EXTENSIONS OF REMARKS

ELIMINATING THE FFELP AUDIT ON LENDING INSTITUTIONS

HON. THOMAS W. EWING

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Mr. EWING. Mr. Speaker, I represent many small to mid-sized lenders which maintain and service small student loan portfolios in compliance with the Federal Family Education Loan Program [FFEL]. The profit on these portfolios is estimated to be around \$3,000-\$5,000 annually while the audit required by the Department of Education costs as much and in some cases even more. In the vast majority of these cases audits are not even sent to the Department of Education-they just sit and collect dust in the financial institution. As you can see it is senseless for small lenders to service their portfolios and participate in the FFEL Program. In fact, many small lenders are selling their portfolios and leaving the student loan business altogether because of this expensive and unnecessary audit.

When contacted about the possibility of a waiver or alternative to this detrimental mandate the Department of Education stated "* * * lender audits are required by statutesection 428(b)(U) of the Higher Education Act of 1965, as amended by the Higher Education Act of 1992 * * *" and that the "* * statute does not provide authority for the Department to waive the annual audit based on the size of the lender's FFEL portfolio or the cost of conducting the audit." Furthermore, according to the Department of Education's Office of the inspector general, portfolio totaling less than \$10 million do not even have to send their audits to the Department for review. They are only required to " * * * hold the reports for a period of 3 years and shall submit them only if requested." That means lenders spend thousands on a compliance audit that is never sent anywhere.

Today I am introducing a bill that would eliminate the lender audit on institutions with portfolios equaling \$10 million or less. Without a change in current law more and more small lending institutions will continue to leave the FFEL Program and the result will be fewer opportunities for students. This law makes no sense and clearly illustrates why Americans are so frustrated with Washington.

TRIBUTE TO THE HONORABLE JANE BAKER

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Jane Baker, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Jane Baker has dedicated much of her life to serving the people of San Mateo County. For more than 20 years, she served on the San Mateo City Council, with six terms as mayor. As a dedicated local elected official, Jane Baker has worked with the San Mateo County Transportation Authority, the National League of Cities Advisory Council and Board of Directors, the State Job Training Coordinating Council, the City/County Task Force on Transportation, the Association of Bay Area Governments, and the Council of Mayors of San Mateo County. Jane Baker is also a founding member and past director of the California Elected Women for Research and Education, and has been actively involved with the American Association for University Women, the League of Women Voters, the Women's Association of the First Presbyterian Church, the Coyote Point Museum Auxiliary, and the Commonwealth Club.

Mr. Speaker, Jane Baker is an outstanding citizen and I salute her for all her work on behalf of and commitment to our community. I ask my colleagues to join me in honoring Jane Baker and congratulate her on being inducted into the San Mateo County Women's Hall of

TRIBUTE TO ROBERTA JANE BESSETTE

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Roberta Jane Bessette, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Roberta Jane Bessette has been involved in public health services for more than 30 years. As the visiting nurse director in San Mateo County, she has worked to support equal access to home health-care for everyone, regardless of race, religion, place of residence, or ability to pay. She promotes cultural diversity in hiring and has expanded the Visiting Nurse Association's home care program to rural and high crime areas where other agencies do not serve. With her vision and leadership skills, Roberta Jane Bessette started the much-needed home pediatric and psychiatric programs for the Visiting Nurse Association. She is also actively involved with the United Way County Leadership Board, the Foster City Friends of the Library, and the Health Plan Committee of San Mateo.

Mr. Speaker, Roberta Jane Bessette is outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Roberta Jane Bessette and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

PERSONAL EXPLANATION

SPEECH OF

HON. ELIZABETH FURSE

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 29, 1996

Ms. FURSE. Mr. Speaker, I want to express my appreciation for the diligent efforts of Representative DE LA GARZA and the House Agriculture Committee Democrats in putting forward the de la Garza en bloc amendment and the motion to recommit, both of which would have enabled additional funding for conservation.

These provisions would have strengthened the conservation effort being made by farmers, reflecting a truly historic investment in resource conservation and environmental protection. Farmers in my district understand the importance of conservation for future generations. I urge House and Senate conferees to include as many of these provisions as possible

Unfortunately, I was unable to be present for these votes. I was granted a leave of absence due to a medical condition. Had I been here, I would have voted for both the de la Garza en bloc amendment and the motion to recommit.

TRIBUTE TO MARJORIE "MIDGE" BOLTON

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Marjorie "Midge" Bolton, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Marjorie "Midge" Bolton served as the head of the Volunteer Center of San Mateo County for 20 years. During that time, she started an innovative volunteer program to help mental health patients who were leaving institutional care. From 1983 to 1993. Mariorie "Midge" Bolton worked as a member of the Board of the Peninsula Community Foundation, helping to guide the agency during a period of important growth and development. She was one of the founding members of the Mission Hospice and served as its board president from 1982-1984. Marjorie "Midge" Bolton is also actively involved in the Mills College Board of Trustees and Alumnae Association, the San Mateo County unit of the United Way of the Bay Area, the Peninsula YMCA, the Burlingame Library Foundation Board, and the KCSM Advisory Board.

Mr. Speaker, Marjorie "Midge" Bolton is an outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Marjorie "Midge" Bolton and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate 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. TRIBUTE TO DORIAN MOTEN BROWN

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Dorian Moten Brown, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Dorian Moten Brown is a remarkable community activist who works as a trainer in conflict resolution and serves as the director of a Community Mediation Program in East Palo Alto. She has opened an in-house alternative program for children suspended from elementary schools and runs programs of gang mediation in East Palo Alto, Palo Alto, and San Mateo. She is a mentor for parolees from the California Youth Authority, a group home counselor, and an executive producer of youth television for Emerald City magazine. Dorian Moten Brown has received numerous recognitions for her dedicated community service, including the World of Well Being Award from the Santa Clara Girl Scouts, the Positive Image Award from the East Palo Alto Teen Home, the Community Leader Fellowship Award from the California Wellness Foundation, and the Larry Sleizer Memorial Award for professional mediation.

Mr. Speaker, Dorian Moten Brown is an outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Dorian Moten Brown and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

TRIBUTE TO GIOCONDA EGAN

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Gioconda Egan, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Gioconda Egan, herself profoundly deaf, founded the San Mateo County Branch of Deaf Counseling Advocacy Referral Agency in 1978 and served as its executive director until 1982. She is a trained paralegal and has encouraged the courts and community colleges in San Mateo County to offer sign language services. She was instrumental in developing the Disability Services Program for the San Mateo County government and effectively operated the program from 1985 to 1991. She also helped establish a class specifically designed for the hearing impaired at a local college. Gioconda Egan is a founding member and active participant in the San Mateo Countv Commission on Disabilities.

Mr. Speaker, Gioconda Egan is an outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Gioconda Egan and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

TRIBUTE TO SHARON BRYCE HOFSTEDT

HON, ANNA G. FSHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Sharon Bryce Hofstedt, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Sharon Bryce Hofstedt, a registered nurse for 25 years, is a tireless advocate on behalf of women, children, and families in San Mateo County. She chairs the Community Outreach Committee of the Board of Directors for Stanford University Hospital and has been instrumental in developing programs that encourage people to volunteer with the hospital. As a board member and current president of the board of directors for Women's Recovery Association, she has helped expand its services to include the innovative Perinatal Residential Program. Sharon Bryce Hofstedt is also actively involved with Samaritan House and the County Winter Shelter Task Force. In 1991, Sharon Bryce Hofstedt was honored by the Junior League of Palo Alto as an Outstanding Volunteer Advocate.

Mr. Speaker, Sharon Bryce Hofstedt is an outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Sharon Bryce Hofstedt and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

TRIBUTE TO VIVIAN L. KRAL

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Vivian L. Kral, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

Vivian L. Kral was recently named president-elect of California Women Lawyers, the largest Women's Bar Association in the world. Vivian L. Kral is an invaluable women's rights activist and the first woman in San Mateo County to have earned the honor of presiding over the California Women Lawyers. She has also received the California Women Lawyers President's Award for passion and commitment for her work in promoting the advancement of women in the legal profession and society. In addition to her work as a practicing attorney, Vivian L. Kral lectures on legal ethics and family law and teaches oral advocacy at the Hastings College of Oral Advocacy. She is also the vice president of the Planned Parenthood Association of San Mateo County, president of the San Mateo County's National Women's Political Caucus, and a member of the County Bar Association Board of Directors.

Mr. Speaker, Vivian L. Kral is an outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Vivian L. Kral and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

TRIBUTE TO MARIA LUCIDI

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Maria Lucidi, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame.

For the past 40 years, Maria Lucidi has worked to improve our education system as a teacher, a department chair, a coach of forensics and debate, a coordinator of our schools' Gifted and Talented Program, and head of many committees at the school, district, and county levels. With her remarkable vision and leadership skills. Maria Lucidi started San Mateo High School District's literaryart magazine and originated the speaker's bureau. She has excelled as an educator, having received a National Endowment for the Humanities Fellowship in 1992 and the San Mateo County Teacher of the Year Award in 1980. Maria Lucidi is also actively involved in the Red Cross and the Cystic Fibrosis Associations.

Mr. Speaker, Maria Lucidi is an outstanding citizen and I salute her for her contributions and commitment to our students and our public education system. I ask my colleagues to join me in honoring Maria Lucidi and congratulate her on being inducted into the San Mateo County Women's Hall of Fame.

TRIBUTE TO JACQUELINE COOKE

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 4, 1996

Ms. ESHOO. Mr. Speaker, I rise today to pay tribute to Jacqueline Cooke, a dedicated community leader who is being honored as an inductee into the San Mateo County Women's Hall of Fame as a Young Woman of Excellence.

Jacqueline Cooke has been an active participant in student government, athletics, and music from her first day at Burlingame High School. She has developed outstanding leadership skills and maintained a consistent honor roll academic standing. Jacqueline Cooke is one of two seniors representing Burlingame High School in a community coalition dedicated to linking students with senior citizens. She has also played an important role in developing "Freshman Gathering," a program designed to help ninth graders make the transition from middle school to high school. Jacqueline Cooke is currently student body president and was recently voted the Senior Who Contributed the Most. Her volunteer activities range from fundraising for AIDS research to collecting teddy bears for needy children.

Mr. Speaker, Jacqueline Cooke is an outstanding citizen and I salute her for her contributions and commitment to serving our community. I ask my colleagues to join me in honoring Jacqueline Cooke and congratulate her on being inducted into the San Mateo County Women's Hall of Fame as a Young Woman of Excellence.