third most important person in this entire country.

I thank the gentlewoman. Mrs. SCHROEDER. I thank the gentleman from Texas. I just want to end this by saying, the gentleman that preceded us in this well was talking about many of our veterans. It is Memorial Day that we are breaking for. I must say they gave their lives for this wonderful, great Government and not for the best Government money can buy. All we want to make sure is that we are not finding a new way for people to be able to buy this Government.

We get frustrated with this Government, sometimes this Government makes us absolutely nuts, but I must say overall I will take this Government against any other one in the world. I am going to do everything I can to make sure everybody has a fair chance, everybody has a fair shot, and that we do not surrender to new clever ways that lobbyists find to get their time.

Mr. Speaker, I am now going to turn the podium over to my distinguished colleague, the gentleman from Colorado [Mr. SKAGGS].

I wish everyone also a happy Memorial Day.

The SPEAKER pro tempore (Mr. BURTON of Indiana). The gentleman from Colorado may control the balance of the hour designated by the leader-

CONSTITUTIONAL RIGHTS OVERSIGHT ACT

Mr. SKAGGS. Mr. Speaker, I thank

the gentlewoman for yielding.

Mr. Speaker, today, I am pleased to join Mr. Schiff, my colleagues from New Mexico and a former district attorney, in introducing a bill to safeguard our constitutional rights as we fight terrorism.

The tragic bombings in Oklahoma City, 2 years earlier in New York City, awakened all of us to the fact that America is not immune to terrrorist acts. This has quite appropriately prompted the President and many Members of Congress to suggest additional steps to prevent terrorism and to make punishment for terrorist acts swifter and more certain. It is essential for Congress to see that we are doing all we should do to prevent the horror and tragedy of another Oklahoma City.

But ťalk about stepped-up counterterrorism efforts has also raised among the public the concern that law enforcement agencies may slip over proper constitutional boundaries in combating terrorism, that their actions to keep us safe may sometimes collide with the Constitution's wise restraints that keep us free.

The bill we are introducing today, the Constitutional Rights Oversight Act, responds to these concerns.

The bill would establish a top-level inspector general for counterterrorism activities to head a new independent office, to be responsible for ensuring that Federal counterterrorism activities comply with constitutional stand-

The most important feature of the new inspector general will be the crosscutting scope of the authority of this office. Unlike the existing inspectors general of various departments, this new IG will have oversight authority for many different agencies. The new IG will review the counterterrorism activities of agencies as diverse as the Immigration and Naturalization Service, the Federal Bureau of Investigation, and the Bureau of Alcohol, Tobacco and Firearms.

In short, this new inspector general will have the authority not simply to review the actions of a Department, but to watch the counterterrorism activities of all agencies, to assure their adherence to the Constitution and their full respect for constitutional rights.

Besides the power to review, the new inspector general would have the power to act, in two significant ways.

First, agencies would be required to keep this new inspector general informed of requests for judicial or administrative authorization for searches wiretaps, and similar surveillance activities. The new inspector general would be kept similarly informed about deportation actions related to the right against terrorism.

In connection with all these proceedings, the new inspector general could make suggestions, or oppose the requested authorizations, to the extent appropriate in order to protect constitutional rights.

Second, the new IG would receive public complaints about alleged or potential violations of constitutional rights. Upon receiving these complaints, the IG could require relevant agencies to respond.

Finally, the new IG will be responsible for submitting periodic reports to the President and the Congress concerning the observance of constitutional requirements, and the protection of constitutional rights, in connection with Federal counterterrorism activities, and to make suggestions for improvements.

But just as important as these particular powers I think will be the restraining effect of the mere existence of this new IG. The requirements for immediate constitutional accountability that the office would impose on counterterrorism, investigations should serve to deter any tendency a Government official might have to be casual about constitutional safeguards.

Mr. Speaker, the American public has a very real stake in being protected from terrorism. It also has a high stake in seeing that the Government doesn't cut constitutional corner in providing that protection. We do not need to trade our constitutionally protected rights, including the rights to privacy, free assembly, and free speech, for enhanced protection from terrorists. If we should make that mistake, terrorism will have achieved a victory.

As with all other law enforcement efforts in our country, in fighting terrorism the Government must balance the need for security with the rights of the

people. Sadly, our history provides several examples of the Federal Government compromising basic constitutional rights to thwart perceived national security threats.

The FBI's clandestine COINTELPRO Program provides but one stark example of such governmental arrogance. In the name of national security, then-Director J. Edgar Hoover presiding over a program of unauthorized surveillance and harassment of those who legitimately protested government policies. Given this history, there are serious concerns in the country about giving expanded investigative powers to Federal authorities.

We are introducing the Constitutional Rights Oversight Act to help ensure that protection of civil liberties is part of the counterterrorism debate. The House should consider this measure as part of any counterterrorism legislation that comes to the floor. By its enactment, Congress can demonstrate our commitment to protecting both public safety and personal freedom and will provide the right response to the public's fears both of violence and of Government abuse of civil rights. A nation which so reveres its constitution deserves no less from its Government.

# MEDICARE AND THE FEDERAL **BUDGET**

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Connecticut [Mr. SHAYS] is recognized for 20 minutes.

RECOGNIZING OUR VETERANS

Mr. SHAYS. I thank the Speaker. I know the Speaker has appointments he has to make. I appreciate his willingness to stay and be here for these special orders, and also to thank those that are working on behalf of the House so that we have this opportunity.

I do not often seek the opportunity to address the House in a special order, but I do so today to talk about our Federal budget and what we as the Budget Committee have done to try to get our financial house in order.

But I first want to say that as I listened to the gentleman from California [Mr. DORNAN] in talking about the atrocities that took place with Americans under captivity by the Japanese during World War II, I just could not help but think how important it is that that story be told, as gruesome as it is, and that the families of those men know that we will not be silenced in making sure that the truth be told.

When I think of Memorial Day and the men and women who gave their life to this great country, I know, as someone who never served in the armed forces, that when I look at the flag behind me, that the flag means a great deal to me obviously as a Member of Congress and as an American citizen. But to someone who fought in battle, the American flag means something more than we could ever imagine.

When they think of the American flag, they think of the soldiers, their friends, their comrades, their brothers who died in battle. They think of the people, the families they contacted to let them know about how their brother or sister or son or grandson died in battle.

And when I think of Memorial Day, and when I think of how blessed we are as American citizens for their ultimate sacrifice, I also think of the families. I think of the mothers who held their sons, who never will be able to hold their sons again. I think of the fathers that went and saw their sons or their daughters playing baseball or go to a dance, or be there when their children were sad and needed a reassuring arm, and I think of what those parents have to live with.

I also think of the brothers and sisters who lost their brothers or sisters and the memories that they have. I think of the precious children who were denied the opportunity to have their father or their mother, particularly their fathers in the case of World War II, come to their baseball games, come to their schools, see them get married.

So as a Member of Congress, I just count my blessings every day, absolutely every day, for the opportunity I have to serve here.

When I listened to the debate that was taking place and the comment made by the Speaker and the ruling made by the Speaker, I thought of an experience that happened to me a bit earlier when I brought a complaint against a chairman of a committee after he had been indicted, and I wanted to do just what these two Members had done. I wanted to share my complaint and my letter, and I was ruled out of order.

I did not like it at the time, but I began to think about it and I began to realize, first, the rule that you invoked, Mr. Speaker, has existed for over 70 years. And part of the reason for that rule is that in this Chamber it is important that a Member who is being accused of something have the opportunity to be present and to defend themselves.

## □ 1400

I also realize that you did not make up a new ruling, you just enforced a ruling that was enforced on me under Democrats, a rule that was in their rules for as long as we can remember and we just continued their rule.

So, as disappointed as I was when I was not able to submit my letter, I realize that in this Chamber we work with each other, we deal with each other and we have to be fair to each other. There is nothing to prevent me, as I ultimately did, to just speak directly to the public but not in this Chamber.

With regard to what we are trying to do in this Chamber, last year in an election we established what we thought would be a very important dialogue with the American people, we established a concept that said we were going to make a contract with the American people, and we had 8 things that we wanted to do on opening day and we had 10 things that we wanted to do during the course of the first 100 days

What was memorable about that for me was when I was up for reelection and I met with an editorial board they said how could you have signed such a document, and the question I answered this way by asking a question, I asked: What do you think of what the majority party, then the Democrats, were going to do on the opening day; what did you think about the 10 things they were going to do in the first 100 days: what did you think about their plan and their contract with the American people? And I just waited for the answer. Obviously there was not a contract with the American public, there was no sense of what they wanted to do on the first day, the 8 reforms we wanted to do and the 10 major pieces of legislation in the first 100 days. And I think I take extraordinarily pride in the fact that when we were up for election as the minority party we came forward with a plan, and it did not criticize Democrats, it did not criticize the President, we said we want to change this place. We want to downsize Government, we want to have open rules, we want to pass legislation which I helped author saying Congress should abide by the same laws that we impose on the private sector. The first bill that passed that Chamber, signed by the President, it was bipartisan. But we came forward with a plan, and one of the parts to that plan was a balanced budget amendment.

Over 300 Members voted for a balanced budget amendment. But last week we did something more important. We voted to balance the budget, and to my left I have a chart which describes what we intend to do and what we will be doing. The red line is the spending that seems to go parallel with the bottom line which is revenues; they never meet. As long as I have been a Member of Congress we have had deficits. In fact, when I was a State legislator and I watched Congress in the State legislature, we have to balance our budgets, but in Congress we have not. And when I was in the State legislature I kept waiting for Congress to get its financial House in order. Thirteen years I waited and then I had an opportunity to serve in Congress, and I worked and waited for an opportunity to finally vote on a budget that would get us balanced. And that is what we do. We slowed the growth in spending; spending still goes up on the average in the aggregate and it ultimately meets the growth of revenues in the 7th year.

We are going to spend more money each year on the aggregate in our Government. We are just slowing the growth, and what we are trying to do is end deficit spending. There are some young people in this audience who may

not know that if we do not succeed in slowing the growth in spending, by the time the young people are adults they will be paying 70 percent of every dollar they earn in taxes to the Federal Government to help pay for the debt that is taking place today. And what is starting to happen in our dialog is we are having the elderly say you cannot do this, and we have the young who are not aware of what we need to do, and hopefully during the course of the next few months we will have an open dialog, young and old, talking about what we need to do. We need to slow the growth in revenue, and that is what we are going to do and that is what we voted to do last week.

The second chart shows spending in three ways. The yellow is the national debt, the interest that we pay each year on the national debt. we pay \$235 billion of interest payments on the national debt. That could go for housing, it could go for our military, it could go for our schools, it could go for a whole host of other things if past generations had not deficit spent, but they have. We have just such a large debt that our interest is now 15.4 percent of our budget.

Only about a third of our budget is domestic spending and defense spending, what we call discretionary spending. There is foreign aid in here. I vote on one-third of the budget as a Member of Congress; as a Member of Congress I do not vote on anything over here in the blue. All of that is entitlement. These are Social Security, Medicare, Medicaid and other entitlements, food stamps, agricultural subsidies. They are an automatic pilot, they just keep happening and happening and happening.

But I vote on this, what is in the pink, what is discretionary spending, and what we are looking to do is actually have real cuts in discretionary spending. We are going to try to slow the growth of entitlements but still allow entitlements to grow, and we are going to try to keep down the interest payments that we are making every year.

Half of the budget is on automatic pilot.

I am happy to yield to the gentleman fro Michigan [Mr. EHLERS].

Mr. EHLERS. I would like to thank the gentleman for yielding, and I rise to comment on the charts and to compliment the gentleman for what he has done.

I had two town meetings last weekend and I used charts similar to those the gentleman is using, and I deeply appreciate the work the gentleman has put into this. I have found that in my town meetings by the use of the charts the gentleman is displaying the public was fully understanding of the problems that we are trying to address, recognized the importance of them, and are able to get past all of the rhetoric they have heard from those who are trying to make political hay out of the

problems of Medicare and the problems of balancing the budget.

I simply want to commend the gentleman and I hope many people hear his message, and I certainly thank the gentleman for preparing these charts, and I find them a valuable educational tool.

Mr. SHAYS. That was a nice treat, and I thank the gentleman from Michigan and thank him for his work in trying to get this story out. The bottom line is what we want to do is slow the growth in Government spending and get our financial house in order so future generations will not have so much debt.

In particular, what I have singled out as a focus is the amount of money we spend on Medicare and Medicaid. You cannot see it very easily, but it amounts to about 17 percent of our entire Federal budget. It is equal to all domestic spending. Medicare and Medicaid are equal to everything we spend in the legislative branch, everything we spend in the judicial branch, everything we spend in the executive branch under the President of the United States, all the various departments and agencies, all of their grants are equal to 16.7 percent or \$256 billion. Medicare and Medicaid are greater than that amount. The difference is Medicare and Medicaid are growing at alarming rates and we need to find a way to slow that growth.

Defense spending is equal basically to discretionary spending. But a third of the budget is what we vote on in the House.

Some people say to us well, why did not Gramm-Rudman make a difference? The reason is Gramm-Rudman only focused in on the pink part of that pie, only on discretionary spending. It did not focus at all on entitlements.

What we have done in defense spending is to have a basic level playing field. It is not going to go up; it is not basically going to go down. Discretionary domestic spending is going to go down, and foreign aid is going to go down.

Then we come to Medicaid. Medicaid is health care for the poor. It is also health care for poor elderly as it relates to nursing care, and it is going up. Medicaid spending is going to go up by about 36 percent in the next 7 years. We are not cutting Medicaid; we are allowing it to grow.

Some Members of Congress say we are cutting Medicaid and/or we are cutting Medicare. We are cutting them if you use this definition, if it costs \$100 million to run a program this year and the next year to run the same program with the same level of service, not changing the program, it costs \$105 million and we appropriate \$103 million, in my home, in business, that is a \$3 million increase.

Congress, the White House, the press in Washington, and only in Washington, they call that a \$2 billion cut. Medicare is going to go up by 36 percent in the next 7 years. We are going to spend \$324 billion more in the next 7 years than we spent in the last 7 years.

Now admittedly we are not going to allow it to grow as quickly, but the important point, when you look at this, is to recognize that Medicare is going to go up, Medicaid is going to go up in terms of what we will spend in the next 7 years by 36 percent more than the growth in the population.

What is happening to Medicare? Medicare is actually having an extraordinary challenge facing us. The challenge that faces us with Medicare, and it is Medicare part A, that is Medicare that goes for hospitals, Medicare part B is what goes for health care services, Medicare part A is starting to go bankrupt next year. In other words it is going to take in less money than it spends out, but it still has money in the trust fund. Ultimately in 7 years Medicare part A goes bankrupt, it literally runs out of money. In other words, in the seventh year there will be a \$7 billion deficit in the trust fund. The trust fund will have run out of money.

What we are looking to do with Medicare is to save it. We are looking to improve the service. We are looking to preserve Medicare. We are looking to save it. And this is not a report done by Republicans or Democrats in Congress, this is a report given to us by the trustees of the Medicare system. It is going bankrupt unless we save it, and that is what our objective is.

The way we save it is to slow the growth in Medicare, by slowing the growth in Medicare so that it does not grow at over 10 percent a year, but grows approximately 5 percent a year.

If we allow Medicare to grow each year, in other words spend more, not cut, grow, and spend more, we are going to allow it to grow by 45 percent in the next 7 years. Only in Washington is a growth in spending of 45 percent called a cut, only in Washington.

And unfortunately we are hearing people saying we want to cut Medicare. No, we want it to grow; we want it to grow at 45 percent. We just want to make sure when it grows it does not bankrupt the rest of the country. So it will go from \$178 to \$259 billion.

What that means is that we want to spend \$659 billion more in the next 7 years than we spent in the last 7 years. We want to spend that amount of money.

What will we spend, almost \$1.6 trillion as opposed to \$925 billion in the past 7 years.

I think the most important statistic though is the one that shows what we do per beneficiary. We want to spend \$4,116 per beneficiary instead of \$6,000 and have it grow to \$6,361 in the seventh year. We are going to spend 45 percent more in Medicare. We are going to allow it to grow, and the increase per beneficiary is 32 percent. Only in Washington would an increase per beneficiary of 32 percent, 32.1 percent be called a cut, only in Washington. I do not know anywhere else where

when you spend even more money you call it a cut. We are going to spend 45 percent more total in Medicare and 32 percent more in the next 7 years per beneficiary.

Which gets me to the last point that I want to make. If we do not control the growth in Medicare and Medicaid. we are doomed. We are already to balance the budget in the next 7 years going to see foreign aid go down 5.4 percent more a year. We are already going to see domestic discretionary spending go down 1.6 percent a year, that is a cut, that is a cut any way you look at it. We are going to spend less dollars in the next year. Defense spending goes up one-half percent, and there are some, and I am one, who would like it not to be as high. The challenge we have in defense spending is we are \$150 billion oversubscribed in defense. We have to find a way to reduce defense spending \$150 billion in the next 7 years just to stay within this number. And how do we get oversubscribed? Because Congress and the White House kept pushing off the procurement of certain defense systems to the sixth year and we were working on 5-year budgets so the full cost of these programs never truly showed up.

We are going to have a difficult time staying within this number, only because we are oversubscribed in defense.

But what is happening in Social Security? It is going up 5.1 percent. What is happening in Medicare? It is going up 5.5 percent. What is happening in the Medicaid? It is going to go up 4.5 percent a year? What is happening in other elements? They are going to go up 3.9 percent.

Recognize this is the growth in spending and this is half of the Federal budget. It is going to grow. Sadly, the interest payments we make are going to go up about 1 percent a year, but before we passed our budget they were going to go up 5 percent a year.

So we have slowed the growth of in-

So we have slowed the growth of interest payments, we have slowed the growth of defense, we are actually making real cuts in foreign aid and domestic spending.

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And I have to say this in conclusion about domestic spending, there are some cuts I do not want to make in domestic spending. I mean, there probably is not any Member of Congress who likes every part of our budget, but if we take the logic, "I do not like 10 percent of the budget, I am voting against it," that is just going to duplicate what has happened during the last 10 years. We can always find something we do not like in the budget.

What do I like in this budget? I like the fact that we are getting a handle on Government spending. I like the fact that we are slowing the growth of entitlement programs. I like the fact that we are saving Medicare from bankruptcy. I like the fact that for the first time in my 20 years in public life I got to vote for a budget that gets us balanced.

Admittedly, it is going to take us 7 years, but we are doing it, and I am proud to be part of that effort.

I will just conclude by saying ultimately what we do is going to have to be worked out with the President of the United States. He has to sign this legislation. I am hopeful he will finally weigh in on trying to find ways to save Medicare. I do not mean that sarcastically. I just mean it as openly as I can, because right now there is no plan coming out of the administration. But ultimately we need to pass a budget that gets us balanced in the next 7 years. We need to do it for the people who are in this country today, and we need to do it for our children and for our children's children, and for our children's children's children.

We have simply got to wake up and do it, and in the process of our plan, we are going to spend more on health care for the elderly, more on health care for the poor. We are going to spend more on some of our entitlement programs, But we are going to reduce spending in a whole host of areas.

Farmers are going to feel the reductions. People in urban areas are going to feel the reductions. People in rural areas are going to feel the reductions. We are all going to be part of this effort. We are going to save this country. We are going to save this country so it can be the great Nation it has been for so long.

And, Mr. Speaker, I really thank your kindness in staying. I know you needed to go. I appreciate the time you have afforded me.

# AGENTS OF INFLUENCE

The SPEAKER pro tempore (Mr. BURTON of Indiana). Under a previous order of the House, the gentlewoman from Ohio [Ms. KAPTUR] is recognized for 5 minutes.

Ms. KAPTUR. Mr. Speaker, Japanese auto companies enjoy a 25-percent share of our American automotive market. By contrast, our auto firms have only a 1.5-percent share of Japan's market. In fact, all foreign automotive companies, including the European, the Asian, only have a 4-percent, 4-percent share of Japan's market.

This is because of the insurmountable, unfair trade barriers Japan erects to protect its home market from any kind of foreign import that would really give competition to Japan's home market suppliers.

What does that mean to our country? It means that last year we, again, for the 10th time in this past decade had a \$66 billion trade deficit with Japan, and over half of it in the automotive arena. For each billion dollars of deficit, that translates into 20,000 more jobs we could have right here at home.

In fact, when you think about it, if we could have auto trade equity with Japan, we could build 100 more companies in this country each employing 5,000 people in an industry that pays its people a living wage.

America also fails to stand tall in the ongoing United States-Japan trade standoff because of the influence exercised by lobbyists here in this city by Japanese industry throughout the corridors of power. What do I mean? This past week, the Washington Post revealed that one of our most prominent and influential political writers and columnists and broadcasters, George Will, that we have all seen on television, in the newspapers is married to a lobbyist for foreign interests who earns almost \$200,000 a year working for, are you ready for this, Japan's automobile manufacturers' association, the chief lobbying group for Japan's interest in this country and around the world.

Mr. Will has been writing columns and has been on television fulminating against the Clinton administration's actions against Japan's automakers, but he fails to mention that his wife's lucrative affiliation with these companies is providing very adequate income for his family. Astoundingly, when this connection was revealed, his response to this conflict of interest is, "Well, it's just too silly." That is what he is quoted in this article as saying.

The article says his wife's firm is paid \$200 an hour to deal with reporters, to follow legislation, to place advertising, issue press releases and draft articles for newspapers with such titles as "Selling Cars this Japan: It Isn't About Access" or "Fixing the Outcome of Trade with Japan is a Dangerous Way to do Business," castigating the approach that the Government of the United States is taking on behalf of the people of the United States.

The article says her firm also sought to arrange for the industries, Japan's industries' top Washington lobbyists to meet, guess who, the Chicago Tribune editorial board, she tried to place an opinion piece in the Washington Times, and drafted letters to the New York Times and Detroit Free Press.

What does Mr. Will say about all this? He says, "Well, to me, it is beyond boring. I don't understand the whole mentality.'

Well, as one Member of Congress, I do not think it is silly. I do not think it is boring. I understand what influencing opinion is all about. I think it is a question of agents of influence who operate in ways that influence our press, press who are supposed to be objective and factual, and as one professor says in this article who is an associate dean of Columbia University's Journalism School, he says, the same kind of conflict questions that apply here also apply to extended families. The fact Mr. Will does not see a problem shows he just does not get it.

Mr. Speaker, I ask the Clinton administration to hang tough for America and the American people.

# LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mrs. MEYERS of Kansas (at the request of Mr. ARMEY) for May 23, 24, and 25, on account of illness.

### SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Member (at the request of Mr. DORNAN) to revise and extend his remarks and include extraneous material:)

Mr. Hoke, for 5 minutes, today.

(The following Members (at the request of Mr. MCNULTY) to revise and extend their remarks and include extraneous material:)

Ms. KAPTUR, for 5 minutes, today. Mr. OWENS, for 5 minutes, today.

Mr. MARTINEZ, for 5 minutes, today. Mr. LAFALCE, for 5 minutes, today.

(The following Member (at his own request) to revise and extend his remarks and include extraneous mate-

Mr. RAMSTAD, for 5 minutes, today.

(The following Member (at the request of Mr. SKAGGS) to revise and extend his remarks and include extraneous material:)

Mr. FATTAH, for 5 minutes, today.

Ms. KAPTUR, for 5 minutes, today, at her own request.

### **ADJOURNMENT**

Ms. KAPTUR. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to.

The SPEAKER pro tempore (Mr. SHAYS). Pursuant to the provisions of House Concurrent Resolution 72, 104th Congress, the House stands adjourned until noon on Tuesday, June 6, 1995.

Thereupon, at 2 o'clock and 22 minutes p.m., pursuant to House Concurrent Resolution 72, the House adjourned until Tuesday, June 6, 1995, at 12 noon.

### EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XXIV, executive communications were taken from the Speaker's table and referred as fol-

911. A letter from the General Counsel, Department of Defense, transmitting a draft of proposed legislation to repeal various reporting requirements of the Department of Defense, and for other purposes; to the Committee on National Security.

912. A letter from the General Counsel, Department of Defense, transmitting a draft of proposed legislation to amend chapter 47 and 49 of title 10, United States Code, and chapter 15 of title 37, United States Code, to improve the quality and efficiency of the military justice system; to the Committee on

National Security.

913. A letter from the Secretary, Department of the Treasury, transmitting the annual report on the operations of the Exchange Stabilization Fund [ESF] for fiscal year 1994, pursuant to 31 U.S.C. 5302(c)(2); to the Committee on Banking and Financial