erected in the area, one in the Neabsco District of Prince William County and one barely across the line in Stafford County. Because inhabitants of Cabin Branch-later referred to as Batestown—had to travel many miles primarily by foot or by horse and wagon. Mary convinced John that they should donate the needed land for a church in the area. Records on file at the courthouse in Manassas. Virginia show a deed dated September 9, 1901, from John Thomas and Mary Thomas, his wife, to Daniel Reid, Buck Griffin, and Tazwell Bates, trustees. Within the deed, the statement is made that the property was given for the exclusive use of the New School Baptist Church. When the building was completed in 1903, it was given its present name, Little Union Baptist Church.

Early pastors of the church were mostly missionaries who came frequently to deliver impassioned messages on the good life and the wages of sin. Membership in the church for many years embraced only two or three large families. These devout Christians supported the pastor and contributed their talents and limited funds toward the maintenance of the small sanctuary which was a source of pride and comfort to them. Pastors were called to the church in this order: Rev. Horace Crutcher, Rev. Henry Jackson, Rev. Anthony Lane, Rev. William Stokes, Rev. Carter, Rev. Booker, Rev. W. Ervin Green, and Rev. Leonary Lacey. Records do not reflect the tenure of the first four pastors, however, Rev. Carter served from December 1937 until his death in February 1954. Rev. Booker succeeded Rev. Carter and served until May 1960, when he accepted the pastorship of the Beulah Baptist Church in Markham, VA. Reverend Green, who filled the resulting vacancy in December 1960 served until his death in January 1992. Reverend Lacy was elected to the pulpit of Little Union Baptist Church on February 1, 1993, as its eighth pastor.

The church has grown by leaps and bounds and is bursting at the seams. Reverend Lacy is a dynamic spiritual teacher and leader and under his direction the church has expanded its Bible study, teacher training, men's seminar, children's church and vacation Bible school. The congregation continues to contribute to the well being of the surrounding community.

Mr. Speaker, I know my colleagues join me in honoring this very historic church and its membership past, present and future for their many accomplishments and continued contributions

REGULATORY REFORM

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 1995

Mr. HAMILTON. Mr. Speaker, I would like to insert my Washington Report for Wednesday, March 8, 1995 into the CONGRESSIONAL RECORD:

The House approved five bills over the last 2 weeks that aim to remove regulatory burdens on businesses and lower the cost of regulation to the U.S. economy. Regulations have performed an important function in protecting public health and the environment, but the general consensus today is that regulation has run amok. My impres-

sion is that many regulations are difficult to justify on the basis of actual risk. For example, we spend hundreds of millions of dollars a year to eliminate minute concentrations of benzene in the outdoor air, but there is little if any evidence that benzene at those concentrations is a threat to anybody.

There is no magic bullet for what ails regulation, but we have to decide what is worth regulating and how to do it better. The bills considered in the House, by and large, seek to base future regulations on better science. They would require risk assessments and cost-benefit analyses supported by science before new regulations above certain cost thresholds can be issued. I think all of that is a good idea. I am concerned that some of the bills we are sending to the Senate overreach and are excessive. My hope is that the Senate will tone down the excesses and we will in the end produce good legislation.

The Paperwork Reduction Act of 1995, which I supported, is intended to minimize the paperwork burden for the public and private sectors in complying with Federal regulations. It sets an annual Government-wide goal of reducing Federal information collection by at least 10 percent. The measure will enable the Government to do its job more efficiently.

The Regulatory Transition Act, which I supported, would impose a moratorium on regulations that would take effect during the period November 20, 1994 through December 31, 1995. The purpose of the moratorium is to provide a breathing space while permanent reforms are enacted into law. The moratorium does exclude regulations necessary to address imminent threats to public health, safety and welfare. If an agency tries to put a regulation into effect not exempted from the moratorium, an affected party can challenge the action in court. I voted for an amendment that would exempt from the moratorium, regulations that permit food inspections and testing to ensure safe drinking water

The Risk Assessment and Cost-Benefit Act, which I supported, would require Federal agencies to conduct risk assessment, based on scientific evidence, and cost-benefit analysis of Federal regulations affecting health, safety, and the environment that have an economic impact of \$25 million or more. It permits the review and invalidation of existing regulations, and makes it much easier to challenge these Federal regulations in court. The bill specifies a single set of new principles that agencies will use for writing regulations. Agencies must also establish "peer review panels" consisting of experts who would render independent advice on data and methods used for assessments and decision-making.

making. The Regulatory Reform and Relief Act, which I supported, would permit small businesses to sue Federal agencies to force them to assess the effect of a proposed rule on small business for any regulation with an economic impact of \$50 million or more, and to consider less costly alternatives. Parties can challenge regulations in court within one year of their effective date. The bill also requires the Small Business Administration to review the impact of regulations on small business, recommended changes to ease burdens on small business, and appear in court when small businesses challenge the regulations.

The Private Property Protection Act would require the Federal Government to compensate owners of private property when a Federal agency action limits the use of their property so as to reduce its value by 20 percent or more. This bill expands the definition of ''regulatory taking'' of property, that is a taking through restrictions on use, rather than a taking of actual title to the property. Compensation claims would be limited

primarily to cases arising from regulations under the Clean Water Act wetlands program, the Endangered Species Act and resource conservation programs of the 1985 Farm Act. A property owner could seek compensation either by submitting a request with the appropriate Federal agency, or by filing a lawsuit in federal court.

I supported this bill despite concerns about it reach. It marks a significant departure from long-settled judicial doctrines on takings, and creates a statutory interpretation of the fifth amendment of the Constitution, which prohibits the seizing of property without compensation. It could impose substantial and incalculable costs on the federal government to pay for compensation claims. I supported a substitute amendment, which failed, that would require federal agencies to assess the impact of a federal action on private property rights, and make its analysis available to the public.

Conclusion: We need a regulatory system that works for the American people, not against them. The system should protect their health, safety, and well-being and improve the performance of the economy without imposing unacceptable or unreasonable costs on them. Regulations should recognize that the private sector is the best engine for economic growth, respect the role of State and local governments, and be effective, sensible and understandable.

Federal agencies have focused too much on threats that pose only tiny risks to the public, such as alar, the chemical used to preserve apples. We would benefit tremendously from clear thinking about costs and risks. It is true that the science of risk assessment and cost-benefit analysis focuses on the costs, rather than the benefits of regulation—and it is easier to quantify how a regulation will hurt a business than to measure its benefit to public health and safety. Even so, risk assessment and cost-benefit analysis have powerful appeal in a time of regulatory excesses.

These bills, overall, move us in the right direction, but my concern is that, as drafted, they overreach. My hope is that they can be improved during the legislative process.

TRIBUTE TO L. KEITH BULEN

HON. DAN BURTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 1995

Mr. BURTON of Indiana. Mr. Speaker, one of the great political leaders in the history of the City of Indianapolis and the State of Indiana is a gentleman named L. Keith Bulen. Keith was my mentor, and in addition to having a tremendous impact on my life, was in a large part responsible for me making it to the Congress of the United States.

On January 27th of this year, there was a dinner in Indianapolis honoring Keith for his many contributions to the State of Indiana and the Nation. Unfortunately, due to our schedule here in Washington, I was unable to attend; however, I was able to read some of the remarks made by my friend and mentor, L. Keith Bulen, which I found very en-lightening and thought-provoking. Following are a few of the comments Keith made which I feel my Republican colleagues would be well advised to read:

At this point in life, reminiscing our past political activities over our many years together brings me great enjoyment. And I'm genuinely appreciative for the opportunity of so doing. However, the greatest joy is when I contemplate the opportunities and potential that the immediate future affords our party to contribute to making our community, State, Nation and world a better place for our children and their children.

This contemporary popular political phenomenon we are experiencing as a result of November 8, and the apparent rediscovery of the tenth amendment of our Bill of Rights, is indeed promising. However, the implementation of reclaiming all reserved powers for the States and the people is going to be one enormous challenge, after 60 years in the opposite direction.

The accumulated vested special interests created, enlarged and entrenched during three score years are awesome! Accomplishing such a feat is only possible by retention of the inordinate cooperation and oneness of purpose shared by republicans in the last election.

Our failure to seize upon and well perform during this brief unique opportunity will only serve to further diminish the confidence in the two party system that so fragilely underpins this great Nation and its perceived destiny. Elections are only vital as pre-requisites to providing good government.

In closing I would like to say that I believe the City of Indianapolis, the State of Indiana and our Nation owe L. Keith Bulen a debt of gratitude for this years of unselfish service. The country would do well to have a thousand people like Keith Bulen active in the political process.

STORMWATER MANAGEMENT IMPROVEMENT ACT OF 1995

HON. BLANCHE LAMBERT LINCOLN

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 1995

Mrs. LINCOLN. Mr. Speaker, I rise today to introduce the Stormwater Management Improvement Act of 1995, legislation to assist small cities and small businesses in their compliance requirements under the Clean Water Act.

Under the Clean Water Act, cities and industries must obtain permits for stormwater discharges. This act has required cities serving a population of 100,000 individuals or more to comply with the permit requirement. However, as of October 1994, smaller cities are also technically required to comply with this section of the law even though the Environmental Protection Agency [EPA] has not issued regulations for the cities with populations less than 100,000.

While the smaller cities have received assurances from the EPA that it will not enforce the stormwater requirements, many cities fear that citizens will file suits against them for not complying with the act.

The objective of the Stormwater Management Program is to ensure that runoff from city streets and parking lots into stormwater drainage pipes and ditches meets the water quality standards set out in the act. Under a stormwater discharge permit, cities must adopt programs to reduce the amount of pollution entering our waterways. These programs include street cleaning, household hazardous waste pickup, leaf pickup, cracking down on illicit discharges of raw sewage and other pollutants and public education. These manage-

ment plans are worthwhile, but very expensive to implement.

According to the National League of Cities, the average cost of obtaining a permit is \$625,000. In Little Rock, AR, it cost \$525,000 over three years to get the permit and it is estimated to cost an additional \$125,000 per year to run the program. These costs for a small community would be disastrous. In a rural area, where financial resources are scarce because of the limited tax base, these requirements would detract from other essential programs, such as sewage treatment and safe drinking water requirements. With scarce resources, these small communities need to focus on the bare necessities to preserve the health and safety of their residents.

The Stormwater Management Improvement Act of 1995 would provide the needed relief from this permit requirement for cities with population less than 50,000 individuals by exempting them from the permit requirements. The bill would also delay permit requirements for cities with population between 50,000 and 100,000 until October 1, 2001, and instruct the EPA to promulgate regulations for these cities. Nonurbanzied areas are completely exempt from the permit requirements.

In addition, industries must also comply with the stormwater permit requirements. However, we run into the same situation where the requirements apply equally to both the large industrial polluters and the small businessmen. Again, one size does not fit all. In my own congressional district, a small businessman who runs a portable sawmill was required to obtain a stormwater permit. He travels from tree stand to tree stand to harvest the timber. In the process, he leaves some sawdust behind. This man is not a point source nor do his activities contribute to the degradation of the quality of the surrounding waterways. However, he is forced to obtain an expensive permit that results in very little water quality control and is treated in the same way as the large lumber mills.

My bill would exempt the small business or industry that employs no more than 25 people from the permit requirements unless the EPA or delegated state agency determines that the facility contributes to a violation of a water quality standard or is a significant contributor of pollutants to waters of the United States.

I am not an advocate of promoting dirty industry over the health of our environment, nor do I want to see polluted waterways. However, I do want to ensure that we get the biggest bang for our buck by focusing on the big problems. I urge my colleagues to support this bill to ease the Federal mandates imposed on our smaller cities and businesses.

FEDERAL DIRECT STUDENT LOAN PROGRAM

HON, PAT WILLIAMS

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 1995

Mr. WILLIAMS. Mr. Speaker, there's been an awful lot of talk recently abut the new Federal Direct Student Loan Program. As you recall, we enacted this program last Congress. It's currently being phased-in, and we're beginning to get some results from this phase-in. This school year 104 colleges and universities

are direct lenders. Their students are able to get all of their student aid needs addressed at one location, the college financial aid office. From what people in my home State of Montana tell me, the program is good for students and parents, and it's bringing some simplicity to a student aid system that is often too complex. The only complaint I hear in Montana is that not enough schools are direct lenders. Starting this coming July, another 1,400 schools will become direct lenders. This is a big jump in participation rates, but from the preliminary reports we're getting I don't think it's an impossible hurdle to overcome. Recently the Association of Community College Trustees surveyed community colleges who already are direct lenders. The results from this survey are impressive: Direct loans appear to serve students better; schools benefit more from this program; and the Department of Education appears to be running the program quite well. I'm enclosing a copy of this report for my colleagues review. I urge you all to read it.

COMMUNITY COLLEGES AND DIRECT LENDING

(By Melanie Jackson, Director of Federal Regulations, Association of Community College Trustees, February 1995)

BACKGROUND—HISTORY

Community colleges have supported the concept of a direct loan program as an additional choice or option (with institutional participation voluntary) for the distribution of federal guaranteed student loan funds since the proposal for a small, pilot program was launched by the Bush Administration in 1991. The 1992 Amendments to the Higher Education Act, signed on July 23, 1992, included the Bush proposal for a pilot program. However, before it could be implemented, the new Clinton Administration took office and pushed for legislation to change to a fullblown system of direct lending, with the federal government making loans to students through their colleges. The Clinton proposal eliminated banks, secondary markets, and guaranty agencies, and claimed the federal government would save billions in costs by this move. Although the 103rd Congress was eager to apply the billions in savings toward deficit reduction, concerns were raised about possible disruption in the financial markets and the ability of the U.S. Department of Education to effectively and efficiently manage a full-blown program.

Congress and the Administration compromised, and the 1993 Budget Reconciliation bill yielded a dual program. The current bank-based system was continued, but federal subsidies to lenders and guaranty agencies were reduced. Expanded authority was given to the Department of Education to implement a direct government loan program for students, but a five-year phase-in was required and caps were set on the amount of loan volume allowed to be handled by the government for each year. The program was to start small in the 1994-1995 academic year, with a first-year cap at 5 percent of the loan volume, rising to 40 percent the second year (plus institutional demand), and a fifth-year cap set at 60 percent (plus institutional demand). One hundred and four schools, nine of which are community colleges, were selected by the Department of Education to participate in the program's initial year.

THE CURRENT POLICY CLIMATE—CONFLICTING PROPOSALS

Just as the second semester of the first year of direct lending got underway (January 1995), winds of change for the program appeared to be blowing again from Washington. The Administration is pushing for a