

differences in credit histories account for about 50 percent of the difference in loan approvals. And when you also factor in the applicant's loan-to-value ratio and reserves, these three factors together account for over 90 percent of the difference in the approval ratings. The results of this study point to the need for public policies addressing consumer credit education and minority savings and wealth development.

The housing finance system needs more answers to questions such as this. To further explore these issues, next month Fannie Mae is hosting a conference titled "The Role of Automated Underwriting in Expanding Minority Homeownership." We're bringing together a range of advocates, academics, regulators and lenders to engage in a meaningful dialogue concerning automated underwriting systems and their role in expanding homeownership and promoting fair lending. I am personally committed to working every day to make sure that these systems are the best they can possibly be.

All in all, the housing finance system—through inspiration, perspiration and a little luck—has grown into the most successful system in the world. It is worth protecting and defending. We must never allow the system to be damaged by those who would place their narrow financial interests ahead of those of the industry as a whole and—most importantly—ahead of the consumers we serve.

This being a national election year, it is a good time to discuss and debate our national priorities, and certainly homeownership is high among them. Few ideals unite us more than owning a home to raise your family, invest your income, become part of a community and have something to show for it. There are many ways to go about improving the housing finance system to make it better, more affordable and more inclusive. As we pursue these efforts, we need to keep our eyes on the prize and ask the most important question, "does this proposal help or hurt home buyers?"

Thank you.

#### HONORING AMBASSADOR STEPHEN CHEN

#### HON. SOLOMON P. ORTIZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 18, 2000*

Mr. ORTIZ. Mr. Speaker, today I pay homage to an outstanding diplomat who is leaving Washington with two years of distinguished service in the United States Diplomatic Corps, Ambassador Stephen Chen.

Ambassador Chen has been a wealth of information for me and my staff about the intriguing diplomacy of the Pacific Rim. He leaves Washington with the satisfaction of having represented the interests of his country well while in the United States, and he strengthened the all-important relationship between the United States and Taiwan.

Ambassador Chen is a career officer, serving Taiwan's foreign ministry for nearly 50 years now. He is the consummate diplomat, with a rare gift of persuasion without the appearance of appearing to be inflexible. He has charmed many Washington officials, guests and other diplomats during his time here with insightful knowledge about trade, international relations, and a variety of other topics.

At Twin Oaks, a historic landmark in central Washington, Ambassador Stephen Chen and

his lovely wife Rosa have hosted many gatherings. Ambassador Chen is always generous in regaling his guests with self-deprecating jokes, as well as stories about Taiwan and her people. He brought all of us closer to Taiwan and to his native culture.

I ask my colleagues to join me in wishing Stephen and Rosa Chen well as they retire from the foreign service and return to their beloved Taiwan.

#### HONORING THE LATE EVANGELINE C. MILLS

#### HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 18, 2000*

Mr. FARR of California. Mr. Speaker, today I honor a woman who supported countless local charities in the community. Mrs. Evangeline C. Mills passed away at the age of 69.

Born in Holtville on November 22, 1930, Eve lived in Salinas for 46 years. She played a very active role in the community including her membership on the advisory board of the Foundation for Monterey County Free Libraries, on the board of the Western Stage and also as past president of PEO, a women's philanthropic organization. In 1996 Eve and her husband were named Volunteers of the Year by the United Way of Salinas Valley where they served as co-chairs of the Alexis de Tocqueville Society. In the same year, the Development Executives Network and the National Society of Fund-raising Executives, Monterey Bay chapter, honored the couple as Philanthropists of the Year. Eve was also a volunteer driver for Meals on Wheels of the Salinas Valley for over 20 years.

Eve will be forever remembered by dear family and friends. She will be sorely missed by the many people who were privileged to know her. Eve is survived by her husband; two sons, David and Jim Mills, both of Salinas; two daughters, Susan Mills of Salinas and Kathy Mills of Pacific Grove; her parents, Ted and Loreen Todd of San Jose; and eight grandchildren.

#### HONORING GEORGIA GULF CHEMICALS & VINYL, L.L.C.

#### HON. KEN BENTSEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 18, 2000*

Mr. BENTSEN. Mr. Speaker, I rise to congratulate Georgia Gulf Chemicals & Vinyls, L.L.C. and its employees for selection by the Pasadena Chamber of Commerce as the Industry of the Year.

Georgia Gulf and its employees have been responsible members of the Pasadena community, and have had a significant impact on the local business community. In addition to making sizable expenditures on supplies and raw materials in the Pasadena area, Georgia Gulf has shown a commitment to reducing the amount and/or toxicity of hazardous and non-hazardous wastes generated. Though not required by any state or federal regulations, Georgia Gulf operates a vapor recovery system for acetone loading, resulting in reducing emissions to the atmosphere.

Georgia Gulf received recognition from Pasadena's Local Emergency Planning Committee for their support and involvement with the Household Hazardous Material Collection Day. Georgia Gulf employees also volunteer with the Bay Day Celebration to provide information to the public on pollution prevention, water quality, and the Galveston Bay ecosystem.

In addition to environmental efforts, Georgia Gulf has shown a commitment to safety. The company received the Texas Chemical Council's "Caring for Texas" Award for outstanding performance in pollution prevention, community awareness, and safety awareness. The Council also recognized Georgia Gulf for going a year without a recordable accident in 1999.

A true connection exists between Georgia Gulf and the Pasadena community. Most of the 80 employees make their homes in Pasadena area neighborhoods. Demonstrating their generosity and connection to community, the company's employees have logged thousands of volunteer hours on local projects.

Georgia Gulf's active involvement in the Pasadena community can be traced through its participation in a wide variety of civic organizations, including the Pasadena Chamber of Commerce, the Pasadena Citizens Advisory Panel, the Clean Channel Association and several community-based nonprofit organizations. The Pasadena Livestock Show and Rodeo and area Little Leagues also benefit from the active support of Georgia Gulf. The employees' participation in the American Heart Association's Heartwalk, United Way fund-raising, and the Bridge to help battered women, add to the list of reasons why Georgia Gulf has earned this year's Industry of the Year Award.

Georgia Gulf has contributed to efforts to provide a first-rate education for the young people of Pasadena. Georgia Gulf and its employees: serve on the East Harris County Manufacturers Association Schools Outreach Subcommittee to provide Pasadena schools with supplies, mentoring, and monetary donations; host industry tours for ninth graders from area high schools; participate in a mentoring program with fifth graders called the Pen Pal program; and donate computer equipment to the Pasadena school district.

Mr. Speaker, I congratulate the employees of Georgia Gulf on being named the Pasadena Chamber of Commerce Industry of the Year. This honor is well-deserved for their work in expanding business and job opportunities, establishing safer conditions for workers, and instituting initiatives to protect the environment. This award indicates that Georgia Gulf has demonstrated a commitment to strengthening community relations by supporting employees volunteer activities and making contributions to deserving sectors of the community.

#### 10TH PRESIDENT OF THE TURKISH REPUBLIC

#### HON. GEORGE R. NETHERCUTT, JR.

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 18, 2000*

Mr. NETHERCUTT. Mr. Speaker, Turkey is undergoing a peaceful transition of power,

which has received little attention in this country. Last Friday, the Turkish parliament secured the necessary support to vote Ahmet Necdet Sezer, a former top judge as the 10th President of the Turkish Republic. He will officially assume his post on May 16th.

This development was viewed positively by the European Union and western circles. President-elect Sezer is known as an outspoken advocate of democratic reforms and a staunch defender of secularism.

His accession to the presidency was also well received at home. According to a public opinion poll, he enjoys 81 percent popular support. According to the same poll, 75 percent of those polled believe that he would be a successful President.

Mr. Speaker, Turkey is well known as a dependable and strategically located NATO ally, but the State Department's 1999 report on global terrorism, which was recently released, highlights Turkey's contributions to curtail terrorism, perhaps one of the biggest threats to our security in this new millennium.

In 1999 Turkey not only captured Abdullah Ocalan, the leader of the vicious PKK which was responsible for the death of tens of thousands of people, but also was successful in thwarting the activities of the leftwing Revolutionary People's Liberation Party/Front (DHKP/C) as they prepared to inflict damage on U.S. targets.

The report details the Turkish police's successful operation against the terrorist group in a shootout on 4 June as the terrorists prepared unsuccessfully to fire a light antitank weapon at the U.S. Consulate in Istanbul from a nearby construction site. Authorities also arrested some 160 DHKP/C members and supporters in Turkey and confiscated numerous weapons, ammunition, bombs, and bomb making materials over the course of the year, dealing a harsh blow to the organization.

According to the report, Turkey also made significant progress against Islamic terrorism, as Turkish authorities continued to arrest and try Islamic terrorists vigorously in 1999. The report states that militants from the two major groups—Turkish Hizballah, a Kurdish group not affiliated with Lebanese Hizballah, and the Islamic Great Eastern Raiders-Front—managaged to conduct low-level attacks.

There were at least two attempted bombings against Russian interests in Turkey during 1999. On 10 December authorities discovered a bomb outside a building housing the offices of the Russian airline Aero-Flot in Istanbul. The bomb weighed approximately 14 kilograms, was concealed in a suitcase, and was similar to a bomb found on the grounds of the Russian Consulate in Istanbul in mid-November. Turkish officials suspect that Chechen sympathizers were responsible.

While most of our NATO allies have benefited from the end of Cold War, experts maintain that since 13 of the 16 possible conflicts in the world are in Turkey's neighborhood, Turkey has not benefited from a peace dividend. We must continue to support and nurture the friendship we have with the Republic of Turkey, a close ally that continues to shoulder a heavy burden for regional peace and security.

HONORING DR. JOE SAMUEL RATLIFF FOR HIS 30TH YEAR IN THE MINISTRY

### HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 18, 2000*

Ms. JACKSON-LEE. Mr. Speaker, it is an honor for me to recognize the achievements of Dr. Joe Samuel Ratliff, of Brentwood Baptist Church. On Wednesday, May 17, 2000, the congregation of Brentwood Baptist Church honored Pastor Ratliff for the many contributions he has made over the last 30 years in the name of the Lord.

Dr. Joe Samuel Ratliff of Lumberton, NC, received his Bachelor of Arts in History, from Morehouse College, Atlanta, GA. He received both the Doctorate of Ministry and Doctorate of Divinity degrees from the Interdenominational Theological Center in Atlanta, GA. He has done post-doctoral work at Harvard University, Cambridge, MA.

It is difficult to imagine what the Houston community would be like today had Dr. Ratliff not been called to become Pastor of Brentwood in 1980. We have been truly blessed to have a man with his sense of dedication and selflessness among us. In 1993, Dr. Ratliff co-authored the book, *Church Planting in the African-American Community* (Broadman Press). He was named the first African-American Moderator of the Union Baptist Association . . . the nation's largest urban Southern Baptist body, consisting of 250,000 members in 1994. In March of 1997, his portrait was hung in the Hall of Fame in the Martin Luther King, Jr. International Chapel on the Morehouse College Campus. Under Pastor Ratliff's leadership, the Brentwood family has grown to 10,000 strong.

Pastor Ratliff's time with the ministry has allowed him to develop a strong support network that extends outside the church. Dr. Ratliff currently serves as Chairman of the Board of Trustees of the Morehouse School of Religion and Vice Chairman of the Board of Trustees of the Interdenominational Theological Center. Dr. Ratliff is a life member of Alpha Phi Alpha Fraternity, Inc., and is married to Mrs. Doris Gardner Ratliff.

Mr. Speaker, it is with great pride that I ask you and my fellow members of the 106th Congress to join me in saluting Pastor Joe Samuel Ratliff. Self-evident is his lifelong journey to enhancing the dignity and nurturing the spirits of all people. I am grateful that there are people like Dr. Ratliff who serve as examples of what we should all strive to be.

THE UCSD CANCER CENTER:  
WORLD-CLASS RESEARCH, GAINING  
WORLD-CLASS PRIVATE  
SUPPORT

### HON. RANDY "DUKE" CUNNINGHAM

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 18, 2000*

Mr. CUNNINGHAM. Mr. Speaker, I want to bring to the attention of my colleagues the exciting, new research opportunities being pursued by the UCSD Cancer Center in La Jolla, California, and to recognize some very gen-

erous families and organizations for the extraordinary private support they have recently pledged to provide to the Center.

The UCSD Cancer Center is now undergoing a tremendous period of growth and resurgence. Directed by the distinguished Dr. David Tarin, the goal of the Center is to research and help deploy the many new treatments and protocols now being developed to fight and prevent cancer. Through the leadership of people like Labor Appropriations Chairman JOHN PORTER, the Republican majority in Congress has successfully raised the bar of investment in health research and cancer research as a major national priority of the people of the United States. Now this research, in many cases, requires a next step: the testing and evaluation of treatments and medicines through clinical trials. Such trials are a major focus of the UCSD Cancer Center, so that we can bring together medical professionals, researchers and patients to the benefit of everyone. By consolidating research and treatment at the UCSD Cancer Center, we will learn more about treating and preventing this horrible scourge of cancer, in a way that preserves and enhances the dignity and peace of cancer patients, their families and their loved ones.

Such cancer is not inexpensive. Conversely, though, I believe that we cannot afford not to invest in such a center. It gaining increasing recognition from the National Institutes of Health's National Cancer Institute, directed by my friend Dr. Rick Klausner. It is the focus of a regional effort by the San Diego County Board of Supervisors, to apply local tobacco settlement funds to combat and prevent cancer.

I want to pay particular attention to several families who have put forth their own treasure to the improvement of this vital Center. Within the past several months, private gifts totalling \$47 million have been pledged for this purpose.

In thanksgiving for a gift of \$20 million by San Diego Padres majority owner John Moores and his wife Rebecca, the center will be named the John and Rebecca Moores UCSD Cancer Center.

Longtime investment banker and attorney Jerome Katzin and his wife Miriam have pledged another \$15 million.

And many more gifts large and small, by San Diego's leading families and by people whose lives have been touched by cancer, have been pledged to this Center.

Mr. Speaker, this Center is gaining national recognition in its field. As a strong supporter of cancer research and of this Center, I want to bring both the Center and its private family supporters to the attention of my colleagues in Congress and to the country.

I commend my colleagues to read the attached article from the San Diego Union-Tribune, describing both the Center and the gifts of its supporters in greater detail.

[From the San Diego Union-Tribune, May 5, 2000]

WORLD-CLASS CANCER CENTER PLANNED AT UCSD

(By Cheryl Clark)

A regional cancer center financed by gifts of \$47 million from local families is to be built in La Jolla, consolidating research and treatment in what UCSD officials hope will become one of the nation's best places for care.