

2. HOPE SCHOLARSHIP TAX CREDIT

The bill includes a nonrefundable and a refundable HOPE scholarship credit. The nonrefundable credit would be claimed by taxpayers on their income tax returns if they have sufficient tax liability to fully utilize the credit. This credit would be administered by the Internal Revenue Service. Taxpayers with incomes too low to receive the benefit of the full amount of the nonrefundable credit would be entitled to a refundable HOPE credit. The refundable credit would be paid by the institution at which the student is enrolled under procedures similar to those used in providing other Federal educational assistance.

For the first two years of college, the maximum amount of the credit would be \$1,500 for a full-time student and \$750 for a half-time student. For the third and fourth years of college, the maximum amount of the credit would be \$1,000 for full-time and \$500 for half-time. The limitations will be indexed for inflation.

The credit would be available for the first four years of post-secondary education. A part-time student would have to be at least a half-time student for the year.

The credit would be available on a per-student basis. To be eligible for the credit, the student would have to maintain satisfactory academic progress and remain "drug free" (not convicted of a felony involving drugs).

The credit would be available for qualified expenses incurred by the taxpayer, taxpayer's spouse, or taxpayer's dependent (as defined in Code section 151). Qualified expenses consist of tuition and fees required for enrollment or attendance. The credit would not be available to married taxpayers unless they file a joint return, and would not be available to nonresident aliens.

Expenses for this purpose would be net of grants, scholarships, and fellowships. Pell Grants and other nontaxable Federal scholarship assistance would not reduce the dollar limitation on the credit but like other scholarships would be offset against qualified expenses in determining the amount of credit.

The credit would be phased out over the following adjusted gross income levels: Joint filers, \$80,000-\$100,000; and Unmarried filers, \$50,000-\$70,000 (indexed for inflation beginning in year 2000).

The credit would be effective for expenses paid after December 31, 1996, for education furnished in academic periods beginning on or after July 1, 1997 (the beginning of the 1998 academic year).

COMMENDING JUDY AND HERB GALPERSON AS THE FIRST COUPLE OF SINAI TEMPLE

HON. BRAD SHERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 1, 1997

Mr. SHERMAN. Mr. Speaker, I rise today to commend and congratulate Judy and Herb Galperson as the first couple of Sinai Temple. The Galpersons represent the best of family life, professional life, and community involvement. Mencius, an ancient Greek writer, said that "The root of the state is in the family. The root of the family is in the person of its head." Herb and Judy are the root of their family and community.

On the professional level Judy has worked in public service as a coordinator of volunteers for the Edelman for city council campaign and as a deputy to councilman Edmund D.

Edelman. She also makes use of her artistic talent and entrepreneurial spirit in her current position at an interior design company. Herb has had an existing career in law. Herb graduated from Brooklyn College in 1953, and then went on to New York University School of Law, where he received his J.D. and began practicing law. A short time later he followed his brother to Los Angeles and practiced on his own for a few years. Herb eventually joined the law firm of Rose, Klein & Marias.

The Galperson's most outstanding feature, an inspiration for all Americans, is dedication to community. Judy and Herb have been involved in every facet of community organization. She has been a member of the board of directors for the Otis Art Institute and a member of the Los Angeles County Music and Performing Arts Commission; He belongs to various bar associations and has been an officer and on the board of directors of several organizations, including president of the Southern California Applicants Attorneys Association. Judy and Herb have served together on several Jewish organizations and are life members of Southern California Hadassah. Recently, in recognition of Judy's contribution to the community, she was invited to the White House to participate in a dialog with First Lady Hillary Clinton and 12 other community members from across the country.

As for the Galperson's family life, Herb met Judith Arlene Harris in 1967 on a blind date and with a few short months they were married. Two years later, their first son, David, was born, followed by Robert. David received his J.D. degree from Southwestern School of Law, was admitted to the State bar of California, and currently practices law in San Bernardino. Robert received his B.A. from the Annenberg School of Communications, University of Southern California, and currently works in sales administration at Barth & Dreyfuss in Los Angeles. Their success in school and in their professional life would not have been possible without their parents' guidance and support. I congratulate Judy and Herb on raising two fine citizens.

The Galpersons have given an extraordinary amount of time and energy to serving the Los Angeles community. I honor them for their service and hope that they will serve as rolemodels for others. Once again I congratulate Judy and Herb Galperson as first couple of Sinai Temple.

SALUTING MISTY PUTMAN

HON. RALPH M. HALL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 1, 1997

Mr. HALL of Texas. Mr. Speaker, I rise today to pay tribute to a special East Texan, Misty Putman, a senior at Arp High School who recently was awarded the Horatio-Alger Scholarship for her uncommon valor and perseverance in the face of difficult circumstances. She was invited to Washington this week for a conference in recognition of this impressive award. Americans, young and old alike, could learn a great deal from this young woman.

Three years ago, Misty's father, Terry, died of a heart attack. As we know, the death of a family member can be a crippling blow, yet

Misty's response revealed her strength of character and resolve. She came to the assistance of her mother, Donna, who was facing difficult financial circumstances. Misty began working almost forty hours a week at Brookshire's Grocery in Overton and continued as a full-time student at Arp High School, while her mother also held three jobs in order to meet their expenses.

Misty's perseverance and hard work resulted in her being awarded the \$5,000 Horatio-Alger Scholarship. In doing so, she also gained the respect of her peers and her community, and she was recently honored during an awards ceremony at Arp High School. Misty plans to use this prestigious scholarship to attend either Tyler Junior College or Kilgore College in the fall, with plans for a future transfer to Stephen F. Austin University. She plans to major in sociology or criminal justice with hopes of becoming a probation officer, where she plans to use her life experiences to help those in need. We can anticipate that she will be most successful in whatever she pursues.

Mr. Speaker, there is no way to measure the positive impact Misty has had on her family, her school and her community. Young people like Misty are our Nation's future leaders, and their efforts will help keep America great. It is a privilege for me to represent such an outstanding young person from the Fourth District of Texas, Misty Putman.

COMMENDING OFFICER TIMOTHY J. MITCHELL

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 1, 1997

Mr. VISCLOSKY. Mr. Speaker, at a time when crime concerns are on every citizen's mind, those who have dedicated their lives to law enforcement are to be commended. I would like to make a special commendation to Officer Timothy J. Mitchell, a very devoted law enforcement officer from Indiana's First Congressional District. Officer Mitchell retired from the Schererville Police Department in April of this year. He will be honored by family, friends, and members of the Schererville Police Force at a testimonial dinner tomorrow night at Teibel's Restaurant in Schererville, IN.

Tim joined the Schererville Police Department on March 31, 1977, after receiving an honorable discharge with the rank of sergeant from the U.S. Air Force in 1976. He worked in both the patrol and detective division of the police force, and was promoted to the rank of corporal on February 15, 1984. During his career with the Schererville Police Department, Tim participated in the Officer Friendly Program. This program began within the north-west Indiana region in the early 1970's, and was designed to educate children on issues of safety and encourage communication between police officers and children. As Officer Friendly, Tim visited schools throughout the region, teaching lessons of safety to children during dangerous times of the year, such as Halloween and summer, and promoting such programs as Bicycle Safety.

Tim was also a participant in the Schererville Police Department's Drug Awareness Resistance Education program [DARE]