the day that General Jackson's troops were marching out of Frederick to Antietam, a Union flag was seen hanging from the home of Barbara Fritchie, a 95 year old widow known for her spirited nature, who risked injury and death by hanging from her window after shots were fired, flag in hand, shouting, ''Shoot, if you must, this old gray head, but spare your country's flag.''

Another significant event has its beginnings here, as it was from the City of Frederick that Lewis and Clark launched their exploration of the American West. In July, 1803, these two explorers set out from the Hessian Barracks in Frederick Town into uncharted territories. These events further illustrate Frederick County's position at the symbolic crossroads of history, and it is here that we find Maryland's true roots firmly in place. Frederick County is at a literal crossroads as well due to the construction of the B&O Railroad in the early 1800's and the location of the C&O canal. These two modes of transportation opened up major corridors from and to the east, laying the groundwork for a tradition of jobs, industry and trade.

From this lasting spirit of community interdependence and unity comes many of Frederick's modern landmarks. Frederick County is home to Ft. Detrick, crucial to the creation of new jobs and economic development in the region, and to the National Fallen Firefighters memorial in Emmitsburg. In recent years, Frederick County has been a leader in developing new economic growth and opportunities for our State and has attracted innovative technology companies to its pleasant surroundings.

The City of Frederick, the County Seat, is the second largest city in Maryland, yet it maintains its small town charm and sense of community that reflects the civil congeniality that has always defined Frederick, both in its rich history and its contemporary success. The contribution of Francis Scott Key to our nation has been complemented over the decades by other distinguished citizens of this county. Most recently, many of us in the Senate were privileged to count as a colleague the extremely distinguished Senator from Maryland and native son of Frederick, Charles Mac Mathias. The intellectual and personal integrity which Senator Mathias brought to this body in service to the nation is exemplary of the spirit of his fellow Frederick Countians.

The activities that have been planned in celebration of this auspicious anniversary exemplify the deep devotion of Frederick residents to their county. I join these citizens in sharing their pride in Frederick's past and their optimism for continued achievement. I urge my colleagues to visit this lovely location in the heart of Maryland and explore this renowned resource.●

TRIBUTE TO LOUIS TAYLOR

● Mr. BOND. Mr. President, I rise today to pay tribute to Louis Taylor who has provided great service to the Committee on Small Business, the U.S. Senate and to me personally. Louis Taylor is stepping down this week as Chief Counsel and Staff Director of the Senate Committee on Small Business. When I became chairman of the Committee on Small Business in January 1995, one of my first actions was to hire Louis. For the past 3½ years, Louis has provided outstanding leadership to the staff on the Committee on Small Business and he has been instrumental in support of my efforts to transform the committee so that it is the eyes, ears, and voice in the U.S. Senate for small businesses.

In his tenure on the Committee on Small Business, Louis Taylor played a significant role in crafting important pieces of legislation to help small businesses. Two such legislative accomplishments stand out among the numerous bills that originated from the Committee on Small Business and were enacted into law—the HUBZone Act of 1997 and the Small Business Regulatory Enforcement Fairness Act of 1996, also known as the Red-Tape Reduction Act. The HUBZone program expands the opportunity for small businesses in economically distressed areas to compete for Federal contracts, bringing jobs and new investments to inner cities and poor rural areas. The Red-Tape Reduction Act established safeguards to improve the Government's regulatory fairness to small businesses and established an independent ombudsman and regional citizen review boards to give small businesses a voice in evaluating Federal agency actions. Without Louis Taylor's contributions, the ultimate enactment of these important statutes would surely have been much more difficult.

In addition to these impressive legislative achievements, Louis Taylor played an integral role in ensuring that the Committee on Small Business capitalized on its expansive oversight jurisdiction to be a strong advocate for small business in the U.S. Senate. On those issues where the committee did not have legislative jurisdiction, Louis Taylor helped me guide the committee in its efforts to call attention to the impact such issues have on small business. For example, using its oversight jurisdiction, the committee was successful in including a number of small business provisions in the IRS Restructuring and Reform Act of 1998, which was signed into law last week. These changes to the structure of the IRS and improved taxpayer rights will help small business owners to resolve tax problems more efficiently while providing them with the service and respect that they deserve from the agency. The committee has also been extremely active in ensuring regulatory fairness for small businesses and women-owned businesses, in particular. Perhaps the provision that will have the broadest impact, however, is the provision of 100 percent deductibility for health insurance for the self-employed and their families. This measure ultimately will make health insurance more affordable for 5 million Americans who do not carry it now.

In conclusion, the entire committee and I certainly will miss Louis Taylor as he moves on to other endeavors, but the contributions that he has made and the leadership he has given to the Committee on Small Business are greatly appreciated and will not be soon forgotten.●

150TH PHINEAS GAGE ANNIVERSARY CELEBRATION, CAVENDISH, VERMONT

● Mr. LEAHY: Mr. President, on September 13, 1998, the town of Cavendish, Vermont will be holding a very special event to commemorate the remarkable life of Phineas Gage. Phineas Gage was the victim of a freak head injury that occurred in Cavendish, and the effect his injury had on his personality resulted in a breakthrough in the understanding of brain function.

To commemorate the 150th anniversary of Phineas Gage's accident, the town of Cavendish has planned a two-day celebration. A beautiful town in southern Vermont, lying on the original tracks of the Rutland-Burlington railroad, Cavendish has initiated and organized the Gage celebration. At the heart of the commemoration events will be a historic festival in the Cavendish town center. The festival will include tours along the historic railway, artifact displays, including the first public display of Gage's skull and tamping rod, and Vermont artisan and craft demonstrations.

The residents of Cavendish citizens are to be commended for their leadership and hard work in planning these events.

To more fully explain the events of September 13, 1848, and the importance of this day for medical history, at the conclusion of my remarks and those of my colleague from Vermont, I ask that the story of Phineas Gage provided by the town of Cavendish be printed in the RECORD.

Mr. JEFFORDS. Mr. President, I join my colleague from Vermont in recognizing September 13th as the 150th Anniversary of Phineas Gage's accident in Cavendish, VT. Gage was clearing away boulders for a new rail line in the town of Cavendish, population 1300, when an explosion sent his tamping rod passing through his skull and landing 30 yards away. It initially appeared that Gage had survived the accident without long term effects. However, soon after the accident, it became apparent that his emotional stability and good attitude had changed forever offering insight into the effects of the frontal lobe brain damage on mental function.

Earlier this year,Vermont Governor Howard Dean signed a proclamation declaring September 13, 1998 as Phineas

Gage 150th Anniversary Commemoration Day. On this day, accompanying the historic festival, Cavendish will host the John Martyn Harlow Frontal Lobe Symposium. John Harlow, Gage's doctor, carefully documented Gage's accident and recovery, providing early insight into frontal lobe brain damage. The symposium will draw experts and scholars from around the globe to reexamine the Gage case, and apply modern technology to better understand the connection between brain damage and personality change.

I join my colleague from Vermont in commending the residents of Cavendish for bringing together their town, the state of Vermont, and the international neurological community to celebrate this Vermont legend and the medical breakthrough surrounding his life.

The story follows:

THE STORY OF PHINEAS GAGE'S ACCIDENT

Phineas Gage is one of the most famous patients in medical history and probably the most famous patient to have survived severe damage to the brain. He is also the first patient from whom we have learned something about the relationship between personality and the function of the frontal lobe of the brain.

Gage was the foreman in a railway construction gang working for the contractors preparing the bed for the Rutland and Burlington Railroad just outside of Cavendish (Vermont). On September 13, 1848, an accidental explosion of a charge he had set blew his tamping iron through the left side of his skull. The tamping iron, a crowbar-like tool, was 3 feet 7 inches long, weighed 13½ pounds, and was 1¼ inches in diameter at one end, tapering over a distance of about 1 foot to a diameter of ¼ inch at the other end.

The tamping iron went point first under his left cheek bone and out through the top of his head, landing about 25 to 30 yards behind him. Gage was knocked over but may not have lost consciousness according to historic accounts even though most of the left frontal lobe was destroyed. He was treated by Dr. John Harlow, the Cavendish physician, with such skill that Gage returned to his home in Lebanon, NH, 10 weeks later.

Seven months later, Gage felt strong enough to resume work. But because his personality had changed so much, the contractors who had employed him would not return him to his former position. Before the accident, he had been their most capable and efficient foreman, one with a well-balanced mind and a shrewd business sense. He was not fitful, irreverent, and grossly profane, showing little deference for his men. He was impatient and obstinate, yet capricious and vacillating, unable to settle on any of the plans he devised for future action. His friends said he was, ''No longer Gage.''

Phineas Gage never worked at the level of a foreman again. He held a number of odd jobs according to Dr. Harlow's 1868 account. He appeared at Barnum's Museum in New York, worked in the livery stable of the Darmouth Inn (Hanover, NH) and drove coaches and cared for horses in Chile. In about 1859, after his health began to fail, he went to San Francisco to live with his mother. He began to have epileptic seizures in February 1860 and died on May 21, 1860.

No studies of Phineas Gage's brain were made post mortem. Late in 1867, his body was exhumed from its grave in San Francisco's Lone Mountain Cemetery. Phineas' skull and the famous tamping iron were delivered by his brother-in-law to Dr. Harlow (who was at that time, living in Woburn, MA). Harlow reported his findings, including his estimate of the brain damage, in 1868. He donated the skull and tamping iron for preservation to the Warren Museum in the Harvard University School of Medicine where they are still on display, and still studied.

The case created a good deal of interest in both medical and lay circles at the time (which continues to this day). Phineas survived a horrendous injury. His case began to have a profound influence on the science of localization of brain function. For nearly 20 years knowledge of the profound change that occurred to Gage's personality was not widely disseminated. It was true that he was physically unchanged except for the obvious scars and that his mental capacity was also unchanged. Without knowing about the personality difference, most people thought he had survived totally intact. His case was therefore used as evidence against the doctrine that any functions were localized in the brain, especially against the phrenological version of it. Later it was also used as negative evidence in the medical debates regarding aphasia and frontal lobe function. The real story was publicized after 1868 by David Ferrier, the notable English doctor and physiological research worker. Even now, 150 years after the fateful accident, the case continues to generate controversy.●

CONGRESSIONAL BUDGET OFFICE COST ESTIMATE FOR H.R. 1151

● Mr. D'AMATO. Mr. President, I ask that the Congressional Budget Office Cost Estimate for H.R. 1151, the Credit Union Membership Access Act, be printed in the RECORD. The Senate completed action on H.R. 1151 on July 28, 1998.

The cost estimate follows:

CONGRESSIONAL BUDGET OFFICE COST ESTIMATE

H.R. 1151—CREDIT UNION MEMBERSHIP ACCESS ACT

Summary: H.R. 1151 would establish new guidelines governing eligibility for membership in credit unions; establish a framework of safety and soundness regulations for credit unions consistent with that for banks and savings and loans; and allow the National Credit Union Administration (NCUA) to increase assessments that credit unions pay into the National Credit Union Share Insurance Fund (NCUSIF) and to increase the normal operating balance of the fund. CBO estimates that implementing the act would increase net assessments paid to the NCUSIF BY $510 million over the 1999–2003 period, thereby reducing net outlays by that amount. The Joint Committee on Taxation (JCT) estimates that enacting H.R. 1151 would lead to a shift of deposits from financial institutions that pay federal income taxes to credit unions, which are not subject to federal income tax, resulting in revenue losses to the federal government totaling $143 million through 2003.

Because H.R. 1151 would affect both revenues and direct spending, it would be subject to pay-as-you-go procedures. H.R. 1151 contains intergovernmental mandates as defined in the Unfunded Mandates Reform Act (UMRA) because it would, in certain circumstances, preempt state laws regulating credit unions. CBO estimates that the cost of such mandates would be minimal. Other impacts on states would also not be significant. H.R. 1151 would not impose mandates or have other budgetary impacts on local or tribal governments.

H.R. 1151 would impose new private-sector mandates, as defined by UMRA, on federally insured credit unions. CBO estimates that the cost of those mandates would not exceed the statutory threshold established in UMRA ($100 million in one year, adjusted annually for inflation). Other provisions of the bill would benefit some credit unions by reversing the effects of a recent Supreme Court Decision, thus allowing federal credit unions to organize with members from unrelated occupational groups.

DESCRIPTION OF MAJOR PROVISIONS

H.R. 1151 would overturn a February 1998 supreme Court decision in *National Credit Union Administration* v. *First National Bank & Trust Co., et al.*, which—in the absence of legislation such as this—will tighten the limitations on membership in credit unions. The case dealt with a challenge to the NCUA's interpretation of section 109 of the Federal Credit Union Act, which requires that membership in federal credit unions be limited to groups having a common bond of occupation or association, or to groups within a well-defined neighborhood or community. The NCUA ruled in 1982 that a single credit union could serve employees of multiple employers even though not all employers were engaged in the same industrial activity. The Supreme Court has now determined that the NCUA's interpretation was invalid.

This legislation would amend the Federal Credit Union Act to allow federal credit unions to accept members from unrelated groups—thus forming multiple common bonds—in addition to the current permissible categories of single common bond and community credit unions. The act would grandfather membership status for members of existing credit unions and allow credit unions to solicit members from unrelated groups of up to 3,000 persons.

Other provisions of the act would: establish new procedures for taking prompt corrective action regarding a troubled credit union and specify capital levels for credit unions, which would be equal to the standards that the banking and thrift regulators now require; require the NCUA to develop risk-based requirements for determining the net worth of certain credit unions that the NCUA determines to be ''complex;'' change the method for calculating the ratio of NCUSIF balances to total credit union deposits; specify a range (between 1.3 percent and 1.5 percent of insured deposits) for the normal balance of the insurance fund; assessments would be triggered if the fund balance falls below 1.2 percent; require an independent financial audit for all credit unions with total assets of $500,000 or more; limit the total volume of commercial loans that can be made by a credit union to the lesser of 1.75 times the actual capital level of the credit union or to 1.75 times the capital level of a well-capitalized credit union with the same amount of assets; require credit unions to serve members of ''modest means,'' and require the NCUA to monitor the lending record of credit unions to ensure compliance with this provision; require the NCUA and the other federal banking agencies to review certain rules and regulations with the goal of streamlining and modifying them, as appropriate, to reduce paperwork and unnecessary costs for insured depository institutions; require the Secretary of the Treasury to prepare several reports, including a study of the difference between credit unions and other financial institutions that are federally insured, and a study outlining recommendations for legislative and administrative actions that would reduce and simplify the tax burden on small insured depository institutions; and simplify the rules allowing credit unions to convert to another insured institution and limit the economic