

for veterans. Specifically, in some states, QVMBs home loan financing is only available to veterans who signed up for military duty prior to 1977.

It is time we address this inequity. Our veterans returning from Iraq and Afghanistan deserve the opportunity to purchase a home with QVMBs. Further, in our home state of California, only 4.1 percent of our veterans are eligible for a home loan through QVMB bonds.

Our legislation extends the program and opens it up to new veterans residing in California and Texas. Congress passed legislation in the 109th Congress making the home loan program available to newly discharged veterans in the other states eligible for QVMBs financing.

It is crucial that we act swiftly to give these veterans and their families the ability to purchase and own a home in California and Texas.

This legislation will benefit every state eligible for QVMBs by requiring annual adjustments to the federal bond limit indexed to the Freddie Mac Conventional Mortgage Home Price Index. A higher bond limit means California, Texas, Oregon, Wisconsin, and Alaska—the five eligible states—will have the ability to provide more of their veterans with home loans. We must keep QVMB financing compatible with national housing costs.

The Home Ownership for Veterans Act of 2007 will help our newly discharged heroes purchase homes while ensuring that state veterans' home loan programs remain viable.

Thank you very much Madam Speaker for the opportunity to introduce legislation to help veterans purchase homes and achieve the American Dream for their families.

#### A TRIBUTE TO AL ECHOLS, ESQ.

##### HON. ROBERT A. BRADY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 18, 2007

Mr. BRADY of Pennsylvania. Madam Speaker, I rise to honor Al Echols, Esq., a Philadelphia legend who after serving 44 years as the executive director of North City Congress has announced his retirement.

Under the leadership of Mr. Echols, North City Congress has remained a valued institution meeting the changing needs of a changing community in North Philadelphia. During its first decade North City Congress represented a federation of neighborhood organizations committed to positive community change.

North City Congress later became a vital social service agency. Today, the agency operates two senior citizens centers that offer meals, social, recreational and cultural activities and in-home management services for the frail and home-bound. It also offers financial management and estate planning for seniors and fiscal management and technical assistance for community-based organizations.

Mr. Echols, a graduate of Virginia Union University and the Howard University Law School, marshaled his considerable acumen in the struggle to gain political power for African Americans in Philadelphia. In 1971, he was a council-at-large candidate on the Thatcher Longstreth Republican ticket in a hard fought race against Democrat Frank Rizzo.

Known for his wit, Mr. Echols is fiercely opinionated and a political sage with whom one cannot have a brief conversation. Not only does he love to explain the nuances of his points of view he punctuates his conversations with a laugh that can shake the grand manor that houses North City Congress.

As he retires, Al Echols leaves an indelible stamp of good will, principled leadership and service.

#### A TRIBUTE TO LARRY SHEINGOLD

##### HON. JIM COSTA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 18, 2007

Mr. COSTA. Madam Speaker, we rise today to recognize the retirement of Larry Sheingold after thirty-six years of service as a staff member in the California State Legislature.

Larry's years of service included ten years as an Assembly staff member and twenty-six years working for the State Senate. During his career he worked for Assembly Speakers Bob Moretti and Leo McCarthy and several State Senators including Jim Costa, Betty Karmette, Henry Mello and the current Senate President Pro Tem, Don Perata.

In addition, Larry Sheingold served on the National Conference of State Legislature's Executive Committee from 2003-06. He is one of only nineteen legislative staff members ever to do so.

Though Larry Sheingold may be on the understated side, he has always possessed a giant intellect and is a master of campaign strategies. His advice to candidates and office-holders alike has always been keen, thoughtful and delivered with a quick wit and much humor. Larry is one of those individuals that combine a rare blend of policy expertise and astute political judgment.

Thirty-six years ago, when Larry started his career as a legislative staff member, Ronald Reagan was governor, legislative committee votes were not public and no woman had ever served in the California State Senate. During his career all that has changed and as the invitation to his retirement event stated, "The system may be working, but Larry won't be."

But to paraphrase the late British politician, Lord Salisbury, Larry Sheingold is not the type of gentleman to retire gracefully into the background.

Today, we take great pleasure in honoring, through these remarks, a good friend, a former staff member and a valued advisor, Larry Sheingold. We wish him and his wife Judy only the best of times in retirement, though that may only last until the next election cycle.

#### COLLEGE STUDENT RELIEF ACT OF 2007

SPEECH OF

##### HON. RON PAUL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 17, 2007

Mr. PAUL. Madam Speaker, anyone who knows a recent college graduate is well aware of the way many young people struggle to pay

their student loans. By slightly reducing the interest rate on student loans, H.R. 5, while far from perfect, will help ease this burden. A commendable feature of this bill is that, instead of placing new burdens on taxpayers, it pays for the reduction in interest rates by reducing subsidies to financial institutions. Thus, the bill does not increase the deficit, taxes, or the size or scope of government.

All-too-often, government programs, which the taxpaying public believes help lower-income Americans, actually provide government subsidies for politically powerful business interests. For example, in the student loan program under discussion today, taxpayer dollars are provided to financial institutions in return for those institutions agreeing to provide student loans under terms set by the government. By reducing subsidies for financial institutions in order to benefit recent graduates, H.R. 5 takes a step toward ensuring the student loan program actually focuses on helping students and recent graduates, instead of using taxpayer dollars for a disguised form of corporate welfare.

In addition to passing H.R. 5, Congress should also help more Americans afford college by passing my Make College Affordable Act, H.R. 193, that makes college tuition tax deductible. There has been talk of bringing legislation like H.R. 193 to the floor later this year. I hope all my colleagues—regardless of their positions on the bill before us today—can unite behind helping middle- and working-class Americans afford college by supporting my Make College Affordable Act or similar legislation.

#### PERSONAL EXPLANATION

##### HON. KEN CALVERT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 18, 2007

Mr. CALVERT. Madam Speaker, pursuant to my leave of absence, I am submitting for the RECORD how I would have voted if I had been present earlier today, in addition to comments that I request also be entered into the RECORD.

Rollcall #34, "yea"—Motion to Adjourn, rollcall #35, "no"—Ordering the Previous Question, and rollcall #36, "no"—Agreeing to H. Res. 66.

H. Res. 66 is a closed rule that prohibits any amendments to the bill from being considered by the House. Madam Speaker, on November 14, 2006 you wrote in a Christian Science Monitor op-ed that "Democrats pledge to make this the most honest, ethical, and open Congress in history." I am deeply disappointed that past pledges for an open Congress have been broken so quickly with H. Res. 66 and other closed rules imposed by the majority. I believe the People's House operates best when legislation moves through regular order and uses our Committee process where members from both sides of the aisle have an opportunity to work together to improve legislation. Under the new "Closed-door Congress," the House has yet to consider a bill that was moved through regular order and considered by the Committee of jurisdiction. H. Res. 66 establishes the rules for considering H.R. 6, and, as a senior member of the Natural Resources Committee, I have significant