Though the second half of 1996 has just begun, lawmakers consider this the late stages of their session. So opposition by three Democratic representatives to bills by fellow Democrats Reps. James Oberstar and Bruce Vento seems to doom hopes for passage of any bill in this Congress.

Reps. Martin Sabo, Bill Luther and David Minge urged no action on the legislation that has hurt Sen. Paul Wellstone's re-election hopes. The three lawmakers likely had partisan gain in mind—but also have common sense on their side.

Wellstone's push for federal mediation of the land-use disputes makes sense. Contrary to what some partisans continue to say, mediation would not let federal bureaucrats dictate a solution. Mediation will create a settlement only if the parties involved agree to it.

Even though the battles over best use of the area have gone on a long time, many thoughtful parties to the dispute indicate a willingness to compromise so the can enjoy the natural wonders without worrying what the other side is doing.

The best hope for a solution lies with mediation once the 1996 election is behind us.●

CLARIFICATION OF THE CREDIT REPORTING SECTION OF THE OMNIBUS CONSOLIDATED APPROPRIATIONS ACT

● Mr. MACK. Mr. President, I rise today to clarify a provision included in the credit reporting section of the Omnibus Consolidated Appropriations Act.

Section 2403(a) clarifies existing law with respect to the ''permissible purposes'' for which a consumer report may be obtained under the Fair Credit Reporting Act. The provision establishes that purchasers and servicers are permitted to review a borrower's credit report in connection with the decision of whether to purchase a loan obligation and/or its servicing. This allows a purchaser or other investor to value more accurately a portfolio of loans based on the current credit characteristics of the borrowers of the underlying obligations. Servicers can also use the information to better value servicing rights that they are considering purchasing. In addition, the provision would allow a current loan insurer to use credit reports in assessing its existing risk. By reducing uncertainty in the secondary markets, I am hopeful that consumers will be well served by lower prices. I thank the Chair for this opportunity to elaborate upon this small provision.●

THE NATIONAL INSTITUTES OF HEALTH

● Mr. SIMON. Mr. President, I submit for the RECORD the following corrections to the text of S. 1897 (Report No. 104–364):

Sec. 635. (a)(3) Diabetes is the sixth leading cause of death by disease in America, taking the lives of more than 169,000 people annually.

Sec. 635. (a)(5) Diabetes is the leading cause of new blindness in adults 20 to 74 years of age.

Sec. 635. (a)(6) Diabetes is the leading cause of kidney failure requiring dialysis or transplantation, affecting more than 56,000 Americans in 1992.●

FAIR TRADE PRACTICES ACT

● Mr. SPECTER. Mr. President, on Monday, September 30, 1996, I introduced S. 2165, the Fair Trade Practices Act of 1996. I ask that the full text of the bill be printed in the Record.

The bill is as follows:

S. 2165

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Fair Trade Practices Act of 1996''.

SEC. 2. REPORT BY THE PRESIDENT; SANCTIONS.

(a) REPORT.—

(1) IN GENERAL.—Not later than 6 months after the date of the enactment of this Act, and annually thereafter, the President shall submit a report to the Congress that—

(A) identifies foreign persons and concerns that engage in foreign corrupt trade practices and foreign countries that do not have in effect or do not enforce laws that are similar to the Foreign Corrupt Practices Act of 1977; and

(B) contains information regarding—

(i) existing corrupt trade practices of foreign persons and concerns; and

(ii) efforts by the governments of foreign countries to stop corrupt trade practices by private persons and government officials of those countries through enactment and enforcement of laws similar to the Foreign Corrupt Practices Act of 1977.

(2) DEFINITION OF CORRUPT TRADE PRACTICE.—For purposes of this section, the term ''corrupt trade practice'' means a practice that would violate the prohibition described in section 104 of the Foreign Corrupt Practices Act of 1977 if engaged in by a domestic concern.

(b) SANCTIONS.—

(1) IN GENERAL.—If the President determines that a country identified in subsection (a)(1)(A) is not making a good faith effort to enact or enforce the laws described in subsection (a)(1)(B)(ii), the President is authorized and directed to impose the sanctions described in paragraph (2).

(2) SANCTIONS DESCRIBED.—

(a) REDUCTION IN FOREIGN AID.—Fifty percent of the assistance made available under part I of the Foreign Assistance Act of 1961 and allocated each fiscal year pursuant to section 653 of such Act for a country shall be withheld from obligation and expenditure for any fiscal year in which a determination has been made under paragraph (1) with respect to the country.

(B) MULTILATERAL DEVELOPMENT BANK ASSISTANCE.—The United States Government shall oppose, in accordance with section 701 of the International Financial Institutions Act (22 U.S.C. 262d), the extension of any loan or financial or technical assistance by international financial institutions to any country described in paragraph (1).

(c) DURATION OF SANCTIONS.—Any sanction imposed against a country under subsection (b)92) shall remain in effect until such time as the President certifies to the Congress that such country has enacted and is enforcing the laws described in subsection (a)(1)(B)(ii).

(d) WAIVER.—Any sanctions described in subsection (b) may be delayed or waived upon certification of the President to the Congress that it is in the national interest to do so.

SEC. 3. SANCTIONS AGAINST PERSONS AND BUSINESS ENTITIES.

(a) IMPOSITION OF SANCTIONS ON FOREIGN PERSONS AND CONCERNS ENGAGING IN CERTAIN CORRUPT BUSINESS PRACTICES.—The President shall impose the sanctions described in subsection (b), to the fullest extent consistent with international obligations, if the President certifies to the Congress that—

(1) a foreign person or concern has engaged in the conduct described in section 104 of the Foreign Corrupt Practices Act of 1977, and such conduct has placed a United States concern at a competitive disadvantage,

(2) the President has consulted with the foreign country having primary jurisdiction over such conduct in an effort to get the government of that country to impose sanctions against such foreign person or concern,

(3) a period of 90 days has elapsed since the President first consulted with the foreign country, and

(4) the country has not taken action against such person or concern.

The 90-day period referred to in the preceding sentence may be extended for an additional 90 days if the President determines sufficient progress has been made in consultation with the foreign country to justify such an extension.

(b) SANCTIONS.—

(1) IN GENERAL.—The sanctions to be imposed pursuant to subsection (a) are as follows:

(A) PROCUREMENT SANCTION.—The United States Government shall not procure, or enter into any contract for the procurement of, any goods or services from any foreign person or concern that engages in the unlawful conduct described in subsection (a)(1).

(B) LICENSE BAN.—The United States Government shall not issue any license or other authority to conduct business in the United States to any foreign person or concern that engages in the unlawful conduct described in subsection (a)(1).

(2) WAIVER.—Any penalties or sanctions imposed under this section may be delayed or waived upon certification of the President to Congress that it is in the national interest to do so.

(c) DEFINITIONS.—For purposes of this section—

(1) FOREIGN CONCERN.—The term ''foreign concern'' means any corporation, partnership, association, joint stock company, business trust, unincorporated organization, or sole proprietorship which has its principal place of business in a country other than the United States, or which is organized under the laws of a country other than the United States.

(2) FOREIGN PERSON.—The term ''foreign person'' means any individual who is a citizen or national of a country other than the United States.●

FAMILY-FRIENDLY DELAWARE COMPANY HONORED

● Mr. BIDEN. Mr. President, in this time of two-worker households, working parents are increasingly faced with the difficult task of balancing work and family.

Every day in this country, families must find a way to meet the challenges that await them at home after a long day on the job. Some days it seems impossible to maintain a career while trying to figure out a way to get the shopping done, put dinner on the table and pick up the kids at soccer practice.

That is why today, Mr. President, I am proud to stand here to announce that Delaware companies are taking the lead and making it easier for working parents to balance their careers and families.

One particular company, MBNA America, which is based in Wilmington, DE, was recently honored as one of the top 10 family-friendly companies by Working Mother magazine.

This is the second straight year that MBNA has been named as one of the top 10 companies for working mothers and the fifth straight year that it has been named in the top 100.

Also, in the September 16 issue of Business Week, MBNA was named as one of the top 10 businesses in terms of their work and family strategies. This is the first time that Business Week has rated companies for their family-friendly practices, and it shows that businesses are most successful if they take their work and family strategies seriously.

Speaking about MBNA, Business Week stated that ''the bank won the highest grades, from employees, who cited strong programs and job flexibility.''

MBNA is to be commended for instituting policies and programs that are sensitive to the realities of two-income families. None of this happens without leadership—especially leadership at the top. And in this case, it comes from Charles Cawley, chairman of MBNA and a renowned business and community leader.

Let me tell you about some of the things that MBNA does for its workers. MBNA offers three on-site day care centers that serve MBNA employees. I have had the opportunity to visit one of the two centers that are in Delaware, and I cannot stress enough what a benefit it is for workers to be able to take advantage of these day care centers. In Delaware, these centers give the parents of around 400 children the peace of mind that their child is in good hands.

Also last year, 109 men and 264 women took advantage of childbirth leave of absences that averaged 13 weeks. This is a wonderful opportunity for parents to be there for those precious first weeks of their child's life.

Another important benefit that is offered by the company is adoption assistance of up to $5,000. This allows employees to provide a stable home and family to a child who needs that love and stability so badly. Just another way that companies can help build strong families.

Employees can take advantage of $849,000 in company-sponsored college scholarships that allow those who wish to better themselves the opportunity to do so. After all, education is the greatest investment this country can make.

Working Mother magazine also applauded MBNA for having flexible work hours by utilizing job-sharing strategies and compressed work weeks.

And, the study showed that women account for a high percentage of executive positions at MBNA. Women make up 39 percent of vice presidents at MBNA and 16 percent of all senior executives are women.

Besides MBNA, two other Delaware companies were honored recently as family friendly companies. DuPont and DuPont-Merck Pharmaceutical were named as 2 of the top 100 companies by Working Mother magazine for their leadership in creating job strategies that are sensitive toward families. DuPont was also named in Business Week's top 10 list, and other companies with facilities in Delaware, such as Hewlett-Packard and Nations Bank, have been praised for their family oriented policies.

Mr. President, these work strategies that take into account everyday family life do not just benefit the employees, but also the employer. There is little doubt that recruitment, retention, morale, and therefore productivity all increase when companies implement family-friendly policies.

I am proud that MBNA and other Delaware companies have emerged as leaders in creating family work strategies, and I hope that this trend continues throughout Delaware and throughout the country.●

CHILDREN'S HEALTH INSURANCE FOR LONG-TERM DEVELOPMENT ACT

● Mr. KERREY. Mr. President, on Monday I introduced S. 2167, the Children's Health Insurance for Long-Term Development Act—the CHILD bill. In simple terms, this legislation will require private health plans to cover all necessary health and screening services for infants and children through age 3. But it has a broader purpose. It will close the gap between two entities that serve America's children, the health system and the school system, by addressing an important health risk that has implications for children's educational achievements and later development.

A significant body of research demonstrates that the first 3 years of life are critical to children's development—mentally, physically, and emotionally. In particular, during the first 3 years of life the human brain and central nervous system undergo their most rapid period of neurological development. This time period—the Infant Neurological Risk Exposure Period—provides both a substantial risk and an important opportunity. If we can ensure that children receive the health care, parenting, and environmental influences they need during their first 3 years, we can give our children a strong start in life. If, however, we neglect their physical and mental development during this crucial period, we have lost an important opportunity to promote learning and prevent damage to brain functioning.

Obviously, there are many influences on a child's early development, such as parental influence and childrearing practices, comprehensive health care, environment, mental stimulation, and community support. As a nation, we have an opportunity and an obligation to provide children with a safe, healthy, stimulating environment during their early years. This bill takes an important step toward this goal.

First, this legislation identifies a critical period in children's development—the Infant Neurological Risk Exposure Period [INREP]. Brain and nervous system development during this period has a long-lasting impact on the child's life. I hope that by singling out this particular timeframe, this legislation will focus greater attention on improving health care and supportive services during infancy and early childhood.

Second, this bill will require private health insurers to cover comprehensive preventive and curative services through age 3. These third-party payors will therefore be financially responsible for the care children need to be adequately monitored and treated through this important developmental period.

I was startled to learn that 86 percent of children who are privately insured are not covered for comprehensive well-child care. Children who receive health coverage through the Medicaid program are covered for a comprehensive array of well-child care, diagnostic assessments and treatment services through the EPSDT program, yet most children who are privately insured do not have similar coverage. Health screenings and periodic check-ups provide an important opportunity for physicians to ensure that a child's neurological development is progressing along normal patterns—and to intervene as appropriate if it is not.

This comprehensive approach will also address other problems in pediatric health care, such as ensuring that children are completely covered for immunizations through this time period. This coverage will counter current immunization trends that leave 60 percent of children in most States with incomplete immunizations at age 2.

I should also emphasize that this bill, by its very nature, cannot help children who are uninsured. We need to pursue further legislation that addresses this important problem. In a recent study on children's health insurance, the GAO noted that the proportion of children who are uninsured—14.2 percent, or 10 million children—is at the highest level since 1987. This decline in children's health insurance coverage has been concentrated among low-income children.

Mr. President, all children should have health insurance that covers their complete developmental needs. We are the wealthiest, most powerful, and most advanced nation on this planet. But it is discouraging that we still have so far to go when it comes to caring for our own children.

My friend and respected colleague Senator JOHN KERRY has offered one approach to this problem using sliding-scale subsidies; we should explore this option and others in order to ensure that America's infants and young children achieve their highest potential.