

mine who represent poor, rural, or undeveloped communities that, H.R. 2099, the fiscal year 1996 VA, HUD appropriation bill contains zero funding for the community development financial institutions fund. The CDFI fund was established after President Clinton signed into law the Community Development Banking and Regulatory Improvement Act of 1994—Public Law 103-325. The Congress enacted this landmark, bipartisan initiative by unanimous vote in the Senate and a lopsided 410-to-12 vote in the House last year. The CDFI fund is designed to combine innovative approaches to community lending, advocated by both Democratic and Republican Members of Congress, into a comprehensive strategy to empower local communities and increase their access to credit and investment capital. No other Federal program provides the capital support that is so critically needed to increase the leverage and capacity of community development financial institutions, or to provide incentives for traditional banks and thrifts to enhance community lending and investment activities.

Yet, the House Appropriations Committee recommends eliminating fiscal year 1996 funding for the CDFI fund. That recommendation is particularly appalling after the Congress and the Clinton administration worked out a compromise on the fiscal year 1995 rescission package that provides \$50 million for the CDFI fund and consolidates the fund into the Treasury Department to streamline and reduce administrative costs of the program.

It is incredible to me that partisan politics reemerges suddenly to eliminate fiscal year 1996 funding for what is really a Republican-type initiative—a program with limited Federal funding that leverages private funds to galvanize self-help efforts at community and economic development.

What is particularly sad to me is that, by eliminating funding for the CDFI fund, the House would dash the hopes of hundreds of native American communities across the country which looked to the CDFI fund as a way to stimulate public and private investment in native American communities for the first time ever. The CDFI fund is the underpinnings for another landmark and very innovative proposal which I introduced last year as H.R. 5277, the Native American Financial Services Organization Act of 1994. What we call the NAFSO proposal emanated from recommendations for the congressionally chartered Commission on American Indian, Alaska Native, and Native Hawaiian Housing to create a national native American financing organization to address the urgent housing and infrastructure needs of native communities across the community. Through a broad-based national and tribal effort, the proposal evolved into a broader plan addressing housing, infrastructure and economic development needs in native communities.

The NAFSO proposal is a two-tier approach designed to dovetail into the CDFI fund. At the national level, the NAFSO would serve primarily as a technical assistance provider and conduit for CDFI fund assistance to a second tier of primary lender institutions called Native American Financial Institutions, NAFI's. With the infusion of Federal funding through the CDFI fund, NAFI's could develop in native communities around the country to make loans for home mortgages, infrastructure construction and/or improvements, small business development, and consumer loans. A NAFI

would simply be a native American community development financial institution which first; demonstrates a special interest and expertise in serving the primary development and mortgage lending needs of the native American community it serves; and second; demonstrates it has the endorsement of that native American community. As long as the NAFI has that specific focus, it may be any type of financial institution, including a community bank, a savings bank, a mortgage company, or a credit union.

Without any funding for the CDFI fund for fiscal year 1996, native American financial institutions cannot receive infusion of Federal funding to be matched dollar for dollar by local funds raised by the NAFI. Native American communities desperately need this type of Federal-local partnership effort to generate capital in their communities for housing, infrastructure, and economic development purposes.

Native American people endure substandard conditions unmatched by any other population group in the United States: 56 percent of native families live in substandard housing, compared to the national average of 3 percent for non-native families; 28 percent of native households are overcrowded or lack plumbing or kitchen facilities, compared to the average of all U.S. households which is 5.4 percent; 51.4 percent of native Americans on reservations, trust land, or allotted lands own their own home without a mortgage.

The unemployment rate for native Americans generally is 14 percent versus the national average of 6 percent, and in many remote reservations, the unemployment rate is double or triple those rates; 31 percent of native Americans live below the poverty level as opposed to the national poverty rate of about 13 percent. A staggering 51 percent of native Americans living on reservations have incomes below the poverty level.

Only a handful of financial institutions are native-owned, and very few non-native lenders invest in native communities.

It is my fervent hope that the Senate Appropriations Committee will act more wisely and appropriate urgently needed dollars to the CDFI fund for fiscal year 1996. Even with a limited Federal financial contribution to the fund, so many more investment dollars will be generated to help communities across the country, particularly native communities that currently have little or no access to financing for housing, infrastructure or economic development activities. The Senate should make a healthy deposit into the CDFI fund for fiscal year 1996 and I will work to persuade the House Appropriators to accept such a Senate recommendation in conference.

DEPARTMENTS OF VETERANS AFFAIRS AND HOUSING AND URBAN DEVELOPMENT, AND INDEPENDENT AGENCIES APPROPRIATIONS ACT, 1996

SPEECH OF

**HON. NANCY PELOSI**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 27, 1995

The House in Committee of the Whole House on the State of the Union had under

consideration the bill (H.R. 2099) making appropriations for the Departments of Veterans Affairs and Housing and Urban Development agencies, boards, commissions, corporations, and offices for the fiscal year ending September 30, 1996, and for other purposes:

Ms. PELOSI. Mr. Chairman, I rise to oppose the provisions in this VA-HUD appropriations bill which decrease the funding levels for the Environmental Protection Agency. These provisions not only severely limit the agency's ability to protect our lands, air, and water; they also continue the full-scale assault on the environment that began on the first day of the 104th Congress.

Mr. Chairman, this bill's funding cuts directly threaten the quality of America's air and water, the safety of America's food supply, and the health of all Americans. This bill would prohibit the EPA from enforcing or implementing most Clean Water Act programs; end protection for wetlands; prohibit many EPA actions with respect with enforcement of the Clean Air Act; and prohibit the EPA from preventing the use of certain cancer causing pesticides on crops, even if residues from these crops end up in processed foods.

The bill's spending cuts would also freeze all future cleanups of Superfund sites—regardless of the health and environmental risks posed by a site.

While there is agreement that some reforms are necessary to make these Federal programs more responsive, the spending cuts in this bill are nothing more than a blatant attempt to undermine the effectiveness of the EPA and to permanently cripple our Nation's environmental laws.

Poll after poll have indicated that the American people favor strong environmental laws. We should not be willing to sacrifice the health and safety of our constituents on the altar of regulatory reform. For the families, children, and citizens of America, I urge my colleagues to restore full funding for the EPA.

DR. GEORGE WASHINGTON CRANE

III

**HON. PHILIP M. CRANE**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, July 28, 1995

Mr. CRANE. Mr. Speaker, last week my father, who celebrated his 94th birthday last April, passed away in his sleep. Mercifully, he did not undergo the pain and suffering at the end that so many go through before shuffling off this mortal coil.

I missed 2 days of legislative business to attend his funeral which filled me with mixed emotions. The first, of course, was sadness over losing my father, who was an idol to all of us kids in the family. But I take comfort in the conviction that we will all be reunited in time and that a lifetime is but a wink of the eye in eternity.

The second emotion I experienced was joy over the opportunity to visit with family, relatives, and friends, many of whom I had not seen personally in years. It was a touching family reunion. And I'm convinced my father was experiencing joy in heaven through a family reunion there with all who preceded him.

The eulogy for my father was delivered by Dr. E. Duane Hulse, who married a close

cousin of mine when I was in high school. Dr. Hulse is a retired Methodist pastor. Ironically, he delivered the eulogy 39 years ago for my older brother, George IV, a marine pilot who was killed in a mid-air at Glenview, IL.

I would like to share with colleagues and friends the eulogy Dr. Hulse delivered. And I would like to express to colleagues and friends deep appreciation for their thoughtful words of condolence.

MEMORIAL SERVICE FOR DR. GEORGE W. CRANE

(By Dr. E. Duane Hulse)

Today we honor a faithful husband, a loving father, a doting grandfather, and an exceptionally talented applied psychologist and physician, and one of the finest exponents of the basic tenets of Christianity I have ever known.

He was adviser to millions of Americans, who eagerly grabbed their newspapers with their morning coffee to dote on his every word. He was called by Reader's Digest, "the maker of happy marriages."

Pearl and I share with the other members of the Crane family, this great personal loss. For this dear man had more influence on our lives than any other single individual in this world.

The scriptural words which seem appropriate today are those of another Christian veteran, who came to the close of his life and said, "The time of my departure has come, I have fought the fight \* \* \*, I have finished the race, I have kept the faith." (II Timothy 4:6-8)

Yes, this modern Sunday School teacher, who rarely missed church in his life time, kept the faith admirably like the Apostle Paul, who travelled hither and yon about the Mediterranean world.

People today are like Paul. They are on the move. We are a mobile population. The Crane family used to move almost every weekend and all summer from 7457 Coles Ave., Chicago (the relative's Motel) to the Coach in Hillsboro. We are still a mobile society.

Also, we change physically with these moves, with every cell in our body changing every 7 years. This arm I have here is not the same one I had 7 years ago. I know it's not as good on the tennis court as it was 7 years ago.

We change socially and spiritually as well. So, we might well ask, "What are you keeping?" Like the Apostle Paul, Dr. George Crane was exemplary in Keeping and Promulgating the Christian gospel.

I

*First, he was brought up in the faith*

He went to church and Sunday School every Sunday, whether he wanted to or not. His mother, Jen, saw to that. It was not a debatable issue. He read his Bible repeatedly, learned it well, and applied it's teachings all his life.

He kept faith with his wife, Cora. They met at Epworth League meetings. It was their common faith that first drew them together.

Dr. George never made a major decision in his adult life without consulting Cora first. Sometimes it was just a glance. Other times it was a long conversation late at night, on the way back from making a speech in another state. Cora was his constant companion on his speaking tours. They loved each other, they counselled each other. It was indeed a marriage made in heaven.

Dr. George and Cora were our earliest role models. We idolized them and tried to pattern our lives after them. We often sought their advice around the long table with the checkered table cloth, as we shared a "little caffeine stimulation".

II

*Secondly, he kept faith with his children*

When parents bring children into the world, that too, is a venture of faith. They cannot know whether they will bring honor or shame to the family. The parents venture on faith.

On the other hand, the children cannot know whether the parents will keep the faith with them. They may disappoint them or forsake them.

The poet Gillilan said of this father:

He was my own until I fully knew  
And never could forget how deep and true  
A father's love for his own son may be.  
It drew me nearer God Himself, for He  
Has loved His son. These are but grateful tears

That he was with me all those happy years.

Dr. George's faith in his progeny never wavered and they never failed him. They never forsook his teachings. He taught them the virtues of life by precept and example. He taught them fortitude by taking moving pictures of them when he gave them their shots, so they would look brave when they were shown at the next family gathering. Then these inventive young rascals turned the tables on their father by insisting they give him a shot with the needle, so he could show his bravery on camera. And these dear children have been honoring him with their lives ever since.

III

*Thirdly, he kept faith with his country*

He volunteered to serve his country in the armed services in World War II, but he was advised he could do more good as an editorial writer. That he did.

In my humble opinion, he was the greatest single psychological motivator in this century. All over the United States, Americans looked to his newspaper columns for advice on how to solve the problems of every day living.

He was praised highly, but sometimes he was disbelieved, for he was 50 years ahead of his time in his thinking. Consider this, thirty years ago he actually advocated running Clark Gable as a candidate for Vice President. First: he claimed the party would get a million dollars worth of free publicity. Secondly: the party would get a majority of the female votes. But, who ever heard of running a movie star for a national office? I rest his case.

I know, those of us who loved him sometimes called him affectionately "old sea salt", but today in Florida, I often run my boat out into the gulf to satisfy my friends requests for sea water so they get their daily trace minerals.

IV

*Fourthly, he kept faith with his Lord and the United Methodist Church*

Methodist born and Methodist bred, he stayed a Methodist all his life. He spent over 30 years teaching the Arthur Dixon Bible Class at the Chicago Methodist Temple. He filled pulpits all across America.

He was ever the minister's friend. To a minister who was disheartened and disappointed in his career, he brought new hope. "If you will follow my anecdotal formula, following the example of Jesus, and use three illustrations, name three parishioners in each sermon, I will guarantee that you will be asked to return and get a salary raise next year." To the surprise of the neophyte theologs, it happened just that way.

His charity was mostly unknown, but believe me, not unappreciated. Every Christmas, while Pearl and I were struggling to get through Seminary, that familiar envelope arrived and was pinned on our Christmas

tree—the tuition money for the next semester, a check signed by George and Cora. We couldn't have made it otherwise.

Okan Esset reads a Crane column in Africa on a piece of newspaper used for packing, writes to Dr. Crane for help, and then comes to the U.S.A. to complete his Medical Training—those checks kept coming.

For years it was well known that any money raised for the church Youth Camp Scholarships would be matched by the Cranes.

This man also had a way with the English language. He had a way with words. His vocabulary was fabulous. We all enjoyed his table talk. Listening was like taking a course in elocution. He had many memorable phrases: "it takes a live wire in the pulpit to electrify a congregation. A physician should explain his medicine. I want to feel important." Remember: "A person's interest in anything is in inverse proportion to its distance from his own epidermis."

He could look at any complex interpersonal situation, analyze it, and come up with a diagnosis that would turn your thinking 180 degrees.

I remember visiting Sun City, Florida with Dr. George, when he was campaigning for Phil. At that time, I had envisioned Sun City as the ideal retirement situation, with swimming pools, golf courses, wood working shops, art courses, etc. Dr. George spent a short time with these retired executives and their wives. On the way back, he said to me, "What a waste of trained brains." "What did you say, George?" I asked. "What a waste of trained brains."

He was right! Why should a retired executive spend his later years building wind mills and bird feeders, when he could be helping some young business person by sharing his expertise with SCORE, or some similar organization.

Retirement was one word missing from his vocabulary. It was not psychologically acceptable to him.

George started life with a God fearing mother and he followed her example religiously. When he returned from Church and Sunday School, he was quizzed by his Biblically literate mother on the day's lesson. His interest in Scriptural characters was fired up early in life, and he continued in that bent all his life.

Yes, he kept the faith until the end. It was a realization that a greater power was behind his life that gave him courage, that kept a song in his heart, a light in his eyes, and made him expendable for the kingdom of God.

That was the great conviction that kept him going for 94 years, but his great humanitarian life is not over. His influence will last for many years to come, through his writing and those lives he has touched.

Dr. George loved family reunions. He gloried in them. He loved socializing, verbalizing compliments, eating home cooked food, and telling anecdotes. So, let me tell you something which I firmly believe.

There is a great reunion taking place today in heaven. Cora Ellen and George IV are waiting at heaven's gate to welcome home the great applied psychologist.

Aunt Bess has been cooking for hours in anticipation of his arrival. I can smell the fried chicken in the old black cast iron skillet. In the oven is her famous, made from scratch, chocolate cake with carmel icing. No one has been able to match it since she died. I can still taste it.

Jamie is dancing with joy, Uncle George has been out all morning gathering sponge mushrooms on cloud nine, Uncle Vick is laboring over the treasurer's book wondering if they are spending too much of the Lord's money on this homecoming and Aunt Jen is orchestrating the whole affair.

I almost wish I were there, but I can wait my turn. I can wait, because there is something I know for sure. I want to share it with you today:

The Christian never says "good bye" for the last time. I believe this is the most meaningful and heart warming thought I can leave with you today.

I know it is a sad day for all of us.

Yes, I remember when we said, "So Long George IV".

So today, we say "So Long Dr. George". But, my Christian friends, "The chariot's a'commin'".

So, no last "good byes", not for Christians. As Lowell Thomas used to say, "So long until tomorrow."

#### TRIBUTE TO DOUG BANKS AND WGCI-AM/FM RADIO FOR ILLI- NOIS' FIRST CONGRESSIONAL DISTRICT

##### HON. BOBBY L. RUSH

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Friday, July 28, 1995*

Mr. RUSH. Mr. Speaker, I rise today to applaud the efforts of Chicago radio personality Doug Banks and WGCI AM and FM radio for their efforts in conducting the "Beat the Heat" program on July 22 to aid those residents in need of relief from the scorching summer heat.

As many of you know, much of our country has been gripped in record breaking heat for the past 2 weeks. The Chicago area was hit the hardest two weekend's ago with the heat claiming at least 529 lives. Most of those who died as a result of the heat were the young and the elderly, many of whom could not afford to purchase fans or air-conditioners or who had no electricity.

Last Saturday Doug Banks and WGCI radio in Chicago held a "Beat the Heat" campaign at Operation PUSH headquarters in my district to encourage businesses and citizens to donate fans and air-conditioners to be distributed to those residents who needed them most. Mr. Banks' efforts were of tremendous success in helping those who needed relief the most.

I ask my colleagues to join me in thanking Mr. Banks, WGCI radio, Operation PUSH, and all the businesses and volunteers who made the selfless effort to help others beat the heat and in the process save lives.

I am pleased to enter these words of commendation into the RECORD.

#### A GOOD DEAL FOR UNITED STATES MEAT SALES TO KOREA

##### HON. E de la GARZA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Friday, July 28, 1995*

Mr. DE LA GARZA. Mr. Speaker, it was a pleasure to welcome President Kim Yong-Sam of Korea to this Chamber, particularly as we observe the 50th anniversary of the end to the war in Korea.

I am also very pleased that Korea, our good friend and ally, has just agreed to significant trade liberalization that will benefit both of our countries.

On July 20, our two governments announced new import policies that will allow for

the added sale of millions of dollars of United States meats and other food products to Korea. This improved trading relationship is appropriate to the strong friendship between our two countries.

I wish to commend the negotiators of this new agreement—the U.S. Trade Representative, the U.S. Department of Agriculture, and President Kim's team. The documents were signed in a formal ceremony in Ambassador Kantor's office last Thursday. Two long-standing trade issues regarding Korea's shelf-life policies are now resolved.

This is an important breakthrough. Through long and sometimes frustrating trade negotiations between our governments, Korea has grown to a \$2.5 billion market for United States agriculture.

Korea is now the United States' fourth largest agricultural market, after Japan, Canada, and Mexico. Feedgrains, cotton, and cattle hides are our major exports, and U.S. red meats are growing in importance. American value-added, consumer-oriented food exports to Korea increased by 36 percent in the first half of 1995. Total United States agricultural sales to Korea are headed for a new record.

Korea is now our No. 3 market for American red meat with purchases of \$254 million last year. The U.S. meat industry estimates that this agreement will add \$240 million in sales in the first year, and add \$1 billion annually by the year 1999. The agreement will also benefit many other types of food products and allow growth to accelerate.

This agreement resolves both the section 301 investigation and the standards case brought to the World Trade Organization against Korea's shelf-life policy. Korea will now accept manufacturers' "Use by . . . date" for labels and will allow an adequate shelf-life to enable the United States to ship and market products profitably. The agreement includes chilled beef and pork, as well as all frozen foods including processed meat and poultry products.

Our trade dispute resolution mechanisms are working. This was the first standards case brought by the United States to the new World Trade Organization [WTO] dispute settlement panel. Korea also has agreed to work to resolve a second WTO case against its unscientific residue testing and import inspection procedures affecting grapefruit and other food products.

Beef and pork are currently sold in Korea under quotas negotiated in previous United States-Korea beef agreements and scheduled for phase-out in the Uruguay Round Agreement. The last year of quotas will be the year 2000. The United States is very competitive in the Korean market with Australia and New Zealand for beef and with Europe for pork. United States market share in Korea is now 58 percent for beef and 50 percent for pork.

USDA export promotion funding through the Foreign Market Development Program—co-operator program—and the Market Promotion Program [MPP] have been critical to developing the Korean market for United States meat. The supermarket taste tests, restaurant promotions, and industry trade teams sponsored through partnership with USDA serve to introduce American beef, pork, and poultry to Korean consumers and wholesalers. These programs will be critical in the months ahead to helping U.S. companies to capitalize on the new trade opportunities and compete with foreign competition.

#### IN MEMORY OF DEPUTY SHERIFF JEFFERY ALLAN HILL

##### HON. GEORGE E. BROWN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, July 28, 1995*

Mr. BROWN of California. Mr. Speaker, I rise today to pay tribute to the memory of Deputy Sheriff Jeffery Allan Hill who founded the SELF Youth Center [Self-Education Law Enforcement Family].

On December 18, 1994, while driving to work, Jeff Hill's 32 years on this Earth ended. He was the victim of a head-on collision with a drunk driver.

Deputy Hill understood that crime prevention starts by addressing social and economic problems, and developing the moral character of youth. He developed a unique program to help African-American boys become important contributors and role models in their communities. Subsequently, he created the nonprofit SELF organization.

The SELF program is a rite of passage for African-American boys that focuses on prevention, intervention, and redirection of unacceptable behaviors. The goal is to prepare African-American boys to become responsible men.

The rite of passage is a 22-week program conducted by African-American law enforcement officers. The program theory is based on Dr. Maulana Karenga's Kawaia theory utilizing the seven principles of the Nguzo Saba.

First, Umoja (Unity).

Second, Kujichagulia (Self determination).

Third, Ujima (Collective work and responsibility).

Fourth, Ujamaa (Cooperative economics).

Fifth, Kuumba (Creativity).

Seventh, Imani (Faith).

SELF is nationally recognized and adopted by the National Black Police Association—western region. Jeff developed the idea of the SELF program in 1990, and the first SELF class began in January 1993. Since then 150 African-American male youths aged 8 to 14 have completed the program that now exists throughout California and Arizona.

Although he is no longer with us physically, Deputy Hill's fervor and dedication to youth continues. His legacy of the SELF program will serve youth for many years to come.

#### CELEBRATION OF THE PERUVIAN INDEPENDENCE DAY

##### HON. WILLIAM J. MARTINI

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Friday, July 28, 1995*

Mr. MARTINI. Mr. Speaker, I rise today in celebration of the Peruvian Independence Day Parade. As the grandson of immigrants, I am honored to be the International Godfather of this illustrious parade.

The Peruvian community has every reason to celebrate their notable accomplishments. Their citizens are some of the most productive and valued members of the Eighth Congressional District of New Jersey. In fact, they boast the most educated second generation Peruvian-Americans ever in the United States. In colleges and universities across America,