today is to work in support of their dreams and aspirations, not only for today, but for the lives of their children and grandchildren.

To be elected to the House of Representatives is to take on a sacred trust. I feel privileged and deeply appreciative to the people of the 3d Congressional District. And on this day, I honor you and your faith in America and our joint future.

RURAL HOUSING LOAN SERVICING PRIVATIZATION ACT

HON. GARY A. CONDIT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. CONDIT. Mr. Speaker, I rise today to introduce the Rural Housing Loan Servicing Privatization Act

Since 1988 the Congress has mandated that the Farmers Home Administration [FmHA], now the Rural Development Administration [RDA] establish an escrow accounting system for the section 502 single-family housing program. It is now 1997 and little progress has been made towards this goal. Since 1990, FmHA has been studying the benefits and advantages of centralizing and contracting out the section 502 program.

A review of efforts to improve the delivery of the section 502 single family-housing program shows that the program is troubled by mismanagement, an unwieldy structure and inferior technology. by FmHA's own admission, it costs \$20 million per year to maintain a system that inadequately monitors the program. Because this system cannot be redesigned to maintain a mortgage escrowing program, the agency must pay an additional \$20 million per year to voucher property taxes for borrowers. This practice is detrimental to both the borrower and the lender.

In September of 1992, studies by the FmHA and GAO concluded that estimated operating savings could be around \$106 million by making these reforms. Unfortunately, trivial action has been taken towards this end at a time when the Congress and the Federal Government are working towards reorganizing and streamlining Government.

The Rural Housing Loan Servicing Privatization Act, will move this process along. This legislation would require the Secretary of Agriculture to implement centralized servicing in the section 502 housing program by entering into contracts with entities "qualified and experience conducting loan servicing."

One important aspect that this bill provides is competition between Federal Government and private entities for borrowers. Allowing private companies to compete for the borrowers currently serviced at the local level would fundamentally change the way the RDA does business. It could also mean reaping the benefits of the competitive marketplace, greater efficiency, increase focus on customer needs, and improving morale.

Given the budget and fiscal restraints facing Congress, I believe now is the time for us to work towards the goal of Rural Housing Loan Servicing Privatization Act. By doing this we would lower delinquency rates, reduce loan losses, have escrow account ability, and lower operating costs.

H.R.-

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 "Rural Housing Loan Servicing Privatization Act".

SEC. 2. REQUIREMENT TO TRANSFER SERVICING OF SECTION 502 LOANS.

Section 502 of the Housing Act of 1949 (42 U.S.C. 1473) is amended by adding at the end the following new subsection:

"(i) Transfer of Loan Servicing.—The Secretary shall enter into contracts under section 510(k) providing for the servicing of all loans made by the Secretary under this section, to the extent entities qualified and experienced in conducting loan servicing for residential mortgage loans are available and agree to enter into such contracts.".

SEC. 3. ADMINISTRATIVE PROVISIONS

Section 510 of the Housing Act of 1949 (42 U.S.C. 1480) is amended—

- (1) in subsection (j) by striking "and" at the end;
- (2) by redesignating subsection (k) as subsection (l); and
- (3) by inserting after subsection (j) the following new subsection:

(k) enter into contracts (having such provisions as the Secretary considers appropriate) with entities qualified and experienced in conducting loan servicing for residential mortgage loans to conduct the servicing for loans made by the Secretary under this title, which shall provide for such entities to receive scheduled periodic payments from borrowers pursuant to the terms of loans, including amounts for any escrow accounts, and making payments of principal and interest and such other payments with respect to the amounts received from borrowers as may be required pursuant to the terms of loans and may provide for such entities to retain a fee for servicing from loan payment amounts received; and"

A BEACON-OF-HOPE FOR ALL AMERICANS: ANNIE NICHOLSON

HON. MAJOR R. OWENS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. OWENS. Mr. Speaker, with the 1996 election behind us, this Nation has completed another cycle for the ongoing democratic process which makes America great. The electoral process and the public officials selected through this process are invaluable assets in our quest to promote the general welfare and to guarantee the right to life, liberty, and the pursuit of happiness. It is important, however, Mr. Speaker, that we also give due recognition to the equally valuable contribution of nonelected leaders throughout our Nation. The fabric of our society is generally enhanced and enriched by the hard work done year after year by ordinary volunteer citizens. Especially in our inner city communities which suffer from long public policy neglect, local grassroots leaders provide invaluable service. These are men and women who engage in activities which generate hope. I salute all such heroes and heroines as Beacons-of-Hope.

Annie Nicholson is one of these Beacons-of-Hope residing in the central Brooklyn community of New York City and New York State. Since 1982, Annie has served as case worker for Congressman MAJOR OWENS. She has gained critically needed emergency services for people in need, and she has recovered thousands of dollars in entitlement funds for citizens who have been unjustly treated by government agencies. Few people know their way through the social service bureaucracy as well as Annie Nicholson.

Ms. Nicholson is a rare combination of case worker and community activist. She is a member of the board of directors of the Paul J. Cooper Human Services Center; a member of the board of the Atlantic Avenue TAP Center; and a member of 100 Women for Major Owens.

Annie Nicholson is a native of Gulfport, MI where she graduated from the 33d Avenue High School. She later attended Kingsboro Community College and received training for manpower and career development counseling; welfare advocacy; and legal service advocacy. Annie is also the proud mother of two sons—Jerry and Rodney Nicholson.

Annie Nicholson is a Beacon-of-Hope for central Brooklyn and for all Americans.

IN MEMORY OF REVEREND SUMPTER

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. MILLER of California, Mr. Speaker, this past Saturday I had the chance to join many in my community to both mourn the death and celebrate the life of Rev. Percel Napoleon Sumpter, pastor of Solomon Temple Missionary Baptist Church. For more than 30 years Reverend Sumpter has been a leader in our community. He worked tirelessly to promote a better understanding between various factions of our community, getting the police to understand our youth and helping young people work with the police, trying to provide job opportunities for those on public assistance, and seeking better housing for the elderly and low income. Our community owes a great deal to Reverend Sumpter.

Like the hundreds of people who attended his homegoing celebration on Saturday, I will miss Reverend Sumpter and all of his wisdom and counsel.

Our entire community conveys to the Sumpter family our deepest sympathy.

I am enclosing below an obituary of Reverend Sumpter that may inspire many of us as we seek to help our own communities.

OBITUARY

"The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the broken hearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, to preach the acceptable year of the Lord." Luke 4:18-19

The Reverend Dr. Percel Napoleon Sumpter was born in Columbia City, Florida, on December 22, 1925, to his proud parents, the late Mr. Lewis and Mrs. Eva Sumpter. Dr. Sumpter was one of seven children.

He was preceded in death by one brother, Reverend Lazarus Sumpter; two sisters, Mittiean Latson and Rosa Fashaw.

Dr. Sumpter was reared in a Christian home and taught Christian principles by his parents. He confessed Christ and was baptized at an early age and united with Bethel

Baptist Church in Fort Pierce, Florida. Reverend C. Byrd was his pastor.

He received his education in the public schools in Columbia City, Florida, and received his Masters Degree in Manual Carpentry from Lincoln Park Academy of Columbia City, Florida.

He was always interested in gospel music. As he grew older, he was inspired by God and his interest grew stronger. At the age of eighteen, he was blessed to organize and sing with the Truetone Gospel Singers and the Golden Bell Jubilee Singers of Fort Pierce, Florida. He became a professional singer and was blessed and privileged to tour through most Southern, Midwestern and Western States, singing in concert with renowned recording artists. He was noted as the star leader of the singing group. He and his singing group was blessed and honored to sing for branches of the United States Armed Serv-

In 1954 he changed his place of resident from Florida to Vallejo, California. He united with the St. John Baptist Church of Vallejo, California, and joined the choir, known as the Voices of St. John.

On April 9, 1964, he confessed his calling to the ministry under the leadership of Dr. Calvin Miller. He was licensed May 14, 1964, and ordained September 12, 1965, by Dr. Calvin Miller. He served as the assistant pastor of Good Samaritan Baptist Church of Vallejo, California, where Dr. Calvin Miller was pastor. Dr. Sumpter retained his membership at Good Samaritan Baptist Church, where Reverend M.D. Slade is pastor at this time.

Dr. Sumpter continued his education at Solano College for three semesters. He received an honorary Doctorate of Achievement Degree from the United Theological Seminary of Monroe, Louisiana, by Dr. S. Henry White, Registrar. He attended the Progressive Baptist Seminary in Vallejo, California. He also attended the National Congress, U.S.A., Inc. and taught classes on 'Jesus and His Teaching in Light of the New Testament".

In February, 1967, Solomon Temple was in need of a pastor; one that would spiritually motivate the congregation. The Church prayerfully searched for that special Godsent man. Several ministers were given appointments to speak to the membership. Dr. Sumpter was included

Dr. Sumpter delivered to the Church a message from God. He closed his message with a song: "It's Another Day's Journey, and I'm Glad About It''

On February 26, 1967, Dr. Sumpter was installed as the pastor of Solomon Temple Missionary Baptist Church by Reverend J.L. Johnson, pastor of Elizabeth Baptist Church, Richmond, California.

Under the dynamic Christian leadership of Dr. Sumpter, many stimulating auxiliaries and classes have been organized for the purpose of nurturing Christian growth.

He was employed by the Hoffman Company in Concord, California, as a master carpenter for twenty-five years until retiring in 1984.

Dr. Sumpter shared liberally his time, his God-given talents and his strong Christian influence and material possessions so that each of us may know through his visual example how to become true Stewards of Christ.

He was currently serving as an Instructor for the St. Vincent de Paul Employee Training Program.

November 24, 1996, Dr. Sumpter preached his last sermon at Solomon Temple Missionary Baptist Church from scriptures: Psalms 72:16 and Psalms 73:1-2. The subject: "Christ, Our Sufficiency'

On December 27, 1997, Dr. Sumpter answered the welcome voice of his Savior, and was translated into the presence of Jesus. He leaves to cherish his memory; his loving and devoted wife of forty-two years, Mrs. Arimentha Sumpter, Vallejo, California.

Four daughters: Margaret Cooley, Vallejo, California; Joyce Balkum Sumpter, Rochester, New York; Sonja Reese, Fort Meyers, Florida; and Sadie Shivers, Dale City, Vir-

Three sons: Terry Sumpter, Vallejo, California; Aaron Sumpter, Petersburg, Virginia; and Calvin Smith, Fort Pierce, Florida.

Godson: Victor A. Jones, San Diego, California.

One sister: Anna Wilson, Lake City, Florida.

Two brothers: Reverend Nathaniel Sumpter, Quincy, Florida and Aaron Sumpter, Lake City, Florida.

Fifteen grandsons, a special grandson, Paul Cooley, Sr., Vallejo, California, nine granddaughters, eleven great-grandchildren, a special great grandson, Paul Cooley, Ĵr., Vallejo, California; a host of other relatives, Solomon Temple Church family and many, many friends.

SERVANT OF GOD, WELL DONE!

Thy glorious warfare's past; The battle's fought, the race is won, And thou art crowned at last.

Dr. Sumpter's affiliations, recognition awards, certificates and community services are many and are not listed by request of the

TRIBUTE TO THOMAS P. CAMP-JR.—FATHER, GRAND-BELL. FATHER, SCHOLAR

HON. PETER T. KING

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. KING. Mr. Speaker, I rise today, the historic opening session of the 105th Congress. to pay tribute to Prof. Thomas P. Campbell, Jr., of Waban, MA, an outstanding American and friend of my office who passed away in November after a long illness.

Professor Campbell's life was marked by his extraordinary devotion to his family, his faith, his community, his profession, and his country. He led a life of involvement and accomplishment and was truly the embodiment of the American Dream.

My thoughts and prayers are with Professor Campbell's family. On behalf of every Member of this House, I want to extend good wishes to his wife Anne, sons Tom, Ned, and Jim, daughter Molly, his daughters-in-law and, of course, his four grandchildren. Like Professor Campbell, they demonstrated great courage and dignity during many difficult times in recent months.

Mr. Speaker, at this time, as part of my tribute to Thomas P. Campbell, Jr., I want to offer into the CONGRESSIONAL RECORD an article from the November 13, 1996 edition of the Boston Globe that discusses his many achievements and his lasting legacy.

[From the Boston Globe, Nov. 13, 1996] THOMAS CAMPBELL JR., PROFESSOR OF LAW AT NORTHEASTERN; AT 58

Thomas P. Campbell Jr., a Northeastern University law professor renowned for his legal scholarship and compassion for students, died of cancer Monday at his home in Newton. He was 58.

Mr. Campbell was a professor at Northeastern since 1970. He was honored by the university with a distinguished teaching award in 1994, and was repeatedly chosen by graduation classes to address them at commencement.

'Tom Campbell will be remembered as the pillar of teaching excellence at this law school," Northeastern Law School Dean David Hall said yesterday. He taught property law in a way that students learned what

they were supposed to learn."
Born in Manhattan and raised in White Plains, N.Y., Mr. Campbell attended Brown University and the University of Virginia Law School. He practiced on Wall Street and served as assistant general counsel of the Melville Shoe Corporation prior to his academic career.

Former students yesterday recalled Mr. Campbell's gift for breathing life into arcane and technical legal issues. Behind a stern and stoic visage, they said, lay an elegant sense of humor and infectious love for the

law.
"Virtually everyone who ever took a class from him became an admirer," said Suffolk District Attorney Ralph C. Martin 2d, who first encountered Mr. Campbell as a firstyear law student. "He had a facility with the law and a way of presenting the law that demystified it. He was just a prince of a

guy."
His property law course, one of the traditional first-year requirements, helped introduce generations of Northeastern students to the rigors of law school.

"He was an absolutely brilliant professor," said former dean Dan Givelber. "Students uniformly adored his teaching. He will be remembered as a beacon of sanity in a confusing first year of law school.'

Mr. Campbell also played an instrumental role in the affairs of the law school outside of the classroom. He set up the first co-op program there in 1970, and spent a year as acting dean in 1992.

He also enjoyed a lifelong involvement with the Boy Scouts of America, receiving the Silver Antelope Award, the highest re-

gional award in scouting.
Colleagues say they saw a new and profound side of Mr. Campbell in recent years as he struggled with illness. He insisted on maintaining his normal course load and drove himself to maintain his lofty standards of scholarship.

"He taught us much more than law," said Northwestern associate dean Diane Tsoulas, another former student. "The phrase I think of for him is 'lion-hearted.' He was incredibly courageous in the face of illness and taught us a great deal about courage and dignity.'

Mr. Campbell leaves his wife of 36 years, Anne (Shanklin); three sons, Thomas P. 3d of Roslindale, Edward S. of London and James D. of Old Town, Maine; a daughter, Margaret A. Campbell of Jamaica Plain: two sisters. C. Gale Brannan of Sussex, England, and Anne C. Lyman of Pund Ridge, N.Y.; and four grandchildren.

A funeral Mass will be said at St. John the Evangelist Church in Wellesley Hills tomorrow at 10 a.m. Burial will be in Newton Cem-

MEDICARE DIABETES EDUCATION AND SUPPLIES AMENDMENTS OF

HON. ELIZABETH FURSE

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Ms. FURSE. Mr. Speaker, I rise with my friend Mr. NETHERCUTT of Washington to introduce bipartisan legislation to improve Medicare coverage of outpatient self-management