Federal agencies are already considering and implementing specific ways to streamline regulations and make paperwork easier for small businesses to manage. For example, the Environmental Protection Agency (EPA) responded to small business owners and advocates who said that the agency's toxic release inventory rule was especially costly and burdensome. In November 1994, the EPA announced a final rule that will make it easier for small businesses to report small amounts of toxic releases.

And SBA has slashed the small business loan form for loans under \$100,000 from an inch-thick stack to a single page. The SBA is also piloting a new electronic loan application that will involve no paperwork, but will allow business owners to concentrate on the business at hand—building a successful operation.

When businesses are unable to succeed, no one is served by a process that entangles small business owners in an endless jumble of paperwork. Sweeping changes made to bankruptcy laws in the past year will help small businesses reorganize. Small firms with less than \$2.5 million in debt may utilize a streamlined reorganization process that is less expensive and more timely.

My Executive order on Regulatory Review provides a process for more rational regulation, and we've been listening to the concerns of small firms through a Regulatory Reform Forum for Small Business. Five sector-specific groups have made specific proposals for regulatory relief. These groups have said that a comprehensive, multiagency strategy, with better public involvement, is probably the most costeffective way to improve both the quality of regulations and compliance with them. The key is to make sure that Government serves small business and the American people, not the other way around.

ELECTRONIC COMMERCE AND GOVERNMENT PROCUREMENT

The reinventing Government initiative also called for expanded use of electronic marketing and commerce, and we have made great strides in providing information about Government programs electronically. These methods will increase small business access to markets.

Another area that has been sorely in need of reform is the Government procurement process. In October 1994, I signed into law the Federal Acquisition Streamlining Act, which will change the way the Government does business. The law modifies more than 225 provisions of procurement law to reduce paperwork burdens, improve efficiency, save the taxpayers money, establish a Federal acquisition computer network, increase opportunities for womenowned and small disadvantaged businesses, and generally make Government acquisition of commercial products easier. This report documents how small businesses are doing under the old system; my hope is that opportunities for small business success will be even greater once these reforms are in effect.

HUMAN RESOURCES

Beyond encouraging an economic environment that supports small business success, opening doors to capital resources, buying more of our goods and services from small firms, and getting out of small business' way, I believe we in Government have a responsibility to ask whether we are doing enough to ensure a healthy and adequately prepared work force.

I remain committed to seeking a way to provide health insurance coverage for all Americans. As this report clearly shows, the number of uninsured Americans is too high—and it's growing. Millions of those citizens are in working families. And the sad fact is that many of those workers are in small businesses, which have seen their premiums and deductibles soar. We must make sure that self-employed people and small businesses can buy insurance at more affordable rates—whether through voluntary purchasing pools or some other mechanism.

We also ought to be able to ensure that our citizens are adequately provided for when they reach the end of their working years. Here too, small firms have been at a disadvantage. Our proposed pension legislation exempted most small plans from compliance and

reporting increases.
And while our industries restructure and move from an age of heavy industry to an information age that demands new skills and new flexibility, we need to make sure that our work force has the skills and tools to compete. That is why I proposed the Middle Class Bill of Rights, which would provide a tax deduction for all education and training after high school; foster more saving and personal responsibility by permitting people to establish an individual retirement account and withdraw from it tax-free for the cost of education, health care, first-time house buying, or the care of a parent; and offer to those laid off or working for a very low wage, a voucher worth \$2,000 a year to get the skills they need to improve their lives

INTERNATIONAL TRADE

We also want to empower small businesses to succeed in a global economy. One of the greatest challenges in the next century will be our international competition. Ninety-six percent of all exporting firms are small firms with fewer than 500 employees, but only 10 percent of small firms export; therefore the potential for increasing small firm exports is significant. I believe the North American Free Trade Agreement and the General Agreement on Tariffs and Trade will benefit small firms interested in expanding into international markets in this hemisphere and beyond.

Lending to small exporters is being eased through reforms in the Export-Import Bank's Working Capital Guarantee Program. New one-stop export

shops are moving in the right direction to assist small firms by providing access to export programs of the Department of Commerce, Export-Import Bank, and Small Business Administration all under one roof.

HEARING FROM SMALL BUSINESS

Small businesses are too important to our economy for their concerns not to be heard. That is why I have given the SBA a seat on the National Economic Council and invited the SBA Administrator in to Cabinet meetings.

Over the past 2 years, my Administration has been asking questions of small business owners and listening to the answers—seeking advice and guidance from a diverse audience of business leaders to determine the most critical problems and devise solutions that work.

This year presents a special opportunity for small business persons to make their concerns known at the White House Conference on Small Business, set to convene in Washington in June 1995. In State conferences leading up to the national conference, small business owners have been frank about their concerns. I look forward to hearing their small business action agenda.

I firmly believe that we need to keep looking to our citizens and small businesses for innovative solutions. They have shown they have the ingenuity and creative power to make our economy grow; we just need to let them do it.

WILLIAM J. CLINTON. THE WHITE HOUSE, May 25, 1995.

MESSAGES FROM THE HOUSE

At 12:25 p.m., a message from the House of Representatives, delivered by Mr. Hays, one of its reading clerks, announced that the House has agreed to the following concurrent resolution, in which it requests the concurrence of the Senate:

H. Con. Res. 72. Concurrent resolution providing for an adjournment of the two Houses.

At 2:36 p.m., a message from the House of Representatives, delivered by Mr. Hays, one of its reading clerks, announced that the House disagrees to the amendment of the Senate to the bill (H.R. 483) to amend title XVIII of the Social Security Act to permit Medicare Select policies to be offered in all States, and for other purposes, and asks a conference with the Senate on the disagreeing votes of the two Houses thereon; and appoints Mr. BLI-LEY, Mr. BILIRAKIS, Mr. HASTERT, Mr. ARCHER, Mr. THOMAS, Mrs. JOHNSON of Connecticut, Mr. DINGELL, Mr. WAX-MAN, Mr. GIBBONS, and Mr. STARK as the managers of the conference on the part of the House.

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. MURKOWSKI, from the Committee on Energy and Natural Resources, with an amendment in the nature of a substitute: S. 333. A bill to direct the Secretary of Energy to institute certain procedures in the performance of risk assessments in connection with environmental restoration activities, and for other purposes (Rept. No. 104-87).

By Mr. ROTH, from the Committee on Governmental Affairs, with an amendment in the nature of a substitute:

S. 291. A bill to reform the regulatory process, to make government more efficient and effective, and for other purposes (Rept. No. 104-88).

EXECUTIVE REPORTS OF COMMITTEES

The following executive reports of committees were submitted:

By Mr. D'AMATO, from the Committee on Banking, Housing, and Urban Affairs:

Bruce A. Morrison, of Connecticut, to be a Director of the Federal Housing Finance Board for a term expiring February 27, 2000.

J. Timothy O'Neill, of Virginia, to be a Director of the Federal Housing Finance Board for the remainder of the term expiring February 27, 1997.

(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.)

By Mr. ROTH, from the Committee on Governmental Affairs:

Ronna Lee Beck, of the District of Columbia, to be an Associate Judge of the Superior Court of the District of Columbia for the term of fifteen years.

John W. Carlin, of Kansas, to be Archivist of the United States.

G. Edward DeSeve, of Pennsylvania, to be Controller, Office of Federal Financial Management, Office of Management and Budget.

Linda Kay Davis, of the District of Columbia, to be an Associate Judge of the Superior Court of the District of Columbia for the term of fifteen years.

Eric T. Washington, of the District of Columbia, to be an Associate Judge of the Superior Court of the District of Columbia for the term of fifteen years.

Inez Smith Reid, of the District of Columbia, to be an Associate Judge of the District of Columbia Court of Appeals for the term of fifteen years.

Robert F. Rider, of Delaware, to be a Governor of the United States Postal Service for the remainder of the term expiring December 8, 1995.

S. David Fineman, of Pennsylvania, to be a Governor of the United States Postal Service for the term expiring December 8, 2003.

(The above nominations were reported with the recommendation that they be confirmed.)

Mr. THURMOND, from the Committee on Armed Services:

Mr. THURMOND. Mr. President, from the Committee on Armed Services, I report favorably the attached listing of nominations.

These nominations are to lie on the Secretary's desk for the information of any Senator since these names have already appeared in the Records of May 23, and 24, 1995 and to save the expense of printing again.

The PRESIDING OFFICER. Without objection, it is so ordered.

(The nominations ordered to lie on the Secretary's desk were printed in the Records of May 23 and 24, 1995 at the end of the Senate proceedings).

In the Army there are 2,538 promotions to the grade of second lieutenant (list begins with Thomas H. Aarsen) Reference No. 406.

In the Marine Corps there are 5 promotions to the grade of second lieutenant (list begins with Christian R. Fitzpatrick) Reference No. 409

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. JOHNSTON (for himself, Mr. FARCLOTH, Mr. BREAUX, Mr. PRESSLER, Mr. DOGGAN, Mr. LOTT, Mr. DOLE, Mr. MURKOWSKI, and Mr. HEFLIN):

S. 851. A bill to amend the Federal Water Pollution Control Act to reform the wetlands regulatory program, and for other purposes; to the Committee on Environment and Public Works.

By Mr. DOMENICI (for himself, Mr. CRAIG, Mr. BROWN, Mr. CAMPBELL, Mr. HATCH, Mr. BENNETT, Mr. BURNS, Mr. SIMPSON, Mr. THOMAS, Mr. KYL, Mr. PRESSLER, Mr. KEMPTHORNE, Mr. CONRAD, Mr. DOLE, and Mr. GRAMM):

S. 852. A bill to provide for uniform management of livestock grazing on Federal land, and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. GORTON (for himself, Mr. BURNS, Mr. MURKOWSKI, Mr. STEVENS, Mr. KEMPTHORNE, Mr. CRAIG, Mr. BAUCUS, Mr. PACKWOOD, and Mr. HATFIELD):

S. 853. A bill to amend title 28, United States Code, to divide the ninth judicial circuit of the United States into two circuits, and for other purposes; to the Committee on the Judiciary.

By Mr. LUGAR (for himself and Mr. LEAHY):

S. 854. A bill to amend the Food Security Act of 1985 to improve the agricultural resources conservation program, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

By Mr. MURKOWSKI (for himself and Mr. STEVENS):

S. 855. A bill to amend title 10, United States Code, to revise the authorization for long-term leasing of military family housing to be constructed; to the Committee on Armed Services.

By Mr. JEFFORDS (for himself, Mrs. Kassebaum, Mr. Kennedy, Mr. Pell, Mr. Simpson, and Mr. Dodd):

S. 856. A bill to amend the National Foundation on the Arts and the Humanities Act of 1965, the Museum Services Act, and the Acts and Artifacts Indemnity Act to improve and extend the Acts, and for other purposes; to the Committee on Labor and Human Resources.

By Ms. SNOWE:

S. 857. A bill to amend the Immigration and Nationality Act to provide waiver authority for the requirement to provide a written justification for the exact grounds for the denial of a visa, except in cases of intent to immigrate; to the Committee on the Judiciary.

By Ms. SNOWE:

S. 858. A bill to restrict intelligence sharing with the United Nations; to the Committee on Foreign Relations.

By Ms. SNOWE:

S. 859. A bill to establish terrorist lookout committees in each United States embassy; to the Committee on Foreign Relations.

By Ms. SNOWE:

S. 860. A bill to require a General Accounting Office study of activities of the North/South Center in support of the North American Free Trade Agreement; to the Committee on Governmental Affairs.

By Ms. SNOWE:

S. 861. A bill to require a General Accounting Office study of duplication among certain international affairs grantees; to the Committee on Foreign Relations.

By Mr. HATFIELD:

S. 862. A bill to authorize the Administrator of the Small Business Administration to make urban university business initiative grants, and for other purposes; to the Committee on Small Business.

By Mr. GRASSLEY (for himself and Mr. CONRAD):

S. 863. A bill to amend title XVIII of the Social Security Act to provide for increased medicare reimbursement for physician assistants, to increase the delivery of health services in health professional shortage areas, and for other purposes; to the Committee on Finance.

By Mr. GRASSLEY (for himself and Mr. CONRAD):

S. 864. A bill to amend title XVIII of the Social Security Act to provide for increased medicare reimbursement for nurse practitioners and clinical nurse specialists to increase the delivery of health services in health professional shortage areas, and for other purposes; to the Committee on Finance.

By Mr. BENNETT:

S. 865. A bill entitled the "Securities Act Amendment of 1995"; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. DOLE (for himself, Mr. KYL, and Mr. HATCH):

S. 866. A bill to reform prison litigation, and for other purposes; to the Committee on the Judiciary.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. AKAKA (for himself, Mr. INOUYE, Mr. DASCHLE, Mr. KENNEDY, Mr. SIMON, and Mr. MURKOWSKI):

S. Res. 125. A bill honoring the contributions of Father Joseph Damien de Veuster for his service to humanity, and for other purposes; considered and agreed to.

By Mr. McCONNELL:

S. Res. 126. A resolution to amend the Senate gift rule; to the Committee on Rules and Administration.

By Ms. SNOWE:

S. Res. 127. A resolution to express the sense of the Senate on border crossing fees; to the Committee on the Judiciary.

By Ms. SNOWE:

S. Con. Res. 15. A concurrent resolution expressing the sense of Congress regarding the escalating costs of international peace-keeping activities; to the Committee on Foreign Relations.

By Ms. SNOWE:

S. Con. Res. 16. A concurrent resolution expressing the sense of Congress that the Russian Federation should be strongly condemned for its plan to provide nuclear technology to Iran, and that such nuclear transfer would make Russia ineligible under terms of the Freedom Support Act; to the Committee on Foreign Relations.