

lazy. Nor are we getting rich from program payments.

Between bureaucrats and the media, farmers take a beating every day. They sensationalize program abuse and tend to forget those of us trying to make a living.

Unfortunately, most people who are removed from agriculture believe there is an unlimited flow of financial support from the government to the farmer. That sir, as you know, is not true. In fact, our government has kept the price of our commodities artificially low. You must admit, it's a consumer subsidy, not a farm subsidy. Expenses have risen since the depression. Prices have not.

In countries that have been hungry, governments provide price supports to make sure their farmers will produce. Japan pays their farmers \$32.88 for each bushel of wheat. Syria pays \$23. Even Bangladesh supports prices above the United States of America.

Please don't let the word "price supports" be misunderstood. We are not asking for welfare. We are, in essence, requesting a minimum wage. Unlike most people working for a minimum wage, we invest for the privilege.

Mr. Secretary, the original intent of the farm program was to narrow the gap in income between farmers and the rest of the population. Family farmers still stand to benefit from that ideal, but the current abuse of the programs allow the largest 18% of farms to collect ¾ of the benefits. The time has come to change the programs, not throw them out. Target the benefits, based on production, to family farmers. Reward the efforts of the farmers who continue to provide quality food for America's families while struggling to feed his own. The new wealth created by a fair price would revitalize rural and urban main streets across the country.

Finally, we may be only 2% of the population, but that means that 98% of the population depends on us to provide their food. I'd say that makes us an extremely important part of this country. I'd say that deserves the respect of anyone who had breakfast this morning or supper last night. I'd say we are worth the effort of a farm bill that directs program benefits to farm families who risk everything every year.

Wouldn't you?

AUTHORIZING A CALIFORNIA URBAN ENVIRONMENTAL RE- SEARCH CENTER

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 7, 1995

Mr. STARK. Mr. Speaker, today I am introducing legislation to authorize the Environmental Protection Agency [EPA] to establish a California Urban Environmental Research and Education Center [CUEREC].

I am honored to be joined in this effort by 13 California colleagues: Mr. DELLUMS, Ms. PELOSI, Mr. HORN, Mr. LANTOS, Mr. MATSUI, Mr. MILLER, Ms. WOOLSEY, Mr. MINETA, Ms. ESHOO, Ms. ROYBAL-ALLARD, Mr. TORRES, Mr. WAXMAN, and Mr. FILNER.

Legislation to authorize EPA research programs was unfortunately not acted upon in the last Congress. However, CUEREC did receive a line item in the 1995 Department of VA, HUD, and Independent Agencies appropriations bill to cover start-up costs. This line item has allowed CUEREC to begin its first year of operation and the center was dedicated on October 21, 1994 at a tree planting ceremony on the Cal State Hayward campus.

The bill requests \$4.5 million for fiscal year 1996 because CUEREC is mandated to work with all 22 California State Universities in its 2nd year of operation and because CUEREC will need this level of support to carry out the activities set out for it in the legislation.

Currently, CUEREC is in the process of linking California's major university systems—the Cal State University [CSU] campuses, the University of California [UC] campuses, as well as private universities and colleges—to deal with the employment and environmental challenges of California's military base closures and defense conversion. Among other activities CUEREC will: help remove market barriers for small environmental business enterprise development; help in military base conversion and utilization focused on increasing sustainable economic development and job creation throughout California; encourage the transfer of government developed and/or sponsored environmental technology to the private sector while working closely with such laboratories as Lawrence Livermore, Sandia, and Lawrence-Berkeley; encourage the funding of viable environmental projects throughout California; assist women and minority owned small businesses in complying with local, State, and Federal environmental regulations and taking advantage of opportunities in sustainable economic development; avoid duplication in environmental research and education programs by developing an on-line data base of such activities available to all California universities and colleges; help coordinate Cal State and UC environmental applied research and education programs; and advise local, State, and Federal officials on the economic and environmental implications of development programs throughout California.

Prior to CUEREC, no EPA sponsored research center had been established in California. Seventeen such EPA sponsored research centers have already been established in other States. CUEREC would be the first to focus on urban environmental policy, base closures, and defense conversion environmental problems. CUEREC would also be the first to include all of the universities and colleges in a single State.

Both Senators were very supportive of the legislation last year. CUEREC is a unique program, providing many important benefits for California and a cost effective model; university based program for the Nation and I urge my California colleagues to support it.

MARY N.D. MATANANE, GUAM
NURSES ASSOCIATION 1995
NURSE OF THE YEAR

HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 7, 1995

Mr. UNDERWOOD. Mr. Speaker, I would like to take this occasion to commend Mary N.D. Matanane, an outstanding member of Guam's island community, for having been chosen as the Guam Nurses Association's Nurse of the Year for 1995.

For over two decades, Mary Matanane has dedicated herself to the health care profession, working for both the private and public sectors. Prior to her retirement from government service, she worked for a total of over 19

years with the Guam Memorial Hospital and the Department of Public Health and Social Services. She currently serves as the assistant director and clinical supervisor at Clark Home Nursing Service.

Throughout this time, Mary worked toward uniting the members of Guam's nursing profession and improving the quality of health care available on the island serving as president and director-at-large of the Guam nurses Association for the past 18 years. In addition to her significant role in several of the association's committees, she also served as chairperson for the Governor's Task Force for Maternal Child Health and the Maternal and Child Health Advisory Council.

Her devotion to the community through the nursing profession has resulted in a number of awards including the 1994 ANA Search for Excellence Award, the 1993 National League for Nursing Centennial Leadership Award, the 1993 Department of Public Health and Social Services Supervisor of the Year Award. It is only befitting for her to be selected as 1995's Nurse of the Year.

On behalf of the people of Guam, I congratulate Mary Matanane for having been chosen as the Guam Nurses Association's Nurse of the Year for 1995. We commend her efforts, hard work, and contributions to the island.

IN RECOGNITION OF A DEDICATED EDUCATOR, RICHARD F. PULICE

HON. ESTEBAN EDWARD TORRES

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 7, 1995

Mr. TORRES. Mr. Speaker, I rise today to recognize a special individual, dedicated educator, and childhood friend, Richard F. Pulice, director of instruction, Montebello Unified School District.

Richard has dedicated over 34 years of service to providing the children of Montebello with a superior public education. Immediately upon graduating from Occidental College in 1961, Richard began his longstanding career by teaching at Bandini Elementary School in the city of Commerce. He taught at Bandini until 1969. During this time he also earned his masters degree in education administration, which he received from Whittier College in 1967.

For the next 18 years, Richard proceeded to hold various principal positions throughout the Montebello Unified School District. He was principal at Bella Vista Elementary, Suva Elementary, and Potrero Heights Elementary. In 1987, Richard was appointed as director of elementary instruction for the Montebello Unified School District and in 1992, he was appointed director of instruction, a position he currently holds.

In addition to his extensive professional accomplishments, Richard has been involved in local, county, and State efforts to improve our educational system. He has served as an advisor to Montebello's Board of Education and superintendent on current issues and trends in education. Richard is also responsible for the overall coordination and implementation of the instructional program from kindergarten

through 12th grade, and the selection of education materials and staff development activities for the professional staff of the district.

Mr. Speaker, it is with pride that I rise to salute a recognized and respected educator, Richard Pulice. I ask my colleagues to join me in paying tribute to him for his outstanding commitment to public education, and to wish him luck on all his future endeavors.

**KENSINGTON CONGREGATIONAL
CHURCH CELEBRATES ITS 100TH
ANNIVERSARY**

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 7, 1995

Mr. FOGLIETTA. Mr. Speaker, I rise today to salute the Kensington Congregational United Church of Christ in Philadelphia on its 100th anniversary.

The Kensington Congregational Church has witnessed many changes throughout the years. Under the watchful eye of Reverend Alan Reider, the church has maintained its commitment to its members and its community. The Kensington Congregational Church has 68 faithful members and draws a standing room crowd every Sunday.

The church offers provides the youth in its congregation with great opportunities through programs such as Sunday School, Bible School, Girl Scout and Boy Scout troops. The congregation also helps those in need with its Emergency Food Cupboard. Last year, the Kensington Congregational Church helped feed 576 families—nearly 1,500 people.

In recent years, the church has also opened its doors to the community at large, hosting meetings to address problems affecting Kensington. The congregation has worked with community activists to address problems ranging from drug abuse to flooded streets.

I hope my colleagues will join me today in wishing Rev. Alan Reider and the congregation of the Kensington Congregational Church a very happy 100th anniversary. I wish the Kensington Congregational Church the very best in its next 100 years of service.

**THE 100TH ANNIVERSARY OF THE
NORTHERN CENTRAL NEW YORK
VOLUNTEER FIREMEN'S ASSO-
CIATION**

HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 7, 1995

Ms. SLAUGHTER. Mr. Speaker, I rise today to pay tribute to the village of Fairport's firefighters for hosting the 100th Anniversary Convention of the Northern Central New York Volunteer Firemen's Association. The Northern Central Volunteers have provided an invaluable service not only to volunteer firefighters throughout upstate New York, but also to the many people whose lives they have protected. I am pleased that my home village of Fairport is playing such a significant role by hosting this important event.

The Northern Central New York Firemen's Association was created in 1895 when William

Weedspoor and a few other volunteer firefighters between Rochester and Syracuse met to discuss issues relative to firefighters in their region. Since then, they have been a local adjunct to the Fire Association of New York State. The Northern Central New York Volunteer Firemen's Association has worked very closely with its State association to promote and protect the interests of firemen for the past 100 years.

The Northern Central delegation's contribution to the history of firefighters in New York State has been immeasurable. Three of the presidents of the Firemen's Association of New York State and one president-elect have come from the Northern Central Association in the past 15 years. Several of the Northern Central Volunteers have also served as trustees and presidents for the Firemen's Home in Hudson, NY.

The Rochester delegation of the Northern Central Volunteers also has a long history of leadership. After the Second World War, the Northern Central volunteers grew in membership and geographical area. Seneca, Ontario, Oswego, Steuben, and Yates Counties were added to the existent membership in Cayuga, Monroe, Onondaga and Wayne Counties. Sam Pitcher of Fairport, Joey Kuhn of Penfield and Lavern Barrett of Lyons were instrumental in adapting the Northern Central Firemen's Association to this dramatic growth. By writing a new constitution, creating new committees such as the Public Relations Committees, establishing new honors such as the Fireman of the Year Award, and launching new programs such as the Ladies Day Program, they and all of the members since 1895 have helped carry the Northern Central volunteer firemen into the 21st century.

Mr. Speaker, we should all be thankful for the courage and commitment to the safety of the people of New York State that the Northern Central volunteer firemen have displayed over the past 100 years. Please join me in saluting their service to our Nation.

**FEDERAL DEPOSIT INSURANCE
AMENDMENTS OF 1995**

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 7, 1995

Mr. McCOLLUM. Mr. Speaker, I rise to introduce the Federal Deposit Insurance Amendments of 1995, which addresses the weak condition of the Savings Association Insurance Fund [SAIF] and the risk that it poses to the U.S. taxpayers. This is an issue that must be addressed this year.

Currently the SAIF insured institutions are required to pay the interest and carrying costs on the Financing Corporation [FICO] debt. This obligation has been continuously diverting larger portions of the SAIF premiums from ever reaching the SAIF. Under the current structure two problems exist. First, if the SAIF deposits continue to shrink it is likely that there will not be enough money to meet the FICO obligation. Second, there will not be enough money to protect the taxpayer from losses associated with the thrift fund.

Today I am proposing a comprehensive solution to the SAIF problem. It addresses meeting the FICO obligation and providing an adequate cushion for the taxpayer.

My proposal requires that when the Bank Insurance Fund [BIF] exceeds the 1.25 percent designated reserve ratio any excess monies be rebated to the banks. This reestablishes the rebate that existed prior to the enactment of the Federal Deposit Insurance Corporation Improvement Act.

In order to safeguard the taxpayer, my proposal assists in the SAIF capitalization by spreading the FICO obligation across the BIF and the SAIF in proportion to the insured deposits held by members of the respective funds. My proposal also extends the availability of funds appropriated for the Resolution Trust Corporation [RTC] to cover losses from SAIF members until the SAIF reaches the designated reserve ratio. This should assure that the SAIF reaches the designated reserve ratio in a timely manner.

The interest earned by the BIF will be used to pay for the BIF insured institutions' share of the FICO obligation. The remainder of the interest will be paid into the BIF and may be eligible for rebate.

The Office of the Comptroller of the Currency [OCC] and the Office of Thrift Supervision [OTS] will be merged on January 1, 1996. My bill in this regard is similar to Chairman LEACH'S proposal introduced earlier this year.

Upon enactment of this proposal, the Treasury Department will be required to complete within 12 months a study on combining the bank and savings association charters into a unified charter.

This bill specifically requires the Treasury to consider issues concerning taxes consequences, Federal home loan bank membership, regulation of holding companies, and mutual ownership. The Treasury will also be required to report back to Congress with a legislative proposal as part of this study.

Finally, when the SAIF reaches the targeted reserve ratio of 1.25 percent, the BIF and the SAIF will be merged into one fund. Within 12 months of this merger, the Federal Deposit Insurance Corporation [FDIC] shall require that all insured institutions have a bank charter whether the new unified charter, State or other bank charters.

My solution does not affect the reduction in premiums that BIF insured institutions are scheduled to receive. The BIF will be fully capitalized this year and the FDIC is required to reduce BIF members premiums. Nothing in my solution or any other potential solution to the SAIF problem should jeopardize this reduction. The FDIC should move expeditiously to finalize the required reduction in premiums.

When the Congress passed Federal Institutions Reform, Recovery, and Enforcement Act of 1989 [FIRREA] to address the clean-up of the savings and loan crisis, it was based on faulty assumptions. The Congressional Budget Office [CBO] and the Office of Management and Budget [OMB] predicted thrift deposits would continue to grow at 7 percent annually. In reality, the SAIF insured deposits have decreased at an average rate of approximately 5 percent per year. Based on the CBO and OMB estimates the SAIF should have a \$1.3 trillion deposit base. However, there is only \$721 billion from which to derive premiums.

One of the results of the faulty assumptions is that the FICO interest payments continue to divert larger percentages of thrift premiums each year from reaching the SAIF. The FICO obligation is sizable, diverting \$795 million per