

interstate banking and branching, we must not forget the critical role that States play in creating an effective banking system which meets the diverse needs of community participation, economic development, and the service of all people in our society.

Specifically, my concern is that Federal regulators do not preempt State law when it comes to determining how State banks best operate within their own boundaries and serve their communities. This concern is sparked by a situation in my own State of Massachusetts. Recently, the Bank of New York, a State bank, filed an application to increase their investment in State Street Boston Corp. a Massachusetts-based holding company which is the parent company of a Massachusetts State chartered bank, State Street Bank.

On March 14, 1997, the Massachusetts Board of Bank Inc. ruled against approving Bank of New York's application to increase its share in State Street Boston Corp. Acting pursuant to Massachusetts State law, the Board of Bank Inc. cited "serious concerns regarding the potentially negative competitive effects of this petition." The board further went on to find that the Bank of New York application "failed to meet its burden to demonstrate that the public convenience and advantage will be promoted" as a result of its proposed investment increase in State Street Boston Corp.

Mr. Speaker, this was precisely the type of State prerogative that we tried to preserve when we approved the Riegle-Neal Interstate Banking and Branching Efficiency Act back in 1994. In my opinion, if Federal regulators approve this application and preempt Massachusetts State law in this matter, we will have undermined both the intent of Riegle-Neal and the preservation of the dual banking system.

So, I ask my colleagues to join me in urging the Federal Reserve to defer to the will of the people of Massachusetts, by acknowledging the Board of Bank Inc.'s ruling against the Bank of New York's application to increase its stake in State Street Bank.

UNITED NURSES ASSOCIATION ORGANIZING COMMITTEE: SAN DIEGO-IMPERIAL COUNTIES LABOR COUNCIL, AFL-CIO ORGANIZING AWARD

HON. BOB FILNER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 16, 1997

Mr. FILNER. Mr. Speaker and colleagues, I rise today to recognize the United Nurses Association of California [UNAC] Organizing Committee, as they are honored by the San Diego-Imperial Counties Labor Council, AFL-CIO, for their contributions to the labor movement and to the community as a whole.

The UNAC Organizing Committee is being recognized by the labor council with its Organizing Award for the committee's commitment to organizing in the health care industry. This organizing committee conducted an historic drive for union representation at Sharp Hospital during 1996 and won the election by an overwhelming margin. UNAC and Sharp are now at the negotiating table to secure a contract for 2,700 nurses and other health care professionals.

This is a milestone achievement, for UNAC is also celebrating its 25th anniversary this

year. Representing 8,000 members in southern California and 3,300 in San Diego, UNAC's members include nurses at Kaiser Permanente and the civilian nurses at Balboa Naval Hospital, as well as the newest members at Sharp. UNAC is also a member of the Coalition for Quality Health Care, which worked to educate the public about a proposed merger of Columbia and Sharp—one which has recently been rejected. They are active legislatively at the local, State, and national levels.

UNAC is a true pioneer in protecting the future of health care in the San Diego community. I want to sincerely congratulate this organization and its members on receiving this significant award.

TRIBUTE TO JOHN J. MANCE

HON. HOWARD L. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 16, 1997

Mr. BERMAN. Mr. Speaker, I rise today to pay tribute to John J. Mance, who officially retired from the NAACP on February 15 of this year. The tenure of Mr. Mance with the NAACP parallels the rise of the civil rights movement. He joined the organization in 1944, and became president of the San Fernando Valley Branch in 1959. That same year he met Dr. Martin Luther King at the NAACP Convention in New York City.

John Mance was an active participant in the events that finally brought legal segregation to an end in the American south. Much of his work was done in the San Fernando Valley, educating local residents to the need for change. For example, he organized demonstrations in support of the Southern College student sit-ins, stopping street traffic and halting business at Woolworth, Kress, and Grant's stores for several weekends.

It is because of people like John Mance that the civil rights movement was such a success. And it is because of people such as John Mance that we all recognize the work that remains to be done. He has set a wonderful example for the next generation of community leaders to follow.

I ask my colleagues to join me in honoring John J. Mance, along with his wife, Eleanore, and sons Rick and David. John's tireless dedication and profound sense of justice serve as examples to us all.

TEXT OF ADDRESS BY SPEAKER NEWT GINGRICH TO THE AMERICAN CHAMBER OF COMMERCE, HONG KONG

HON. NEWT GINGRICH

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 16, 1997

Mr. GINGRICH. Mr. Speaker, with the bipartisan excursion to Korea, China, and Japan that 13 Members took part in last month, and the review of the trip several of us participated in through last week's special order, public interest in Asia is at an all-time high. With its low tax rates, balanced budget, and surging economy, the experience of Hong Kong has

much to teach Americans. Thus, I enter into the CONGRESSIONAL RECORD a copy of comments made there to the American Chamber of Commerce.

TEXT OF ADDRESS BY SPEAKER NEWT GINGRICH TO THE AMERICAN CHAMBER OF COMMERCE, HONG KONG, MARCH 27, 1997

(Following introduction by Mr. Douglas Henck, Chairman of the American Chamber of Commerce)

Thank you very much, Doug. Let me say first of all that, as a Georgian, I am delighted to be here, as you can imagine. If you're from Atlanta, you sort of wake up every morning with a certain worldwide sense of curiosity, partly based on CNN, partly based on Coca Cola, partly based on Delta Airlines—I have now done my constituent duty [laughter] and, of course, the Olympics last year brought it all home in a dramatic way. So in that sense, I'm delighted to be here.

It occurred to me, we had a very good meeting with your board of directors a few minutes ago and I want to share a little bit of the way we're approaching this. I think we are a little different than a lot of congressional delegations. This is the beginning of what we believe, will be a long-term commitment to look at a number of issues in a positive way and to frame things in a way that we think will be effective. And I'll talk about that more when we're done. But we also approach this, I think, with a very different approach at a human level. We recognize that America is a remarkable country but that we have much to learn. I mentioned the other night in a meeting we had in talking about imperfections. We were in South Korea at the time, the Republic of Korea. And I mentioned that two of my colleagues on this trip, Congressman Hastings of Florida and Congressman Jefferson of Louisiana, in their lifetime, would have found it difficult, if not impossible, to go across America comfortably because they could not, when they were young, have found hotels in many towns to accommodate them. Jay Kim, our Congressman from California, who has very close family relations and friends in Korea, commented in a way that I think moved all of us that night. That he and his family, he was very young, when Seoul was overrun by North Korea in 1950. Then Seoul was liberated by the United Nations Command, and then Seoul was overrun a second time and his family fled that time. And he came to America. And his first job was working as a janitor in a hospital, cleaning the hospital. And he recently went back to that hospital, where his son, I believe it is, is now a doctor. And one of the older doctors looked at Jay for a moment and said: Didn't you use to scrub the floors here? And he said "yes." He of course is now quite successful and has decided that, while he is successful, he is willing to go through the complexities of public life and so he is also a congressman. And it occurs to us, I think, that we've come on this trip to engage in a dialogue between an imperfect America which has been open to all people of all backgrounds and which seeks to illustrate the best in the human spirit and a variety of countries with whom we desire nothing but friendship and goodwill. For part of the genius of America has been to seek everywhere to extend and exalt the human spirit, so that everyone can have the opportunities that Jay Kim found and to recognize that we need to keep looking at our own imperfections and to reach out to correct those that in our lifetime still exist.

In that sense, I am particularly pleased to have an opportunity to be with you here today to share some observations at this historic moment of transition for Hong Kong. We are particularly delighted to visit Hong

Kong, because the people of Hong Kong have created a prosperity that is a tribute to endeavor. Your energy, your courage, your vision, and your creativity have built a standard of living admired throughout the world.

Expanding economic growth is a goal of our agenda in the U.S. Congress. We are about to begin a historic debate between a flat income tax and the replacement of the income tax with a sales tax, two choices that will dramatically improve the current Internal Revenue Service 110,000-agent very complex system. As we discuss Hong Kong's future, we also want your advice about America's future. We have been asking questions beyond just the reversion question. We have been asking about economic growth, about tax codes. Hong Kong has a binding commitment to a balanced budget. It has no outstanding government debt. It has a remarkably low tax rate.

Not surprisingly, Hong Kong has remarkable economic growth. Ten years of Hong Kong's growth rates would transform the American economy and prove to the world that freedom and free enterprise are the model for 21st century success. So, we Americans have much to admire and to learn from you who have helped make Hong Kong a jewel for the entire planet.

I am also here to use this moment to reflect on some enduring American values, values that I believe can serve as a guide for the transition that faces Hong Kong this summer. I am told the overall view from Hong Kong, as the July 1 deadline approaches, continues to be upbeat but cautious. Confidence and uncertainty often exist together, especially for a society faced with momentous change.

As an American, I believe that the confidence to face that future begins with a commitment to freedom. No American leaders would be true to our tradition if they came here and congratulated you on your economic achievements without also saying we believe that economic vitality ultimately depends upon political and personal freedom.

For that reason, America cannot remain silent about the lack of basic freedom—speech, religion, assembly, the press—in China. Were we to do so, we would not only betray our own tradition, we would also fail to fulfill our obligation as a friend of both China and of Hong Kong. For no one can be considered a true friend if that person avoids the truth.

As Americans, we take seriously a country's commitment to human rights. And I say this in the context of having already said: There are failures in America, there are weaknesses, and there are places where we can legitimately be criticized. And our answer should be to listen to those critics and to look at those criticisms, and to try to improve our performance. But we cannot look the other way when the People's Republic of China ignores Article 35 of its own Constitution by depriving a citizen of his free speech; we cannot disregard its failure to uphold Article 36 of its own Constitution every time it denies the free exercise of religion.

The truth is that any effort to provide a partial freedom to any people, to tell them that they can be free in one sphere but not in another, will ultimately fail. China needs to understand that political freedom must accompany economic freedom. If it attempts to restrict the freedom Hong Kong already enjoys, it will have political—and economic—consequences.

We support the Sino-British Joint Declaration which governs the peaceful reversion of Hong Kong to the People's Republic of China, and we fully expect China to honor its pledge of "one country, two systems." We are concerned that China has taken steps to weaken Hong Kong's Bill of Rights. In addition,

it has decided to dissolve the elected legislative council on June 30.

As July 1 approaches, the leaders of Congress would look with deep concern on any action that would undermine the Sino-British Joint Declaration. We believe that preserving key elements of Hong Kong society—the rule of law, an independent civil service and judiciary, respect for civil liberties, freedom of religion, a free press—is essential to Hong Kong's future.

If Hong Kong loses the things in which its society is grounded, both American values and American interests will suffer, and the people of Hong Kong will lose opportunity.

It is our strong view that China must maintain Hong Kong's current laws regarding civil rights. These laws are necessary to ensure its future prosperity. Even minor changes or seemingly minor changes in these laws could undermine confidence in the rule of law in Hong Kong, which would significantly affect Hong Kong's attractiveness as a regional center for commerce. Any unilateral changes would indicate that China values power over keeping its word.

A smooth transition in Hong Kong, consistent with the Joint Agreement and Basic Law, will be a key test for Beijing. Reversion will test Chinese standards of governance and international conduct. How that transition is managed will be critical to the future of Taiwan, to China's international standing, and to China's relations with the United States.

Ultimately, we believe the transition for Hong Kong will succeed if it leads to broader economic and political freedom for both "systems." And as Americans, we believe that freedom strengthens both the individual and society.

Our country reacts faster to crises, rectifies its mistakes more rapidly, and maintains a more dynamic national consensus precisely because it has a freely elected government based upon "We the People." Those three words are the first three words of our Constitution, and they frame our view of government.

People who are free to work anywhere come to America because they know that America offers greater opportunity. People who are free to study anywhere come to America because they know that there is more creative research going on in our universities and corporations than in any other country in the world. This freedom and creativity derives from the deepest convictions of our people, and it is built into the political and economic system that has made us a great nation. The legislature invented by American's Founding Fathers is a wonderful protection from any government that would attempt to ignore or thwart the will of the people. That's why the Constitution begins in Article I by establishing the branch of government closest to the people, the United States Congress.

That branch is closest to the people because it is most sensitive to any change that might infringe upon our liberty. Because the founding fathers feared dictatorship, they wanted a government designed to preserve freedom.

They deliberately created a system that dispersed the power of the federal government widely: two legislative bodies, the executive branch, the judiciary. And they reserved all other powers to the state and to the people. They recognized that while God gives us freedom, governments all too often are ready to take that freedom away.

Now America's history has been one of permanent tension between order and freedom between government and the individual, between selfishness and selflessness, between idealism and cynicism. For over 200 years, Americans have worked, fought, sweated and

bled, to preserve and extend freedom to all people of all backgrounds from all races and every country of the world.

Look around the world today. We are in the third decade of a global democratic revolution. From Portugal and Spain in the mid-seventies, to Latin America, Central and Eastern Europe, and the Soviet Union and its allies, the old oppressive regimes have been replaced with new democracies.

In some cases—like the former Soviet Union—the political change preceded the creation of free markets, while in others—like South Korea and Taiwan—there was a substantial transformation of the economic system before political freedom was achieved.

But at the end of the day all found that freedom was indivisible. It was not possible to grant one form of freedom—whether political or economic—without finally granting it all.

And I want to suggest to you that beginning on July 1, Hong Kong has a duty that is historic, because its great economic endeavor can have a moral purpose—the expansion of freedom.

As Americans, we believe our freedom is not the gift of any government. It is a right bestowed by our Creator. With the liberty we receive from God, we can work together and live together to achieve remarkable things.

If you visit the Lincoln Memorial in Washington, you will find etched in stone the Second Inaugural Address Lincoln delivered near the end of our civil war. It is short enough to be one wall, yet it refers to God twelve times. If you walk across to the Jefferson Memorial, you will read on the wall, "The God who gave us life, gave us liberty at the same time; the hand of force may destroy but cannot disjoin them."

If you read our founding document, the Declaration of Independence, you will find the fundamental belief that our Creator has given us the inalienable rights of life, liberty, and the pursuit of happiness.

And at the conclusion of that great declaration of freedom, you will read that the Founding Fathers pledged their lives, their fortunes, and their sacred honor. They viewed their "sacred" honor as their most valuable collateral, and they put it at risk in order to secure the blessings of liberty that we hold as our inalienable right. As Americans, we still recognize today that we cannot be successful if we do not recognize that our rights come from our Creator.

This American system of Creator-endowed rights based on self-evident truths is as current as Microsoft, biotechnology, and the space shuttle. However, its roots go back through our Founding Fathers, to the signing of the Magna Carta in 1215, the creation of Roman law 300 years before Christ, the rise of Greek democracy 500 years before Christ, the founding of Jerusalem by King David 3,000 years ago, and ultimately, to the statement of God's law given to Moses in the earliest period of recorded history.

It all relates to East Asia. The Chinese word for crisis combines the characters for "danger" and "opportunity." In that sense, Hong Kong faces a "crisis" today. It has danger and opportunity. There could be problems or there could be a greater Hong Kong of even greater prosperity, of even greater importance, to the world. On the one hand, Hong Kong confronts challenges and even dangers as it approaches reversion to China. On the other hand, it has enormous opportunities in technology, in entrepreneurship, in the sheer level of human talent dedicated to dynamic economic growth.

For its part, China also faces a "crisis," meaning "danger" and "opportunity." Mishandling reversion would endanger China's relationship with Taiwan, the region, and

the broader international community. Honoring the commitments of the Joint Declaration and the Basic Law, on the other hand, would not only enhance economic growth in China; it would also strengthen China's standing in the international community.

If you, as leaders in the Hong Kong business community, can continue to harness the energy aroused by danger and opportunity, and, virtually every entrepreneur every morning senses both of those, we will all stand in admiration at the excitement you continue to produce and the further progress you achieve as you enter the 21st century.

Free societies rely on the courage, creativity, and commitment of each individual citizen. Dictatorship may marshal the obedience of their unthinking subjects, but democracies rely on the unique spark of each person's God-given talent. It may be a far less orderly society, but it is a vastly superior one.

Since each of us is uniquely endowed by the Creator with inalienable rights, there is not and cannot be a single dream. A free society has as many dreams as there are people. The power of those dreams has made America a great country filled with good people. The power of those dreams has made Hong Kong a uniquely successful community admired and studied all around the world.

We want to see the continued fulfillment of the dream of each citizen of Hong Kong. We want to be helpful and making sure that the opportunity outweighs the danger. We recognize that this is a long-term process, that true friendship and good neighbors require much talking over a long period of time and, whenever possible, require avoiding arguments in favor of having discussions. One of the steps we are going to take, after talking with a wide range of leaders here, including Mr. Tung, the current governor, the members of the legislative council, members of the business community, is that Congressmen Bereuter, who was the chairman of our Asia subcommittee, will be regularly coming back at the advice and suggestion of a very broad range of folks to visit here and to visit Beijing in a positive way, to seek positive understanding, to have a positive dialogue. We leave tonight to go to Beijing. We hope to meet with members of the National People's Congress to talk about the idea of a long-term relationship between our two legislative bodies, to develop the understanding and the dialogue.

Now, creating freedom didn't happen overnight anywhere. Having a healthy, open, free society is hard and going through transitions is difficult. We have more than enough examples of pain and failure in American history to not look on anyone with a judgmental sense of superiority. But we also know that, in the end, adhering to the great virtues of individual freedom and seeking to protect the right of the maximum number of people pursuing the maximum amount of happiness, because they get to define their lives is, in fact, the ultimate destiny of the human race. And in that calm optimism we can afford to reach out a helping hand to everyone, to have a dialogue with anyone, and it is in that spirit of learning from your successes, coming to understand your situation, and hopefully having a genuine exchange in the next few days in Beijing and beyond that, in Tokyo and in Taiwan, that we've started this trip. I think just to tell you that we have all found Hong Kong to be fully as remarkable as everyone always told us it was. Those of us who are here for the first time, just as you would expect, are overwhelmed by the achievement of the people of Hong Kong. And we look forward to helping you build on that to a even better 21st century.

Thank you very, very much.

TRIBUTE TO ALLEN BIAS

HON. TED STRICKLAND

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 16, 1997

Mr. STRICKLAND. Mr. Speaker, I rise to honor Allen Bias, a great Ohioan. Mr. Bias has inspired a community, a country, and a family. It is a great honor to pay tribute today to such an esteemed individual.

Mr. Bias grew up during the Depression with six brothers and sisters on a poor 60-acre hillside farm. Raised by their mother, they were taught the values of honesty and integrity. Despite their modest beginnings, Mr. Bias and his siblings have had successful careers and led productive lives.

At age 17, Mr. Bias joined the Navy to fight for his country in World War II. He volunteered for a special unit in the South Pacific Islands. A member of Marine Aircraft Group Twelve, Mr. Bias displayed tremendous heroism while engaging enemy forces in the South Pacific. He and other members of the Marine Aircraft Group Twelve received the Presidential Unit Citation presented by the President of the United States. Mr. Bias served this country with courage, dedication, and honor.

Mr. Bias has always had a strong work ethic which enabled him to have a long and highly respected career in the baking industry. He held several key management positions with one of the largest companies in the baking industry. He knew how to succeed in business, but more importantly, he knew how to treat employees and coworkers with respect and dignity.

When it was time to retire, Mr. Bias took the opportunity to continue his service to others by working at a center for the mentally disabled. Once again he gained the respect and admiration from those around him.

Mr. Bias has served his country, his community, and his family. He has taught his children honesty and integrity. For these reasons, Mr. Speaker, I'm proud to share his accomplishments with this Congress and the country.

HOUSTON QUICK, REBECCA UNDERHILL, KEN WILSON: SAN DIEGO-IMPERIAL COUNTIES LABOR COUNCIL, AFL-CIO FRIENDS OF LABOR AWARDS

HON. BOB FILNER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 16, 1997

Mr. FILNER. Mr. Speaker and colleagues, I rise today to recognize Houston Quick, Rebecca Underhill, and Ken Wilson, as they are honored by the San Diego-Imperial Counties Labor Council, AFL-CIO, for their dedication to helping working families and organized labor.

Houston Quick was raised in a union family. I worked with his father, H.B. "Hughie" Quick, who was an organizer for the International Association of Machinists and Aerospace Workers. Since early childhood, Houston has been assisting and supporting labor causes. Motivated by his deep commitment, he has created the Houston Quick Organizing Scholarship Fund to train a new generation of labor organizers.

Rebecca Underhill has redefined the word "voluntarism" with her actions behind the scenes in support of every part of organized labor's services and programs. She has volunteered literally thousands of hours with the Labor Council, United Way's Labor Participation Program, annual food drives, and Labor to Neighbor. She is being honored by the Labor Council for this long-time commitment to the working families of San Diego.

Ken Wilson has been a friend to labor with his contributions and participation in labor causes and event. Formerly a member of the Hotel Employees and Restaurant Employees Union Local 30, Ken is in his seventh season as General Manager of San Diego Jack Murphy Stadium. He is the type of professional employer who exemplifies positive labor-management relationships.

These three individuals are being honored by the Labor Council as friends of labor: members of the community whose work has strengthened labor's efforts and who have touched the lives of thousands of San Diegans. It is truly fitting that the House of Representatives join in this recognition of Houston Quick, Rebecca Underhill, and Ken Wilson.

HONORING BAY RIDGE/MORGAN'S POINT NATIONAL HISTORIC DISTRICT DESIGNATION

HON. KEN BENTSEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 16, 1997

Mr. BENTSEN. Mr. Speaker, I rise to honor the Bay Ridge Park Association and the Morgan's Point historic district for their hard work and dedication to preserving the history and tradition of Morgan's Point in my district.

The Bay Ridge Park Association and Morgan's Point historical district have worked since the Texas sesquicentennial in 1986 to preserve Morgan's Point as a national historic district. Their commitment to this peninsula on Galveston Bay will be rewarded in a ceremony on Saturday, April 19, 1997 with the unveiling of an official Texas historical marker at Morgan's Point.

The small community of Morgan's Point has a long and rich history. Morgan's Point in many ways was born of history—named after Col. James Morgan, an early settler whose property was burned by Santa Anna's troops on the eve of the battle of San Jacinto, the decisive battle in Texas' drive for independence. The Morgan's Point area, with its spectacular views and cool gulf breezes, quickly became a favorite summer retreat for Houston residents seeking refuge from the harsh heat and humidity of the city. The homes along the beach front were modest yet memorable, and featured a broad sense of style. Among the grand houses is a replica of the White House built for Governor Ross Sterling. It is this history that has made Morgan's Point one of Texas' most significant seaside communities.

But in the late 1950's much of Morgan's Point was lost due to construction of the Barbour's cut terminal of the Houston ship channel. To preserve the remaining homes and history of Morgan's Point, the Bay Ridge Park Association fought for a national historic designation to ensure that the history of the