opportunity to gain the necessary skills to compete, but there is still room for improvement. Congress cannot standby and allow individuals to forego valuable training experience because we have failed to act.

The Job Skill Development Act will offer outstanding opportunities for future work forces. Its passage will help college graduates and individuals who have been out of the work force develop the professional skills and experience they need to become employed. It is a great job training program that does not cost the taxpayers a dime.

As I mentioned before, this legislation is narrowly tailored and while it eases the restrictions on volunteer activity, it does not jeopardize the important safeguards against employer coercion and worker displacement. Moreover, the intent is not to undermine any of the requirements of minimum wage and overtime, but focuses on providing individuals with the opportunity to gain the necessary skills to become gainfully employed.

Mr. Speaker, it is time to give future work forces the same opportunity Congress and many hill staffers have benefited from for many years. I look forward to working with my colleagues on passage of the Job Skill Development Act of 1997.

## HOUSING LOAN GUARANTEE PROGRAM EXTENSION ACTS

## HON. DOUG BEREUTER

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. BEREUTER, Mr. Speaker, today this Member is introducing two bills designed to extend important alternatives to traditional Federal housing direct lending.

The first bill, the Rural Multifamily Rental Housing Loan Guarantee Extension Act of 1997, permanently authorizes the U.S. Department of Agriculture [USDA] administered section 538 program which, as the name implies, guarantees repayment of loans to build multifamily rental housing in rural communities. The section 538 program was patterned after the highly successful section 515 loan guarantee program, which is also administered by the USDA. While the section 538 program was only fully authorized in the last Congress through the Housing Opportunity Program Extension Act of 1996, it has been already been well received in rural America and certainly merits permanent authorization in the 105th Congress.

The second bill this Member is introducing today permanently authorizes the section 184 loan guarantee program for Indian housing, which is administered by the U.S. Department of Housing and Urban Development [HUD]. This guarantee program, which I authored and was enacted into law in 1992, is designed to bridge the obstacles that have prevented private lenders from participating in housing finance on Indian trust land. Because of the unique trust status of these reservations, private lenders have been reluctant to make loans due to the fact that they have no legal recourse should the borrower default. Under the section 184 guarantee program, the Federal Government eliminates this obstacle by guaranteeing that the lender will be repaid should the borrower default. This program has already proven to be widely popular in Indian country and provides incentive for private lenders to participate in housing one of our Nation's most underserved populations.

Members should remember and be reassured by the fact that the disposition of loan guarantee programs provides oversight in that Congress must appropriate loan subsidies for all loans to be guaranteed under these programs. Thus, the end result of such a permanent authorization will be smoother operating programs without interruptions resulting from expired authorizations and congressional oversight maintained through the annual appropriations process.

Thank you Mr. Speaker. This Member invites his colleagues to join him as a cosponsor of both of these important housing measures.

INTRODUCTION OF THE OIL SPILL PREVENTION AND RESPONSE IMPROVEMENT ACT

## HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. MENENDEZ, Mr. Speaker, on May 10. 1996, a tanker moored in Delaware Bay spilled 10.000 gallons of light grade crude oil. Strong winds pushed the slick toward the beaches of Cape May, NJ, posing a threat to wildlife and migrating waterfowl. The tanker had been anchored 17 miles off the Cape May shore in an area known as the Big Stone Anchorage. It was involved in a process known as lightering. A tanker lighters by pumping some of its cargo into a smaller barge. This is usually done because there is insufficient depth of water to allow the tanker to safely make passage to secure oil terminals. Transferring oil over open water between two or more vessels is a risky process which greatly increases the possibility of spills or more serious accidents.

While the Cape May incident was a relatively minor accident and the environmental impacts were quickly contained, I am greatly troubled about the prospect of an accident in the New York Harbor. Thirty billion gallons of oil of every type are shipped through the Port of New York and New Jersey each year. One billion gallons is lightered from deep water anchorages beyond the Verrazano Narrows. That is 100 times the amount of oil spilled by the Exxon Valdez off the Alaskan coast. These barges are often single hulled and sometimes have no crew or anchor. The situation in the New York Harbor is doubly dangerous because of an institutional failure to dredge. The lightering process is used to reduce the weight of oil tankers and thereby lessen draft to enable these great ships to negotiate the shoaled-in channels and berths of the upper bay and the connecting channels in the Kill Van Kull and Arthur Kill. It is only the exceptional skill and dedication of the pilots serving the Port of New York and New Jersey that have prevented a catastrophe, but there have been a number of near collisions.

To reduce this threat, I am introducing the Oil Spill Prevention and Response Improvement Act. This legislation requires the Coast Guard to develop requirements for lightering and towing operations. It provides incentives for converting to the use of double hull ves-

sels. The bill will also reduce the economic hardship on the victims of oil spill, particularly in fishing communities. This bill is a good starting point at improving the Oil Pollution Act and improving the safety of barges that move a commodity that is essential for our economy safely and without harm to the environment.

IN HONOR OF HOWARD W. COLES

## HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Ms. SLAUGHTER. Mr. Speaker, today I rise to pay special tribute to the life and legacy of Mr. Howard Wilson Coles, a pioneering African-American journalist, who for 62 years resided in New York's 28th Congressional District. Mr. Coles' life came to a peaceful end on December 10, 1996, at 93 years of age.

Upon completion of his formal education, Mr. Coles returned from New York City to Rochester, NY, in 1934 to become the founder and publisher of the Frederick Douglass Voice, known at this time as Rochester's only Negro newspaper. This newspaper, for 62 years, has been dedicated to showcasing the issues, challenges, and accomplishments of Rochester's African-American population.

Howard Wilson Coles shall long be remembered, not only for his journalistic talents, but also for his tireless efforts and extraordinary skills in the area of civil rights. He was as well, an author, broadcast journalist, and formerly served as president of Rochester's NAACP.

I take great pride in having known Mr. Coles, and in knowing his family; several of whom have followed in his giant footsteps as journalists. A true freedom fighter is now at rest. He will be sorely missed by his family, his numerous friends, and a community that he enhanced.

# PAYING TRIBUTE TO THE AICHI KENJIN

### HON. ROBERT T. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. MATSUI. Mr. Speaker, I rise today to pay tribute to the Aichi Kenjin Kai, a social and cultural institution now celebrating its 100th anniversary in northern California.

The first large population of immigrants from Aichi-ken was established in the central valley during the late 1800's. By 1896, some 300 Aichi-kenjins had settled in the Sacramento region. For most of these immigrants, the standard of living was poor. Most of them carried their possessions in a suitcase. They made their living as seasonal workers, moving from place to place as jobs were offered.

At this time in history, there was no welfare plan offered either by the Federal or State governments to care for such individuals when they fell ill or died. As such, this community of immigrants determined that it was necessary to establish an organization which would care for their fellow countrymen should they fall ill and assist their families when they passed away.

In 1895, one of the first immigrants to northern California, Yoshio Yamada, recommended

the establishment of the Aichi Club in Sacramento. He suggested collecting \$50 to \$60 from about 50 members who would then pay 15 cents in monthly dues. These fees were to be used to maintain a mutual aid fund, but was not accepted at the time.

Two years later, this community of immigrants agreed to form the Aichi Club and opened a temporary office in Sakuraya Ryokan. The club's mission was to maintain a high reputation, respect morality and promote friendship. In the years following, the members used the club to share their joys, sorrows, and hopes for a prosperous future in their new country.

Dues then were 15 cents per month and these fees enabled the club to assist fellow members who incurred expenses with medical care or funerals. The member accepting the assistance then paid the funds back to the club when they were able.

For many years, the club operated this way and grew to hold great significance in the Japanese-American community. The Aichi Kenjin Kai today is somewhat different. Today, with greater mobility and affluence, the Japanese-Americans have moved to all parts of the State, blending culturally with California's population. Additionally, the singular interests the early immigrants shared have given way to more diverse business and civic interests.

Other changes have reshaped the organization as well. Health insurance and "Americanized" funerals have impacted the need for the clubs' assistance in these areas. While the club still offers invaluable assistance with funeral plans and arrangements, its shift is toward a younger generation and its needs.

To attract younger generations, the Aichi Kenjin Kai has begun to host an annual Aichi golf tournament. Structured as a team grouping event, the tournament successfully promotes camaraderie within the membership and is a draw to the younger Japanese-Americans who will be relied upon to take the organization into the next century.

Mr. Speaker, it is with great pleasure that I rise today to recognize the many years of invaluable assistance this organization has provided to its membership. I ask my colleagues to join me in wishing many years of continued success to the Aichi Kenjin Kai.

INTRODUCTION OF THE AFRICAN ELEPHANT CONSERVATION RE-AUTHORIZATION ACT OF 1997: JANUARY 7, 1997

#### HON. DON YOUNG

OF ALASKA

IN THE HOUSE OF REPRESENTATIVES

Tuesday. January 7. 1997

Mr. YOUNG of Alaska. Mr. Speaker, I am pleased to introduce legislation today to extend the African Elephant Conservation Act of 1988, an historic conservation measure that continues to be successful in its ongoing efforts to save the flagship species of the African Continent.

By way of background, my colleagues may recall that by the late 1980's, the population of African elephants had declined by almost half. In 1979, the total elephant population in Africa was approximately 1.3 million animals. In 1987, fewer than 700,000 African elephants were alive.

While drought, disease, and human population growth contributed to this dramatic decline, the illegal killing or poaching of elephants for their ivory tusks was the single most important reason why thousands of these magnificent animals were slaughtered. During its peak, as much as 800 tons of ivory were exported from Africa each year, equivalent to the deaths of up to 80,000 elephants annually.

In response to this serious problem, Congress enacted the African Elephant Conservation Act—Public Law 100–478. A primary objective of this law was to assist impoverished African nations in their efforts to stop poaching and to develop more effective elephant conservation programs. To accomplish that goal, the legislation created the African Elephant Conservation Fund.

Since its creation, Congress has appropriated over \$6 million to fund some 48 conservation projects in 17 range States throughout Africa. In addition, over \$7 million has been generated through private matching money to augment the Federal support made available through the grant program.

With these funds, resources have been allocated for conservation projects to purchase antipoaching equipment for wildlife rangers, create a comprehensive reference library on the African elephant, undertake elephant population census, develop and implement elephant conservation plans, and move elephants from drought regions in Zimbabwe. In fact, the Zimbabwe project was the first time in history that such a large number of elephants were successfully translocated to new habitats.

Without these conservation projects, I am convinced that the African elephant would have continued to decline and would have disappeared from much of its historic range. Instead, what has happened is that the population has stabilized and, in fact, is increasing in southern Africa, the international price of ivory remains depressed, and wildlife rangers are now much better equipped to stop unscrupulous individuals who are intent on illegally killing elephants.

The African Elephant Conservation Fund has provided desperately needed capital for projects in various African countries and a diverse group of internationally recognized conservation groups, including the African Safari Club of Washington, DC, the African Wildlife Foundation, Safari Club International, and the World Wildlife Fund, has participated in these efforts. In fact, the African Elephant Conservation Fund has been the only continuous source of new money for African elephant conservation efforts for the past 8 years.

In June of last year, the House Resources Subcommittee on Fisheries, Wildlife and Oceans conducted an oversight hearing on the effectiveness of the African Elephant Conservation Fund. At that time, a representative of the U.S. Fish and Wildlife Service testified that the Fund "provided a critical incentive for governments of the world, nongovernmental organizations, and the private sector to work together for a common conservation goal. This is not a hand out, but a helping hand."

While the African Elephant Conservation Fund has facilitated the development of a number of successful conservation projects, the battle to ensure the long-term survival of the African elephant has not yet been won. In fact, it is essential that this critical investment be continued in the future. Therefore, the fun-

damental purpose of my legislation is to extend the authority of the Secretary of the Interior to expend money from the African Elephant Conservation Fund beyond its statutory expiration date of September 30, 1998. I am proposing that the authorization of appropriations for the fund be extended until September 30, 2002.

With this extension, I am confident that additional worthwhile conservation projects will be funded and that the African elephant will survive in its natural habitat for many future generations.

I urge my colleagues to join with me in this effort by supporting the African Elephant Conservation Reauthorization Act of 1997.

### SINGLE ASSET BANKRUPTCY REFORM ACT OF 1997

## HON. JOE KNOLLENBERG

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES Tuesday, January 7, 1997

Mr. KNOLLENBERG, Mr. Speaker, I rise today to introduce a bill that addresses an injustice that exists within title 11 of the United States Code regarding single asset bankruptcies. This is the same language I introduced during the 104th Congress as H.R. 2815. My understanding is that the Judiciary Committee will include this measure in their technical corrections bill; however, I am introducing this bill as stand alone legislation to highlight the importance of this specific provision. I also understand that the Bankruptcy Commission has placed a particular focus on single asset bankruptcy and they recently held hearings in Washington, DC, to discuss this important issue.

The injustice within title 11 stems from an 11th hour decision made during the 103d Congress, which placed an arbitrary \$4 million ceiling on the single asset provisions of the bankruptcy reform bill. The effect has been to render investors helpless in foreclosures on single assets valued over \$4 million.

My bill will rectify this problem, by eliminating the \$4 million ceiling, thereby allowing creditors to recover their losses. Under the current law, chapter 11 of the Bankruptcy Code becomes a legal shield for the debtor. Upon the investor's filing to foreclose, the debtor preemptively files for chapter 11 protection which postpones foreclosure indefinitely.

While in chapter 11, the debtor continues to collect the rents on the commercial asset. However, the commercial property typically is left to deteriorate and the property taxes go unpaid. When the investor finally recovers the property through the delayed foreclosure, they owe an enormous amount in back taxes, they receive a commercial property left in deterioration which has a lower rent value and resale value, and meanwhile, the rent for all the months or years they were trying to retain the property went to an uncollectible debtor.

My bill does not leave the debtor without protection. First, the investor brings a fore-closure against a debtor only as a last resort. This usually comes after all other efforts to reconcile delinquent mortgage payments have failed. Second, the debtor has up to 90 days to reorganize under chapter 11. It should be noted, however, that single asset reorganizations are typically a false hope since the