

House, and with the Administration to make this bill possible.

Secretary Summers in coordination with Chairman Rainer and Chairman Levitt and countless numbers of their staff put in many hours working through this language to reach agreement.

Finally, I would like to thank Chairman COMBEST, Chairman LEACH, Chairman BLILEY and all the Ranking Members who have worked so hard on this legislation, particularly to pass the H.R. 4541 version of this bill through the House, and to produce the final package we have presented today. Everyone involved and their staff should be commended for their extraordinary efforts.

It is my hope that this legislation will enable America to continue being the world leader in financial markets for decades to come.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 5, 2000

Mrs. ROUKEMA. Mr. Speaker, I am very pleased that H.R. 5640 included a provision, originally included in my bill H.R. 3637, that makes certain technical corrections to the Homeowners Protection Act of 1998. Although there is no specific effective date attached to the provision, it is the expectation of Congress that lenders subject to sections 402 (b) and (c); 405 (a) and (b); 406(c)(2) will have a reasonable period of time to effect compliance with the terms of these sections. Those sections offer guidance on specific products and processes that are not addressed in the original law. Lenders will need time to make systems changes and conform administrative processes to the new provisions. This flexibility is especially important because the Homeowners Protection Act of 1998 does not authorize a federal agency to provide implementing regulations and guidance.

RECOGNIZING "FALUN DAFA WEEK"

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 2000

Mr. HOLT. Mr. Speaker, in May of 1992, Mr. Li Hongzhi had an idea—one that would promote better health and moral living in the people of China and those around the world who chose to partake in the ancient practice of Falun Dafa.

The phenomenon quickly swept the country and eventually the world as men and women rediscovered their ancient Chinese culture. Through simple exercises, practitioners strove to renew their senses of Truthfulness, Compassion and Forbearance that serve as a foundation for their happiness and spiritual satisfaction. Ultimately, individuals found strength, physical well-being and peace as they embraced the simplicity of this self-improvement practice.

But despite the recognition that Mr. Li gained throughout the world and despite the thousands of practitioners scattered all over the globe, a crackdown occurred—a crackdown that denied the right to freedom of religion to thousands of Chinese citizens.

Apparently through fear of losing control over its citizens, the Chinese government started a crusade to persecute those practicing Falun Dafa. Characterized as an "evil force," the Chinese government worked tirelessly to suppress the practice of Falun Dafa by enacting anti-cult laws and committing human rights abuses.

Although Falun Dafa believers lead peaceful lives and emphasize nonviolence, practitioners found themselves being persecuted, beaten and imprisoned for simply practicing their beliefs. Numerous men and women have been the victims of torture, suffering and death, and many individuals feel that these attacks on Falun Dafa practitioners are unconscionable and unwarranted. They fly in the face of freedoms that we in the United States all too often take for granted.

Mr. Speaker, all people should have the right to practice their religious and philosophical beliefs without persecution or prejudice. Therefore, in honor of those men and women who have risked their lives for the practice of Falun Dafa and in honor of the emotional and physical benefits that Falun Dafa has given to thousands of practitioners worldwide, I urge my colleagues to join me in condemning this abuse of religious freedom. Let us recognize those who choose to participate in the Falun Dafa movement and commend the contributions, spiritual fulfillment and happiness that it has offered to many individuals worldwide.

HONORING DR. HOWARD D. CLARK

HON. CHARLES W. "CHIP" PICKERING

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 2000

Mr. PICKERING. Mr. Speaker, today I honor Dr. Howard D. Clark, a constituent of mine from Morton, Mississippi, for receiving the "National Country Doctor of the Year" award for the year 2000. This award is sponsored by Safe Care, Inc., a national physician association based in Irving, Texas. Dr. Clark was selected for this award from 501 nominees submitted from 41 states. Safe Care defines a "country doctor" as one who serves a community with a population of 25,000 or less. Morton's population is approximately 3,000 people. Dr. Clark, who has been practicing in Morton since 1965, is truly an "old time family doctor" who still makes house calls and knows his patients as people and friends, not strangers.

Dr. Clark's philosophy has always been that if he was going to be someone's doctor, he was going to be it 24 hours a day, 7 days a week. In the early days of his practice, he would make rounds at the hospital, work at his clinic all day, and then pick up his house calls for the nights, working as late as 10 p.m. each night.

Dr. Clark, at the age of 73 shows no signs of slowing down his service as a physician. He sees an average of 60 patients a day, cares for about 20 more in the hospital, and 110 in

the local nursing home. Twice a week he works the 12 hour night shift at the Scott Regional Hospital emergency room. Twice a month, he handles the 36 hour weekend shift at the emergency room.

The commitment of Dr. Clark to the town of Morton, Scott County, and the surrounding area is legendary. In a letter to the "Country Doctor of the Year" nomination committee, Morton's Mayor Charles Steadman wrote that "Dr. Clark has served the local high school as the Doc on the sidelines at all ball games at no charge, having missed only one game in 48 years because he was delivering a baby. In the past few years, he had heart surgery on a Tuesday and was at the game with the team the following Friday night." Michael Edwards, Administrator at Scott Regional Hospital wrote that in 1994, "Dr. Clark had cervical surgery one Monday morning after making his morning hospital calls. He checked out of the hospital Tuesday morning and saw patients in his clinic on the way home. He saw patients daily in his clinic and in the hospital during his post-operative days. Not once, did I ever hear Dr. Clark complain."

Dr. Clark's undergraduate degree is from Mississippi State University and his medical degree is from Tulane University. He and his wife, Jackie, together have 13 children, 22 grandchildren, and 12 great-grandchildren. Six of the children were born to Dr. Clark and his first wife, Mildred, who passed away 33 years ago. In the Morton area, Dr. Clark has delivered more than 4,500 babies.

Sid Salter, Editor of the Scott County Times newspaper stated that "Dr. Clark is most deserving of this award because of his generosity, stamina, bedside manner, dedication to community, and his medical ability." Further, he said that Dr. Clark has been the complete package in his county—serving his patients, his town, his country, his state and nation, and his fellow man faithfully and true for decades.

Thus, it is an honor indeed for me to recognize and bring to the attention of Congress a fine Christian gentleman, my constituent from Morton, Mississippi, Dr. Howard D. Clark, the National Country Doctor of the Year. Congratulations Dr. Clark.

THE MIDDLETOWN THRALL LIBRARY CELEBRATES A CENTURY OF SERVICE

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 2000

Mr. GILMAN. Mr. Speaker, I wish to call to the attention of our colleagues the Centennial of the Thrall Library in Middletown, N.Y. On January 12, 2001 the Middletown Thrall Library will celebrate 100 years of service to our community.

The Thrall Library was first constructed at the turn of the century with funds donated by Mrs. Sabra Maretta Thrall. Mrs. Thrall gave the City of Middletown \$30,000 with the instruction that the money was to be used to build a public library. It was important to Mrs. Thrall that all residents have access to the library and that it remains open to the public.

At the time Mrs. Thrall made her donation, Middletown was a thriving, vital railroad center

in the midst of rich, productive farm land. Stately mansions sprang up in Middletown as a result of the fortunes which were made in the boom economy brought about by the explosion in industry and transportation which touched most parts of our nation. Mrs. Thrall was a widow whose late husband had made his fortune as a grocer, both in Middletown and in New York City.

Although Mrs. S. Maretta Thrall was a private person, it can be deduced that her generosity may have been inspired by Andrew Carnegie, the man who became a millionaire in the steel industry and who donated millions of dollars to construct libraries in over 1,400 communities throughout the United States.

Mrs. Thrall's obituary was published on July 7, 1897. She was about 65 years of age at the time of her passing, and was a widow preceded in death not only by her husband but also by her only brother and only child. Her obituary stated that she had "a naturally bright and sunny disposition, and was surrounded by friends." The obituary went on to say that she could not enjoy her fortune because "disease laid its stern hand upon her."

Prior to her death Mrs. Thrall had left money and land to the City of Middletown for what were known as Thrall Hospital and Thrall Park. The provisions for the Thrall Library were included in a codicil to her will. The library was built on a city owned lot on Orchard Street.

Now a century old, the Thrall Library has made a great amount of progress throughout the years. When its doors first opened it was simply just a quiet place to research and read. However, the Thrall Library has evolved into so much more. It is now a resource center for the community. The library houses meeting rooms for local groups to gather at. As well, the library has instituted a number of programs for children to take part in. Located at the library are several computers that provide free Internet services to its patrons. Often, we fail to realize just how important our libraries are, and how much they offer.

On February 13, 1995, the Thrall Library officially opened for business at its new location, the old Erie Railroad Station at 11-19 Depot Street in Middletown—just a few steps from its original building on Orchard Street. In this modern, new location, the Thrall Library prepared to meet the challenges of the communications and education explosion which would usher in the new millennium.

Public libraries are extremely important to our communities. They enlighten and enrich all of the patrons that choose to take advantage of the vast resources that they have to offer. Public libraries educate all walks of life, and stand as a common ground for all those who want to learn. S. Maretta Thrall realized this.

Today's libraries work hard to reach out to the cultural, social, and educational needs of their patrons. The Thrall Library is constantly looking for new ways to aid our community. With over seventeen thousand card holders to date, the number of members continues to rise.

In 1983, I had the honor of placing the Thrall Library on the list of Federal Depository Libraries. Since then, Thrall Library has been one of two libraries in my Congressional District to be provided with all federal government publications.

In honor of their 100th anniversary and all of the great work that the Thrall Library has

achieved over the years, the members of the library plan to commemorate this milestone event throughout the coming year.

This momentous occasion will be celebrated by the good people of Middletown, N.Y. with a series of events. An illustrated history of the library is being compiled and will be published as a journal. The Library is also planning to allot each month of the year 2001 a different theme, drawing patrons to the library for a variety of celebrations. While honoring their years of service, the library will also be honoring the community and all of its members.

As we celebrate this centennial, we especially salute and thank the current Board of Trustees of the Thrall Library: Ms. Marlena F. Lange, President; Mr. Richard Bell, Vice President; Mr. Ralph Russo, Secretary; Mrs. Gertrude Mokotoff; and Mr. Stephen Shaw. We also salute and thank Mr. Kevin Gallagher, the current library Administrator.

The work that is being done by the Thrall Library and other public libraries like it throughout the country is amazing. Thrall has been bringing its patrons together and enriching their lives for a century. We are proud of the significant strides made by such this great institution.

Mr. Speaker, some of the fondest memories of my younger life were days and nights spent reading at the Thrall Library. While our society has changed in many ways since those years, one thing which has remained constant is the constant quest for knowledge, the insatiable curiosity, which motivates all of our young students. It is to them that we dedicate the centennial of the Thrall Library, with the promise of much greater knowledge to come in the future.

One of our nation's founding fathers, the architect of our Constitution who went on to serve as our fourth President, James Madison, once stated: "Learned institutions ought to be favorite objects with every free people. They throw that light over the public mind which is the best security against crafty and dangerous encroachments on the public liberty."

As the 100th anniversary of the Middletown Thrall Library approaches, let us recall these words of James Madison and appreciate the national treasure which is our public library system.

INDIAN POLICE TRY TO STOP
SIKHS FROM VISITING RELI-
GIOUS SHRINE IN PAKISTAN—
SIKHS REALIZE NEED FOR INDE-
PENDENT KHALISTAN

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 2000

Mr. TOWNS. Mr. Speaker, many of us have spoken to the House about the oppression of Sikhs and other minorities in India. I am distressed to have to report yet another incident.

Last month, thousands of Sikhs gathered from around the world to celebrate the birthday of the first Sikh guru, Guru Nankana Sahib, in his birthplace, Nankana Sahib, which is in present-day Pakistan. My good friend Dr. Gurmit Singh Aulakh, President of the Council of Khalistan, was among those in attendance. The government of Pakistan had issued 3,200 visas for Sikhs from Punjab to come across

the border and visit Nankana Sahib for this very important religious occasion. At the Attari, railroad station on the border between India and Pakistan, a group of 6,000 police with sticks called lathis charged the 3,200 Sikhs. They sprayed them with tear gas. Only 800, one-fourth of the number granted visas, were allowed to go to Nankana Sahib. Three-fourths were prevented from attending this religious event.

Now, Mr. Speaker, this is purely a religious event. There was no politics involved. It was an observance of a religious occasion at a religious shrine, not a rally against the government of India. There was no good reason to prevent these Sikhs from attending this religious event except to intimidate them and create a climate of fear because of their religion. Freedom of religion is one of the essential freedoms of a democratic state, yet this action makes it clear again that religious freedom does not exist in India. It may exist in theory, it may be written in Indian law, but in actual fact there is no religious freedom for Sikhs, Christians, Muslims, and other minorities. In practice, the real policy of the militant Hindu nationalist Indian government, no matter who is in charge, is to create a Hindu state and wipe out all other religious expressions. As former Prime Minister Chandra Shekhar pointed out, there is no difference between the ruling BJP and the opposition Congress Party. The effect for religious minorities is the same.

Since 1984, according to Inderjit Singh Jaijee's *The Politics of Genocide*, over 250,000 Sikhs have been murdered in India. India has killed more than 200,000 Christians in Nagaland since 1947, over 70,000 Kashmiri Muslims since 1988, and tens of thousands of other minorities. There is only one way to put an end to the killing and the oppression, as the Sikhs who were attacked at the Attari station can tell you. It is to allow the people of Khalistan, the people of Kashmir, the people of Nagaland, and all the nations of South Asia to live in freedom.

Mr. Speaker, it is time to tell the truth about India. Despite its pretense of democracy, it is a theocratic Hindu state where human rights for minorities are a matter of personal whim and political expediency. Such a country must be declared a violator of basic religious rights, with all the penalties that entails. It must be declared a terrorist nation, as 21 of us wrote to President Clinton earlier this year, and a hostile country, as 17 of us wrote in another letter. Given this abysmal record the United States must stop its aid to India and demand a free and fair plebiscite in Punjab, Khalistan, in Kashmir, in Nagaland, and throughout India to decide the future of these Indian-held states in a democratic way. These measures will help to ensure that the glow of freedom can finally shine on all the people of South Asia.

I would like to submit the Council of Khalistan's open letter on this incident into the RECORD at this time. It is very informative, and I urge everyone to read it.

COUNCIL OF KHALISTAN,

Washington, DC, December 7, 2000.

POLICE HARASS SIKH PILGRIMS TO DISCOURAGE THEM FROM VISITING NANKANA SAHIB

THERE IS NO PLACE FOR SIKHS IN INDIAN "DEMOCRACY"—PROFESSOR DARSHAN SINGH SAID AT NANKANA SAHIB, "IF A SIKH IS NOT A KHALISTANI, HE IS NOT A SIKH"

KHALSA JI: Last month, it was my privilege to attend the 531st birthday celebration