

United Kingdom, and political party leaders representing Catholics and Protestants in Northern Ireland.

The requested \$25 million over the next five years will go a long way to carry out the accords of the Good Friday agreement. A large part of this effort is for programs that enhance relations between communities and between the police and the communities they serve, promote human rights training for police, and promote training programs to enhance the new district partnership police boards recommended by the Patten Commission.

Successive U.S. Administrations and the U.S. Congress have seen economic development as key to fostering peace in Northern Ireland. Support for the paramilitaries has been strongest in the communities suffering the highest level of unemployment and economic deprivation; thus, many see the creation of jobs and economic opportunity as on par with working out a political solution to the conflict in Northern Ireland. Critics of U.S. assistance to the region argue that the European Union, not the United States, is the appropriate source of aid and further that private investment, rather than aid, is central to job creation. Supporters of the aid program, including many Members of Congress, see aid and investment as complementary, with aid often serving as a good catalyst for investment. Mr. Speaker, I am a strong supporter of the aid program.

Mr. Speaker, all major social and economic indicators show that Catholics in Northern Ireland are disadvantaged relative to Protestants. The most persistent area of inequality has been employment. Catholics experience rates of unemployment over twice as high as Protestants, and Catholics are more likely than Protestants to experience long-term unemployment.

The British government sees inward investment and the creation of employment opportunities, linked to its fair employment legislation, as the best antidote to Catholic unemployment. Others believe implementation of the Mac Bride Principles would provide an important remedy. Introduced in 1984, the Mac Bride Principles are nine equal opportunity/affirmative action principles, intended to promote employment options for members of underrepresented religious groups in Northern Ireland. Among other things, the Principles call for provocative religious or political emblems to be banned from the workplace; for all job openings to be publicly advertised with special recruitment efforts to attract applicants from underrepresented groups; and for adequate security at the workplace.

For years, the British and Irish governments sought a formula that would facilitate a peaceful settlement. After many ups and downs, the British and Irish governments and the eight parties participating in peace talks announced agreement on a political settlement on April 10, 1998. The agreement recognizes the consent principle, namely, change in the status of Northern Ireland can only come about with the consent of the majority of its people. Voters in Northern Ireland and the Republic of Ireland approved the accords in referendums held on May 22. Elections to the new Assembly took place on June 25.

Mr. Speaker, the implementation of the peace agreement has been difficult. I applaud the efforts of leaders in the United Kingdom, Ireland, and Northern Ireland for their efforts in

furthering peace and reconciliation in Northern Ireland.

FEDERAL DEPOSIT INSURANCE
REFORM ACT OF 2003

SPEECH OF

HON. RICHARD H. BAKER

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 2, 2003

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 522) to reform the Federal deposit insurance system, and for other purposes:

Mr. BAKER. Mr. Chairman, after considerable work by Chairman OXLEY and Mr. BACHUS, the House of Representatives is once again considering legislation to reform Federal deposit insurance. This is important legislation that will have an impact on our constituents and our economy.

As I stated last year, I am concerned about the potential effects of possible FDIC actions to develop and implement risk-based assessment standards under sections 4 and 7 of the legislation. My concern is that the FDIC may give excessive weight to Federal Home Loan Bank advances in the assessment process so that insured institutions with certain amounts or percentages of such advances would be classified as more risky and, therefore, pay higher deposit insurance premiums.

My concern arises from the FDIC's report on deposit insurance reform, issued in April 2001, which indicated that, under a risk-based assessment system, the FDIC could use a sample risk "scorecard" that would result in institutions with increased amounts of FHLB advances paying higher risk-based insurance assessments.

In my opinion, the use by the FDIC of risk-based assessment authority in this way would be contrary to Congress's clear intent to broaden access to FHLB advances in the Gramm-Leach-Bliley act of 1999. In the Gramm-Leach-Bliley act, we wanted to ensure that community institutions and housing lenders would be able to obtain adequate, reasonably priced FHLB advances as a source of funds to serve the borrowing needs of their customers. Providing this source of liquidity may actually reduce risk. I would anticipate, should the FDIC place undue weight on FHLB advances for its risk-based assessment system, the agency will likewise account for the risks associated with depository institutions holding U.S. agency debt and securities.

As the principal House sponsor of the FHLB provisions in the Gramm-Leach-Bliley act, I will follow very closely the FDIC's implementation of any new risk-based assessment standards to ensure such standards do not adversely affect the prudent use or cost of advances.

PERSONAL EXPLANATION

HON. JAMES L. OBERSTAR

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 7, 2003

Mr. OBERSTAR. Mr. Speaker, on Thursday, April 3, I had surgery to correct an injury I sus-

tained during a bicycle accident in November 2002.

As a result of this surgery, I was unable to cast my vote on the supplemental appropriations bill that the House considered on that day. Had I been present, I would have voted "nay" on rollcall vote 103; I would have voted "nay" on rollcall vote 104; I would have voted "nay" on rollcall vote 105; I would have voted "aye" on rollcall vote 106; I would have voted "nay" on rollcall vote 107; and I would have voted "aye" on rollcall vote 108.

H. RES. 137 AND THE IMPORTANCE
OF TITLE IX

HON. MICHAEL R. McNULTY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, April 7, 2003

Mr. McNULTY. Mr. Speaker, one of our nation's most vital and successful programs for equal opportunity for women has been under review. Rod Paige, Secretary of Education, recently assembled a commission to investigate the effectiveness of title IX in the Civil Rights Act. The mandate of the "Commission on opportunity in Athletics" is to investigate ways to enforce title IX efficiently.

The Commission has concluded its investigation and issued its findings. Secretary Paige said that all of the recommendations to which the Commissioners initially agreed would be treated as "consensus" recommendations. The minority report, filed by commissioners and former Olympians Donna de Varona and Julie Foudy, strongly disagree with two specific Commission recommendations, and express serious concerns about the others.

The dissenting Commissioners strongly believe that many of the Commission's "consensus" recommendations are worded so ambiguously that they could be interpreted in such a way as to undermine equal participation opportunities and scholarship dollars for women, as well as other title IX protections. Without clarification, say these distinguished athletes, there is no true "consensus" with in the Commission.

I find it troubling, Mr. Speaker, that the minority report is not included in the Commission's report, thus excluding the serious objections raised by some during deliberation of the Commission. Secretary Paige submitted the majority report alone—without first discussing his decision with the Commission. Not surprisingly, a number of those on the panel have expressed their unease about the lack of a final meeting. They are concerned that areas of genuine consensus in the report have not been identified, and I certainly share their concerns.

I am a long time supporter of title IX and the opportunities it creates for women. I am a co-sponsor of H. Res. 137, a bipartisan resolution to maintain the integrity of title IX of the Civil Rights Act. This resolution sends the message that we are committed to protecting title IX, and that the fight to save title IX is not over.

Over 70 percent of the country supports title IX in its current form. With such overwhelming support, we must recommit to enforcing the current standards. While gender equality in athletics still does not truly exist, we have taken great strides over the first 30 years