

The bill will do three things, each of which is absolutely necessary to continue to attract and retain the very best and brightest to our federal law enforcement agencies. First, the bill will eliminate certain existing limits on the amount of overtime pay federal law enforcement agents can receive. Second, the bill will bring up-to-date outmoded increases in the pay received by agents who work in certain high-cost metropolitan areas. Third, the bill directs the Office of Personnel Management, which oversees pay and benefit issues for federal employees, to study and, if warranted, implement a separate pay structure for federal law enforcement officers who are now evaluated, promoted, and paid under the same system as all other federal employees.

The first two provisions are essentially technical adjustments aimed at fairly compensating federal agents for the overtime they put in (and they have put in A LOT of it since 9/11) as well as the higher cost of living in the nation's larger metropolitan areas, like New York, San Francisco, and here in Washington, D.C. where the price of real estate has risen so sharply in recent years that many federal agents cannot afford to purchase even a modest home.

The third provision will address the long-standing need for an examination and ultimate implementation of a separate pay and promotion system for federal law enforcement. The individuals who devote their lives to front-line enforcement of the laws of the United States and the protection of our national security should be functioning under a personnel system tailored to the demands of their work, which is fundamentally different than that done by civil servants in other agencies.

Mr. Speaker, now is the right time for Congress to take action in this area. Just last week, OPM Director Kay Coles James outlined the Bush Administration's initiatives for improving the antiquated system of pay and promotion for all federal employees. OPM reported that the antiquated General Schedule ("GS") that sets forth pay and promotion levels does not adequately compete with pay levels in the private sector, nor does it encourage individual accomplishment and innovation or grant individual agencies with the flexibility they need to address their particular human capital needs. I support this effort to reform and modernize our federal civil service pay system for all federal employees, in whatever agency they serve.

However, nowhere are these criticisms of the GS system more pronounced than among our federal law enforcement agencies. As Congress continues to hold hearings and review a wide array of reforms to the GS system, I believe we should take the interim steps called for in the Federal Law Enforcement Pay Equity and Reform Act to ensure that we do not lose an unacceptable number of quality law enforcement officers.

A law enforcement pay system is not a new idea. The last three administrations have supported the concept. In fact, in 1993, the OPM released a study and report to Congress which found that the GS system created largely for white collar civil servants simply does not fit the role, mission, or demands of modern federal law enforcement agencies. It found that the GS system does not adequately allow for promotion and advancement based on the individual training, scope of work, danger level, or personal ambition and innovation of federal agents.

Nor does it adequately compensate mid-and upper-level management within the agencies. The so-called "pay compression" at these agencies, the report found, sees many agents hit a pay ceiling mid-way through their careers. Thus, just at the time when these agents become the most experienced, seasoned, and valuable to the U.S., they are left with very little financial incentive to continue advancing in their careers.

Mr. Speaker, in no way am I suggesting that these agents do what they do solely, or even largely, for the money. If money were all that motivated them, they would have chosen a different career from the outset. Far from it, most of the federal agents I know do what they do and put their lives on the line because they have a burning desire to serve their country and to protect Americans from crime. But they must also make ends meet and provide for their families, and for many agents, that is becoming harder and harder to do.

Mr. Speaker, at no time before have these inadequacies of the GS system for law enforcement officers been more pronounced than today. We are facing a "perfect storm" of personnel demands at these agencies: as the demands on these agents skyrocket, the private sector is aggressively seeking to recruit those agents.

Mr. Speaker, since 9/11, agents are working tremendous amounts of overtime. I have met and spoken with many federal law enforcement agents and agencies, and in particular with the FBI and its members' association, the FBI Agents Association. They have told me that it is not uncommon for an average FBI agent, for example, to today be working 60 to 80-hour work weeks, or even more. Now long hours at the FBI is nothing new. As a former FBI agent myself, I can tell you that marathon sessions of investigation, surveillance, research, and apprehension go with the territory. Agents know this, and they accept it. More importantly, their spouses and children must accept it as part of the job.

But today, a significant number of the nation's FBI agents have been assigned to anti-terrorism-related jobs. Not only are these agents working day and night to identify and apprehend terrorists, but the other agents at the FBI are pulling double-duty as they maintain crime-fighting efforts in the many other jurisdictional areas. At the same time, private sector companies are aggressively recruiting security experts as they, too, seek to address terrorist and other threats. Corporations across America are offering big salaries and big signing bonuses to anyone who has demonstrable experience in terrorism and security. Invariably, they recruit from the ranks of our national law enforcement agents to fill that need.

If America is to win, and I mean WIN the war against terrorism and crime, then we simply must be able to recruit and retain intelligent, talented, and highly motivated men and women. The FBI or any other agency you look at is no better and no worse than the people who work there. I believe that we have the very best people and the very best national law enforcement agencies to be found anywhere in the world. But if we want to maintain that exceptional level of quality in the face of new threats and new challenges to our national security, we must pay these people what they're worth and we must provide the flexibility to promote them on criteria more than simply how long they have worked in

their particular job. This legislation goes a long way toward accomplishing these goals, and I urge my colleagues to support it.

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IN CELEBRATION OF ACHIEVEMENTS OF TAIWANESE AMERICANS DURING TAIWANESE AMERICAN HERITAGE WEEK

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**HON. JOHN SHIMKUS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 16, 2002*

Mr. SHIMKUS. Mr. Speaker, I rise today to recognize and celebrate the achievements of Taiwanese Americans during Taiwanese American Heritage Week, which will be held from May 11th to May 18th of this year. This Heritage Week serves as a vehicle to promote the image and welfare of Taiwanese Americans to society, as well as to enhance a mutual understanding and consolidation among different generations of Taiwanese Americans. During this special week, we are able to embrace America's diversity and celebrate the spirit of community that binds us together as one nation.

Two weekends ago, I had the pleasure of attending a Taiwanese American Heritage day at the St. Louis Zoo. During this event, I learned more about the outstanding contributions that Taiwanese Americans have made to our nation and to the world. I was truly impressed to meet so many Taiwanese Americans that were passionate about preserving the value of democracy, freedom, and the rule of law for their mother country while building stronger ties with their new homeland.

With all that Taiwanese Americans have accomplished, there can be no complete satisfaction until Taiwan's status and global contributions are respected and appreciated by the international community. I hope that the various Heritage Week celebrations around the nation will help further the positive contributions of Taiwanese Americans as they continue to make great strides in bringing together the best of the East and West. Mr. Speaker, together we can make the Taiwanese American Heritage Week a valuable and enduring means for celebration.

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RECOGNIZING STEPHEN T. FERGUSON ON HIS APPOINTMENT TO THE U.S. MILITARY ACADEMY

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**HON. PAUL E. GILLMOR**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 16, 2002*

Mr. GILLMOR. Mr. Speaker, it is with great pride that I rise today to recognize my constituent, Stephen T. Ferguson of Elyria, Ohio, who recently accepted his appointment to the U.S. Military Academy at West Point.

Steve will soon graduate from Keystone High School. During his high school career, he has maintained a high grade point average, and is a member of the National Honor Society. He is an accomplished athlete, earning a varsity letter in football. And, he has clearly demonstrated his leadership ability, serving as class president and vice president, as president of the National Honor Society and as captain of the football team.

Steve Ferguson can be very proud of his many accomplishments. He is a credit to his family, his school, and his community. By accepting his appointment, Steve is accepting a unique challenge.

The Academy is the pinnacle of leadership development for the United States Army. As a member of the U.S. Corps of Cadets, he will face a most demanding academic curriculum and physical regimen. He will live, study and prepare in an environment where strong leadership thrives, individual achievement is expected, and personal integrity is demanded.

Mr. Speaker, General John W. Vessey, Jr. once wrote, "The Nation's ability to remain free and at peace depends in no small measure on whether we will continue to inspire our youth to serve."

I am confident that Steve Ferguson has the character and ability to excel at the U.S. Military Academy at West Point. I ask my colleagues to join me in wishing him well as he begins his very important service to our nation.

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FINANCIAL INSTITUTIONS  
REGULATIONS

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**HON. STEVE C. LATOURETTE**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 16, 2002

Mr. LATOURETTE. Mr. Speaker, I was glad to see that a subcommittee of the House Financial Services Committee marked up legislation this week to help ease regulatory burdens placed on our nation's financial institutions—including credit unions. As a member of the Financial Services Committee and one of the authors of the Credit Union Membership Access Act, which was signed into law on August 7, 1998, I would like to bring an article recently published in the American Banker to the attention of my colleagues and submit it for the record.

It is important to remember that credit unions were created to exist solely for the purpose of offering financial services to folks within their defined field of membership. Unlike other financial institutions that can provide services to the general public, credit unions cannot. Also, as nonprofit entities that are member-owned, credit unions have consistently delivered to their members quality personal services at the lowest possible cost.

On April 25, 2002, the Financial Services Committee Subcommittee on Financial Institutions and Consumer Credit held its second hearing on regulatory relief. At that time I heard testimony from witnesses representing the credit union community and the issues they face, such as the trend of credit union conversions from federal to state charters. Just as the Credit Union Membership Access Act was much needed at the time of its enactment, I believe that true regulatory relief for insured depository institutions and for our nation's credit unions is now both necessary and appropriate.

With that in mind, Mr. Speaker I would like to submit for the record the text of an article from the American Banker website which comes from an interview with Fred Becker, President of the National Association of Federal Credit Unions.

D.C. SPEAKS: TO CREDIT UNION ADVOCATE,  
SERVICE RECORD SAYS IT ALL  
(By Nicole Duran)

WASHINGTON.—Credit unions do a better job of serving their communities than other types of financial institutions and could do even more if they were not hamstrung by regulatory impediments, said Fred Becker, the president and chief executive officer of the National Association of Federal Credit Unions.

"Credit Unions are better at serving everyone than banks," Mr. Becker said, referring to an American Banker survey last July that revealed credit unions are on a 10-year run for drawing the loudest applause from customers.

Critics accused credit unions and their regulator, the National Credit Union Administration, of not caring enough about low- and moderate-income people when the agency—with support from Mr. Becker's organization and others—pulled the plug on a community reinvestment rule in December before it took effect.

The rule, known as the Community Action Plan, would have required credit unions with community charters, to file plans on how they intended to serve all segments of their membership.

Mr. Becker said that the statistics show that credit unions already reach out to minorities and underserved individuals.

Credit unions approved mortgages for 84% of applicants with household incomes of \$40,000 or less, while banks approved 62% and thrifts 72%, said Mr. Becker, citing 2000 Home Mortgage Disclosure Act data. Also, credit unions lent to 70% of the minorities in that income bracket who applied for mortgages, while banks granted 56% of similar applications and thrifts 63%, he said.

There is a fundamental misunderstanding among critics—namely the National Community Reinvestment Coalition and the Woodstock Institute, Mr. Becker said.

"Credit unions don't serve the general public," he said. "You can't just walk in and join a credit union. Only recently have they been able to expand their membership fields."

The critics "may want to take a different approach in dealing with us and work with us," he said. "Anyone can always do better."

The sole purpose of the tax-exempt, nonprofit institutions is to serve members, and most offer higher-quality loans at a lower cost than consumers can get at any other type of institution, he said.

But Mr. Becker said he envisions credit unions doing even more to reach those who are not well served by mainstream and fringe financial institutions, if Congress will allow it. For example, credit unions could aid small-business owners who find it difficult to have their lending needs met, he said.

Credit unions' business-loan portfolios cannot exceed roughly 13% of an institution's total assets. If that limit were raised or lifted, credit unions could fill the void in small-business lending, he said.

Mr. Becker also wants lawmakers to allow more credit union participation in the Small Business Administration's 7(a) loan program. Right now only community-chartered credit unions may participate, and each must get individual permission. Credit unions, as an entire class, should be allowed to make SBA-backed loans, he says.

Rep. Stephanie Tubbs-Jones, D-Ohio, has written a proposal to broaden SBA participation for credit unions, but her attempts to attach it as an amendment to other legislation have so far failed.

Credit unions are in a Catch-22, Mr. Becker said—they cannot participate in the program because they do not serve the general

public, but they are barred from serving the general public by law. That logic is "ludicrous," he said.

Mr. Becker also called for the removal of other restrictions, such as the rule that credit unions cannot cash checks for nonmembers. If that rule were changed, consumers without checking accounts could have a cheaper alternative check-cashing outlets, he said.

A House Financial Services subcommittee is scheduled to vote Wednesday on a regulatory relief bill that would eliminate the prohibition and grant other items on Mr. Becker's wish list.

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PERSONAL EXPLANATION

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**HON. JOHN E. SWEENEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 16, 2002

**Mr. SWEENEY.** Mr. Speaker, on May 14, 2002, I missed the rollcall vote No. 159. If I had been present I would have voted "yea."

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IN APPRECIATION OF MARTY RUSSO'S CONTRIBUTIONS TO OUR COUNTRY

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**HON. GEORGE MILLER**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 16, 2002

**Mr. GEORGE MILLER** of California. Mr. Speaker, earlier this spring, the newspaper "Roll Call" ran a story on our former colleague Marty Russo. Marty was our colleague for 18 years. During that time, he was an outstanding Member of Congress, with his service on the Commerce and the Ways & Means Committees. He played a crucial role for the Democrats in Congress as a Deputy Whip where he was our most effective vote counter. Marty was a complete Member of Congress in meeting his responsibilities to his constituents, to his fellow members of the House and to his party. The House of Representatives is richer for his service to our country.

The newspaper "Roll Call" also makes it clear that the personal and professional skills that Marty demonstrated as a Member of the House are serving him well in the private sector as he helps lead Cassidy & Associates in a top position among governmental representation firms in Washington, DC. The article also makes it clear that Marty is finding the time out of Congress to enjoy his beautiful family.

Mr. Speaker, I want to share the "Roll Call" article with our colleagues and express my appreciation for my former colleague's important contributions to our country.

SECOND-GREATEST JOB IN THE WORLD

(By Courtney Thompson)

Upon entering former Illinois Rep. Marty Russo's (D) D.C. office, one immediately notices the myriad of photos covering the walls.

There are shots of Russo in a golf foursome with former Presidents Bill Clinton, George Bush and Gerald Ford; Russo smiling with Michael Jordan; Russo with his arm around Speaker Tip O'Neill; Russo and Arnold Palmer posing on the golf course; Russo stealing home plate at the Congressional baseball