school reached an enrollment high of over 4,400 students.

Of the university's many accomplishments, the one which Madonna achieves year after year is a rapport among students of being a school big enough to offer a vast selection of educational opportunities, but small enough to offer them in a personal manner. When most universities are looking to cut costs through larger class sizes, I'm pleased to say Madonna University is one place where the professors still know their students by name.

Mr. President, on behalf of the U.S. Senate, I commemorate the outstanding tradition of excellence maintained by the faculty, staff, students, and alumni of Madonna University.

RETIREMENT OF DR. HARRIETT G. JENKINS

• Mr. LEAHY. Mr. President, I submit for the RECORD a joint statement by myself and Senator JEFFORDS on the retirement of Dr. Harriett G. Jenkins. The statement follows:

JOINT STATEMENT BY SENATOR PATRICK LEAHY AND SENATOR JAMES JEFFORDS ON THE RETIREMENT OF DR. HARRIETT G. JEN-KINS

On September 30, 1997, Dr. Harriett G. Jenkins officially retired after twenty-five years of service in the executive and legislative branches of our government. Her outstanding contributions in the field of education, at the National Aeronautics and Space Administration (NASA), the Office of Senate Fair Employment Practices, the Senate Committees on Agriculture, Labor, and Judiciary, and at the U.S. Equal Employment Opportunity Commission (EEOC) have won her the respect and admiration of everyone who has been privileged to work with her. Her impressive career in public service spanned 19 years as a public school educator in Berkeley, California, and carried through her most recent and superior performance as Special Assistant to Commissioner Reginald Jones of the EEOC. In appreciation of her outstanding service, we want to recognize her many achievements.

Dr. Jenkins was born in Fort Worth, Texas, and received a Bachelor of Arts Degree in Mathematics from Fisk University in Nashville, Tennessee. She earned a Master of Arts Degree in Education and a Doctorate of Education in Policy, Planning and Administration, both from the University of California at Berkeley. She completed the Advanced Management Program of the Harvard Business School; obtained a law degree from Georgetown University, Washington, D.C., and was awarded an Honorary Doctorate of Science Degree from Fisk University.

Dr. Jenkins began her career as a public school educator in Berkeley, California, and rose through the ranks to become vice-principal, principal, and Director of Elementary Education before reaching the post of Assistant Superintendent for Instruction in 1971. She assisted with the integration of the school system, fully involving parents and the community, and with the implementation of many exemplary educational programs. In 1973, Dr. Jenkins moved to Washington, D.C., accepting the position of consultant to the District of Columbia school system for the Response to Educational Needs Project.

In 1974, Dr. Jenkins joined the staff at NASA. She served for eighteen years as As-

sistant Administrator for Equal Opportunity Programs at NASA. She helped NASA integrate its workforce and ensure equal opportunity in personnel transactions. During this period, she helped initiate a significant increase in the number of female and minority employees, particularly in the non-traditional positions of engineers, scientists and astronauts. She also assisted with the expansion of educational programs and scientific research for minority universities.

In 1992, Harriett Jenkins was chosen by the Majority and Minority Leaders and appointed by the President pro tempore of the United States Senate to be the first Director of the newly established Office of Senate Fair Employment Practice. In 1996-1997, she served as counsel and professional staff member on the Senate Committees on Agriculture, Forestry and Nutrition, Labor and Human Resources, and Judiciary. In June, 1997, she was appointed as Special Assistant to Commissioner Reginald Jones of the U.S. Equal Employment Opportunity Commission until her retirement on September 30, 1997. In this position, she made critical contributions to the report of the EEOC task force on the "Best" Equal Employment Opportunity Policies, Programs and Practices in the Private Sector

Dr. Jenkins has received numerous awards throughout her prestigious career. In 1977, Dr. Jenkins received NASA's highest award, the Distinguished Service Medal. Also during 1977, she chaired the Task Force on Equal Opportunity and Affirmative Action, one of nine task forces of the Personnel Management Project which led to the Civil Service Reform Act. For this work, she received the Civil Service Commissioner's Award for Distinguished Service. Dr. Jenkins received the President's Meritorious Executive Award in 1980; NASA's Outstanding Leadership Medal in 1981; and the President's Distinguished Executive Award in 1983.

In 1986, Dr. Jenkins was elected to the National Academy of Public Administration; and in 1987, she received the Black Engineer of the Year Award for Affirmative Action. In 1988, she received a second Distinguished Service Medal from NASA; in 1990, the Women in Aerospace Lifetime Achievement Award; in 1992, NASA's Equal Employment Opportunity Medal, and the President's Meritorious Executive Award; and in 1994, NASA's Equal Employment Opportunity Medal. In September, 1997, she was awarded a citation by the EEOC for her distinguished service to the Task Force on the "Best Equal Employment Opportunity Policies, Programs and Practices in the Private Sector.

Integrity, intelligence, and commitment to doing the best job possible are characteristics that describe Dr. Jenkins. She has worked tirelessly to advance the goals of protecting the American worker from discrimination in the workplace and tear down the barriers preventing women and minorities from reaching full employment potential.

Dr. Jenkins is leaving government service, but her legacy of dedication to fairness and equality in the workplace will enrich and enlighten workers for generations to come. We personally want to thank Dr. Jenkins for her long career in government service as a friend and advisor and wish her the very best in her retirement years.•

FISCAL YEAR 1998 INTERIOR AP-PROPRIATIONS CONFERENCE RE-PORT

• Mr. McCAIN. Mr. President, on October 24, I submitted for the RECORD, a list of objectionable provisions in the fiscal year 1998 Interior appropriations bill. Among the projects mentioned were three items which should not have been listed. They are as follows: \$1.5 million for the home energy rating system; \$1 million for the weatherization assistance program; and \$25,000 for State energy program grants.

Mr. President, these three line items do not violate the criteria I use for determining low-priority, unnecessary, or wasteful spending that was not reviewed in the appropriate merit-based prioritization process. Unfortunately, these three items were inadvertently included on the list. I regret this error, and withdraw my recommendation that these items be line-item vetoed.

TIME TO RECONSIDER 'RACIST' RHETORIC

• Mr. ABRAHAM. I would like to bring to my colleagues, attention a recent article in Asian Week by Susan Au Allen, president of the United States Pan Asian American Chamber of Commerce, who points out Senator BROWNBACK's significant work on behalf of Asian Pacific American families. It was Senator BROWNBACK who stood up in the House of Representatives last year and opposed those who wanted to slash family immigration. If the elimination of the brothers and sisters and adult children categories had passed, tens of thousands of Asian Pacific families would have been unable to reunite with their loved ones. Ms. Allen writes, "When the chips were down last year, he came through to preserve freedom for our close family members to immigrate to the United States. And for that Asian Pacific American families across America are grateful to him.'

I ask that the text of the article by Susan Au Allen be printed in the RECORD.

The article follows:

TIME TO RECONSIDER 'RACIST' RHETORIC

(By Susan Au Allen)

No pain, no gain. No money, no talk. No raise money, no get bonus. Are these offensive words? Several Asian Pacific American organizations think so. The Organization of Chinese Americans, the Congressional Asian Pacific American Caucus Institute, and the Asian Pacific American Legal Consortium have been complaining unfairly about a phrase that Sen. Brownback, R-Kan., uttered during a recent Senate Governmental Affairs Committee hearing on the Democratic Party's campaign finance scandal.

The argument is that the "So no raise money, no pay bonus" phrase is racist. I saw the videotape of the occasion and did not find it offensive.

Sen. Brownback was speaking to an educated white male, Richard Sullivan, former finance director of the Democratic National Committee. The senator neither mimicked nor changed the tone of his voice. He was drawing a conclusion to a series of questions he asked Sullivan, who was playing escape, evasion, and dissemble. The senator wanted Sullivan to tell the truth about the unusual compensation package that former DNC fundraiser John Huang negotiated with the Democratic Party—the same truth Sullivan told investigators in an earlier deposition. The senator asked, "If he didn't produce, no more money. You said, "If things worked out," were your terms. Is that correct?

But the recalcitrant Sullivan did his best to duck the question and replied incoherently, "Yes. But, senator, if he—he never raised it, and it was more of a—if he had raised it, we—as I've stated, we had no reason to believe anything was improper or illegal. And if he had raised it in April or May I'm certain that it would have been met."

The truth is that when John Huang took a pay cut to become the Democratic National Committee's top fundraiser, he was paid a base salary of \$60,000, plus a bonus based on the amount of money he would raise. To close the circle, Sen. Brownback concluded with a straight face, "So, no raise money, no get bonus." Even Sen. Daniel Inouye, D-Hawaii, said that Brownback "didn't mean to slight anybody by this remark."

Now, why would these Asian Pacific American organizations get so offended by that remark? Every time they make a public statement about the campaign finance scandal, the leaders of these groups mention the senator's utterance. Why? It's clear that a number of these groups are led by, for the lack of a better word, liberals. As friends of the Clinton-Gore administration, groups like the Organization of Chinese Americans, the Congressional Asian Pacific American Caucus Institute, and the Asian Pacific American Legal Consortium are playing partisan politics and, quite implausibly, becoming more outraged at a single misinterpreted comment by a Republican senator than by Democratic Party individuals, including the president. whose fundraising improprieties have cast aspersions on millions of law-abiding Asian Pacific Americans.

Their complaint against Sen. Brownback is out of place and, more importantly, shows a lack of serious interest in the truth. Otherwise, they would have found out that Sen. Brownback is a true friend of the Asian Pacific American community. In 1996, Congress was debating a contentious immigration bill which could cut legal immigration by onethird. The proposed bill would stop American citizens from petitioning for their parents, adult children, brothers, and sisters for immigration.

However, the senator introduced the famous Brownback amendment which preserved all these immigrant categories in the law. Not only did he cosponsor the amendment, he worked very hard to persuade two dozen Republicans to fight the cut in legal immigration. He told those who would listen that 'It's wrong for us to turn the clock back to the 1920s when we shut the door to immigrants." Because of this, tens of thousands of Asian Pacific Americans are and will be able to petition for their parents, adult children, brothers, and sisters for immigration. Perhaps these Asian Pacific American organizations did not know about his work at the time because they only worked with the Democratic side of Congress.

Now all of them should know who their friends are and who their enemies are. As to the enemy? Well, who got them into this campaign finance scandal in the first place? Try President Clinton, Al Gore, and the Democratic National Committee. And who is a true friend to Asian Americans? Try Sen. Brownback. When the chips were down last year he came through to preserve freedom for our close family members to immigrate to the United States. And for that, Asian Pacific American families across America are grateful to him.

CBO COST ESTIMATE-S. 318

• Mr. D'AMATO. Mr. President, the Committee on Banking, Housing, and

Urban Affairs reported S. 318, the Homeowners Protection Act on Friday, October 31, 1997. The committee report, Senate Report No. 105–129, was filed the same day.

The Congressional Budget Office cost estimate required by Senate Rule XXVI, section 11(b) of the Standing Rules of the Senate and section 403 of the Congressional Budget Impoundment and Control Act, was not available at the time of filing and, therefore, was not included in the committee report. Instead, the committee indicated the Congressional Budget Office cost estimate would be published in the CONGRESSIONAL RECORD when it became available.

Mr. President, I ask that the full cost estimate and cover letter from the Congressional Budget Office regarding S. 318 be printed in the RECORD.

The material follows:

U.S. CONGRESS, CONGRESSIONAL BUDGET OFFICE, Washington, DC, November 4, 199

Washington, DC, November 4, 1997. Hon. Alfonse M. D'Amato,

Chairman, Committee on Banking, Housing, and Urban Affairs, U.S. Senate, Washington, DC.

DEAR MR. CHAIRMAN: The Congressional Budget Office has prepared the enclosed cost estimate for S. 318, the Homeowners Protection Act.

If you wish further details on this estimate, we will be pleased to provide them. The CBO staff contacts are Susanne S. Mehlman and Mary Maginniss (for federal costs), Marc Nicole (for the state and local impact), and Patrice Gordon (for the privatesector impact).

Sincerely,

JUNE E. O'NEILL, *Director*. Enclosure.

CONGRESSIONAL BUDGET OFFICE COST ESTIMATE S. 318—Homeowners Protection Act

Summary: S. 318 would institute certain reforms in the private mortgage insurance industry. First, the bill would require mortgage lenders and loan servicers to notify borrowers of their right to cancel mortgage insurance and of the procedures to do so. For each loan made one year or more after enactment, the bill would provide for the auto-matic cancellation of mortgage insurance (including coverage provided by state and local governments) when the outstanding principal balance on the loan drops to 78 percent of the value of the home at the time the loan was issued, provided the borrower's payments are current. S. 318 would establish disclosure procedures for the providers of lender-paid mortgage insurance and would impose civil liability on any mortgage servicer who failed to comply with the requirements of this bill. S. 318 also would dissolve the Thrift Depositor Protection Oversight Board and transfer its remaining responsibilities to the Department of the Treasury. In addition, the bill would reduce from four to two the number of annual meetings the Affordable Housing Advisory Board must hold each vear.

CBO estimates that enacting S. 318 would result in savings of about \$250,000 a year in outlays from direct spending. Because the bill would affect direct spending, pay-as-yougo procedures would apply. We also estimate that enacting this bill would not result in any significant impact on federal spending subject to appropriation.

S. 318 would impose both private-sector and intergovernmental mandates as defined in the Unfunded Mandates Reform Act of 1995 (UMRA). CBO estimates, however, that the direct costs of complying with the mandates would not likely exceed the thresholds specified in UMRA (\$100 million for privatesector mandates and \$50 million for intergovernmental mandates, in 1996 dollars adjusted annually for inflation).

Estimated cost to the Federal Government Direct spending

Current law requires the Thrift Depositor Protection Oversight Board to monitor the operations and spending of the Resolution Trust Corporation (RTČ). The RTC was a temporary agency established to resolve thrift failures beginning in 1989. In late 1995 the RTC was dissolved and its remaining assets were transferred to the Federal Deposit Insurance Corporation. The Oversight Board now retains responsibility for only two functions. The first is to oversee operations of Resolution Funding Corporation the (REFCORP), which issued bonds totaling \$30 billion from 1989 to 1991 as part of RTC's initial funding. Second, the Oversight Board retains a nonvoting membership, through the end of 1998, on the Affordable Housing Advisory Board. By terminating the Oversight Board, the bill would eliminate the annual costs for the one employee of the board who prepares periodic reports required of all distinct entities of the government and performs other routine functions. Based on information from the Treasury, CBO estimates that transferring the statutory responsibilities of the Oversight Board to the Treasury would result in savings of about \$250,000 annually in direct spending. Because the Oversight Board has the authority to pay its expenses without appropriation action, these savings would be a reduction in direct spending.

This bill also would affect insured depository institutions, including banks, thrifts, and credit unions that hold qualifying mortgage portfolios. As a result, the federal banking regulators-the Federal Reserve, the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of Thrift Supervision-would have some responsibility to monitor and enforce the statute. Spending by these agencies is not subject to the annual appropriation process. However, CBO expects that the additional regulatory costs for these agencies would be small and offset by fees in most cases, resulting in no significant net cost to the federal government

Spending subject to appropriation

Spending by the Treasury to carry out the routine functions of the Oversight Board would be subject to appropriation. CBO estimates that any additional spending would be minimal. In addition, reducing the number of times the Affordable Housing Advisory Board must meet annually is not expected to result in any significant savings. Also, CBO estimates that imposing civil liability on mortgage servicers who do not comply with the requirements under the bill would not result in any significant costs to the federal court system because the caseload is expected to be minimal and any cases reaching trial would most likely be tried in state courts.

Pay-as-you-go considerations: Section 252 of the Balanced Budget and Emergency Deficit Control Act of 1985 sets up pay-as-you-go procedures for legislation affecting direct spending or receipts. Legislation providing funding necessary to meet the government's existing deposit insurance commitment is excluded from these procedures. CBO believes that requiring insured depository institutions to terminate private mortgage insurance would not meet the exemption for