

the bank system's credit programs and have responded to their loan communities' needs for mortgage lending. As the financial marketplace grows larger and more complex, I envision the bank system as a necessary vehicle for serving community lending needs especially in rural and inner-city areas.

The Federal Home Loan Bank System serves an active and successful role in financing community lending and affordable housing through the Affordable Housing Program [AHP] and the Community Investment Program [CIP]. The AHP Program provides low-cost funds for member institutions to finance affordable housing, and the CIP Program supports loans made by members to community-based organizations involved in commercial and economic development activities to benefit low-income areas.

The Federal Home Loan Banks' loans—advances—to their members have increased steadily since 1992 to the current level of more than \$122 billion. Since 1990, the banks have made \$7.1 billion in targeted Community Investment Program advances to finance housing units for low- and moderate-income families and economic development projects. In addition, the banks have contributed more than \$350 million through their Affordable Housing Programs to projects that facilitate housing for low- and moderate-income families.

While these figures are impressive, the Federal Home Loan Bank System needs some fine tuning to enable it to continue to meet the needs of all its members in a rapidly changing financial marketplace. The Enterprise Resource Bank Act of 1996 recognizes the changes that have occurred in home lending markets in recent years, which is reflected in the present composition of the bank system's membership. Enacting this legislation will enhance the attractiveness of the banks as a source of funds for housing and related community development lending, and will encourage the banks to maintain their well-recognized financial strength.

Specifically, my legislation—Targets the bank system's mission in statute to emphasize the System's important role of supporting our Nation's housing finance system and its potential role of supporting economic development by providing long-term credit and liquidity to housing lenders;

Targets the bank system's mission in statute to emphasize the System's important role of supporting our Nation's housing finance system and its potential role of supporting economic development by providing long-term credit and liquidity to housing lenders;

Establishes voluntary membership and equal terms of access to the System for all institutions eligible to become bank system members, and eliminates artificial restrictions on the banks' lending to member institutions based on their qualified thrift lender status;

Equalizes and rationalizes bank members' capital stock purchase requirements, preserving the cooperative structure that has served the System well since its creation in 1932;

Separates regulation and corporate governance of the banks that reflect their low level of risk while ensuring the banks can meet their obligations; and

Modifies the methodology for allocating the bank system's annual \$300 million REFCORP obligation so that the individual banks' economic incentives are consistent with their stat-

utory mission to support primary lenders in their communities.

Taken together, these interrelated provisions address the major issues identified in a recent series of studies of the bank system that Congress required from the Federal Housing Finance Board [FHFB], the Congressional Budget Office [CBO], the General Accounting Office [GAO], the Department of Housing and Urban Development [HUD], and a Stockholder Study Committee comprised of 24 representatives of Federal Home Loan Bank stockholder institutions from across the country.

The Enterprise Resource Banks Act will make the banks more profitable by enabling them to serve a larger universe of depository institution lenders more efficiently, and it will return control of the banks to their regional boards of directors who are in the best position to determine the needs of their local markets. At the same time, it will provide for the safety and soundness oversight necessary to ensure that this large, sophisticated financial enterprise maintains its financial integrity and continues to meet its obligations.

I first offered comprehensive legislation to modernize the bank system in 1992. The legislation is the culmination of efforts over the last 3 years to address in a balanced way the concerns of the banks' member institutions, community and housing groups, and various Government agencies. I look forward to passage of this important legislation to modernize an institution that works to improve the availability of housing finance and the opportunity of credit for all Americans, particularly those who are underserved.

#### GUN BAN REPEAL ACT OF 1995

SPEECH OF

HON. CHARLIE NORWOOD

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Friday, March 22, 1996

Mr. NORWOOD. Mr. Speaker, in spite of what the liberal media would have us believe, the semiautomatic weapons outlawed by the 1994 assault weapons ban are seldom used in crimes. According to the Bureau of Alcohol, Tobacco, and Firearms, for every 4000 violent crimes reported in this country, there was only one of these weapons involved. In fact, we would accomplish more by banning kitchen knives.

What the bill we debate today accomplishes is real crime control—by cracking down on criminals who use guns, instead of law-abiding gunowners.

The sheriffs and district attorneys in my district tell me they don't need more gun control, they need the ability to take gun-carrying criminals off the street, and that's what H.R. 125 does.

For any criminal in possession of a gun while committing a crime, this bill provides for a mandatory minimum sentence of 5 years in prison. For pulling that gun during a crime, 10 years. For firing it, 20 years. And if the weapon used is a sawed-off rifle or shotgun, they automatically get an extra 10 years in prison added to these sentences.

Furthermore, subsequent violent or drug-related crimes are punished by 20 years for having a gun, 25 years for pulling it, and 30 years for firing it. And if that gun is a machinegun,

or has a silencer or flash suppressor, the sentence is life in prison.

Compare this to the 1994 crime bill's 10-year sentence for crimes involving semiautomatic assault weapons, and it's easy for both sides of the aisle to determine that this bill does for gun-crime prevention what the assault-weapons ban will never do.

Mr. Speaker, I urge passage of H.R. 125 to put real teeth into gun control against criminals, instead of using the issue of crime as an excuse to attack the Bill of Rights.

#### GREEN EYES ARE SMILING IN CENTRAL NEW YORK

HON. JAMES T. WALSH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 27, 1996

Mr. WALSH. Mr. Speaker, I am proud today to bring to the attention of my colleagues the environmental work of some high school students in central New York.

A group from Marcellus High School in Onondaga County has been chosen the winners of the Operation Green Eyes competition, an Environmental Protection Agency and MCI Foundation contest with an award of \$10,000. Their project was based on a plan to use land mined by a local concrete company for a network of educational nature trails.

Schools from across the United States were challenged to complete an environmental community action project to see their community through Green Eyes and make a positive difference.

Projects were rated on innovation and originality, impact on the community, technical merit, and how well the students utilized the resources which were available to them.

On February 22 and 23 this year, three judges from the National Science Teachers Association met in Washington to judge the entries. They unanimously picked the Marcellus High School project to be the winner.

I want to add my congratulations to the students for this achievement. Using their awareness of the environment as well as their critical problem-solving skills to make such a positive contribution to our community is an outstanding accomplishment.

I want to also publicly recognize with congratulations the advisers from the school, the MCI Foundation for its award sponsorship, the W.F. Saunders Co. for its cooperation, and last but not least Sylvester Stallone, who will participate in an award ceremony at the school.

#### WOMEN AND ALCOHOL RESEARCH EQUITY ACT OF 1996

HON. CONSTANCE A. MORELLA

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 27, 1996

Mrs. MORELLA. Mr. Speaker, I rise to introduce the Women and Alcohol Research Equity Act of 1996. This legislation will enable the National Institute on Alcohol Abuse and Alcoholism [NIAAA] to increase their research on women and alcoholism.

Over the last few years, NIAAA has made great strides in incorporating women into their research, and I applaud them for their progress. In fiscal year 1995, NIAAA spent 23 percent of their budget on research on alcohol abuse and alcoholism among women. This represents a 69-percent increase over their fiscal year 1992 spending. However, the differences in the effects of alcohol and alcoholism on men and women necessitate further research on women and alcoholism.

The impact of alcoholism on women and men differs greatly. Women are more likely to use nontraditional health care systems for alcohol-related problems. Studies have shown that the development of consequences associated with heavy drinking may be accelerated in women. The death rate of female alcoholics is 50 to 100 percent higher than for male alcoholics. Heavy drinking contributes to menstrual disorders, fertility problems, and premature menopause, and alcohol use by pregnant women is the leading known cause of mental retardation in newborns. FAS strikes between 3,600 to 10,000 babies a year, and a Centers for Disease Control study indicates that the percentage of babies born with alcohol-related health problems increased sixfold between 1979 and 1993. It is critical that we bolster NIAAA's research on women and alcohol, and this legislation will help accomplish this.

This legislation recognizes the progress NIAAA has made. It instructs the NIAAA to maintain their current spending on women and alcoholism within their existing budget. It would also instruct House authorizers to add an additional \$25 million in spending for NIAAA on research on alcohol abuse and alcoholism among women. Thus, this additional money would not subtract money from NIAAA's overall budget for women and alcohol, but instead add new funds for this critical research.

Clearly, alcohol abuse among women is a very serious problem with grave consequences. This legislation will include women in NIAAA's research so that we may better understand the effects of alcoholism particular to women and develop solutions that will work for women.

#### IMMIGRATION IN THE NATIONAL INTEREST ACT OF 1995

SPEECH OF

HON. JIM KOLBE

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 20, 1996*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 2202) to amend the Immigration and Nationality Act to improve deterrence of illegal immigration to the United States by increasing border patrol and investigative personnel, by increasing penalties for alien smuggling and for document fraud, by reforming exclusion and deportation law and procedures, by improving the verification system for eligibility for employment, and through other measures, to reform the legal immigration system and facilitate legal entries into the United States, and for other purposes:

Mr. KOLBE. Mr. Chairman, I rise today in support of H.R. 2202, the Immigration in the National Interest Act of 1995. This is an ex-

traordinary important bill that improves our Nation's immigration policy.

Clearly, Congress has a responsibility to formulate sound and comprehensive policies governing immigration—legal and illegal. The need to re-examine our immigration policy has been long overdue. Over the past few days this bill has been considered on the floor, a vigorous national debate has ensued on this complex and controversial issue. Frankly, there are still provisions in this bill that concern me—some remaining, some added by floor amendments—but in balance, H.R. 2202 makes needed reforms which I will speak about in a moment.

Like nearly every American, I am concerned about the problems of illegal immigration. Over 1.8 million undocumented aliens enter the United States each year. We must stem this flow, both for economic and security reasons. Terrorism is a growing and legitimate law enforcement concern, and illegal entry is frequently the way they get into our country. Similarly, the economic cost of illegal immigrants is undeniable.

Limiting the flow of illegal aliens through improved enforcement is part of the solution. As a member of the Commerce, Justice, State and Judiciary Appropriations Subcommittee, I have consistently supported giving the responsible Federal agencies sufficient resources to deal with the problem of illegal immigration. We still have work to do in this area, and I will continue to work with the Immigration and Naturalization Service, as well as with the members of the Appropriations Committee, to make sure that we have sufficient manpower along the border to deal with flow of undocumented aliens.

H.R. 2202 includes provisions to improve border crossing identification cards by making them less susceptible to counterfeiting. In addition, it includes provisions to deter document fraud and alien smuggling, and streamlines procedures for the inspection, apprehension, detention, adjudication, and removal of inadmissible and deportable aliens.

But there must also be a long-term solution that encourages democracy and economic growth in countries that send illegal immigrants to our borders—especially Central and South America. Job opportunities in those countries is the strongest incentive to keep potential immigrants there. Thus, in addition to strong enforcement of our immigration laws and imposing sanctions on those who hire illegal aliens, we must seek mutually beneficial trade relationships that can stimulate economies in Central and South America. This is one of the many reasons I support the North American Free-Trade Agreement [NAFTA]. It is in our own self-interest to help Mexico build an economy that can create the nearly one million new jobs required each year to keep ahead of population growth. Only in that way can we provide an incentive for Mexicans to stay at home—and a disincentive to come to the United States.

With respect to legal immigration reform, this bill addresses the abuse of claims for political asylum. These are currently 300,000 pending claims, and that number is growing by 12,000 each month. Of course, there can be legitimate claims of political asylum, but our current system allows for six opportunities of appeal when a claim is denied. This is excessive and unacceptable. H.R. 2202 makes much needed changes to this asylum process.

The asylum reform provision in the bill would require aliens to file an application for asylum within 180 days of entering the United States. Those filing after the deadline would not be eligible for asylum. This is a reasonable and important reform because it encourages aliens to apply for asylum without delay and makes their presence known to immigration authorities.

The bill provides that an alien who qualifies as a political refugee will be granted asylum unless the person is discovered to have a prior history of persecuting other persons, has been convicted of a felony or other serious crime prior to his arrival, is regarded as a danger to national security, or is inadmissible on terrorist grounds. It provides that asylum protection for an alien may be terminated if the person is no longer a refugee, can be moved to another country where he will be granted asylum or other temporary protection, voluntarily returns to his native country with the intent to stay, or has changed his or her nationality to a country which will grant asylum.

Although I favor maintaining numbers of legal immigrants admitted to the United States annually at current levels, I did not support the Chrysler/Brownback amendment to strip legal immigration reforms from the bill. There is a tie between legal and illegal immigration reform that cannot be disputed and should not be separated. Changes in illegal immigration policy will have an effect on legal immigration and vice versa. Although these provisions should have been kept together, I support final passage of H.R. 2202. It is imperative that we move forward, send this bill to conference with the Senate, and send President Clinton a comprehensive and responsible immigration reform bill.

#### IMMIGRATION IN THE NATIONAL INTEREST ACT OF 1995

SPEECH OF

HON. ESTEBAN EDWARD TORRES

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 20, 1996*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 2202) to amend the Immigration and Nationality Act to improve deterrence of illegal immigration to the United States by increasing border patrol and investigative personnel, by increasing penalties for alien smuggling and for document fraud, by reforming exclusion and deportation law and procedures, by improving the verification system for eligibility for employment, and through other measures, to reform the legal immigration system and facilitate legal entries into the United States, and for other purposes:

Mr. TORRES. Mr. Chairman, I include for the RECORD the following correspondence from the NCLR:

NATIONAL COUNCIL OF LA RAZA,

*Washington, DC, March 15, 1996.*

DEAR REPRESENTATIVE: I am writing on behalf of the National Council of La Raza (NCLR), the nation's largest constituency-based national Hispanic organization, to express profound concern about H.R. 2202, which will be considered by the House next week. NCLR supports effective measures to control our borders. We believe that effective immigration reform must include professionally conducted border enforcement, visa