

This means that our servicemen and servicewomen who served in Grenada, Panama, and the Gulf War cannot get veterans home mortgages from their own state government while veterans who served before that time are fully eligible. Are those who began serving their country after 1976 any less deserving than their predecessors?

This arbitrary cutoff was created to raise revenue for the 1984 tax bill by limiting the use of tax-exempt bonds to finance state veterans mortgage programs. In 1984, there were very few veterans who entered service after 1976. Because of their small numbers, the affected veterans were unable to stop this unfair change in the law. But, fifteen years later, there are hundreds of thousands of veterans who have served our country honorably in that period and they are calling for a change in the law. The state veterans affairs departments believe that if this bill becomes law, they can help a great number of the post-1976 veterans purchase their own home.

Our bill will simply eliminate the arbitrary cutoff that exists under current law. Under our proposal, former servicemen and servicewomen who served our country beginning in 1977 or any other year after that will be eligible to apply for a home mortgage loan provided by their state. This legislation does not increase federal discretionary spending one cent—it simply allows the states to help their veterans own a home regardless of when they served.

Mr. Speaker, arbitrary rules in the tax code should not stop our states from helping all veterans who served our nation honorably. I urge my colleagues on both sides of the aisle to join with us in supporting this measure to assist those who have spent so much of their lives defending our freedom.

EXPANDING HOMEOWNERSHIP

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. LaFALCE. Mr. Speaker, this week, I introduced two bills designed to strengthen the Federal Housing Administration (FHA) single family mortgage loan program. The two bills, H.R. 859, the "FHA First-time Homebuyer Act" and H.R. 858, the "FHA Down Payment Simplification Act," would expand homeownership, reduced defaults on FHA loans, and simplify the process of securing an FHA loan.

The first bill, the "FHA First-time Homebuyer Act" would pass along to first-time homebuyers the saving from HUD's recent cut in the FHA up-front loan fee into a dollar for dollar reduction in the required down payment. In addition, by conditioning this down payment reduction on a requirement of homeownership counseling, the legislation would reinstate the financial incentive for first-time homebuyers to undergo pre-purchase homeownership counseling, thus reducing default rates for these borrowers.

Late last year, HUD reduced the up-front premium customarily charged on single family FHA loans from 2.25% to 1.50% of the loan amount. However, because of a quirk in the statutory formula which sets maximum loan limits, not a single dollar of this premium reduction accrues to the borrower with respect

to lowering the down payment. Thus, a major portion of the benefit of the fee reduction benefit is deferred until the loan is paid off or prepaid—which could be years or even decades later.

My legislation would allow 100% of the recently announced FHA fee reduction to be passed along to a first-time homebuyer in the form of a reduced down payment. This will have the effect of reducing a borrower's down payment by as much as \$1,755, depending on the loan size. Reduced down payments will make it easier for young families to buy a home.

Moreover, this down payment reduction will not pose a risk to the FHA single family mortgage fund, since maximum loan-to-value levels, even with this change, will not be any higher than they were prior to last year's fee reduction. In practice, the legislation would have the effect of reducing defaults, because the lower down payment option is conditioned on the borrower competing a course in homeownership counseling.

The second bill, the "FHA First-time Homebuyer Act" would make permanent the temporary FHA down payment simplification formula, which is scheduled to expire in December of next year. The FHA down payment simplification formula is widely considered to be a tremendous improvement over the confusing, two-part down payment formula that preceded it.

Unfortunately, our recent practice of providing only a periodic extension of this improved down payment formula has resulted in unneeded uncertainty. Last year, as its interim status was about to expire, the FHA Commissioner was forced to issue a clarification that loans closed before October 1, but insured after October 1 were eligible for the simplified treatment. Subsequently, Congress was forced to step in to pass a stop-gap 30-day extension, and then a further 26 month extension of the simplified formula, through December, 2002. A permanent extension, supported by the major real estate organizations, would avoid these periodic crises.

FHA is an effective program which helps middle class and low-income families buy a home, and makes a \$2.4 billion annual profit for the government. These two bills will make it even better.

SOUTH BAY WOMEN'S SUMMIT

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Ms. HARMAN. Mr. Speaker, in honor of International Women's Day, I would like to highlight an event occurring in California's 36th District in April. To recognize women throughout my district, the Women's Coalition South Bay is sponsoring the South Bay Women's Summit.

This Summit will give us the opportunity to discuss issues important to women around the world, such as workplace and pay equity and improved childcare.

Mr. Speaker, another critical issue that will be discussed is reproductive choice. I respect every woman's personal decision on choice, and feel strongly that Congress should not dictate to women how that choice should be ex-

ercised. This right is coming under attack around the world, and here in the United States. The South Bay Women's Summit will give women the chance to talk about ways we can protect this right, including ensuring access to Mifepristone and allowing U.S. funding of overseas family planning clinics.

The women of the South Bay provide networking opportunities, a shoulder to lean on, and the chance to relax with good friends. I am proud to be participating in the South Bay Women's Summit, which will illuminate issues that deserve our attention, and provide a framework for future action.

OUR SERVICEMEN DESERVE MORE

HON. JO ANN DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mrs. JO ANN DAVIS of Virginia. Mr. Speaker, I rise today to address the needs of our servicemen. Often, we will hear that our servicemen require a pay raise. That is absolutely true, however, not for the reasons usually cited. They simply deserve it.

Mr. Speaker, over the past several months I have had the opportunity to visit the military bases in my district and to speak with many of the junior soldiers, sailors, and Marines about their service. Without hesitation, they have all told me that they love serving the country, but are frustrated by the constant deployments, poor housing, and a constant lack of spare parts.

I realize that we have addressed some of these problems, but we have much more to do. If we do not more fully address them, we will shortchanging not only ourselves, but actively endangering our grandchildren. However, the issue remains, our servicemen deserve more.

Mr. Speaker, I am proud to say that our President has forwarded a budget that will allow us to substantively increase our servicemen's pay and benefits. This is good for the present, however, more needs to be done in the long term.

The realities are ugly. Our servicemen are underpaid. Furthermore, over the past several years, we have set military pay .5% below the Employment Cost Index. This was wrong. It shouldn't have happened. But worst of all, it treats our servicemen as second-class citizens. While civil service has never paid as much as the civilian sector, we should at least ensure that those who provide the most important civil service, defense of our nation, the same level of compensation as other government employees.

This is an issue of justice, and an issue of fundamental fairness. It is not acceptable to ignore this issue any longer.

Mr. Speaker, now I realize that this is something that cannot be solved overnight. However, it is an issue that we must address for the future. For, if we continue to treat our soldiers, sailors, airmen and Marines in such a manner, they will eventually realize that our servicemen will vote with their feet.

While they won't rank it first among their problems, our servicemen do cite this injustice. But, let me take a minute to cite why this is even more urgent. Our services, with our

encouragement, have fundamentally transformed to become more family friendly. As a result, the pressure on many servicemen increases when they are forced to move overseas. Oftentimes, their spouse is unable to find employment, and as result, these families lose a significant part of their income.

Mr. Speaker, families are a force multiplier when you deal with an all volunteer force. They are a motivator and an integral part of our defense strategy. Because of this, we must address inadequate pay. The time has come. We need to address this now and for the future. We have waited too long.

We must raise our servicemen's pay.

TRIBUTE TO LARRY MAZZOLA

HON. NANCY PELOSI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Ms. PELOSI. Mr. Speaker, I rise to pay tribute to a great San Francisco leader, Larry Mazzola, for his years of dedicated service to the community. The Bay Area Union Labor Party is honoring Larry, and it is my privilege to join them in praising this outstanding San Franciscan.

When Larry entered the workforce in 1961, he began as an apprentice in the UA. Upon his graduation, he became an Assistant Apprenticeship Coordinator. Working with the UA's Local Union 38 in San Francisco, he became a Business Agent in 1972. By 1980 he had risen to be Business Manager of Local 38 as his father had before him. In addition to his responsibilities as Business Manager, he currently serves on the UA's General Executive Board.

Outside of his work with the UA, Larry has been active in a broad array of positions in the labor movement. For more than twenty years, he has served as the President of the San Francisco Building and Trades Council and serves on the Executive Committee of the San Francisco Labor Council. In both of these roles, Larry's leadership has helped to unify and develop San Francisco's labor movement. Larry has also been a member of the advisory board of San Francisco Community College's Labor Studies Program since 1972.

Larry has also twice served as an official for the City and County of San Francisco. He has brought a consistently thoughtful voice to his service on the San Francisco Airport Commission since his appointment in 1994. From 1993–1995, he served with distinction as a Commissioner on the San Francisco Recreation and Parks Commission.

Not only has Larry given much of his own life to the labor movement, but he has given the next generation of leadership as well. As he once followed in his father's footsteps, Larry's sons are now following in his. Larry Jr. is now the Business Agent for UA Local 38 and Stephen is the Assistant Apprenticeship Coordinator.

Larry Mazzola has been an outstanding leader for San Francisco. His work in the labor movement and in the community has earned him the respect and appreciation of our City. I join his mother, Vera; his wife, Stephanie; and his children, Lori, Larry Jr., and Stephen in Congratulating him on this award.

IN HONOR OF SADIE VILENSKY'S 103RD BIRTHDAY

HON. LORETTA SANCHEZ

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Ms. SANCHEZ. Mr. Speaker, today I pay tribute to a very prominent and inspirational woman on her 103rd birthday—Sadie Vilensky.

Sadie was born on March 8, 1898, in Henry Street Hospital in New York City, New York. She and her family moved to Jersey City, New Jersey in 1904. As a beautiful, young woman (she still is today), she married and moved with her husband to Scranton, Virginia in 1922. In 1929, she and her husband moved with their son and daughter to Los Angeles, California where they reside today.

In the 1930's Sadie and her family joined the Beth Jacob Synagogue, an orthodox sect of the Jewish religion. She served as the secretary to the Sisterhood for many years. Today, she is the oldest member of the synagogue. Her other affiliation is with the Jewish War Veterans Ladies Auxiliary. Sadie served in many offices in the organization include being elected President of Auxiliary #66.

During the 1940's Sadie was an office manager of the Mount Sinai Hospital Clinic which is now Cedars-Sinai Medical Center. The hospital is a cancer treatment center for the terminally ill. Throughout the 1950's and 1960's, Sadie opened the Los Angeles Council of Mizrahi Women of America which is part of the Jewish Federation. The Los Angeles Council is the Israelis' official network for religious, secondary, and technical education. Under her guidance as the Executive Secretary, the Council assisted over 14,000 Israeli children throughout a network of 55 schools, children's homes and youth villages throughout Israel.

Just before Sadie retired in the early 1970's, she was recognized for her years of commitment and service to the Jewish Federation, the Los Angeles Council of Mizrahi Women of America, by being named Honorary Executive Secretary. Her national office then asked her to lead a tour of 36 men and women for a three-week Passover Tour. Sadie proclaimed that "[the trip] fulfilled a dream of a lifetime."

Sadie is an incredible woman who has served the community in many exceptional ways. She is a beautiful, strong, and very inspirational woman who is young at heart and full of the spirit of life. Colleagues, please join with me today in wishing a very Happy Birthday to Sadie Vilensky.

HONORING THE ULTIMATE SACRIFICE MADE BY 28 UNITED STATES SOLDIERS KILLED DURING OPERATION DESERT STORM

SPEECH OF

HON. HEATHER WILSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 27, 2001

Mrs. WILSON. Mr. Speaker, I support H. Con. Res. 39, a resolution that honors the ultimate sacrifice made by 28 United States soldiers killed by an Iraqi missile attack on Feb-

ruary 25, 1991, during Operation Desert Storm, and resolving to support appropriate and effective theater missile defense programs.

I was delayed from making it to the House floor last week and unable to record my vote in favor of H. Con. Res. 39 due to airline problems and delays.

ALTERNATIVE EDUCATION FOR SAFE SCHOOLS AND SAFE COMMUNITIES ACT OF 2001

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. KILDEE. Mr. Speaker, today I am introducing the Alternative Education for Safe Schools and Safe Communities Act of 2001. This legislation will assist States and school districts in their efforts to fund alternative education programs and services for students who have been suspended or expelled from school and reduce the number of suspensions and expulsions. This legislation will provide our schools with an important tool in their efforts to ensure safer schools and safer communities while providing vital educational opportunity.

Presently, numerous students are suspended or expelled from school annually. Regardless of the reason these students received a suspension or expulsion—disruptive behavior, verbal abuse, a violent act—they are often left to fend for themselves without any educational services, or worse yet no supervision or guidance. The loss of educational services for these students is a destructive force to their chances to advance academically, be promoted from grade to grade, or to resist the temptation to drop out of school. In addition, students not in school and without any supervision can bring the problems which necessitated their suspension or expulsion to the community—increasing juvenile delinquency and possibly other violence and crime.

Under the Gun-Free Schools Act, schools are required to expel a student for one-year if they bring a firearm to school. In school year 1997–1998, that amounted to 3,507 expulsions. Unfortunately, fewer than half of these students were referred for alternative education placements. In fact, students expelled for firearm violations often do not receive education services through alternative programs or schools. This lack of continuing education and supervision may put the community at risk of gun violence from these children.

While there are times when students may need to be removed from their school due to behavior, whether violent or non-violent, little is accomplished by risking their academic future through a lack of educational services. This legislation will promote alternative placements for suspended or expelled students so the problems they brought to school do not become problems of the community. The legislation would also require school districts to reduce the numbers of suspensions or expulsions of students. I would like to make it clear that this program's funding should not make it easier to remove students from the classroom in greater numbers, but rather should enhance the ability of school districts to provide continuing educational services for the students they do remove from the classroom.