genuinely appreciative for the opportunity of so doing. However, the greatest joy is when I contemplate the opportunities and potential that the immediate future affords our party to contribute to making our community, State, Nation and world a better place for our children and their children.

This contemporary popular political phenomenon we are experiencing as a result of November 8, and the apparent rediscovery of the tenth amendment of our Bill of Rights, is indeed promising. However, the implementation of reclaiming all reserved powers for the States and the people is going to be one enormous challenge, after 60 years in the opposite direction.

The accumulated vested special interests created, enlarged and entrenched during three score years are awesome! Accomplishing such a feat is only possible by retention of the inordinate cooperation and oneness of purpose shared by republicans in the last election.

Our failure to seize upon and well perform during this brief unique opportunity will only serve to further diminish the confidence in the two party system that so fragilely underpins this great Nation and its perceived destiny. Elections are only vital as pre-requisites to providing good government.●

In closing I would like to say that I believe the City of Indianapolis, the State of Indiana and our Nation owe L. Keith Bulen a debt of gratitude for this years of unselfish service. The country would do well to have a thousand people like Keith Bulen active in the political process.

STORMWATER MANAGEMENT IMPROVEMENT ACT OF 1995

HON. BLANCHE LAMBERT LINCOLN

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 1995

Mrs. LINCOLN. Mr. Speaker, I rise today to introduce the Stormwater Management Improvement Act of 1995, legislation to assist small cities and small businesses in their compliance requirements under the Clean Water Act.

Under the Clean Water Act, cities and industries must obtain permits for stormwater discharges. This act has required cities serving a population of 100,000 individuals or more to comply with the permit requirement. However, as of October 1994, smaller cities are also technically required to comply with this section of the law even though the Environmental Protection Agency [EPA] has not issued regulations for the cities with populations less than 100,000.

While the smaller cities have received assurances from the EPA that it will not enforce the stormwater requirements, many cities fear that citizens will file suits against them for not complying with the act.

The objective of the Stormwater Management Program is to ensure that runoff from city streets and parking lots into stormwater drainage pipes and ditches meets the water quality standards set out in the act. Under a stormwater discharge permit, cities must adopt programs to reduce the amount of pollution entering our waterways. These programs include street cleaning, household hazardous waste pickup, leaf pickup, cracking down on illicit discharges of raw sewage and other pollutants and public education. These management plans are worthwhile, but very expensive to implement.

According to the National League of Cities, the average cost of obtaining a permit is $625,000. In Little Rock, AR, it cost $525,000 over three years to get the permit and it is estimated to cost an additional $125,000 per year to run the program. These costs for a small community would be disastrous. In a rural area, where financial resources are scarce because of the limited tax base, these requirements would detract from other essential programs, such as sewage treatment and safe drinking water requirements. With scarce resources, these small communities need to focus on the bare necessities to preserve the health and safety of their residents.

The Stormwater Management Improvement Act of 1995 would provide the needed relief from this permit requirement for cities with population less than 50,000 individuals by exempting them from the permit requirements. The bill would also delay permit requirements for cities with population between 50,000 and 100,000 until October 1, 2001, and instruct the EPA to promulgate regulations for these cities. Nonurbanzied areas are completely exempt from the permit requirements.

In addition, industries must also comply with the stormwater permit requirements. However, we run into the same situation where the requirements apply equally to both the large industrial polluters and the small businessmen. Again, one size does not fit all. In my own congressional district, a small businessman who runs a portable sawmill was required to obtain a stormwater permit. He travels from tree stand to tree stand to harvest the timber. In the process, he leaves some sawdust behind. This man is not a point source nor do his activities contribute to the degradation of the quality of the surrounding waterways. However, he is forced to obtain an expensive permit that results in very little water quality control and is treated in the same way as the large lumber mills.

My bill would exempt the small business or industry that employs no more than 25 people from the permit requirements unless the EPA or delegated state agency determines that the facility contributes to a violation of a water quality standard or is a significant contributor of pollutants to waters of the United States.

I am not an advocate of promoting dirty industry over the health of our environment, nor do I want to see polluted waterways. However, I do want to ensure that we get the biggest bang for our buck by focusing on the big problems. I urge my colleagues to support this bill to ease the Federal mandates imposed on our smaller cities and businesses.

FEDERAL DIRECT STUDENT LOAN PROGRAM

HON. PAT WILLIAMS

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 1995

Mr. WILLIAMS. Mr. Speaker, there's been an awful lot of talk recently abut the new Federal Direct Student Loan Program. As you recall, we enacted this program last Congress. It's currently being phased-in, and we're beginning to get some results from this phase-in. This school year 104 colleges and universities are direct lenders. Their students are able to get all of their student aid needs addressed at one location, the college financial aid office. From what people in my home State of Montana tell me, the program is good for students and parents, and it's bringing some simplicity to a student aid system that is often too complex. The only complaint I hear in Montana is that not enough schools are direct lenders. Starting this coming July, another 1,400 schools will become direct lenders. This is a big jump in participation rates, but from the preliminary reports we're getting I don't think it's an impossible hurdle to overcome. Recently the Association of Community College Trustees surveyed community colleges who already are direct lenders. The results from this survey are impressive: Direct loans appear to serve students better; schools benefit more from this program; and the Department of Education appears to be running the program quite well. I'm enclosing a copy of this report for my colleagues review. I urge you all to read it.

COMMUNITY COLLEGES AND DIRECT LENDING

(By Melanie Jackson, Director of Federal Regulations, Association of Community College Trustees, February 1995)

BACKGROUND—HISTORY

Community colleges have supported the concept of a direct loan program as an additional choice or option (with institutional participation voluntary) for the distribution of federal guaranteed student loan funds since the proposal for a small, pilot program was launched by the Bush Administration in 1991. The 1992 Amendments to the Higher Education Act, signed on July 23, 1992, included the Bush proposal for a pilot program. However, before it could be implemented, the new Clinton Administration took office and pushed for legislation to change to a full-blown system of direct lending, with the federal government making loans to students through their colleges. The Clinton proposal eliminated banks, secondary markets, and guaranty agencies, and claimed the federal government would save billions in costs by this move. Although the 103rd Congress was eager to apply the billions in savings toward deficit reduction, concerns were raised about possible disruption in the financial markets and the ability of the U.S. Department of Education to effectively and efficiently manage a full-blown program.

Congress and the Administration compromised, and the 1993 Budget Reconciliation bill yielded a dual program. The current bank-based system was continued, but federal subsidies to lenders and guaranty agencies were reduced. Expanded authority was given to the Department of Education to implement a direct government loan program for students, but a five-year phase-in was required and caps were set on the amount of loan volume allowed to be handled by the government for each year. The program was to start small in the 1994–1995 academic year, with a first-year cap at 5 percent of the loan volume, rising to 40 percent the second year (plus institutional demand), and a fifth-year cap set at 60 percent (plus institutional demand). One hundred and four schools, nine of which are community colleges, were selected by the Department of Education to participate in the program's initial year.

THE CURRENT POLICY CLIMATE—CONFLICTING PROPOSALS

Just as the second semester of the first year of direct lending got underway (January 1995), winds of change for the program appeared to be blowing again from Washington. The Administration is pushing for a