

## PERSONAL EXPLANATION

**HON. PETER J. VISCLOSKY**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 1999*

Mr. VISCLOSKY. Mr. Speaker, due to a commitment to my family on Wednesday, June 9, 1999, I was unable to cast my floor vote on rollcall Nos. 182–184.

## COMMUNITY REINVESTMENT ACT

**HON. PATRICK J. KENNEDY**

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 1999*

Mr. KENNEDY of Rhode Island. Mr. Speaker, I'd like to address an issue of great importance to me and to many members of the community I represent. Fair and equal access to capital and credit should be a fundamental right, yet for too long it has been a privilege based on race or economic class. The dream of owning your own home or business slips away when financial institutions discriminate against hardworking, creditworthy Americans.

Fortunately, blatant discrimination in the lending industry is in decline, home ownership and small business opportunities are on the rise and we can attribute much of this progress to the Community Reinvestment Act (CRA). CRA rates federal banking agencies on how they meet the credit and capital needs of all the communities in which they are chartered and from which they take deposits. Community organizations, elected and religious leaders, and ordinary citizens have a right to offer their opinions regarding the CRA performance of lenders during CRA exams or mergers of CRA. Additionally, CRA has leveraged a tremendous amount of reinvestment for our nation's inner cities and rural areas. For example, in 1997, low- and moderate-income borrowers received 28 percent of the nation's mortgage loans—up dramatically from 18 percent in 1990. According to the National Community Reinvestment Coalition, banks have made over \$1 trillion in commitments to CRA-related loans and investments since the law was passed in 1977. In Rhode Island, CRA has revitalized cities throughout the state. From Constitution Hill in Woonsocket to the West End of Providence to Newport, community based housing and economic development activities are taking place because of CRA.

As we here in the Congress consider financial modernization and H.R. 10, I will strenuously oppose any effort to weaken CRA. In addition, we must strengthen our nation's reinvestment and fair lending laws through re-opening requirements on policyholders. We should ensure that CRA will leverage new business opportunities by helping insurance companies, community organizations, and local public agencies identify missed market opportunities in traditionally underserved neighborhoods.

I urge my colleagues to stand firm in support of CRA during the debate on H.R. 10. Supporting the measurable progress we have made in expanding economic opportunities for all segments of our society is the right thing to do.

RHODE ISLAND COMMUNITY  
REINVESTMENT ASSOCIATION,  
*Providence, RI, May 24, 1999.*

Hon. ROBERT WEYGAND,  
*House of Representatives,*  
*Washington, DC.*

Hon. PATRICK KENNEDY,  
*House of Representatives,*  
*Washington, DC.*

DEAR CONGRESSMAN WEYGAND AND CONGRESSMAN KENNEDY: The RI Community Reinvestment Association (RICRA) is a thirteen-year-old organization working to encourage the public and private reinvestment in the housing and community economic development of low and moderate neighborhoods in the state. RICRA provides foreclosure prevention advocacy for individual homeowners.

The future of CRA is at risk. Given the importance of the Fleet proposed acquisition of BankBoston with 50 bank branches to be sold. One example, the City of Pawtucket has on the table all Fleet and BankBoston branches to be sold. CRA is revitalizing our cities in Rhode Island. From Constitution Hill in Woonsocket to the West End of Providence to Newport and South County, community-based housing and economic development activities are taking place because of CRA. CRA must be preserved. Financial Modernization should benefit all segments of our communities and individual households. Financial Modernization should not be just for depositors with daily balances in the six-figures income. Financial Modernization must include community reinvestment.

RICRA is requesting that as our Congressional Delegation in the House of Representatives that you join the procession for a one-minute statement on CRA. We've enclosed the text for your consideration. If you agree to do a one-minute speech, please work with Rep. LaFalce's staff (Tricia Haisten 202-225-4247).

Thanking you in advance for your consideration of working to save CRA.

Sincerely,

RAY NEIRINCKX,  
*Coordinator.*

EXCHANGE PRIVILEGES FOR 30%  
DISABLED VETERANS**HON. ROBERT E. ANDREWS**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 1999*

Mr. ANDREWS. Mr. Speaker, I rise today to support allowing veterans with a service-connected disability of 30% or more to use military exchanges. I am pleased that the House Armed Service Committee approved report language urging the Pentagon, in coordination with the Veterans Administration, to study the feasibility of providing exchange privileges to veterans with a disability of 30% or more. I want to reiterate my support for this policy, and I hope that the Pentagon will favorably report back the results of their study to the Armed Services Committees in both the House and Senate before the end of this year.

Today, as many as one million disabled and deserving veterans are unjustly denied the ability to patronize military exchanges. Exchange privileges are granted to veterans who incur a serious disability while in service that warrants medical retirement, but veterans whose disabilities increase after separation from military service are denied this privilege.

I support extending exchange privileges to disabled veterans whose service-related inju-

ries exacerbate over time. Many veterans who incurred service-connected injuries that did not appear initially to be serious enough to warrant medical retirement, but these injuries often have a delayed effect and develop later in life into more severe disabilities that significantly impair their health.

The Department of Defense can afford to give exchange privileges to veterans with service-connected injuries which have led to a disability of 30% or more. I do not believe that allowing these deserving veterans exchange privileges will greatly burden exchange operations or the appropriated funds budget. Already, employees of the military exchange systems, who have never served a day in uniform, enjoy exchange shopping privileges. Disabled veterans deserve no less.

We should grant exchange privileges to this group of patriots because it is the right, fair and honorable thing to do. I am pleased that the bill we are considering today urges the Pentagon to correct this injustice.

RECOGNIZING WCXO IN CLINTON  
COUNTY, ILLINOIS**HON. JOHN SHIMKUS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 1999*

Mr. SHIMKUS. Mr. Speaker, I would like to take this time to congratulate WCXO in Clinton County which will begin broadcasting in mid-June from a state-of-the-art FM facility.

This station will not only provide music entertainment: it will also give a valuable resource to local residents by its commitment to the community through its broadcasting of boys' and girls' high school sporting events, local and headline news reports, and farm reports.

Owned by Joy Publishing, the station will be headed by General Manager Annette Bevel. Under her guidance and their dedicated staff composed mostly of Clinton County's own, I am confident that the station will be a great asset to Clinton County.

I applaud these efforts to improve communication, entertainment, and information within Clinton County and wish them well.

## IN HONOR OF MR. WHIT CLARK

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 1999*

Mr. KUCINICH. Mr. Speaker, I rise today to honor Mr. Whit Clark the principal of Col. John Glenn School.

Whit Clark has been a very successful educator for 33 years and an effective principal at Col. John Glenn for the last 13 years. Whit Clark has done an outstanding job as an educator for the last 33 years. For his exceptional efforts, he received a commendation from Mayor Gerald Trafis.

He has been a wonderful example in his community for truly being a man for others. His dedication to his profession is something that sticks out and should be recognized. He has a love for his position unlike anyone I have ever seen. He will be greatly missed when he retires on June 6th of this year.

My fellow colleagues, please join me in honoring one of Cleveland's great educators Mr. Whit Clark.

ROCKY MOUNTAIN NATIONAL  
PARK WILDERNESS ACT OF 1999

**HON. MARK UDALL**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 1999*

Mr. UDALL of Colorado. Mr. Speaker, today I am introducing the Rocky Mountain National Park Wilderness Act of 1999. This legislation will provide important protection and management direction for some truly remarkable country, adding nearly 250,000 acres in the park to the National Wilderness Preservation System.

The bill is essentially identical to one my predecessor, Representative David Skaggs, introduced in October of last year, which in turn was based on similar measures he had proposed in the 103rd and 104th Congresses. It also reflects previous proposals by former Senator Bill Armstrong and others. I am grateful to have the opportunity to press forward in the effort to complete the work they began.

Over the last several years my predecessor worked with the National Park Service and others to refine the boundaries of the areas proposed for wilderness designation and consulted closely with many interested parties in Colorado, including local officials and both the Northern Colorado Water Conservancy District and the St. Vrain & Left Hand Ditch Water Conservancy District. These consultations provided the basis for many of his bill's provisions, particularly regarding the status of existing water facilities, and I have drawn on them in shaping the bill I am introducing today.

Covering 94 percent of the park, the new wilderness will include Longs Peaks and other major mountains along the Great Continental Divide, glacial cirques and snow fields, broad expanses of alpine tundra and wet meadows, old-growth forests, and hundreds of lakes and streams, all untrammelled by human structures or passage. Indeed, examples of all the natural ecosystems that make up the splendor of Rocky Mountain National Park are included in this wilderness designation.

The features of these lands and waters that make Rocky Mountain National park a true gem in our national parks system also make it an outstanding wilderness candidate.

The wilderness boundaries are carefully located to assure continued access for use of existing roadways, buildings and developed areas; privately owned land, and areas where additional facilities and roadwork will improve park management and visitor services. In addition, specific provisions are included to assure that there will be no adverse effects on continued use of existing water facilities.

This bill is based on National Park Service recommendations, prepared 25 years ago and presented to Congress by President Nixon. It seems to me that, in that time, there has been sufficient study, consideration, and refinement of those recommendations so that Congress can proceed with this legislation. I believe that this bill constitutes a fair and complete proposal, sufficiently providing for the legitimate needs of the public at large and all interested groups, and deserves to be enacted in this form.

It took more than a decade before the Colorado delegation and the Congress were finally able, in 1993, to pass the most recent bill to designate additional wilderness in our state's national forests. We now must take up the urgent question of wilderness designations of lands managed by the Bureau of Land Management. And the time is ripe for finally resolving the status of the lands within Rocky Mountain National Park that are dealt with in this bill.

All Coloradans know that the question of possible impacts on water rights can be a primary point of contention in Congressional debates over designating wilderness areas. So, it's very important to understand that the question of water rights for Rocky Mountain National Park wilderness is entirely different from many considered before, and is far simpler.

To begin with, it has long been recognized under the laws of the United States and Colorado, including a decision of the Colorado Supreme Court, that Rocky Mountain National Park already has extensive federal reserved water rights arising from the creation of the national park itself.

Division One of the Colorado Water Court, which has jurisdiction over the portion of the park that is east of the continental divide, has already decided how extensive the water rights are in its portion of the park. In December, 1993, the court ruled that the park has reserved rights to all water within the park that was unappropriated at the time the park was created. As a result of this decision, in the eastern half of the park there literally is no more water for either the park or anybody else to claim. This is not, so far as I have been able to find out, a controversial decision, because there is a widespread consensus that there should be no new water projects developed within Rocky Mountain National Park. And, since the park sits astride the continental divide, there's no higher land around from which streams flow into the park, so there is no possibility of any upstream diversions.

As for the western side of the park, the water court has not yet ruled on the extent of the park's existing water rights there, although it has affirmed that the park does have such rights. With all other rights to water arising in the park and flowing west already claimed, as a practical matter under Colorado water law, this wilderness designation will not restrict any new water claims.

And it's important to emphasize that any wilderness water rights amount only to guarantees that water will continue to flow through and out of the park as it always has. This preserves the natural environment of the park, but it doesn't affect downstream water use. Once water leaves the park, it will continue to be available for diversion and use under Colorado law regardless of whether or not lands within the park are designated as wilderness.

These legal and practical realities are reflected in my bill—as in my predecessor's—by inclusion of a finding that because the park already has these extensive reserved rights to water, there is no need for any additional reservation of such right, and an explicit disclaimer that the bill effects any such reservation.

Some may ask, why should we designate wilderness in a national park? Isn't park protection the same as wilderness, or at least as good? The answer is that the wilderness designation will give an important additional level

of protection to most of the park. Our national park system was created, in part, to recognize and preserve prime examples of outstanding landscape. At Rocky Mountain National Park in particular, good Park Service management over the past 83 years has kept most of the park in a natural condition. And all the lands that are covered by this bill are currently being managed, in essence, to protect their wilderness character. Formal wilderness designation will no longer leave this question to the discretion of the Park Service, but will make it clear that within the designated areas there will never be roads, visitor facilities, or other man-made features that interfere with the spectacular natural beauty and wildness of the mountains.

This kind of protection is especially important for a park like Rocky Mountain, which is relatively small by western standards. As surrounding land development and alteration has accelerated in recent years, the pristine nature of the park's backcountry becomes an increasingly rare feature of Colorado's landscape.

Further, Rocky Mountain National Park's popularity demands definitive and permanent protection for wild areas against possible pressures for development within the park. While only about one tenth the size of Yellowstone National Park, Rocky Mountain sees nearly the same number of visitors each year as does our first national park.

At the same time, designating these carefully selected portions of Rocky Mountain as wilderness will make other areas, now restricted under interim wilderness protection management, available for overdue improvements to park roads and visitor facilities.

So, Mr. Speaker, this bill will protect some of our nation's finest wild lands. It will protect existing rights. It will not limit any existing opportunity for new water development. And it will affirm our commitment in Colorado to preserving the very features that make our State such a remarkable place to live. Thus, the bill deserves prompt enactment.

I am attaching a fact sheet giving more details about the bill:

ROCKY MOUNTAIN NATIONAL PARK  
WILDERNESS ACT

1. ROCKY MOUNTAIN NATIONAL PARK

Rocky Mountain National Park, one of the nation's most visited parks, possesses some of the most pristine and striking alpine ecosystems and natural landscapes in the continental United States. This park straddles the Continental Divide along Colorado's northern Front Range. It contains high altitude lakes, herds of bighorn sheep and elk, glacial cirques and snow fields, broad expanses of alpine tundra, old-growth forests and thundering rivers. It also contains Longs Peak, one of Colorado's 54 fourteen thousand-foot peaks.

2. CONGRESSMAN UDALL'S ROCKY MOUNTAIN  
NATIONAL PARK WILDERNESS PROPOSAL

Former Congressman David Skaggs from the Second District had been working for years to designate certain areas within the Park as wilderness. Congressman Skaggs introduced a bill last year, and this proposal by Congressman Udall is essentially identical.

The Udall proposal would designate nearly 250,000 acres within Rocky Mountain National Park, or about 94 percent of the Park, as wilderness, including Longs Peak—the areas included are based on the recommendations prepared over 24 years ago by President Nixon with some revisions in boundaries to