

INTRODUCTION OF THE HUD REVERSE MORTGAGE PROGRAM PROTECTION ACT

HON. GEORGE E. BROWN, JR.

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 1997

Mr. BROWN of California. Mr. Speaker, I rise today, along with five Members of the California Congressional Delegation, to introduce the HUD Reverse Mortgage Program Protection Act, a bill to prohibit the charging of unreasonable and excessive fees in connection with equity conversion mortgages for senior homeowners.

Many senior homeowners, especially in California, have recently been victimized by estate planning companies that charge thousands of dollars each for information about the Home Equity Conversion Mortgage administered by the Department of Housing and Urban Development [HUD]. Home equity conversion mortgages, commonly known as reverse mortgages, allow senior homeowners—62 and over—to turn their home equity into spendable cash without having to make monthly interest or principal payments. About 45,000 reverse mortgages have been closed in recent years, the bulk of them through the HUD Reverse Mortgage Program.

Senior homeowners interested in a reverse mortgage are asked to sign an agreement permitting the estate planning company to take 8 to 10 percent off the top of the lump-sum payment as its commission. The company who refers the senior to lender active in the HUD program can pocket an average of \$5,000 to \$8,000 for a referral. These fees are exorbitant, especially because most, if not all, of the services performed for the 8 to 10 percent fee are obtainable free or at a minimal cost from a HUD-approved nonprofit counseling entity.

Unfortunately, as a result of the full court lobbying initiated by the alleged estate planning company, a preliminary injunction has been issued barring HUD from enforcing its directive to crack down on companies victimizing our Nation's senior homeowners. To reinforce HUD's existing authority to properly regulate the estate planning industry, my California colleagues and I are pleased to introduce the HUD Reverse Mortgage Program Protection Act.

Mr. Speaker, we should not allow senior homeowners to be robbed of thousands of dollars in an instant by smooth-talking scam artists. My legislation will reinforce HUD's existing authority to protect senior homeowners from being charged thousands of dollars for information about reverse mortgages they could get from the Government for free. For the purpose of consumer education, the bill has a provision to require HUD to launch a major effort to make more senior homeowners aware of the reverse mortgage program and increase public access to HUD-approved entities that provide counseling, information and referral services. The bill also has a provision that would allow HUD to continue its Reverse Mortgage Program beyond its scheduled expiration in the year 2000.

We should not tolerate those estate planning companies muggings of our parents and grandparents, who have made mortgage payments for decades. I urge my colleagues to join me in supporting the passage of this legis-

lation to help protect senior homeowners from being charged excessive and unreasonable fees for reverse mortgage information available from the Government for free.

THE INTRODUCTION OF THE SINGLE STANDARD OF AVIATION SAFETY ACT

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 1997

Mr. MENENDEZ. Mr. Speaker, in the wake of a Department of Agriculture inspector general report which uncovered serious wrongdoing in the Forest Service leading to the deaths of 14 pilots, we must take action. This is a shocking and outrageous waste of life. I have introduced the Single Standard of Aviation Safety Act to get to the bottom of this scandal and root out these unsafe aviation practices.

It was only 2 years ago that the National Transportation Safety Board was given authority to investigate accidents involving "public use" aircraft like those used by the Forest Service. Prior to NTSB independent review many of these accidents were never properly investigated and may have been preventable. It appears there has been deliberate and methodical disregard for the safety of these pilots. It is time to shine a light on the practices of public agencies to insure safety. I am confident that a thorough airing of these highly unsafe practices will spell an end to blatant disregard for safety issues by any public agency.

The exemption for public aircraft is an unsafe relic of the past. There is no reason to allow public aircraft to operate under a lesser standard of safety than is required of the private sector—except cost. Cost is not a compelling reason to rationalize the loss of human life. We have lost physicians, firefighters, and most notoriously Secretary of Commerce Ron Brown in public aircraft which did not meet minimum FAA standards for safety. Accidents will happen with the many, difficult and dangerous tasks we ask our public servants to face. We should not ask anyone who must place themselves in harm's way to face the unforeseeable peril in the use of aircraft that do not represent the common standard of aviation safety. I know that public agencies are facing unprecedented budget reductions buy flying is an expensive undertaking and the temptation to cut corners has never been greater. We do not allow the private sector to take safety shortcuts. Public entities must respect the same standards in protecting their passengers. I urge prompt action on the Single Standard of Aviation Safety Act.

THE CRIMINAL SERVITUDE ACT OF 1997

HON. JIM BUNNING

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 1997

Mr. BUNNING. Mr. Speaker, I commend to my colleagues' attention a "bill" that was drafted by a high school advanced placement gov-

ernment class at Lloyd High School in Erlanger, KY in my congressional district. I ask that it be made part of the RECORD.

I know that the students worked hard on the "Criminal Servitude Act of 1997", and I think that their final "bill" mirrors the predominant attitude toward crime in our country today. In fact, several of their recommendations, including the elimination of amenities for prisoners and increasing the scrutiny of the whereabouts of released sex offenders, are issues that this body has debated on more than one occasion in recent years.

Promoting awareness of current events and civic involvement is one of the most important aspects of Members' responsibilities as public servants, and it always pleases me to see young Kentuckians wrestling with the issues of the day and trying to understand exactly how their Government works.

Again, I commend this "bill" to my colleagues. It is an example of what conscientious young people can do when they set their minds to a task.

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 "Criminal Servitude Act of 1997".

SEC. 2. PUBLIC HUMILIATION FOR CRIMES.

PART A

All local, national, and international media organizations/individuals may print, broadcast, etc., names and/or pictures of persons convicted of felonies or misdemeanors as a means of socially deterring crime through the use of "stigma".

PART B

All nonviolent¹ criminals (excluding those with physical disabilities) will spend an eight hour work day six days per week performing laborious community service for the duration of the term of the individual's incarceration. The exact nature of the tasks to be performed will be given at the time of the individual's sentencing. Prisoners will be exempt from work on designated holidays.

PART C

All violent criminals will spend eight hour work days six days per week performing extremely laborious community service for the duration of the term of the individual's incarceration. The exact nature of the tasks to be performed will be given at the time of the individual's sentencing. Prisoners will be exempt from work on designated holidays.

PART D

Prisoners will wear the orange prison garb with first and last names printed on the front and back of their uniform and will be forced to wear this during all community service hours.

PART E

Second time juvenile offenders will perform their second terms of community service in standard prison garb in accordance with Part D with the exception that their names will not be printed on their uniform.

PART F

Local and national TV networks will be given the opportunity and encouraged to air the results of city and national trials displaying mugshots and descriptions of offenders and crimes.

Subsection 1, to Part F. The presence of released or paroled sex offenders in a community will be a matter of public record and therefore subject to media scrutiny.

SEC. 3. CAPITOL PUNISHMENT.

This section hereby makes legal, but not mandatory, capitol punishment in all states.

SEC. 4. CONFINEMENT COMMODITIES.

The government of the United States will no longer provide funds for all those unnecessary commodities in jails, prisons, penitentiaries, etc. These commodities include air conditioning,² cable TV,³ excessive recreation⁴ and all other benefits that they would otherwise not be guaranteed, such as books, beds, toiletries, etc.

SEC. 5. APPEALS.

No more than three appeals may be made by any convicted person.

SEC. 6. TERMS.

Any person sentenced to serve time in a jail, prison, penitentiary, asylum, etc., must serve their entire sentence. There is no longer parole.

SEC. 7. DRUG OFFENDER.

Repeated users of any all drugs including household items and inhalant will undergo mandatory drug rehabilitation. The facilities in which the rehab will take place will be old jails and prisons. Unnecessary commodities will be forbidden as Section 4 states.

Appropriation for Section 7. If additional funds are needed, they will be deducted from confiscated drug moneys.

SEC. 8. THE INSANITY PLEA.

All those persons who plead guilty by means of insanity will be examined by two court appointed doctors of psychiatry.⁵ If found guilty by insanity they will be sentenced according to their crime as if they had not been insane. However, instead of serving their sentence in jail, it will be served in an asylum. They will serve their entire sentence as Section 6 requires. If a person is "cured" of their insanity before their sentence is up they may exhaust their three appeals. If all three fail, they will have to work for their asylum until the remainder of their sentence has been served. The "cured" will be paid minimum wages for their services.

¹"Violent" includes child molestation, child neglect, child abuse, and the torture and starvation of all domestic animals.

²Fans will be provided.

³In some instances, i.e., maximum security prisons, TV altogether will not be funded.

⁴Excessive recreation includes more than two of any basic piece of "free weight" machinery. All weightlifting machinery will not have "free weights" instead, all weight machines will be automated.

⁵Mandatory hours and/or cases will be necessary for all psychiatrists to earn and to maintain their practicing license.

DESIGNATING HANFORD REACH AS WILD & SCENIC

HON. NORMAN D. DICKS

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 1997

Mr. DICKS. Mr. Speaker, I am pleased to introduce legislation today to designate a portion of the Columbia River, known as the Hanford Reach, as a wild and scenic corridor. I am pleased to have several of my Northwest colleagues join me as original co-sponsors of this important legislation.

The area known as Hanford Reach is in critical need of protection through designation within the wild and scenic rivers system. First of all, Hanford Reach is a major spawning ground for Fall Chinook salmon within the main stem of the Columbia River, and as such is important to salmon recovery for the entire Columbia River system. The Reach's free flowing status provides excellent habitat for

the Fall Chinook, as well as for runs of steelhead trout and sturgeon. As the Northwest continues to seek effective solutions for the immediate protection and restoration of wild salmon runs, the protection of Hanford Reach provides a meaningful and cost-effective contribution toward an overall long-term strategy for salmon habitat protection.

Hanford Reach must also be protected because of its abundance of other ecological and cultural treasures. The area proposed for wild and scenic designation also serves as habitat for bald eagles, wintering, and migrating waterfowl, deer, elk, and significant other wildlife. It also supports a variety of rare, threatened, and endangered plants and animals. This area of the Columbia River Basin also has significant religious and cultural significance to several Indian tribes, with more than 150 archeological sites identified along the Hanford Reach corridor, including some dating back as far as 10,000 years.

The Hanford Reach also contains the area known as the White Bluffs and adjacent shoreline areas that are an archeologically significant paleontological resource, and are rich with fossil remains from the Pliocene period. The unique cliffs of the White Bluffs provide dramatic scenery and rare habitat. Because of such historically and ecologically significant splendor, the 50-mile section of river representing the Hanford Reach corridor also provides an abundance of recreational opportunities and will serve as a long-term economic stimulus for nearby communities. It will afford visitors opportunities to hunt, boat, fish, hike, kayak, waterski, and birdwatch, as well as the opportunity to enjoy the relative solitude of an unspoiled and environmentally rich area.

I urge my colleagues support for this critical environmental legislation.

TRIBUTE TO CHARLES E. McDOUGALD

HON. JACK QUINN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 1997

Mr. QUINN. Mr. Speaker, I rise today in memory of Officer Charles E. McDougald.

On April 9, 1997, our Buffalo community suffered a tragic loss. One of the brave men and women who serve our city as police officers was senselessly murdered. That officer, Charles E. "Skip" McDougald, will not soon be forgotten.

Officer McDougald's 8½ year career with the Buffalo Police Department was one full of integrity, genuine concern for the community as a whole, exemplary service, bravery, and professionalism. A recipient of the mayor's Award of Merit on two occasions for bravery and heroism, Skip McDougald was a vital component of our city's police department. In addition to the mayor's awards, Officer McDougald was also honored as a Police Benevolent Association Officer of the Month.

In recognition of his commitment to our community's protection, valor, bravery, and dedicated service to the Buffalo Police Department, Officer McDougald was awarded the prestigious Buffalo Police Department Medal of Honor posthumously, the first time the high honor has been bestowed upon an officer in 25 years.

But Skip McDougald's service to our community doesn't end there. In addition to his work as a police officer, he served as a substitute English teacher for the city school system. In every aspect, Officer McDougald dedicated his life to helping people—especially children. That dedication to public service will be his greatest legacy.

Mr. Speaker, today I would like to join with the city of Buffalo, the Buffalo Police Department, the Buffalo Police Benevolent Association, our entire western New York community, and indeed, a grateful nation, to honor Officer Charles E. McDougald, who is survived by his wife, Sylvia; his four children, Jovan, Diane, Chad, and Jennifer; and his partner, Officer Michael N. Martinez in recognition of his brave and devoted service.

To that end, I would like to convey to the McDougald family my deepest sympathies, and ask my colleagues in the House of Representatives to join with me in a moment of silence.

IN GRATITUDE AND RESPECT TO
DR. RAFFY AND VICKI
HOVANESSIAN

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 1997

Mr. VISCLOSKY. Mr. Speaker, art is the expression of the human spirit throughout its greatest moments of tragedy and triumph. The people of the Republic of Armenia have survived some of modern history's most horrific acts of genocide and repression, yet their spirit survives and their art celebrates that survival.

Two residents of Indiana's First Congressional District, Dr. Raffy and Vicki Hovanessian of Munster, IN, are national leaders in private humanitarian efforts that distinguish the United States and enrich our relationships with modern nations, such as Armenia. Mrs. Hovanessian has recently focused her efforts on the organization of a month-long art show, entitled "Dreams and Visions," which begins tomorrow, April 30, at the Westin Hotel in Chicago, IL. The show will celebrate the talent and resilience of contemporary Armenian artists. Artists, whose works will be exhibited, include: Achot Achot, Garen Andreassian, Caren Arakelian, Arevig Arevshadian, Manuel Baghdassarian, Samuel Baghdassarian, Ashod Bayandour, Mardin Bedrossian, Arman Grigorian, Reuben Gregorian, Sardis Hamalbashian, Samuel Hampartsumian, Ara Hovsepian, Hovannes Markarian, Garine Matsakian, Arax Nergararian, Arthur Sarkissian, Ararat Sarkissian, Gagig Tchartchan, and Felix Yeghiazarian.

Under the auspices of the Fund for Armenian Relief, the humanitarian aid agency of the Diocese of the Armenian Church, the above-mentioned artists will directly benefit from the proceeds of this show. The proceeds will provide an opportunity for the artists of the Republic of Armenia to participate in the Documenta at Kassel, Germany, in June of this year. The Documenta is an international art show held every five years.

The art show planned by Mrs. Hovanessian is entitled "Dreams and Visions," since the