

been more concerned with the success of their project than they have in terms of what the operational impact is. You would think some of the world's leading scientists would know that to even pose a threat to contaminate the drinking water, the drinking supply system, is just unconscionable. Yet they have been there with total indifference.

So I mention this because there is a real reason why that study should be expanded. The NIH has done an outstanding job with the funds available. They have not had sufficient funds.

That is why it was last Wednesday I spoke to Senator STEVENS, chairman of the Appropriations Committee. We are going to be undertaking a supplemental appropriations on this floor.

By gosh, let me tell you when we have disasters, we should take care of them. This is a disaster. We should see to it that there are the necessary funds. Not only on Long Island, but we have another facility in Seneca, NY. It is a small community with an incredibly high incidence of breast cancer.

Why do I mention Seneca? There is very direct Government responsibility because we operated a huge storage depot there for all kinds of materials, such as atomic, et cetera. Some of them are still classified and are stored there. It has one of the highest rates of breast cancer in the Nation. They should be included. The people of that community should have a comprehensive study.

I have requested of Senator STEVENS consideration that we increase the NIH funding. We are not talking hundreds of millions. But we are asking, and I have asked him. Hopefully they will include some \$15 million so that Long Island's study can be brought to a successful conclusion so that they can monitor the operation as it relates to whether radioactive materials have had any impact on the groundwater and in the incidence of breast cancer and to the health of Long Island.

So whether it be Seneca, or whether it be my colleagues who seek funding from other parts of the country, California, New Jersey, or wherever it might be, the State of Florida, where people would come and say, "We want to know. Are there environmental factors that are contributing to the higher rates?" We should be doing this.

I want to commend Senator STEVENS for his looking at this. I hope that we will all be supportive.

So it is not a question of us appropriating money just so that we can do this for Long Island. I am concerned about that, and Seneca in upstate New York, but, indeed, the people of this Nation.

I can't think of a better allocation of resources than to use this to ascertain with definitiveness with the best science available so the communities can raise their children with a piece of mind that there are hazards that can be avoided and are identified.

I just leave you with one chilling statistic as it relates to the 3 million peo-

ple who live in Nassau County and Suffolk County. More than half of them are women. Women who live on Long Island for more than 40 years are 70 percent more likely to come down with breast cancer than a woman of comparable age, et cetera, and background who lives there for 20 years. Why? That is why there are so many of us who think there are some very real environmental factors that must be considered.

So I hope that all of my colleagues could support this increase of \$15 million, which is a very modest sum, to expand the NIH; and, yes, to earmark for breast cancer research to ascertain what impact the environment may have in causing the higher incidence.

I thank the Chair. I thank my colleagues for being so generous in permitting me the opportunity of making this presentation in morning business.

I yield the floor.

Mr. DORGAN addressed the Chair.

The PRESIDING OFFICER. The Senator from North Dakota.

PRIVILEGE OF THE FLOOR

Mr. DORGAN. Mr. President, I ask unanimous consent that Andrea Nygren, a fellow of my office, have privilege of the floor during this session.

The PRESIDING OFFICER. Without objection, it is so ordered.

DISASTERS IN NORTH DAKOTA

Mr. DORGAN. Mr. President, I just returned from my home State of North Dakota. And I know my colleague has spoken as well about the challenges that we are facing in North Dakota and in our region as a result of the disasters that have occurred. I wanted to visit with my colleagues and explain to those who watch these proceedings what is happening in this State, and in this region.

North Dakota, as everyone knows who has watched the news in the last couple of weeks, has been dealt about as tough a blow as you can deal a State or region with a series of tough storms, floods, and fires.

It is normally, for those who visit and especially those of us who live there, a State blessed with enormous beauty and with sturdy, determined, and wonderful people. But for much of the past 6 months our State has been hit with some of the worst weather known to man. We have been hit with five to seven major blizzards, and additional minor blizzards, during this winter.

This photograph is of a farmer in North Dakota who stands on flat ground. But as you can see, the snow-drift is somewhere around 15 to 18 feet high on his farm. He sent me the picture just to demonstrate what kind of snow has come to his farm, and what these blizzards and winds have done to him. These nine blizzards that we have seen have dropped 3 years' worth of

snow in North Dakota, and in 3 months. Anyone who knows about North Dakota winters knows that we have some pretty difficult days in the winter from time to time.

But when you give us 3 years' worth of snow, over 10 feet of snow in a several-month period, that is an enormous quantity of moisture, and if that was not bad enough, that 3 years' worth of snow this winter arrived after 4 straight years of rainfall that was far above normal. So that snow fell on a ground that was already saturated. So when the spring thaw came, there was nowhere for melting snow to go.

Most Americans have now seen on the front pages of their newspapers and on their television sets and heard on radio news programs the result of all this. Today I want to report to you on some of the things that you may not have seen.

This is an aerial view of Harwood, ND. This is just a few miles north of Fargo, ND. This is land that is in the Red River Valley, some of the most fertile land in our entire country. It is flat as a table top. There is not a hill that you can see anywhere. And you can see what has happened. This city of Harwood, incidentally, is one of the only cities that built a little ring dike and you can see that this city is dry. It is a very small community but the flood is all around it. It gives you some dimension of this flood. I have flown over the flood about three or four times in the last week or so and all you see are miles and miles and miles of water. And you cannot see any evidence of a river. The tiny river, which is the Red River, normally not very substantial at all, has now become a 200-mile lake.

I want to talk to you about the scope of the disaster. There isn't anything that I have seen, and I have seen a fair number of disasters, both in North Dakota and around the country, that compares with it. It is deeper, it is wider and it is longer reaching with longer-term implications than any I have ever seen, and it touches almost everybody and everything. The people who keep statistics on these things tell me that about 20 percent of North Dakotans have been severely affected by this ongoing disaster. The damage to property alone will likely exceed \$1 billion and probably run into the several billions of dollars if you include all of the other ancillary problems that will result from this including preventing planting for agricultural crops and more.

Property damage is just one part of the story, and one of the reasons I have come to the Senate Chamber today is to say that even though we have lost a staggering amount of property in these floods, much more than property has been and is being destroyed. This is a challenge to our State and our region's economy that is unlike any other challenge I have ever seen.

It is really a significant blow to an economy of a region in our country.

The disaster is, of course, in our cities but it is also on our farms. You have seen the pictures of the cities and you perhaps know that Grand Forks, ND, the second-largest city with 50,000 people, is now virtually a ghost town.

Two days ago, in the City of Grand Forks—and this picture, by the way, is a picture of one of the bridges. None of the bridges are usable in Grand Forks. All of the bridges are closed and most of them are underwater. This is just before this bridge went underwater. But you will see the Red River inundates all of the buildings on all sides of the river.

Two days ago I was in a boat on the main street of Grand Forks, ND, with the water, I would guess, up to a person's neck. I was not out standing in it. I was in a Coast Guard boat. We ran over a car, as a matter of fact, ran over the top of a car and did not know what we hit. We knew we hit something with this Coast Guard boat, and we looked back and saw there was an antenna, a radio antenna of a car sticking out of the water about 2 inches. That is how we knew we hit a car in this boat. Cars are under the water, submerged under the water on the main street of this town. And it demonstrates what this town faces. It is a community of 50,000 people where there is no water, no sewer system, and no electricity in most of the town. Virtually all of the people were evacuated during this flood.

So when you go through this community, you discover a town of 50,000 people with no one home and most of the houses and businesses submerged or with water up to their windows, in some cases up to the eaves troughs. Most people have seen pictures of the destruction of this city. And it is only one city, as you know.

We have seen the destruction of the downtown area of Grand Forks, with a fire in the buildings which destroyed nearly a city block. This is a picture of the firemen in Grand Forks who were fighting the fire in waist-deep floods. I talked to the fire chief and to some firemen and almost nowhere will firefighters be confronted with standing in ice-cold water, water up to their waist and their chest, water filled with sewage, water filled with fuel, standing their trying to fight a fire, incidentally, without water in their fire hoses. Some of these valiant firefighters were trying to fight a fire that was destroying an entire city block with fire extinguishers because that was all the tools they had at their disposal.

Well, you have seen the pictures of what occurred in downtown Grand Forks. That is only part of the story. The other part of the story is a picture of North Dakota farms. This is a picture of a North Dakota farm and, of course, it looks like a picture of the Great Lakes. There is, indeed, a barn and a silo, but all of the rest of what is farmland now appears for all other purposes like a lake because it is all underwater.

We have a substantial disaster on our farms. During all of these massive blizzards and the flooding, farmers and ranchers in North Dakota alone have lost over 150,000 head of cattle—150,000 head of livestock dead from these storms.

By itself, that would categorize this winter as a pretty tough winter, but there is much more. The damage to farm buildings, farm homes, barns, and granaries from the most recent blizzard alone is estimated to be about \$21 million, according to early estimates.

As you know, about 2½ to 3 weeks ago, just as the spring thaw began to occur and just as calving season began in North Dakota on our farms and ranches, we were hit with a blizzard that dumped up to 20 and in some cases 24 inches of snow on our State, with 50 and 60 mile an hour winds and another whiteout blizzard where people could not see. Of course, now all of that is beginning to melt and it has caused, along with all of the other moisture, the catastrophic flooding in our State.

This is another picture of what is farmland, probably land on which either wheat or sugar beets or potatoes are grown in the Red River Valley. Now, we are at a time of the year when people should be in the fields with tractors and seeders, planting. Instead, their fields are flooded. We have 1.7 million acres under water at this point and much of those 1.7 million acres of flooded farmland will probably not be planted this year at all. That is a very difficult blow to our agricultural economy.

Where oceans of wheat would wave in the wind, we now have oceans of water this spring in the Red River Valley. And when the water does recede, it is still going to take weeks to get into those fields. It is going to be touch and go as to whether much of them will be planted this year.

Those are some statistics and images of the disaster with respect to dead cattle, inundated farm land, ravaged cities.

Much of the disaster is also taking place in our small towns. Towns like Pembina and Drayton, and Harwood and scores like them in North Dakota, all have had to fight these floods in 1997. In fact, in Pembina and Drayton right now as I speak the crest is just beginning. Up in the Pembina area, they are fighting like the devil to try to save their homes. They have been evacuated. They have had to abandon most of the sandbag lines, and it appears that this entire city will have to be completely evacuated, and whatever the flood does to Pembina it does to Pembina. All of us are hoping and praying that that small community is able to get through this, but because of the evacuation we will not know what the fate of Pembina, ND, is until the water is gone.

There is a meeting this weekend that President Clinton is hosting with President Ford and President Bush and Colin Powell and others on the issue of

voluntarism. That meeting could probably learn a lot from the last several weeks in North Dakota. The general who heads the Corps of Engineers told me that up and down the Red River Valley, in Wahpeton, Breckenridge, Fargo-Moorhead, and on, he said he has never seen a more aggressive flood fight by people than he has in the Red River Valley this year. Thousands and thousands of people have decided to volunteer their time to be on sandbag lines and to do all of the things that are necessary to help build dikes and try to fight this flood. So what I want to do is talk a little about the people in North Dakota as well, and some of the real heroes in our State that we do not hear quite as much about.

I have described a little about all of these volunteers. I want to talk a little about some of them as well.

I spoke in this Chamber one day some while ago after we had another one of those whiteout blizzards in North Dakota, the kind that came raging in and no one could see their hand in front of their face. That is called a whiteout blizzard, the wind blowing 50 miles an hour and snowing. You cannot see a thing. It is dangerous and takes lives and kills livestock.

I told them about a fellow named Don Halvorson, who is a farmer near Grafton, ND, and a woman named Jan Novak, who was going home from work at 10 in the evening. She drove into this whiteout blizzard outside of Grafton, ND, could not see, and pulled off the road and became stuck. There she was at 10 or 11 at night in a desperate blizzard, temperatures were way below zero with massive winds. And she told me that she prayed and prayed and she worried very much that she may not survive this.

The county sheriff got a call from Jan Novak's husband who said that his wife had not returned home and he was very worried about her being lost in the blizzard. The county sheriff began a search with members of law enforcement and they discovered that they could not search because they could not see anything either. They could not be on the roads because there was no visibility. They began to call the farms up and down the line where she might have driven, and they called a farm that was operated by Don Halvorson and his wife. Don was in bed; it was 3 a.m. They woke him up and asked him if he had seen Jan Novak. He did not know her, of course. But they said she was out in this blizzard and had not been heard from. And he, of course, said, no, he had not seen her, and he went back to bed.

He told me that he laid there but could not sleep, and so at 3:30 a.m. he got back up. He bundled himself up, went out in this whiteout blizzard, got on his tractor that had a cab over it. And in his tractor without visibility beyond his front wheels he went up and down the roads looking for Jan Novak, for 3 hours. And at 6:30 in the morning Jan Novak said she thought at that

point she may not get out of this. And her head was bowed and she was praying in her car in the middle of this raging blizzard, and this Don Halvorson drove up in his tractor. She saw the tractor and this fellow who did not know her but could not sleep at 3:30 in the morning because someone was out there, rescued her, saved her life. And she said if you ever think prayers don't matter, when I saw this fellow I didn't know driving this tractor, risking his life in this blizzard to save mine, I now understand about the power of prayer.

You do not hear so much about heroes these days, I suppose, but people like Don Halvorson really deserve to be mentioned because they do things for each other that save lives and make life better. And the only way you can really survive in these tough times is to have people like Don Halvorson and Jan Novak and others who care about each other.

Another hero is Jeff Differdin. He is a Valley City snow plow operator. During the blizzard just 3 weeks ago, Jeff drove his snow plow up and down interstate 94—the interstate had long been closed; nobody could see anything—searching for a car that had been stranded for more than 6 hours. They were worried about the safety of the people in that car.

The visibility was so poor, he learned later that he once had driven within 8 feet of that car but couldn't see it in a whiteout blizzard. He kept looking, kept looking, risked his life and finally found that car and saved all of the occupants.

I was in Mandan, ND, and met the fellows who went out and saved a little boy in the middle of a raging blizzard, with a snowbank 15 feet high over a road. A little boy was suffering a severe and acute medical problem and would have died from it had he not gotten to a hospital, except the problem was he was miles and miles and miles away from the hospital. And between him and the hospital, in a whiteout blizzard, was a 15-foot snowdrift. Two ambulance crews and two road crews of volunteers went looking for that boy. They plowed through from both sides of this 15-foot drift and got him out and got him to a hospital and saved his life. I talked about those folks a while ago on the floor of the Senate as well.

I would also like to talk just for a moment about the 27 members of the Grand Forks Fire Department. I mean, they are real-life, big-size heroes of the last few weeks. That blaze that raged through downtown Grand Forks Saturday and Sunday, a lot of people don't know—they know they fought a blaze, this fire department, under heroic conditions. A lot of people do not know, in those buildings, in the downtown that was destroyed—and here is a picture of the firemen, you can see, fighting the fire in water up to their waists, sewage-infested water, ice cold water. An entire city block burned. I saw that block the other day from a boat, sitting right in front of it. It looks like

the pictures of Dresden in World War II. These firemen saved the lives of 20 people, pulled them out of those buildings and fought that fire for 16 hours in contaminated, freezing water, so cold it was causing hypothermia.

They did not have, as some fire departments do, waterproof hip-waders. That is not what they were standing in that water in. They did not have, necessarily, all the right equipment. And they did not have water to fight the fire with. One of those young firemen said to me, "You know, normally water is our ally. When we see a fire, as firefighters, we know what we are going to do. Water is our ally. We were standing in waist deep water and had no water to use." So they improvised. A portable water gun was brought in and mounted on a nearby parking garage, and they fought it with that for a while and with their fire extinguishers. They had to hook up the water gun, groping around in the dark to find a fire hydrant. They plugged it in, and then the water main failed, so they fought the fire with fire extinguishers.

Then they got big crash trucks in from the Grand Forks airport and from the Grand Forks Air Force Base on a flatbed trailer. It was raised up so they could bring it in through the water. One of the Grand Forks Fire Department's own pumper trucks was brought in, hauled by a 5-ton National Guard truck. At that point the firefighters finally began to make some headway, after an entire block of downtown Grand Forks was destroyed.

These folks fought that fire as beams were falling and bricks were falling and crashing into the surging flood water that was raging around them. This flood water that they are in, I must tell you, the current is so incredibly strong that when they go down an intersection and face the current, they have to crab a boat deeply into the intersection, just to get across the intersection. That describes the current, and these folks were standing in that current fighting this fire. Even as they fought this fire by getting some helicopters to come in and dump some fire retardant chemicals on those burning buildings, those firefighters were still there, underneath those helicopters, fighting that fire.

I cannot think of a more difficult set of circumstances in which someone would ever have to fight a fire, but they did, for 16 hours. They limited the loss. Yes, they lost a city block and they lost some other buildings and they have had to fight other fires since, home fires in a city of 50,000 where no one lives and where homes had to be evacuated.

The Grand Forks Fire Chief, Richard Aulich, and 27 members of his department, are people, I think, who an entire nation would say represent the finest in public service and heroism.

The more than 100 workers from the Corps of Engineers, public servants, Federal employees—more than 100 workers from the Corps of Engineers

were waging flood fights in 80 locations up and down the Red River Valley.

There were also 11 people in the basement of a building in Grand Forks who kept a telephone service working, a building that was flooded like the rest of town. These 11 people stayed in that building 5 days to keep telephone service working. It was critical for public safety. They are heroes, employees of U.S. West, who kept telephone service for the FAA, for FEMA, for all the emergency workers. They kept it up and operating during that entire flood.

In Fargo, ND, in the middle of the night, Sylvia Hove's son-in-law discovered that the dike in her backyard was leaking and he put in a call to the police department. He flagged down, actually, Fargo Police Officer Lt. John Sanderson, and then Lt. Sanderson radioed for help. At 4 in the morning, Sgt. Wayne Jorgenson and a number others showed up. They had just completed working an exhausting shift. But rather than going home, they rushed to Mrs. Hove's home and they sandbagged furiously at 4:30 in the morning on this ruptured dike and prevented the dike from breaking. Eventually that dike broke and Sylvia lost her home. I know Sylvia Hove. They fought a valiant fight. The point is, at 4:30 in the morning when a leak developed, they put out a call and police officers just finishing their shift rushed to that scene to help sandbag.

There are legions of heroes in North Dakota, fighting this battle even today, whose names we will not know and I cannot give here because they are ordinary people who, in extraordinary times, demonstrated uncommon courage.

I want to mention the men and women at the Grand Forks Air Force Base. I have talked about how much a part they are of the community in Grand Forks. There is no better example of that than what they have done. I was at the Air Force base where they have three hangars where evacuees from the city are living on cots, 1,000 people in each hangar. But more than that, the people who live on the Air Force base have actually gone to the hangars and said, "Come live in our homes," and taken people into their homes. The day before yesterday there was a farmer and his wife from Thompson, ND, 15 miles away, who were standing outside of the hangar. They said, we have come because we know there are evacuees. We have taken one family in and we have room in our home for a second family and we have come to get them and offer them our home. That's the kind of thing that was happening on the Grand Forks Air Force Base.

There are boys and girls from our high schools, junior high schools, senior high schools and colleges, from all over the Red River Valley who have worked their hearts out sandbagging, helping save their towns. There is an 8-year-old girl and her 7-year-old brother who squatted on the ground for 2 hours

at "Sandbag Central" in Fargo, holding empty sandbags open as the men and women filled those sandbags.

Two men from back East here, who were going to Montana to take new jobs, heard the radio reports and diverted in North Dakota and showed up in Fargo and said they were there to help fight the floods, and they spent their days sandbagging rather than driving to the next job. There were the women who baby-sat for free and caregivers and others, men and women, who helped other moms and dads with child care to fight the flood; employers who gave workers time off. The North Dakota colleges and universities—incidentally, who have dismissed for the year—made their facilities available for the flood fight.

What is happening here is North Dakotans and others who have come to our State have reached out and responded in this crisis. They have helped sandbag. They have donated money and canned goods and clothes. All of these efforts in their own way are heroic.

As I finish, again, 2 days ago, when I was in Grand Forks, ND, and I took a boat tour of the downtown, a fellow who—President Clinton came to North Dakota on Tuesday. I appreciated it. It was a wonderful thing for him to do and was a real morale booster for people who were terribly tired and fatigued but still facing this crisis. As I came out of this boat the day before yesterday, there was a fellow laying on the grass in Grand Forks. The Coast Guard had just pulled him out. He had been in his home all of these days. When the evacuation order came, he was stubborn. He said, "I am not leaving my home." He was up there in the second floor and would not leave. So for days he was there with no electricity, no water, stuck in his home. He said, "I saw this current going down the street. My home is flooded. I saw this current." He said, "I saw dead cows come past my home. I saw telephone poles. I saw ice jams the size of semi trucks come past my home."

Then he said, "You know, you really need to tell the President what is happening up here."

I said, "Sir, the President was just here yesterday."

He said, "You're kidding me."

Of course, he had been out of radio contact with anybody and had no idea what was happening in his city, because he had been living in the middle of that flood.

The extraordinary spirit, I think, and the steady strength of North Dakotans as they endure and persevere to meet this crisis is something that all Americans will remember.

I want to close just with two requests.

Those who have written to my office and my colleagues' offices asking how they can help—there are many ways they can help. Yesterday, someone sent a letter to my office with a check for \$1,000 made out to North Dakota. What

he said was 60 years ago, as a young man, this fellow had been helped by a North Dakotan. He said, "I have never forgotten it, so I just want to pay North Dakota. I want to help North Dakota. Please send this to the right place."

This morning as I just left my office, a couple of other envelopes showed up from people around the country saying, "Can you get these to the right place to help North Dakotans?" What a wonderful thing it is.

I will just tell people, the Red Cross is doing wonderful work in our State, and the director of the Red Cross indicates they need help. The Salvation Army is, as always, doing wonderful work. And other charitable organizations that do this kind of relief work do a great deal of work in this kind of crisis. They just do a wonderful job. I encourage people to be supportive of them.

I ask, as the north part of North Dakota now and the Canadian provinces who are, even this morning, evacuating, I believe 15,000 people in Winnipeg, I ask the American people to offer their prayers of strength and hope to the people who are continuing to fight this flood. This region of the country will suffer the consequences of these disasters for some long while. We have met with the President. We visited again yesterday with President Clinton. We have been meeting with appropriators. Congress, on a bipartisan basis, is working on a disaster relief bill we will mark up on Tuesday in the Senate Appropriations Committee, of which I am a member. I think this Congress will do what it has done in all previous disasters, extend the helping hand of our country to say to a region, North Dakota, South Dakota, and Minnesota, "You have been dealt a tough blow, but you are not alone. The rest of the country understands and is prepared to help, is prepared to help you recover and get back on your feet." That is part of the generous spirit of our country, to reach out and help others in times of need.

Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from Rhode Island.

Mr. REED. Mr. President, I would like to express the common sentiment of the Senate, and that is the great respect and esteem we have for the people of the Northwest in their great trials in this historically unprecedented flooding, and particularly to indicate how hard and tirelessly their Senators are working to make sure the people of America respond to their needs—Senator DORGAN and Senator CONRAD of North Dakota, Senator DASCHLE and Senator JOHNSON of South Dakota, Senator WELLSTONE and Senator GRAMS of Minnesota. So we are all admirers of the great courage of the people of the West.

THE SENIOR CITIZEN HOME EQUITY PROTECTION ACT

Mr. REED. I would like, if I may, to talk about Senate bill 562. I am pleased the Senate took favorable action today. This legislation, the Senior Citizen's Home Equity Protection Act, would protect seniors from unscrupulous market activities of a very small group of business people. We have, throughout the United States and through the auspices of HUD, introduced a program called the reverse mortgage program. This allows seniors who have their house mortgage paid off, they have all the equity in the home, rather than selling the home to confront the costs of being a senior, they are allowed through this program to essentially go to the bank and have a monthly or a lump sum payment in lieu of the equity in their home. This allows many seniors to stay in their homes. It allows them to meet the needs of health care and all the pressing needs of seniors.

What has happened though is that a group of unscrupulous operators have come in, under the guise of estate planning, and now are charging exorbitant fees to inform seniors of this reverse mortgage program, sometimes collecting up to \$10,000. What is particularly alarming, indeed, and particularly reprehensible is the fact that all of this information is absolutely free from the HUD office in their locality.

So what this legislation proposes to do—I am so pleased it was favorably responded to this morning—is to give HUD the authority to step in with very, very stern measures to preempt these practices, to move these unscrupulous operators out of the marketplace, and allow seniors to reap the full benefit of the reverse mortgage program.

In my State of Rhode Island, over 500 seniors have taken advantage of the reverse mortgage program. In fact, we had our State program in place before the Federal program was initiated. Much of the effort at the Federal level has been led by the Assistant Secretary for Housing, Nick Retsinas, who is a Rhode Islander and who in fact was a leader in Rhode Island for this program. So we in Rhode Island understand very well the effect and the efficacy of this program.

Our Rhode Island Housing and Mortgage Finance Corporation, RIHMFC, has done a remarkable job promoting these programs and also a remarkable job of policing these programs because we have not seen any evidence in Rhode Island of these scandals. However, throughout the country, as I indicated before, these unscrupulous operators have tried to move in and take advantage of very vulnerable seniors.

We know so many seniors are house rich but cash poor. They have equity in their home but do not have the means to make ends meet each week. This reverse mortgage program should help them. It should not be an opportunity to be taken upon or set upon by unscrupulous operators.