

consolidate their direct loans into the FFEL Program, few would because in most cases they would pay a higher interest rate, and would lose their deferment benefits on any subsidized loans which were consolidated.

Upon enactment, the Emergency Student Loan Consolidation Act will immediately change this to allow borrowers to consolidate direct student loans into FFEL consolidation loans. The interest rate for all new consolidation loans will be the equivalent of the 91-day Treasury bill rate plus 3.1 percent, the same as in the Direct Loan Program, and borrowers who consolidate subsidized loans, whether in the Direct Student Loan Program or the FFEL program will not lose their deferment benefits simply because they consolidate their loans.

This is emergency legislation, so these changes will only remain in effect until September 30, 1998. The cost of this legislation will be paid for by reducing the administrative funds for the Direct Loan Program by \$25 million.

In conclusion, let me just finish by sharing the individual comments of a few of the students effected by the direct loan consolidation fiasco. At a hearing before the Subcommittee on Postsecondary Education, Training and Life-Long Learning last week, Ms. Angela Jamison had this to say: "In the process of consolidating our student loans, my husband and I have been beset by chronic mistakes which range from incompetence to malfeasance." A process that was supposed to have taken her 8 to 12 weeks has taken her and her husband 8 months. The Jamisons were almost unable to close on their mortgage due to these delays, and to this day their loans have not been consolidated.

Many others have expressed a similar lack of confidence in the Department's ability to provide quality customer service, and you don't have to go very far to hear it. In church on Sunday, I spoke with David Higbee, a recent law school graduate. David had written me a letter about his problems with the direct loan consolidation process, and in it he said "we quickly received an estimate from Sallie Mae on the portion of our student loans we were refinancing there, the Department of Education was slow and refused every reasonable suggestion to expedite its inadequate 'customer service' process."

I am inclined to believe these students, and I am inclined to help them and the 84,000 like them with similar stories. The legislation that I am introducing today will provide these borrowers with immediate emergency relief. It is budget neutral. It is also the right thing to do. I urge my colleagues to help these students by supporting this important legislation and co-sponsoring the Emergency Student Loan Consolidation Act.

TRIBUTE TO THE SOUTH BRONX
OVERALL ECONOMIC DEVELOPMENT
CORP. ON ITS 25TH ANNIVERSARY

HON. JOSÉ E. SERRANO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 1997

Mr. SERRANO. Mr. Speaker, I rise to pay tribute to the South Bronx Overall Economic Development Corp. for its 25 years of fruitful service to the South Bronx community.

In 1972, U.S. Senators Jacob Javits, New York State Attorney General Robert Abrams, and six major banks joined together to establish the South Bronx Overall Economic Development Corp. [SOBRO]. The corporation was founded at a time when the South Bronx was suffering from major economic devastation, jobs were scarce, and people were leaving the area.

Over the past 25 years, SOBRO has successfully encouraged investment and economic growth in the South Bronx and has provided education and job training to area residents. Among its many accomplishments, SOBRO has trained or placed in jobs more than 20,000 residents, created or retained more than 30,000 jobs in the area, stimulated more than \$120 million in investments, and assisted in the reconstruction of commercial districts.

In collaboration with Mott Haven neighborhood strategies project, SOBRO has been successful in training residents and placing them in jobs with businesses in empowerment zone areas. SOBRO also provides business training and technical assistance to minority entrepreneurs. It has also established a credit loan program to facilitate financial services, including loans for small businesses.

In addition, by forming partnerships with local businesses and area high schools, SOBRO has succeeded in providing valuable internship programs and part-time jobs for high school and intermediate school students. The organization also trains adults in many skills including cable installation, computer repair, home health care, customer service, and building maintenance.

Moreover, SOBRO has assisted in the transformation of abandoned buildings into affordable housing and commercial space. It currently has many projects underway, including the reconstruction of a 60-unit housing project for people living with AIDS. In addition, SOBRO has been successful in renovating Bruckner Boulevard, which has attracted many artists, antique shops, and other businesses to the area.

Changes in the welfare law are placing greater constraints on organizations like SOBRO that are trying to assist people in need. Despite this, SOBRO has continued to provide quality services to low-income South Bronx residents and to attract businesses to the area.

Mr. Speaker, it is an honor for me to recognize SOBRO for its 25 years of achievements, training and educating the youth, spurring economic growth, and beautifying our South Bronx congressional district.

TRIBUTE TO MARIE HAFF

HON. ELLEN O. TAUSCHER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 1997

Mrs. TAUSCHER. Mr. Speaker, I rise today to extend my heartfelt congratulations to my constituent, Marie Haff, on her birthday. This past June 29, 1997, Marie Haff turned 80 years young.

Marie Haff, a resident of Pleasanton, CA, is a strong believer in family, hard work, and education. She is the proud mother of three daughters, grandmother of nine children, and

great grandmother of three. Although Marie officially retired in 1982 from her job, manager of Northern California Credit Bureaus, she certainly has not stopped working. Currently, she is a trustee emeritus of Western Management Institute of Washington, DC, and serves as executive secretary of Associated Credit Bureaus of California. In addition to this already busy schedule, Marie attends classes at the local college, and last year at the age of 79, set out to conquer the information age by obtaining her first computer.

For many years Marie has served as a volunteer for local charities. She is active in promoting womens rights, and chaired the national committee which wrote the Equal Credit Opportunity Act, giving women the right to have their own credit records. For her efforts she has received many awards, including the Soroptomist Woman of the Year Award, International Credit Association Outstanding Leadership Award, and the Distinguished Service Award, California Department of Consumer Affairs.

I am proud to know Marie Haff. I offer her my warmest congratulations, and best wishes for all the years ahead.

TRIBUTE TO LT. COL. DANIEL R.
CUNNINGHAM

HON. JOHN P. MURTHA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 1997

Mr. MURTHA. Mr. Speaker, I rise today to inform the Congress of the imminent retirement of Lt. Col. Daniel R. Cunningham, a truly outstanding soldier in the U.S. Army. He has served this Nation faithfully and honorably for more than 26 years. Lieutenant Colonel Cunningham is most deserving of our tribute. His career accomplishments reflect the type of military leader this Nation has depended upon for over 200 years during peace and war. I would like to take a few minutes to outline Dan's career milestones.

On May 9, 1971, as a distinguished military graduate from the Gonzaga University's Reserve Officers Training Corps Program, he was commissioned a second lieutenant in the infantry, Regular Army. For the next 7 years, he served in a number of troop-leading assignments that took him to the 9th Infantry Division, Fort Lewis, WA, the 3d Infantry Division, Kitzingen Germany, and the Infantry School, Fort Benning, GA.

While in Germany, he commanded a mechanized infantry company and served as the infantry battalion's principle staff officer for logistics. Following his tour in Germany, he attended military schools and completed a masters degree in business. After schooling, Dan's career turned toward military comptrollership and resource management. As a comptroller, he served in the Ballistic Missile Defense Advance Technology Center, Huntsville, AL, and at Headquarters Forces Command, Fort McPherson, GA. A highly successful comptroller, Colonel Cunningham went back to troops serving as an infantry brigade adjutant and an infantry battalion executive officer in the 25th Infantry Division, at Schofield Barracks, HI.

The last 7 years of Dan's career have been spent in the Pentagon with the exception of 7 months duty in Saudi Arabia with the 22d Support Command and Army Central Command

during Desert Storm. For the past 5½ years he has served with distinction as the Army's liaison to the Appropriations Committees. Colonel Cunningham diligently and successfully worked budget submissions and resource issues through seven legislative cycles. During that time he has accompanied me on countless trips to almost every trouble spot in the world from the hunger and violence of Somalia and Haiti, to the destruction in the Balkans. This officer was always on top of the issues of the day, and could always be relied on to insure the Congress got the right information.

Lieutenant Colonel Cunningham's awards include the Legion of Merit, five awards of the Meritorious Service Medal, two awards of the Army Commendation Medal, and two awards of Army Achievement Medal, the Southwest Asia Service Medal with Bronze Service Star, the Kuwait Liberation Medal, the Parachute Badge, the Air Assault Badge, and the Army Staff Badge.

Mr. Speaker, it is a great honor for me to present the credentials of Lieutenant Colonel Cunningham before the Congress today. It is clear through his stated and unstated accomplishments for his country that he has been a man who daily dedicates himself to the peace and freedom we enjoy as a nation today. All his actions reflect a true leader with a clear sense of purpose, conviction, and conscience of service to his Nation. We wish him continued success in his future endeavors.

RABBI AND MRS. SCHWAB
HONORED BY TEMPLE SINAI

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 1997

Mr. GILMAN. Mr. Speaker, I am pleased to honor two remarkable residents of New York's 20th District. Rabbi Joel Schwab and Aviva Schwab of Orange County, NY, are, and have for years been, exemplary community leaders. So much so that they have been designated "Distinguished Members of the Year" by Temple Sinai in Middletown and will be honored at a luncheon on October 26.

Rabbi Schwab has served 15 years as rabbi of Temple Sinai. But his commitment to the Greater Middletown community goes beyond his rabbinical duties. The Jewish Family Service of Orange County was cofounded by Rabbi Schwab. He has been involved with numerous local organizations, many of which he is still actively involved with today. These include the Jewish Federation of Orange County, the Hebrew Day School of Orange County, Interfaith Council of Greater Middletown, the Emergency Housing Group, Middletown Psychiatric Center, and the Rabbinical Assembly of America, Mid-Hudson region. Rabbi Schwab has also served members of the Jewish faith while acting as chaplain at the Mid-Hudson Psychiatric Center, as well as serving on the clergy committee of Horton Hospital.

Mrs. Schwab, wife of Rabbi Schwab, has served in a significant role in the education of children of Orange, Rockland, and Dutchess Counties. The Systematic Training for Effective Parenting [STEP] has been of particular importance to her as she brings these STEP

workshops to parents throughout the Hudson region. Her work with the David Moore Heights Children's Library and the Hebrew Day School of Orange County have added to his ongoing legacy of supporting education. Mrs. Schwab's work for the Jewish community has been outstanding. As a lifetime member of Hadassah, the temple shul crier, director of the High Holiday Sitting Service and Shabbat Morning Sitter Service, and member of Temple Sinai's Sisterhood, Women's American ORT, and the Jewish Federation of Orange County Aviva has selflessly given of herself to her community.

Mr. Speaker, Rabbi Joel and Aviva Schwab have clearly dedicated their lives on behalf of their community. Middletown and the entire 20th District are proud that these two outstanding citizens are such good neighbors.

I invite my colleagues to join in congratulating the Schwabs for their devotion to their community.

150TH ANNIVERSARY OF THE PUBLICATION OF THE FIRST MERRIAM-WEBSTER DICTIONARY

HON. RICHARD E. NEAL

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 1997

Mr. NEAL of Massachusetts. Mr. Speaker, I rise today to pay tribute to Merriam-Webster, Inc., who, today celebrates the 150th anniversary of the publication of its first dictionary. In the early 19th century, Noah Webster created the original work that laid the groundwork for the Merriam-Webster dictionaries of today. However, it was the initiative of two brothers, George and Charles Merriam, that established Merriam-Webster dictionaries as the standard.

In 1831, George and Charles Merriam opened a printing and book selling operation in Springfield, MA. G. and C. Merriam Co., later renamed Merriam-Webster in 1982, inherited the Webster legacy by revising and updating Webster's dictionary after his death in 1843. From that day on, the two brothers continued to uphold Webster's integrity and style and incorporated Webster's mastery into their own editions. In keeping with the Webster tradition, the Merriam brothers selected Chauncey Goodrich, Webster's son-in-law and literary heir, and William Webster's son, to serve as editors of the first Merriam-Webster dictionary.

President James K. Polk, several U.S. Senators, and many other prominent people regarded the first Merriam-Webster dictionary as a great resource for all. By 1850, it became a resource for students across the country and continues to be America's most trusted authority on the English language. Today, Merriam-Webster reference products are found in every office, home, and school. These products serve the global community and are acknowledged with much prestige.

For the past 150 years Merriam-Webster, Inc., has maintained a staff that embodies character and standards formulated by Noah Webster and the Merriam brothers. This philosophy continues to be the driving force behind the company, which today boasts the

largest group of lexicographers in North America. This knowledgeable and experienced staff has and will continue to ensure that the style, voice, and integrity of its founding fathers continues into the future.

Mr. Speaker, I am proud and honored to have Merriam-Webster be a part of the Second Congressional District in Massachusetts. I ask my colleagues to join me today in congratulating Merriam-Webster, Inc., on the occasion of its 150th anniversary of its publicized dictionary.

HONORING STAN MARSHALL

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 1997

Mr. KILDEE. Mr. Speaker, I rise today to urge my colleagues in the U.S. House of Representatives to join me in paying tribute to an outstanding individual, Mr. Stan Marshall. Mr. Marshall is being honored by United Automobile Workers Local 599 with the dedication of the Stan Marshall Union Hall on Saturday, September 27, 1997, in my hometown of Flint, MI. I am particularly pleased with this designation since UAW Local 599 was my father's local.

Stan Marshall is a giant in the labor movement. His career with Buick Motor Division began in 1950 working on the assembly line. He began working with the United Automobile Workers as an alternative committeeman and quickly moved to the positions of committeeman, shop committeeman, and chairman of the shop committee. Stan was appointed to the International Union staff in Region 1C in 1977. In 1983 he was elected to the United Automobile Workers International Executive Board as the director of Region 1C.

After two terms in this position Stan was elected as the United Automobile Workers vice-president in June, 1989. In this capacity he headed the union's Chrysler Department, the National Organizing Department, the General Dynamics Department, the foundry department, and the technical, office and professional department. He served in this position until his retirement in 1995.

Stan Marshall has been a major influence in the Flint community. In addition to his duties with the United Automobile Workers, Stan has devoted numerous hours working for the betterment of everyone. He has been active with the American Red Cross, the March of Dimes, the United Way for Southeastern Michigan, the Metropolitan Detroit AFL-CIO, the Metropolitan Affairs Corp., the Economic Alliance of Michigan, and the Delta Dental Plan of Michigan. He is also the father of seven children.

Mr. Speaker, it is an honor to rise today to pay tribute to an individual as special as Stan Marshall. His outstanding leadership abilities and communication skills have served the members of the United Automobile Workers well. He is an inspiration to me and many other individuals. I treasure his friendship and value his advice. I know that by naming this great facility in his honor his union brothers and sisters are expressing their gratitude for his selfless dedication to our community.