The House met at 11 a.m. and was called to order by the Speaker pro tempore (Mr. Young of Florida).

DESIGNATION OF THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC, October 21, 2002.

I hereby appoint the Honorable C. W. Bill Young to act as Speaker pro tempore on this day.

J. Dennis Hastert,
Speaker of the House of Representatives.

PRAYER

The Chaplain, the Reverend Daniel P. Coughlin, offered the following prayer:

Eternal God, throughout the ages, You have revealed Yourself to Your people and sought to deepen living faith.

Again today we pray for peace. At the heart of a wounded world people and nations pray for peace in the Middle East.

May Members of Congress do all they can to end the violence and negotiate a just peace so that both Israeli and Palestinian children may have hope, reconciliation, and a future.

Under the cover of the media and amidst the din of religious misunderstanding, may America hear the cry of Palestinian Christians, the earliest Christian community which is often overlooked and not heard in today’s conflict. To these “the forgotten faithful” show Yourself as Saviour and the Source of human life and freedom.

With them we call upon Your Holy Name now and forever. Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day’s proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from Texas (Mr. Bentsen) come forward and lead the House in the Pledge of Allegiance.

Mr. Bentsen led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

MESSAGE FROM THE SENATE

A message from the Senate by Mr. Monahan, one of its clerks, announced that the Senate has passed bills and resolutions of the following titles in which the concurrence of the House is requested:

S. 291. An act for the relief of Sung Jun Oh.
S. 432. An act for the relief of Denes and Gyorgyi Pulop.
S. 961. An act for the relief of Ana Esparza and Maria Munoz.
S. 969. An act to establish a Tick-Borne Disorders Advisory Committee, and for other purposes.
S. 1366. An act for the relief of Lindsa Idriz Heath.
S. 1468. An act for the relief of Ilko Vasiliev Ivanov, Anelia Marinova Peneva, Marina Ilkova Ivanova, and Julia Ilkova Ivanova.
S. 1868. An act to amend the National Child Protection Act of 1993, and for other purposes.
S. 1949. An act for the relief of Richi James Lesley.

NOTICE

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Michael F. DiMario, Public Printer
S. 2239. An act to amend the National Housing Act to simplify the downpayment requirements for FHA mortgage insurance for single family homeowners.

S. 2527. An act to provide for health benefits coverage under chapter 89 of title 5, United States Code, for individuals enrolled in a plan administered by the Overseas Private Investment Corporation, and for other purposes.


S. 2740. An act to amend chapter 84 of title 5, United States Code, to provide that certain Federal annuity computations are adjusted by 1 percentage point relating to periods of receiving disability payments, and for other purposes.

S. 3149. An act to provide authority for the Smithsonian Institution to use voluntary separation incentives for personnel flexibility, and for other purposes.

S. Con. Res. 142. Concurrent resolution expressing support for the goals and ideas of a day of remembrance to all firefighters who have died in the line of duty and recognizing the important mission of the Fallen Firefighters Foundation in assisting family members to overcome the loss of their fallen heroes.

S. Con. Res. 148. Concurrent resolution recognizing the significance of bread in American history, culture, and daily diet.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore before the House the following communication from the Clerk of the House of Representatives:


Hon. J. Dennis Hastert,
The Speaker, House of Representatives, Washington, DC.

DEAR Mr. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on October 22, 2002 at 12:01 p.m.

That the Senate passed without amendment H.R. 4794;
That the Senate passed without amendment H.R. 4797;
That the Senate passed without amendment H.R. 4851;
That the Senate passed without amendment H.R. 5230;
That the Senate passed without amendment H.R. 5306;
That the Senate passed without amendment H.R. 5333;
That the Senate passed without amendment H.R. 5359;
That the Senate passed without amendment H.R. 5340;
That the Senate passed without amendment H.R. 5575;
That the Senate passed without amendment H.R. 5596;
That the Senate passed without amendment H.R. 5651;
That the Senate passed without amendment H.R. 5653;
That the Senate passed without amendment H.R. 5659;
That the Senate passed without amendment H.R. 5670;
That the Senate passed without amendment H.R. 5709;
That the Senate passed without amendment H.R. 2245;
That the Senate passed without amendment H.R. 2273;
That the Senate passed without amendment H.R. 3024;
That the Senate passed without amendment H.R. 3738;
That the Senate passed without amendment H.R. 3740;
That the Senate passed without amendment H.R. 4014;
That the Senate passed without amendment H.R. 4041;
That the Senate passed without amendment H.R. 4042;
That the Senate passed without amendment H.R. 4067;
That the Senate passed without amendment H.R. 4775;

That the Senate passed without amendment H.R. 4794; 4797; 4851; 5230; 5306; 5333; 5359; 5340; 5575; 5596; 5651; 5653; 5659; 5670; 2245; 2273; 3024; 3738; 3740; 4014; 4041; 4042; 4067; 4775;

Sincerely,
GERASIMOS C. VANS,
Assistant to the Clerk of the House.

DIRECTING THE CLERK TO MAKE TECHNICAL CORRECTIONS IN EN-GROSSMENT OF H.R. 5603, SUS- PENDING TAX-EXEMPT STATUS OF DESIGNATED TERRORIST ORGANIZATIONS

Mr. WOLF. Mr. Speaker, I ask unanimous consent that in the engrossment of the bill, H.R. 5603, the Clerk be directed to make the technical and substantive modifications that I have placed in the record.

The SPEAKER pro tempore. Is there objection to the original request of the gentleman from Virginia?

There was no objection.

The SPEAKER pro tempore. Is there objection to the original request of the gentleman from Virginia?

There was no objection.

ADJOURNMENT TO THURSDAY, OCTOBER 24, 2002

Mr. WOLF. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 11 a.m., Thursday, October 24, 2002; and further, that when the House adjourns on October 24, 2002, it adjourn to meet at 11 a.m. on Monday, October 28, 2002.
The SPEAKER pro tempore. Is there objection to the request of the gentleman from Virginia?

There was no objection.

SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2001, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

FEDERAL HOUSING ENTERPRISE OVERSIGHT FUNDING REFORM ACT OF 2002

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. Bentsen) is recognized for 5 minutes.

Mr. BENTSEN. Mr. Speaker, I rise today, along with the gentleman from Louisiana (Mr. Buxton), the gentleman from Pennsylvania (Mr. Kanjorski), and the gentlewoman from New York (Mrs. Maloney), to introduce legislation that will provide a mandatory funding stream for the Office of Federal Housing Enterprise Oversight, the safety and soundness regulator for the housing government-sponsored enterprises. Like that of other financial market regulators, I believe that there is a real need for this reform legislation because under current law, OFHEO's budget is subject to the annual appropriations process.

OFHEO is the financial safety and soundness regulator for the two housing government-sponsored enterprises, Fannie Mae and Freddie Mac. These enterprises are two of the largest nonbank financial companies in the world. At the end of 1992, the GSEs' portfolio held 19 percent of loans on their books and 81 percent in the form of mortgage-backed securities. By March 2002, the housing GSEs held 43 percent of their assets on their books. As the Nation's mortgage markets have expanded, so too have the positions held directly by the GSEs, thus increasing the need to manage risk.

Under current law, each year, Congress approves the overall amount of the OFHEO's budget as part of the Department of Veterans Affairs and Housing and Urban Development appropriations bill, and OFHEO's budget is paid for by semiannual assessments on the GSEs' taxpayers. These assessments do not contribute toward the cost of regulating these enterprises. The current budget for OFHEO is $27 million. President Bush's fiscal year 2003 budget request is $30 million.

The President's fiscal year 2003 budget also included the recommendation that OFHEO's budget be removed from the appropriations process. By taking it off-budget, this will put OFHEO on the same level as other financial safety and soundness regulators such as the Office of the Comptroller of the Currency, the Office of Thrift Supervision, the Federal Housing Finance Board, the Federal Reserve Board, the Federal Deposit Insurance Corporation, and the National Credit Union Administration. By removing OFHEO's budget from the appropriations process, my legislation would ensure that OFHEO has the flexibility to set its resources in response to a changing marketplace. Since the creation of OFHEO in 1993, the GSEs have more than doubled in size and have developed innovative mortgage, debt, and derivative products which require effective oversight by OFHEO. While subject to congressional annual legislation, an annual review of the OFHEO budget is cumbersome and prevents long-term planning by OFHEO. For example, under the current continuing resolution process, OFHEO must curtail its operations until their final, full appropriation is enacted.

This year, OFHEO is operating with a $27 million budget and does not yet know if their higher budget will be approved by Congress and as requested by the President, the budget and planning must wait until Congress approves a final bill.

Congress has long recognized that the safety and soundness regulators should have flexibility to respond to changes in the market without the restrictions of the annual appropriations process. This has proven quite successful in previous banking and thirtieth crises. The two housing GSEs of Fannie Mae and Freddie Mac remain financially sound and are making voluntary changes by those institutions in disclosure and reporting practices, along with the implementation of OFHEO's risk-based capital standards, have enhanced their safety and soundness. Yet, concern has been raised about the duration of gaps between the companies' assets and liabilities due to the recent decline in interest rates. While I believe both institutions are sufficiently capitalized and liquid to withstand the current market volatility, I also believe their regulator must be sufficiently empowered to protect the public's interest.

This legislation will not add cost to the budget or to the taxpayers since OFHEO's funds are raised through assessments on the GSE. I also believe that congressional oversight of OFHEO will continue to be vigilant. This bill in no way lessens the existing oversight by the authorizing committee; to the contrary, OFHEO would be required to submit copies of its financial plans, forecasts, and reports to the Secretary of Housing and Urban Development and the Office of Management and Budget. In addition, OFHEO would be required to submit reports and testimony of its examinations to Congress to ensure that Congress has the information it needs to review OFHEO's actions. All enforcement actions by OFHEO would also be reported to Congress.

Mr. Speaker, I believe that this legislation today in hopes that it can be adopted either by itself or as part of an omnibus appropriations bill when Congress returns for legislative activities after the November elections. There is much consensus between the Bush administration and many in Congress, including members of OFHEO's authorizing committee, who join me in sponsoring this bill. By enacting this other-budget or budgetary language, Congress would be ensuring continued stability in the financial markets with respect to the GSEs.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(Two following Members (at the request of Mr. Bentsen) to revise and extend their remarks and include extraneous material.)

Mr. BENTSEN, for 5 minutes, today.

SENATE BILLS REFERRED

Bills of the Senate of the following titles were taken from the Speaker's table and, under the rule, referred as follows:

S. 209. An act for the relief of Sung Jun Oh; to the Committee on the Judiciary.

S. 453. An act for the relief of Denes and Gyorgyi Fulop; to the Committee on the Judiciary.

S. 963. An act for the relief of Ana Esparza and Maria Munoz; to the Committee on the Judiciary.

S. 969. An act to establish a Tick-Borne Disorders Advisory Committee, and for other purposes; to the Committee on Energy and Commerce.

S. 1366. An act for the relief of Lindita Idrizi Heath; to the Committee on the Judiciary.

S. 1468. An act for the relief of Iko Vasilev Ivanov, Anelja Marinova Peneva, Marina Ilkova Ivanova, and Julia Iikova Ivanova; to the Committee on the Judiciary.

S. 1868. An act to amend the National Child Protection Act of 1993, and for other purposes; to the Committee on the Judiciary.

S. 1980. An act to amend the Higher Education Act of 1965 with respect to the qualifications of foreign schools to the Committee on the Judiciary.

S. 2239. An act to amend the National Housing Act to simplify the downpayment requirements for FHA mortgage insurance for single family homeowners; to the Committee on Financial Services.

S. 2527. An act to provide for health benefit programs for certain Inspector General agents engaged in official duties and provide an oversight mechanism for the exercise of those powers; to the Committee on Government Reform.

S. 2539. An act to amend the Inspector General Act of 1978 (5 U.S.C. App.) to establish police powers for certain Inspector General agents engaged in official duties and provide an oversight mechanism for the exercise of those powers; to the Committee on Government Reform and the Committee on the Judiciary.

S. 2936. An act to amend chapter 84 of title 5, United States Code, to provide that certain Federal annuity computations are adjusted by 1 percentage point relating to periods of receiving disability payments, and for other
BILLS PRESENTED TO THE PRESIDENT

Jeff Trandahl, Clerk of the House, reported that on October 17, 2002, he presented to the President of the United States, for his approval, the following bills:

H.J. Res. 113. Recognizing the contributions of Patsy Mink.
H.J. Res. 123. Making further continuing appropriations for the fiscal year 2003, and for other purposes.

ADJOURNMENT

Mr. BENTSEN. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to, and the House adjourned, pursuant to order of the Speaker, to meet again at 11 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 8 of rule XII, executive communications were taken from the Speaker’s table and referred as follows:

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting notification of a proposed transfer of major defense equipment pursuant to Section 3(d) of the Arms Export Control Act (22 U.S.C. 2776(c)); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed license for the export of defense articles or defense services on commercial terms under a contract to South Korea (Transmittal No. DTC 130-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed Manufacturing License Agreement with the United Kingdom (Transmittal No. DTC 209-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed license for the export of defense articles or defense services on commercial terms under a contract to the Government of Switzerland (Transmittal No. RSAT-4-02); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed Tobacco Control Act (TCA) licensing license agreement with the Government of the Republic of Korea (Transmittal No. DTC 245-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed tobacco control act licensing license agreement with the Government of the United Kingdom (Transmittal No. DTC 260-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed Manufacturing License Agreement with the United Kingdom (Transmittal No. DTC 263-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed tobacco control act licensing license agreement with the Government of the United Kingdom (Transmittal No. DTC 280-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed tobacco control act licensing license agreement with the Government of the United Kingdom (Transmittal No. DTC 297-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed tobacco control act licensing license agreement with the Government of the United Kingdom (Transmittal No. DTC 303-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

Executive communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed tobacco control act licensing license agreement with the Government of the United Kingdom (Transmittal No. DTC 305-02), pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. HANSEN: Committee on Resources. H.R. 412. A bill to increase the penalties to be imposed for a violation of fire regulations applicable to the public lands, National Park System lands, or National Forest System lands when the violation results in damage to public or private property, to specify the purpose for which collected fines may be used, and for other purposes; with an amendment (Rept. 107-763 Pt. 1). Referred to the Committee of the Whole House on the State of the Union.

DISCHARGE OF COMMITTEE

Pursuant to clause 2 of rule XII the Committee on Agriculture discharged the further consideration of H.R. 412 referred to the Committee of the Whole House on the State of the Union and ordered to be printed.

TIME LIMITATION OF REFERRED BILL

Pursuant to clause 2 of rule XII the following action was taken by the Speaker:

The following action occurred on October 18, 2002

H.R. 701. Referral to the Committees on Agriculture and the Budget extended for a period ending not later than November 22, 2002.

H.R. 3929. Referral to the Committee on Energy and Commerce extended for a period ending not later than November 22, 2002.

H.R. 3985. Referral to the Committee on Science extended for a period ending not later than November 22, 2002.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions were introduced and severally referred, as follows:
By Mr. BENTSEN (for himself, Mr. BAKER, Mr. KANJORSKI, and Mrs. MALONEY of New York):

H.R. 5696. A bill to amend the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 to provide that funding for the Office of Federal Housing Enterprise Oversight is made available in the same manner as other financial institutions regulatory agencies; to the Committee on Financial Services.

By Mr. LARSEN of Washington:

H.R. 5697. A bill to authorize the Attorney General to carry out a program, known as the Northern Border Prosecution Initiative, to provide funds to northern border States to reimburse county and municipal governments for costs associated with certain criminal activities, and for other purposes; to the Committee on the Judiciary.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions as follows:

H.R. 408: Mr. CLAY, Ms. SCHAKOWSKY, Mr. FRANK, and Mr. ISRAEL.
H.R. 770: Mr. HILL.
H.R. 792: Mr. HOEFFEL.
H.R. 2035: Mr. STUPAK.
H.R. 2220: Mr. ALLEN.
H.R. 3337: Mrs. CAPPS and Mr. JEFFERSON.
H.R. 3632: Mr. SCHAFER.
H.R. 4382: Mr. HASTINGS of Florida, Ms. NORTON, and Mr. ISRAEL.
H.R. 4606: Mr. WOLF and Mr. EVANS.
H.R. 4636: Mr. KELLER, Mrs. MYRICK, Mr. MCINNIS, Mr. ARMLEY, Mr. WILSON of South Carolina, Mr. JEFF MILLER of Florida, and Mr. BARTON of Texas.
H.R. 4720: Mr. PLATTS.
H.R. 4728: Mr. WEXLER and Mr. SOUDER.
H.R. 4748: Mr. WAXMAN.
H.R. 4814: Ms. LOPHER.
H.R. 4963: Mr. GOODLATTE.

H.R. 5031: Mr. CRAMER, Mr. KING, Ms. HOOLEY of Oregon, Mr. NEAL of Massachusetts, Ms. KAPTUR, and Mr. MCNULTY.
H.R. 5226: Mr. GALLEGTY.
H.R. 5250: Mr. WEXLER, Mr. FERGUSON, Mrs. ROUKEMA, Mr. BOSEWELL, and Mrs. CAPITO.
H.R. 5383: Mr. GRAHAM.
H.R. 5396: Mr. WALSH, Mr. WYNN, and Mr. MARKEY.
H.R. 5433: Mr. CAMP and Mr. PAUL.
H.R. 5491: Ms. KILPATRICK and Mr. LARSEN of Washington.
H.R. 5492: Mr. HASTINGS of Florida and Mr. PAYNE.
H.R. 5508: Mr. WITFIELD.
H.R. 5529: Mr. LIPINSKI, Ms. ROYBAL-ALMADEN, and Ms. KILPATRICK.
H.R. 5562: Mr. SOUDER and Mr. DINGELL.
H.R. 5636: Mr. SULLIVAN, Mr. TIBERI, and Mr. SOUDER.
H.R. 5644: Mr. BONIOR.
H. Con. Res. 459: Mr. SCHAFER.
H. Res. 581: Ms. WATERS, Mr. BROWN of Ohio, and Mr. WEXLER.
The Senate met at 10:30 a.m., and was called to order by the Honorable BYRON L. DORGAN, a Senator from the State of North Dakota.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. BYRD). The legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, October 21, 2002.

To the Senate:

Under the provisions of Rule I, paragraph 3, of the Standing Rules of the Senate, I hereby appoint the Honorable BYRON L. DOR
GAN, a Senator from the State of North Da
kota, to perform the duties of the Chair.
ROBERT C. BYRD, President pro tempore.

Mr. DORGAN thereupon assumed the Chair as Acting President pro tempore.

OMITTED FROM THE RECORD PROCEEDINGS OF THURSDAY, OCTOBER 17, 2002

S. 2239
Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.
This Act may be cited as the “FHA Downpayment Simplification Act of 2002”.

SEC. 2. DOWNPAYMENT SIMPLIFICATION.
Section 203 of the National Housing Act (12 U.S.C. 1709) is amended—

(1) in subsection (b)—
(A) by striking “shall—” and inserting “shall comply with the following:”;
(B) in paragraph (2)—
(i) in subparagraph (A), in the matter that precedes clause (ii), by moving the margin 2 ems to the right;
(ii) in the undesignated matter immediately following subparagraph (B)(ii)—
(I) by striking the second and third sentences of such matter;
(II) by striking the seventh sentence (relating to principal obligation) and all that follows through the end of the last undesignated paragraph (relating to disclosure no
ice requirements); and
(III) by striking subparagraph (B) and inserting the following:
“(B) not to exceed an amount equal to the sum of—
(i) the amount of the mortgage insurance premium paid at the time the mortgage is insured; and
(ii) in the case of—
(I) a mortgage for a property with an appraised value equal to or less than $50,000, 98.75 percent of the appraised value of the property;
(II) a mortgage for a property with an appraised value in excess of $50,000 but not in excess of $125,000, 97.65 percent of the appraised value of the property; or
(III) a mortgage for a property with an appraised value in excess of $125,000, 97.15 percent of the appraised value of the property;
(IV) notwithstanding subclauses (II) and (III), a mortgage for a property with an appraised value in excess of $50,000 that is lo
ated in an area of the State for which the average closing cost exceeds 2.10 percent of the average, for the State, of the sale price

of properties located in the State for which mortgages have been executed, 97.75 percent of the appraised value of the property.”;
(C) by transferring and inserting the text of paragraph (10)(B) after the period at the end of the first sentence of the undesignated paragraph that immediately follows para
graph (2)(B) (relating to the definition of “area”); and
(D) by striking paragraph (10); and
(2) by inserting after subsection (e), the following:
“(f) DISCLOSURE OF OTHER MORTGAGE PROD
UCTS.—
“(1) IN GENERAL.—In conjunction with any loan insured under this section, an original lender shall provide to each prospective bor
rower a disclosure notice that provides a 1-
page analysis of mortgage products offered by that lender and for which the borrower would qualify.
“(2) NOTICE.—The notice required under paragraph (1) shall include—
“(A) a generic analysis comparing the note rate (and associated interest payments), ins
urance premiums, and other costs and fees that would be due over the life of the loan for a loan insured by the Secretary under sub
section (b) with the note rates, insurance premiums, and other costs and fees that would be expected to be due if the mortgagor obtained instead other mortgage products offered by the lender and for which the borrower would qualify with a similar loan-to-value ratio in connection with a con
ventional mortgage (as that term is used in section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)) or section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1711(b)(2)), as applicable), assuming prevailing interest rates; and
“(B) a statement regarding when the re
qirement of the mortgagor to pay the mort
gage insurance premiums for a mortgage in
sured under this section would terminate, or

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Michael F. DiMario, Public Printer
SEC. 3. CONFORMING AMENDMENTS.

Section 245 of the National Housing Act (12 U.S.C. 1715w–10) is amended—

(1) in subsection (a), by striking ‘‘or if the mortgagor’’ and all that follows through ‘‘case of veterans’’; and

(2) in subsection (b)(4), by striking ‘‘or, if the’’ and all that follows through ‘‘for veterans’’.

SEC. 4. REPEAL OF GMNA GUARANTEE FEE INCREASE.

Section 972 of the Higher Education Amendments of 1998 (Public Law 105–254; 112 Stat. 1387) is hereby repealed.

SEC. 5. INDEXING OF FHA MULTIFAMILY HOUSING LOAN LIMITS.

(a) The National Housing Act (12 U.S.C. 1701 et seq.) is amended by inserting after section 206 the following new section 206A (12 U.S.C. 1712A):

‘‘SEC. 206A. INDEXING OF FHA MULTIFAMILY HOUSING LOAN LIMITS.

‘‘(a) Method of Indexing.—The dollar amounts set forth in—

‘‘(1) section 207(c)(3)(A) (12 U.S.C. 1715c(3)(A));

‘‘(2) section 213(b)(2) (12 U.S.C. 1715e(b)(2)(A));


‘‘(6) section 231(c)(2)(A) (12 U.S.C. 1715v(c)(2)(A)); and


(collectively hereinafter referred to as the ‘‘Dollar Amounts’’) shall be adjusted annually (commencing in 2004) on the effective date of the Federal Reserve Board’s adjustment of the $400 figure in the Home Ownership and Equity Protection Act of 1994 (HOEPA). The adjustment of the Dollar Amounts shall be calculated using the percentage change in the Consumer Price Index for All Urban Consumers (CPI-U) as applied by the Federal Reserve Board for purposes of the above described HOEPA adjustment.

‘‘(b) Notification.—The Federal Reserve Board on a timely basis shall notify the Secretary, or his designee, in writing of the adjustment described in subsection (a) and of the effective date of such adjustment in order to permit the Secretary to undertake publication in the Federal Register of corresponding adjustments to the Dollar Amounts. The dollar amount of any adjustment shall be rounded to the next lower dollar.

‘‘(c) Technical and Conforming Changes.—

(1) Section 207(c)(3) of the National Housing Act (12 U.S.C. 1715c(3)) is amended—

(A) by inserting ‘‘(A)’’ after ‘‘(B)’’;

(B) by striking ‘‘and accept that the Secretary’’ through and including ‘‘in this paragraph’’ and inserting in lieu thereof:

‘‘(B) the Secretary may, by regulation, increase any of the dollar amount limitations in subparagraph (A) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(2) Section 213(b)(2) of the National Housing Act (12 U.S.C. 1715e(b)(2)) is amended—

(A) by inserting ‘‘(A)’’ following ‘‘(3)’’;

(B) by striking ‘‘and except that’’ and all that follows through and including ‘‘in this clause’’ and inserting in lieu thereof: ‘‘(I) the Secretary may, by regulation, increase any of the dollar limitations in subparagraph (A) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(C) by striking ‘‘: Provided further, That’’ the second time it occurs and inserting in lieu thereof: ‘‘; and (ii)’’;

(D) by striking ‘‘: And provided further, That’’ and inserting in lieu thereof: ‘‘; and (iii)’’;

(E) by striking ‘‘with this subsection without regard to the preceding proviso’’ at the end of that subsection and inserting in lieu thereof: ‘‘with this subparagraph (B).’’

(3) Section 206A of the National Housing Act (12 U.S.C. 1715k(d)(3)(B)(iii)) is amended—

(A) by inserting ‘‘(I)’’ following ‘‘(ii)’’;

(B) by striking ‘‘design’’ and except that and inserting in lieu thereof: ‘‘design; and (II)’’;

(C) by striking ‘‘any of the foregoing dollar amount limitations contained in this clause’’ and inserting in lieu thereof: ‘‘any of the dollar amount limitations in subparagraph (B)(ii)(I) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(D) by striking ‘‘: Provided, That’’ through and including ‘‘proviso’’ and inserting in lieu thereof: ‘‘with respect to dollar amount limitations applicable to rehabilitation projects described in clause (II), the Secretary may, by regulation, increase the dollar amount limitations contained in subparagraph (B)(ii)(I) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(E) by striking ‘‘: Provided further, and inserting in lieu thereof: ‘‘(III)’’;

(F) by striking ‘‘subparagraph’’ in the second proviso and inserting in lieu thereof ‘‘subparagraph (B)(ii)(I)’’;

(G) in the last proviso, by striking ‘‘: And provided further, That’’ and all that follows through and including ‘‘this clause’’ and inserting in lieu thereof: ‘‘(IV) with respect to rehabilitation projects involving not more than five family units, the Secretary may further increase any of the dollar limitations which would otherwise apply to such projects;’’

(4) Section 221(d)(3)(I) of the National Housing Act (12 U.S.C. 1715l(d)(3)(I)) is amended—

(A) by inserting ‘‘(I)’’ following ‘‘(ii)’’;

(B) by striking ‘‘; and except that’’ and all that follows through and including ‘‘in this clause’’ and inserting in lieu thereof: ‘‘; (I) the Secretary may, by regulation, increase any of the dollar amount limitations in subparagraph (I) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(5) Section 221(d)(4)(i) of the National Housing Act (12 U.S.C. 1715l(d)(4)(i)) is amended—

(A) by inserting ‘‘(I)’’ following ‘‘(ii)’’;

(B) by striking ‘‘; and except that’’ and all that follows through and including ‘‘in this clause’’ and inserting in lieu thereof: ‘‘; (II) the Secretary may, by regulation, increase any of the dollar limitations in subparagraph (II) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(6) Section 231(c)(2) of the National Housing Act (12 U.S.C. 1715v(c)(2)) is amended—

(A) by inserting ‘‘(A)’’ following ‘‘(2)’’;

(B) by striking ‘‘; and except that’’ and all that follows through and including ‘‘in this paragraph’’ and inserting in lieu thereof: ‘‘; (B) the Secretary may, by regulation, increase any of the dollar limitations in subparagraph (A) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(C) by striking ‘‘: Provided, That’’ and all that follows through and including ‘‘of this section’’ and inserting in lieu thereof: ‘‘; (C) the Secretary may, by regulation, increase any of the dollar limitations in subparagraph (B) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

(7) Section 234(e)(3) of the National Housing Act (12 U.S.C. 1715v(e)(3)) is amended—

(A) by inserting ‘‘(A)’’ following ‘‘(5)’’;

(B) by replacing ‘‘$38,025’’ with ‘‘$42,048’’;

‘‘$42,120’’ with ‘‘$46,481’’; ‘‘$50,310’’ with ‘‘$53,406’’; ‘‘$52,010’’ with ‘‘$74,340’’; ‘‘$70,200’’ with ‘‘$83,375’’; ‘‘$43,875’’ with ‘‘$44,250’’;

‘‘$49,140’’ with ‘‘$50,724’’; ‘‘$60,255’’ with ‘‘$61,680’’; ‘‘$75,465’’ with ‘‘$79,793’’; and ‘‘$85,328’’ with ‘‘$87,588’’.

(C) by striking ‘‘; except that each’’ and all that follows through and including ‘‘contained in this paragraph’’ and inserting in lieu thereof: ‘‘; (C) the Secretary may, by regulation, increase any of the dollar limitations in subparagraph (A) (as such limitations may have been adjusted in accordance with section 206A of this Act);’’

ADJOURNMENT UNTIL 10:30 A.M., THURSDAY, OCTOBER 24, 2002

The Acting President pro tempore. Under the previous order, the Senate stands adjourned until the hour of 10:30 a.m. on Thursday, October 24, 2002.

Thereupon, the Senate, at 10:30 and 25 seconds a.m., adjourned until Thursday, October 24, 2002, at 10:30 a.m.
October 21, 2002

CONGRESSIONAL RECORD — Extensions of Remarks

EXTENSIONS OF REMARKS

RECOGNITION TO MAYOR AND MRS. FRANK E. ADAMS

HON. FRANK PALLONE, JR.
OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. PALLONE. Mr. Speaker, I would like to call the attention of my colleagues to two friends and constituents of the Sixth District of New Jersey: Mayor and Mrs. Frank E. Adams celebrating their 50th Wedding Anniversary.

Reverend Joseph A. Manning, OP, married Mrs. Ellen and Mr. Frank Adams on September 20, 1952 in St. Peter’s Chapel in Newark, New Jersey. Having met on the Beach of Belmar, New Jersey, the couple became engaged and is happily married.

Mr. Frank Adams, like most elected officials in the City of Spring Lake, New Jersey, balanced his time between working to support his family and administering an elected position. Retiring after thirty-eight years as Claims Manager at New Jersey’s Bell Telephone Company, Mr. Adams continued to hold his respective office as Mayor of Spring Lake Heights, signifying him as Mayor for nineteen years. Mayor Adams previously served as a member of the Borough Council for ten years and is a charter member of Elks Lodge 2534 in Manasquan, American Legion Chapter 432 Spring Lake, and the New Jersey Conference of Mayors.

Mrs. Ellen Adams, the former Ellen Jayne Carlin of Newark, New Jersey was employed by the Prudential Insurance Company of Newark, and was the Secretary of the Patrician Guild. Mrs. Adams is a past Grand Regent of the Court of Saint Margaret #1146 and Catholic Daughters of the Americas, Spring Lake.

We celebrate today the life and journey of these two talented and dedicated individuals whose sole purpose remains to their community’s enrichment. It is with great pleasure and esteem that I recognize the contributions of Mr. and Mrs. Frank Adams.

TRIBUTE TO ARCHBISHOP MOELLER HIGH SCHOOL STUDENT GOVERNMENT

HON. BOB SCHAFFER
OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. SCHAFFER. Mr. Speaker, I rise today to pay tribute to the Archbishop Moeller High School Student Government and its moderator Brother Robert Flaherty, S.M. The Moeller Student Government is an outstanding organization of student leaders at the forefront of youth statemanship.

Archbishop Moeller High School is a Cincinnati-based all-male Catholic high school. It is among America’s finest secondary academic institutions. Operated by the Catholic Archdiocese of Cincinnati, the school is staffed and assisted by the Society of Mary—the Marianists. The school’s philosophy is based on the ideas of Father William Chaminade, the founder of the Marianist order.

Moeller has achieved national success in academics and athletics; and, in developing the spiritual character of its students. Christian values, moral integrity, and a properly trained conscience, combined with physical health, intellectual strength, and social responsibility define the men of Moeller. The Moeller Student Government is one place these characteristics come together and are perfected through authentic, meaningful exercises in practical leadership.

Brother Robert Flaherty has moderated the Moeller Student Government for decades. He has shepherded young leaders through character-building trials and errors and developed a program that serves more than the entire school, but the entire community. Under his tutelage, boys are taught the principles necessary in becoming accomplished leaders of men. The program raises, budgets, and appropriates considerable funds needed to support events and activities designed to develop important life skills for the whole school.

Flaherty is a devoted Marianist brother, a dedicated Christian and a great American. He is a compassionate counselor, a professional teacher and a trusted, reliable friend to thousands. He has been the constant guide in the formation of leadership qualities among Moeller’s students.

According to its Constitution, the Moeller Student Government was founded in covenant with the school’s administration. The student-led organization exists to inform the administration of the needs of the student body, to provide for the student participation in school government, to foster school spirit, to promote the general welfare of the students, and, “in general to further Christianity.”

Mr. Speaker, as the 1979–80 student-body president of the Moeller Student Government, I am proud to recognize this outstanding organization for its excellence in leadership and maintenance of various traditions that make Moeller High School a first-class institution. I am grateful to Brother Flaherty for the lessons imparted to me by the school’s administration and faculty, by my peers, but most of all, by Bro. Flaherty. These instructions and accompanying skills clearly formed the foundation of my own experiences and prepared me to serve in the United States Congress representing the people of the great state of Colorado.

Mr. Speaker, the current leadership of the Moeller Student Government consists of the following students: President Tony Magner ‘03, Vice President Eric Shatzle ‘03, Treasurer Matt Takanen ‘03, Recording Secretary Colin Taylor ‘03, Corresponding Secretary Andy Weisbord ‘03, and Parliamentarian Jason Rehe ‘03.

The Senior Class officers (’03) are President Paul Gruber, Vice President Jason Bowman, and Vice President Joe Kimener.

Junior Class officers (’04) include President Paul Antenucci, Vice President Jack Novak, and Vice President Ben Schonhoff.

Sophomore Class officer (’05) include President Mike Carter, Vice President Brian Bailey, and Vice President Matt Tennant.

Together with an outstanding team of Freshman Class officers, these men comprise the top leadership of the Moeller Student Government. They are reinforced by other student leaders who represent the homerooms of the entire student body constituting the General Assembly, and appointed chairmen of various student committees.

Mr. Speaker, the House has every right to be proud of the Moeller High School Student Government, Brother Robert Flaherty and the Marianist Community. A splendid example of student leadership and Christian statemanship, the Moeller Student Government is making a positive difference in the preparation of the nation’s future community leaders.

It is upon the basis of these observations and truths that I hereby ask the House to join me in extending warmest congratulations and heartiest commendations to Brother Robert Flaherty, the student-leaders of the Moeller High School Student Government and the entire Moeller family. May they continue to thrive and serve by the blessings of the Almighty God of our country.

ON THE 75TH ANNIVERSARY OF JEFFERSON DAVIS HIGH SCHOOL

HON. GENE GREEN
OF TEXAS
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. GREEN of Texas. Mr. Speaker, I rise to commemorate the 75th anniversary of Jefferson Davis High School, located in Houston, Texas. As a teenager, growing up in Houston’s North Side neighborhood, I had the pleasure of attending this fine school.

Opened on November 2, 1926, the first senior class of 38 students graduated on May 30, 1927. Over the decades, this school has excelled in educating our youth, giving them the skills they need to become leaders in the community, city, state, and nation.

The alumni of Jeff Davis are known for a variety of achievements and accomplishments. Many have served with distinction on our local school board, City Council, state legislature, state Supreme Court, and in the U.S. Congress, as well as professionals in all fields—doctors, lawyers, architects, and engineers. It has also produced nationally known entertainers, such as country and western star Kenny Rogers.

In athletics, the fighting Panthers have excelled at every level. Slater Martin led the school to two state basketball championships in 1942 and 1943. He went on to become an All-American at the University of Texas, a key contributor on several championship Minneapolis (later Los Angeles) Laker teams, and is enshrined in the NBA Hall of Fame. In the international sports arena, several boxers from Davis have excelled, including Jesse Valdez.

This “bullet” symbol identifies statements or insertions which are not spoken by a Member of the House on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.
an Olympic bronze medalist in 1960, and Ricardo “Rocky” Juarez, who won the World Championships in 1999 and a silver medal at the 2000 Olympics.

Although our school receives recognition for our famous graduates, the most important accomplishment over the past 75 years is its continued ability to produce educated citizens who are a credit to the community they live in. Jefferson Davis is more than a school. It is a living community of goals, dreams and accomplishments where students are pushed to excel.

In this community, we like to say, “Once a Jeff Davis Panther, always a Jeff Davis Panther.” Our alumni are key to our school, and provide critical support to our mission. You can see our graduates in the community, and they are always willing to help, regardless of the task. They serve as examples of what students can do, of what they can become, if they work hard and believe in themselves. In this spirit of giving, and sacrifice, I would note that more than 80 Jeff Davis students have given their lives to protect our freedom in the wars and conflicts of our country.

The demographics of the community have changed over the years, but the commitment to education has never faltered. This school community sees a high school diploma not as an end product, but as a stepping stone for higher education. The focus of its program is to prepare students for post-high school education. Recently, 724 students took the SAT exam in preparation for the SAT that is required for college admission. In partnership with Tenneco, El Paso Energy, and Project: GRAD, graduates can receive a $4,000 scholarship to pursue higher education.

According to the U.S. 2000 census data, only 26 percent of Hispanics who enter college graduate, and the national Hispanic dropout rate is 34 percent. At Jeff Davis, however, a school that is more than 80 percent Hispanic, the dropout rate is less than 5 percent. Over half of the students go to college, and 42 percent of those who go to college graduate. Some choose community or local junior colleges, but the list of universities with Jeff Davis alumni includes top-flight schools like the University of Houston, the University of Texas, Texas A&M, Princeton, Duke, Rice, Cornell, and the University of Virginia.

Our school is truly a community of learners. Parents, students, educators, and businesses come together to provide support so that students can succeed. The power of this learning community to realize its potential has remained constant throughout its 75 years. Jefferson Davis High School is successful because it is a vibrant, caring, community that encourages students to not only dream big, but to follow those dreams.

In that way, the first students who walked through these doors in 1926 are not that different from those here in the year 2002. Success is expected, and with support from our community, it is achieved—38 students graduated in 1927, and more than 300 will graduate in 2003. Their dreams and the dreams of the students is the one constant over that time. I am proud of the progress this school is making, and proud to be a graduate of Jefferson Davis High School.

TRIBUTE TO MR. GILBERTO MELENDEZ, IN MEMORIAM
HON. FRANK PALLONE, JR.
OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002
Mr. PALLONE. Mr. Speaker, I would like to call the attention of my colleagues to a distinguished gentleman who resided in the 6th District of New Jersey. It is with great regret that I pay tribute to Mr. Gilberto Melendez, who is being honored, in Memoriam, by the Latino American Committee of Monmouth County. Mr. Gilberto Melendez was born in Fajardo, Puerto Rico on November 1, 1943. He and his family moved to the United States in 1944. His mother, Benardina R. Melendez, worked as a bookkeeper for the newly founded ASPIRA in New York. He lived in New York until he moved to Neptune in 1968.
In 1973, Mr. Melendez was elected to the Neptune Township Committee and served two, three-year terms. In 1977, he was hired by Monmouth County as Secretary to the County Tax Board, a position that was later changed to County Tax Administrator. In 1979, he served as mayor of Neptune and served on the Planning Board. In March 1991, he was reappointed to the Planning Board of Neptune to serve a two-year term. Additionally, Mr. Melendez was a member of the Kiwanis Club and the Liberty Fire Department in Neptune as well as the Puerto Rican Civic Association. Gilberto Melendez was a pioneer in the field of politics. He was recognized by County leaders and served as Mayor of Neptune at a time when very few Latinos were active in politics. He is remembered as a tax expert and a fair man who often spoke up on behalf of the average taxpayer.
Gil, as his sister, Elba Figueroa, called him describes him as, “A wonderful brother, always there when he was needed and just as caring as an older brother could possibly be. His sense of humor is what we most remember about him. Our parents brought us up with much love for each other and to love God because without Him we were nothing.” Stories of Mr. Melendez’s popularity and compassion were legendary in the county. Friends would say that everywhere he went he knew somebody he had helped. Mr. Speaker, it is my sincere hope that my colleagues will join me in paying tribute to Mr. Melendez, as the Latino American Committee of Monmouth County honors him, in Memoriam, for his unwavering dedication and commitment to the advancement of Latinos.

TRIBUTE TO AMY BLACK
HON. BOB SCHAFFER
OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002
Mr. SCHAFFER. Mr. Speaker, I rise today to recognize Ms. Amy Black, a media specialist at Dunn Elementary School in Ft. Collins, Colorado. Recently, USA Today named Ms. Black as one of its 60 All-USA Teacher Team members. I congratulate Amy for this honor and thank her for 22 years of dedicated service to the children of Ft. Collins.
Exceptional teachers like Amy Black provide a strong educational foundation for the children and young adults of this nation. Ms. Black must be commended for her commitment to excellence and her desire to help students succeed.
A citizen of Colorado’s Fourth Congressional District, Amy Black is truly a great American. I ask the House to join me in extending our sincere thanks and warmest congratulations to Ms. Amy Black.

OUTSTANDING TEACHERS WITHIN MINNESOTA’S SIXTH CONGRESSIONAL DISTRICT
HON. BILL LUTHER
OF MINNESOTA
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002
Mr. LUTHER. Mr. Speaker, I would like to take this opportunity to recognize a number of outstanding teachers within Minnesota’s Sixth Congressional District. Their dedication to America’s youth is indeed commendable.
Everyday, these teachers enter the classroom prepared to provide students with the best education possible. They succeed in instilling children with the belief that they can achieve their goals. Their leadership provides students with the guidance to become successful. Their ability to shape our children’s futures reflects their unceasing commitment to education.
I would like to thank these teachers for their enthusiastic efforts in preparing our children for the future.
Margaret Bruce, Hoover Elementary in Coon Rapids, Minnesota. Recently, Walmart has recognized Margaret for her work with special needs students. Margaret makes each of her students feel special everyday.
Karen J. Carlson, McAuliffe Elementary in Hastings, Minnesota. As District Coordinator, Karen has improved the Hastings’ schools reading and language arts program. She has also implemented a class for sixth graders that has successfully improved students’ reading ability.
Kathy Dolinar, Lino Lake Elementary in Lino Lakes, Minnesota. Kathy has created a morning support program that brings parenting opportunities into Lexington. She has also opened a new drop-in center for students to interact with one another and familiarize themselves with technology.
Jim Glazer, Grey Cloud Elementary in Cottage Grove, Minnesota. As a media and technology teacher, Jim has developed an extra-curricular computer club and developed Grey Cloud Elementary’s student-produced daily news program. He guides students and staff with successful media and technology instruction.
Alice Gracek, Glacier Hills Elementary. Alice opened Glacier Hills Elementary in 1993 and has proven to be a strong and influential teacher and leader. She guides the curriculum for the school district, specifically using her talents and knowledge to write science curriculum.
Jean Heisterkamp, Highland Elementary in Columbia Heights, Minnesota. As a speech and language teacher, Jean shows constant dedication to her students. Jean makes each student feel special by recognizing his or her special characteristics. Her leadership is apparent by her willingness to assist and mentor other teachers and their students.
James Hoey, Farmington Middle School in Farmington, Minnesota. James provides a unique classroom experience for each student that enters his classroom through lively discussions. He eases students’ fears about the first day of school by making a telephone call to each student by hand. Karen Holland, Valley View Elementary in Columbia Heights, Minnesota. Karen captures her students’ interests by engaging their imagination in reading. She listens to students and encourages them to be open to others’ perspectives in the classroom.

Maribeth Swalve, Royal Oaks Elementary in Woodbury, Minnesota. Maribeth’s dedication to student learning is apparent by her expertise and performance as an educator for Royal Oaks Elementary School. She sets high expectations while being a patient and positive influence for students.

Nadine Thurow, Bailey Elementary in Woodbury, Minnesota. Over the past year, Nadine has been an active member of Bailey Elementary School’s Character Education Team. She provides leadership and creativity in implementing a successful character-building program to help students realize the value of positive relationships among students, parents, and staff.

Nancy Wadie, Royal Oaks Elementary in Woodbury, Minnesota. Nancy has been a dedicated member of Royal Oaks Elementary. She is actively involved in the school’s site council, staff development committees, and numerous curriculum activities. She spends much of her personal time ensuring that students have positive learning experiences.

Jen Wayke, PACT Charter School in Anoka, Minnesota. At the PACT Charter School in Anoka, Jen has initiated various programs and events that have exceeded her students’ expectations, which include the Honor’s Program, the Advisory Program and Curriculum, and various Symposiums. Her commitment to innovative education has instilled in her students the desire to excel.

Mr. Morales was born in Ponce, Puerto Rico in 1955. His father was a career Serviceman and his family lived in various parts of the United States and Europe before settling in Long Branch, New Jersey in 1966. Mr. Morales attended Long Branch High School where he was a member of the school’s undefeated wrestling team in 1973. He holds a Bachelor’s degree from Monmouth University and a Master’s degree from Kean University. For the last 24 years he has taught Bilingual Education and/or English as a Second Language in the Long Branch School System, most recently at the Audrey W. Clark School. He is married with two children and is a parishioner of St. Michael’s Roman Catholic Church in Long Branch.

Mr. Morales is a member of the Kappa Delta Pi Honor Society, TESOL, and the Latino American Committee of Monmouth County. Throughout the years, Mr. Morales has been an active member of the community. He has worked as a Camp Counselor and volunteered as an Assistant Baseball Coach for the Long Branch Department of Parks and Recreation. He has served as a math tutor at the High School and an assistant district tutor for Pupil Personnel Services for the Long Branch School District. He served as a Wrestling Coach at the Long Branch Junior High School and the Long Branch High School, and a Coach at the Seashore Day Camp in Long Branch. He has entertained children and adults with his singing and playing the guitar at the Long Branch Public Library, the Eiberson Public Library, the Ronald McDonald House, the Spanish Fraternity, the Brookdale Learning Center and the Long Branch High School.

Mr. Morales has also participated in many activities of interest to the Latino American Community, such as the Columbus Day parade, the United Nations/Hispanic Heritage Month Celebration, Puerto Rican Discovery Day, the Cinco de Mayo Celebration and Luzo-Brazilian Heritage Month Celebration.

Mr. Speaker, it is my sincere hope that my colleagues will join me in honoring and recognizing Mr. Wallace Morales as the Latino American Committee of Monmouth County honors him for his dedication to the educational advancement of Latinos.
I BELIEVE Americans must retain the principles that have made us strong while developing new and innovative ideas to meet the challenges of changing times. I believe American value and should preserve our national strength and pride while working to extend peace, freedom, and human rights throughout the world.

I further commend the University of Dayton for hosting the UD—CR organization. The existence of this powerful and mighty group provides an opportunity for the university’s most promising intellectuals and venerable scholars to base their work on the truths of justice, truth and honesty, to replete with piety and reality, and bereft of the political liberalism that has infected academia generally. They are the candle flame elevated upon the bushel—the light by which all others navigate.

Consequently, I ask my colleagues to join with me in commending the University of Dayton College Republicans for setting the lofty standard for American patriotism and for its embodiment of righteousness. Indeed, it is written in Ecclesiastes 10:2. “The heart of the wise inclines to the right, but the heart of the fool inclines to the left.” God is on their side!

May the wise hearts of the UD College Republicans remain in the right and perpetually triumph over the foolish hearts of that other party that lurks on the left; and may they enjoy eternal recognition by all at the University of Dayton and throughout the land as “The Best Party on Campus!”

THE CONTINUING INABILITY OF CONGRESS TO CONDUCT ITS REGULAR BUSINESS AND SOLVE AMERICA’S PROBLEMS

HON. MAX SANDLIN OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, October 21, 2002

Mr. SANDLIN. Mr. Speaker, once again, this body is abdicating its responsibilities by passing a 6-week continuing resolution to keep the Federal Government running through November 22. The public leadership has failed the American people by determining Members of Congress do not need to pass the remaining 11 Fiscal Year 2003 appropriations bills, the Fiscal Year 2003 National Department of Defense Authorization Conference report, and a meaningful prescription drug benefit for seniors. This is only a small fraction of the work that this body still needs to complete before we adjourn.

Instead of addressing pressing needs, the majority party has decided to disregard our constitutional responsibilities and go home and leave the pending business untended. I voted against this resolution, as I did the last, because we need to be here working and solving the vast economic problems facing this country. Again, I supported a continuing resolution that would have funded the Federal Government for one additional day. This would have forced us to remain here and address the critical issues facing our nation. Our domestic problems are not insurmountable. I will not accept the fact that this Republican-controlled Congress has failed to address national security needs while also addressing pressing domestic problems. When united in action, we can solve the problems facing everyday citizens.

America remains mired in economic drumbeats. The stock market continues its decline. I read that mutual fund analysts joke that people should not open their 401(k) statements because of devastating declines in values. Hundreds of thousands filed for unemployment claims at the end of last month, and consumer confidence fell to a 9-year low. In addition to the hundreds of thousands of new unemployment claims, hundreds of thousands of out-of-work Americans have or will soon exhaust their unemployment compensation. The Republican majority has not brought any legislation to the floor to extend unemployment insurance for those who desperately need these benefits.

We will get paid for the next 6 weeks but millions of our constituents will no longer have any safety net. Because the majority has failed to do its job, countless individuals will not be able to feed their families, seek new employment, or pay their upcoming winter heating bills. The Republican majority has told working Americans that their problems do not matter.

In addition to not addressing legislation to assist unemployed workers, the House has again failed to fund important initiatives in education, healthcare, and veterans programs—leaving society’s most vulnerable members at risk. This continued lack of action means schools cannot plan for next year, health care providers wonder if they will have funds to remain open, seniors will go without a comprehensive prescription drug plan, and veterans will continue to see unacceptably long waits for access to care.

By ignoring the exigency, the majority acts as if this administration’s failed economic policies have not had devastating consequences for average Americans. This Congress just has addressed the most compelling national security issue facing the Nation. It is time that we face the economic crisis facing America—rising unemployment, increasing job insecurity, growing budget deficits, and the lack of affordable health care.

By postponing action on passing the remaining 11 appropriations bills, the majority undermines the ability of the government to carry out its basic missions. By adopting continuing resolution after continuing resolution, we are completely ignoring our responsibility to the Nation and its citizens. Issues such as the fight against terrorism, protecting basic services for our veterans, increasing enforcement of our security laws and making funding available to local and State governments for infrastructure investment cannot be addressed without proper appropriations.

Because the majority has failed to do its job, the people of East Texas and the country will pay the price. Republican economic policies have been devastating for this country—ignoring those policies will not make them better. Congress’ inaction touches every part of our daily lives. In a stunning act of indifference, Congress will take 6 weeks off leaving millions of Americans without hope that we will address the problems they face every day. It is for this reason that I, in good conscience, could not support another weeklong continuing resolution.

RECOGNITION TO VICTOR J. FERLISE

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, October 21, 2002

Mr. PALLONE. Mr. Speaker, I come to the House floor today to honor a longtime friend and supporter of the people of the Sixth District of New Jersey, Mr. Victor J. Ferlise, Deputy to the Commanding General of the Communications-Electronics Command (CECOM) at Fort Monmouth, New Jersey. Vic Ferlise has been awarded the Roger W. Jones Award for Executive Leadership.

The American University presents this award each year to two career executives of the federal government who have demonstrated superior leadership that resulted in outstanding organizational achievements and strong commitment to the effective continuity of government by successfully bringing about the development of managers and executives. The award is named for a former professor and public servant committed to the education and training of managers and executives.

Since 1992, Mr. Ferlise has direct responsibility for the five major business units of CECOM: the Research, Development and Engineering Center, the Logistics and Readiness Center, the Acquisition Center, the Software Engineering Center, and the Information Systems Engineering Command. As the largest employer in Monmouth County, New Jersey, CECOM is a key component of the economy of central New Jersey, and Mr. Ferlise has direct oversight of more than 10,000 employees.

Before being appointed as the Deputy of the Commanding General, Mr. Ferlise served as the Chief Counsel of the Legal Office at Fort Monmouth. He has received numerous civilian awards and decorations, most notably the Distinguished and Meritorious Presidential Rank Awards and the Army Exceptional Civilian Service Award. President George Bush personally presented the latter to Mr. Ferlise during a ceremony in Washington, DC in October 2001.

Mr. Ferlise has been an instructor in the Graduate Acquisition Program at Monmouth University, a member of the Executive Advisory Council for its School of Science, Technology, and Engineering and a member of the Governor’s Council on Armed Forces and Veterans’ Affairs. He is the author of “Innovations in Logistics Modernization,” an article published in the May–June 2000 issue of Program Manager Magazine.

I ask my colleagues to join with me in commending and honoring the distinguished gentleman, Mr. Victor J. Ferlise, for his superior leadership and strong commitment to the effective continuity of this Government.
SUPPORTING TAIWAN’S INDEPENDENCE IN THE FACE OF INCREASED CHINESE THREAT

HON. BOB SCHAFFER
OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. SCHAFER. Mr. Speaker, I rise today in strong support of Taiwan, and to call upon the leaders of the United States Government to defend this democratic nation against any Chinese aggression in this time of global crisis. The war on terrorism is, in fact, a war for the preservation of democracy, human rights, and freedom—the fundamental principles upon which America was built. While terrorism has occupied the country’s immediate consideration of global security, prudent Americans must remember that the clear intention of a totalitarian country to conquer a democratic nation is a greater threat with greater repercussions.

China’s aggressive posture and clear intention to occupy Taiwan, coupled with its recent shift in budgetary priorities toward military buildup, is cause for great concern. It threatens the stability of the entire region. The additional funding is expected to bolster China’s missile program and revamp its military into a more offensive force. China already has deployed ballistic missiles aimed at Taiwan, and since it has threatened the use of force, it is reasonable to assume some of the military build-up will be used to achieve China’s publicly stated intentions. This type of foreseeable belligerence cannot be tolerated. I am convinced and heartened that U.S. official policy on this question clearly obligates our country to respond to such eventual belligerence.

Taiwan continues to be a beacon of democracy in an unstable region. Its democratic progress culminated in achieving a peaceful transfer of power from a Nationalist government to the freely elected Democratic Progressive Party in 2000. Since September 11th, Taiwan has been a resolute ally in the War on Terrorism. Moreover, Taiwan has maintained its desire for self-determination and international recognition as a free nation, despite the unyielding pressure from China. The courage of the Taiwanese people, and their commitment to democratic principles should be recognized and rewarded.

Mr. Speaker, I call upon the United States Government to maintain its long-standing commitment to Taiwan. Additionally, I urge President Bush to seek from China, a renunciation of the use of any force, and the threat of force, against Taiwan’s self-determination.

TRIBUTE TO BRIGADIER GENERAL JAMES E. BICKFORD, U.S. ARMY (RETIRED)

HON. HAROLD ROGERS
OF KENTUCKY
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. ROGERS of Kentucky. Mr. Speaker, I rise today to pay tribute to a military veteran, dedicated teacher, and all around great Kentuckian, Brigadier General James E. Bickford, U.S. Army (Retired). I want to express my deepest gratitude for his many contributions to the people of our state and this great nation.

General Bickford is a highly decorated military veteran who has spent most of his life serving our country. Commissioned as a second lieutenant in the U.S. Army as a young man, his duties took him all over the world, including Europe, Asia, the Middle East and Africa. Throughout his military career, General Bickford received a host of service awards and decorations, including the Defense Distinguished Service Medal, the Legion of Merit, and the Distinguished Service Cross.

As a native of the 5th Congressional District, we both knew that the environmental problems in our region were extensive and could only be remedied through a coordinated federal, state and local effort. After our first meeting, we pulled our resources together—those of the Kentucky State Government and the United States Government—and got to work. Right away we began asking local mayors, judges and area development districts to join forces in our effort to clean up the region. Then we asked the public to help. Thus was formed the PRIDE program, which stands for Personal Responsibility in a Desirable Environment. The response has been overwhelming. Thousands are involved in improving their home counties. Thanks to General Bickford’s dedication and leadership.

Through our federal, state, and local partnerships, we have made significant strides in cleaning up our rivers and streams, helping our counties address sewage and trash problems, and educating our children about the importance of a clean environment. As a lifelong resident of Southern and Eastern Kentucky, words cannot describe how wonderful it is to see our region being reborn. Because of the success of the PRIDE program, and modeled after it, we are now implementing initiatives to encourage the use of tourism, and bring new jobs to the 5th Congressional District. These initiatives would not be possible without the efforts of General Bickford.

Mr. Speaker, I want to thank my friend General Bickford for the time, energy, and devotion he has invested in making our world a better place. I am especially grateful for his unwavering commitment to the PRIDE program and the people of the 5th District of Kentucky. There is no doubt in my mind that we will continue to benefit from his profound contributions for many years to come.

TRIBUTE TO DR. KENNETH GEIGEL

HON. FRANK PALLONE, JR.
OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. PALLONE. Mr. Speaker, I would like to call the attention of my colleagues to Dr. Kennet Geigel from New Jersey, who is being honored by the Latino American Committee of Monmouth County.

Born in 1938, in the South Bronx, Dr. Geigel attended St. John Chrysotom’s Elementary School. He had a short-lived career as a TV repairman before going to work for the Bank of America on Wall Street. Upon graduation, he returned to the Bronx and started to work for Casita Maria, a settlement house in the Hunts Point section of the Bronx. It was at Casita Maria that he met his wife Carmen. Eager to continue his education, Dr. Geigel, enrolled at New York University and received a Master of Arts in Human Relations. It was during the same time that he became involved with a small group of Hispanic Leaders in Manhattan and was instrumental in the founding of ASPIRA. Dr. Antonio Pranjoja, the first Director of ASPIRA, hired him as the fund-raiser for the newly formed organization. Dr. Geigel left in 1967 and went to work for the New York City Board of Education as a Field Project Administrator. In 1968, he became a Special Administrative Assistant to the Board Members working on decentralization. After decentralization was passed in 1969, he was appointed by Mayor Lindsay to the Commission of Human Rights, the Hispanic Affairs Division. He resigned after one year and took another challenging opportunity as the Associate Director of the Higher Education Program at NYU.

Dr. Geigel and his family moved to Freehold, New Jersey. The commute into the city became hectic for him as well as unbearable for his wife who was still working at Casita Maria. He was offered the position of Registrar at Livingston College, a newly formed College of Rutgers, The State University of New Jersey. He was the first Hispanic to hold such a position at a major University within the State of New Jersey.

While working at Rutgers, he earned his Doctorate Degree in Education and became a founding father of the Hispanic Association of Higher Education of New Jersey. As a resident of Freehold Township, he became involved with the large Hispanic population in the borough. Working with the Catholic Church of St. Rose of Lima and the Bishop, they were able to locate a vacant building and transform it into what is now the St. Rose of Lima Hispanic Parish Center, a multi-service center for the community. Presently, Dr. Geigel serves as a council member of the Freehold Township Human Rights Commission.

In 1997, when we were both invited to speak to a group in Louisville, Kentucky. Although we had never met, our speeches were stunningly similar and our goal was the same—to tackle the daunting task of cleaning up Southern and Eastern Kentucky.

As natives of the 5th Congressional District, both knew that the environmental problems in our region were extensive and could only be remedied through a coordinated federal, state and local effort. After our first meeting, we pulled our resources together—those of the Kentucky State Government and the United States Government—and got to work. Right away we began asking local mayors, judges and area development districts to join forces in our effort to clean up the region. Then we asked the public to help. Thus was formed the PRIDE program, which stands for Personal Responsibility in a Desirable Environment. The response has been overwhelming. Thousands are involved in improving their home counties. Thanks to General Bickford’s dedication and leadership.

Through our federal, state, and local partnerships, we have made significant strides in cleaning up our rivers and streams, helping our counties address sewage and trash problems, and educating our children about the importance of a clean environment. As a lifelong resident of Southern and Eastern Kentucky, words cannot describe how wonderful it is to see our region being reborn. Because of the success of the PRIDE program, and modeled after it, we are now implementing initiatives to encourage the use of tourism, and bring new jobs to the 5th Congressional District. These initiatives would not be possible without the efforts of General Bickford.
Mr. Speaker, it is my sincere hope that my colleagues will join me in honoring and recognizing Dr. Kenneth F. Geigel as the Latino American Committee of Monmouth County honors him for his unfaltering dedication to the Latino community.

TRIBUTE TO MOELLER HIGH SCHOOL

HON. BOB SCHAFFER
OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. SCHAFFER. Mr. Speaker, Cincinnati Archbishop Moeller High School is one of America’s best High Schools. As a 1980 graduate of the institution, I rise today to commend Moeller for its years of excellence in education and for advancing the Marianist philosophy in a Christian academic setting.

Father William Chaminade, the founder of the Marianist order, inspires Moeller’s mission, which Moeller continues to meet Father Chaminade’s challenge by making the religious faith of its students the center of their lives.

According to the school’s mission statement, Moeller achieves these goals by teaching students about our responsibilities to God, family, neighbors and self; by engendering a willingness to serve the human community; learning how to conduct faith with culture, changing the culture towards Christian values; assisting all to “develop” the Marianist Family Spirit; and, to value the qualities of Mary the Mother of God, such as compassion, tolerance, patience and willingness to assist the poor in working for a just society.

The faculty at Moeller strives to pursue excellence in all academic disciplines. Students are encouraged to use their God-given talents to the fullest. Intellectual curiosity is stressed. Critical thinking and the development of skills for life-long learning are promoted.

The school is named after the Most Reverend Henry Moeller, the fourth Archbishop of Cincinnati Catholic Archdiocese. Conceived in 1958, the idea for the boy’s Catholic school became a reality in September 1960 when the doors opened for the first time. Moeller high Schog has since graduated over 6,000 graduates including our colleague Mr. Boehner of Ohio.

Moeller is well known throughout the country. The school has set hundreds of records on a local, state and national basis in academic and sports, achieving numerous championship titles at all levels.

Most of all, Mr. Speaker, the students and graduates of Moeller High School are the kind of men for whom Father Chaminade prayed. His vision of a family of well-rounded Christian adults with the ability to share and work with all people.

Mr. Speaker, I’m proud to be a graduate of Moeller High School and part of the Moeller family. I’m exceedingly proud to represent it today as a Member of the United States Congress here on the floor of the House of Represenatives and to speak on behalf of what is clearly an uncommon school of remarkable accomplishment.

Finally, Mr. Speaker, I ask the House to join me in commending Moeller High School for its leadership in American education, citizenship, and piety. May Moeller continue to prosper in its noble quest and every student associated with the school’s mission continue to enjoy God’s greatest blessings.

RECOGNIZING THE GOLDBERG B’NAI B’RITH TOWERS

HON. KEN BENTSEN
OF TEXAS
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. BENTSEN. Mr. Speaker, I rise today in recognition of the Goldberg B’nai B’rith Towers, which will be celebrating its 25th Anniversary on October 20, 2002. The Goldberg B’nai B’rith Towers has demonstrated an immense commitment to the elderly community in Houston, and their hard work is to be commended.

In addition to hosting an event celebrating their anniversary, Goldberg B’nai B’rith Towers will honor several individuals who have demonstrated a commitment to the success of this residential community. In addition to Helen Mintz, who has volunteered her time as a painting instructor for the past 25 years, the Towers will also commend the generosity of Robert and Edith Zinn, who provide funding for the medical transportation program, and the Paulene Sterne Wolf Foundation for its support of the meal and housekeeping services. These people definitely deserve recognition for their tireless efforts to improve the lives of others.

The Goldberg B’nai B’rith Towers began in 1971 as a vision of the late J.B. Goldberg. Goldberg, along with a dedicated group of men, sought to transform that vision into a reality by establishing an apartment complex for the elderly. Following the model set forth by Robert and Edith Zinn, who provide funding for the medical transportation program, and the Paulene Sterne Wolf Foundation for its support of the meal and housekeeping services.

The Goldberg B’nai B’rith Towers, which are owned and managed by the B’nai B’rith Senior Citizens Housing Committee of Houston, have provided a home for over 850 individuals.

The invigorating atmosphere this facility creates continues to have a positive impact on the lives of its residents through its many programs and support services. With meal preparation, housekeeping, geriatric nursing, and transportation services to medical appointments, the Goldberg B’nai B’rith Towers enables its residents to maintain an active lifestyle. Additionally, the myriad of activities offered at the Towers include classes in computer training, painting, ceramics, and citizenship, as well as open game rooms and exercise facilities.

Goldberg B’nai B’rith Towers has also been a strong proponent of multi-culturism and diversity in Houston. The wide variety of religious resources and multi-cultural programs undoubtedly serve the spiritual needs of its residents. Nondenominational Bible study, Torah study, Shabbat services, Catholic mass, and a Chinese fellowship organization, that minister to a variety of groups, facilitating an environment for spiritual and cultural expression.

Mr. Speaker, I congratulate the Goldberg B’nai B’rith Towers on its 25th anniversary and commend its staff and volunteers for their devotion to the residents of this facility. I wish Goldberg B’nai B’rith Towers continued success in the future, as its presence in the Houston community has been invaluable.

TRIBUTE TO MR. GYLMAR (GIO) ROBERTO SIMOES

HON. FRANK PALLONE, JR.
OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. PALLONE. Mr. Speaker, I would like to call the attention of my colleagues to a constituent in the 6th District of New Jersey. It is with great pleasure that I introduce Mr. Gylmar (Gio) Roberto Simoes, who is being honored by the Latino American Committee of Monmouth County.

Gylmar Simoes was born in Brazil and moved to the United States in 1979. He and his wife, Linda, and their children, Jonathan, Samantha and Emerson live in Long Branch. Gio, as he is best known around town, is not only very active in the community, he is also the owner and editor of the Latino USA Newspaper which is published in both Spanish and Portuguese.

In 1996, Gio founded and directed the Annual Brazilian Day in Long Branch Festival which is celebrated every Labor Day weekend and draws over 7,000 Latinos every year. In 1997, he founded and directed the Annual City of Long Branch Soccer Cup which became the largest adult soccer tournament in the State of New Jersey, with participation of over 35 soccer teams from five states including New Jersey, New York, Connecticut, Pennsylvania and Georgia. Gio was one of the Principals in the creation of the Latino Chamber of Commerce of Monmouth County and was the founder of the PEB (Pais de estudantes Brasileiros) Parents of Brazilian Students of Long Branch. Gio has also worked as a Spanish and Portuguese translator for the Assembly of God Church, the prisons and drug rehabilitation centers in New Jersey and New York.

Gio founded the Latino USA Newspaper 2 years ago to serve the Latino Communities throughout Monmouth County. The newspaper can now be found in 21 cities throughout New Jersey. It is in full color and reaches over 60,000 Latino readers per edition. The newspaper was awarded “La Pluma de Oro” in January 2002 by the APH (Asociacion de Periodistas Hispanos) as the fastest growing Latino newspaper in the tri-state area.

In 2001, Gio received the Brazilian Man of the Year award given by the Brazilian Association of Monmouth County and in 2002 received the Long Branch Mary Cox “Man of the Year” award.

Mr. Speaker, it is my sincere hope that my colleagues will join me in honoring and recognizing Mr. Gylmar Simoes, for the Latino American Committee of Monmouth County honors him for his unwavering commitment to the Latino community.
TRIBUTE TO FR. JOSEPH P.
TEDESCO
HON. BOB SCHAFFER
OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. SCHAFER. Mr. Speaker, one of our Lord’s most faithful servants is Fr. Joseph P. Tedesco, S.M., M.Div., M.A., PCC. I rise today to commend Fr. Tedesco for his many years of service as a teacher, scholar, priest and community leader.

Born in Connellsville, Pennsylvania in 1952, Joseph P. Tedesco professed first vows as a Marianist in 1978 and was later ordained as a Catholic priest in 1983. He was a teacher and guidance counselor at Moeller High School in Cincinnati, Ohio as well as moderator of the very successful Lacrosse team. He was also a teacher and counselor at St. Joseph High School in Covington and Chaminade-Julienne High School in Dayton.

Tedesco received a Masters in Community and Agency Counseling from John Carroll University in University Heights, Ohio. Joseph Tedesco has also completed a post Masters certification in College Counseling, also from John Carroll. He joined the University of Dayton faculty in 1996 teaching courses in Theories of Personality, Tests and Measurements, Adult Development and Aging, and Child Psychology.

Professor Tedesco is an ordained member of the Society of Mary and he serves as the Novice Master of the Marianist Province of the U.S. He holds Masters degrees in Divinity from Toronto School of Theology and Applied Spirituality from the University of San Francisco. Professor Tedesco is a member of the Board of Directors of Catholic Social Services of Miami Valley serving as co-director of programs and community services.

He is a Licensed Professional Clinical Counselor in the state of Ohio. He has served as a child and adolescent therapist since 1983 and presently is in private practice. His special areas of study include addictions, sexual identity, adult development and aging, psychology of religion and adolescent psychopathology.

Mr. Tedesco was one of my high school teachers and I owe him much for his instruction, guidance, and direction. Tedesco loves his students and he thrives on the chance to appear before classrooms to develop his pupils and help them succeed.

Fr. Tedesco also married my wife and me. Through the marriage preparation process, I came to fully appreciate Fr. Tedesco’s passion for his ministry and his role in the Church. He is a truly holy man—one who lives his faith and inspires others to know Jesus Christ.

Among his students, friends and colleagues, Joseph Tedesco is loved and admired. He has a warm countenance and an engaging delivery. He has strengthened the minds and grown the hearts of all those who have received his lectures, homilies, and advice. He is a great American.

Mr. Speaker, I am proud to have been a student of Fr. Tedesco, and honored by his blessing upon my family. I am grateful for the opportunity, as a member of the United States Congress, to tell our colleagues in the House about the exemplary achievements and contributions of this remarkable man.

I ask the House to join me in extending its heartfelt congratulations and commendation to Fr. Joseph Tedesco for his many years of academic excellence and Christian charity. May God continue to bless him, his ministry, and all that he loves.

HONORING JOYCE PROLER S chechter AND THE SEVEN ACRES JEWISH GERIATRIC CENTER

HON. KEN BENTSEN
OF TEXAS
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. BENTSEN. Mr. Speaker, I rise to recognize Joyce Proler Schechter who will be honored by the Seven Acres Jewish Geriatric Center with its 2002 Spirit of Life Award on October 22, 2002.

Joyce Schechter has spent a lifetime supporting and working for charitable causes and is described by Cyvia Wolff, chair of the Seven Acres award luncheon, as a “person who has given tirelessly of her time and energy to make the world a better place to live.”

A native Houstonian, Joyce married Arthur Schechter in 1965, and they have two children, Leslie and Jennifer, and five grandchildren. Prior to Arthur’s appointment to serve as the United States Ambassador to the Bahamas in 1998, Joyce was a successful businesswoman, and was listed among “Who’s Who in Texas.”

A member of Seven Acres’ Board of Directors since 1993, Joyce Schechter continues to contribute her time and talents, serving as Vice-President of Resident Services, Administrative Services, and Development Committee and has been involved in every fundraising event, including serving as chairman of the 2002 Annual Spring Gala.

Through her good work, Joyce has touched the lives of Houstonians in countless ways. But most of all, she has helped ensure a high quality of life for the residents of Seven Acres. In recognition of her extraordinary service to Seven Acres, in 1999, Joyce received the prestigious Mitzvah Award.

Seven Acres began in 1943, when a small, determined group of men and women of the Jewish faith purchased a frame house on Branard Street in Houston. Their vision was to create a warm, friendly environment for elderly citizens. Originally Seven Acres provided a caring environment for just 14 seniors. As the concept and the need grew, there were milestone expansions. Today, Seven Acres provides the highest standards in adult day health care through the Wolfe Center and specialized geriatric care and services through its 290-bed residential facility. Funds raised by the awards luncheon will help provide financial aid and other benefits for the residents.

The annual Spirit of Life Award “celebrates and recognizes long-term community service performed with the highest standards of integrity. The exemplary individuals so honored have demonstrated extraordinary commitment and serve as role models of dedicated service on behalf of others. The award recipients are persons whose energy and community spirit have earned them the respect and admiration of all those touched by their accomplishments.”

In addition to Joyce’s work with Seven Acres, she has also tirelessly contributed her time and resources to Congregation Beth Israel, serving on the endowment and art committees. Other organizations that have benefited from her involvement are the American Jewish Committee and the Holocaust Museum of Houston.

Mr. Speaker, I would like to commend Joyce Proler Schechter for her unyielding commitment to the people of Houston and the residents of Seven Acres. Her passionate work on behalf of the Jewish community has set an example for generations. I applaud her leadership and service, and wish her continued success in the years to come.

RAMAPO COLLEGE INAUGURAL ADDRESS

HON. FRANK PALLONE, JR.
OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES
Monday, October 21, 2002

Mr. PALLONE. Mr. Speaker, the following is the Inaugural Address of Dr. Rodney D. Smith, President of Ramapo College in New Jersey. I want to wish him and the entire community at Ramapo College a successful academic year.

INAUGURAL ADDRESS, MAY 2, 2002, OF RODNEY D. SMITH
“Whatever you vividly imagine, ardently de-
sire, sincerely believe, and enthusiastically act upon . . . must inevitably come to pass!”—Paul J. Meyer.

Chairman Ramirez, Trustees, Ambas-
dadors, Honorable Congresswoman Houlkema, Honorable Governor McGreevey, other dis-
tinguished platform guests, Distinguished
guests in the audience, Ramapo College col-
leagues, students, fellow college/University
Presidents, delegates, family members, dear
friends, ladies and gentlemen:

Today, standing on this beautiful campus of rolling hills . . . , with stately evergreens surrounding a mixture of architectural cen-
turies old beauty and 21st century inge-
nuity— I am exhilarated by the convergence of pace’s potential and its rich history.

Indeed, I am inspired by the challenges and magnitude of the charge of leading this most innovative of institutions into the future. Mr. President, in life we first meet the challenge that we must face. We then face the challenge that we must face. We then place those challenges that we must face.

We must seize this day and these minutes as if we are on the edge of a new world

I remember the cool tropical breeze sweep-
ing over the sea . . . as I looked out at the vast ocean where the sky met the sea . . .

I remember wondering about what was beyond those deep waters— I wondered about what future awaited beyond the horizon.

As we forge ahead into this new partnership, this strengthened relationship, we must look to the future as we reflect on where the Col-
lege has been, the courses that were chosen, the choices made, and then move to establish a clear vision beyond the vast unknown ocean of life that lies ahead.

We must seek to understand the tides, the many currents, the uncharted seas.

We must appreciate the vastness of the ocean and respect the unknown . . . that await within its depths.
John Dewey, in Democracy and Education, wrote: “To learn from experience is to make a backward and forward connection between what we do to things and what we enjoy or suffer as consequence.”

Today, I add my humble experiences as a new factor in the Ramapo College Equation. I bring lessons taught at the Harvard Graduate School of Education — “To always seek what is truth—even in our acceptance that some questions have no answers.”

I bring almost ten years of experiences from members of the most premier institutions in the country, Hampton University, led by one of America's most successful and innovative leaders within the higher education enterprise, Dr. Robert A. Scott. William Harvey, William Hay- vey has taught me many lessons over the years but one that stands out, that I now bring to Ramapo College, is the importance for leaders to listen to advice, pay heed to guidance, consult, go away and cogitate, if you have to, but at the end of the day always stand up for what you believe is the right thing to do, do it... and let the chips fall where they may.

Our Founding President, George Potter, visualized the college offering traditional academic values... in a non-traditional setting, a college that would be devoted to the development of the individual student... through a unique, interdisciplinary curriculum... based in the liberal arts and sciences. As Ramapo celebrated its 35th year, Dr. Robert A. Scott continued the dynamic leadership in 1995. Under President Scott’s leadership Ramapo’s niche became redefined and was focused in International and Multicultural Education. Scott noted that more than one half of Ramapo’s faculty had substantial experience in other nations and cultures; and some were nationally known for their leadership in International Education.

He noted that Ramapo College’s Model UN program consecutively took best delegation honors in competitions against Harvard, Army, Georgetown, Pittsburgh and other prominent institutions.

He noted that northern New Jersey continued its expansion as home for the headquarters of many multinational and international firms.

Ramapo’s neighbors came to include such firms as: Sharp, Minolta, Sony, Simac, Seiko, Samsung, Konica, Laura Ashley, Jag- uar, UPS, KPMG, and many, many others.

In addition to the large populations of eth- nic groups already settled here, large numbers from Spanish-speaking, Asian and Car- ribean countries also came to the area.

Eventually, the combination of these mar- ket forces resulted in Ramapo’s mission being more clearly defined with four distinct pillars: Interdisciplinary Teaching, Experiential Learning, International Education, and Intercultural Understanding.

INTERNATIONAL EDUCATION

Today, Ramapo continues to expand study abroad and exchange opportunities. It is the home of the School of Inte- rnational Studies. Today, Ramapo continues to expand mutually beneficial partnerships with its corporate neighbors.

We will continue to forge partnerships to offer newly designed post-911 Executive De- velopment Seminars for renewed under- standing and appreciation for world events and more.

Ramapo College will maintain its position as a pace-setter in the corporate/higher edu- cation arena. And, in the very near future, we will expand our resources and partner- ships together in the creation of even more innovative opportunities under the Marge Roukema Center for International Education and Entrepreneurship.

Our students must have a solid under- standing and concern for the fundamental issues of world peace, poverty, commerce, and politics... including; war, terrorism, racism, global warming, pollution, and the depletion of our forests and fisheries.

In that respect, part of our Mission is to develop Ramapo’s relationship with the United Nations and other global players. This will be a powerful new strategy that fully exploits the fact that the United Na- tions is in our backyard.

Look, for example, at the plight of women and children around the globe:

Women and children account for 80 percent of the world’s refugees.

Women produce, process and market 2/3 of all the world’s food.

Women may perform as much as 1/2 of the world’s work.

And yet-women receive only 1/8th of the world’s incomes.

And women own less than 1/4th of the world’s property.

These are the kinds of fundamental issues that we as a global citizen—must be prepared to challenge.

There are more than six billion people liv- ing on the Earth today. But if we imagine that our Earth’s population, as a village of just 100—people maintaining the existing ra- tios—what would our global village look like? Dr. Philip Harker of the Stanford Uni- versity School of Medicine calculated the following:

57 would be Asian
21 would be European
14 would be from the Western Hemisphere
8 would be African
52 would be female
48 would be male
70 would be nonwhite
30 would be white
70 would be non-Christian
30 would be Christian
9 would be homosexual
11 would be heterosexual
6 would possess 59 percent of the en- tire world’s wealth, and all 6 would be from the United States.
40 would live in substandard housing
70 would be unable to read
20 would suffer from malnutrition
1 would be pregnant
1 would own a computer
And only one would have a college edu- cation. That college education is both... an opportunity and an obligation.

INTERCULTURAL UNDERSTANDING

Therefore, in fulfillment of our mission of Intercultural Understanding, we will not confuse multi-culturalism with inter-cultural and intra-cultural understanding.

Despite America’s diversity, we have re- mained self-segregated in our knowledge and understanding of our fellow Ameri- cans... and thus the world-at-large.

At Ramapo College we will create forward and backward linkages to the past and the future.

Ramapo College believes that the key to international understanding and world peace begins at home. We seek opportunities to make education accessible to underserved populations. We will seek to expand services to the community by providing partnering education opportuni- ties; we will ask the faculty to explore a means of keeping a promise made to our founding Trustee, Mrs. Thomases back in 1969.

We will seek to establish the Ramapo Col- lege Hackensack Center as a direct means to provide educational and training opportuni- ties. In the words of Dr. Martin Luther King, Jr., “The dream belongs not just to the dreamer, but to all the hands that help to build.”

INTERDISCIPLINARY TEACHING

Towards our mission of Interdisciplinary Teaching: The faculty will collaborate and continue exploring future changes in subject and area majors.

We will seek ways to expand summer pro- grams, thus giving students the opportunity to complete undergraduate degrees in three years.

Our Interdisciplinary approach will be ex- panded, allowing faculty to explore the im- plementation of five-year masters degree programs that allow undergraduates to work toward advanced degrees.

LIBERAL EDUCATION

Our students will be world leaders who have passion and compassion. Their liberal education will equip them to deal effectively in a rapidly changing world. Toward that end, we will continue to emphasize on the liberal arts, our students will learn not only skills of math, sciences and technology, but also gain knowledge of cultures, languages, history, art, geography, all with a global perspective on the world’s issues.

We will not seek University status.

We will seek even greater recognition as a liberal arts college of distinction, focusing on a rigorous undergradate academic pro- gram... while offering graduate and profes- sional opportunities.

We have engaged the entire Ramapo community, with a mandate from the Board of Trustees, toward successful strategic plan- ning... The Ramapo College Ten Year Strategic Plan will be released this summer.

In order to accommodate the mind-bog- gling demand for quality higher education in our state, a demand that will increase at a rate faster than any other period in the his- tory of American higher education, we have moved forward on the construction of a $34 million, 528-bed, townhouse complex; final- ized plans and begun a capital campaign for an expanded $24.3 million Sports and Recre- ation Center; completed plans for a nine- story, state-of-the-art, environmentally- compatible, residential center; completed plans for a state-of-the-art Sustainability Center, that enhances our reputation as the first college along the east coast to conserve energy with Fuel Cells.

And, with assistance from our corporate partners, the great state of New Jersey, our many friends in Congress, especially con- gresswoman Roukema, we will in short order begin a world of opportunities through the Marge Roukema Center for International Education and Entrepreneurship.

Our students will be able to work effec- tively across America and across different cultures.

The future belongs to them. And they shall be prepared for it.

Our goals have been set.

The future of Ramapo College continues to beckon as a beacon for this 1969 innovation that became a 1986 tradition and now, in 2002, a 21st centurypacesetter leading inter- cultural understanding and 21st century partnerships!

I am honored to be the new president of Ramapo College of New Jersey.
RECOGNIZING THE ACCOMPLISHMENTS OF DR. DIANE STANITSKI-MARTIN

HON. TODD RUSSELL PLATTS
OF PENNSYLVANIA
IN THE HOUSE OF REPRESENTATIVES

Monday, October 21, 2002

Mr. PLATTS. Mr. Speaker, I rise today to honor an outstanding constituent and educator in my 19th Congressional District of Pennsylvania, Dr. Diane Stanitski-Martin, for her extraordinary effort to bring real scientific research to the classroom. Dr. Stanitski-Martin, a professor at Shippensburg University, was chosen by the National Oceanic and Atmospheric Administration’s (NOAA) Office of Global Programs to participate in a 3-week long research cruise in the Pacific Ocean. She participated in the retrieval and deployment of moored buoys that span the tropical Pacific Ocean as part of the TAO/TRITON array, a complex climate observation system central to describing, understanding and predicting the phenomenon known as El Nino.

Diane Stanitski-Martin embarked on the NOAA Ship Ka’iminoa August 16, 2002 in Honolulu and arrived on September 1, 2002 in Nuku Hiva, Marquesas Islands. While on board, Diane hosted several live Web broadcasts, taught her undergraduate and graduate classes, wrote lesson plans, maintained a daily log, took photographs, interviewed scientists, and engaged in dialogue with other teachers and students, as well as the general public. She described her experience to be “a perfect chance for my students to learn more about current research which would help inspire them to pursue careers in the atmospheric and physical sciences.” At a time when we are discovering how immense an influence the oceans play in the world’s climate system, Dr. Stanitski-Martin’s adventurous research effort will hopefully inspire younger generations to have an interest in climate science as well as the social dimensions of climate change.

I am very pleased to thank NOAA for its sponsorship of Dr. Stanitski-Martin’s participation in the Teacher-At-Sea Program. I am also pleased to commend Dr. Stanitski-Martin for her devoted efforts to educate and inspire her students. Dr. Stanitski-Martin has certainly set a wonderful example for her fellow educators to follow.

REGARDING FIRE ISLAND AND THE WATER RESOURCES DEVELOPMENT ACT

HON. STEVE ISRAEL
OF NEW YORK
IN THE HOUSE OF REPRESENTATIVES

Monday, October 21, 2002

Mr. ISRAEL. Mr. Speaker, on September 17, I shared with the House correspondence between myself, the gentleman from New York (Mr. GRUCCI) and the Acting Assistant Secretary of the Army for Civil Works, Les Brownlee, regarding Fire Island, New York.

On September 27, Congressman GRUCCI and I responded to Acting Assistant Secretary Brownlee’s letter. As the House considers re-authorizing the Water Resources Development Act of 1999, I wanted to take this opportunity to update Members on this situation. Therefore, I ask that our response letter be printed in the RECORD at this point.

CONGRESS OF THE UNITED STATES,
Washington, DC, September 27, 2002.

The Hon. LES BROWNLEE,
Under Secretary of the Army, U.S. Department of the Army, The Pentagon, Washington, DC.

DEAR UNDER SECRETARY BROWNLEE: We are writing to respond to your letter of September 3rd. We appreciate your reply, but unfortunately it did not provide an explanation of why the Departments of the Army and Interior have failed to comply with Section 342 of the Water Resources Development Act of 1999. As you may recall, this is the provision that directed the Secretary of the Army to provide Congress with a “mutually acceptable shore erosion plan for Fire Island to Moriches Inlet Reach of the Project.”

The December 17, 1999 letter to which you referred did not transmit a plan as required by the law. Your letter suggested that the Corps decided not to proceed with the interim project as mandated because of a New York State decision to withdraw as the non-federal sponsor. We have never seen any official position from the State informing the Corps of that decision. In fact, in a November 30, 1999 letter to the Corps, the State indicated that it would issue the necessary State approvals “if no new issues came up during the public comment process” and if the issues raised by the State are “satisfactorily resolved.”

We understand that no new issues came up at the January 12, 2000 public hearing. Indeed, we understand that the State never even submitted written comments on the Draft Environmental Impact Statement. If you have such comments or any official state position, please provide it to us as soon as possible.

Your statement that “the time had passed to reach agreement on the interim project” is disturbing. Congress’ directive under § 342 was unequivocal. Almost three years have passed since the law’s deadline, and the risk to Fire Island and the mainland from storm damage continues unabated. Waiting until 2003 to reach a decision on renourishment when the law required a decision in 1999 is unacceptable.

Sincerely,

STEVE ISRAEL.
FELIX J. GRUCCI, JR.

PERSONAL EXPLANATION

HON. EVA M. CLAYTON
OF NORTH CAROLINA
IN THE HOUSE OF REPRESENTATIVES

Monday, October 21, 2002

Mrs. CLAYTON. Mr. Speaker, on Wednesday afternoon October 16, 2002, I regret that I was away on a scheduled event and also had a medical schedule back in my district. As a result, I missed 7 rollover votes.

Had I been present, the following is how I would have voted:

RollCall No. 470 (On Passage) to H.J. Res. 123—Making further continuing appropriations for the fiscal year 2003”—nay.

RollCall No. 469 (On Motion to Recommit with Instructions) to H.J. Res. 123—Making further continuing appropriations for the fiscal year 2003”—yea.

RollCall No. 468 (On Agreeing to the Resolution) to H. Res. 585—Providing for consideration of H.J. Res. 123; Making further continuing appropriations for fiscal year 2003.

RollCall No. 463 (On Motion to Suspend the Rules and Pass, as Amended) to H. Res. 585; Providing for consideration of H.J. Res. 123; Making further continuing appropriations for fiscal year 2003.

RollCall No. 466 (On Motion to Suspend the Rules and Pass, as Amended) to H. Res. 585; Providing for consideration of H.J. Res. 123; Making further continuing appropriations for fiscal year 2003.

RollCall No. 465 (On Motion to Suspend the Rules and Pass, as Amended) to H. Res. 585; Providing for consideration of H.J. Res. 123; Making further continuing appropriations for fiscal year 2003.

RollCall No. 464 (On Approving the Journ—yea.”
SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate on February 4, 1977, calls for establishment of a system for a computerized schedule of all meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily Digest—designated by the Rules committee—of the time, place, and purpose of the meetings, when scheduled, and any cancellations or changes in the meetings as they occur.

As an additional procedure along with the computerization of this information, the Office of the Senate Daily Digest will prepare this information for printing in the Extensions of Remarks section of the CONGRESSIONAL RECORD on Monday and Wednesday of each week.

Meetings scheduled for Tuesday, October 22, 2002 may be found in the Daily Digest of today’s RECORD.

MEETINGS SCHEDULED

OCTOBER 24

10 a.m.
Health, Education, Labor, and Pensions
To hold hearings to examine uninsured pregnant women, focusing on the impact on infant and maternal mortality.
SD–430
Daily Digest

Senate

Chamber Action

Routine Proceedings, pages S10787–S10788
Text of S. 2239, as Previously Passed: Page S10787

Adjournment: Senate met at 10:30 a.m., in pro forma session, and adjourned at 10:30:25 a.m., until Thursday, October 24, 2002, at 10:30 a.m.

Committee Meetings
No committee meetings were held.

House of Representatives

Chamber Action

Measures Introduced: 2 public bills, H.R. 5696–5697, were introduced. Pages H8034–35

Reports Filed: Reports were filed today.

H.R. 4912, to increase the penalties to be imposed for a violation of fire regulations applicable to the public lands, National Park System lands, or National Forest System lands when the violation results in damage to public or private property, to specify the purpose for which collected fines may be used, amended (H. Rept. 107–763, Pt. 1).

Speaker Pro Tempore: Read a letter from the Speaker wherein he appointed Representative Young of Florida to act as Speaker pro tempore for today. Page H8034

Suspension of Tax-Exempt Status of Designated Terrorist Organizations: Agreed that in the engrossment of H.R. 5603, to amend the Internal Revenue Code of 1986 to suspend the tax-exempt status of designated terrorist organizations, the Clerk be directed to make technical and substantive modifications in the nature of a substitute. Page H8032

Meeting Hours—Thursday, Oct. 24 and Monday, Oct. 28: Agreed that when the House adjourns today, it adjourn to meet at 11 a.m. on Thursday, Oct. 24. Further agreed that when the House adjourns on Thursday, Oct. 24, it adjourn to meet on Monday, Oct. 28. Pages H8032–33

Referrals: Senate bills referred to House Committees appear on pages H8033–34.

Quorum Calls—Votes: There were no quorum calls or recorded votes during the proceedings of the House today.

Adjournment: The House met at 11 a.m. and adjourned at 11:13 a.m.

Committee Meetings
No committee meetings were held.

NEW PUBLIC LAWS

(For last listing of Public Laws, see DAILY DIGEST, of October 17, 2002, p. D1105)


COMMITTEE MEETINGS FOR TUESDAY, OCTOBER 22, 2002

(Committee meetings are open unless otherwise indicated)

Senate
No meetings/hearings scheduled.

House
No committee meetings are scheduled.
Next Meeting of the SENATE
10:30 a.m., Thursday, October 24

Senate Chamber
Program for Thursday: Pro forma session.

Next Meeting of the HOUSE OF REPRESENTATIVES
11 a.m., Thursday, October 24

House Chamber
Program for Thursday: Pro forma session.

Extensions of Remarks, as inserted in this issue

HOUSE
Bentsen, Ken, Tex., E1948, E1949
Clayton, Eva M., N.C., E1961
Green, Gene, Tex., E1948
Israel, Steve, N.Y., E1941
Luther, Bill, Minn., E1944
Platts, Todd Russell, Pa., E1991
Rogers, Harold, Ky., E1947
Sandlin, Max, Tex., E1946