

years now, and I can't tell you how proud I am to be a part of this organization. I have always been one to put community and country above self and it is the Grange that embodies this spirit. In that regard, I always judge people based on what they return to their community. By that regard, all the members, past and present, of the Corinth Grange are truly great Americans.

Mr. Speaker, the members of the Corinth Grange No. 823 will be holding an open house to commemorate their 100th anniversary on August 25 of this year. As they will gather at the Grange Hall on Main Street, I ask now that you, and all Members of the House join with me to pay tribute to everyone who has comprised their history since back in 1896, they certainly deserve it.

CONFERENCE REPORT ON H.R. 3734,
PERSONAL RESPONSIBILITY AND
WORK OPPORTUNITY RECONCILI-
ATION ACT OF 1996

SPEECH OF

HON. KAREN MCCARTHY

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 31, 1996

Ms. MCCARTHY. Mr. Speaker, I would like to submit for the record the following letter from the National Conference of State Legislatures [NCSL] regarding welfare reform. As past president of NCSL, I understand first hand the concerns they raise about meeting the work requirements in H.R. 3734 without adequate Federal funding and the potential cost shifts the welfare reform proposal places on States. I supported H.R. 3734 with similar concerns and look forward to working with State legislators during the 105th Congress to see that these concerns are addressed:

NATIONAL CONFERENCE
OF STATE LEGISLATURES,
Washington, DC July 31, 1996.

Hon. KAREN MCCARTHY,
U.S. House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE MCCARTHY: The National Conference of State Legislatures (NCSL) has long sought federal legislation reforming our welfare system and now urges your support for the conference agreement on H.R. 3734. This legislation builds on the numerous state legislative welfare reform efforts of the past decade and on federal waivers granted in recent years.

We particularly are pleased with the creation of block grants for cash assistance and child care and the programmatic and administrative flexibility they may bring. The inclusion of increased child care funding, establishment of a contingency fund, preservation of child welfare entitlements and preservation of state legislative authority over block grant funds are notable achievements and represent key provisions recommended and sought by NCSL. We are further gratified with the inclusion of several policy options, such as the state option to provide Medicaid to legal immigrants and refugees, recognition of the need for adequate transition time, restructuring of child support collection systems and initiatives as well as an exemption for states from electronic benefit transfer liabilities.

We remain particularly concerned about work participation requirements and a related array of policy mandates and sanctions. These will be troublesome. The flexibility

needed in the work participation area is missing. Furthermore, the Congressional Budget Office has repeatedly warned of the multi-billion dollar shortfall in federal funding for work efforts. We recommend that Congress and the Administration collaborate with state legislators and others to review and evaluate work requirements, state experiences with these requirements, funding needs and worker placement and job retention accomplishments commencing with the 105th Congress.

We continue to question policy changes in H.R. 3734 regarding income security accessibility for legal immigrants and refugees. We remain convinced that H.R. 3734 will produce unfunded mandates and cost shifts to state and local governments of unacceptable proportions. We strongly recommend that Congress and the Administration immediately begin an analysis and review of state experiences regarding income security program availability for legal immigrant populations, particularly children, the elderly and the disabled. Those provisions of H.R. 3734 regarding legal immigrants should be tested against the intent and objectives of S. 1, the Unfunded Mandate Reform Act of 1995, and Executive Order 12875. This recommended review and analysis should involve state legislators and other officials.

H.R. 3734 represents a number of policy compromises. It also offers states new opportunities to manage a welfare system most Americans agree needs restructuring and re-direction. Despite some of its aforementioned shortcomings, we encourage your support for H.R. 3734 and urge you to work with state legislators to ensure its success.

Sincerely,

MICHAEL E. BOX,
Majority Chairman,
Alabama House,
President, NCSL.

JAMES J. LACK,
State Senator, New
York, Immediate
Past President,
NCSL.

WOMEN'S BUSINESS TRAINING
PROGRAM

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, August 2, 1996

Mr. LaFALCE. Mr. Speaker, today I am introducing legislation to authorize permanently a very successful, low-cost, community-based program that I created as part of the Women's Business Ownership Act of 1988, to train and counsel current and potential women business owners.

Mr. Chairman, women entrepreneurs remain an increasingly significant part of the U.S. economy. They account for approximately one-third of all U.S. businesses and are starting businesses at twice the rate of men. Masked by these impressive statistics, however, is the fact that women encounter numerous obstacles trying to start, maintain or expand a business—obstacles which must be eliminated if we are ever to realize the full potential of this dynamic sector of our economy.

While all small businesses have common challenges—access to capital, for example—there are particular problems faced by women. In 1988, the Committee on Small Business heard testimony from dozens of women business owners on this issue, and one area

which was repeatedly cited was a need for business training to teach women financial management and technical skills. The women's business training program, which is the subject of today's legislation, thus was established as a pilot program to see if it could help fill the training void. I can report to you today that it has exceeded our hopes for it.

Currently, the authorization for this program expires at the end of fiscal year 1997. My bill does not change any of the terms or conditions of the program; it simply removes the expiration date, thereby allowing existing training centers to plan their futures with more certainty, and encouraging States and locales without centers to try to establish them.

As befitting a program administered by the Small Business Administration, this program takes a very business-like approach to fostering and assisting women entrepreneurs. Organizations experienced in business counseling and training may submit to the SBA proposals for Federal funding to start a training center. The proposals are very competitive for a number of reasons, including the facts that Federal funds for the program are limited, are given for a maximum of 3 years, and must be matched by non-Federal assistance according to a specified formula. I can assure you that such terms weed out all but those who are the most committed to assisting women entrepreneurs and are the most likely to be able to keep their center operational when Federal assistance ends after 3 years.

If, as one says, the proof is in the pudding, let me now turn to that. Eight years after getting off the ground, there are currently 54 training sites in 28 States, with each center tailoring its style and curriculum to the particular needs of the community—be it rural, urban, low income, or linguistically or culturally diverse. More than 55,000 women have sought and benefited from the training and counseling in business management, marketing, financial and technical assistance offered by the centers. The centers have directly led to business start-ups, expansions and job creation. Equally important, the program has also prevented business failures.

Mr. Chairman, I could spend hours giving concrete examples of the accomplishments of this program and describing the experienced and talented people who put enormous time and energy into running their sites. I will, however, take just a minute to give a few examples:

There is a site in Mississippi where the National Council of Negro Women operates the training program, essentially "circuit riding" from place to place to bring assistance to rural women who are or want to be business owners.

The Center for Women and Enterprise in Massachusetts, a new site, has been given \$150,000 by the Bank of Boston toward the center's matching fund requirement. I think this says volumes about the center's importance to the community. The director of this training site has a Harvard MBA and experience in microenterprise development in South America.

The Ms. Foundation has given a grant of \$150,000 to the site in Ukiah, CA, a rural area some hours north of San Francisco. This training center is one of the many still up and running even though its Federal start-up funding has ended.

One of the earliest sites started under the program, run by the National Association of