

need for improved geography education. As we have recognized in other areas of education, the only way to truly improve the educational system at a student-level is to help schools use the most effective teaching techniques to increase student knowledge and understanding. Geography education is no exception.

The National Geographic Society Alliance Program is an excellent example of current efforts to improve geography education at the state and local level. Alliances around the country provide teachers with intensive professional development opportunities in geography education, cultivating opportunities for teachers in state-level chapters to collaborate on geography education efforts and to participate in NGS professional development programs. And the success of the National Geographic Society Alliance Program is seen through the achievements of its students—students of teachers who have been involved in the Alliance program have statistically, higher levels of geographic literacy achievement than other students. Promoting proven, effective teaching techniques, such as those developed through the National Geographic Society Alliance Program, will be essential if Congress is to successfully foster greater geographic literacy among American students.

If we are to continue our efforts to develop the most educated citizenry in the world, we must closely examine how we educate our youngest citizens about the world. This resolution is the first step to refocusing attention on the need for geographic literacy and its important role in our children's education.

It is my hope that passage of this resolution will do more than just applaud Andrew Wojtanik's mastery of geography skills—this resolution will reaffirm Congress's commitment to geography and recognize a national public-private partnership dedicated to improving geographic literacy among American students. For these reasons, I urge my colleagues to join with me in sponsoring this important resolution.

#### TRIBUTE TO JIM GREGART

##### HON. FRED UPTON

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 28, 2004*

Mr. UPTON. Mr. Speaker, I rise today to pay tribute to Kalamazoo County Prosecuting Attorney Jim Gregart, who is approaching the end of a long and distinguished career of public service. A dedicated and committed individual, Jim has served the communities and families of southwest Michigan for the last 35 years. Through his leadership and enthusiasm to his profession, Jim has helped to make our corner of Michigan an even better and safer place to live and grow.

Since coming to the city of Kalamazoo, Michigan, Jim has been widely known for his extensive charity and dedication to local individuals and the community as a whole. Over his inspiring career, Jim has been devoted to improving the lives of countless individuals who had the fortune of crossing his path. The area is forever in his debt. There is no question that Jim's ardor for the law and betterment of society will be greatly missed.

Jim has been involved in many facets of our local and State community. His contribu-

tion to the improvement to our way of life has been immense. Whether he is dedicating his time and energy to the Kalamazoo Red Cross, Muscular Dystrophy Association, Boys and Girls Club, American Lung Association or Kalamazoo County Humane Society, Jim's work has always been inspirational.

Many words come to mind as one reflects upon Jim's public service to our community. He is selfless, generous, giving, caring, humble, the list goes on. His integrity is impeccable and has long been known as being the standard of fairness and equality. On behalf of the Sixth District of Michigan, I wish Jim and his family all the best in retirement—we are all better off because of his service.

#### HONORING AMEY STONE

##### HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 28, 2004*

Ms. LEE. Mr. Speaker, I rise today to honor the extraordinary contributions of Amey Stone, Trustee of the Peralta Community College District, on the occasion of her retirement from 17 years of dedicated service.

Amey has long been active in the areas of government affairs and civic leadership in the East Bay. A resident of Alameda, she has served the city not only as a Planning Commissioner, but also as City Councilwoman and Vice Mayor. Furthermore, she has served by Presidential appointment on a number of national committees specific to women's needs and affairs. In addition to her role as a leader in Alameda County, Amey has also been active in civic affairs in several other countries. Having lived on three continents throughout her lifetime, Amey has been recognized by the Presidents of France as well as Turkey for the contributions she made while living in those countries.

Amey has also led a long and distinguished career as a Trustee of the Peralta Community College District. Elected to her first 4-year term in 1987, Amey has consistently demonstrated her commitment to the improvement of the state of higher education in California. She served for many years not only on the California Community College Trustees' Education and Legislative Committees, but was also a member of the Alameda County School-to-Career Taskforce. Held in high regard by the students in her district, Amey has always been known for her receptive and respectful approach to student concerns and issues. She tirelessly served the District in this capacity for 17 years until her retirement on August 31, 2004.

On September 28, 2004, Amey will be honored in Oakland, California, by the Board of Trustees of the Peralta Community College District. I would like to take this opportunity to commend her exceptional contributions not only to the advancement of higher education in California, but also for her role as a leader in the areas of women's issues and local government. By remaining active in and dedicated to these important areas, Amey has contributed immeasurably to Alameda County and the East Bay, and the 9th Congressional District salutes and congratulates her for her many years of invaluable service.

#### PAYING TRIBUTE TO JOHN SANKO

##### HON. SCOTT MCINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 28, 2004*

Mr. MCINNIS. Mr. Speaker, it is a privilege to rise and pay tribute to journalist John Sanko and thank him for his contributions to Colorado as a political correspondent for the Rocky Mountain News. The level of integrity and honesty that John has shown throughout his 41 years of reporting on Colorado politics is truly exceptional and worthy of recognition by this body of Congress. As John moves on to retirement, let it be known that the citizens of Colorado and I are eternally grateful for the outstanding work he has done covering Colorado politics.

John will be remembered most for the integrity with which he performed his job. He spent 21 years with United Press International before joining the Rocky Mountain News. During his 41 years covering Colorado politics from the Capitol dome, John developed a reputation as top-notch reporter. He was known for his hard work ethic, having never missed a day of work, never filing for overtime, and never taking vacation without some arm-twisting. He was an extremely productive journalist, submitting an average of two stories every workday. John simply loved being a journalist and his presence will be sorely missed.

Mr. Speaker, it is a privilege to commend journalist John Sanko for his unwavering commitment to the citizens of Colorado. The enthusiasm he brought to the job, and the contributions he made to the field of journalism, will never be forgotten. It is an honor to recognize him today before this body of Congress and this Nation. I have personally known John for many years, respect him tremendously, and will dearly miss him. Thanks for your service, John. I wish you the very best in your retirement.

#### PERSONAL EXPLANATION

##### HON. SANFORD D. BISHOP, JR.

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 28, 2004*

Mr. BISHOP of Georgia. Mr. Speaker, I regret that I was unavoidably detained from September 20–24, 2004, due to the death of my mother, Mrs. Minnie S. Bishop. Although I received an excused absence during this period, I missed rollcall votes 457–472. Had I been here I'd have voted as follows:

Roll Nos. 457—"aye"; 458—"aye"; 459—"no"; 460—"aye"; 461—"aye"; 462—"aye"; 463—"aye"; 464—"aye"; 465—"aye"; 466—"no"; 467—"yea"; 468—"yea"; 469—"yea"; 470—"no"; 471—"no"; and 472—"aye."

#### THE EMERGENCY LOAN ABUSE PREVENTION ACT OF 2004

##### HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 28, 2004*

Mr. VAN HOLLEN. Mr. Speaker, I am pleased to join the Ranking Member of the

Education and Workforce Committee, Mr. MILLER, and the Ranking Member of the 21st Century Competitiveness Subcommittee, Mr. KILDEE, in introducing the Emergency Loan Abuse Prevention Act of 2004.

A short time ago, this body voted 413–3 to stop the Department of Education from spending any of its fiscal year 2005 Appropriation to perpetuate the so-called “9.5 percent loophole” in the Federal student loan program. This antiquated and indefensible subsidy guarantees lenders a whopping 9.5 percent return on garden variety student loans while costing taxpayers nearly \$1 billion this year. That’s \$1 billion that should be going to students and families trying to afford college—not to already profitable financial institutions.

The Emergency Loan Abuse Prevention Act of 2004 picks up where the Kildee-Van Hollen Labor-HHS Appropriations amendment left off by putting an end to the 9.5 percent loophole—permanently. Moreover, it directs the savings from this needed reform to the woefully underfunded Pell Grant program, which has lost half its purchasing power over the last 20 years. It’s a win for taxpayers who expect us to spend their money wisely, and it’s a win for students who—in this era of double digit tuition increases—deserve all the help we can give them as they pursue their dreams of a college education.

Mr. Speaker, in closing, I’d like to submit a copy of a recent Washington Post editorial on this issue for the record and note that the Government Accountability Office (GAO) yesterday released its final report detailing the urgent need to close this loophole immediately. I ask all of my colleagues on both sides of the aisle to work with us in the same bipartisan fashion as this House spoke a few weeks ago to pass the Emergency Loan Abuse Prevention Act of 2004 without delay. We have an obligation to our taxpayers and students to ensure that Federal education dollars are spent where they are needed most.

(From the Washington Post, Sept. 10, 2004)

#### STUDENT LOAN SCANDAL

There are bureaucratic errors, there is congressional negligence—and then there are bureaucratic errors and congressional negligence on a scale so vast that it is hard to believe they can be accidental. The hundreds of millions of dollars in unnecessary government payments to the student loan industry in the past 18 months amount to such a scandal. The loans in question, established in 1980, are guaranteed by the government at 9.5 percent. Yet most students are paying interest rates of 3.5 percent or less. The difference—all taxpayers’ money—is pure profit for the companies that have taken advantage of a loophole in the law.

According to a recent report by the Institute for College Access and Success, a non-profit education think tank, Congress had actually intended to end in 1993 the 9.5 percent loan guarantee, one of many programs that provide incentives for institutions to lend to students. In May 2003, one company, Nelnet Inc., wrote to the Education Department to confirm its intention to expand its holdings of old loans with the 9.5 percent interest rate. Nelnet received no answer from the department for a year, during which time the department continued paying the company. In June of this year, the department replied inconclusively—at which point

the company’s stock price climbed 20 percent. Although Nelnet is the largest holder of loans guaranteed at 9.5 percent—and its holdings of such loans have increased by 818 percent since January 2003—it is only one of many such lenders. According to a preliminary Government Accountability Office report, commissioned by Representatives Chris Van Hollen (D-Md.) and Dale E. Kildee (D-Mich.), 37 lenders receive payments for loans with guaranteed interest rates of 9.5 percent, at a government cost of \$1 billion annually, and the volume of such loans is rising.

Why wasn’t the loophole shut long ago? Education Department officials argue strenuously that only a two-year regulatory process could have done so, and they didn’t initiate one, they say, because they thought Congress would deal with it. Congressional Republicans say they expected to deal with the problem in a comprehensive higher education bill, but that has failed to pass (and in any case the proposed language would not have ended all the payments). Yet, other solutions could have been found: In the wake of revelations about the scale of the payments, the House yesterday passed an amendment to an appropriations bill, offered by Mr. Van Hollen and Mr. Kildee, that would close the loophole completely, albeit temporarily. (Of course, there is no guarantee it will become law.) And one former Education Department general counsel has written to the secretary of education, Roderick R. Paige, arguing that the loophole could have been closed immediately if officials had wished to do so.

There could be other explanations for their reluctance. One is that the president of Nelnet, Don R. Bouc—who has called for the loophole to be shut and the money to be better used—is well-connected enough to have been appointed to Mr. Paige’s advisory committee on student financial assistance. Here is another: According to a report in the Chronicle of Higher Education, Nelnet is the second-largest contributor to congressional campaigns in the student loan industry, beaten only by industry giant Sallie Mae. Over the past 18 months, the student loan industry has contributed about \$750,000 to the 49 members of the House Committee on Education and the Workforce, of which \$136,000 has gone to the committee chairman, Representative John A. Boehner (R-Ohio), and \$175,000 to Representative Howard P. “Buck” McKeon (R-Calif.), chairman of the subcommittee on higher education. Mr. Boehner’s spokesman vehemently denies any connection between the contributions and the issue and maintains that the committee’s bill would have fixed the problem, which was mentioned in the president’s latest budget. Still, it is difficult to understand, given the sums involved, why neither Mr. Paige nor Congress made this a higher priority.

For nearly a decade we have argued that Congress should reduce subsidies for banks that lend to students, and instead expand the direct-loan program, which provides about a quarter of student aid—or else reform the system to make it harder to manipulate. This scandal provides an excellent reason to look again at these questions.

#### PERSONAL EXPLANATION

#### HON. GENE GREEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 28, 2004

Mr. GREEN of Texas. Mr. Speaker, on Thursday evening, September 23, 2004, I was unable to be present for the final three votes

of the day, rollcall votes No. 470, No. 471, and No. 472, because I returned to my Congressional District in order to assist my constituents with the potential impact of Tropical Storm Ivan’s imminent landfall on the Southeast Texas Coast.

On rollcall vote No. 470, to Order the Previous Question, I would have voted “no,” so that we could fix the underlying bill (H.R. 1308) to pay for the tax cuts and avoid increasing the deficit. In addition, the bill should fix the combat pay problem for military families that denies the child tax credit and the earned income tax credit.

On rollcall vote No. 471, on H. Res. 794, the rule waiving points of order against the conference report to accompany the bill (H.R. 1308), I would have voted “no,” due to the increase in the deficit and the failure of the bill to address military families.

On rollcall vote No. 472, on the conference report accompanying H.R. 1308, I would have voted “yea,” because the legislation does provide significant tax relief to middle class families and provides important tax incentives to businesses. However, these tax cuts should have been paid for, and military families should have been included.

#### PAYING TRIBUTE TO RICHARD SHEEHAN

#### HON. SCOTT MCINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 28, 2004

Mr. MCINNIS. Mr. Speaker, I would like to take this opportunity to pay tribute to Richard Sheehan and thank him for his exceptional contributions to his community and the State of Colorado as a Jefferson County Commissioner. A commissioner since 1999, Richard is a dedicated public servant and leader in his community and I am honored to recognize his accomplishments before this body of Congress and this Nation today.

As a resident of South Jeffco, Richard has a long history of educational and vocational training. He has earned his Masters in Business Administration, his Certified Public Accountant’s license, national certification as a Public Finance Officer and his teacher’s certification in Social Studies. Richard’s rigorous academic background and passion for public service led him to serve in the Colorado State Auditor’s office and teach social studies at Aurora Public Schools. Additionally Richard served as a financial officer for Arapahoe County and taught financial reporting in the MBA program at Regis University. In the private sector, Richard has been employed as a financial analyst in the corporate offices of the Pace Membership Warehouse. In 1999, Richard was elected as a Commissioner for Jefferson County, and he has proven himself to be a great asset to the citizens he represents. This year Richard will additionally serve as the Chairman Pro Tem of the Board and the Law Enforcement Authority.

In addition to his work as a county commissioner, Richard also serves as the treasurer of Colorado Counties Inc., sits on the Denver Regional Council of Governments, the Jefferson Economic Council, and the State’s Human Services Board. What little spare time that he has remaining is devoted to volunteer work for