

One of our Nation's resounding successes is our vaccination policy. By age 6, almost 95 percent of children in the United States have received their recommended vaccinations. It is no less than amazing that we have been able to curtail such childhood diseases as polio, mumps, whooping cough and diphtheria—diseases which once killed hundreds of thousands in the United States.

But, if we are to continue to protect our children from such deadly diseases, we cannot let our guard down. Many may remember the 1990 U.S. measles outbreak which killed 89 people. Measles is a prime example of a disease that is completely vaccine preventable which continues to hospitalize and kill people in the United States. In fact, it is estimated that over a million people die worldwide from measles every year, with tens of millions of cases reported.

We simply cannot become lackadaisical about vaccinating against diseases, such as measles, which remains a potent killer in the rest of the world. That is why I authored a provision in last year's Illegal Immigration Reform and Immigrant Responsibility Act to require incoming immigrants to receive certain immunizations before entering the United States. That provision took effect as of July 1, 1997.

Soon thereafter, I heard from numerous parents of internationally adopted children that the foreign immunization requirement posed a unique risk for young orphans adopted from abroad.

After carefully reviewing their concerns, and taking into consideration the fact that these adoptive parents are not familiar with the foreign medical community or with the medical histories of these young orphaned children, I introduced H.R. 2464 to exempt internationally adopted children under age 11 from the immigration vaccination requirement.

In addition, these adoptive parents will sign an affidavit stating that they will have their adopted children immunized within 30 days of entering the country or as soon as medically appropriate. This affidavit will primarily serve to remind parents of the vital importance of having their children immunized once they arrive in the United States. Since most children in the United States receive their vaccinations by age 6, it is essential that these adopted children receive their vaccinations as soon as possible and I am confident that these American parents will responsibly honor the affidavit.

Mr. Speaker, I am hopeful that enactment of H.R. 2464 will serve the dual purpose of protecting internationally adopted children from foreign vaccination risks while ensuring that these children receive vaccinations once in the United States. I urge all my colleagues to support H.R. 2464.

TRIBUTE TO SERGEANT DEREK DANIEL DIAZ

HON. BRAD SHERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 21, 1997

Mr. SHERMAN. Mr. Speaker, I rise today to honor bravery and to congratulate Sergeant Derek Daniel Diaz on his reception of The Citizens' Choice Award. This award is presented to America's finest officers who have gone be-

yond the call of duty to ensure that our communities are secure and our children are safe. The following story illustrates Sergeant Diaz's heroism and serves as an extraordinary example of his dedication to our community.

Danger is always a heartbeat away for police officers, and May 24, 1996 was no exception for Sergeant Diaz. At 4 a.m., a woman called 911 and reported that she had just been shot and gave descriptions of the suspects and their vehicle. Sergeant Diaz volunteered to handle the call with the assistance of five other units. He quickly spotted a car fitting the description, and followed it until the two suspects jumped out of the moving vehicle which then crashed.

The suspects who were now on foot split up and Sergeant Diaz chased the driver and tackled him in an alley. Officer Byron Joseph then arrived on the scene, and despite the combined strength of the two officers, a violent struggle ensued with all three falling to the ground. Suddenly, the suspect produced a pistol and shot Sergeant Diaz in the base of the neck and Officer Joseph in the arm.

Sergeant Diaz, wounded and on the ground, looked up to see the suspect preparing to shoot Officer Joseph again. Fearing for the life of his fellow officer, Sergeant Diaz prevented the suspect from killing Officer Joseph and with a single shot, fatally wounding the suspect. Sergeant Diaz then collapsed to the ground.

Sergeant Diaz's courage and will to survive undoubtedly saved the life of Officer Joseph as well as his own. But in spite of this heroic act and countless others, Sergeant Diaz refuses to accept The Citizens' Choice Award only for himself. Rather, he is a custodian of this award for all police officers who put their lives on the line every night and every day.

Mr. Speaker, distinguished colleagues, please join me in honoring Sergeant Diaz for his bravery and heroism and upon reception of The Citizens' Choice Award. This recognition is long overdue.

TRIBUTE TO MARY CLARDY

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 21, 1997

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise to recognize Mary Clardy, an extraordinary young woman whom, I am proud to say, is a constituent of the 18th Congressional District of Texas. I want to congratulate Ms. Clardy for her selection as the 1997 Peter J. Salmon National Blind Employee of the Year by National Industries for the Blind.

The Peter J. Salmon Award is given annually by the National Institute for the Blind to a blind employee working at one of the institute's 87 associated agencies throughout the country. The award recognizes outstanding achievement at work by a blind employee and this year is given to Ms. Clardy for her desire to, in her own words, "make it on her own."

Mary Clardy is dedicated and determined. Blind since birth, Ms. Clardy, age 37, has excelled professionally as a telecommunications operator at the Veteran's Affairs Medical Center in Houston, TX.

Ms. Clardy's supervisor at the VA says that Ms. Clardy represents everything that a good

employee should be. Her exemplary performance at work, and her dedication and enthusiasm for her job are an inspiration.

Ms. Clardy has said, "I found out that, despite a misdiagnosis that I was mentally retarded, despite the fact that I have epilepsy, and despite the fact that I can not see, I can learn and I can work. It's that simple."

At an early age, Mary Clardy was told that she would be lucky to land a job as an assembly line worker. Today, however, she handles up to 70 calls an hour at the VA's switchboard, many requiring emergency response techniques.

Mary Clardy was born prematurely in Hobbs, NM in 1960. She developed retrolental fibroplasia at birth from a high level of oxygen emitted from an incubator and lost her sight. She graduated in 1978 from the School for the Blind in Muskogee, OK, moved on to Arkansas Enterprises for the Blind in Little Rock, AR, and then attended the Crisis Cole Rehabilitation Center in Austin, TX.

In 1983, the Lighthouse of Houston hired Ms. Clardy to work on contract assembly jobs. She says, "I worked for almost 10 years at a job that everyone thought I was suited for, but it wasn't what I wanted."

When a clerical program started at the Lighthouse, Mary Clardy convinced her counselor at the Texas Commission for the Blind to enroll her. Over the next year, she learned to type and operate a computer. She then pushed to be one of the first students at the Lighthouse's customer service training program. That led her to her current position at the Lighthouse as one of six telecommunications operators working at the VA Medical Center. Ms. Clardy credits the Lighthouse for helping her to develop the skills for this job, which she views as another step toward competitive employment. "If you want something bad enough, there is always a way to achieve it," she says. This is a winning attitude and one that has carried Mary Clardy to great success.

Congratulations, Mary Clardy, on your receipt of this award. I commend you for your hard work, your dedication, and your strength of spirit.

TRIBUTE TO BRONX COMMUNITY COLLEGE ON ITS 40TH ANNIVERSARY

HON. JOSÉ E. SERRANO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 21, 1997

Mr. SERRANO. Mr. Speaker, I rise to pay tribute to Bronx Community College, part of the City University of New York and an invaluable Bronx institution, which will celebrate its 40th anniversary on October 22.

Back in 1957, thanks to the efforts of some civic-minded groups in the Bronx to meet the need for increased higher education facilities in the "Borough of Universities and Progress", Bronx Community College was established. An energetic president, Dr. Morris Meister, launched an enterprise that was ultimately to help tens of thousands of ambitious people find a place a advance in the business world. Classes began in February 1959 at the former site of the Bronx High School of Science at Creston Avenue and 184th Street.

In the ensuing four decades, under the leadership of Dr. Meister, Dr. James A. Colston, Dr. Roscoe C. Brown, Jr., and Dr. Leo A. Corbie, Bronx Community College has grown to be a modern community college offering 2-year associate degree programs in a variety of disciplines. The college's community service programs currently serve more than 25,000 residents of the city through academic upgrading, job training and placement, cultural enrichment, and recreation.

Throughout its existence, Bronx Community College has adhered to the highest standards. In its early days, the reputation it built through the success of its graduates helped BCC to achieve steady growth in difficult economic times. Most BCC graduates find employment in positions related to their fields of study thanks to a partnership with local businesses and industries.

Mr. Speaker, on that same day, BCC will welcome its new leader, Dr. Carolyn Grubbs Williams, an outstanding individual who has dedicated her life to education and public service. She will be installed as the fourth president of the Bronx Community College. The first female to lead Bronx Community College, Dr. Williams was named president in June of 1996.

Dr. Williams earned a bachelor's degree in sociology, a master's degree in urban planning and a Ph.D. in higher education, all from Wayne State University in Detroit. She has shown the importance of higher education, with a focus on community college throughout her long and distinguished career. She is an expert in designing programs to help community college students continue their education beyond the traditional 2 years.

Through her years of service, she has worked for several higher education institutions. Before coming to New York, she has served as vice provost of Wayne County College and acting vice president for Academic Affairs at Highland Park Community College, both in Detroit. She also has served as consultant for the Ford Foundation Urban Transfer Opportunity Program and the United Negro College Fund's Transfer Opportunity Program.

The business, professional and civic organizations to which she belongs, like the honors and awards she has been given demonstrate that. Dr. Williams joins BCC with many lessons learned in leadership in education, community service, and wisdom. It is our hope that the addition of Dr. Williams to the Bronx Community College will bring continued success to the institution.

Mr. Speaker, I have the privilege of representing the 16th district of New York where Bronx Community College is located and I am delighted by its success. In addition, I participate every year in the 10K race organized by BCC.

I ask my colleagues to join me in paying tribute to Bronx Community College, to the administration and faculty, and to the students, whose ambition and hard work have made this great institution a tremendous source of pride and success for the last 40 years.

WE MUST PROTECT OUR CHURCHES AND CHARITIES

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 21, 1997

Mr. PACKARD. Mr. Speaker, how much of the work done by your church or favorite charity depends on the generous donations of parishioners and contributors like yourself? Did you know that creditors can take already donated money from them because current bankruptcy law allows them to do so? It's unbelievable, but it's true.

In a recent case, a U.S. Federal Bankruptcy Trustee brought an action against the Crystal Evangelical Free Church of New Hope, MN. In doing so, the unprecedented case reinterpreted the Bankruptcy Code to mean that if an individual gives money to a nonprofit group within 1 year of declaring bankruptcy, creditors can come after the group to reclaim this money. Why? Because an individual must receive something of reasonable equivalent value in return for a monetary donation.

Mr. Speaker, current law essentially says that if an individual has filed for bankruptcy, he cannot simply donate money to a charitable organization or to the church. However, because the Bankruptcy Code allows for certain "entertainment exemptions," taking a luxury vacation, purchasing liquor, buying a new car, or making 1-900 calls to psychics, are all reasonable expenditures.

This case outraged me and I decided to do something about it. I introduced legislation in early October to protect certain charitable contributions. Known as the Religious Liberty and Charitable Donation Protection Act, this legislation will amend U.S. Code to protect our Nation's churches and charities from the hands of creditors.

Mr. Speaker, H.R. 2604, the Religious Liberty and Charitable Donation Protection Act will allow your church or favorite charity to continue to thrive and prosper. Donations received in good faith from individuals will not be taken from their pockets by creditors. I encourage all of my colleagues to cosponsor this important legislation. As the holidays quickly approach, we must work to address the needs of our churches, charities, and the less fortunate who rely on their vital services. H.R. 2604 will do just that.

CONFERENCE REPORT ON H.R. 2158, DEPARTMENTS OF VETERANS AFFAIRS AND HOUSING AND URBAN DEVELOPMENT, AND INDEPENDENT AGENCIES APPROPRIATIONS ACT, 1998

SPEECH OF

HON. MARK W. NEUMANN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 8, 1997

Mr. NEUMANN. Mr. Speaker, as a former homebuilder, I have always thought that the steps people must take to purchase homes and get mortgages is confusing and difficult. I rise today to express my concern with a new HUD proposal which threatens to make buying a home even more difficult and more expen-

sive for millions of Americans: HUD's proposed change to Regulation X which implements the Real Estate Settlement Procedures Act [RESPA].

RESPA was passed in 1974 to address two concerns. First, it requires lenders to inform borrowers of the costs they will face once they close on a home loan. Second, it prohibits lenders from making referral payments to individuals or businesses who recommend their services.

Congress did not anticipate recent innovations in the mortgage banking industry when it passed RESPA. Mortgage brokers now play key roles in serving home buyers, particularly those with lower incomes. RESPA's outdated approach has resulted in over 50 class action lawsuits claiming that lender-paid mortgage broker fees are prohibited because they are referral fees, despite the fact that these fees have helped cut the closing costs for home buyers.

Congress has before it a bill I have cosponsored, H.R. 1283, which would call a time out on these lawsuits until RESPA can be reformed to reflect current market operations. On March 3 of this year, over 30 bipartisan Members of Congress—including several from the HUD Appropriations Subcommittee—signed a letter written by Housing Subcommittee Chairman Lazio asking HUD to clarify RESPA's definition of lender-paid broker fees to make sure it protects consumers without restricting access to affordable mortgage credit. However, this new rule could reduce mortgage brokers' ability to help people by setting fixed fees in addition to requiring fee disclosure.

As a member of the Subcommittee on VA/ HUD and Independent Agencies of the House Appropriations Committee, I believe HUD should delay this new rule as long as Congress is working faithfully to update RESPA. Secretary Cuomo has already committed to delaying the implementation of similar RESPA rule regarding employee compensation while Congress works to reform RESPA. I am hopeful similar consideration will be given to proposed changes to Regulation X. I am confident that in the end, Congress will approve a new law that makes it easier for both consumers and lenders.

TRIBUTE TO THE CONSTRUCTION INDUSTRY

HON. PETE SESSIONS

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 21, 1997

Mr. SESSIONS. Mr. Speaker, I'd like to take the opportunity to commend a segment of our working population that seldom gets the recognition it deserves. The construction industry, one of the largest industries in the Nation, provides well paying jobs with valuable career opportunities for close to 5 million American workers every year. To remain at the present level of activity, the construction industry needs an additional quarter of a million workers per year to replace an aging and retiring workforce. As it continues to bring productive and talented craftsmen and women into its ranks, the construction trade deserves our thanks.

In order to keep pace with the growing construction needs of the American public, there