

the fallen heroes of September 11th, I would like to insert the following proclamation into the record:

Whereas, September 11, 2001 was a day of horror and tragedy that will forever live in the memory Americans, and;

Whereas, more than 3,000 people from many occupations, nationalities, ethnic groups, religions creeds were brutally murdered by terrorists, and;

Whereas, members of the New York City Fire Department, New York City Police Department, Port Authority and other Public Safety Personnel, through their valiant, courageous and heroic efforts saved the lives of thousands under unprecedented destructive circumstances; and

Whereas, more than 300 New York City Firefighters lost their lives in the effort to save others, and

Whereas, Congressman Major R. Owens and the people of the 11th Congressional District salute the bravery and dedication of all who gave their full measure of devotion, and;

Whereas, We deem it appropriate to highlight the courage and valor of individuals and groups in variety of forms and ceremonies: Now therefore be it

Resolved: That on this 10th Day of March, Two Thousand and Two, Congressman Major R. Owens, and representatives of the people of the 11th Congressional District, pause to salute the sacrifices of these honored men, and to offer their heartfelt condolences to families of these African American Firefighters who died at the World Trade Center on September 11, 2001.

That the text of this resolution shall be placed in the Congressional Record of the United States House of Representatives.

Given by my hand and seal this 10th day of March, Two Thousand and Two in the Year of our Lord.

A TRIBUTE TO SISTER RITA NOWATZKI OF THE NEW YORK FOUNDING HOSPITAL

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. NADLER. Mr. Speaker, I rise today to honor Sister Rita Nowatzki for her distinguished service to the children and families of New York City. A Sister of Charity for over fifty years, Sister Nowatzki has dedicated herself to protecting the most vulnerable members of our community. As she enters her retirement, she remains unwavering in her commitment to speak for those who are voiceless and remind us all of our responsibility to aid the poorest members of our community.

In 1990, Sister Nowatzki joined the New York Founding Hospital as its public advocate. In the years since, Sister Nowatzki has proven her reputation as an innovative administrator and masterful advocate. She produced "The Foundling," the first book documenting the Hospital's 137-year history of aiding orphans, poor families and children. She raised hundreds of thousands of dollars for the United Way, saved crucial family services in the New York City budget, and lit up the Empire State Building every April to commemorate Child Abuse Prevention month. As an ardent advocate for our children's well-being, Sister Nowatzki has worked at the city and state level to craft policies and programs that will assist the most vulnerable members of our

community. One major component of the work of Sister Nowatzki is her desire to instill in young people an interest and commitment to participate in government and public policy and to take an active role in the issues that affect them. As a result, we know that her legacy will live on in the Hunter College public service scholars she has trained throughout the years.

Sister Rita Nowatzki is a passionate, empathetic and nurturing Sister of Charity. Her dedicated work to promote social justice will benefit New York for years to come. As much as we will miss her ever-vigilant leadership, we know that her spirit of compassion will continue to grace us. As she begins the next chapter of her life, we thank her wholeheartedly for her tireless work to make our city a better place, and we wish her the very best in the years to come.

HONORING THE GIRL SCOUTS OF AMERICA

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. RADANOVICH. Mr. Speaker, whereas, Tuesday, March 12, 2002, marks the 90th Anniversary of Girl Scouts of the USA, founded by Juliette Gordon Low in 1912 in Savannah, Georgia. Throughout its long and distinguished history, Girl Scouts and Golden Valley Council, the pre-eminent organization for girls, has inspired girls with the highest ideals of character, conduct, and patriotism. Girl Scouting will lead businesses and communities to teach girls the skills needed to take active roles in math, science, and technology careers and to fulfill our country's economic needs. Through Girl Scouting, every girl, everywhere grows strong, gains self-confidence and skills for success, and learns her duty to the world around her. Through participation in Girls' Voices, a national community service project, every girl will learn to use her own voice to address an issue of concern to her and perhaps make a change for the better in her community. Some fifty million women have enjoyed the benefits of the Girl Scouts program, as an American tradition, for 90 years. Now, therefore, I GEORGE RADANOVICH, by virtue of the authority vested in me as a U.S. Representative, 19th District, for the State of California do hereby proclaim the week of March 10–16 as Girl Scout Week.

PROCLAMATION RECOGNIZING FIREFIGHTER SHAWN POWELL—ENGINE NUMBER 207

HON. MAJOR R. OWENS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. OWENS. Mr. Speaker, as a Tribute to Firefighter Shawn Powell of Engine Number 207, a member of the Vulcan Society and one of the fallen heroes of September 11, I would like to insert the following proclamation into the record:

Whereas, September 11, 2001 was a day of horror and tragedy that will forever live in the memory Americans, and;

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Whereas, members of the New York City Fire Department, New York City Police Department, Port Authority and other Public Safety Personnel, through their valiant, courageous and heroic, efforts saved the lives of thousands under unprecedented destructive circumstances, and

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Resolved: That on this 10th Day of March, Two Thousand and Two, Congressman Major R. Owens, and representative of the people of the 11th Congressional District, pause to salute the sacrifices of these honored men, and to offer their heartfelt condolences to families of these African American Firefighters who died at the World Trade Center on September 11, 2001.

That the text of this resolution shall be placed in the Congressional Record of the United States House Representatives.

Given by my hand and seal this 10th day of March, Two Thousand and Two in the Year of our Lord.

IN TRIBUTE TO JOSEPH WATTS

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. RANGEL. Mr. Speaker, on March 19, 2002 the Council of Senior and Centers and Services of New York City will host a surprise retirement party for Joseph Watts. At the risk of spoiling the surprise, I rise today to pay my personal tribute to a remarkable community leader. Mr. Joseph Watts has proven to be an exceptional person committed to the pursuit of a successful career and giving back to the community throughout his life. In 1962 he graduated from the American Academy of Funeral Service in the State of New York and embarked upon a successful career in Funeral Service. Mr. Watts has contributed a great deal to the comfort of the bereaved in New York. Since the 1970's he has been a member of the Board of Directors of the Metropolitan Funeral Directors Association and Regional Governor of District 6 of the New York State Funeral Directors Association. He has also served as an often honored and recognized leader of many national and international associations of Funeral Directors. These professional honors have recognized the extraordinary contribution that Mr. Watt has made throughout his professional life to his chosen profession and to his community as well.

Among the professional honors Mr. Watts received are: New York State Funeral Director of the Year in 1981; a report for President Carter on Funeral Industry and Federal Trade Commission with impact on small businesses; the International Order of the Golden Rule for "Service to the Community and Profession"; honored by the White House On Social Security: "The Long View—The Effect of Social Security Reforms on the Homeless, Poor and

Children"; and International Funeral Directors Association award as Funeral Director of the Decade.

His excellent reputation in his field has led him to be appointed to various positions in different organizations, such as Chairman of the New York State Funeral Directors Advisory Board, Vice-President of the Council of Senior Centers and Services of New York City, and Board Member of Retired Senior Volunteer People (R.S.V.P.).

Mr. Watts has been an important part of many community associations such as the Rotary Club in Upper Manhattan, the Washington Heights/Inwood Chamber of Commerce, the Washington Heights/Inwood Development Corporation and many others. In every organization of which he is a member, Mr. Watts has given his time to leave a positive mark on the communities or people he has worked with. His legacy has been so extraordinary in these communities that he has been honored by most of them.

The Harlem Boys Choir has honored Mr. Watts for the Creation of Adopt a Child in 1984. He also received the Washington Heights/Inwood Chamber of Commerce Man of the Year Award in 1984. In 1985 he received the Community Resident Award from the Police Department of New York City for donation of Police Vests to the 34th Precinct.

Mr. Watts' exemplary career and many contributions make him much deserving of the honor and tribute that will be paid to him by his many friends and colleagues on the 19th of March of 2002.

IN HONOR OF DORIS S. SCHWAB

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. KUCINICH. Mr. Speaker, I rise today in recognition of Doris S. Schwab, who is retiring after 30 years as Executive Director of Senior Citizen Resources, Inc. Ms. Schwab's unwavering commitment to Cleveland's senior community has been invaluable. Her generosity, intelligence, and unselfish dedication will be greatly missed.

For over 30 years Ms. Schwab has worked tirelessly to create much needed resources to serve Cleveland's senior citizens. In 1971 she organized and established the Crestview Senior Center, a Multi-purpose Center serving the elderly in collaboration with the Cleveland Jaycees. In the same year she became Executive Director of its parent organization, Senior Citizen Resources, Inc.

Over the next few years Ms. Schwab worked diligently to expand the Center by creating new sites throughout the Cleveland area. In 1978 she piloted a site called Brighton Center. By 1979 she secured funding for and established a second Multi-purpose Center, Deaconess-Krafft, which was built on the Deaconess Hospital Campus. Between 1976 and 1981 she piloted a site in the Southwestern area of Cleveland at the Brooklyn Heights United Church of Christ and Brooklyn Acres. She secured a Community Development Block Grant to fund and establish a third site operating one day a week at the City of Cleveland-owned Estabrook Recreation Center. Throughout the 1980s she also worked with Dea-

coness Hospital and MetroHealth Medical Center to establish their programs serving senior citizens.

Between 1998 and 2000 as a result of Ms. Schwab's dedication to the senior community, funding in the amount of \$332,000 was secured for the renovation and construction of the Memphis Fulton Senior Center and administration offices of Senior Citizen Resources, Inc., Crestview Senior Center relocated to this new site. By this time the centers were serving over 3,000 senior citizens yearly in the Old Brooklyn community of Cleveland. Today the centers continue to thrive as a result of Doris S. Schwab's vision, leadership and unwavering commitment.

I ask my colleagues to join me in rising to honor Doris S. Schwab and her truly remarkable accomplishments for the senior community of Cleveland, Ohio.

REPEAL OF GINNIE MAE FEE
INCREASE

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. LaFALCE. Mr. Speaker, yesterday, I introduced H.R. 3926, a bill to repeal the scheduled increase in the Ginnie Mae guarantee fee that is scheduled to take place in October, 2004. The purpose of this repeal is to prevent what amounts to an unwarranted and unnecessary tax increase on homeownership.

The 1998 Higher Education Act Amendments included a provision unrelated to education which would prospectively increase by 50 percent the annual fee that the Government National Mortgage Association, also known as Ginnie Mae, charges each year on mortgage loans.

Ginnie Mae facilitates an efficient secondary market for Federal Housing Administration, Rural Housing Service, and Veterans Administration single family mortgage loans, by guaranteeing the timely payment of principal and interest on such loans. In exchange for this guarantee, Ginnie Mae charges an annual fee of six basis points on each mortgage loan, which is generally passed along to the borrower. The risk is minimal, since Ginnie Mae's function is to advance funds in the case of default, for which Ginnie Mae is subsequently made whole either through restored mortgage payments or through the federal guarantee by FHA, RHS, or VA on the underlying mortgage loan.

The Administration's fiscal year 2003 budget concludes, with regard to Ginnie Mae, that "Fee collections, interest and other income are expected to exceed expenses by \$834 million in 2002 and \$808 million in 2003." For the purposes of credit scoring, Ginnie Mae is projected to make a profit for the taxpayers [negative credit subsidy] of \$398 million in fiscal year 2003.

Given the substantial profits that Ginnie Mae makes each year, and the low risk that is taken to make such profits, the 50 percent increase in fees from six basis points to nine basis points that is scheduled to take place in 2004 is both unnecessary and unwarranted. This scheduled increase would perpetuate a regrettable trend in recent years of diverting housing resources, such as FHA profits and

Section 8 rescissions, to non-housing purposes.

Moreover, since the fee increase is likely to be passed along to borrowers, the effect will be to raise mortgage rates for low- and moderate income homebuyers, including notably veterans and rural residents. Over the life of a loan, this can translate into thousands of dollars of additional mortgage interest payments.

Therefore, we should repeal this unnecessary and harmful tax increase on homeownership before it takes place. H.R. 3926 does precisely that.

PROCLAMATION RECOGNIZING, SALUTING AND COMMENDING FIREFIGHTER TAREL COLEMAN—SQUAD NO. 252

HON. MAJOR R. OWENS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. OWENS. Mr. Speaker, as a Tribute to Firefighter Tarel Coleman of Squad Number 2 a member of the Vulcan's Society and one of the fallen heroes of September 11th, I would like to insert the following proclamation into the RECORD:

Whereas, September 11, 2001 was a day of horror and tragedy that will forever live in the memory of Americans, and;

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Whereas, members of the New York City Fire Department, New York City Police Department, Port Authority and other Public Safety Personnel, through their valiant, courageous and heroic efforts saved the lives of thousands under unprecedented destructive circumstances, and;

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Whereas, Congressman MAJOR R. OWENS and the people of the 11th Congressional District salute bravery and dedication of all who gave their full measure of devotion, and;

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Resolved: That on this 10th Day of March, Two Thousand and Two, Congressman MAJOR R. OWENS, and representative of the people of the 11th Congressional District, pause to salute the sacrifices of these honored men, and to offer their heartfelt condolences to families of these African American Firefighters who died at the World Trade Center on September 11, 2001.

That the text of this resolution shall be placed in the CONGRESSIONAL RECORD of the United States House of Representatives.

Given by my hand and seal this 10th day of March, Two Thousand and Two in the Year of our Lord.

TRIBUTE TO ROY COLANNINO

HON. EDWARD J. MARKEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 13, 2002

Mr. MARKEY. Mr. Speaker, I ask that the House of Representatives take this opportunity