

based Youth Services Program, and the Teen Center.

Gillespie has actively participated in various community service-related activities; including: President of the Bayonne Child Abuse Council; member of the Bayonne Mayor's Council on Drugs and Alcohol; Bayonne Planning Board; Bayonne Municipal Alliance; Bayonne Hospital Foundation-Management Services Organization; Parish Council; City of Bayonne WTC Memorial Committee; Ireland's 32 Board of Trustees; Bayonne Municipal Election Candidate in 1994; and Chairperson-Holy Family Academy "Phon-a-thon" in 1992.

She attended Caldwell College, Kean College, New Jersey City University, and Harvard Graduate School of Education.

Today, I ask my colleagues to join me in honoring Agnes M. Gillespie for 30 years of dedicated service on behalf of children and young adults in Bayonne, NJ.

ESTABLISHING FIXED INTEREST RATES FOR STUDENT AND PARENT BORROWERS

SPEECH OF

HON. PATSY T. MINK

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 24, 2002

Mrs. MINK of Hawaii. Mr. Speaker, I rise today in support of S. 1762, which will provide students with low interest rates on Federal student loans, while preserving the health of the student loan industry by ensuring the current and future participation of lenders in this market. By helping lenders stay in the student loan markets, we are making sure that qualified students will have access to higher education, regardless of their financial background.

S. 1762 represents a compromise between those representing students, and those representing the lending industry. This compromise essentially fixes a problem that would have arisen in 2003 in the student loan interest rate formula that, according to the lending community, would have dried up resources for students needing funds for college by potentially reducing returns for such loans below the cost of issuing such loans. S. 1762 preserves the current interest rate formula that determines how much lenders receive from the Federal government, while locking in very low interest rates for students. I applaud the representatives of students and lenders for working together on a difficult, complex issue, to find a solution that keeps loans available and affordable for disadvantaged students.

The formula will change in 2006 so that the interest rate students pay will be fixed at 6.8 percent, which is an historically low interest rate for students, and will eliminate confusion among borrowers of student loans regarding shifting interest rates and formulas. With the changes in S. 1762, students benefit by getting guaranteed low interest rates, and by having the availability of funds for loans, and the stability of the student loan industry, ensured.

For low-income students especially, student loans represent a life-line to a college degree that is often beyond the reach of a family's resources, grants and scholarships. Student loans help bridge a gap for low-income students and provides them the same opportuni-

ties to earn a living commensurate with their abilities.

Mr. Speaker, S. 1762 is a good bill and is crucial for ensuring the availability of funds for qualified students to go to college. As we know, more and more students are going to college these days, and more are doing so with the help of student loans. And higher education is a smart investment, especially for low-income students, with earnings from a bachelor's degree far exceeding earnings from only a high school degree. S. 1762 will mean that more students, especially more low-income students, can go on to college and will be more able to participate in the 21st century economy, and I strongly support it.

IN HONOR OF BISHOP DONALD HILLIARD, JR.

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, January 25, 2002

Mr. MENENDEZ. Mr. Speaker, I rise today to honor and acknowledge the many accomplishments of Bishop Donald Hilliard, Jr., Senior Pastor of the Historic Second Baptist Church in Perth Amboy, New Jersey. He will be honored for his 25 years in the ministry on Friday, January 25, 2002, at the Hyatt Hotel in New Brunswick, New Jersey.

Under his innovative leadership, Second Baptist Church's congregation blossomed from 125 to over 4,500 members. This fast-growing ministry has expanded to three locations of worship: the Cathedral Second Baptist Church, Perth Amboy, New Jersey; the Cathedral Assembly by the Shore in Asbury Park, New Jersey; and the Cathedral in the Fields in Plainfield, New Jersey. Over fifty churches are currently ministering to the unique needs of these communities, as well as to the congregants who travel from New Jersey, Pennsylvania, and New York to attend services.

Dr. Hilliard is the founder and CEO of the Cathedral Community Development Corporation (CCDC). This organization services the community through it's Joy in the City Child Development Center and The Timothy House, a resource for men recovering from situations of homelessness and/or addiction. The Corporation functions out of the Cathedral Community Cornerstone Complex, which, through its new Kaleidoscope Economic Empowerment and Human Development Complex, offers economic empowerment opportunities, a rehabilitation room to serve prostitutes and HIV positive individuals, and will house an outreach center for the homeless.

Bishop Hilliard holds a Bachelor of Arts degree from Eastern College, St. Davids, Pennsylvania, a Master of Divinity degree from Princeton Theological Seminary, and a Doctorate of Ministry degree from the United Theological Seminary, Dayton, Ohio, as a Dr. Samuel D. Proctor Fellow.

Dr. Hilliard is married to Minister Phyllis Thompson Hilliard, and is the proud father of three daughters, Leah Joy Alease, Charisma Joy Denise and Destiny Joy Thema.

Today, I ask my colleagues to join me in honoring Bishop Donald Hilliard, Jr., on his 25th anniversary in the ministry and for his many contributions on behalf of the residents of New Jersey.

A GREAT TIME TO BE AN AMERICAN

HON. CONSTANCE A. MORELLA

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Friday, January 25, 2002

Mrs. MORELLA. Mr. Speaker, in the wake of the horrific terrorist attacks of September 11, 2001, our Nation has joined together, united in our solemn resolve to defend freedom and liberty. As we continue to move forward following that tragic morning, I would like to insert in the RECORD a recent column from The Wilmington News-Journal by Beth Peck. I believe her inspiring words are appropriate and important during these times.

[From the Wilmington News-Journal, Jan. 5, 2002]

AFTER DARK YEAR, WE SEE AMERICA IN NEW LIGHT

(By Beth Peck)

For the first time in my life, I belong to the American mainstream. I am part of what until now has been something of an underground group in America: the quietly patriotic. Until Sept. 11, we were considered quaint at best, or absurd at worst.

It certainly wasn't cool to talk about our love of country, our belief that America is the best nation on the planet, and our feeling of gratitude that luck that luck or providence made us citizens. It has been 60 years since Americans last came together as cohesively as today.

I was too young to conceptualize the mainstream during the late '60s and '70s, when "flower power" gave way to the "me generation." I didn't pay much attention to the mainstream during the '80s, when style overpowered substance and greed was good. And I didn't particularly relate to the mainstream during the '90s, when the acquisitive focus of a decade-long economic expansion finally burst with the Internet bubble.

But now, events have converged to give legitimacy to what I've known all along: that we are truly fortunate to be Americans.

For all of my 35 years, I have waited for this moment. This is a time when Americans are united in a reverence and appreciation of the society we created and the liberty we enjoy.

What American can look at Afghanistan, with its repressive, state-sponsored version of Islam, and not rejoice at our First Amendment privilege to practice any (or no) religion we choose without molestation or interference? What American can look at Iraq, with its heavily censored, state-controlled media, and not give thanks for our freedom of speech?

We don't have to look too far back to realize that it wasn't always this way. During travels in Canada this summer, I was struck by the number of flags I saw flying on homes. Why don't we do that here, I wondered. Why are the only American flags to be found flying over car dealerships?

That's no longer true.

Back in the United States just days before Sept. 11, I spontaneously burst into "America the Beautiful" while standing on a trail overlooking Yellowstone Lake. The sunset had given the mountains ringing the lake an extraordinary amethyst hue, and I could not resist singing, "O beautiful, for spacious skies, for amber waves of grain, for purple mountain majesties, above the fruited plain!"

Others on the trail simply stared at me.

Not any more.

Today Americans don't take for granted the privileges they share. The terrorists who

rained fire on Manhattan and the Pentagon reminded us that Americans have a duty to defend that freedom which puts our country in a class by itself.

This is a lesson I learned long ago as the daughter of an Army captain, who served during the Vietnam war, and as a granddaughter of another captain who served during World War II.

Growing up in a suburb of Washington, D.C., I had ample opportunity to marvel at the workings of our government. I gazed upon the Declaration of Independence and the Constitution on display at the National Archives. I witnessed debates in the Senate chamber, I attended oral arguments at the Supreme Court. My direct observations showed me how well our democracy functions.

Having seen firsthand what life is like elsewhere, I have been convinced for years that despite its faults America is the greatest country in the world. Episodes such as being shaken down by police in Eastern Europe soon after the fall of the Iron Curtain made me realize how exceptional it is to have law enforcement that is largely corruption-free.

Being ignored or elbowed aside in Asian countries because I am a woman made me appreciate how much America values all its citizens, not just a select few from an anointed demographic group. Seeing the nervous reaction of a guide when I asked him a question about his government's repressive policies made me understand how precious our political freedom is.

Life in America is not perfect. But for the bulk of Americans, it is better here than it would be anywhere else.

And now I know I am not alone in my pride for my country. Patriotism is in fashion. "United we stand" is the slogan of the moment. There is a renewed understanding that freedom doesn't come for free; it must be zealously guarded from those who would try to take it away. For people like me who truly love America, this is our moment in the sun.

It's ironic: An action designed to terrorize Americans by demolishing our national symbols, because enemies think we're weak and soft, has instead reawakened our slumbering belief in this country's goodness. Whatever our differences were before Sept. 11, Americans have closed ranks to defend ourselves against an insidious danger that exploits freedom in order to destroy it.

So despite, or perhaps because of, the events of Sept. 11, this is a great time to be an American. Why? Because now everybody else realizes how great it is to be an American.

IN HONOR OF DEPUTY CHIEF OF
POLICE PATRICK M. MINUTILLO

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, January 25, 2002

Mr. MENENDEZ. Mr. Speaker, I rise today to honor Deputy Chief of Police Patrick M. Minutillo on his retirement from the Harrison Police Department after 29 years of serving and protecting the public. He will be recognized Friday, January 25, at a celebration at Ravello's Restaurant in East Hanover, New Jersey.

After serving four years with the United States Navy, Deputy Chief Patrick Minutillo began his law enforcement career. He climbed quickly through the ranks to become Deputy Chief of the Harrison Police Department in 1997.

Currently, Deputy Chief Minutillo volunteers as an instructor in the West Point Command and Leadership Program, and serves as an Adjunct Professor at the Public Administration Institute of Fairleigh Dickinson University. An Administrative Hearing Officer, he also serves on both county and municipal levels in the State of New Jersey.

Deputy Chief Minutillo is active in numerous organizations, including the International Association of Chiefs of Police; the Deputy Chiefs of Police Association of New Jersey, where he served as President in 2000 and 2001; the FBI Law Enforcement Executive Development Association; the Italian American Police Society of New Jersey, where he serves as Executive Secretary; the International Police Association, where he holds the position of Vice-President; the American Society of Industrial Security, where he serves on the Law Enforcement Awards Committees; and the Harrison Police Association, Local 22.

Deputy Chief Minutillo holds a certificate in Public Management, Bachelor's Degree in Criminal Justice, and a Masters Degree in Administrative Science. He is a graduate of numerous executive level law enforcement programs, including the West Point Command and Leadership Program and the F.B.I. Law Enforcement Executive Development Seminar. In addition to his studies, he has completed over 2000 hours of advanced management and operational training.

Today, I ask my colleagues to join me in honoring Deputy Chief of Police Patrick M. Minutillo for 29 years of outstanding and dedicated service to the citizens of Harrison, New Jersey.

TRIBUTE TO JOSEPH "AJ" MINTON

HON. ZOE LOFGREN

OF CALIFORNIA

HON. MICHAEL M. HONDA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, January 25, 2002

Ms. LOFGREN. Mr. Speaker, today we rise to congratulate Milpitas Police Department Officer Joseph "AJ" Minton, the winner of the 2002 Gene Schwab Memorial Award. The Gene Schwab Memorial Award recognizes those city of Milpitas employees who put "Service Above Self."

Joseph "AJ" Minton was born in Anchorage, Alaska, and moved to California in 1983 to attend college, first at Monterey peninsula College and then San Jose State, where he obtained a Bachelor of Science degree in Administration of Justice. Mr. Minton began his career as a volunteer Police Explorer for the City of Marina, becoming a Reserve Police Officer and a volunteer Fire Fighter for that city in 1984. Upon moving to San Jose, he began working with the Milpitas Police Department as an intern and was hired full-time by the Department upon his graduation. He became a Police officer in 1989.

AJ Minton has spent most of his career in Patrol, but has served the Milpitas Police Department in innumerable other ways. As a crime Analyst, Mr. Minton provided valuable statistics to the community and to those looking to purchase a home and raise their families in Milpitas. He has also served as a Re-

serve Field Training Officer, a driver instructor, and as the agency representative for the county Report Writing Committee. Currently, he is a member of the Milpitas community Oriented Policing Task Force.

Throughout Mr. Minton's career, he has taken an interest in computer and information technology. In 1994, he assisted in implementing the department's first mobile computer system. Since 1999, he has been on a project team that works closely with the Information Services Department; additionally, he assisted with the development of the Computer Aided Dispatch, the Records Management System, and Mobile Computers.

Joseph "AJ" Minton is also an avid ice hockey player and is the beloved coach of the Blue Devil Ice hockey team, whose enthusiastic members range in age from four to eight. We wish to thank AJ Minton for his dedication to both the Milpitas Police Department and to the community; he truly embodies the spirit of "Service Above Self." We congratulate him on this honor and are grateful for his service.

IN HONOR OF BAYONNE FIRE
DIRECTOR PATRICK BOYLE

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, January 25, 2002

Mr. MENENDEZ. Mr. Speaker, I rise today to honor Bayonne Fire Director Patrick Boyle, who will be recognized by Ireland's 32 Club at the 2002 annual dinner dance held on Friday, January 25th, at the Hi-Hat Club in Bayonne, NJ.

Fire Director Patrick Boyle served our country for six years as a United States Navy nuclear reactor operator on the USS *Nathaniel Greene*, a nuclear ballistic submarine. In 1978, Mr. Boyle was appointed to the Bayonne Fire Department. He was promoted to Lieutenant in 1989, Captain in 1996, and Battalion Chief in 1999. Mayor Joseph V. Doria, Jr., appointed him Fire Director in 1998, and Emergency Management Coordinator in 1999. Mr. Boyle has served as President and Vice-President of the Firemen's Mutual Benevolent Association (FMBA) Local 211, as well as Vice-President of FMBA Local 11. He is an Adjunct Professor in Business Law and Fire Science at New Jersey City University.

Mr. Boyle is a former Little League coach and manager; served two terms as President of the Bayonne Youth Hockey Association; served as a member of the Bayonne St. Patrick's Day parade committee; and is a member of Ireland's 32.

Fire Director Patrick Boyle, a native of Bayonne, graduated from New Jersey City University and Seton Hall Law School.

Mr. Boyle is happily married to the former Marie Mazzucola and is a proud father of two sons, Sean, a firefighter with the Bayonne Fire Department, and Ryan, a college student.

Today, I ask my colleagues to join me in honoring Mr. Patrick Boyle for over 20 years of dedicated service on behalf of the residents of Bayonne, NJ.