

considered on the floor, Members of the House leadership drafted language which would, in effect, exempt legislation designed to modify capital gains tax rates.

As a result, House Joint Resolution 62 would have made it more difficult for Congress to cut out corporate welfare, while making it easier to enact tax programs that would disproportionately benefit the wealthiest Americans. When House Joint Resolution 159 was considered during the 104th Congress, it did not contain this glaring inequity, and I was able to support it. However, this is clearly not the same initiative we considered a year ago.

I believe it is crucial that Members of Congress commit themselves to eliminating the budget deficit and crafting a fair and equitable Tax Code. Certainly, an income tax hike is no way to accomplish these goals. House Joint Resolution 62, as it was first drafted, was a well-intentioned initiative, designed to protect the American public from such an increase. However, in the end, it became a dysfunctional, inequitable measure which could have obstructed our path toward these objectives. I am pleased the House defeated this measure, and I urge my colleagues to turn their attention to eliminating unwarranted revenue subsidies and putting our Nation's financial house in order.

#### SALUTE TO CLEVE McDOWELL

### HON. BENNIE G. THOMPSON

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. THOMPSON. Mr. Speaker, I rise today to honor the late Dr. Cleve McDowell who was born to the late Mr. and Mrs. Fudge McDowell on August 6, 1941, in Drew, MS. Dr. McDowell departed this life on Thursday, March 13, 1997, leaving a proud legacy as a mentor, civil rights leader, and community activist.

He received his early education in the Drew (MS) Public School system where he served as class president, editor of the school newspaper, captain of the debating team, and a member of several varsity sports teams.

Dr. McDowell was an honor graduate of Jackson State University in 1963, and had done further study on the graduate level during the 1970's. While at Jackson State University, he worked as a student assistant under the last Medgar Evers (1962-63). He became the first African-American student to attend a white graduate school in Mississippi by enrolling in the University of Mississippi Law School with the aid of a Federal Court Order and the U.S. Army troops in June 1963. He later enrolled in Texas Southern University Law School in Houston, TX, where he became president of the Student Bar Association and received several merit awards. He later worked on the field staff for the Mississippi State Conference (1964). Dr. McDowell left the Mississippi Field Staff to join the staff of the Chicago Branch of the NAACP and served on committees of the National Youth Work Committee of the NAACP, where he worked in employment, voter education registration, fund raising, and community development.

He served as staff consultant to the Cook County Department of Public Aid (Chicago). He also served as personnel director-program

analyst for Coahoma Opportunities, Inc., of Clarksdale, MS. In April 1969, McDowell joined the Mississippi Head Start Training Coordinating Council as its executive director. In October 1973, he joined the Governor's Office of Human Resources and OEO as the Head Start coordinator for the State of Mississippi. In May 1974, McDowell became associate director of the Mississippi Bar Legal Services Program where he served until he started his private practice of law in Drew, MS, in 1975. In addition, he served as managing attorney for the North Mississippi Rural Legal Services in Clarksdale, MS, from 1977 to 1979; served as a member of the Mississippi State Penitentiary Board of Directors (1971-76); and was elected to serve as Tunica County Judge (1978-82).

He was a member of the Mississippi State Bar Association, the American Bar Association, and the Magnolia Bar Association. He was admitted to practice in the Northern and Southern United States District Courts, Fifth Circuit U.S. Court of Appeals and the Eleventh Circuit U.S. Court of Appeals.

Dr. McDowell was an active member of Epsilon Xi Lambda Chapter of Alpha Phi Alpha Fraternity and was worshipful master of Drew Lodge No. 6 of the Most Worshipful Stringer Masonic Grand Lodge (Prince Hall) of Mississippi. He was also a member of the Knights Templars Royal Arch, a 32d Degree, and Shriner Masonic units.

Dr. McDowell was the senior pastor of the Greater Holly Grove Missionary Baptist Church of Drew, MS, and chairman of the Sunflower County, Democratic Party. He also served as the public defender for Sunflower County, MS. He was also a former member of the board of alderman and past vice-mayor of the city of Drew, MS.

Mr. Speaker, I ask you to join me and the civil rights community in saluting Dr. Cleve McDowell for his outstanding contributions to this Nation.

#### INTRODUCTION OF LEGISLATION

### HON. SANDER M. LEVIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. LEVIN. Mr. Speaker, over the past two decades, college tuition costs have skyrocketed by over 200 percent while median household income increased by just 82 percent.

Increasing college tuition has caused many students to rely more and more on college loans and other forms of aid to finance their way through college. The average student loan has risen from \$518 in 1980 to \$2,417 in 1995. In total, student loan debt has reached an all time high of \$24 billion.

Education is a high priority, and we have to find other ways to finance it besides sinking our children into debt. That's why I am introducing this bill that would allow families to exclude from income tax any educational assistance provided by their employers toward the education of their children.

Several companies have already taken the lead in providing this kind of assistance. For example, General Motors [GM], Ford Motor Co., Chrysler Corp., and the United Auto Workers [UAW] have developed the Scholar-

ship Program for Dependent Children. Under GM's program, the auto maker will provide up to \$1,000 annually in tuition assistance for each dependent child of active, retired, or deceased GM workers who are pursuing post-secondary education or training.

We need to encourage this kind of employer-employee partnership to meet the needs of working Americans without expanding the size of Government. This legislation would do just that.

Mr. Speaker, I urge my colleagues to co-sponsor this bill and support employer-employee cooperation in education.

#### MINNECHAUG GIRLS BASKETBALL TEAM WINS STATE CHAMPIONSHIP

### HON. RICHARD E. NEAL

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. NEAL of Massachusetts. Mr. Speaker, I rise today to congratulate the Minnechaug Regional High School girls basketball team on winning the Massachusetts Division I championship.

Throughout the season, these young women's positive attitude distinguished them from their competition. On the way to 23 victories and only 2 defeats, their teamwork, selflessness, and the courage to never give up, propelled their success. Game after game, they rallied to victory after disappointing starts. This is the hallmark of a championship team.

In winning their first State championship, first western Massachusetts championship, and the first championship by any western Massachusetts team in 4 years, I commend them. This is a milestone achievement. I hope that the members of the team, coach Dave Yelle, and the Minnechaug Regional High School community know that all of us in the second district join them in taking pride in their season. Congratulations, Falcons.

#### KILDEE SALUTES CESAR CHAVEZ AWARDS CEREMONY

### HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. KILDEE. Mr. Speaker, I rise before you today to pay tribute to an outstanding leader, whose efforts have helped improve the lives of all Hispanics. Cesar Chavez has been immortalized in my home town of Flint, MI.

On April 19, 1997, the Labor Council for Latin American Advancement Flint/Genesee Chapter will hold the Third Annual Cesar Chavez Awards Ceremony. The day will begin with a "March for Justice" which will take place on Cesar Chavez Drive in Flint, MI. The march will pay tribute to 20,000 strawberry workers and also honor the memory of Cesar Chavez and the 10th anniversary of the naming of Cesar Chavez Drive in Flint, MI.

It is with great pride and admiration that I will honor Cesar Chavez and the legacy he has left behind for all Americans to follow. Cesar Chavez fought for many of the same ideals and human rights that I have fought for during my tenure in the U.S. House of Representatives. Cesar Chavez worked selflessly

to create a foundation for future generations of Hispanics to build upon.

Therefore, it is reassuring to see the Hispanic community in Flint carrying on the work that Cesar dedicated his life to. It will be an honor for me to welcome Richard Chavez to Flint, MI on April 19, 1997. Richard Chavez is the brother of Cesar and is currently an executive board member of the United Farm Workers.

Mr. Speaker, it is indeed an honor and a pleasure for me to rise today before my colleagues in the U.S. House of Representatives to pay tribute to Cesar Chavez and all American workers who continue to fight for equal rights for all people.

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SALUTE TO REPRESENTATIVE  
WILLIAM "BILL" RICHARDSON

**HON. BENNIE G. THOMPSON**

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. THOMPSON. Mr. Speaker, I rise today to honor the late Mississippi [MS] State Representative William "Bill" Richardson who was born December 26, 1951, in Indianola, MS.

Mr. Richardson suddenly departed his life on Tuesday, March 25, leaving a proud legacy as a husband, father, educator, community activist, and public servant. He was the faithful husband to Doris and the loving father to Hope and Tiffany. Words cannot describe the dedication and devotion he showed to his wonderful family.

He received his early education in the Sunflower [MS] County Public Schools and received a bachelor's degree from Mississippi Valley State University [MVSU] and did post graduate work at both MVSU and the University of Southern Mississippi.

Mr. Richardson served almost 20 years as an educator in the Indianola [MS] School District where he taught Social Studies and Civics. In 1992, after an active career in the Sunflower County community he was elected to the Mississippi State House of Representatives. While serving in the Mississippi Legislature he was appointed to the Committee on Education, the Committee on Agriculture and the Joint Legislative Parole Commission. During the 1995 Legislative Session, Representative Richardson was elected Sergeant-at-arms of the Mississippi Legislative Black Caucus.

During his illustrative career, he remained active in the Mississippi Association of Educators, the National Educators Association, the Indiana Association of Educators, the Board of Directors for Delta Housing, the National Association for the Advancement of Colored People, the Raspberry United Methodist Men's Club, and the Sunflower County Chapter of the MVSU Alumni Association.

Mr. Speaker, I ask you to join me in honoring a devoted husband, father, and public servant for his outstanding contributions to the State of Mississippi.

IN SUPPORT OF H.R. 607: HOMEOWNERS INSURANCE PROTECTION ACT

**HON. BENJAMIN A. GILMAN**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. GILMAN. Mr. Speaker, I rise today in support of the Homeowners Insurance Protection Act which will amend the Truth in Lending Act and stop the abusive practice of overcharging homeowners for private mortgage insurance.

Private mortgage insurance has given millions of Americans the opportunity to become homeowners. This is a valuable service that mortgage industry provides; however, most homeowners are unclear about their rights under this insurance. Many Americans believe that private mortgage insurance insures them, when, in fact, it insures the lender while the homeowner pays the premium. As the practice stands, homeowners who have paid off 20 percent of their loan no longer need the insurance, but they do not realize it and continue to pay the premium throughout the life of their mortgage. In some cases, 20 to 30 extra years of payments. For an individual who pays \$350 per year on a 30-year mortgage, that can mean paying an extra \$7,000 to \$10,000 of unnecessary premiums.

This legislation will bring about two simple reforms. It will require full disclosure of a homeowners' right to cancel the insurance once they have down 20 percent on their home. It will also require the mortgage lenders to inform consumers at least once a year of their cancellation rights. Both of these requirements must be provided by the creditor at no extra cost to the consumer.

This bill will protect the rights of homeowners from overpaying unnecessary premiums while maintaining the important role of private mortgage insurance in promoting home ownership. Accordingly, I strongly urge my colleagues to join me in supporting this important legislation.

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TRIBUTE TO CIVIL SERVANTS ON  
THE 2-YEAR ANNIVERSARY OF  
THE OKLAHOMA CITY TRAGEDY

**HON. STENY H. HOYER**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. HOYER. Mr. Speaker, on Saturday, April 19, 1997 we mark the 2-year anniversary of the Oklahoma City bombing, one of the most reprehensible tragedies in our Nation's history. I rise today to pay tribute to the fallen Federal workers and the other victims who perished in an event that continues to tug at the heart strings of the entire Nation.

The cowardly and meaningless act of terrorism against the civil servants and children in the Alfred P. Murrah Federal building has touched off a 2-year period of national soul-searching and introspection. Many of the victims families are attempting to move forward in their lives. In fact, the mother of Baylee Almon, whose limp body in the arms of a firefighter became the symbol of the heroism and heartbreak of the bombing, was recently mar-

ried and is taking steps to move beyond her daughter's death.

We lost many of these fine men and women 2 years ago and I want to once again extend my heartfelt sympathies to all of their families, their friends, their coworkers, their neighbors, and those they serve. As the old saying goes, "time heals all wounds"; but, the Oklahoma City tragedy will require significantly more than 2 years to diminish the effect it has had on the entire country.

Mr. Speaker, it has long been my view that Federal workers are one of our Nation's greatest assets. As President Lyndon Johnson once noted:

So very much of what we are as a Nation—and what we are to achieve as a people—depends on the calibre and character of the Federal career people. In no other endeavor can you more directly serve our country's cause—or the values on which we stand—than in the public service.

Mr. Speaker, the people we lost in the bombing were not nameless faceless bureaucrats, and, Mr. Speaker let me be perfectly clear and to the point—I get angry over those who would denigrate our civil servants. All too often it is the prevailing habit of this body to attack the character and devotion of our Federal employees. Mr. Speaker, we must stop the senseless scapegoating and needless bashing of our civil servants.

Yes, there are nonperformers, just like there are at corporations and factories across our country. But, Mr. Speaker, the great majority of these men and women are Americans with a deep love for their Nation who, in many cases, have bypassed more lucrative careers to serve their fellow citizens.

Federal employees play an integral, albeit often invisible role in our daily lives. Federal employees make sure that our senior citizens get their monthly Social Security checks and that our veterans get the care and treatment they need. Federal employees are responsible for printing our money and insuring it when we make deposits at the bank. Federal employees protect our borders and make sure the food we eat is safe. The bottom line is that Federal employees devote their days, and often their nights, to ensuring that our Government and our country is a better place to live.

So, as we pay tribute to the victims and survivors of the Oklahoma City tragedy, I urge my colleagues and my fellow Americans to give great care and thought to those who would criticize our Federal Government. Yes, you get angry at the IRS; yes, you may get angry at law enforcement officials, but do not allow that anger to be directed at individuals. Let it be directed at policy. Let us all be a civil society and strive to make America the great Nation we all know it can be.

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TRIBUTE TO RICHARD  
HENDRICKSON

**HON. MICHAEL P. FORBES**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 17, 1997*

Mr. FORBES. Mr. Speaker, I rise today to pay tribute to Richard Hendrickson of Bridgehampton, Long Island, NY, an esteemed and accomplished meteorologist who has been bestowed the 1997 Albert J. Myer