Senate and the Sergeant at Arms, and once again remind all Senators, their staffs, and others that if this impasse is not resolved tonight, it will be a lapse in appropriations, and therefore it will be necessary to shut down nonessential Senate operations effective at midnight tonight.

In brief, the Secretary of the Senate, at the direction of the Rules Committee, has advised all Members that they will be required to determine which of each Senator's staff are necessary in that Senator's judgment to support the Senate's legislative and other constitutional activities.

Further, Mr. President, I ask unanimous consent to have printed in the RECORD the memorandum of the Secretary of the Senate detailing which departments of the Secretary's office will remain open and those that will be closed. Specifically, I would like to point out that the Office of Public Records will by necessity be closed; also, to include a memorandum of the Sergeant at Arms detailing departments and offices under his jurisdiction, and kindly note that the Capitol and Senate office buildings will be open but there will be no Capitol guide service to facilitate our visitors. Members and staff should be advised that all food and beverage services in the U.S. Capitol under the jurisdiction of the Senate and in the Russell, Hart and Dirksen buildings will be suspended until further notice.

Lastly, I wish to emphasize that although many functions will be suspended, the U.S. Senate security will be at its full operational level.

There being no objection, the material was ordered to be printed in the RECORD. as follows:

U.S. SENATE. OFFICE OF THE SERGEANT AT ARMS. Washington, DC, November 13, 1995. To: All Senate Offices.

From: Howard O. Greene, Jr., Sergeant at Arms

Re Sergeant at Arms services during anticipated furlough

In the likely event of a lapse in appropriations to the Legislative Branch of the Federal Government, furloughs will be implemented in certain areas of the Office of Sergeant at Arms (SAA). Those service areas which directly support the legislative and other Constitutional activities of the Senate will be fully staffed.

Most SAA departments will be open during this period, however, some departments will operate at reduced staffing levels.

Listed below are SAA offices that will be closed during the furlough period: Capitol Guide Service; Cabinet Shop; SAA Procurement Office; SAA Counsel Office; Congressional Special Services, (Exception: Interpreter will be on duty); Placement Office; All Drivers; Beauty and Barber Shop; Elevator Operators; Employee Assistance Program.

Partial Staff: Appointment Desk: Half staff. Garage: Half staff. Computer Center: Half staff. Human Resources: Half staff. ID Section: Half staff. Post Office: Half staff. Photographic: Half staff. Service Dept.: Half staff. Telecommunications Dept.: Half staff.

U.S. SENATE.

OFFICE OF THE SECRETARY, Washington, DC, November 13, 1995.

To: All Members. From: Kelly D. Johnston.

Re potential lapse in appropriations.

At the direction of the Committee on Rules and Administration, I am writing to share with you some guidance on the furlough that will be required in the event of a lapse in appropriations to the Legislative Branch of the Federal Government. Each Member and each committee chairman will be required to determine which of his or her staff members are essential in the event of a lapse in appropriations.

Îf there îs a lapse in appropriations, it will be necessary to shut down non-essential Senate operations, effective at 12 a.m. November 14, 1995. In that event, all non-essential staff will be placed in a furlough status until appropriations are made available.

Essential staff includes only those employees whose primary job responsibilities are directly related to or in support of legislative and other Constitutional activities. Any disruption in the employment of essential emplovees would render the Senate unable to exercise its powers as specified in Article I of the Constitution of the United States.

For your information, attached is a list of the essential personnel under the Secretary of the Senate, as prepared in consultation with the Senate Chief Counsel for Employment and the Senate Legal Counsel. This list may assist you in identifying which of your staff members are essential.

Please contact me if I can be of any assistance in this matter.

Attachment.

OFFICE OF THE SECRETARY OF THE SENATE— ESSENTIAL PERSONNEL LIST

Executive Office: Should be staffed to the extent necessary to administer other offices under the jurisdiction of the Secretary that remain open during the furlough. Also should be staffed to the extend necessary to ensure the continuation of computer services essential to allow the Senate to legislate during the furlough period.

Clerks: These offices should be staffed only to the extent the clerks are required to be on the Senate floor to allow the Senate to legislate during the furlough period.
Parliamentarian: Should be staffed only to

the extent required to allow the Senate to legislate during the furlough period. Therefore, it should not be necessary to fully staff the office.

Captioning Services: All staff will be furloughed

Historian: All staff will be furloughed.

Library: Should be staffed only to the extent required to allow the Senate to legislate during the furlough period. Therefore, it should not be necessary to fully staff the office.

Office Services: All staff will be furloughed.

bublic Records: All staff will be furloughed.

Interparliamentary Services: All staff will be furloughed.

Daily Digest and Printing Services: Should be staffed only to the extent required to print the Congressional Record and to perform other legislative responsibilities in a timely manner

Senate Gift Shop: All staff will be furloughed.

Stationery Room: All staff will be furloughed.

Senate Page School: Classes will be held. Senate Security: Should be staffed only to the extent required to allow the Senate to legislate during the furlough period. Therefore, it should not be necessary to fully staff the office.

Conservation and Preservation: All staff will be furloughed.

Curator: All staff will be furloughed.

Document Room: Should be staffed necessary to ensure the delivery of documents needed on the Senate floor during the furlough period.

Official Reporters: All staff are essential.

Human Resources: Should be staffed to the extent necessary, if at all, to effectuate the furlough.

Senate Chief Counsel for Employment: Should be staffed to the extent necessary, if at all, to effectuate the furlough.

Disbursing: Should be staffed to the extent necessary to continue financial operations directly related to the functions of the Senate floor and to resolve financial issues relating to the furlough.

REPORT OF PROPOSED LEGISLA-TION TO INCREASE THE PUBLIC DEBT LIMIT—MESSAGE FROM THE PRESIDENT-PM 95

The PRESIDING OFFICER laid before the Senate the following message from the President of the United States, together with an accompanying report; which was referred to the Committee on Finance.

To The Congress of the United States:

In disapproving H.R. 2586, a bill that would have, among other things, provided for a temporary increase in the public debt, I stated my desire to approve promptly a simple increase in the debt limit. Accordingly, I am forwarding the enclosed legislation that would provide for such an increase.

I urge the Congress to act on this legislation promptly and to return it to me for signing.

WILLIAM J. CLINTON.

THE WHITE HOUSE, November 13, 1995.

### MESSAGES FROM THE HOUSE RECEIVED DURING ADJOURNMENT

Under the authority of the order of the Senate of January 4, 1995, the Secretary of the Senate, on November 10, 1995, during the adjournment of the Senate, received a message from the House of Representatives announcing that the House agrees to the amendments of the Senate to the joint resolution (H.J. Res. 115) making further continuing appropriations for the fiscal year 1996, and for other purposes, and that the House concurs an amendment of the Senate with an amendment.

The message also announced that the House agrees to the amendment of the Senate to the bill (H.R. 2394) to increase effective as of December 1, 1995, the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for the survivors of certain disabled veterans.

The message further announced that the House agrees to the amendment of the Senate to the bill (H.R. 2586) to provide for a temporary increase in the public debt limit, and for other purposes.

ENROLLED BILLS SIGNED

The message also announced that the Speaker has signed the following enrolled bills:

H.R. 2002. An act making appropriations for the Department of Transportation and related agencies for the fiscal year September 30, 1996, and for other purposes.

H.R. 2394. An act to increase effective as of December 1, 1995, the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for the survivors of certain disabled veterans.

H.R. 2492. An act making appropriations for the Legislative Branch for fiscal year ending September 30, 1996, and for other purposes

H.R. 2586. An act to provide for a temporary increase in the public debt limit, and for other purposes.

H.R. 2589. An act to extend authorities under the Middle East Peace Facilities Act of 1994 until December 31, 1995, and for other numbers

Under the authority of the order of the Senate of January 4, 1995, the enrolled bills were signed on November 10, 1995, during the adjournment of the Senate by the President pro tempore (Mr. Thurmond).

### MESSAGES FROM THE HOUSE

ENROLLED BILL SIGNED

At 6:30 p.m., a message from the House of Representatives, delivered by Mr. Hays, one of its reading clerks, announced that the Speaker has signed the following enrolled bill:

H.J. Res. 115. Joint resolution making further continuing appropriations for the fiscal year 1996, and for other purposes.

The enrolled bill was signed subsequently by the President pro tempore (Mr.  $\mbox{THURMOND}$ ).

At 8:16 pm., a message from the House of Representatives, delivered by Ms. Goetz, one of its reading clerks, announced that the Speaker appoints the following Members as additional conferees in the conference on the disagreeing votes of the two Houses on the amendment of the Senate to the bill (H.R. 2491) to provide for reconciliation pursuant to section 105 of the concurrent resolution on the budget for fiscal year 1996:

From the Committee on Commerce, for consideration of title XVI of the House bill, and subtitle B of title VII of the Senate amendment, and modifications committed to conference: Mr. BRYANT of Texas and Mr. TOWNS.

# EXECUTIVE REPORTS OF COMMITTEES

The following executive reports of committees were submitted:

By Mr. Chafee, from the Committee on Environment and Public Works:

Phillip A. Singerman, of Pennsylvania, to be an Assistant Secretary of Commerce.

Rear Adm. John Carter Albright, National Oceanic and Atmospheric Administration, to be a Member of the Mississippi River Commission

(The above nominations were reported with the recommendation that

they be confirmed, subject to the nominees' commitment to respond to requests to appear and testify before any duly constituted committee of the Senate.)

# INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second time by unanimous consent, and referred as indicated:

By Mr. D'AMATO (for himself, Mr. MACK, and Mr. BRYAN):

S. 1409. A bill to amend section 255 of the National Housing Act to extend the mortgage insurance program for home equity conversion mortgages, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

# STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. D'AMATO (for himself, Mr. MACK and Mr. BRYAN):

S. 1409. A bill to amend section 255 of the National Housing Act to extend the mortgage insurance program for home equity conversion mortgages, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

THE HOME EQUITY CONVERSION MORTGAGE PROGRAM EXTENSION ACT OF 1995

• Mr. D'AMATO. Mr. President, I introduce The Home Equity Conversion Mortgage Act of 1995 and express my appreciation to Senators MACK and BRYAN for their cosponsorship of this important bill. This legislation would provide a 5-year extension for a much needed Federal Housing Administration [FHA] mortgage insurance program which is of great benefit to elderly homeowners.

The Home Equity Conversion Mortgage [HECM] Insurance Demonstration Program offers elderly homeowners the opportunity to borrow against the equity in their homes. This effective program is designed to assist our Nation's elderly who have substantial equity in their property but have incomes too low to meet ordinary or extraordinary living expenses. A senior citizen can receive cash through this reverse mortgage in the following four ways: A lump sum; a lifetime guaranteed monthly payment; a line of credit to be accessed by personal checks; or a combination of monthly payment and line of credit options. These mortgages are originated by FHA-approved lenders, insured by the FHA and purchased by the secondary mortgage market. The HECM program represents an ideal public/private partnership in which needy citizens are aided without cost to the Federal Government.

The HECM program allows our Nation's elderly to draw an income from their home investment. It offers seniors aged 62 and older the opportunity to support themselves without having to leave the homes they love. Without this program, elderly homeowners with insufficient incomes might be forced to

sell their homes and spend their golden years elsewhere. Since the program's inception, over 14,000 loans have been closed or are pending. The median age of program participants is 76 years old. Borrowers are generally low-income and dependent on Social Security benefits

The Home Equity Conversion Mortgage Insurance Demonstration Program was authorized by the Housing and Community Development Act of 1987. The Federal Housing Administration's authority to insure reverse mortgages lapsed on October 1 of this year. The legislation which I am introducing today would reauthorize this successful program and allow it to continue for an additional 5 years, until September 30, 2000. In addition, it would broaden the definition to include one- to four-family homes in which the owner resides and expand insurance authority to cover 50,000 reverse mortgages.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

#### S. 1409

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Home Equity Conversion Mortgage Act of 1995".

#### SEC. 2. EXTENSION OF FHA MORTGAGE INSUR-ANCE PROGRAM FOR HOME EQUITY CONVERSION MORTGAGES.

(a) EXTENSION OF PROGRAM.—The first sentence of section 255(g) of the National Housing Act (12 U.S.C. 1715z–20(g)) is amended by striking "September 30, 1995" and inserting "September 30, 2000".

(b) LIMITATION ON NUMBER OF MORT-GAGES.—The second sentence of section 255(g) of the National Housing Act (12 U.S.C. 1715z–20(g)) is amended by striking "25,000" and inserting "50,000".

(c) ELIGIBLE MORTGAGES.—Section 255(d)(3) of the National Housing Act (12 U.S.C. 1715z–20(d)(3)) is amended to read as follows:

"(3) be secured by a dwelling that is designed principally for a 1- to 4-family residence in which the mortgagor occupies 1 of the units:".•

### ADDITIONAL COSPONSORS

S. 256

At the request of Mr. Dole, the name of the Senator from Delaware [Mr. BIDEN] was added as a cosponsor of S. 256, a bill to amend title 10, United States Code, to establish procedures for determining the status of certain missing members of the Armed Forces and certain civilians, and for other purposes.

S. 684

At the request of Mr. HATFIELD, the name of the Senator from California [Mrs. FEINSTEIN] was added as a cosponsor of S. 684, a bill to amend the Public Health Service Act to provide for programs of research regarding Parkinson's disease, and for other purposes.