

Remarks on the Bombing of the Alfred P. Murrah Federal Building in  
Oklahoma City, Oklahoma  
*April 19, 1995*

The bombing in Oklahoma City was an attack on innocent children and defenseless citizens. It was an act of cowardice, and it was evil. The United States will not tolerate it. And I will not allow the people of this country to be intimidated by evil cowards.

I have met with our team, which we assembled to deal with this bombing. And I have determined to take the following steps to assure the strongest response to this situation:

First, I have deployed a crisis management team under the leadership of the FBI, working with the Department of Justice, the Bureau of Alcohol, Tobacco and Firearms, military and local authorities. We are sending the world's finest investigators to solve these murders.

Second, I have declared an emergency in Oklahoma City. And at my direction, James Lee Witt, the Director of the Federal Emergency Management Agency, is now on his way there to make sure we do everything we can to help the people of Oklahoma deal with the tragedy.

Third, we are taking every precaution to reassure and to protect people who work in or live near other Federal facilities.

Let there be no room for doubt: We will find the people who did this. When we do, justice will be swift, certain, and severe. These people are killers, and they must be treated like killers.

Finally, let me say that I ask all Americans tonight to pray—to pray for the people who have lost their lives, to pray for the families and the friends of the dead and the wounded, to pray for the people of Oklahoma City. May God's grace be with them.

Meanwhile, we will be about our work.

Thank you.

NOTE: The President spoke at 5:30 p.m. in the Briefing Room at the White House. The related proclamations of April 20 and April 21 are listed in Appendix D at the end of this volume.

Letter to Governor Frank Keating on Disaster Assistance to Oklahoma City  
*April 19, 1995*

*Dear Governor Keating:*

I have declared an emergency under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act) for the city of Oklahoma City in the State of Oklahoma due to the explosion at the Federal courthouse in Oklahoma City on April 19, 1995 in the State of Oklahoma. I have authorized Federal relief and emergency assistance in the affected area.

Emergency assistance under Title V of the Stafford Act will be provided. Assistance under this emergency declaration will be provided at 100 percent Federal funding.

The Federal Emergency Management Agency (FEMA) will coordinate Federal assistance ef-

forts and designate specific areas eligible for such assistance. The Federal Coordinating Officer will be Mr. Dell Greer of FEMA. He will consult with you and assist in the execution of the FEMA-State Agreement governing the expenditure of Federal funds.

Sincerely,

BILL CLINTON

NOTE: This letter was attached to a statement by Press Secretary Mike McCurry announcing disaster assistance to Oklahoma City, OK.

Letter to Federal Emergency Management Agency Director James Lee Witt on Disaster Assistance to Oklahoma City  
*April 19, 1995*

*Dear Mr. Witt:*

I have determined that the explosion at the Federal courthouse in Oklahoma City, on April 19, 1995, in the State of Oklahoma is of sufficient severity and magnitude to warrant an emergency declaration under subsection 501(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act). My decision to make this declaration pursuant to subsection 501(b) of the Stafford Act is based upon the fact that the explosion occurred at a Federally-owned courthouse. I, therefore, declare that such an emergency exists in the city of Oklahoma City in the State of Oklahoma.

In order to provide Federal assistance, you are hereby authorized to coordinate and direct

other Federal agencies and fund activities not authorized under other Federal statutes and allocate from funds available for these purposes, such amounts as you find necessary for Federal emergency assistance and administrative expenses.

Pursuant to this emergency declaration, you are authorized to provide emergency assistance as you deem appropriate under Title V of the Stafford Act at 100 percent Federal funding.

Sincerely,

BILL CLINTON

NOTE: This letter was attached to a statement by Press Secretary Mike McCurry announcing disaster assistance to Oklahoma City, OK.

Statement on Reform of Regulations Implementing the Community Reinvestment Act  
*April 19, 1995*

Today I am pleased to announce completion of a commitment I made to reform the regulations implementing the Community Reinvestment Act. These reforms help fulfill two important promises I made to the American people: to increase access to credit for all Americans and to decrease Federal regulatory burdens.

Combined with my administration's community development banks and financial institutions initiative, the Empowerment Zone/Enterprise Community program, an expanded earned-income tax credit, and our continuing effort to strengthen the economy, the reformed Community Reinvestment Act regulations will give many more Americans a chance to realize the American dream by greatly expanding individual opportunity—empowering every American to improve their own lives.

At a time when funding from all levels of government is scarcer and scarcer, the ability of our communities to help themselves takes on special importance. That's what the Community Reinvestment Act is all about.

With the new regulations in place, the statute will increasingly have a positive impact on the lives of countless Americans who work and play by the rules. Many more financial institutions will discover new, profitable lines of business. And it doesn't cost taxpayers a dime. It can create miracles in small towns and big cities from coast to coast, miracles like mortgage or business loans for people who never thought they could own a house or business, multifamily housing loans, and commercial development loans in low to moderate income communities.

To maximize the benefits that can accrue to both banks and consumers, the final regulation issued today by the Office of the Comptroller of the Currency, the Office of Thrift Supervision, the Board of Governors of the Federal Reserve, and the Federal Deposit Insurance Corporation will place emphasis on performance, not paperwork. The new regulations will make the act easier for banks to implement and will result in more consistent evaluation of their performance. With these improved regulations