Ninety years ago, the residents of this North Shore Long Island town recognized the need to protect their rapidly growing community. Starting with just a horse-drawn hook-and-ladder truck purchased for $75, the Smithtown Volunteer Hook and Ladder company opened on March 8, 1908. The Smithtown Fire Department now protects its residents, homes and businesses with the most sophisticated firematic equipment available. Today, the department proudly displays its historic firefighting apparatus and equipment at area parades and festivals.

The Smithtown Fire Department is part of Long Island's proud tradition of volunteer firefighting, a tradition that was never more evident than in August of 1995, when thousands of volunteers fought the two most destructive wildfires to strike Suffolk County this century. Though these fires burned miles from their own homes, Smithtown's firefighters joined thousands of other volunteers who risked their lives battling brush fires that consumed nearly 4,000 acres of Long Island Pine Barrens in Rocky Point and Westhampton. Miraculously, thanks largely to the efforts of these brave volunteers, not a single human life was lost in the fire and the total property damage was kept to a minimum.

Speaking to the community's local newspaper, the Smithtown Messenger, Smithtown Fire Chief Michael Felice spoke proudly of the dedication his firefighters bring to the job of protecting their community and the people who live in it. Smithtown firefighters ''take a lot of pride in giving something back to the community. They work closely with a lot of people. You have to count on people 100 percent, because life is always on the line.''

Service to our fellow man is the hallmark of a civilized society and the courageous selflessness of all volunteer firefighters is an example that all of us in this historic House should honor and recognize. That is why, Mr. Speaker, I ask my colleagues to join me on this 90th anniversary in saluting the courageous, devoted volunteers of the Smithtown Fire Department. May God keep them safe, just as they have worked to keep safe the Smithtown community.

DEPARTMENTS OF COMMERCE, JUSTICE, AND STATE, AND JUDICIARY, AND RELATED AGENCIES APPROPRIATIONS ACT, 1999

SPEECH OF

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, August 5, 1998

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 4276) making appropriations for the Departments of Commerce, Justice, and State, the Judiciary, and related agencies for the fiscal year ending September 30, 1999, and for other purposes.

Mr. NADLER. Mr. Chairman, I speak today in order to voice my disappointment with the current status of the census debate. The partisan politics that have been paralyzing the implementation of the census are an embarrassment, and ultimately detrimental to the public, the people for whom the Census is supposed to work.

In 1990, there were 26 million errors in the census. About 8.8 million people were missed, a population almost equal to Michigan's. Most of those missed were poor people and minorities. The 1990 census was long, expensive, labor intensive, and inaccurate. Despite the increase in the cost, this count was the first one in recent history to be less accurate than the preceding census. We should not be satisfied with a means of testing that misses millions of people.

The Census Bureau has a comprehensive plan for 2000 that will produce the most accurate census in our history. The methods intended for the 2000 census are the same ones the government uses to calculate the unemployment rate and the GNP. The method, statistical sampling, has thus already received government approval in other important arenas. There is no reason to believe that it would not be equally as effective for the Census.

In 1990, the census cost $2.6 billion. In 2000, the census will cost $7.2 billion if similar methods are used. This number could be cut to $4 billion, nearly in half, if statistical sampling were used. Why use all the additional funds on a method that has proven itself faulty and insufficient?

Mr. Chairman, no one listening to this is unaware that there has been a large effort on the side of the Majority to prevent statistical sampling from being used in the 2000 Census. One aspect of this effort is the current attempt to make only half of the census funds available for the time being. By denying full access to the census funds, members of this Congress are in effect paralyzing any sort of Census for 2000. Permitting only partial use of the monies allocated for the census is detrimental to whatever type of method is eventually used, statistical or otherwise. A census, of any sort, cannot be executed efficiently if all the funds are not available for the start up of the census now. It seems that many members of this Congress would prefer to have the census fail instead of having an accurate one. It is disgraceful that any Member would want to tamper with the accuracy of the census for their own political agenda. It is disgraceful that they would purposely ignore people of this country and compromise their fair representation by preventing an accurate census.

An accurate census helps Americans in every community. Every year, census data determines $180 billion dollars in federal spending. Census information help direct where the money goes for better roads and transit systems, schools, senior citizen centers, health care facilities and programs for children like Head Start and school lunches. If the census isn't accurate, local communities will be cheated of their fair share.

I urge my colleagues to stop the antics that are plaguing this debate, and realize that they are harming the census, any census, by continuing to halt full funding. I ask my colleagues to realize that only a Statistical Sampling Census will provide the accuracy needed and provide an accurate picture of our nation's population and communities.

HONORING DR. IRWIN M. JACOBS, ARCHITECT OF THE WIRELESS WORLD

HON. RANDY ''DUKE'' CUNNINGHAM

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. CUNNINGHAM. Mr. Speaker, I am pleased today to recognize my friend and fellow San Diegan, Dr. Irwin M. Jacobs, the founder, chairman and CEO of Qualcomm, Inc., who is being honored this September with the 1998 American Electronics Association Medal of Achievement.

Everyone who uses a modern digital wireless telephone, with its advancements in reliability and sound quality, its low cost, and its wide range of features, owes Dr. Jacobs a debt of gratitude. He pioneered the ''Code Division Multiple Access'' (CDMA) technology that enables all of these attributes of the wireless world. This innovation and many others have powered Qualcomm from its founding in 1985 to the multi-billion-dollar industry leader, innovator, and major employer that it is today.

I also want my colleagues to have an idea of what kind of man Dr. Jacobs is in my community of San Diego. Just in the past year or so, Dr. Jacobs has made a major donation to the University of California, San Diego, to improve and expand its school of engineering. His commitment to better education, particularly in the areas of mathematics and sciences, extends to all levels. I was honored to participate in a forum he and Qualcomm helped sponsor recently that recognizes and rewards best practices in math and science education in local schools. And when the financing anticipated for necessary upgrades to Jack Murphy Stadium fell through, Dr. Jacobs and Qualcomm came forward with funds sufficient to do the job, and now the home of the Chargers and the Padres bears the Qualcomm name.

Let the permanent RECORD of the Congress of the United States note the many contributions Dr. Irwin M. Jacobs has made to the fields of engineering and telecommunications, to his community of San Diego, California, and to everyone's ability to communicate with one another clearly across a block or across the globe. I commend to my colleagues the following article from the San Diego Union-Tribune describing the honor that the AEA is awarding my friend and fellow San Diegan.

[From the San Diego Union-Tribune, Aug. 6, 1998]

QUALCOMM BOSS TO GET AEA HONOR

(By Deborah Solomon)

Irwin M. Jacobs, the chairman and chief executive officer of Qualcomm Inc., will receive the 1998 American Electronics Association Medal of Achievement.

The award is one of the highest honors given by the electronics industry and goes to individuals for their overall contributions to the industry. Previous winners include Intel Chairman Andrew Grove, Ross Perot of Electronic Data Systems and William Hewlett and David Packard of Hewlett-Packard.

Jacobs, who co-founded Qualcomm in 1985, helped pioneer its trademark Code Division Multiple Access technology. He took the company from a start-up specializing in truck-tracking systems to a $3 billion digital wireless communications company. Qualcomm now has offices around the world

and has grown to more than 10,000 employees.

''He is generally considered to be the primary catalyst in shaping the wireless technology industry and has long been recognized as a philanthropist and community leader,'' said William T. Archey, AEA president and CEO.

Jacobs will be presented with the award on Sept. 17 at AEA's annual dinner. The organization is the largest high-tech trade group in the United States, representing more than 3,000 U.S.-based technology companies.

SUCCESS OF THE CHRISTIAN REFORMED WORLD RELIEF COMMITTEE

HON. VERNON J. EHLERS

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. EHLERS. Mr. Speaker, as Congress moves forward on consideration of spending for foreign affairs, I would like to draw attention to the successes of the Christian Reformed World Relief Committee (CRWRC) headquartered in Grand Rapids, Michigan.

In 1997, CRWRC received a USAID grant of $75,000 for a Development Education project. In collaboration with Bread for the World Institute (BFW), CRWRC used the money to fund a national event which linked international development organizations with U.S. leaders who were interested in public policy, sustainable development, and hunger. The event was a huge success.

The Gathering, which took place in Washington, D.C. in June of 1997, was preceded by a number of training materials and publicity brochures and newsletters. Participants were divided into one of three groups: Track I, which involved over 300 people who were interested in poverty and hunger and wanted to learn more; Track II, the ''leadership corps'' or those who expressed a higher level of interest and would apply the ''miltiplier effect'' in their own regions after leaving the Gathering; and finally, Track III, the six foreign nationals who were development practitioners working in partnership with CRWRC overseas.

Attendance at the Gathering exceeded expectations, drawing over 500 people. The conference was a time to share stories and learn from others. According to the increase in learning based on the results of a baseline survey given at registration and a follow-up survey that followed the conference, each of the three groups was impacted significantly by new information. The follow-up survey showed that Track II participants tripled in their learning and Track I showed a positive increase as well. In addition, the visiting international developers were able to learn about the democratic process in the U.S. and the possibility of creating their own action in their own countries.

Other evidence of learning appeared in the comments from participants after the Gathering:

From Jean Claude Cerin, a development practitioner from Haiti, and one of the international presenters:

There was a woman in my small group the first day of our meetings who felt forced to adopt international issues. [. . .] She said that's not what she's concerned about, she's more interested in what's happening in her own backyard. After going through the workshops and interchanges, she became so interested. She's interested in the mailing lists, to publish talks of folks at the Track II workshops in her local newsletter, and to be in communication with international folks through email. She said, ''I'm able to connect these international issues to my own backyard, now.'' *She caught the connection, the link. We are interconnected.* [emphasis added]

From a Track II participant: ''Thanks again for your faith-filled leadership and courage in conceiving creating funding and hosting the [TrackII] sectional. It's a milestone in raising awareness for me!''

Mr. Speaker, I would like to emphasize the positive aspects of this program and believe it shows how far public dollars can go to serve the world's poor when coupled with private effort.

THE DEPOSITORY INSTITUTION MERGER PLEDGE ENFORCEMENT ACT (H.R. 4420)

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. LAFALCE. Mr. Speaker, we find ourselves in an era of mega-mergers among financial institutions, and the trend is likely to continue. There is some public concern about these mergers, and with a good reason. Diversified financial services companies offer real opportunities for consumers, including easier access to a larger array of financial services at lower cost. But they also carry risks: higher or hidden fees; intrusions upon consumer privacy; and indifference to community needs and concerns on the part of institutions with only a tenuous link to the local community.

Today I am introducing legislation intended to help ensure that these larger conglomerates remain responsive to community needs, fulfill their community reinvestment obligations and honor their own community reinvestment pledges.

As part of the regulatory approval process for merger applications, the banking and thrift regulators are required to consider the financial institution's community reinvestment record. It is becoming increasingly typical for financial institutions to announce sizeable financial commitments to provide loans within low and moderate income communities in the context of these pending applications. These pledges are typically intended to enhance the institution's perceived performance; gain support or approval for the application; and assuage public concern or—in some cases—reduce community opposition.

Let me provide some examples. In the NationsBank/BankAmerica merger, a CRA commitment of $350 billion over 10 years was made: $180 billion for small business; $115 billion for affordable housing; $30 billion in consumer loans; and $25 billion in community development investments. Citibank-Travelers announced a commitment of $115 billion over 10 years in small business and consumer loans; mortgages and community investments. Washington Mutual/Great Western/H.F. Ahmanson committed to $120 billion in affordable housing, multifamily housing, small business and consumer loans.

These financial institutions and others are to be congratulated on the pledges they have made. The commitments have been substantial and wide-ranging. I believe they are seriously intended and I have confidence they will be pursued. But the public must have confidence as well, and the current regulatory oversight system does not provide any.

These commitments have typically been for ten years and generally involve sizeable, but unspecified pledges of credit for affordable housing, business loans, consumer loans and investments in community projects. Yet current supervisory oversight under CRA focuses on an institution's lending and investment activities during one-year periods only, and seeks to determine whether the institution is meeting minimum required levels of community reinvestment, not the higher levels promised in these commitments. Several recent studies have found that even these routine CRA examinations have been inadequate and that CRA ratings are generally ''inflated.''

The capacity to monitor the higher levels of lending and investment committed to in conjunction with proposed mergers does not now exist either among the regulators or the community groups. As a result, the community investment pledges we are now routinely seeing cannot and will not be measured or monitored over time. But they must be, if they are to be more than empty promises. It is difficult for the public and community groups to have confidence that the generalized pledges of these institutions will take concrete and positive shape within their communities if there is no way to monitor pledge implementation.

Some of the regulators have suggested that community organizations should enforce community investment pledges by banks. I fear that may be unrealistic as few such groups would have adequate enforcement capacity. Moreover, it is difficult to enforce commitments as highly generalized as some we have seen.

Community groups are pressing for commitments that involve highly specific goals for improvement in specific types of lending in more narrowly targeted communities. That approach may have merit. Some institutions have taken it with substantial success, while others are strongly resistant.

My legislation attempts to strike a middle ground. The bill would direct the Federal banking regulators to develop and maintain procedures to monitor compliance with community reinvestment pledges made by financial institutions. In addition, it would:

Require the regulatory agencies to notify institutions when commitments are not being met and make such non-compliance public; and

Authorize the regulators to take an institution's record of compliance with these pledges into account in any future decision-making regarding the institution.

The community investment pledges being made by financial institutions are becoming an integral element of the mega-merger trend. They must be taken seriously by the regulators as well as the institution which makes them. Community groups and the public at large must have confidence in the integrity and meaningfulness of these pledges. The development of a mechanism for monitoring compliance can afford that confidence without undue regulatory intrusion.

These pledges must be more than public relations devices. If public concern about the