

to the rich mixture of cultures and heritages that can only be found in the United States. I find strength and pride in this diversity, not fear and anxiety.

Mr. Chairman, H.R. 2202 is, without a doubt, a bill that is bad for America. The Chrysler-Berman-Brownback amendment removes some, but not all, of the draconian measures in the legislation. I urge my colleagues to support the amendment and oppose final passage of the bill.

NATIVE AMERICAN HOUSING ASSISTANCE AND SELF-DETERMINATION ACT OF 1996

HON. RICK LAZIO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, March 29, 1996

Mr. LAZIO of New York. Mr. Speaker, I am very proud to come to this floor today to introduce the Native American Housing Assistance and Self-Determination Act of 1996.

This is the most important piece of legislation this body has ever considered with regard to Indian housing. This bill heralds a new era in the relations between Congress and Indian tribes, one marked by mutual respect, consensus, and accountability on all sides.

Indian communities suffer from some of the worst housing conditions in the country, a situation we will no longer tolerate. New partnerships between the Federal and tribal governments and the private sector will give local Indian communities the tools they need—and have been asking for—to build a better life for themselves and their members.

Indian housing programs began in the early 1960's as a result of memorandums between the Public Housing Administration, the predecessor to the Department of Housing and Urban Development, and the Department of Interior. Housing on Indian reservations was considered just a derivation of public housing, the same as you would find in Seattle, or Miami, or in the town of Islip, N.Y. Indian housing is not public housing. This bill recognizes that fact and creates a single, flexible block grant to tribes or their tribally designated housing entity to provide housing assistance.

Because of the unique government-to-government relationship between Indian tribes and the American Government, as well as the value of having local communities solve local problems. Indian housing authorities should have greater flexibility in providing assistance to their members.

Tribal governments and housing authorities should also have the ability and responsibility to strategically plan their own communities' development, focusing on the long-term health of the community and the results of their work, not over burdened by excessive regulation. Providing the maximum amount of flexibility in the use of housing dollars, within strict accountability standards, is not only a further affirmation of the self-determination of tribes, it allows for innovation and local problem-solving capabilities that are crucial to the success of any community-based strategy.

Involving private markets and private real estate entities must be a part of a successful strategy to improve economic conditions in Indian country. Simply put, we need more bang for our buck if we hope to address the needs of Indian communities in a meaningful way.

The formula-driven block grant allows us to implement a new affordable housing loan guarantee, based on the very successful section 108 loan guarantee for Community Development Block Grant funds. Under this new model, tribes can borrow capital from existing financial organizations and markets to expand the number of new units that can be constructed. This helps alleviate the serious need for new housing units in Indian country and at the same time lets private capital and investors take up the slack where Federal funding cannot, decreasing the dependence on direct subsidies.

While discussion and debate are underway on other legislative initiatives such as NAFSO, the Native American Financial Services Organization, we can take steps now to ensure public dollars going to tribes for housing can be used to leverage private dollars.

The bill also lengthens leases on trust-held land to 40 years. While it may not seem important, it is crucial to the secondary mortgage market to have lease terms long enough to support a 30-year mortgage. This kind of involvement by the private sector—supporting homeownership—is precisely the kind of efforts this Congress must support and it's one of the reasons this bill is so important to Indian country. Fannie Mae is just beginning to become involved in Indian country through the purchase of section 184 loans; Freddie Mac is poised to do the same. I believe this provision will give them added incentive to increase their presence in Indian communities.

I would like to thank my colleagues, Mr. BE-REUTER, the distinguished vice-chairman of the Housing Subcommittee, my good friend Mr. HAYWORTH, and our colleague from the other side of the aisle, Mr. JOHNSON of South Dakota. Their efforts are much appreciated and I look forward to their continued input on this bill.

Mr. Speaker, this is only the beginning. As the bill moves forward, we expect to receive even more input from people who benefit from and run housing programs and, most importantly, to consult with tribal leaders. I am confident that the administration and the other body will support this bill and I look forward to working with them to make sure we can have the best possible legislation.

HONORING FBI AGENT CHARLES L. REED

HON. JON D. FOX

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, March 29, 1996

Mr. FOX of Pennsylvania. Mr. Speaker, I rise today to pay tribute to a hero in the war on drugs from my home district in Montgomery County, PA.

Recently, FBI special agent Charles L. Reed was laid to rest after giving his life to free our community from the yoke of drug abuse. Thousands of State troopers, police officers from throughout the region, park rangers, and transit police joined the friends, family, and colleagues to thank agent Reed, offer condolences from a grateful community to his family, and bid farewell to an exemplary public servant.

The outpouring of grief for this fallen hero was tremendous in a community which knew

the benefit of the good work he did on behalf of the people. Hundreds of FBI agents, their badges draped in black, filled the parking lot of the church in tribute to their fallen comrade who was killed recently in a shootout with a drug dealer.

Six young pallbearers, all relatives of agent Reed, carried his body to its rest with the mournful wail of bagpipes in the background. That languished sound of the bagpipes reflected the mood of the entire Delaware Valley community over the death of this 45-year-old hero. The pain reflected on the faces of agent Reed's wife and three young sons was etched in the spirit of our entire community. For a great man died in defense of his community, locked in a mortal struggle against the specter of drugs which has ravaged this Nation for so long.

Agent Reed was not just a dedicated law enforcer, he was a devoted, loving, and proud husband, father, and friend who loved his community so much he was willing to risk his life in its service.

At the funeral, Gerald Loke who worked with agent Reed for 12 years at the FBI office in Lansdale, Montgomery County said: "The FBI gave Chuck the title of special agent. Today, I want to give him the title of special husband, special father, and special friend."

FBI Director Louis Freeh recounted a story agent Reed often told about a Vermont milkman he knew growing up. The milkman's hands were deformed by his work, but he continued the job he loved. Agent Reed often compared his passion for FBI work to the milkman's. He even named his youngest son, Kelley, 17, after the milkman.

Director Freeh told agent Reed's three sons, Joshua, 21, Todd, 18, and Kelley that they should remember their father as a hero. His wife, Susan, became a source of strength for his bereaved colleagues, knowing the impact this loss would have on them. Her courage matched his own.

Mr. Speaker, the tragic impact of drugs on this Nation is never made more clear than when a community loses one of its own. The children who become hooked and die with an overdose in their veins; the innocent bystanders who lose their lives as a result of the crime which follows this plague. These are the people agent Charles Reed died for. These are the tragedies he worked so hard to prevent. In the end, the war on drugs would claim another soldier. But despite his death, his message lives on in the dedication of his coworkers, in the love of his wife, in the future of his children, and in the appreciation of a community clothed in grief.

I rise today to honor agent Charles L. Reed—a hero to his community, a role model to his coworkers, and martyr in the war on drugs. May we never again lose such a man to this insidious tragedy. Thank you, Mr. Speaker.

CONGRATULATIONS TO BROCK SANDERS

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Friday, March 29, 1996

Mr. GORDON. Mr. Speaker, I would like to take this opportunity to congratulate Mr. Brock

Sanders of Murfreesboro, TN on his upcoming retirement as executive director of the United Way of Rutherford County. After 15 years of dedicated service, Brock will retire on April 15, 1996.

Brock has spent his entire life in positions of public service. After playing football at the University of Tennessee at Knoxville and graduating in 1956, Brock was commissioned a second lieutenant in the U.S. Air Force through the ROTC program. During the next 20 years, Brock held many positions which were instrumental in leading our country to victory in the cold war. From his service in Vietnam to his time as an instructor at the U.S. Air Force Academy, Brock was an invaluable officer in our Nation's service.

After retiring in 1980 as a colonel from the Air Force, Brock retired to his home to Murfreesboro, only to continue serving his community. As executive director of the United Way of Rutherford County, he saw a remarkable increase in pledges. During a time in which the national average for increase in United Way pledges was 105 percent, Brock Sanders oversaw an increase of 849 percent. The United Way of Rutherford County has been recognized numerous times for having one of the strongest bases of support in the nation. This success has been due in large part to the leadership of Brock Sanders.

I want to thank Brock for his many years of service, congratulate him on a job well done, and wish him the best in his retirement.

RUTHERFORD COUNTY AND
CANNON COUNTY CIRCUIT COURT,
Murfreesboro, TN, March 14, 1996.

Representative BART GORDON,
Murfreesboro, TN.

DEAR BART: Thank you for your help with the presentation of the resolution for Brock Sanders. Enclosed please find a biographical sketch regarding Brock and his accomplishments. If I can provide additional information, please contact me.

With kindest regards,

DON R. ASH,
Circuit Judge.

Enclosure.

James Brockman Sanders, Jr., was born in Rutherford County Hospital on December 23, 1933 and later taken to his childhood home at 107 2nd Avenue in Murfreesboro. Brock came home to two sisters, Jean Sanders (Beard) and Trudy Sanders (Guinee) and one dog, Buster. His dad was owner of Sanders Auto Service on the corner of Vine and Walnut. His mother was a household engineer.

In September of 1940, Brock entered first grade at Training School (Now Campus School). He completed eight years at Training School.

In September of 1948, Brock entered Central High School. He earned four letters in basketball and three in football under, according to Brock, "the greatest high school coach in the world", Mr. Lee Pate. Brock won mid-state and state honors in football and was a member of the 1950 state champion football team. He was a class officer each year, a member of SPO fraternity and served as president of the Key Club. Was also named "Most outstanding" Key Club member in the Tennessee-Kentucky district. For three years Brock dated the "sweetest and prettiest girl at Central", Fran Summar. He graduated from Central in 1952.

Brock entered the University of Tennessee on a football scholarship in September of 1952. During Brock's football career at U.T., he made sure the bench stayed warm. He was called "Midg" by General Robert Neyland because he stated that Brock was the

"world's largest midget". Brock was a member of Sigma Chi fraternity and was an Air Force ROTC cadet Wing Commander.

In August of 1954 Brock married his high school sweetheart, Fran Summar at the First Baptist Church in Murfreesboro.

Brock graduated from the University of Tennessee in September of 1956. He was commissioned 2nd Lieutenant in Air Force through the ROTC. From 1956 to 1957, Brock coached football and basketball at Central High School under his high school coach, Lee Pate.

In March of 1957, James Brockman Sanders, III, was born in the Rutherford County Hospital. He is now the minister of First Methodist Church of Troy, Alabama. He has a lovely wife, son and daughter.

In May of 1957, Brock entered the Air Force at Navigator Training in Harlington, Texas. From 1958 to 1963, Brock was a C-124 Worldwide qualified Navigator and Flight Examiner in Dover, Delaware.

Stephanie Paulette Sanders was born in Dover, Delaware in July of 1959. She is now an educator and household engineer in Atlanta. She and husband Rob Corley have a brilliant son and daughter.

From 1963 to 1966, Brock was Section Commander at Air University, Squadron Officer School in Montgomery, Alabama. In 1966 and 1967, he was a student and graduate of Air Command and Staff College. From 1967 to 1971, Brock was Chief of Space Navigation Division at the U.S. Air Force Academy in Colorado. In 1971 and 1972, he served as a briefing officer in Saigon, Vietnam.

Brock was then Director of Student Operations at Air University, Squadron Officer School, in Montgomery, Alabama from 1972 to 1976. In 1977, he was a student and graduate of Air War College. From 1977 to 1980, Brock was a staff officer at Headquarters Air University in Montgomery, Alabama. In June of 1980, Brock Sanders retired as a Colonel of the U.S. Air Force.

Brock returned to Murfreesboro and in 1981 became the Executive Director of the United Way of Rutherford County. In the last fifteen years under his direction, the pledge for the United Way of Rutherford County has increased by 849% (other United Way chapters have increased by 105%). The United Way of Rutherford County has been recognized numerous times for having the highest percent increase in pledges in the nation.

After 15 years of dedicated service, Brock Sanders will retire on April 15, 1996. He looks forward to spending more time with his lovely wife and their family, as well as working on his golf game.

COMMENDATION FOR LINCOLN-WAY HIGH SCHOOL DISTRICT 210

HON. JERRY WELLER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, March 29, 1996

Mr. WELLER. Mr. Speaker, today I'd like to honor the great achievement of Lincoln-Way High School District 210 and its outstanding recognition by Money magazine and Redbook magazine.

This national commendation demonstrates the excellence of Lincoln-Way High School—something in which this community prides itself. The parents, teachers, students and community all deserve a thanks for their hard work and dedication to providing a quality education and for producing young people who are mentally ready to meet their next challenge.

Redbook honors Lincoln-Way High School as part of its America's best schools project.

And, in the category of excellence in parenting/community involvement, Lincoln-Way was the only school from Illinois chosen. This in itself is very impressive and I am very proud to represent a community where academic excellence is a high priority.

Nearly 400 schools were nominated for recognition in one of six categories and a panel of judges chose only 155 winners. Truly this is an honorable distinction for Lincoln-Way High School and those involved.

I would like to congratulate everyone associated with Lincoln-Way High School—this award is well deserved and should be shared by all. It is my great honor to represent a community that is so involved in the education of its children.

HEALTH COVERAGE AVAILABILITY AND AFFORDABILITY ACT OF 1996

SPEECH OF

HON. DONALD A. MANZULLO

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 28, 1996

Mr. MANZULLO. Mr. Speaker, the legislation we are considering here today, H.R. 3103, will enable millions of Americans to purchase affordable health insurance. H.R. 3103 will extend to Americans of all incomes, health status, and employment status the ability to enter into the health care market.

One of the biggest problems facing workers in job transition is that health insurance is not portable. Although the average person will change jobs eight times during his working life, employees are limited in their ability to keep their health insurance during job changes and periods of unemployment. One consequence is that many employees experience job lock, remaining in jobs just to keep their health insurance.

H.R. 3103 addresses this problem in several ways. This bill allows individuals to purchase tax-free medical savings accounts [MSA's], which allow people to contribute to their own health care savings fund. Under MSA's, people could confine health insurance to catastrophic coverage, reduce their monthly insurance premiums and make deposits to a MSA instead. Insurance would be used to pay for expensive and infrequent treatments, while MSA funds would be used to pay small bills covering routine medical services. Moreover, these accounts would be portable so that if one person moves to another job or loses their job, health coverage would not end. MSA's would make it easier for employees to pay premiums during unemployment or job transition. Since workers are spending their own money, MSA's also would restrain health care spending by empowering consumers to make cost-conscious purchasing decisions.

This legislation also provides portability for persons moving from one employer group health plan to another. Under this bill, when a person is covered by an employer health plan, the plan cannot refuse to cover a preexisting condition for more than 12 months. However, individuals changing jobs would receive credit for periods of continuous health care coverage under their previous employer's group health plan. So if a person has employer-sponsored health coverage for at least 12 months and switches to another employer who provides