

town of 6,000 people. He was designated an all-State player at Yarmouth Academy, where as a freshman he told his father that he dreamed of playing Division I hockey. He played his junior and senior years at Tabor Academy, where he was a New England All-Select pick both years. A highly recruited forward, Travis landed one of only six coveted spots on the defending national champion Boston University hockey team.

Less than 2 weeks ago, 11 seconds into his first shift as a BU Terrier, Travis fell head first into the boards, fracturing a vertebrae in his neck. He was quickly attended to by trainers, doctors, and his father, Lee. Even during the most terrifying moment of his life, Travis focused on achieving his goal of playing Division I college hockey. While lying on the ice, motionless and without sensation, Travis looked to his father and said, "I made it".

Travis has made a career out of challenging the odds. Now, with his parents Lee and Brenda Roy by his side, Travis faces the biggest challenge of his life. While doctors predict a difficult road ahead, I have faith that Travis can overcome the odds this time as he has done so successfully in the past. With the support of his family and friends, I know that Travis is going to "make it".

PERSONAL EXPLANATION

HON. EARL F. HILLIARD

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 2, 1995

Mr. HILLIARD. Mr. Speaker, I rise today to say that I was unavoidably delayed last Thursday in a meeting and missed the vote on H.R. 2491.

If I had been present, I would have voted "no."

WATER, AGRICULTURE, AND BANKING: CENTRAL VALLEY ESSENTIALS

HON. GEORGE P. RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 2, 1995

Mr. RADANOVICH. Mr. Speaker, this week the American Banker called its readers' attention to top agricultural leader, and banker, Tom Stenson. As a farmer and a former banker myself, I agree with Stenson as he talks of the importance of agriculture to banking, and of water to valley agriculture.

In order for my colleagues to better understand this issue, I take pleasure in sharing with you the article:

[From the American Banker, Oct. 30, 1995]

WATER GREASES AG LENDING IN ARID CENTRAL CALIFORNIA

(By Barbara F. Bronstien)

FRESNO, CA.—Agricultural lending in central California's San Joaquin Valley, with its more than 250 crops, from cotton to nuts to vegetables, has been a whole new world to a farm lender originally from Iowa.

"The diversity is just amazing here, compared to other agriculture areas in the country," said Tom Stenson, senior vice president of Fresno-based Valliwide Bank, who heads the company's agribusiness group. "The only limiting factor is water."

Water, clearly, is something agricultural lenders cannot take lightly in the West, where irrigation is king and rainfall limited. If farm customers don't have an affordable plan to procure water, their business is a no-go.

"This area would be a desert without irrigation," said David Pruitt, a customer of Mr. Stenson's who manages 2,000-acre Santa Rita Ranch in nearby Merced County.

California farmers get their water from two sources: underground wells on site and surface delivery systems controlled by the state's numerous irrigation districts.

Farmers historically have had long-term contracts with the government for water rights through these districts.

When lenders evaluate a prospective farm loan, water sources and costs are among their top questions.

"It is always a major concern to anybody here in California who is a lender," said Michael C. McFadden, assistant vice president of \$50 million-asset Kings River State Bank, Reedley, Calif., whose agricultural customers mainly grow fruit trees and grapes. "We need to see that they've got water. Without water, they're dead."

Speeding by the fruit and nut trees lining the highways of the western San Joaquin Valley, Mr. Stenson explained how his \$1.2 billion-asset bank and other western agricultural lenders deal with the water issue when evaluating loan requests.

Lenders want to know where the operation is located, the source and cost of its water supply, and any past water problems, particularly during the seven-year drought that lasted through the 1993-94 growing season.

He or his department's other six agricultural lenders also examine income and expenses and require a water plan from prospects in areas without shallow underground water sources. In addition, nonlender farm experts on staff or third-party analysts evaluate crops and equipment.

"Otherwise, you run the risk as a lender of financing the planting of a crop * * * and halfway through the season, the guy runs out of water," Mr. Stenson said. "Then, you're stuck with only one alternative, and that's to fund the purchase of very expensive water. Or, the other choice is to let the crop go. Then where are you?"

Cindy Nicoletti, a partner in the Santa Rita Ranch, said that lenders' increasing concerns have meant more documentation for her operation to procure the \$500,000 to \$700,000 a year it borrows in production loans.

"We wouldn't do a lot of it if we didn't have to because of the lending," Ms. Nicoletti said. "We have to ensure the bank that we are doing all of the right things."

Lenders have paid even closer attention in recent years as farmers' water costs have escalated.

"All farmers have had significant capital expenditures in the last five years to either make their existing water go farther or to gain additional water," Mr. Stenson said. "And that ripples through their balance sheet."

Some customers have changed to potentially higher-return but riskier crops in an effort to cover rising water costs, he said. For instance, they'll switch from cotton to something like tomatoes or peppers.

"To us as lenders, we're concerned because traditionally fresh market vegetables tend to be very cyclical," Mr. Stenson said.

"You can make a bundle or you can lose your shirt in one year, which is not the case with cotton or other more standard crops."

At Valliwide, whose agribusiness group targets farms loans of \$500,000 to \$2 million and whose branch network does smaller agricultural loans, "no loan has been collected

as a result of water or lack of," said Mr. Stenson, who previously worked for the Farm Credit System in Iowa, New England, and Nebraska before moving to Fresno eight years ago. He joined Valliwide two and a half years ago.

"I know of others, through loan requests that we have had that we denied, that clearly the stress, the high-priced water, and the drought have put them on the brink of destruction."

To compound matters, farmers are just one of three interests that continue to vie for the state's water, along with communities, such as the Los Angeles metropolitan area, and environmentalists.

And the tug-of-war may not bode well for farmers.

"We have water rights here, and we have been assaulted from all directions" by people trying to take them, said Mr. Pruitt of Santa Rita Ranch.

In some cases the government wants to renegotiate farmers' long-term water contracts, Mr. Stenson said.

"That sends shivers up the spine of a lender."

The thought of Angelinos, and others who far outnumber farmers, clamoring for their water frightens many lenders in the state's agricultural belt.

"They want it to fill their swimming pools; we want it for our farmers," said James C. Holly, president of Bank of the Sierra, Porterville, Calif., who had an ominous prediction for farmers: "They're going to get it."

TRIBUTE TO SIMON PELMAN

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 2, 1995

Mr. TOWNS. Mr. Speaker, as each of us moves down the roadway of life to our golden years, it is comforting to know that there are caregivers and service providers who specialize in attending to the needs of the senior population. Simon Pelman is such a person.

For over 20 years, he has devoted his time, talents and energy to bettering the lives of the elderly. He has been instrumental in raising the standards of care in nursing homes throughout the State of New York. Beginning with Greenpark Care Center, a 400-bed long-term care facility, Simon has always endeavored to care for his elderly clients with the utmost of devotion and respect. His zeal to be efficient and considerate is clearly evidenced by his pursuit of two master's degrees in geriatrics. As a matter of fact, he has also received prestigious quality of life awards for his service.

Very active politically, Simon has utilized his abilities to assist people in the community, particularly as the district representative on the legislative committee of the New York State Health Facilities Association. He is also very active in promoting the needs of the learning disabled, and has been recognized by the board of education. I am delighted to salute Mr. Pelman for his impressive and important work.

ERITREA RAISES ITS FLAG IN
WASHINGTON, DC TOMORROW

HON. DAN BURTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 2, 1995

Mr. BURTON of Indiana. Mr. Speaker, tomorrow the Embassy of the State of Eritrea will raise its flag in Washington, DC, for the first time. This is a momentous occasion. The Eritrean people won their long struggle for freedom in 1991, and declared independence in 1993, after a referendum.

The people of Eritrea have earned the admiration of the entire world for their perseverance, commitment, and dedication. They are an inspiration to us all, and it is an honor for our country to have the Eritrean flag flying in our Capital. I would like to salute President Issaias Afwerki, Foreign Minister Petros Solomon, Ambassador Amdemicael Kahsai, and the entire Eritrean nation on this happy day.

I commend to the attention of my colleagues an article in the Washington Times based on an interview with President Issaias. In it, he boldly calls for increasing self-sufficiency and development of resources in Africa, and emphasizes the limited utility and effectiveness of foreign aid. I hope that we can all pay close attention to these wise words.

I also wish to highlight the recent cooperation in the medical field between Eritrea and Israel as reported in Eritrea Profile. The health minister of Israel, Dr. Ephraim Sneh, recently visited Eritrea and signed an agreement to provide incubators for Eritrean hospitals. Israel has an exemplary record of International cooperation and I hope that this particular relationship is able to expand.

Finally, I wish to insert into the RECORD an article from the Economist about the problem of Sudanese subversion in the Horn of Africa, and Eritrea's courageous response.

[From the Washington Times, Sept. 25, 1995]

STRUGGLING ERITREA AGREES U.S. SHOULD
CUT FOREIGN AID

(By Terry Leonard)

ASMARA, ERITREA.—U.S. lawmakers intent on cutting foreign aid have unlikely allies in this small, poor nation that receives more of it per person than any other country in Africa.

"Aid is used and abused, so why not cut it?" President Isaias Afewerki said in an interview. "We favor the new American approach to reconsider aid."

He said the country must not depend on aid to survive. "If we here have faith in foreign aid as the maker and breaker of Eritrea, then that is the end of Eritrea."

Eritrea, Africa's newest country, is determined to avoid the same trap that has mired so many African nations in debt and dependence on foreign handouts.

"We believe we need aid. But we don't believe aid can solve our problems," Mr. Afewerki said.

The country desperately needs help as it emerges from 30 years of devastating war that finally brought independence from Ethiopia in 1993. But Mr. Afewerki and other government leaders say they would like to see aid limited to projects that promote development and not rely on handouts.

"The effective use of aid is to free society from any dependence on outside sources," the president said.

Eritrea was the most industrialized country in Africa before war took its toll. Now

the economy and the infrastructure are in shambles. Average life expectancy is 46 years. Annual per capita income is less than \$150.

Two-thirds of Eritrea's 3 million people rely on food aid. Although most citizens make their living from agriculture, only 25 percent of the land is arable, and only about 10 percent of that is under cultivation.

This year, the U.S. government has promised Eritrea \$13.2 million in development aid and \$6.2 million in direct food aid. Under expected reductions for next year, development assistance is to fall to \$9.6 million and direct food aid to just over \$4 million.

Saleh Meky, Eritrea's U.S.-educated minister of marine resources, said he does not believe Eritrea will suffer from the reduction.

He said the United States is giving his ministry computers and teaching his people how to use them to determine the sustainable yield from Eritrea's bountiful fishing grounds in the Red Sea. They were virtually untouched during the three decades of war.

America provides up to 30 percent of Eritrea's food aid and is spending \$2.3 million to help analyze food security problems and develop strategies to solve them.

Overall, American contributions amount to only about 5 percent of the total bilateral aid to Eritrea, officials said.

U.S. aid is improving the woefully inadequate primary health care system in an effort to make the work force healthier and more productive. Washington proposes to spend \$3.7 million on that project next year and on support for family planning. The birthrate here of 6.8 children per woman threatens to double the population in 23 years.

The United States also intends to spend \$1.5 million helping the government transform the state-controlled economy into one dominated by private business.

Although U.S. lawmakers are still wrangling over which programs will be eliminated or reduced, reductions to all aid programs are expected to average more than 30 percent.

Eritrean officials have not said how they intend to make up the difference except that they want to become self-reliant.

"We get lots of offers of technical aid. Experts of all sorts, many of which have no use," said Nerayo Teklemichael, director of the Eritrean Relief and Rehabilitation Agency. "We need projects that eventually will make us self-reliant in food. We must have more food, and we must cultivate more land for food."

PRESIDENT RECEIVES ISRAELI MINISTER

President Isaias Afwerki yesterday held talks with Israeli Minister of Health, Dr. Ephraim Sneh, who is on a working visit to Eritrea. During the meeting, the President and Mr. Sneh said both sides will work towards developing Eritrean-Israeli cooperation in the health sector.

On August 10, the Israeli Minister handed over, on behalf of his ministry, two modern incubators donated to the maternity section of Asmara's Mekane Hiwot Hospital. He also visited different sections of the hospital. The director of the Maternity Section of the hospital, Dr. Abdu Mahmoud Taha, said the donation will facilitate the work of the section, besides easing the shortage of equipment. An average of 15 mothers are admitted to the maternity section a day, while 25 others are examined in the clinic under its administration.

Dr. Sneh arrived in Asmara on Thursday.

[From the Economist, Oct. 14, 1995]

WE WON'T TAKE ANY MORE

Eritrea has at last lost patience with the Islamist government in Sudan. Relations be-

tween the 2½-year-old state and its far larger neighbour have worsened rapidly this year. Now President Issaias Afwerki has told The Economist flatly: "We are out to see that this government is not there any more. We are not trying to pressure them to talk to us, or to behave in a more constructive way. We will give weapons to anyone committed to overthrowing them."

Bold words, maybe rash ones, you might think, from a much smaller country. So why, exactly? Mr. Issaias accuses the Sudanese of trying to destabilize the whole region. They stand widely accused of trying to murder Egypt's president, Hosni Mubarak, while he was visiting Ethiopia in June this year for an Organisation of African Unity meeting. Mr. Issaias says they have kept fighting going in Somalia, by backing certain factions. And Eritrea itself is vulnerable. Its populations is almost evenly divided between Christians and Muslims. In fighting to break free from Ethiopia, the Eritreans overcame these differences. But with 450,000 Eritreans still refugees in Sudan, the government fears infiltration of armed fundamentalists across its western border.

Relations have not always been bad. Mr. Issaias's Eritrean People's Liberation Front used Sudan as a rear base in its long struggle for independence. It had a political office in Khartoum, and used Port Sudan for bringing in supplies. It worked closely with certain Sudanese officers; one of them, Abdul Aziz Khalid, now in opposition to his own government, is active these days in Sudanese opposition circles in Eritrea. And in his early months of power the Eritrean president thought he could handle the men in Khartoum through diplomacy.

Now, says Mr. Issaias, he regrets the time wasted in trying to talk to them: "We have tried to develop some kind of partnership. But our goodwill has been abused. We have done enough, and it's not going to work." Late last year Eritrea cut diplomatic ties, and in June it publicly hosted a meeting of all Sudanese opposition movements under the umbrella of the (Sudanese) National Democratic Alliance, which has been allowed to broadcast calls for revolt from a radio station in Eritrea.

Who will he arm and with what? Mr. Issaias isn't saying. Possible recipients of his bounty include the northern political parties, now banned in Sudan, as well as the Sudan People's Liberation Army, a mainly southern movement which has been riven by splits and defections in the past three years. "But we won't give weapons to factions," he says. In arming these diverse groups, he is anxious that they do not use his weaponry on each other. He is insisting on a unified political stand. The June meeting of the Sudanese opposition committed all groups—at least in words—to a referendum on self-determination for the south of their country.

Until now Sudan's neighbours have tried to engage its government in dialogue and bind it into agreements. But, they claim, the regime seems determined to press ahead, spreading its version of Islam throughout the region. There were several attacks on government posts in western Eritrea last year, which were assumed to have been instigated by Sudan. There is also strong evidence that a rebel movement in northern Uganda has recently been armed by the Sudanese. President Meles Zenawi of Ethiopia recently claimed to have evidence that Sudan's security forces had a hand in the attempt to kill Mr. Mubarak; Ethiopia is demanding the extradition of three men whom it believes to have been directly involved. Of Sudan's eastern neighbours, Kenya remains on speaking terms, but even in Nairobi there are doubts about trying to contain Khartoum's ambitions by talking.

Could the Eritreans' open readiness to arm the Sudanese opposition lead to war? It seems unlikely. The two countries' border runs through remote, difficult terrain. And though Eritrea is small, it evidently does not fear open attack. It has an experienced fight-

ing force and plenty of weapons left over from its war of independence.

As to Sudan, what could worry it more is the risk that Ethiopia might follow the Eritrean example. A cease-fire in Sudan's south has held for six months now, but with the

onset of the dry season few expect it to last much longer. If the southern rebels and other groups could operate across the whole of Sudan's eastern border, the regime would be in real trouble.