



The Regional Reporter

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Mining the Federal Register

Site rich resource for stories



By LISA FRIEDMAN
Oakland Tribune/ ANG Newspapers

From finding out about changes to civil service benefits to learning whether the government will set aside local land for a protected species, the Federal Register can be a gold mine for regional reporters.

Checking the Federal Register, which can be found online at http://www.gpo.gov/su_docs/aces/aces140.html, has become a part of the beat for Washington D.C. journalists.

The best way to use it, regionals have found, is simply to punch in the state or region you cover and see what pops up.

When the Chemical Safety and Hazard Investigation Board was examining a

Delaware refinery, for example, Gannett News Service reporter Carl Weiser found out about by checking the Federal Register.

Weiser, who writes for Delaware and Maryland newspapers, said he checks the register each week and often finds out about meetings of obscure federal agencies that matter to his states. He also finds regular announcements about consent decrees concerning superfund sites, including some in Delaware.

Not long ago he found a national story from the daily register when the U.S. Census Bureau named 76 cities as new "urbanized areas." [Story page 9](#), click here

"The census bureau didn't bother

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Jansen wins regional honor

A story detailing Maine's interest in bankruptcy reform legislation won Portland Press Herald reporter Bart Jansen first place in the Goldstein Regional Reporting award.

McClatchy reporter Michael Doyle won honorable mention.

The award is named for Robin Goldstein, who established Washington D.C. bureaus of the Asbury Park (N.J.) Press and the Orange County Register. The winners were recognized at a July 22 awards dinner.

Jansen, who previously worked for the Associated Press covering California and Nevada, writes how he did the story ([Page 4](#) click here, [Story Page 5](#) click here) that won him top honors this year.

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PRESIDENT'S REPORT

By MARC HELLER ■ Watertown Daily Times

New Defense Department rule may lock regionals out of Pentagon

Covering the Pentagon was already hard for regional reporters. It may become even more difficult.

The Defense Department quietly adopted a new policy in June that will automatically revoke the press passes of reporters who do not enter the Pentagon and write stories often enough to satisfy the department's public affairs staff. According to officials, reporters have to visit at least twice a week – which generally corresponds with public affairs briefings – and generate stories, although the number of stories required isn't specified.

Requiring reporters to be in the building frequently in order to obtain a building pass is nothing new, but it was rarely enforced. Usually a letter from an editor at renewal time stating that the reporter covers the building regularly was enough. Now, officials are checking Lexis-Nexis and other news sources to track down reporters' bylines, and they are reportedly checking the records of the building's new turnstiles to find out how often reporters are visiting.

A letter I received from one of the Defense Department's director of press operations indicated that this policy of checking clips is targeted specifically at regional reporters, who may not be familiar to the public affairs officers.

What this means is that regionals who expect to cover the Defense Department intermittently because of a military base back home, etc., may have a very tough time getting into the place. You can go there and call for an escort, but there are only two available at any time (maximum), and

they'll only escort you from the mall entrance, which is half-way around the building from the Metro. And you also can't leave the building or go anywhere in it without an escort – either a Pentagon employee or a credentialed reporter but typically a public affairs staffer.

“Regionals who expect to cover the Defense Department intermittently because of a military base back home, etc., may have a very tough time getting into the place.”

Obviously, that is not the friendliest environment for an enterprising reporter.

This is the first time I can remember in my 12-year career as a journalist – wow, I'm getting old – that government spokespeople dictate the newspaper's publication priorities. After all, if my editors decide that we should run much fewer but more in-depth defense stories and never just do a story on a press briefing, then we're technically at risk of losing our credentials. But a big national paper that does the same thing is as welcome in the Pentagon as ever.

Of course, that drives me bazoocas. Even worse, the department gave no advance notice that I'm aware of. Had we been asked, perhaps we could have suggested an alternative – maybe some lower threshold of Pentagon visits that recognizes the on-

again, off-again nature of what many of us do there. Or maybe the whole notion of setting minimum visits is misguided; I'd like to hear regionals' opinions.

At the urging of several regional reporters who saw my postings on this, I wrote to Torie Clarke, the assistant secretary for public affairs, to complain. Here's what she had to say:

"As you know, when a correspondent does not meet the frequency requirement, we will consider sponsoring a pass when their portfolio clearly demonstrates that allowing access to the building is in the best interest of the department."

Friends at the National Press Club took an interest in the issue, and there's a slight chance some defense newsletters or other press will write something about this.

However, my experience with Pentagon types is that we're so far off their radar screen that it's not likely they care. I continue to urge reporters to call Col. Cathy Abbott at (703) 697-5131, mostly to check your status but also, if you're so inclined, to complain.

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WEB LINK

Web Site Picks of the Month

<http://www.pueblo.gsa.gov/call/pressreleases.htm> – One stop shopping for federal agency press releases.

<http://inmateloc.bop.gov/locator/FindInmateHttpServlet>

Want to keep up with ex-Rep. Jim Trafficant or former Adelphia executives? Try the Federal Inmate Database search page.

<http://www.afcio.org/cgi-bin/afcio.pl>

With all the corporate scandals going on, it's good to know just what the folks at the top of those companies have at stake. This labor site even lets you compare your salary with that of local CEOs. Hint: Correspondents don't fare all that well.

<http://www.worldcomnews.com/>

Keep up with your favorite bankrupt telecom.

Courtesy of Jeff Miller,
Allentown Morning Call

RRA newsmaker

Hutchinson answers regionals on local issues

By SAMANTHA YOUNG
Stephens Media

Drug Enforcement Administration head Asa Hutchinson last month hosted an informative session for the Regional Reporters Association at his Arlington headquarters.

The administrator spent an hour on July 16 with regionals fielding questions from methamphetamine, to marijuana legalization to the agency's counter-narcotics operations in Colombia and Afghanistan.

Hutchinson began the briefing by stepping up his criticism of a

Nevada ballot initiative to legalize small doses of marijuana and he provided DEA statistics to show a decline in drug usage over the past 20 years.

Ten reporters who represent 12 states attended the briefing. Regionals said they found the session open and informative because Hutchinson was responsive to the local

issues raised by reporters.

The newsmaker marked the third session with Bush administration officials this year for RRA. Previous speakers include Secretary of Transportation Norman Mineta and officials from the Federal Emergency Management Agency.



Asa Hutchinson

MEETING MINUTES

August 12

Present: Marc Heller, Angela Greiling Keane, Lisa Friedman, Stephen Crane, Katherine Scott, Kevin Goldberg, Samantha Young, Paul Krawzak, Jake Thompson, Jessica Wehrman, Brett Lieberman, Jeff Miller

Heller started the meeting by bringing board members up to date on Pentagon pass troubles. He said in order to get a pass, members must be there two times a week or more or write enough stories to justify regular building access. After he complained, Torrie Clark also indicated that reporters' portfolios helped them to decide who should get passes.

Friedman asked if the American Journalism Review would be interested, and Goldberg said he would write a letter. Crane said he would talk to some folks at AJR to see if they were interested.

Thompson, giving the treasurer's report, said all was well except some dues were still out. Heller said he would give

Thompson an email list to Thompson could contact members and ask if they'd paid.

Heller also brought up how much to pay Jim Sergent for laying out the monthly newsletter, suggesting they offer \$500 to lay out the newsletter this year and adding that Sergent was okay with that fee.

Lieberman said he had philosophical problems with paying someone for work done for a volunteer organization. Miller asked if anyone was willing to volunteer. Friedman said she would be willing to learn, but Heller said he did not want to give out a lower-quality newsletter - that it would short-change people for their dues.

Crane said the group should define how many issues Sergent would lay out. Friedman said her biggest newsletter priority was getting the newsletter out regularly. She said she'd rather pay someone who knows what they're doing.

Heller volunteered to ask Sergent how many issues he'd lay out, and the group

talked about requesting 10 newsletter issues.

Miller also suggested paying RRA members to write newsletter stories, either giving them a small fee or offering free memberships.

Miller then brought up a survey, saying he is putting one together to send to members. He said he will send a rough draft of the survey to board members before the next meeting.

The RRA held an education department newsmaker in August, and Katherine Scott said she will call Sen. Tom Daschle's office to try to set up one with him.

Heller is putting together an election newsmaker, and asked if anyone was interested in a General Services Administration newsmaker. He will ask the

GSA what sort of newsmaker they could offer to regionals and report back to the board.

The next meeting is Sept. 9.

Behind the MBNA story

Disclosure forms, legislation, contribution records combined to link lawmaker, bank

By Bart Jansen
Portland Press Herald/Maine Sunday Telegram

My story about the financial strings attached to bankruptcy legislation in Maine demonstrated how sifting through enough paperwork can occasionally yield a flake of gold.

The story described how the bill stood to benefit credit card giant MBNA Corp., one of the state's largest employers, and further burden debtors who are filing bankruptcy even more often in Maine than the general increases nationwide.

In reviewing annual financial disclosure forms, I found that Sen. Olympia Snowe's husband, former Gov. John McKernan, serves as a paid consultant to MBNA Corp.

This wasn't news because he openly courted the company to move thousands of telemarketing jobs to the state for economic development while he was in office. And I already knew MBNA was a major employer in the state because I had asked the paper's library for a list of all companies with at least 1,000 workers.

But as I reviewed financial-services legislation, I found a pending bankruptcy bill that hadn't previously drawn my attention.

Then I got the windfall.

I checked the Center for Responsive Politics at www.opensecrets.org and found that MBNA was the top bundler of hard money to President Bush's campaign. Snowe ran that year, too, and she got \$165,000 from MBNA sources for a campaign that cost about \$2.2 million.

In exchange for story credit, a staff member at the Center for Responsive Politics ran a quick search and printed the list of contributors to Snowe for the confrontational interview. (The search function on their Web site doesn't capture affiliations as well as staffers can.) The Web site also had total campaign spending for the company and for the financial services industry.

I checked the lobbying disclosure forms filed at 232 Hart and found MBNA spent \$2 million a year. (Some of this is available at <http://sopr.senate.gov>, but it doesn't seem exhaustive. For that matter, the House records in B106

Cannon seem more complete than the Senate, although they are supposed to be nearly identical.)

Other research led me to dozens of clips from our newspaper about MBNA's corporate culture in the state and the former governor's recruitment of the jobs. I did a NEXIS search and found stories from the Washington Post, New York Times, Business Week and other publications that explained the bankruptcy bill and its congressional debate;

and National Journal's Congress Daily archives helped enlighten me about the insider twists and turns.

All of these simply gave me background to find sources and then ask better questions when the time came. One of the sources past stories led me to was a New York analyst who estimated the bill's value to the company at \$65 million a year, based on earnings available in its annual report.

MBNA's annual report, which I found online, also yielded default rates among

borrowers and other background about the company. The company, however, stiffed me for an interview.

Advocacy groups had information about how credit companies encourage customers to run up debt.

By staying awake during Paul Miller Fellowship sessions, I learned that the U.S. Administrative Office of the Courts has a Web site at www.uscourts.gov brimming with dry statistics. They include bankruptcy filings by state, where I learned that annual bankruptcy filings doubled nationwide during the 1990s and tripled in Maine.

I never found a bankrupt Mainer willing to talk. But I called three bankruptcy lawyers with the biggest display ads in the Portland phone book and one called back.

He gave me a quote about Congress becoming a collection agency for credit companies that helped pull together the entire story.

Despite the subject matter, the story appeared well read because Mainers rarely heard about MBNA's doings unless it was opening a new telemarketing office or contributing to a park.

It also generated tips from readers and government officials about other subjects because it showed that the paper -- and I -- could cast a critical eye on Snowe, the state's longest-standing federal official this century.

The story described how the bill stood to benefit credit card giant MBNA Corp., one of the state's largest employers, and further burden debtors.

Jansen's winning story, Page 5

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Printed July 22, 2001

MBNA big donor behind debtor bill

By BART JANSEN
Staff Writer

WASHINGTON – A major bankruptcy bill that would make it harder for Americans to erase their debts is nearing final approval in Congress, after hardball lobbying and significant contributions by MBNA Corp. and other credit-card giants.

MBNA workers, their relatives and the company's political action committee distributed \$3.5 million to federal candidates and parties in the last election, becoming the largest group of contributors to President George W. Bush's campaign, totaling \$240,675, according to the Center for Responsive Politics, a Washington, D.C., watchdog group.

MBNA, which is a major employer in Maine, also was Sen. Olympia Snowe's largest contributor in her re-election campaign, giving the Maine Republican \$164,750 last year.

Snowe said she has supported the bankruptcy reform legislation on its merits for consumers and businesses, not in exchange for financial support.

"There has never been a quid pro quo. Never. Ever," Snowe said.

Bush and Snowe ranked first and third as recipients of campaign contributions from the finance and credit industry, sandwiching former GOP Sen. William Roth, who represented MBNA's home state of Delaware.

The industry gave \$9.3 million for the last election, doubling the previous election cycle and dwarfing the \$600,000 spent in 1990, according to the Center for Responsive Politics.

Behind the scenes, MBNA spent nearly \$2 million lobbying Congress last year, with significantly more in the second half of the year as the bankruptcy bill was debated, according to congressional disclosure forms.

That amount followed a steady increase in the company's lobbying since 1997, when it spent \$1.26 million.

Other charge-card companies also lobbied heavily in 2000.

Visa USA Inc. spent \$3.5 million; Mastercard International Inc., \$1.38 million; American Express Co., \$1.76 million; Citigroup, \$1.4 million; and Capital One Financial Group, \$720,000.

Personal bankruptcies have exploded in the last decade, with no real reforms to the laws that allow indi-

viduals to be interviewed.

The bankruptcy bill has passed both chambers, and was sent along to a conference committee to work out the details. The legislation, in essence, would place many consumers filing for bankruptcy on a repayment plan instead of erasing their debts.

The argument by consumer advocates against the legislation is that it would send millions of dollars more flowing to corporations at the expense of lower- and middle-class consumers drowning in debt, often after suffering a medical problem, divorce or job loss.

"It looks like the banks have purchased from Congress, by funding the campaigns, the right to collect their debts through bankruptcy," said Barry Schklair, a Portland bankruptcy lawyer for 22 years. "I think it's not balanced."

But the call for bankruptcy reform is reaching a crescendo because the number of cases doubled nationally during the 1990s and tripled in Maine.

Lenders argue that unscrupulous debtors must be thwarted from driving up the costs of borrowing for everyone.

For the fourth year, competing versions of the legislation have won supermajorities in the House and Senate, and lawmakers are debating how to finally forge a compromise. The talks are key because, after former President Bill Clinton vetoed a similar bill last year, President Bush has indicated he will sign it.

Political donations

Finance and credit companies gave \$9.3 million to candidates and parties for the 2000 election, according to the Center for Responsive Politics:

MBNA	\$3.5 million
American Express	\$828,758
Sallie Mae	\$514,693
Household International	\$514,271
Ameriquest Capital	\$505,000
Visa USA	\$339,100
Trans National Group	\$295,250
General Electric	\$289,968
Wells Fargo	\$202,299
Capital One	\$200,542

viduals to erase their debts after selling off some of their assets. Credit-card companies stand to benefit greatly from current legislation before Congress because it would make it more difficult for consumers to seek bankruptcy protection.

The bill could yield 5 percent more earnings for credit-card companies, according to an estimate from Kenneth Posner, an analyst at Morgan Stanley Dean Witter.

For MBNA alone, that would translate into \$65 million more each year in profit, based on the company's 2000 net income. MBNA officials declined

Contributions

MBNA spreads the wealth. For example, Alfred Lerner, MBNA's chairman, and his wife, Norma, each gave \$250,000 to the Republican

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MBNA

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National Committee last year. Charles Cawley, MBNA's president, hosted a fund-raiser at his Camden home overlooking Penobscot Bay in 1999 for candidate Bush.

"There is no doubt that money talks," said Travis Plunkett, legislative director of the Consumer Federation of America. "The firepower and campaign contributions have made a huge difference."

Sen. Paul Wellstone, D-Minn., argued that the legislation unfairly benefits lenders who bought the ear of Congress.

"It's outrageous that we don't confront them," he said. "I think these families just do not have these million-dollar lobbyists representing them."

The \$164,750 that Snowe got from MBNA represented a significant share of the \$2.2 million raised for her re-election campaign last year.

The rest of Maine's delegation got much less in recent years, according to the Center for Responsive Politics. GOP Sen. Susan Collins, who stands for re-election in 2002, got \$2,000 from MBNA's political action committee in the last election cycle and \$2,000 in March. But in 1996, MBNA was her highest contributor when she first won her seat, giving her \$68,804, the group said.

Democratic Rep. Tom Allen got nothing from MBNA for the last election and John Baldacci got \$1,000, according to FEC Info, another campaign watchdog group.

While Snowe and Collins voted in favor of the legislation, Allen and Baldacci voted against it.

No member of Maine's delegation sits on any committee that had direct oversight of the bankruptcy legislation. Likewise, none of Maine's delegation was a co-sponsor of the bill.

Collins did sponsor an amendment to the bill that allows fishermen to reorganize under Chapter 12, just like farmers. Chapter 12 offers advantages including longer repayment periods

than Chapter 13, and nearly three out of four farmers who use it keep farming, she said. Snowe supported the Collins amendment, which was included in the Senate version of the bill.

"The fact that people contribute to my campaign shows that they support my beliefs and positions and has no bearing on my decisions or votes," Collins said. "Thousands of Maine families depend on the company for their livelihood and I'm pleased to think that MBNA supports me and the decisions I make on behalf of the people of Maine."

Baldacci said MBNA is a fine company that has worked well with him,

"In the end, all of us pay for the unscrupulous who abuse the system."

— Sen. Orrin Hatch, R-Utah,
Ranking member of committee
that drafted the bankruptcy reform bill

but that he faced little competition for re-election and so didn't attract contributions. He said he opposed the bill because of a provision allowing debtors to hide wealth in the value of their homes.

Allen blasted the bill as "terrible" for making it harder for debtors to erase their obligations. Without criticizing MBNA, he said the company's jobs would be in Maine regardless of whether the bill provides a marginal increase in their bottom line.

"This is a boon to the credit-card companies and the lending industry, but they are part of the problem," Allen said. "Easy credit is part of the problem. The constant marketing of credit cards is one of the reasons that people are driven toward bankruptcy if their credit gets out of control."

In addition to funding Snowe's campaigns, MBNA employs as a consultant her husband, former Gov. John McKernan, according to her financial

disclosure forms. McKernan has served as an MBNA consultant since at least 1995 for an undisclosed fee. McKernan did not respond to calls seeking comment.

Snowe denied that either campaign contributions for her or her husband's work influenced her decision to support the bill. She said the question is how to improve repayment of debt without being too harsh to debtors. If there are problems, Congress could revisit the legislation, she said.

"People who provide contributions to my campaign do so because they agree with my views, not because they expect me to vote for certain provisions," Snowe said. "In the final analysis, I have a responsibility to respond to the issues that affect my state and people who live in the state, who work in my state and who provide jobs in my state."

Legislation

Whatever Snowe's financial interests, she has had plenty of bipartisan company supporting the bankruptcy reform bill. Sen. Hillary Rodham Clinton, D-N.Y., was among the supporters despite her husband vetoing a similar measure.

The Senate voted again Tuesday 82 to 16 to appoint a conference committee to iron out differences with the House version.

Senate Majority Leader Tom Daschle, D-S.D., whose state is home to credit-card company Citibank, appointed to the committee Sen. Joseph Biden, D-Del., who represents MBNA's home state.

Several thorny differences remain between the two versions, however.

One dispute involves how much a debtor can protect in the value of a homestead, or primary residence, from seizure by creditors. The Senate would limit the exemption to \$125,000, but the House didn't set a limit.

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MBNA

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Five states, including Bush's home state of Texas and his brother's home state of Florida, allow debtors to keep homes of unlimited value. Critics of current laws contend that some unscrupulous debtors with a lot of assets to protect actually move to those states and buy expensive homes before declaring bankruptcy.

MBNA in Maine

One of the biggest beneficiaries of the legislation would be MBNA, whose spokesman didn't respond to repeated requests for comment.

The company that promotes itself as the country's largest credit-card company is based in Delaware, but is one of Maine's largest employers. The company has 3,700 workers at offices in Belfast, Brunswick, Camden, Farmington, Fort Kent, Orono, Portland, Presque Isle and Rockland.

The company has earned a reputation for financially supporting communities where it is located, through charitable donations, scholarships and paid leave for workers to perform volunteer service.

In 1999, workers spent 77,000 hours volunteering with groups that include Meals on Wheels, Big Brothers and Big Sisters, the YMCA and March of Dimes.

MBNA's headquarters in Belfast occupy a 19th century shipbuilding center. In Camden, the company occupies a refurbished 19th century mill.

"It's a company that is built on pride and participation, as well as profits," said Dana Connors, president of the state Chamber of Commerce. "We're extremely fortunate to have them in the state."

MBNA had \$88.8 billion in loans last year, up from \$60 billion in 1998. Sponsorship agreements make MBNA the official card of the National Football League, Major League Baseball and the National Hockey League, along with the American College of Surgeons and the National

Society of Professional Engineers.

At a time when the industry is reporting its highest profits in five years, MBNA has performed better than its peers. MBNA reported a 3.94 percent return on average total assets last year, compared to 3.6 percent for the industry.

But the way to boost that figure is to get money back from delinquents.

"It looks like the banks have purchased from Congress, by funding the campaigns, the right to collect their debts through bankruptcy. ... I think it's not balanced."

— Barry Schklair,
a Portland bankruptcy lawyer

MBNA's losses totaled more than 4.3 percent of the loan portfolio each of the last three years, and that figure is growing slightly. For credit cards alone, the company lost \$435 million last year, a figure that has grown from \$226 million in 1996.

Bankruptcy

The bankruptcy bill would be the first major reform since a 1978 overhaul. Congress overwhelmingly supported the legislation in March with votes of 83 to 15 in the Senate and 306 to 108 in the House.

Credit companies sought reform and Congress has debated it after the number of personal bankruptcies grew from 718,000 in 1990 to 1.4 million in 1998, when the trend peaked, according to the Administrative Office of U.S. Courts. In Maine, the number grew from 1,493 to 4,271 in that period.

Advocates of the bankruptcy reform argue that studies estimated

that at least 3 percent and as many as 14 percent of the debtors who file to erase their bills through bankruptcy would have been able to repay some of their debt.

The banking industry estimates that, on average, families pay \$400 to \$550 a year in extra credit card interest and fees to offset losses that could be collected from consumers protected by bankruptcy. Consumer groups, however, contend that estimate is riddled with errors.

"In the end, all of us pay for the unscrupulous who abuse the system," said Sen. Orrin Hatch, R-Utah, ranking member of the Judiciary Committee that drafted the bill.

"Without changes, it really does pass on higher costs to all consumers," Snowe added.

The legislation's primary goal is to steer more debtors into repayment plans under

Chapter 13, rather than allowing them to erase their debts, as allowed after the sale of some assets under Chapter 7.

Currently, more than two out of every three personal bankruptcies are filed under Chapter 7. However, the bill would restrict that option if the debtors earn at least a state's median income and could repay at least \$10,000 (or a quarter of the debt if it is less than \$10,000) within five years. Maine's median income was \$31,952 in 1998.

Credit-card companies have the most to gain from boosting repayment plans because they are now considered "unsecured" creditors, who have little claim to a debtor's assets.

Of \$44 billion erased in personal bankruptcies each year, an estimated 10 percent could have been repaid, according to the Coalition for Responsible Bankruptcy Laws.

Critics have warned that under the new legislation credit-card companies would compete with spouses seeking alimony and child support in repayment plans. But a change included in

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RESTIVE REGIONS

Billy House has joined the Arizona Republic's Washington D.C. bureau. House had been working for Gannett News Service in its D.C. bureau.

Mike Madden at Gannett News Service has switched from Washington/Oregon to covering Tom Daschle for the Sioux Falls, S.D. paper. The beat also comes with St. Cloud, Minn. and Iowa City, Iowa.

Courtesy of Jessica Wehrman
Scripps Howard News Service

REGISTER

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announcing this at all. They just ran the notice in the register," he said. The story also worked as a regional one for his Salisbury, Md., paper, which was one of the cities on the list.

Steven Crane, editor of the Capital News Service bureau with the University of Maryland, said he has found checking the register is a good way to keep up with Superfund happenings and in particular changes to civil service pay and benefits that are of interest to federal workers in the Maryland region.

He said he also culls an occasional story checking out the historic register postings.

And Mike Doyle with McClatchy News Service said he checks the Federal Register online every day.

"By now I consider it part of my daily routine, and though it probably only yields a story idea once every three weeks or so, it can be lively. Or, at least

they can get you in the paper on a slow day."

He points to a long list of stories gleaned by checking the Federal Register, including: California women seeking hundreds of thousands in damages for children injured by required vaccination; the U.S. Fish and Wildlife Service setting aside thousands of acres of protected habitat for multiple California species; Yosemite National Park adopting a significantly more aggressive firefighting strategy; California out-of-work laborers getting Labor Department assistance as a result of NAFTA; new export subsidies for California farm organizations; and California doctors and pharmacology professors losing their DEA licenses.

In addition to using the search engine to check for register items that mention a specific state, reporters also can browse through the daily index to look under the different agencies for interesting-seeming items.

MBNA

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the legislation would designate child support and alimony as the top priority in repayment plans, instead of seventh in line behind bankruptcy lawyers under current law.

"This is a historic step forward for our women and children," said Sen. Jeff Sessions, R-Ala. "Women and children are No. 1 every time."

Consumer reaction

Consumer advocates argue that the legislation punishes debtors and fails to force credit companies to curb their marketing and credit extensions that entice debtors into perilous payment plans.

Mail solicitations for credit cards grew to a record 3.5 billion last year, up from 2.9 billion a year earlier, according to BAIGlobal Inc., a New York market-research firm. Total bank credit-card debt extended to borrowers was nearly \$3 billion last year, up from \$2.6 billion a year earlier, accord-

ing to Veribanc Inc.

Indeed, MBNA boasted of generating 13.7 million new accounts last year.

"At a time when they've come to Congress to tighten up bankruptcy laws, the creditors have gotten more reckless and more aggressive," said Plunkett of the Consumer Federation of America. "The bill is harsh. It's unnecessarily punitive."

Consumer advocates also argued that bankruptcies are falling, after peaking three years ago. Personal bankruptcies totaled 1.2 million last year nationwide. Maine, with 3,880 bankruptcies, followed the downward trend.

Supporters and opponents of the legislation worry that since bankruptcies peaked in a good economy, they could avalanche if the economy falters.

Because the bill would make emerging from bankruptcy harder, unions including the AFL-CIO, United Auto Workers, United Steel

Workers and American Federation of State, County and Municipal Employees opposed the bill.

"The bankruptcy legislation is the wrong bill at the wrong time," said Lawrence Ausubel, an economist at the University of Maryland who has studied bankruptcy.

Half of personal bankruptcies stem from debtors suffering unexpected medical bills, with job loss and divorce other leading catalysts, according to consumer advocates. Estimates of cheats who run up bills and then avoid them through bankruptcy are inflated, they argue.

"In my experience, there's very little abuse," said Schklair, the Portland bankruptcy lawyer. "People don't want to be in my office. Not your average Bath Iron Works worker who is struggling with credit-card and mortgage payments."

Staff Writer Bart Jansen can be reached at 202-488-1119 or at: bjansen@pressherald.com

Mining the Federal Register

Census data puts some towns "on the map"

By Carl Weiser
Gannett News Service

WASHINGTON -- The Census Bureau has named 76 budding cities -- from Ames, Iowa, to Zephyrhills, Fla. -- as new "urbanized areas" as a result of the 2000 census.

The designation makes those areas eligible for a little extra mass transit and transportation planning money from Washington. But it also signals that the cities are good candidates to be named next year as new metropolitan areas, which means more data, more prestige and more attention from businesses.

"It puts you on the map. It gets you on the list," said Ken Hodges, the Ithaca, N.Y.-based director of demography for Claritas market research. Many businesses, some hotel chains for example, will locate only in metropolitan areas. Once a place is on the list, "it raises the visibility of your community, and you want that," said Doug Peterson, a senior policy analyst at the National League of Cities.

For some of the 76 already in or near metro areas, commuting patterns will dictate whether they get merged into existing metro areas or become their own.

But new urbanized areas far from big cities, like Salisbury, Md., are virtually certain to become metro areas, census geographer Mike Ratcliffe said.

"My bottom line is this: They will see more prospect activity from corporations, and hence more companies moving into their areas," said Dennis J. Donovan, director of global site selection for The Wadley-Donovan Group. It is a subsidiary of Grubb & Ellis Co. in Edison, N.J.

The reason: Companies want as much information as possible to make their decisions, and metropolitan areas have far more data than rural areas. Both public and private data on wages, taxes and labor market conditions often are collected only for met-

ropolitan areas, he said.

The impact on federal money is less than commonly thought. Only a handful of grant programs use urbanized or metropolitan status to guide dollars. Medicare HMOs offer higher rates but only in metro areas of 250,000 or more. And some Department of Agriculture programs are aimed at rural areas.

"You can't say it's an unalloyed blessing or an unalloyed curse," said Doug Peterson, senior policy analyst at the National League of Cities.

"My bottom line is this: They will see more prospect activity from corporations, and hence more companies moving into their areas."

— Dennis J. Donovan
Director of global site selection
for The Wadley-Donovan Group.

City leaders generally were overjoyed with their new status. Mayor James Sottile of Kingston, N.Y., said it showed his city is blossoming as an artists' community.

"It means Kingston is vibrant. It means things are happening. It means economic development," he said.

Few cities would know better the benefits of being an urbanized area and metropolitan area than Danville, Ill. The eastern Illinois city is on the list of new urbanized areas, 10 years after the census knocked it off the list as a result of population loss.

"This is, on balance, good news. You're in one league, and you move into a different league," said Michael Federman, director of Development Services for Danville.

The loss of metro status in 1990 meant the loss of about \$100,000 a year in transit money, which forced the city to raise bus fares and ask the state for more money. It meant laying off a planner that had been paid for

with federal financing that goes only to metropolitan areas.

Danville gained only 76 people between censuses, so Federman suspects his city is back on the list as a result of rule changes that make it slightly easier to qualify as an urbanized area. Whatever the reason for Danville's addition, "From a PR perspective, it's good."

Only one city, Cumberland, Md., got knocked of the list of urbanized areas this time after it lost 9.2 percent of its population in the past decade.

The Census Bureau published the list of the new urbanized areas in the Federal Register on May 1. The United States now has 453 urbanized areas, about three times as many as in 1950, when the bureau first began counting them.

For even smaller towns, the census is doing something new this year: Towns with more than 2,500 people have been designated "urban clusters." Those 3,173 towns will form the core for new "micropolitan" areas next year, which must have at least 10,000 people.

They will have additional data, though not as much as for metropolitan areas.

Most new additions to the urbanized list qualified as a result of topping a 50,000-person threshold for an urbanized area. Others got more crowded and thus met urban density requirements of at least 500 people per square mile. A few, like Danville, benefited from rule changes.

St. George, Utah, and Lady Lake, Fla., boomed because of retirees. Westminster, Md., or Saratoga Springs, N.Y., were already part of the fast-growing exurban fringes of metropolitan areas. Michigan City, Ind., ended up sprawling into LaPorte, Ind., and thus hit the critical mass, said Dave Aultman, the geography division's section chief.

"The 76 new ones -- each one has its own story," he said.

