

years. As the investor's insurance requirement decreased, her servicer continued to keep the original coverage amount in place. So, she has been a victim of paying insurance for too long. Her servicer has been overinsuring her home loan, and failing to cancel the insurance when it knew she had the right to, and failed to even tell her that she could insist on the cancellation of the insurance.

She is not alone. The above example is just one of the 315,000 homeowners that her lender services. Her lender, even at the more conservative fee of \$50 a month for PMI, could theoretically collect tens of millions of dollars a year in PMI charges for the home mortgages it holds. It is time that we stop the scam.

It is time to stop sticking it to hard-working homeowners. I have introduced H.R. 3556 that will correct this problem and will: First, require the lender or person making or arranging the loan to disclose to the homeowner that PMI is and how it can be canceled and second, provide the homeowner with the right to cancel PMI. If the borrower has met the mortgage owners requirements for cancellation, i.e., a good payment history and if once the equity in the property has reached or exceeded 20 percent of the original appraised value of home.

This bill will continue to protect mortgage lenders, insurers and mortgage servicers, while at the same time protecting thousands of people throughout the United States who have PMI long after all requirements for release are met.

□ 1600

REBUILDING IN OKLAHOMA CITY

The SPEAKER pro tempore (Mr. STEARNS). Under a previous order of the House, the gentleman from Oklahoma [Mr. LUCAS] is recognized for 5 minutes.

Mr. LUCAS of Oklahoma. Mr. Speaker, last Thursday, I addressed the House about a situation very important to the rebuilding efforts in Oklahoma City following last year's bombing of the Alfred P. Murrah Federal Building. Eight days later, the clock continues to tick, and money desperately needed by the people of Oklahoma City continues to not be fully utilized for disaster relief purposes.

I am here today to remind the President that he, and he alone, has the statutory authority to follow up on his declaration of the bombing as a national emergency, by suspending the Davis-Bacon Act for these funds. I stress the word "remind" because I have already sent him two letters on this subject, and this is now my second speech on the floor of the House. The President witnessed first hand the devastating destruction caused by the bombing and had the chance this past April to see how little progress has been made in rebuilding Oklahoma

City despite enactment of the \$39 million in CDBG funds last July.

If the President agrees with me that the people of Oklahoma City should be able to fully utilize the funds we granted them, then he should agree to suspend the Davis-Bacon Act and treat this situation as nearly all other disasters and emergencies have historically been treated. The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as utilized by FEMA, makes no mention of Davis-Bacon, meaning that these requirements do not apply to FEMA funds. Oklahoma City should not be treated any differently. As long as small contractors are forced to spend more time filling out paperwork and computing the correct wages than actually completing their job, this goal cannot be accomplished. Every dollar that is spent in excess of original estimates due to Davis-Bacon, is a dollar that is essentially taken away from the rebuilding efforts.

Mr. President, as you know, this can all be resolved today. By stating that you intend to suspend Davis-Bacon for these DCRBG funds, you will be siding with the people of Oklahoma City who are working hard to rebuild their city despite all obstacles. We should all be doing everything we can to make their job easier. In fact, I believe that the Federal role in disasters such as this is to empower the communities affected. The national response to Oklahoma City after the bombing was truly special, and I am forever indebted to all those who acted quickly to assist Oklahoma City. Now, I believe we must continue this cooperation and suspend Davis-Bacon so that the relief efforts are not hindered and so that Federal relief funds are not taken away from those attempting to rebuild this great city.

Despite your silence on this matter, Mr. President, I trust that you too want these funds to be properly used, and I sincerely hope that you will take the necessary action to ensure this.

At this time, I ask unanimous consent to enter into the RECORD a letter from Oklahoma Governor Frank Keating, and the mayor of Oklahoma City, Ronald Norick, supporting my efforts and urging the President to use his authority to suspend Davis-Bacon.

THE CITY OF OKLAHOMA CITY,

June 5, 1996.

Hon. WILLIAM J. CLINTON,
President of the United States, The White House, Washington, DC.

DEAR MR. PRESIDENT: Congressman Frank Lucas recently made a request on behalf of The City of Oklahoma City for further assistance in rebuilding our community after the bombing of the Alfred P. Murrah Federal Building. The request was for a suspension of the Davis-Bacon Act requirements as it relates to the CDBG funding for bombing relief.

As you know, the damage to our city was extensive and recovery efforts are in the early stages. We must maximize the relief funds provided to Oklahoma City in order to rebuild the north area of downtown. You could save our community some \$15 million by suspending the Davis-Bacon wage rates

for the federal funds we received for this disaster. This \$15 million could be used to provide additional assistance to those impacted by the bombing and to further rebuild the area around the Murrah site. (Specific examples of savings were included with the request from Congressman Lucas.)

We realize you have the authority to suspend the Davis-Bacon Act's requirements in times of national emergency, and on April 19, 1995, you declared a national emergency for Oklahoma City. This tragedy continues to be a national emergency in Oklahoma City, and the impact on our local economy is much greater than we originally estimated.

Your support of Oklahoma City and assistance with the revitalization of the bombing area is greatly appreciated. We hope you will seriously consider this request and continue to help us as we rebuild our community following last year's tragedy. Thank you for your attention to this issue.

Sincerely,

RONALD J. NORICK,
Mayor.

STATE OF OKLAHOMA,
OFFICE OF THE GOVERNOR,
May 28, 1996.

Hon. WILLIAM J. CLINTON,
President of the United States, The White House, Washington, DC.

DEAR PRESIDENT CLINTON, I am pleased to write in full support of the request Congressman Frank Lucas has made regarding executive suspension of Davis-Bacon Act provisions in connection with CDBG funding to restore bomb damage to our community. As Congressman Lucas notes, there is precedent for such action, and I would encourage you to move swiftly and positively in response to the initial request made by the City of Oklahoma City.

As we discussed during your visit to the bomb site in April, much remains to be done to restore property in the downtown Oklahoma City area. The available funds will do more good if contractors are exempt from Davis-Bacon provisions. It is vital that every possible dime of these funds flow directly to property repairs and restoration, since many of the business properties awaiting repairs are also significant employers in the downtown area. The more we can accomplish with the funds, the quicker will be Oklahoma City's return to economic health.

I appreciate your attention to this important issue.

Sincerely,

FRANK KEATING,
Governor.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California [Mr. RIGGS] is recognized for 5 minutes.

[Mr. RIGGS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida [Mr. MICA] is recognized for 5 minutes.

[Mr. MICA addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

PATENT LEGISLATION

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California [Mr.

ROHRABACHER] is recognized for 5 minutes.

Mr. ROHRABACHER. Mr. Speaker, in the next 2 weeks a vital issue will be coming to the floor of the House of Representatives for a vote. We will be deciding whether or not America will continue to have a strong patent system or whether our country will obliterate what has been the strongest patent system in the world.

Because the patent legislation is by its very nature a complicated concept, powerful forces have been able to undermine America's patent system with very little public attention. Who is opposed to a strong patent system, someone might ask. Well, how about foreign powers that do not like the United States being the dominant economic and military power in the world? Yes, foreign powers do not like a strong American patent system because they do not want us to have what is America's greatest economic and competitive edge, the genius of our own people being brought to play in the marketplace. Especially countries in Asia which tend to, instead of create new ideas, copy; they instead copy American ideas. These powers in Asia would prefer that America's patent system be weakened.

Those are the people who might have an interest in weakening America's patent system, also multinational corporations who have little or no loyalty to the American people. These huge corporate interests who also would like to use the ideas of ordinary Americans and not have to pay royalties to the inventors. These people have an interest in weakening America's patent protection as part of what they view as a global evolution in terms of the marketplace. They want to have a global marketplace, and they see the weakening of America's patent system as part of that.

You see, consistent with this idea, the head of America's patent office 3 years ago, his name is Bruce Lehman, went to Japan and agreed to harmonize America's patent law with Japanese law. What they did is agree to make America's patent law, which had been the strongest in the world in the protection of individual rights, they had agreed to totally change our system and make it exactly like the Japanese system. It was a sellout of the interests of the American people.

The first step in Lehman's harmonization scheme has already been implemented through this body. As part of the GATT implementation legislation, a provision was included in the GATT implementation legislation that was not required by the GATT treaty itself. They knew when they put this provision in changing our basic patent law that then those of us opposed to weakening our patent system would have to vote against the entire world trading system in order not to vote to change America's patent law. They had their way and they won.

However, during my battle against that provision, the House leadership

agreed that I would have a chance on the floor of the House to change this provision back because it was not required by GATT. And that is what will be happening in a few weeks from now. H.R. 359, my bill, which is designed to restore the patent, the length of the patent term, the guaranteed patent term that we have had, to Americans that we had for 130 years until this agreement with Japan, will be on the floor as a substitute to another bill.

That bill, H.R. 3460, is a bill which is coming to the floor under the guise of patent reform. That bill, my colleagues, is what I call the steal American technologies act. It must be defeated if America is to remain the No. 1 technological power in the world. This bill, I will give you, would complete the process of harmonizing our patent system to be like Japan's. To show how transparent it is, let us take a look at just two provisions of H.R. 3460, the steal American technologies act.

First, it would require all Americans who apply for a patent, whether or not they have been issued the patent, after 18 months their entire application, every last detail of their invention, of their idea would be published for the entire world to see and the entire world to steal. Who could defend an idea like that? But that is being presented to us as patent reform, and the people that are behind this are hoping the Members of Congress will not ask about the details.

The second provision in H.R. 3460 is a measure to basically destroy the Patent Office, turning it into a private post office-like corporation, stripping our patent examiners of all of their Civil Service protection so they can be influenced by the other side.

It is imperative we defeat H.R. 3460. I would ask my colleagues to join me in voting to substitute H.R. 359 for H.R. 3460. Stop the steal American technologies act.

MEDICARE

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from New Jersey [Mr. PALLONE] is recognized for 60 minutes as the designee of the minority leader.

Mr. PALLONE. Mr. Speaker, this afternoon I want to talk again about the issue of Medicare and my concern over what the Republican leadership is trying to do to the Medicare Program and in the context of the budget or the budget resolution which is likely to be voted on between the two Houses sometime in the next week or two.

I wanted to point out again the reason that I feel so strongly about Medicare and the changes, the negative changes that I see the Republican leadership proposing, is because I believe that Medicare is really one of the best programs that we have in the Federal Government. When it was established in the early 1960's by then President

Johnson and the Democratic Congress that was in the majority at the time, it was established because of the realization that so many senior citizens did not have health insurance and that it was very difficult for them to either obtain health insurance, either because they could not afford it or because of their condition.

And now, today, and certainly for the last 30 years, we have had Medicare on the books and those who are over 65 or even others in some cases are able to know that they will be guaranteed a health insurance, that if they go to a hospital or if they go to a doctor, that most of the services that they need for health care purposes will be provided in a relatively high quality way.

That is a significant fact and when those on the other side of the aisle, when Republican leaders get on the floor and propose changes that I consider very radical in the Medicare Program, the reason that I and a lot of the other Democrats are opposed to those is because we think that Medicare works, and we do not want to see it downgraded to a second class program or perhaps not even exist for many senior citizens.

I point that out today by way of introduction, because I think it is important to note that many of the Republican leaders have actually expressed themselves on the floor of this House or in the Senate or on other occasions over the years as actually being opposed to the very idea of Medicare.

One of the things that we often quote is the statement by the Republican Presidential candidate on Medicare, which he made in October 1995. He said, I was there fighting the fight, voting against Medicare, 1 out of 12, because we knew it would not work in 1965. So he is making reference to the time back when he was in this House of Representatives, when Medicare first came up and he voted against it. Again, a very strong indication of the fact that in this case the Republican Presidential candidate and many of the Republican leaders are very much opposed to the very idea of Medicare.

We also had another quote, which we frequently cite, from Speaker NEWT GINGRICH on Medicare. This one is from October 24, 1995, last year, where he says, and I quote,

Now we don't get rid of it in round one because we don't think that that is politically smart and we don't think that is the right way to go through a transition period. But we believe it is going to wither on the vine, because we think people are voluntarily going to leave it.

Once again, a strong indication, in this case the Speaker of the House of Representatives, that Medicare as a program is not something that they support. That is why many of us on the Democratic side of the aisle feel very strongly that we must continue to speak out on the issue of Medicare, because this is a program that has worked, that protects America's seniors so that they know that they have