

changes are needed. AARP looks forward to working with you and others in Congress to further improve the pension system. If you have any further questions, please feel free to call me, or have your staff call David Certner of our Federal Affairs staff at 202-434-3760.

Sincerely,

MARTIN A. CORRY,
Director, Federal Affairs.

AMERICAN FEDERATION OF LABOR
AND CONGRESS OF INDUSTRIAL OR-
GANIZATIONS,

Washington, DC, October 2, 2000.

Hon. ROBERT E. ANDREWS,
U.S. House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE ANDREWS: The AFL-CIO commends your efforts to improve the retirement security of America's working families by introducing the Retirement Enhancement Act of 2000. This important legislation will expand coverage, strengthen workers' rights, and improve benefit security at a time when too many workers lack adequate pension benefits on their jobs and those who are fortunate enough to have pensions, increasingly find them at risk.

Among the bill's many provisions that will mean a better retirement future for working families are important worker protections that would:

Limit an employer's ability to unfairly divide its workforce and deny workers pension coverage;

Ensure that workers will have a real voice in the management of their 401(k) and other defined contribution pensions;

Extend important disclosure and enforcement protections to workers who participate in pension plans sponsored by state and local government employers;

Make critical improvements to the insurance protections for workers participating in multiemployer plans, bringing them more in line with corporate single employer plans.

The AFL-CIO supports the Retirement Enhancement Act of 2000 and thanks you for raising this vitally important issue.

Sincerely,

PEGGY TAYLOR,
Director, Department of Legislation.

PENSION RIGHTS CENTER,
Washington, DC, October 12, 2000.

Hon. ROBERT E. ANDREWS,
Rayburn House Office Building, Washington,
DC.

DEAR CONGRESSMAN ANDREWS: The Pension Rights Center is pleased to express our strong support for the Retirement Enhancement Act of 2000.

Your legislation would encourage the creation of new private retirement plans that would provide pensions fairly for workers, and would end many of the inequities that affect so many employees who are now participating in plans. The Retirement Enhancement Act would also address too-long-overlooked problems affecting homemakers in both the private and federal retirement systems, and would help even the playing field for private sector participants and beneficiaries seeking to enforce their pension rights.

The Pension Rights Center is a nonprofit consumer organization dedicated to promoting retirement income security. For the past 24 years, the Center has worked with retirees, women's and employee organizations to secure a wide range of reforms to improve the nation's pension programs. We commend you for introducing this critically important legislation, which holds the promise of assuring millions of working Americans that they

will have enough money to pay their bills when they are too old to work.

Sincerely yours,

KAREN W. FERGUSON,
Director.

WOMEN'S INSTITUTE FOR A SECURE
RETIREMENT,
Washington, DC, October 6, 2000.

Hon. ROBERT ANDREWS,
U.S. House of Representatives,
House Education and Workforce Committee,
Rayburn House Office Building, Wash-
ington, DC.

DEAR REPRESENTATIVE ANDREWS: We applaud the introduction of the Retirement Enhancement Act of 2000 (REA 2000) because it addresses the current alarming situation—a situation where millions of women are retiring into eventual poverty, despite a lifetime of work. This bill will improve the long-term economic security of women, by removing many of the barriers that have made it impossible for many women (and men) to achieve a secure retirement without the benefit of an employer-sponsored pension plan. In addition, this legislation increases protection for women during the times when they are most economically vulnerable—during divorce and widowhood.

The Women's Institute for a Secure Retirement (WISER) is a nonprofit organization that seeks to ensure that poverty among older women will be reduced by improving the opportunities for women to secure retirement benefits. WISER works with community based organizations, advocates and policymakers to provide a key link between federal policy and individual women.

Although women are entering the workforce in record numbers, their access to retirement benefits has not followed at the same level. A recent report indicates that women comprise 69% of retired persons living below the poverty threshold without pension income. In addition, because women earn less than men—75% of working women earn \$30,000 a year or less—which impacts the amount they can save for their own retirement.

Again, we support REA 2000, which reflects many of the provisions contained in WISER's Pension Action Agenda to improve pension and healthcare benefits for women.

Sincerely,

M. CINDY HOUNSELL,
Executive Director.

INDIA PRACTICING STATE TER-
RORISM IN PUNJAB AND KASH-
MIR

HON. DAN BURTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 25, 2000

Mr. BURTON of Indiana. Mr. Speaker, there have been several disturbing reports lately coming out of India on its human rights violations in Punjab, Kashmir, and elsewhere. These reports demonstrate that India is still heavily involved in terrorism.

On September 16, 2000, Indian author Pankaj Mishra wrote an article in the New York Times about how India has lost its way in terms of democracy and human rights. He wrote that "the Hindu nationalists remain attached to a stern 19th century idea of nationalism, which dilutes traditional social and cultural diversity and replaces it with one people, one culture and one language." This is a climate of intolerance that no government, espe-

cially one claiming to be "democratic," should be promoting. He noted that the Indian government "has used brute force in Punjab, the northeastern states, and now Kashmir to suppress disaffected minorities."

This "preference for force over democracy," as Mishra calls, it is also explained in material published by the Human Rights Network in New York. It cites the tens of thousands of Sikhs who are being held as political prisoners in "the world's largest democracy," as well as the massacre of 35 Sikhs in Chithi Singhpora, Kashmir, during the President's visit to India in March. The organization also documents the government's arrest of human-rights activist Rajiv Singh Randhawa, who was the only eyewitness to the police kidnapping of Jaswant Singh Khaira, and other incidents. Khaira, the General Secretary of the Human Rights Wing, was subsequently murdered while in police custody. The police picked up Mr. Randhawa in June of 2000 when he tried to give British Home Minister Jack Straw a petition on human rights.

The Indian government has murdered over 250,000 Sikhs since 1984, according to the Politics of Genocide by Inderjit Singh Jaijee. More than 200,000 Christians in Nagaland, over 70,000 Muslims in Kashmir, and tens of thousands of other minority people are also being killed at the hands of the Indian government. The U.S. Commission on International Religious Freedom has cited India for "denial of religious freedom to her people."

It is incumbent upon the United States as the moral and democratic leaders of the world to do whatever we can to spread freedom to every corner of the world. We must impose penalties on India for its violations of religious freedom, as the law demands. We should declare India a terrorist state, as 21 Members of this House urged the President to do in a letter earlier this year. We should stop most foreign aid to India until everyone within its borders enjoys the basic human rights that define a democratic country. And we should urge India to hold free and fair plebiscites under international monitoring in Punjab, in Kashmir, in Nagaland, and wherever there is a freedom movement to determine the political future of these states in the democratic way. Canada has held periodic votes in Quebec on its political status. In America, we have done the same for Puerto Rico. When will India follow the lead of the real democracies in the world and allow people to decide their own future by the democratic means of voting.

All of this information and more can be found in the report of the Human Rights Network, the Mishra article in the New York Times, and an open letter to Indian Prime Minister Vajpayee from the National Association of Asian Indian Christians in the USA. I submit these documents into the RECORD.

[From the Human Rights Network, Sept./
Oct. 2000]

INDIA'S BRUTE FORCE IN PUNJAB, KASHMIR &
NORTHEASTERN STATES

Mr. Pankaj Mishra's article in the New York Times (9/16/2000) is refreshing in its boldness and articulate in its contents and style. It is also a wake up call for India's ruling regime under Prime Minister Atal Bihari Vajpayee. It underscores the fact that during the last two decades 'the central government . . . has used brute force in Punjab, the northeastern states, and now in Kashmir to suppress disaffected minorities.' He warns that "the preference for force over dialogue

could end up undermining India's fragile democracy." This is in complete contrast with the Prime Minister's sermons on peace and harmony, both at the United Nations Millennium Summit as well as in Washington, D.C. We would like to remind the Prime Minister that his claim of rosy picture in the so-called democratic and secular India masks the painful truth, and draw his attention to the following:

1. Tens of thousands of Sikh prisoners of conscience—men and women—are languishing in Indian jails without a charge or a fair trial. Many have been in illegal custody since 1984.

2. Most independent observers and human rights organizations have blamed the Government sponsored militant groups for the mass murder of the Sikhs in Kashmir (India) during President Clinton's visit in March, 2000. In the absence of an independent investigation by the UN Human Rights Commission, the Sikh nation holds the Indian Government, under Prime Minister Vajpayee, responsible for this barbarian act of mass murder of the Sikhs.

3. Indian security forces have murdered over 250,000 Sikhs since 1984, according to figures compiled by the Punjab State Magistracy and human rights organizations. These figures were published in *The Politics of Genocide*, by Inderjir Jaijee, a highly respected human rights advocate.

4. The Government of India is silent about the Interim Report on Enforced Disappearances, Arbitrary Executions and Secret Cremations in Punjab (August 1999), prepared under the leadership of an eminent human rights champion, Mr. Ram Narayan Kumar.

5. The Government is also silent about the kidnapping and murder of Mr. Jaswant Singh Khalra in police custody. Mr. Khalra was reported to have compiled a list of several thousand Sikhs, who were secretly cremated as "unidentified bodies," by Taran Taran (Punjab) police (US Department of State Report, January 1998). In a recent press release (9/7/00) Amnesty International has reported the arrest of Mr. R.S. Randhawa, a key eyewitness in the case of Mr. Khalra. The Amnesty has called upon the international community to intervene on behalf of Mr. Randhawa and against suppression of "evidence in this case."

6. In a letter to President Bill Clinton (9/12/00), seventeen Congressmen have pointed out that besides the mass murder of the Sikhs, "India has also killed more than 200,000 Christians in Nagaland since 1947, over 70,000 Kashmiri Muslims since 1988, and tens of thousands of Dalits, Assamese, Tamils, and others." In an open letter to Prime Minister Vajpayee (NYT 9/8/00), Asian Indian Christians have expressed their "deep concerns regarding the persecution of Christians in India by extremist groups. Priests, missionaries and church workers have been murdered, nuns and other women assaulted, churches and schools bombed and burned, cemeteries desecrated, Christian institutions harassed and intimidated." The US Commission on International Religious Freedom has recommended that India be closely monitored for "denial of religious freedom to her people."

7. Some high profiled and officially blessed emissaries have been negotiating the nature of "ransom" for the release of Mr. Raj Kumar, a renowned movie actor, who has been kidnapped by a notorious bandit Mr. Veerappan in South India. The "ransom" includes, inter alia, the demand by the bandit to release more than 100 of his associates from Indian jails. The officials agreed to comply with the "ransom" demands until the Supreme Court intervened to delay the official duplicity.

8. In complete contrast with the "ransom" negotiations with a bandit, the Government

has spent hundreds and thousands of dollars to provide unreliable and tainted evidence against young Sikhs, like Sardars Sukhminder Singh (Sukhi) and Ranjit Singh (Kuki)—who have been advocating the creation of an environment in Punjab where the aspirations of the Sikh nation can find full expression. India's intelligence agencies have hounded Sukhminder and Ranjit around the world and then dragged them to India's torture chambers through a decade-long and expensive extradition proceeding in the U.S.

9. Instead of offering an apology to the people of Punjab (for state terrorism and crime of genocide committed by India's paramilitary forces over the last two decades), and initiating the process of restitution, the Indian Government continues pouring salt on the wounds of the people of Punjab, through a policy of deception and distortion.

10. RSS, the parent organization of the ruling BJP, in a secret memorandum to its local units, has recently outlined a master plan for ethnic cleansing in India by wiping out all the minorities—through water and food poisoning, rape, orchestrated conflicts, riots, mass killing and disposal of bodies, etc.—whether they are Christians, Sikhs, Muslims, Dalits, Buddhists, and others. This "final solution," is reminiscent of Nazi genocide of the Jews and other minorities during WW II. It is no wonder that the Indian Government is silent on this very serious issue of national and international concern.

11. The 1985 agreement regarding the rehabilitation of the Sikh soldiers, who had protested, as a matter of deep faith and conscience, against the Indian Army's brutal attack on the Golden Temple Complex and almost forty other Sikh shrines, has not been honored. Many of these soldiers are living in poverty. The families of those, who have died during the attack are living under appalling conditions.

12. India's nuclear arsenal hovers over Punjab and escalating conflict between India and Pakistan over Kashmir endangers the very survival of Punjab.

13. The water from Punjab's rivers is still being diverted to other states, without the consent of Punjab and without a fair compensation to Punjab. Since the Punjabi farmers are forced to rely more and more on tubewells (a more expensive alternative), the water level in Punjab is sinking lower and lower, seriously endangering its agricultural economy. Punjab's farmers, who have ushered in the green revolution, are still being robbed of their hard earned income, through the Government's arbitrary procurement policy. Many of them are committing suicide because of increasing bankruptcies—the by-product of official arrogance and discrimination, and

14. Finally, the Sikh nation is still yearning for "freedom, justice, and peace," as enshrined in the Universal Declaration of Human Rights, and is aspiring for self-determination in accordance with Articles 1 and 55 of the UN Charter. We would like to realize this quest for self-determination within the framework of a regional commonwealth of free nations (like the European Union). This South Asian Commonwealth, consisting of India, Pakistan, Punjab, Kashmir, Nagaland, Bangladesh, Sri Lanka, the Tamil Homeland, Nepal, and others, can usher in a new era of freedom, justice and peace for all in the subcontinent. By the same token, it can liberate the entire region from this lethal armament race and constant fear of mutual annihilation through a nuclear holocaust. The resources, worth billions of dollars, saved through the elimination of the weapons of mass murder, can be utilized for meeting the basic needs of the people of South Asia—like education, housing, health, food, drinking water, social welfare, and employment.

[From the New York Times, Sept. 16, 2000]

YEARNING TO BE GREAT, INDIA LOSES ITS WAY

(By Pankaj Mishra)

NEW DELHI—In the last two years, the Indian government, dominated by the Hindu nationalist party, Bharatiya Janata, has tried to establish an exalted position in the world for India. It has conducted nuclear tests, lobbied hard for a permanent seat on the United Nations Security Council and played up the West's high demand for India's skilled information-technology workers. Atal Behari Vajpayee, the Indian prime minister, who met with President Clinton in Washington and addressed the Congress this week, hopes to achieve, among other things, an American endorsement of India's claim to superpower status.

For all these aspirations to 21st century greatness, however, the Hindu nationalists remain attached to a stern 19th-century idea of nationalism, which dilutes traditional social and cultural diversity and replaces it with one people, one culture and one language.

The intolerant climate can be seen in the growing incidents of violence against minorities, particularly Christian missionaries, the steady takeover of government research institutions by Hindu ideologues and the introduction of Hindu-oriented syllabuses in schools and universities.

In neighboring Pakistan, which was created as a homeland for Muslims in 1947, a similar attempt at building a monolithic national identity, through Islam, has produced disastrous results.

Since Islam has failed to bind the country's many ethnic and linguistic minorities, the job of holding the country together has fallen to the Pakistani army. It has tried to pacify the minorities through brutal, and sometimes counterproductive, methods. For instance, in 1971, the terrorized Bengali Muslim population of East Pakistan seceded to form, with India's assistance, the new nation of Bangladesh.

Despite that loss, the power of the Pakistani army grew and grew. Ruled by a military dictator, Pakistan became the over-eager host, in 1979, of the C.I.A.'s proxy war against the Soviet Union in Afghanistan. The arms received from the United States and Saudi Arabia found their way to the black market. Civil war broke out as competing Islamic outfits fought each other with their deadly new weapons. And a flourishing drug trade led to an estimated five million Pakistanis becoming heroin addicts.

In the last 20 years, drug smugglers, Islamic fundamentalists and army intelligence officers have come to dominate Pakistan's political life. Jihad, now exported to the disputed territory of Kashmir and the Central Asian republics, is the semi-official creed of many in the ruling elite. Pakistan is now even further away from being a multi-ethnic democracy.

India looks more stable, but its political culture has changed drastically in the last two decades. The central government as distrustful of federal autonomy as Pakistan's ruling elite, has used brute force in Punjab, the northeastern states, and now in Kashmir to suppress disaffected minorities.

In the process, India's awkward but worthy experiment with secular democracy has been replaced by a vague, but aggressive ideology of a unitary Hindu nationalism.

The new upper-caste Hindu middle class, created by India's freshly globalized economy, includes this nationalism's most fervent supporters. It greeted India's nuclear tests in 1998 euphorically.

But this middle class is also apolitical and a bit unsure of itself. Its preoccupations are best reflected in the revamped news media,

which now focus more on fashion designers and beauty queens than on the dark realities of a poor and violent country.

Popular patriotism brings temporary clarity to the confused self-image of the new middle class and helps veil some of the government's more questionable actions. For instance, in Kashmir, the government's failure to accommodate the aspirations of the mostly Muslim population led to a popular armed uprising against Indian rule.

The Hindu nationalists describe the uprising as an attack on the very idea of India and have diverted an enormous amount of national energy and resources—including some 400,000 soldiers—toward fighting the insurgents and their Pakistani supporters.

Since the invisible majority of India's billion-strong population—its destitute masses—couldn't care less about Kashmir, it is the affluent Hindu middle class that enforces the domestic consensus on the subject. It blames Pakistan for everything, ignoring the harshness of Indian rule and the near-total collapse of civil liberties in Kashmir.

Supporters of Hindu nationalism assume that a country with a strong military can absorb any amount of conflict and anomie within its borders. But the preference for force over dialogue could end up undermining India's fragile democracy and growing economy—just as the excessive reliance on military solutions to political problems has blighted Pakistan.

[From the New York Times, Sept. 8, 2000]

AN OPEN LETTER TO THE HON. ATAL BEHARI VAJPAYEE, PRIME MINISTER OF INDIA

The President, Officers, the Governing Council and the members of the National Association of Asian Indian Christians in the U.S.A. Inc. (NAAIC USA) are extremely pleased that you are here on an official visit to the U.S. and will be meeting with President Clinton and the high dignitaries of this country. We warmly welcome you and extend our best wishes to you for productive deliberations and consultations which we hope would strengthen the relationship between the people of India and the United States.

We are also taking this opportunity to express our deep concerns regarding the persecution of Christians in India by extremist groups. Priests, missionaries and church workers have been murdered, nuns and other women assaulted, churches and schools bombed and burned, cemeteries desecrated, and Christian institutions harassed and intimidated. There have been scores of incidents involving extortions, illegal and preventive detention, tortures, custodial deaths, anti-conversion laws that would make genuine conversions illegal. All these have created an atmosphere for Christians in many parts of India to live in fear; these are increasing unabated. This situation is antithetical to the declared ideals of the Republic of India and the provisions of its Constitution. Anti-Christian crusade and "hate campaigns" being waged through pamphlets, posters, and newspapers, lead to more violence. The pattern and intensity of these attacks and provocative comments by leaders close to the Government and the ruling Coalition show that attacks are organized efforts to intimidate a peace-loving minority community in India.

It is appalling to note that your Government is still in the denial mode by labeling these attacks as 'isolated incidents' and even as the work of some "foreign hands."

These attacks and the inability to control the growing violence of self-proclaimed Hindu nationalists against Christians have simply tarnished India's image as a secular nation. They have created a feeling of absence of rule of law in India and apprehen-

sion as to whether the Indian democracy is teetering towards a theocratic state. The U.S. Commission on International Religious Freedom has recommended that India be closely monitored for "denial of religious Freedom to her people." Even the U.S. Congressional Record cites a number of these attacks on Christians and depicts them as indicative of the depth of religious intolerance in India. These acts are atrocious also because of the well-acknowledged loyalty and commitment of Indian Christian community to the welfare of India demonstrated through participation in the independence struggle, in the established of schools and institutions of health care and patriotic sacrifices of thousands of Christians.

Your visit now provides a fitting opportunity for the Government of India to assure the world and the U.S. that India will continue its constitutional commitment as a secular state to protect the interests of all people, including the religious minorities, and uphold the constitutional freedom to "profess, practice and propagate" one's religious faith. We urge you to set forth the steps so far taken by the Government to bring the culprits, both individuals and organizations, to justice. It is imperative that you explain to the international community steps taken by the Government to protect the Christian community of India. We ask that the Government of India make every effort to put an end to the atrocities committed against Christians in the great land of India. May your leadership be strengthened through such decisive actions. We pray to God to help you in such efforts.

Respectfully,

The National Association of Asian Indian Christians in the USA, Inc., P.O. Box 279, Martinsville, NJ 08836.

PERSONAL EXPLANATION

HON. ROBERT W. NEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 25, 2000

Mr. NEY. Mr. Speaker, I submit the following statement for the CONGRESSIONAL RECORD. On September 24, 2000, I had personal family business and as a result missed rollcall vote numbers 541, 542, and 543. Please excuse my absence from this vote. If I were present, I would have voted "aye."

COMMODITY FUTURES MODERNIZATION ACT OF 2000

SPEECH OF

HON. THOMAS W. EWING

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 19, 2000

Mr. EWING. Mr. Speaker, I am pleased to submit for the RECORD the following documents in support of H.R. 4541.

LETTERS OF SUPPORT RECEIVED

Ad Hoc Coalition of Commercial and Investment Banks, The Bond Market Association, Emerging Markets Traders Association, The Foreign Exchange Committee, Futures Industry Association, The Financial Services Roundtable, International Swaps and Derivatives Association, Securities Industry Association.

Morgan Stanley Dean Witter, Goldman, Sachs & Co., Merrill Lynch & Co., Inc.,

Citigroup Inc., The Chase Manhattan Bank, Credit Suisse First Boston, Inc.

Investment Company Institute, Enron Corp., Chicago Mercantile Exchange, Chicago Board of Trade, Securities Industry Association.

Energy Group; BP Amoco, Enron North America, Inc., Goldman, Sachs & Co., Koch Industries, Inc., Morgan Stanley Dean Witter, Phibro Inc., Sempra Energy Trading Corp.

EXECUTIVE OFFICE OF THE PRESIDENT, OFFICE OF MANAGEMENT AND BUDGET; STATEMENT OF ADMINISTRATION POLICY, OCTOBER 19, 2000

(This statement has been coordinated by OMB with the concerned agencies.)

H.R. 4541—COMMODITY FUTURES MODERNIZATION ACT OF 2000 (REP. EWING (R) ILLINOIS AND 3 CO-SPONSORS)

The Administration strongly supports the version of H.R. 4541, the Commodity Futures Modernization act of 2000, that the Administration understands will be considered on the House floor. This legislation would reauthorize the Commodity futures Trading Commission (CFIC) and modernize the Nation's legal and regulatory framework regarding over-the-counter (OTC) derivatives transactions and markets. In so doing, H.R. 4541 also would implement many of the unanimous recommendations regarding the treatment of OTC derivatives made by the President's Working Group on Financial Markets, which includes the Secretary of the treasury and the Chairmen of the Federal Reserve Board of Governors, the Securities and Exchange Commission, and the Commodity Futures Trading Commission.

It is important that this legislation be enacted this year because of the meaningful steps it would take in helping to: promote innovation; enhance the transparency and efficiency of derivative markets; maintain the competitiveness of U.S. businesses and markets; and, potentially, reduce systemic risk. H.R. 4541 would accomplish these goals while assuring adequate customer protection for small investors and protecting the integrity of the underlying securities and futures markets. A failure to modernize the Nation's framework for OTC derivatives during this legislative session would deprive American markets and businesses of these important benefits and could result in the movement of these markets to overseas locations with more updated regulatory regimes. The Administration looks forward to working with Members of Congress to improve certain aspects of the bill as it continues through the legislative process.

OCTOBER 18, 2000.

Hon. DENNIS HASTERT,
The Speaker, House of Representatives, Washington, DC

Hon. RICHARD GEPHARDT, *Minority Leader, House of Representatives, Washington, DC*

DEAR SPEAKER HASTERT AND LEADER GEPHARDT: The undersigned organizations, representing the full range of the interested U.S. financial sector, strongly urge you and each of your colleagues to support "The Commodity Futures Modernization Act of 2000" (H.R. 4541) when it is considered by the House of Representatives this week.

This legislation would provide "legal certainty" that over-the-counter derivatives transactions will continue to be enforceable in accordance with their terms. Enhanced legal certainty for OTC derivatives will reduce systemic risk and the core legal certainty provisions of H.R. 4541 are based upon the unanimous recommendations of the Secretary of the Treasury, the Chairman of the