THE ATTACK ON THE U.S.S. ''STARK'' AND IMPLICATIONS FOR ELECTRONIC WARFARE IN THE NAVY

HON. THOMAS M. REYNOLDS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 19, 2000

Mr. REYNOLDS. Mr. Speaker, on May 17, 1987, the guided missile frigate U.S.S. *Stark* was on routine patrol in the Persian Gulf to protect neutral shipping during the Iran-Iraq war. At about 8:00 a.m., a long-range U.S. electronic warning and control aircraft picked up an F–1 Mirage, positively identified it as an Iraqi aircraft, and passed the notification on to U.S. Naval units operating in the Gulf. A little after 9:00 that morning, the aircraft was picked up as an unknown on the *Stark's* radar, at a range of about 70 miles.

Once the Mirage had closed to within less than 70 miles of the *Stark*, the ship's Tactical Operations Officer was tracking it continuously. When the aircraft closed to 13 miles, the *Stark* identified itself by radio, and requested identification from the aircraft, but received none. A second inquiry at a range of 11 miles also brought no response. At about 9:11, the operator of electronic intercept equipment aboard the *Stark* reported that it had been locked onto by the aircraft's fire control radar.

When the TAO discovered the lock-on by the Mirage's radar, he immediately started to bring the ship's Phalanx close-in weapons system up. He also requested a lock by the ship's air defense radar. However, the attack was coming in over the port bow, and the primary radar was blocked by the superstructure. At 9:12, the TAO ordered a secondary radar brought up, but before it could be activated an Exocet missile launched by the Mirage hit the ship. A second missile impacted shortly thereafter. The ship had neither taken evasive maneuvers nor brought its defensive weapons systems to bear.

The missile attacks and a large fire they ignited in the aluminum superstructure claimed the lives of 37 U.S. sailors. Only the heroic action of the crew saved the ship.

Mr. Speaker, today the only remaining sign of this tragic event is the memorial engraving mounted in the midships' passageway, which lists the names of those who perished. However, we in Congress must always remember the 37 shipmates who gave their lives that day and their sacrifice must not have been in vain.

Subsequent to the U.S. Navy's own inquiry, the Staff Report of the Committee on Armed Services concluded that although the Rules of Engagement allowed for a more aggressive defensive posture, the real world was more difficult. At the time, Iraq was considered a near-ally against Iran, and had never attacked a U.S. ship despite several opportunities.

In all probability, the incident was caused by complementary errors of interpretation and the Iraqi attack was probably inadvertent. In the era of electronic warfare, the fear that he who hesitates is almost certainly lost leads to a policy of attacking immediately almost anything the radar engages. In contrast, the *Stark* regarded the closing of the Mirage as a puzzle rather than a threat, and did not take action to unmask its defensive systems in time for them to engage.

Whether intentional or not, the end results of this attack were the same. Thirty-seven brave sailors lost their lives. This tragedy demonstrates the vital importance in Congress exercising its oversight powers to prevent any reoccurrence of this incident.

It is for precisely this reason that I requested the House Appropriations Subcommittee on Defense include report language directing the Navy to assess the tactical viability of its primary shipboard electronic warfare system, the AN/SLQ–32(V). I am happy to report that the conference report to the defense appropriations bill, which passed the House today, included this important language.

This language will benefit electronic warfare in the Navy. More importantly, however, it is an important first step toward assuring that we in Congress fulfill our responsibility to guarantee the best protection possible to our sailors and aircrews who go into harms way in the defense of freedom every day of their lives.

THE COMMUNITY REINVESTMENT MODERNIZATION ACT OF 2000

HON. THOMAS M. BARRETT

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 19, 2000

Mr. BARRETT of Wisconsin. Mr. Speaker, and my distinguished colleagues, I am pleased to introduce today, in partnership with my colleague, Representative LUIS GUTIERREZ, the Community Reinvestment Modernization Act of 2000. This legislation seeks to ensure that the Community Reinvestment Act (CRA) will remain an effective fair lending tool in today's rapidly changing financial services marketplace.

CRA has played a key role in helping creditworthy Americans gain access to credit and banking services. And it has helped banks and thrifts discover new markets and profit opportunities they otherwise may have overlooked.

Since 1997, CRA has encouraged banks and thrifts to commit more than $1 trillion in private reinvestment dollars for mortgages, small business loans and community development loans for traditionally underserved communities. In the Milwaukee area alone, CRA has channeled over $200 million in lending to low- and moderate-income citizens and neighborhoods.

Unfortunately, CRA will become less effective if it is not updated to keep pace with the rapid changes that are occurring in the financial services marketplace as a result of the Gramm-Leach-Bliley Financial Modernization Act of 1999. While this new law allows banks to merge with securities and insurance firms in a new ''holding company;'', it does not require that all of a holding company's banking and lending products and services be covered by CRA. Essentially, the law creates a two-tiered banking and lending industry, with one part being covered by CRA and the other part not.

Insurance and securities affiliates of banks are increasingly conducting lending and selling bank-like products. And this trend will likely continue to spiral as a result of the new financial modernization law. As more and more assets and banking products are shifted out of banks and into holding company affiliates that are not covered by CRA, the reach of CRA will be reduced to a small portion of the Nation's lending activities.

The bill we are introducing today will update CRA to match the increased market powers the Financial Modernization Act creates. In addition to extending CRA to all lending affiliates of financial holding companies, the CRA Modernization Act will:

(1) make insurance more available, affordable and accessible to minorities and low-income citizens;

(2) improve data collection for small business and farm loans;

(3) require a notice and public comment period for mergers between banks, insurance and investment companies;

(4) require that HMDA data also include information on loan pricing and terms, including interest rates, discount points, origination fees, financing of lump sum insurance payment premiums, balloon payments, and prepayment penalties;

(5) prohibit insurance companies that violate fair housing court consent decrees from affiliating with banks, and;

(6) penalize a financial institution and its affiliates through reduced CRA ratings if the institutions have engaged in predatory lending.

CRA modernization is not only the right thing to do, it is the profitable thing to do. According to a Federal Reserve Board report issued on Monday, 91 percent of home lending and 82 percent of small business lending under CRA is profitable. This is comparable to any other type of lending.

The bill is endorsed by the National Community Reinvestment Coalition, the U.S. Conference of Mayors, the National League of Cities, and the Association of Community Organizations for Reform NOW (ACORN). In my hometown of Milwaukee, it is supported by the mayor of Milwaukee, the Fair Lending Coalition, Interfaith Conference of Greater Milwaukee, Hope Offered through Shared Ecumenical Action (HOSEA), the Local Initiatives Support Corporation (LISC), the Neighborhood Housing Services of Greater Milwaukee, Milwaukee Innercity Congregations, Allied for Hope (MICAH), the Metropolitan Milwaukee Fair Housing Council, the National Association for the Advancement of Colored People (NAACP), Select Milwaukee and the Legacy Bank.

CRA is paramount to continuing the progress this country has made towards eradicating discrimination in the financial services marketplace. And it is imperative that we modernize this important law now. The bottom line is that CRA is good for business. It not only levels the playing field to make sure that all creditworthy Americans have access to capital and credit, it makes good business sense.

We hope you and all of our colleagues in the House will consider supporting the Community Reinvestment Modernization Act of 2000.

INTRODUCTION OF LEGISLATION TO RENAME THE POST OFFICE IN ROYAL OAK, MI, AFTER THE HONORABLE WILLIAM S. BROOMFIELD

HON. JOE KNOLLENBERG

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 19, 2000

Mr. KNOLLENBERG. Mr. Speaker, today I pay a much deserved tribute to former Congressman William S. ''Bill'' Broomfield, who