

companies now exceed \$1.6 trillion, up from \$136 billion in 1990. Portfolios of this size do nothing to promote liquidity in the secondary market. Unfortunately, H.R. 1461 will do nothing to protect American taxpayers from having to bail these institutions out should they fail.

I am also concerned about what is commonly referred to as “mission creep” of these two entities. Congress has given Fannie Mae and Freddie Mac very special charters, unique government-granted benefits that we do not grant their competitors. These benefits exist so that they can create liquidity in the secondary mortgage market and help create the American Dream for middle and low income families. In recent years, these entities have been clearly engaging in areas outside of this charter, including airplane leasing, purchasing tobacco bonds, and providing international consulting. H.R. 1461 does not provide the necessary bright line between the activities in which Fannie Mae and Freddie Mac can and cannot engage. While Congress prohibits Fannie and Freddie from originating loans, we clearly need a better definition of loan origination and what separates the primary market from the secondary market. Not only would a bright line provide clarity, it would enhance competition in the primary market and prevent these taxpayer-backed institutions from engaging in activities outside of the scope of their charters.

Further, I have concerns about raising the conforming loan limits for Fannie Mae and Freddie Mac, as H.R. 1461 does. Raising these limits will do nothing to help Fannie and Freddie meet their affordable housing goals. The conforming loan limits were originally established to ensure that Fannie Mae and Freddie Mac are focused on increasing the availability of housing for middle and low income Americans. These limits are necessary to prevent Fannie and Freddie from competing with private sector lenders, who already meet the demand for larger home loans. Raising the conforming loan limits is a clear extension of Fannie and Freddie's charters. That is not the purpose of this legislation.

Mr. Chairman, the Chairman of the Financial Services Committee worked diligently and in good faith with myself and many of my colleagues who had serious concerns about the creation of an affordable housing fund for both Fannie Mae and Freddie Mac in H.R. 1461. I applaud him for his willingness to include language in this bill that seeks to prevent affordable housing fund monies from being abused for political purposes. However, it is my hope that as this bill moves toward conference with the Senate, we take a serious look at the need to create another housing fund of this nature, especially one that has the potential to be abused for political purposes.

Our housing finance system is driven by the creation of jobs, supported by sound economic policy. Under the policies of this administration and this Republican Congress, this system has never worked better, and we now have achieved the highest rate of homeownership in the entire history of the United States of America. Mr. Chairman, the truth is there is no greater housing program than the American free enterprise system.

IN HONOR OF JASON KAMRAS,
NATIONAL TEACHER OF THE YEAR

HON. DORIS O. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 2, 2005

Ms. MATSUI. Mr. Speaker, I rise in tribute to Jason Kamras, the 2005 National Teacher of the Year. A native of Sacramento, Jason teaches mathematics at John Philip Sousa Middle School, here in our Nation's capital. Since being named Teacher of the Year in April, Jason has traveled across the country as an educational spokesman and will continue to do so through next June. As his friends, family and colleagues celebrate Jason's outstanding achievement, I ask all of my colleagues to join with me in saluting this truly remarkable American.

The son of Linda and Marvin Kamras of Sacramento, Jason attended Shalom School, Sacramento's only Jewish day school, where he was a member of their inaugural class of 1978. In 1991, he graduated from Rio Americano High School at the top of his class. Later that fall Jason began his freshman year at Princeton University, where he graduated with a degree in public policy in 1995.

After graduating from Princeton, Jason promptly applied for a position with Teach for America, a wonderful program that allows for recent college graduates to work in needy public schools. It was Teach for America that first brought Jason to John Philip Sousa Middle School in the fall of 1996 where he taught mathematics to sixth graders. At Sousa he immediately poured his energy and passion into the school's students.

Three years of teaching math at Sousa convinced Jason that he could do much more to have a positive impact on students' lives. In 1999 he left the classroom and earned a Master's Degree in Education at the Harvard Graduate School of Education. When he returned to Sousa, Jason taught a combined class of seventh and eighth graders for 2 years in social studies. This “looped” class allowed him the opportunity to truly connect with his students and push them to achieve everything within their grasp. In the 2002–2003 school year, Jason has returned to teaching math, this time at the seventh and eighth grade levels.

Outside of the classroom, Jason has successfully worked with school administrators to double the instructional time devoted to math and has incorporated technology and real world situations into the math curriculum, in order to meet today's students' needs. His love for photography led him to establish the EXPOSE Program, in which students create photo-essays with digital cameras that depict their lives and neighborhoods. Those photos are often shown to the public at the Capital Children's Museum and other places around Washington. In 2001, Jason was awarded the Mayor's Art Award for Outstanding Contribution to Arts Education for his work with the EXPOSE Program, just one of the many honors he has earned for his dedication to our Nation's youth.

What makes Jason an excellent teacher and role model is that he works tirelessly to give his students the tools they will need to make their dreams come true. Whether it is with complex math problems or artistic self expres-

sion, Jason has an ability to connect with students, many of whom come from underprivileged backgrounds, and give them the attention and support they need to help them meet their goals.

Mr. Speaker, as Jason Kamras continues to speak on behalf of school teachers across our country, I am honored to pay tribute to one of Sacramento's most honorable citizens. His love for teaching is fortunately shared by countless other teachers in classrooms throughout the Nation. At 31 years of age, Jason has accomplished so much in the classroom; accomplishments that allow him to serve as a model for others to follow. On behalf of the students at Sousa that have benefited from his compassion, dedication and creativity, I ask all of my colleagues to join with me in wishing Jason continued success in all his future endeavors.

TRIBUTE TO RACHAEL SCDORIS

HON. GREG WALDEN

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 2, 2005

Mr. WALDEN of Oregon. Mr. Speaker, I rise today to honor and congratulate Bend, Oregon resident Rachael Scdoris. Rachael is a legally blind, competitive dog sled racer and cross-country runner who today was awarded the prestigious Casey Martin Award—an annual award that Nike bestows to any disabled person in the world who has overcome their adversity and pursued their sport of choice with the same passion and competitive spirit that renowned golfer Casey Martin has demonstrated in his career. Rachael was born with congenital achromatopsia, a genetic disorder that severely limits her vision. Nonetheless, she was the youngest musher to complete a 500-mile sled dog race, and the first disabled athlete to race the 1,161-mile Iditarod Trail Sled Dog Race in 2005.

Introduced to the sport of dog sledding by her father, Jerry, at age 3, Rachael's lifelong dream was to compete in the Iditarod. In 2003, because of her disability, Rachael was refused entry by the Iditarod Trail Committee, but after her determined appeals, the committee finally voted to allow her the aid of a visual interpreter on another sled in the 2005 Iditarod.

Though Rachael's dogs became ill and she was forced to drop out after 750 miles, she has already entered the 2006 Iditarod. She is the spokesperson for her vision foundation and the annual “Race for Vision” sled dog race in Oregon, which raises money for Healthy Beginnings, an organization that provides free vision screening, eye exams, and glasses to low-income individuals. She has twice been named one of the 100 Most Outstanding Female Athletes in the Nation, an ABC “Person of the Week” and a 2004 Olympic Torch carrier.

Rachael was selected from over 44 applicants to the Casey Martin Award because her story mirrors that of Casey Martin who in 1998 sued the PGA Tour for the right to be able to use a golf cart in competition. Casey, another Oregonian, has Klippel-Trenaunay-Weber Syndrome, a rare, incurable and degenerative condition that causes chronic leg pain and makes it physically impossible for him to walk