

and we had many vacant lots on which to play ball.

After incorporation in 1945, North Bay Village began rapid growth; yet one could still stand on high ground and count the houses.

Today, under the leadership of Mayor Ignacio Diaz, City Manager Rafael Casals, and the North Bay Village Council, I am proud to call North Bay Village the home of Clay and Rita Shaw.

Mr. Speaker, my congratulations to the 5,650 residents and Mayor Diaz on this wonderful day.

TRIBUTE TO VERNA LEE CLARK
OF MADISON COUNTY, ALABAMA

HON. ROBERT E. (BUD) CRAMER, JR.

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. CRAMER. Mr. Speaker, I pay tribute to Verna Lee Clark, Director of the Retired Senior Volunteer Program of Madison County. Ms. Clark is being honored today at a retirement reception and I wanted to express my gratitude for her 24 years of dedicated service to the senior citizens of Madison County, Alabama.

Through her work with each senior at the Huntsville-Madison County Seniors Center, she has given to her community tenfold. By providing service opportunities for senior citizens, she gives them a sense of accomplishment and self-worth. She allows them to remain connected to their community and other parts of society. By finding the right match for their individual talents and skills, she has reaffirmed countless seniors in North Alabama.

For nearly a quarter of a century, she has recognized the individual assets of each person before her and matched him or her with a service need in our community. I wish to take this opportunity to thank her for her exemplary role with the Senior Center. For her hard work, loyalty and kind heart, I feel that this is an apt honor.

On behalf of the Congress of the United States, I pay homage to Ms. Clark and thank her for a job well done. I know her seven children and fourteen grandchildren will relish the extra time with Ms. Clark. I congratulate Ms. Clark on her retirement and wish her a well-deserved rest.

INTRODUCTION OF THE FIRST
ACCOUNTS ACT OF 2000 (H.R. 4490)

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. LaFALCE. Mr. Speaker, today I'm proud to introduce legislation to bring more low-income Americans, those who remain "unbanked," into America's financial mainstream. This legislation reflects an initiative proposed by President Clinton in his FY 2001 budget, which is referred to as the "First Accounts" initiative. I am pleased to note that a number of my colleagues, including JIM LEACH, MAXINE WATERS, and BARNEY FRANK, have joined me as original co-sponsors of this legislation. With their support, I look forward to en-

acting this important initiative into law in this session of Congress.

The bill I am introducing today, the First Accounts Act of 2000 (H.R. 4490), will help bridge the financial divide in America through the implementation of innovative strategies by the Department of the Treasury. This initiative complements the Treasury's Electronic Transfer Accounts, or ETAs, which are low-cost electronic accounts offered to recipients of Federal benefits. President Clinton proposed \$30 million from the FY 2001 budget for the First Accounts initiative, which unlike ETA, applies to non-recipients of Federal benefits. The First Accounts Act of 2000 consists of the following three basic elements: (1) Providing financial incentives to depository institutions to create low-cost bank accounts for low- and moderate-income individuals; (2) expanding access to ATMs in safe, secure and convenient locations, including U.S. Post Offices in low-income neighborhoods; and (3) implementing a financial literacy campaign to educate low- and moderate-income Americans about the benefits of a bank account for managing household finances and building assets over time.

Mr. Speaker, we often take for granted the significance to our daily lives of being part of the financial mainstream—that is, having the ability to direct-deposit our paychecks, write checks to pay our bills, and withdraw cash from ATMs. Unfortunately, roughly 8.4 million low-income Americans, according to the Federal Reserve, do not enjoy the simple privilege of a low-cost transaction or savings account that the rest of us enjoy. As a consequence, their financial condition, and ability to fully participate in the nation's current economic prosperity, suffers greatly.

The First Accounts Act of 2000 represents a meaningful effort to redress the imbalance between those of us who can afford and enjoy the convenience of readily available basic financial services, and those less fortunate American families who can't. Providing low-cost access to bank accounts would help save the scarce resources of America's less fortunate working families, many of whom pay more than \$15,000 over a lifetime for check-cashing and bill-paying services from less-regulated financial institutions, such as check-cashers and payday lenders.

The First Accounts initiative also represents sound economic policy. Research indicates that once "unbanked" families enter the doors of depository institutions as regular account holders, they are likely to become savers and begin to accumulate assets. Mainstream depository institutions will also benefit from the First Accounts initiative. A Federal Reserve study indicates that many low-income families with bank accounts also routinely used other bank products, including credit cards, automobile loans, first mortgages and certificates of deposits.

Mr. Speaker, the First Accounts Act of 2000 is good policy and makes good sense. I urge my colleagues on both sides of the aisle to support this bill.

FIRE FIGHTER DIES

HON. JOE SKEEN

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. SKEEN. Mr. Speaker, New Mexico suffered an even greater tragedy on Monday, May 15. As much of the attention of the nation has been on the fire that burned portions of Los Alamos, New Mexico, a blaze was sweeping across the Sacramento Mountains in the south central portion of my state. Two men died in a spotter plane that was being used to help fight the Scott Able fire. The following story by Diane Stallings, a staff writer with the Ruidoso News, captures the essence of what the life of Sam Tobias, a career employee with the United States Forest Service was all about:

[From the Ruidoso News, Wed., May 17, 2000]

TOBIAS REMEMBERED

(By Dianne Stallings)

When local forester Sam Tobias died Monday, he was doing a part of his job he especially enjoyed.

"Going on (fire) spotter planes was something that he loved," said longtime friend Ron Hannan with the U.S. Forest Service in Alamogordo.

Tobias, 47, was a passenger on a fire-spotting airplane that went down two miles northeast of the Alamogordo-White Sands airport at about 12:30 p.m. Monday. The pilot, who was from Columbia, Calif., also died in the crash. The two men were scheduled to fly over the Scott Able Fire in the Sacramento District southeast of Cloudcroft, according to authorities.

"He always had a smile on his face," said wildlife biologist Larry Cordova, who worked with Tobias on the Smokey Bear Ranger District with headquarters on Mechem Drive in Ruidoso.

District Ranger Jerry Hawkes said, "We're just in shock that we won't have Sam here with us anymore. He was here 12 years and everyone has grown so close. This is pretty hard for us."

"He was such a strong part of our district and the Forest Service. He was the peacemaker with that big smile, always helping and giving good advice. He had a lot of wisdom, enjoyed helping the community and trying to make things work out."

Tobias grew up in southwestern Pennsylvania, earning a bachelor of science degree from Pennsylvania State University.

He worked in recreation management his entire career, starting in the Tonto Basin Ranger District from 1975 to 1988 and then joining the Smokey Bear District.

"Sam helped out fighting fires and through the years, he was trained as an air attack coordinator," Hannan said. "He assisted many people fighting fires with his skill in coordinating air tankers, helicopters and fire crews."

Tobias knew every corner and cave of the Lincoln National Forest in Lincoln County. He loved the outdoors and enjoyed hiking, fishing and hunting.

His mark can be found on many of the decisions regarding use of forest land.

He's credited with improving the ski area, campgrounds and picnic areas that are considered models of design, district officials said.

He also worked with summer cabin owners, miners, outfitter guides and telecommunication specialists.

"Life-long friends of his have been calling in," Hannan said. "My wife worked for him

in 1988. She can't even talk right now. Sam was the kind of guy who helped out whenever and wherever he could. He'd show up with his tools to lay bricks—whatever you needed."

"We're certainly going to miss him."

Tobias and his wife, Jackie, who is a Ruidoso High School teacher, recently built a home in Ranches of Sonterra.

She traveled to the site of the crash Tuesday and was unavailable to arrange details of a memorial service tentatively planned for Friday, said Danny Sisson of La Grone Funeral Chapel in Ruidoso.

Tobias' younger brother and sister are expected to attend from Pennsylvania, where his mother still lives.

Dale Mance with the Forest Service on the Tonto National Forest in Arizona, said Tobias changed his life when they were young men.

"I grew up with him in Pennsylvania from the sixth grade on," Mance said. "He went to college and I went to the steel mills. I came out to visit him (when he was with the Forest Service in Arizona) in 1975 and I moved out the following year."

The two roomed together for several years and worked on the same forest.

They still occasionally hunted and fished together, said Mance, who was in recreation, but now is in the engineering division of the Forest Service.

"He was just an all-around great person," he said of Tobias. "He would do anything for you whether he knew you or not. He loved his work, he loved his family and was devoted to both."

Mance said representatives from several national forests plan to attend the memorial service. "Just because he was how he was," Mance will come to New Mexico later when things settle down.

Tobias was proud of the home the couple built and brought photographs to a spring training session to show his friends, Mance said.

"He's done it to me twice—changed my priorities," Mance said. "The first time was for the better (joining the Forest Service) and now again, I'm reassessing things."

"You could just meet him once and be a friend with his big smile and that twinkle in his eye and the bear hugs. Those bear hugs. That's what I'll miss."

MISSILE DEFENSE, DIRECTION AND DEVELOPMENT

HON. BOB SCHAFFER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. SCHAFFER. Mr. Speaker, America's national missile defense dominates policy issues. The question of how best to proceed seems to elude our country's security leaders. I am 100 percent convinced the United States must develop a reliable national missile defense (NMD) system. The question for me is not if, but what kind.

Regarding the technical aspects of NMD technology, I have drafted a few questions concerning various options, missile defense systems, and scenarios. I have addressed the questions to Dr. Hans Mark, Director of Defense Research and Engineering at the Pentagon. Dr. Mark has briefed me before on the intricacies of missile defense technology and his counsel is greatly appreciated.

A recent letter I posted to Dr. Mark follows. I urge our colleagues to review it and contact my office if interested in pursuing this topic in

the House. I intend to submit Dr. Mark's reply in the RECORD at a later date.

APRIL 27, 2000.

Dr. HANS MARK,

*Director of Defense Research and Engineering,
Washington, DC.*

DEAR DR. MARK: You have proved yourself a friend of advanced technology and space. You were extremely helpful last year with your letter of March 2, 1999 and its attachments. You were kind enough to meet with me, members of my staff, friends, and other Members of Congress.

I would value again the benefit of your expertise on the subjects of ballistic-missile defense, space, and advanced technology in the following areas. I trust the questions posed will help develop issues involved, and prove beneficial for public discussion.

BALLISTIC MISSILE DEFENSE

Under the Strategic Defense Initiative (SDI) development was completed on the Brilliant Pebbles Space Based Interceptor. In 1992, Brilliant Pebbles was ready to move into its acquisition phase having undergone its hover tests and having been approved by the Defense Acquisition Board.

To re-start Brilliant Pebbles, would it be advisable for the United States to go back to the leading aerospace contractors that were involved in its development back in the early 1990's, and should we develop an independent, second effort that would be less visible to Communist Chinese military intelligence?

In addition, would it be advisable to re-start Brilliant Pebbles under streamlined acquisition procedures to avoid unnecessary overhead, and costly and ineffective program delays?

SDI studied the possibilities of using Neutral Particle Beams, which were regarded as a potent weapon for ballistic missile defense applications. Under GPALS, Neutral Particle Beams received de-emphasis because of a program focus on near-term technologies (hit-to-kill and high energy lasers) rather than future technologies.

Allowing for a revived interest in ballistic missile defense programs, how would you structure a Neutral Particle Beam ballistic missile defense program, and what key areas of research would you emphasize?

SURVIVABILITY

Space-based ballistic missile defense can provide continuous, global coverage, and boost phase interception, which are characteristics not generally available with ground based defenses. Space based defenses can be built that are hardened against electromagnetic pulse from nuclear explosions or chemical emp warheads. In our meeting a year ago, you showed great enthusiasm for computer chips inherently resistant to emp.

Space-based defenses may also be built with passive countermeasures (detection and maneuver), redundancy, and hardening against high-energy lasers. Nonetheless, a critical area of survivability of space-based defenses will be their defense against high energy lasers on the ground. Beyond passive countermeasures or preemptive raids against high-energy laser facilities or platforms, what active defenses would you recommend?

Ostensibly, these active defenses could include kinetic energy weapons (tungsten rods) directed against ground based laser facilities, or a variant kinetic energy weapon using a maneuverable reentry vehicle. These active defenses may also include Space-Based Lasers of such a wavelength to enable them to reach into the atmosphere and counterattack a ground based laser. A review of the active defensive options we could develop in the near-term (four years under active program management) would be helpful.

ACCESS TO SPACE

Rapid, low-cost access to space remains an active concern for defense applications in spite of over two decades of discussion. Without going into a full blown discussion of reusable launch vehicles, two-stage reusable rockets, and Single Stage To Orbit (SSTO), your ideas would be welcome on how the United States can best develop the Rocket Based Combined Cycle (RBCC) engine and implement it in several innovative designs.

In particular, your input is sought as to whether the United States should run a parallel development program for the RBCC using several private firms without NASA, which has proved disappointing in its handling of the SSTO. Your advice is sought as to the use of the RBCC in a HyperSoar configuration (proposed by Lawrence Livermore's Preston H. Carter II) compared to other possible configurations and flight plans. In addition, your advice is sought on the development of a military "spaceplane" capability, whether it should use a rocket booster or an RBCC design.

DEVELOPMENT OF THE MOON

Your reference material in 1999 included plans for developing the moon, which were drawn up in the early 1990's before we knew the results of Project Clementine (1994) and Lunar Prospector (1998) firmly establishing the presence of water on the moon. The discovery of water on the moon is monumental, holding promise for the exploration of space we have yet to grasp. Plans can be made for the mining of water on the moon and its processing into rocket fuel. Your advice is sought on the best type of lunar development and rocket program that can take advantage of the discovery of water on the moon.

For example, a lunar development program could encompass the parallel development of: a) the mining and processing of water at the lunar poles, b) a lunar observatory on the backside of the moon, c) the development of an earth-moon transportation system going from the moon's surface to Low Earth Orbit for the transport of water, rocket fuel (hydrogen and oxygen), and other items. Of course, other facilities and operations could be added later, once this basic infrastructure is established. Your thoughts on this subject would be most welcomed.

NUCLEAR ENERGY

The commercial use of nuclear energy on earth has received less than enthusiastic support in some quarters as the use of nuclear energy brings with it legitimate safety and environmental concerns. The use of nuclear energy in space, however, appears to mark an appropriate and beneficial application for nuclear energy.

Most space systems will be closed environments where nuclear reactors will have a natural, physical detachment, softening safety and environmental issues. In many circumstances nuclear waste products can be shipped to the sun without excessive effort. Your advice is sought on the types of nuclear reactors we should develop for use in space and their potential application with a lunar base.

Your advice is also sought on how we can achieve controlled fusion energy. The continuation of existing programs and appropriations will, apparently, not get the job done. The promise of fusion energy remains unfulfilled. What types of programs do we need to bring this hope to fulfillment? Please bear in mind that the potential use of fusion energy may also find its application in space. It has been pointed out how a lunar economy could mine Helium-3 for fusion energy.

NAVAL WARFARE

The efforts of the United States in developing new aspects of naval warfare appear to