

designed to meet the victim's ongoing expenses for medical care, living, and family support. Structured settlements are voluntary agreements reached between the parties that are negotiated by counsel and tailored to meet the specific medical and living needs of the victim and his or her family, often with the aid of economic experts. This process may be overseen by the court, particularly in minor's cases. Often, the structured settlement payment stream is for the rest of the victim's life to ensure that future medical expenses and the family's basic living needs will be met and that the victim will not outlive his or her compensation.

I now find that all of this careful planning and long-term financial security for the victim and his or her family can be unraveled in an instant by a factoring company offering quick cash at a steep discount. What happens next month or next year when the lump sum from the factoring company is gone, and the stream of payments for future financial support is no longer coming in? These structured settlement factoring transactions place the injured victim in the very predicament that the structured settlement was intended to avoid.

Court records show that across the country factoring companies are buying up future structured settlement payments from persons who are quadriplegic, paraplegic, have traumatic brain injuries or other grave injuries. That is why the National Spinal Cord Injury Association and the American Association of Persons With Disabilities (AAPD) actively support the legislation we are introducing today. The National Spinal Cord Injury Association stated in a recent letter to Chairman ROTH of the Finance Committee that the Spinal Cord Injury Association is "deeply concerned about the emergence of companies that purchase payments intended for disabled persons at drastic discount. This strikes at the heart of the security Congress intended when it created structured settlements."

As a long-time supporter of structured settlements and an architect of the Congressional policy embodied in the structured settlement tax rules, I cannot stand by as this structured settlement factoring problem continues to mushroom across the country, leaving injured victims without financial means for the future and forcing the injured victims onto the social safety net—precisely the result that we were seeking to avoid when we enacted the structured settlement tax rules.

Accordingly, I am pleased to join with Senator CHAFEE in introducing the Structured Settlement Protection Act. The legislation would impose a substantial penalty tax on a factoring company that purchases structured settlement payments from an injured victim. There is ample precedent throughout the Internal Revenue Code, such as the tax-exempt organization

area, for the use of penalties to discourage transactions that undermine existing provisions of the Code. I would stress that this is a penalty, not a tax increase—the factoring company only pays the penalty if it undertakes the factoring transaction that Congress is seeking to discourage because the transaction thwarts a clear Congressional policy. Under the Act, the imposition of the penalty would be subject to an exception for court-approved hardship cases to protect the limited instances of true hardship of the victim.

I urge my colleagues that the time to act is now, to stem as quickly as possible these harsh consequences that structured settlement factoring transactions visit upon seriously-injured victims and their families.●

TRIBUTE IN HONOR OF NATIONAL 4-H WEEK

● Mr. GRAMS. Mr. President, I rise today as a former 4-Her to pay tribute to the participants and volunteers of 4-H, in honor of National 4-H Week, which takes place October 4-10.

Although it is not known exactly when or where the 4-H program began, Minnesota was one of its originators. The 4-H program, initially known as the Boys and Girls Clubs, was founded sometime around the turn of the Twentieth Century by representatives of a wide range of community interests; specifically, farm families, agricultural scientists, school teachers, administrators and concerned citizens. The instrumental founder of 4-H in Minnesota was Theodore A. "Dad" Erickson, a Douglas County School Superintendent.

During its formative years, a three-leaf clover was used as the symbol of the Boys and Girls Clubs representing three "H's": head, heart and hands. In 1924, Mr. O.H. Benson used the four-leaf clover symbol in Iowa; in his design the fourth leaf represents health. Today, 4-H emphasizes projects that improve the four "H's": head, heart, hands, and health.

4-H evolved from an organization which first focussed on advancing agricultural technology for young men and home economics skills for young women, into a program which helped develop self-confidence and a sense of community responsibility for all youth participants. Today, 4-Hers not only continue to be involved in vegetable gardening, bread baking and sewing, which have been around since the program's inception, but have branched out into new areas to keep in tune with today's ever-changing world, such as computer, bicycle and electrical projects. Ultimately, 4-H continues to expand upon its primary goal: the development of young people.

Nationwide, there are 6,009,997 members between the ages of five and twenty-one and 624,967 volunteers who participate in the 4-H program. As for Minnesota, 4-H is the largest youth or-

ganization in the state and consists of over 250,000 members and 14,000 volunteers. In addition, there are more than 4,000 4-H clubs in the state of Minnesota.

There are many activities that 4-Hers and their clubs undertake, such as cleaning up trash in their communities, helping in literacy projects, and delivering food to hospice patients. 4-Hers participate in local county and state fairs, showing off months of hard work by presenting vegetables they have grown in their gardens, various shop projects they have built or refurbished, and recipes they have perfected. They also show various animals ranging from domestic pets to livestock they have trained and groomed for competition. 4-Hers have the opportunity to attend various camps, state 4-H youth gatherings, national 4-H Congress, national 4-H Conference, and International 4-H youth exchange.

Mr. President, 4-H would not work without the commitment from America's youth and the dedication of the volunteers who continue to make 4-H an ever-expanding success on a local, state, national and global level. Again, as a former 4-H member, I believe 4-H provides our youth of today the skills necessary to survive in our evolving world. I commend all of those involved for their hard work, service, and their pledge to honor to follow the 4-H motto: "To make the best better!"●

ONE GUN A MONTH FORUM

● Mr. LAUTENBERG. Mr. President, on September 2, I convened a forum on gun trafficking. Across America, it is simply too easy for criminals, particularly gangs, to purchase and distribute large numbers of guns. And more guns in the wrong hands means more murder and mayhem on our streets.

Because we must move more aggressively to stop this deadly crime, I introduced S. 466, the Anti-Gun Trafficking Act. The testimony I heard at the forum has made me even more determined to pass this sensible legislation and help stop gun traffickers.

In order to share the insights of the witnesses at the forum with my colleagues and the public, I am submitting the testimony presented for inclusion in the CONGRESSIONAL RECORD. Last week, I submitted the testimony of Mayor Edward Rendell. Today, I am submitting the testimony of James and Sarah Brady. Through their tireless efforts with The Center to Prevent Handgun Violence and Handgun Control, they have helped reduce gun violence across our country and it was an honor to have them at the forum.

I am also submitting the testimony from several young people who were kind enough to testify at the forum. John Schuler, Kenisha Green and Quanita Favorite live in communities where gun violence is an everyday occurrence, and they have experienced the pain and misery that results. We must do more to help them and the

other children who live in the crime-ridden neighborhoods of our nation.

Mr. President, I ask that the testimony of James Brady and Sarah Brady, along with excerpts from the testimony of John Schuler, Kenisha Green, and Quanita Favorite, be printed in the RECORD.

The material follows:

JOHN SCHULER—21 YEARS OLD—RESIDENT OF
BENNING TERRACE IN SE WASHINGTON DC

I live in a neighborhood that guns are always going off. You hear them late at night or early in the morning hours. It sometimes feels like a war zone. The bad part about it is that you never feel safe. You always have this fear that it could be you that gets shot today. That's no way for children to grow up.

Nobody is willing to do anything about it. Guns are sold all the time and its like—you can get one anytime you want one. The people who sell em' don't even live in the neighborhood. It's like a business you know. All the time, somebody needs a pistol to protect themselves or because they got to get somebody before they get taken out themselves.

I've seen friends get shot or killed sometimes for no reason at all. Or because they were in the wrong place at the wrong time. You can get what ever you need, gloc, special or what ever, you can get it if you got the cash.

KENISHA GREEN—20 YEARS OLD—RESIDENT OF
PARK MORTON, WASHINGTON, DC

I've got so much to say and it just doesn't seem to be enough time to explain how I feel. I've seen guns sold in and around my neighborhood, to my friends and to my enemies. The fact of the matter is that nobody wins. Every time a gun is sold or stolen and ends up on the streets, you can just scratch off somebody's baby being dead. We are killing each other at alarming rates and its like nobody cares because they say—"they're poor, or they're just dope dealers, or they're just not worth it." It's not fair. Other kids get to go to college and we get to go to funerals. These people who sell guns are the real predators. They feed off of our pain and make it seem like we be the animals. Any kind of weapon you want, if you got the cash its available.

QUANITA FAVORITE—18 YEARS OLD—RESIDENT
KENNEDY STREET NW WASHINGTON, DC

Just like they sell crack in neighborhood guns are sold all the time in my community. Just last week outside my apartment I could hear a man and woman arguing in the alley. He pulled out a pistol and started firing at her. It's like Dodge City . . . everybody seems to be carrying. Not long ago my uncle was shot and killed on Capital Hill. I still have nightmares. Why are guns so easy to get in our neighborhood? Why do people sell guns like candy and make the victims the guilty parties. We are suffering in our neighborhood and nobody really cares.

I work for the Advocates for Youth here in Washington. My job is helping other young people understand the violence and that they can do something about it. Almost every person who we come in contact with, throughout the Nation's Capital has been touched by gun violence. Either a close loved one or a friend at school. When people can purchase guns from other states and easily bring them to sell on the streets of Washington, we've got a real problem.

I don't want to die or raise children in an environment where walking down my street could be a life or death situation. people have got to understand that we need drastic measures to curb the illegal sales and purchases of weapons or we all will become victims.

TESTIMONY OF SARAH BRADY, CHAIR,
HANDGUN CONTROL, INC., SEPTEMBER 2, 1998

Good morning. I'm Sarah Brady, chair of Handgun Control, Inc. and the Center to Prevent Handgun Violence.

For too many years, the ladies and gentlemen of the United States Congress have heard strenuous objections from the NRA and its allies to reasonable gun control measures. The Brady Bill, the assault weapon ban, and the currently pending Childrens' Gun Violence Prevention Act of 1998 . . . all were characterized by the gun lobby as an assault of the rights of gunowners that would do nothing to stop the trafficking and use of firearms by criminals.

The gun lobby was and is wrong about those measures, but I'm particularly curious to hear what they have to say about the proposal we are discussing today that would limit handgun purchases to one a month. You see, the whole point of this proposal is to make it extremely difficult for straw purchasers to buy multiple firearms and resell them to the criminal market. As every major law enforcement group in the nation will tell you, these multiple sales are the easiest and most efficient way for legal guns to transform themselves into the tools of robbery, rape and homicide.

But you don't have to take my word for it. In 1993, the same year this federal legislation was first introduced by Senator Lautenberg, Virginia reacted to its reputation as the number one gun trafficking state in the northeast by passing its own one-handgun-a-month law. As our research demonstrated three years later, Virginia's law successfully disrupted the gun trafficking pattern from that state to the rest of the northeast. For crime guns purchased after implementation to the new law that were recovered in the Northeast, Virginia's share fell by 54%. Even more dramatically, the percentage of guns traced back to Virginia gun dealers fell by 61% for guns recovered in New York, 67% for guns recovered in Massachusetts, and 38% for guns recovered in New Jersey. Quite simply, the one-gun-a-month law curtailed Virginia's role as the arms supplier for the eastern seaboard.

Maryland's one-gun-a-month law took effect in October, 1996. Last year I joined Governor Glendonning in applauding the law's effects—in 1997, not one Maryland handgun bought in a multiple sale was traced from a crime in the District of Columbia. And, the state not only showed an overall drop in crime in 1997, but as of last November, Baltimore police recovered 623 handguns, as opposed to 934 in the year before the law went into effect.

But as effective as one-gun-a-month laws are at the state level, a national law would do so much more to curb interstate gun trafficking. The same tracing data that demonstrates that Maryland and Virginia are no longer the main suppliers for gun traffickers demonstrates that Georgia, Florida and other states with weak gun laws have to some degree taken over the business. If even one state allows straw purchasers to walk out of gun stores with ten semiautomatic pistols in a bag, we will all suffer when those guns make their way to the streets and alleys of neighboring communities. Just last spring, Philadelphia law enforcement officials cited the multiple sales of weapons to concealed-carry licensees as one of the most important sources of that city's continually high rate of gun violence.

We need to stop pretending, after all this time, that the gun problem and the crime problem exist independently of each other. New research by the Center to Prevent Handgun Violence demonstrates that the more guns sold per transaction, the more likely

that those guns will be recovered in another state in connection with a criminal investigation. The Center studied data involving 1,173 guns that were traced by ATF as part of a criminal investigation and which were later discovered to have been purchased as part of a multiple sale transaction.

The Center's study showed a clear link between multiple sales and interstate gun running. Guns that were purchased as part of a sale involving 3 or more guns were twice as likely as other guns to be recovered in another state.

The research also showed that a gun purchased as part of a multiple sale is far more likely to be a junk gun, or Saturday Night Special. A gun that is purchased as part of a sale involving more than three guns is three times more likely to be a Saturday Night Special. It doesn't take much imagination to see what is happening here: interstate gun traffickers are acquiring Saturday night specials at the bulk rate in one state and selling them in another.

These conclusions bear out what our common sense tells us. Gun dealers know that the guy with the hundred dollar bills buying 10 Lorcins at a time is not giving them out as party favors to his buddies. Law enforcement knows that the drug dealer's girlfriend buying five Tec-9 assault pistols is not using them to decorate her living room. Prosecutors know that the straw purchaser with the technically clean record who is fronting for violent criminals is as dangerous as a drug-dealer—but much harder to catch and put away. Jim and I know that the Brady Law's background checks and waiting periods cannot prevent a buyer with a clear record from supplying half the gangsters in his neighborhood with guns at a hefty profit. And the public knows that criminals will still take the easiest route to a gun—and right now, that route is the illegal gun trafficker who buys 20, 30 or 40 guns a month.

Five years ago, during the debate over Virginia's proposed law, NRA Executive Director Wayne LaPierre acknowledged that "not many law-abiding Virginians purchase more than one gun a month." Well, of course they don't, Wayne. Given the high cost of a quality firearm, most people don't want or need to buy more than one gun a month—it's like buying four or five televisions or refrigerators in a month. Twelve guns a year is more than enough to give any law-abiding sportsman the arsenal of his dreams—and to prevent those with other objectives from getting the firepower they need to rob, to rape and to murder.

We have waited long enough for a sensible solution to this nation's crime and gun problem to be implemented. Let's start preventing some of the crimes we are spending hundreds of millions of dollars to punish. Let's make this Congress pass a real and common-sense achievement for our nation's well-being and public safety, and pass this long-overdue anti-gun trafficking measure.

Thank you.

TESTIMONY OF JAMES BRADY, SEPTEMBER 2,
1998

As a life-long Republican, I have always been a champion of small business. But there is one small businessman that should be put out of business and that's the professional gun trafficker. Professional gun traffickers, like other businessmen, have to make a living, and you don't make a living by selling just one handgun per month. If you are a professional gun trafficker, you have to buy and sell in volume.

Let me give you a few examples:

In December 1997, three police officers were shot with one of the many guns supplied by Michael Cartier, who pleaded guilty to firearms trafficking in a federal court on August

5, 1998. Cartier admitted that he bought 11 guns in one day in Alabama, to be sold in Rochester, New York. He also admitted that he dealt firearms in Western New York without a license between June 20, 1997 and February 14, 1998, and that he purchased 28 other firearms before February 14.

In March 1996, Bronx police officer Kevin Gillespie was fatally shot while attempting to intercept a carjacking. An investigation of four handguns found at the scene uncovered a nationwide gun trafficking ring reaching from Houston, Texas to Columbus, Ohio, to Rocky Mount, North Carolina. The New York Times reported that 14 high-powered handguns sold by the smugglers were purchased from one Ohio gun store during a three-month period. Many of those guns were recovered by police in drug dens and at other crime scenes.

In April of 1995, a notorious gang member attempted to murder a Los Angeles police detective. The handgun he used was traced to a gun-trafficking ring that had purchased at least 1,000 firearms in Phoenix and sold them to Los Angeles-area gangs.

By passing a law limiting handgun purchases to one handgun a month, you will be putting professional gun traffickers, like those I just mentioned, out of business. With all due respect to you, Senator Lautenberg, I think you should choose a different name for this legislation. I would suggest you call it, "The Gun Trafficker's Unemployment Act of 1998." Take it from me: this is one business we don't need.

Thank you for this opportunity to testify.●

REAUTHORIZATION OF THE OLDER AMERICAN'S ACT OF 1965

● Mr. ABRAHAM. Mr. President, I rise today in support of Senate Bill 2295. Senator JOHN MCCAIN introduced this bill to reauthorize the Older American's Act of 1965. This legislation will extend authorization for three years for America's senior citizen population.

Today's seniors face issues and problems that will eventually effect every American. I watched my parents confront life as seniors, and I too am concerned about my life after retirement. Taxes, health care, Social Security, Medicare, Medicaid, and quality of life issues are just a few of the areas in which our seniors face difficult challenges.

The number of people 65 years of age and older is expected to grow more than three times as fast as the total population through the next thirty years. I believe the Older Americans Act provides essential programs for this growing population. The Older Americans Act includes senior programs such as the senior nutrition program, senior employment services, and the foster grandparent program, among others. Area Agencies on Aging throughout Michigan and the nation conduct various social and health related programs for seniors through the Older American's Act. These programs, when run effectively and efficiently, are a great service to our elderly population.

The Older American's Act has been without reauthorization for too long. I supported this straight reauthorization to provide some stability to these important programs. I believe congress

must take steps to ensure the health and well-being of the growing elderly population. For these reasons, I am proud to join my colleagues in cosponsoring this important legislation.●

THE DEATH OF MAYOR TOM BRADLEY

● Mrs. FEINSTEIN. Mr. President, I rise in memory of Mayor Tom Bradley, who is being laid to rest in Los Angeles today. I join with all Angelenos, and indeed all Californians, in mourning this kind, gentle, and wonderful man who led one of the world's great cities with such skill for so many years.

For nine years during my tenure as Mayor of San Francisco, I had the pleasure of working with Mayor Bradley on state and national issues and together we offered a loud drumbeat that the cities of our nation need attention. As cities go, so goes the nation, we often said. Through and through, I saw Tom Bradley as mayor who earned the respect of his peers while he demanded attention for his city.

First elected Mayor in 1973, Mayor Bradley paved the way for many other leaders on the local and national level. Although he made history as the first African-American mayor of a major city, Tom Bradley ran and won a campaign where he pledged to be a mayor who represented the entire city. He was true to his word, and for a record-setting five terms, he served all the millions of people who call Los Angeles home—from every racial, cultural, and religious group.

Born into a sharecropper's family, Tom Bradley was seven years old when he and his family headed to California to start a new life. When he arrived in Los Angeles in 1924, Tom Bradley remembered that "reaching California was like reaching the promised land."

A product of the Los Angeles public school system, his academic abilities enabled him to parlay his high school athletic prowess into a university education. Bradley received a scholarship to attend UCLA, where he soon distinguished himself as a track star.

Prompted by a desire to serve the city, Tom Bradley joined the Los Angeles Police Department in 1940. In May 1941, he married the former Ethel Arnold. They had two daughters, Lorraine and Phyllis.

As an early example of his enormous capacity for hard work that marked his years as mayor, Tom Bradley worked full-time as a police officer and went to law school at night. He graduated from Southwestern University in 1956 and passed the California Bar Exam.

After 21 years of service, he retired from the LAPD with the rank of Lieutenant in 1961 and began to practice law. Urged by community leaders, he decided in 1963 to run for a seat on the Los Angeles City Council. He became one of the first African-Americans ever to serve on the Council, and held his seat for 10 years before becoming the city's 37th Mayor in 1973. He ran for

Governor of California twice, in 1982 and 1986, and nearly became the first African-American governor of the largest state in the Union. I think he would have made an outstanding governor.

Mayor Bradley once said, "My guiding philosophy as mayor has been and will continue to be, to paraphrase the Athenian Oath, to transmit this city * * * not as a lesser * * * but as a greater, better and more beautiful city than it was transmitted to me. This philosophy continues to be my inspiration."

Mayor Bradley did so much for the city he loved so well. He attracted businesses to the city and established policies that resulted in the dramatic resurgence of the downtown Los Angeles economic center. The impressive skyline that graces Los Angeles' downtown is the realization of his vision. He turned the city's Harbor and Airports into top-of-the-line businesses, expanding the number of people employed and the city's ability to compete in the world market. Today, when people fly into the Los Angeles airport from abroad, they land at the Tom Bradley International Terminal: a fitting tribute to the man who expanded the airport into the second-busiest in the country.

Mayor Bradley secured the 1984 Summer Olympic Games during a time when many predicted economic gloom. Instead, his signature approach of uniting the private and public sectors behind a common goal produced the most successful Olympic Games in modern history. The Games boosted economic activity in Southern California by \$3.3 billion, created 68,000 jobs, and ended with a \$215 million surplus. Just as important, the Games made all of us proud to be Americans. When we think of Carl Lewis winning his four gold medals, or Mary Lou Retton vaulting her way into the country's heart, we have Mayor Bradley to thank.

Mayor Bradley focused economic opportunities both on the inner city, with such community revitalization projects as the Baldwin Hills-Crenshaw and Vermont-Slauson shopping centers, and on the entire city, where he put forward affordable housing and fair planning policies.

Mayor Bradley also led a long and hard battle to bring rail transportation to the city of Los Angeles. There were many times it would have been easy to give up, to say the will simply was not there. Yet he was determined, came to the halls in Washington, D.C. often to appeal for funding, and never gave up. Today the Metro Blue Line carries passengers from Long Beach to downtown Los Angeles, and the Metro Red Line carries passengers from downtown to MacArthur Park. Construction is now underway to extend the Red Line to North Hollywood.

Finally, to reinforce his strong emphasis on education and to shield Los Angeles youth from drug peddlers and street gangs, Mayor Bradley initiated an ambitious plan, called L.A.'s BEST