our time of need.

#### PAYCHECK PROTECTION ACT

#### HON. MARK W. NEUMANN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. NEUMANN. Mr. Speaker, I appreciate this opportunity to briefly address the House about the Paycheck Protection Act. I regret that the campaign finance bill approved today does not effectively prevent organizations from forcing individuals to financially support campaigns. The Paycheck Protection Act authored by my friend from Colorado, Congressman BOB SCHAFER, includes this fundamental principle of American democracy. Despite my concerns that the Paycheck Protection Act's language as originally drafted may not apply this principle equally to unions and corporations, I remain supportive of Congressman SCHAFER's efforts. Congressman SCHAFER has already made some improvements to the bill and I look forward to working with him in the future.

ESTABLISHING A PERMANENT DIVISION OF CHIROPRACTIC SERVICES IN THE VETERANS HEALTH ADMINISTRATION—H.R. 4421

#### HON. LANE EVANS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. EVANS. Mr. Speaker, today I am introducing legislation to authorize the employment of doctors of chiropractic as full-time health care professionals by the Department of Veterans Affairs and establish a permanent division of chiropractic services in the Veterans Health Administration. Joining me as original cosponsors of the bill in the House are Representatives PAUL KANJORSKI, DALE KILDEE, BOB FILNER, JIM McDERMOTT, THOMAS MANTON, NEIL ABERCROMBIE, JOSEPH KENNEDY, LUIS GUTIERREZ, ELEANOR HOLMES NORTON, GEORGE BROWN, MARTIN FROST, and CHARLES RANGEL, ENI F.H. FALEOMAVAEGA, JAMES LEACH, PATRICK KENNEDY, BENNIE THOMPSON, and VIRGIL GOODE, JR.

Each day in the U.S. more than one million Americans seek the services of doctors of chiropractic, receiving effective, safe and appropriate care from highly trained, state licensed providers. Beneficiaries in federal programs such as Medicare, Medicaid and federal workers compensation, have routine availability to chiropractic services to meet their health care needs. In contrast, the Department of Veterans Affairs has not routinely provided veterans access to this beneficial form of health care regardless of their specific needs or personal wishes.

The research record continues to validate the use of chiropractic for a wide range of conditions. Even the U.S. Public Health Service, through the Agency for Health Care Policy and Research, rates "manual manipulation" as one of the top choices for back problems in adults because of its effectiveness and low cost. Chiropractic offers veterans a drugless, non-surgical option—an option that is a much-needed addition to the care available through VA.

In virtually all other areas of the Federal health-care delivery system, Congress has recognized the role of chiropractic care, thereby ensuring that beneficiaries have a voice in choosing health care options that are best for them. My legislation will provide veterans the same ability to make health care choices that best address their specific needs.

It is time to end this long-standing inequity in federal health care programs and give veterans a real choice in their health care. Our veterans deserve no less.

#### RAIL SERVICE IMPROVEMENT ACT OF 1998

#### HON. JERRY MORAN

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. MORAN of Kansas. Mr. Speaker, rail transportation has long played an important role in shaping the American landscape. In recent years, however, this landscape has made for difficult situations for shippers, railroads, and farmers looking to move their grain to export markets.

Following the deregulation of the Staggers Act, a dramatic shift has occurred in the railroad industry in Kansas. Class I railroads have gone from operating over 6,500 miles of track in 1986 to 3,800 miles today. Short line carriers now have over 30% of the track in Kansas and make up an even greater percentage in the First Congressional District. Kansas still ranks fourth in the nation with over 5,500 miles of rail; however, we have lost nearly 700 miles of track through abandonments just since 1991.

These changes have left Kansas with fewer Class I carriers and back-to-back years where large harvests have crippled the grain transportation system in Kansas. While no single solution exists to cure all of the problems facing the industry, the federal role in regulating this industry can and should be improved.

The Surface Transportation Board (STB) is responsible for approving railroad mergers, approving abandonments, and mediating rate disputes. The agency is currently being considered for reauthorization. Earlier this year, the House Transportation and Infrastructure Committee held a series of hearings on the state of the railroad industry and the regulatory functions of the STB.

As a result of those hearings and my own experiences in dealing with the railroad situation in Kansas, I am introducing legislation aimed at improving the ability of the STB to address the critical transportation issues facing rural America.

Specifically, this legislation would:

- Reduce the likelihood of additional abandonments by providing states an other small railroads an additional year to acquire an abandoned line;

- Provide an expedited rate case procedure;

- Provide direction to the STB to devote resources to promoting competition and reasonable rates; and

- Direct the STB to place a priority on improving the economic viability of abandoned lines.

Maintaining an efficient transportation system has long been a key to the success of U.S. agriculture. As agriculture becomes more export dependent, rail transportation is more important than ever. As a member of the Railroad subcommittee of the House Transportation Committee, I am eager work to improve rail transportation.

The changes proposed in this bill would assist in solving the current rail transportation issues by quickly resolving shipper complaints and taking steps to ensure that over the long haul, rail transportation remains an option for America's agricultural producers.

Mr. Speaker, I ask my fellow colleagues to support this legislation and urge its early consideration and passage.

#### CRIME DOES NOT PAY ACT

#### HON. TOM BLILEY

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. BLILEY. Mr. Speaker, it is my pleasure to introduce the Crime Does Not Pay Act on behalf of Margie Nolan Cowles of Richmond, Virginia. Margie Nolan Cowles wrote a letter to the editor of the Richmond Times-Dispatch decrying the fact that criminals were receiving payments from injuries received during the

commission of a crime. I agreed and have introduced the Crime Does Not Pay Act to correct this injustice. This legislation prevents convicted felons from collecting damages for injuries incurred while committing the felony. It closes a loophole that permits criminals to get rich while committing a felony.

For example, in California, a jury awarded more than \$100,000 to Brian Forrett, a career criminal who broke into a home and tied up the residents. He then fired at one of the residents and missed, and shot at the other resident, blinding him. Forrett was shot by police officers while trying to escape and is now receiving \$26,183 from each of the four officers that fired on him while he serves a 32-year prison sentence for robbery.

It is not right that criminals can receive damages when they are injured in the commission of a felony. This is a travesty of justice and this bill will prevent such miscarriages of justice in the future. I look forward to earning the support of my colleagues and the American people for this legislation because Crime Does Not Pay and my legislation will correct this injustice.

#### DEPARTMENTS OF COMMERCE, JUSTICE, AND STATE, AND JUDICIARY, AND RELATED AGENCIES APPROPRIATIONS ACT, 1999

SPEECH OF

#### HON. ELIJAH E. CUMMINGS

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, August 5, 1998

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 4276) making appropriations for the Departments of Commerce, Justice, and State, the Judiciary, and related agencies for the fiscal year ending September 30, 1999, and for other purposes.

Mr. CUMMINGS. Mr. Chairman, I rise today in opposition to the Commerce-Justice-State Appropriations bill.

There are many reasons for my opposition to this bill.

First and foremost, is the atrocity of this body's inability to pass the Mollohan amendment to restore full funding for a fair and accurate census.

At this time, however, I would like to address a matter which has not been discussed on the floor: The dramatic reduction in funding in the bill for the Small Business Administration.

The bill reduces funding for the Small Business Administration's *regular operating expenses* by 27 percent, or \$75 million less than the President's request.

The Committee directs that reductions should come from "overhead" functions and primarily headquarters staff.

According to the SBA, this reduction "would literally shut down the Agency."

The cut is so extreme that, if enacted, it would result in the elimination of more than 1,200 Federal employees, or 40 percent of SBA's workforce.

But the situation gets worse!

The Committee Report language on the funding cuts prohibits staff reductions from SBA district offices.

However, of the approximately 3,000 Federal employees of the SBA, 2,000 are located in district offices.

In other words, even if the SBA eliminated every employee in its DC headquarters, it would still not generate the savings required under the legislation!

Thus, whether intended or not, this appropriations bill will de-fund the SBA.

Mr. Speaker, the many programs operated by the SBA are critical to the people of my district and I am sure, to those of every Member of this Congress.

The SBA helps to ensure that America's small business opportunities are available to the majority of Americans.

America's 22 million small businesses employ more than 50 percent of the private work force, generate more than half of the nation's gross domestic product, and are the principal source of new jobs.

In Maryland, SBA programs to encourage the establishment and growth of small businesses have proven invaluable:

In 1997, through its 7(a) program, the SBA made over 750 loans to Maryland small businesses, totaling over \$145,000.

The SBA's Small Business Investment Company program financed over \$19 million for Maryland small businesses in 1997, and

The SBA microloan program in Maryland financed over \$190,000 for African American small businesses and \$160,000 to 100% women-owned small businesses in 1997.

I hope that the Appropriations Committee did not actually intend to de-fund this vital agency and that this funding situation will be addressed in conference committee.

In addition to my concerns regarding the general operating budget, I am deeply troubled by the low funding levels for several key SBA programs.

Two of these programs, the National Women's Business Council and the Women's Development Projects, have been addressed by my colleagues Representatives MILLENDER-McDONALD and SANDERS in two amendments which receive my full support. I thank my colleagues for their efforts.

However, there are at least two additional programs that were under-funded in this bill that are of particular concern to me and my constituents:

The 7(j) Minority Enterprise Development program, for which the President requested \$9.5 million, was provided just \$2.6 million; and

The HUB Zone program, enacted last year, for which the President requested \$4 million, was provided only \$2 million.

Just two weeks ago in Baltimore, Aida Alvarez, Administrator of the SBA, signed an agreement with the Maryland Minority Contractors Association reaffirming SBA's commitment to double the number of SBA-guaranteed loans to African Americans.

Alvarez joined Allan Stephenson, Baltimore SBA District Director, and Arnold Jolivet, President of the Maryland Minority Contractors Association in Baltimore, in the signing of a partnership agreement between the two groups.

The agreement represents each organization's commitment to work together to increase the participation of Maryland's minority contractors in SBA's financial and technical assistance programs.

I ask my colleagues, what purpose does it serve for SBA to promise to work more closely with the people of my district if there is no money in the programs for which my constituents apply?