I ask that the article entitled "U.S. Cities Need a Helping Hand" by Mitchell Moss be printed in the RECORD.

The article follows:

U.S. CITIES NEED A HELPING HAND (By Mitchell Moss)

Like suburbanites who commute to highincome jobs in downtown offices, Bill Clinton and Bob Dole treat cities as places to raise money, not as centers of commerce and culture with physical and human needs.

The same is true across the political spectrum. Both parties used cities to stage their conventions—but failed to acknowledge the economic and social importance of cities in their party platforms. Neither party has a set of policies to deal with the impact of immigrants, to help schools, to pump private dollars into housing or to use the renewal of the infrastructure as a way to create jobs.

The Democrats' only strategy for cities is to create more empowerment zones. That's supply-side idea stolen from Jack Kemp's playbook, but it is too unproven to warrant expansion into a national spending program. And congressional Democrats still support the entrenched interest groups that impede innovation at the community level.

As for the Republicans, it took Kemp, a former housing secretary, to remind them that cities are still part of the United States. In fact, the GOP platform virtually ignores cities while paying homage to the nation's agricultural heritage and calling for tax policies to preserve the family farm.

The GOP would shift most domestic programs to the states, putting cities at the mercy of suburban and rural-dominated legislatures that consistently shortchange urban schools and mass transit systems.

And both parties have joined in passing anti-urban welfare reform legislation. The targets of this law—poor people and legal immigrants—are disproportionately located in the nation's major cities. Moreover, welfare reform, when combined with the bi-partisan agreement to balance the budget without reducing entitlements, will force Washington to intensify its two-decade-old policy of urban disinvestment.

Ironically, the federal government's abandonment of cities is occurring at the precise moment when central-city office markets are rebounding, when business improvement districts are cleaning up streets and sidewalks and when church and community-based corporations have mastered the art of developing low-cost housing.

There is even a new cadre of mayors trying to do what was once considered impossible: Govern big cities. Giuliani in New York, Riordan in Los Angeles, Daley in Chicago, Rendell in Philadelphia and White in Cleveland are taking on the challenge of reducing high taxes, holding down municipal labor costs, stimulating tourism and improving safety—all without the help of their governors and legislatures.

So what can Washington do to help mayors and their cities? There are no quick fixes. But there are priorities that warrant funds and attention:

National immigration policy has caused overcrowding in big-city schools, especially in New York and Los Angeles. The cost of educating the children immigrants should be partially covered by the federal government and not just local taxpayers.

Washington should build on its successful use of tax incentives to attract private dollars to finance low-income housing and stimulate minority employment in the contracting and construction trades. Federal policy makers also should recognize the importance of religious-based organizations in housing and economic development.

The federal government can help create jobs while improving urban infrastructures by fostering public and private investment in mass transit, intelligent highways and waterfront development.

The federal government cannot cure the problems of cities, but voters must not let the presidential candidates run away from the cities, either.

VOLUNTEER AMATEUR RADIO OPERATORS

 Mr. COHEN. Mr. President, I rise today to pay tribute to volunteer amateur radio operators who provide an essential emergency communications service to government and private relief agencies during times of national disasters.

After floods, hurricanes, earthquakes, fires, and tornados, amateur radio, or "ham" operators as they are often called, provide emergency communications when other forms of communications are down. They are often the only ones who can relay messages from victims in disaster areas to loved ones in other locations. There are over 4,000 ham radio operators in Maine, over 650,000 nationwide, and several million internationally.

To give you an example of the valuable public service that ham radio operators provide, I want to tell you about a story that came to my attention last year. A couple honeymooning on St. Maarten were lost during Hurricane Luis. The hurricane caused massive destruction to the island, leveling neighborhoods, tearing apart hotels and restaurants, and washing out roads. Thousands of tourists were stranded without electricity, running water, or telephone service.

George Foss, a ham radio operator from Franconia, NH, worked with Linda Leeman and David Seaborn of my staff, and ham radio operators in Cuba, Panama, North Carolina, and Aruba to contact the U.S. Consulate on the Dutch side of the island where one of the diplomats was operating an amateur radio station on emergency power. At the time, there were only two cellular telephones in service for the entire island. All other forms of communication had been destroyed by the hurricane. The hard work of these amateur radio operators made it possible to locate this couple and let their friends and family back home know they were alright.

Mr. President, I want to publicly thank George Foss and the millions of amateur radio operators worldwide who volunteer their time to aid in these search and rescue efforts. We all owe them our thanks and sincere gratitude.

RESOLUTIONS OF THE VERMONT ASSOCIATION OF CHIEFS OF PO-

• Mr. LEAHY. Mr. President, I ask to have printed in the RECORD, copies of two resolutions passed on May 31, 1996, by the Vermont Association of Chiefs

of Police dealing with the creation of a national clearinghouse for information on police performance and the police officer bill of rights.

I would like to thank them for sharing these resolutions with me.

The resolutions follow:

RESOLUTION FOR THE SUPPORT OF NATIONAL OFFICER CLEARINGHOUSE LEGISLATION

Whereas the vast majority of police officers serve and protect their communities professionally and successfully with diligences, courage and integrity; and

Whereas it is essential that the public maintain confidence in the professionalism and integrity of its police officers, and the ability of police agencies to maintain those standards; and

Whereas only a small percentage of police officers have acted in a manner that does not meet the public's expectations or the profession's standards of ethics and conduct; and

Whereas it is in the best interest of the public and the policing profession to assure that such officers are denied further opportunities to serve as police officers; and

Whereas such officers who are terminated or who resign because of misconduct can often secure subsequent police service employment at other agencies, often by reason of not fully disclosing the circumstances of a previous termination or resignation; and

Whereas the ability of such officers to move from one agency to another severely limits police agency's ability to identify officers that should not be working police services; and

Whereas the ability of a prospective employing agency to identify such officers could be enhanced through a national clearinghouse of information by which prior police service employment is made known to prospective employing agencies; and

Whereas, at the urging of the International Association of Chiefs of Police, the Florida Police Chief's Association, and the Florida Department of Law Enforcement, legislation was introduced by Senator Bob Graham and Congressman Harry Johnson to create a National Officer Clearinghouse, but the legislation was not enacted by the 103rd Congress: Now. therefore, be it

Resolved, That the Vermont Association of Chiefs of Police calls for Vermont's Congressional delegation to support S. 484—the "Law Enforcement and Correctional Officers Registration Act of 1995" and companion House legislation co-sponsoring this legislation, and be it further

Resolved, That the Vermont Association of Chiefs of Police, through its membership, actively participate in the clearinghouse once it is established.

Passed this 31st day of May, 1996 in Vergennes, Vermont.

GARY WATSON,

President.

RESOLUTION IN OPPOSITION OF POLICE OFFICERS' BILL OF RIGHTS LEGISLATION

Whereas, the U.S. Congress is presently considering legislation to establish a federal Police Officers' Bill of Rights; and

Whereas, if adopted, this legislation would require every local, county and state law enforcement agency to adopt a Law Enforcement Officers' Bill of Rights, or lose substantial amounts of federal grants; and

Whereas, the Vermont Association of Chiefs of Police believes that due process rights for all police officers subject to (1) investigation for violation of department rules and regulations; and (2) subsequent disciplinary action are well provided for in individual agency policy and procedure in compliance with prevailing federal and state law and court mandates; and

Whereas, this legislation violates the theory of states' rights established under the 10th Amendment to the U.S. Constitution, through which the states retain the right to regulate those matters that the federal government had not regulated; and

Whereas, specific provisions of the Police Officers' Bill of Rights will deprive police administrators of vital and necessary powers to conduct both informal and internal investigations to resolve employee grievances, and to maintain a civil service system free of politics;

Now therefore be it resolved that the Vermont Association of Chiefs of Police hereby affirms its opposition to H.R. 2946, H.R. 2537 and all bills and amendments of a similar nature that would establish a federal Police Officers' Bill of Rights.

Be it further resolved that a copy of this resolution be delivered to Vermont's Congressional Delegation along with a request that the resolution be entered into the Congressional Record.

Passed this 31st day of May, 1996 in Vergennes, Vermont.

GARY WATSON,

President.

TRIBUTE TO J. MARK TIPPS

• Mr. FRIST. Mr. President, I rise to pay tribute today to a member of my staff who has served me and the State of Tennessee with dedication and excellence for the past 2 years. When I came to the U.S. Senate, I had no previous political experience. That meant that I had no staff waiting for their next assignment, no idea how to set up an office, and no time to learn. Luckily, I did have Mark Tipps.

To my great benefit, Mark Tipps agreed to take a leave of absence from his law partnership at Bass, Berry, and Sims in Nashville and bring his wife Joi and two beautiful daughters, Annie and Grace, to Washington to serve as my Chief of Staff.

I first came to know Mark when he volunteered to help me clarify and articulate my position on various issues during my campaign. Although he also had no direct previous political experience, I was instantly impressed by his ability to bring complicated state and national issues into focus and his levelheaded. common-sense approach. Throughout his tenure in Washington, he has used these qualities to help me put together and maintain a first-rate staff; keep a strong presence in Tennessee, even when the Senate schedule keeps me in Washington; develop a successful, focused legislative agenda; and make the right decisions for Tennesseans on tough issues.

Most importantly, Mark has played a major role for me and my entire staff in making sure these past 2 years were not only challenging, but also enjoyable. I remember the first trip I made to Washington with Mark after my election. We were late to a meeting because we were wandering around the Capitol looking for the Russell Building. We eventually found it, but it has been the source of many jokes over the past 2 years as we recount just how far we've come. Mark is known among my staff and throughout the office for his

open-door policy and good judgment. Staff members know that if they have a problem or need advice, personal or professional, all they have to do is knock. With his easygoing, affable personality, Mark is more than just a boss to my staff-he is a friend. Mark has also become far more than just a staff member to me and my wife, Karyn. He is a personal friend and we look forward to staying in touch with his family during our frequent visits to Nash-

The one request that Mark made of me when he came to Capitol Hill was that I not make him stay more than 2 years. I am begrudgingly and with much hesitation keeping that promise, and I wish Mark the very best of luck as he returns to his home in Nashville to resume his law practice. If Mark takes nothing else back home with him after his 2-year "baptism by fire" here, he is at least taking a fifth family member and his first son. John Alfred Tipps was born on May 29 and may not remember much of his stay here, but can hopefully read this tribute and know how much his Dad contributed to this country. The whole Frist office will miss Mark, but we all send him off with our very fond memories, sincere gratitude and best wishes.

SAVINGS BANK LIFE INSURANCE **INDUSTRY**

• Mr. KERRY. Mr. President, although I do not serve on the Finance Committee, I was pleased to work closely with that committee during this Congress on a number of issues which have a special impact on the people of Massachusetts. For example, in the Small Business Job Protection Act, we were able to provide tax relief for fishing families in New Bedford, MA, as well as extend the research and development tax credit and employer-provided education tax deduction. In addition, in that legislation, we raised the minimum wage by 90 cents an hour—the first installment of that raise just went into effect this week, and the benefit is being felt by families all across Massachusetts.

Mr. President, while we can take pride in this work, there were several miscellaneous tax provisions that the committee, without making any judgment about their merit, found unable to give proper review or consideration. One of these technical amendments would clarify the tax treatment of the State-mandated consolidation of savings banks life insurance departments. Specifically, the amendment would address the potential unfair consequences for the savings bank life insurance [SBLI] industry which is unique to New York, Connecticut, and Massachusetts.

While the Finance Committee did not act on this issue in the current Congress, it is my hope and expectation that the Senate will be able to make the necessary technical clarifications in the law early next year.

I should point out that all six Senators from affected States wrote to the

chairman of the Finance Committee, the Senator from Delaware, requesting committee consideration of the measure. That letter, which I ask to be printed in the RECORD immediately following my remarks, was signed by Senators Kennedy, Moynihan, D'Amato, DODD, LIEBERMAN and me. Mr. President, in addition to the clear, bipartisan support for this technical amendment, the Treasury Department has indicated the Clinton administration has no objection to this proposal.

I look forward to working with my colleagues on this issue in the 105th Congress. I yield the floor.

The letter follows:

U.S. SENATE.

October 3. 1996

Washington, DC, December 12, 1995. Hon. WILLIAM V. ROTH, JR., Chairman, Senate Finance Committee, Washington, DC.

DEAR MR. CHAIRMAN: During upcoming negotiations on the Balanced Budget Act of 1995, we would ask that you support a technical amendment to address potential unfair tax consequences for the savings bank life insurance (SBLI) organizations in New York, Connecticut and Massachussets. SBLI is an industry unique to our three States. The provision would clarify the tax treatment of the state-mandated consolidation of mutual savings bank's life insurance departments.

More specifically, the provision would clarify how the Internal Revenue Code of 1986 should treat certain additional policyholders dividends mandated by the Massachusetts State Legislature in 1990. As explained further in the attached paper, the legislation consolidated the state's savings banks' life insurance departments into a new non-public stock company, while still providing for the sale of its products through these state banking institutions. Because of the IRS' expansive interpretation of current law, it is essential that Congress clarify that the 12year dividend payout associated with this consolidation should be treated as a deductible policyholder dividend rather than a nondeductible redemption of equiy. The IRS has indicated that if the tax clarification of this issue is not made this year, SBLI and its policyholders will be subjected to this tax inequity which will be regrettably and unfairly passed on to the consumer.

Only the Savings Bank Life Insurance Company of Massachusetts is immediately affected by the IRS' interpretation of the Code. However, the sister industries in both New York and Connecticut may be adversely affected if the Tax Code is not properly clarified because they may follow the consolidation approach taken by Massachusetts. Revenue estimates by the Joint Committee on Taxation project that the cost of this clarification to the Tax Code would not exceed \$25 million over the next five years, and the Administration has testified that it does not oppose providing legislative relief to SBLI.

Mr. Chairman, for the aforementioned reasons, we would appreciate your cooperation in clarifying the Tax Code as it relates to this timely issue.

Sincerely,

ALFONSE M. D'AMATO, U.S. Senator. EDWARD M. KENNEDY, CHRISTOPHER J. DODD. DANIEL PATRICK MOYNIHAN. U.S. Senator. JOHN F. KERRY, Joseph I. Lieberman.