

passed provision is both illconceived and contrary to the spirit of promoting home ownership.

Under current law, Ginnie Mae guarantees payments to investors if mortgage servicers are unable to make the scheduled payments. In turn, the mortgage servicers are charged a present guaranty fee of six basis points.

This Member is opposed to a three basis point increase in the Ginnie Mae guaranty fee for the following two reasons.

No. 1. The cost of a three basis point increase will likely be passed in part to the homebuyer.

This provision in the H.R. 6 Conference Report will increase the costs of a mortgage servicer to lend. While some of this increase in basis points will likely be borne by the mortgage servicer, it is inevitable that some of this increase will be passed to the homebuyer as an unnecessary tax for buying a home. This Member is opposed to passing on such avoidable costs to the homebuyer.

No. 2. The Senate had earlier rejected an increase in basis points for the Ginnie Mae guaranty fee.

On July 17, 1998, the Senate in considering the fiscal year 1999 VA/HUD appropriations bill, tabled the Nickles Amendment by a 69–27 vote. The Nickles Amendment would have increased the Ginnie Mae guaranty fee by six basis points. The VA/HUD appropriations bill appears to be a more suitable forum for debate and consideration of such a guaranty fee increase than in H.R. 6 Conference Report.

In closing, this Member opposes the provision in the H.R. 6 Conference Report which increases the Ginnie Mae guaranty fee by three basis points.

HONORING SAINT THOMAS
EPISCOPAL SCHOOL'S PIPE BAND

HON. KEN BENTSEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 1, 1998

Mr. BENTSEN. Mr. Speaker, I rise to congratulate Saint Thomas Episcopal School's Pipe Band in Houston, Texas, winners this summer of the World Championship Bagpipe competition in Glasgow, Scotland.

St. Thomas's Episcopal School is a private parochial school located in Houston. Founded in 1955, it has an enrollment of more than 675 students in grades K–12. St. Thomas' Pipe Band is just one example of the school's commitment to producing world class students and citizens.

In August, Saint Thomas Episcopal School's Pipe Band won five championships in Canada and Scotland: the North American Championship, the North Berwick Championship, the World Juvenile Championship, the Rothesay Championship, and the Cowal Pipe Band Championship. No American pipe band has won so many international championships in such a short time. That a group of 30 schoolboys from Texas achieved this feat is remarkable. This is the third time that Saint Thomas' Pipe Band has won a world championship, the most for any American band.

Band director Michael Cusack had band members practicing three times a week for several months before the trip. By the time they got to Scotland they were playing so well

that they decided to compete against semi-professional bands in Grade II at the Rothesay Highland games after winning the juvenile division. They placed second overall and first in drumming.

At the World Pipe Band Championships, the band dedicated its performance to retiring headmaster Henry L. Walters, Jr. Mr. Walters has been headmaster since 1964 and was instrumental in promoting this program. For a short time, he even taught drumming.

Mr. Speaker, against overwhelming odds these young men distinguished themselves not only by their outstanding performance, but by their example to others in their school and community. Every day, we fight the battle to keep music and the arts viable and funding for our schools at a level which permits such achievements. These young people are an example of what can be accomplished when the necessary support is present. It is up to many of us in this body to ensure that all our children have the opportunity to achieve their dreams.

To the students I say congratulations for an outstanding tour. To their families, teachers, friends and classmates, I say thank you for supporting these young men with your love, guidance and, friendship. We all make a difference.

THE ANDREI SAKHAROV MUSEUM

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 1, 1998

Mr. SMITH of New Jersey. Mr. Speaker, we have heard a lot of discouraging news from Russia of late. We are told that the Russian economy is at a dead end, the currency is collapsing, political reform is stalled, and the military is deteriorating to a dangerous point. Moreover, it appears that a good deal of the money that the U.S. Government has extended to Russia through grants or loans has been—at best—ineffective.

Nevertheless, I would like to point out one small project where I believe U.S. contributions have been wisely used and appreciated in Russia. I am referring to the Andrei Sakharov Museum and Public Center in Moscow, named in memory of the distinguished human rights activist of the Soviet era. The museum was established through the efforts of the late Dr. Sakharov's wife and fellow human rights activist, Dr. Elena Bonner, along with many other friends of freedom. The museum director is Yuri Samodurov.

The U.S. Government, through the Agency for International Development, has been providing financial assistance to this worthwhile project. Naturally, the museum management has been seeking domestic funding and would like to be self-sufficient in the future.

When I visited the museum in January of this year, Mr. Chairman, I was very impressed by the layout and the thoughtfulness of the exhibits. There are permanent sections dedicated to the Bolshevik Revolution, political prisoners, and "perestroika," as well as temporary exhibits devoted to human rights issues currently facing Russia. The library contains a wide collection of human rights publications, dissident literature, and of course, the works of Dr. Sakharov himself. The museum has

also become a major venue for important conferences on human rights and the humanitarian dimension.

This is one area where I believe our foreign assistance has played, and I trust will continue to play, an important role in assisting our friends in Russia to promote and further the cause of rule of law and civil society.

IN HONOR OF THE ORCHARD CIVIC
ASSOCIATION

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 1, 1998

Mr. KUCINICH. Mr. Speaker, I rise today to extend my best wishes to the Orchard Civic Association of Cleveland, Ohio, as they celebrate their 40th anniversary in the 71st Harvard area. Throughout the years, this organization has been dedicated to diligent community service in their neighborhood.

The mission of the Orchard Civic Association consists of informing residents about neighborhood issues and new information concerning the 71st Harvard area, working with the Councilman to resolve neighborhood concerns, as well as learning and becoming well-informed about the City of Cleveland. The Association has been gathering at Sacred Heart of Jesus Church to hold interesting and newsworthy meetings, often highlighted by a speech from Councilman Edward Rybka.

The Association's hard work and determination clearly shows through their numerous accomplishments. The group has ensured that the United Parcel Service expansions were compatible with the surrounding neighborhood, addressed concerns about truck traffic, pushed for poorly maintained housing to be brought up to code, as well as worked with the Councilman to renovate homes and build new ones. They have also worked to reduce crime and increase the number of police officers in the neighborhood and joined with the Warner Turney neighborhood to get the Harvard Refuse Landfill closed for all dumping, except building debris.

With all their success, the future of this organization looks promising. Their future goals will focus on plans to tackle absentee landlords, get housing code enforcement, and continue to address local issues.

My fellow colleagues, please join me in honoring Cleveland's Orchard Civic Association on 40 years of exceptional service in their neighborhood. Their dedication has brought substantial changes to the 71st Harvard area and its residents. I would like to extend them my best wishes for their future work.

A TRIBUTE TO STANLEY J. DAILY

HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 1, 1998

Mr. GALLEGLY. Mr. Speaker, I rise to honor a native son of my district, a man who kept true to his roots and served his country and community with distinction.

Stanley J. Daily will step down soon from the Camarillo City Council, a post he has held