

homeowners age 62 and older and is an important tool providing seniors with much-needed cash flow.

By 2010, the number of elderly Americans is expected to top 40 million. Over the next 35 years, the expected number of older seniors—those age 85 and older—will quadruple from 3.5 million to 14 million. Besides finding safe and affordable housing, seniors face the challenge of paying for daily expenditures and rising healthcare costs. These growing financial responsibilities are coupled with a diminishing income and cash flow.

The reverse mortgage product fills in this gap by enabling senior homeowners to remain in their homes and maintain financial independence. Through this program, seniors convert part of the equity in their homes into tax-free income without having to sell the home, give up title, or take on a new monthly mortgage payment. Previously, the only way for a homeowner to extract cash from their home was to sell it, or to borrow against it and begin making monthly payments.

The HECM program was created to serve our seniors who are “cash poor” but “equity rich,” and the majority of loan recipients are elderly widows. The funds from a reverse mortgage can be used for anything: daily living expenses; home repairs or modifications; health care expenses, including prescription drugs or in-home care; existing debts; prevention of foreclosure; and other needs.

For example, a 75-year-old with a home worth \$100,000 could receive a reverse mortgage loan that could payout \$500 per month for almost 12 years. This loan is then repaid when the borrower dies or the home is sold.

Not only do seniors face a shortage of affordable housing, but surveys show that most seniors prefer to live out their lives in the own homes. According to a study by AARP, over 80 percent of respondents indicated that they wanted to stay in their current residence as long as possible. Further, according to the National Council on the Aging, of the over 27 million households in the U.S. over 62 years of age, 82 percent live in homes that they own and over 74 percent own those homes free and clear.

In 1998, Congress adopted legislation making the HECM program permanent, but set a cap of 150,000 loans that could be outstanding at any one time. Because production of HECM loans began to bump up against that cap, Congress first increased the authorization cap to 250,000 in 2005 and then to 275,000 in late 2006. However, there are indications that this increase may not be sufficient, and that this cap will stifle the ability of seniors to tap into this important equity as a way of addressing everyday needs. According to the Wall Street Journal, in Fiscal Year 2006, homeowners took out a record 76,351 reverse mortgages, which represents an increase of 77 percent over the previous year.

This legislation will remove the cap on the number of reverse mortgages that can be insured by the HECM program through February 15, the date on which the current Continuing Resolution expires. This measure is similar to H.R. 2892, the “Reverse Mortgages to Help America’s Seniors Act,” which was passed by the House by voice vote in the last Congress. While only a temporary fix, today’s bill will pave the way for removal of the cap through the end of 2007.

For most seniors, and most Americans, a home represents more than just a place to

live. It holds treasured memories and provides economic security to support increasingly longer lives. I urge Members to unanimously support this bill so that seniors can maintain their independence and stay in their homes.

Mrs. BIGGERT. Madam Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Georgia (Mr. SCOTT) that the House suspend the rules and pass the bill, H.R. 391.

The question was taken; and (two-thirds of those being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

STUDENT LOANS

(Ms. WATSON asked and was given permission to address the House for 1 minute.)

Ms. WATSON. Madam Speaker, this week Democrats will continue to meet the needs of the American people by introducing the legislation to cut student loans interest rates in half.

The cost of attending college continues to skyrocket, putting college out of reach for more and more students. Tuition and fees at public universities have increased by 41 percent after inflation since the 2000–2001 academic year, and fees at private universities have jumped 17 percent after inflation. Today, the typical student borrower graduates from college with \$17,500 in debt. According to the Department of Education, the rising cost of higher education will prevent 4.4 million high school graduates from attending a 4-year college over the next decade.

Madam Speaker, more than ever the health of our economy rests on having a highly skilled and educated workforce. College access is key to America’s future, and cutting student loan interest rates is key to making college more affordable to millions of Americans.

HONORING THE MARE ISLAND ORIGINAL 21ERS

Mr. GEORGE MILLER of California. Madam Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 31) honoring the Mare Island Original 21ers for their efforts to remedy racial discrimination in employment at Mare Island Naval Shipyard.

The Clerk read as follows:

H. CON. RES. 31

Whereas over 45 years ago African-American workers employed by the Mare Island Naval Shipyard in Vallejo, California, despite having work experiences and qualifications comparable to their counterparts, experienced racial discrimination resulting in the denial of opportunities in employment, training, and apprenticeship positions, supervisory positions, promotions, and awards;

Whereas in March 1961 President John F. Kennedy issued Executive Order 10925 estab-

lishing the President’s Committee on Equal Employment Opportunity and reaffirming the prohibition of discrimination against any employee of, or applicant for employment by, the Federal Government because of race, color, religion, or national origin;

Whereas Executive Order 10925 laid the foundation for title VII of the Civil Rights Act of 1964;

Whereas on November 17, 1961, 21 African-American shipyard workers at Mare Island Naval Shipyard filed a racial discrimination complaint with the Committee on Equal Employment Opportunity;

Whereas the complaint outlined nine allegations of racial discrimination in employment at Mare Island Naval Shipyard and requested that the Committee investigate and correct the deplorable conditions at Mare Island Naval Shipyard;

Whereas the filing of this complaint along with other similar complaints of racial discrimination led to an acknowledgment by then Defense Secretary Robert McNamara in 1963 that there was employment discrimination based on race in the military;

Whereas on November 8, 1963, the Original 21ers Club was officially recognized with the purpose of elevating qualified minorities in every phase of Mare Island employment, creating a better relationship between management and employees and better acquainting their membership with the working conditions of every occupation;

Whereas the actions and persistence of the Original 21ers provided the means for overturning racial discrimination in employment at Mare Island Naval Shipyard and resulted in new employment opportunities for African-American workers at Mare Island Naval Shipyard;

Whereas the Original 21ers went on to organize for equal employment opportunities in other local military facilities in the San Francisco Bay Area of California; and

Whereas the heroic deeds of the Original 21ers have remained heretofore unacknowledged: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring),

(1) that the Congress recognizes the historic accomplishments of the Mare Island Original 21ers in combating racial discrimination in employment as envisioned in title VII of the Civil Rights Act of 1964 and providing equal employment opportunities for African-American shipyard workers;

(2) that the Congress recognizes the importance of the Committee on Equal Employment Opportunity as a forerunner to the Equal Employment Opportunity Commission which continues the fight in resolving complaints of racial discrimination in employment; and

(3) that the Congress recognizes the importance of title VII of the Civil Rights Act of 1964 as a powerful and ongoing tool for eliminating racial discrimination in employment.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. GEORGE MILLER) and the gentleman from Minnesota (Mr. KLINE) each will control 20 minutes.

The Chair recognizes the gentleman from California.

Mr. GEORGE MILLER of California. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, yesterday on the occasion of his birthday people across this country took time to honor and celebrate the life of Dr. Martin Luther King. Many of us participated in acts of community service and community rallies or took time out to listen to the

words of Martin Luther King and his speeches. We were reminded that the words and works of this great civil rights leader are still timely today.

In his writings Dr. King often cited examples of how the simple but courageous acts of one or two people to fight racial discrimination had far reaching implications for the future of this country. He talked about the persistence, the relentless persistence of average individuals to fight against discrimination, to fight against injustice, and to fight against inequalities. In his cell from the Birmingham jail, he writes of James Meredith and Rosa Parks, and how the simple but selfless acts of just one person helped change the course of this country. As he saw it, these acts and the destiny of African Americans were tied up with the destiny of America.

The resolution I bring forward today honors a group of men, the Mare Island 21ers, whose destiny was tied up when they bravely took action to end racial discrimination in naval shipyards in the San Francisco Bay Area in the early 1960s.

The Mare Island 21ers were a group of 21 African American shipyard workers employed at Mare Island Naval Shipyard in Vallejo, California. At that time minorities were mostly working in unskilled positions at Mare Island, as sandblasters, laborers and cleaners, with efforts to keep them out of certain positions. The discrimination was not restricted to withholding promotions and unfair hiring practices, according to one of the workers; they faced discrimination at every turn.

Long time denied opportunity for advancement, these workers decided to organize. Under the leadership of Willie Long, a journeyman pipefitter from Shop 56 who was also a World War II veteran and a Pearl Harbor survivor, the group met in complete secrecy to protect their safety and their jobs.

Not long after the group began to meet, President Kennedy issued his executive order establishing the President's Committee on Equal Employment Opportunities and reaffirming the prohibition against discrimination against any employee of or application for employment by the Federal Government because of race, color, religion, or national origin. The order issued in March of 1961 also created a discrimination complaint process for Federal workers.

Learning of the President's executive order, the 21ers decided to file a complaint with the committee. The complaint covered deplorable conditions for African American workers at the shipyard, including the denial of promotions and access to the apprenticeship program, and general unfair treatment.

In their report they cited that there was an established unwritten practice at the Mare Island Shipyard not to upgrade third step mechanics no matter what the qualifications of the employee are at any given time. As a re-

sult, there are Negro employees with 15 or 20 years of experience still in this category while white workers with much less experience and time have moved rapidly up the ladder of promotion. They also said that Negro employees are systematically barred from supervisory positions although many are entitled to such positions by reason of seniority and experience. There are two Negro lead men and sandblasters and one Negro leading man laborer out of a force of hundreds of supervisors, and the statistics proved this discrimination. He also said that Negroes who take examinations for advancement for the most part are flunked out on later oral interviews even though they passed the previous examination. The board is made up of the top three supervisors within the shop; and so long as this situation exists, Negroes will never be able to advance through examination. Young Negro men are refused the opportunity of apprenticeship training for the most part in Shop 56. No Negro apprentices have been hired in at least 3 years. In over 20 years at Mare Island, no Negro mechanic has ever received a superior accomplishment award, to our knowledge, which included cash bonuses for those who got it. Then, in fact when the time came for apprenticeship programs, they were not given credit for the training related to their jobs and they take on their own orders in advance of themselves. In fact, Negroes are discouraged from taking any training. And, of course, when the fleet started to change in this country and we went to atomic submarines, there were no Negroes who had been selected for the training of this program.

This was the kind of discrimination that this brave group of men who had to meet in secret, who had to be very careful that anybody at the workplace would not know that they were discussing this with their fellow workers when they met at home, they said, with all of the shades drawn, this is the discrimination that they were living under in the Naval Shipyard at that time and this is the discrimination that they cited to President Kennedy's employment board. It was a complaint among many that were received by the Committee on Equal Employment in the early days of its existence. Finally, the Navy was forced to pay attention to the long history of discrimination felt by the workers at Mare Island. In August of 1963, almost 2 years after the initial complaint was filed, the Navy put policies in place to affirmatively take action on behalf of minority workers. These heroic men included Willie Long, Boston Banks, Jr., Matthew Barnes, Louis Greer, Jake Sloan, Charles Fluker, Clarence Williams, James Davis, Thomas King, Robert E. Borden, James O. Hall, Matthew Luke, Herman Moore, Jimmy James, John L. McGhee, James J. Colbert, Virgil N. Herndon, Eddie Brady, Brodie Taylor, W.J. Price, Levi Jones, Herbert H. Lane, Kermit Day, and Charles Scales.

The actions of the Mare Island 21ers resulted in new employment opportunities for African Americans at other naval bases all across the Nation.

Despite these pioneering steps, their early civil rights efforts remained in obscurity until recently. The group's surviving members still talk about the movement, but the full story was buried in the 1960s and only recently came to light as a result of a series in the newspaper articles by the Vallejo Times Herald reporter Matthias Gafni.

Mr. Speaker, in tribute to these men and their fight to end racial discrimination in the workplace, it is proper for Congress to formally recognize the Mare Island Original 21ers and thank them for their heroic actions and their gift to this Nation to end discrimination in the naval shipyards.

Madam Speaker, I reserve the balance of my time.

Mr. KLINE of Minnesota. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise in support of H. Con. Res 31.

First, I would like to thank the gentleman from California, my friend and our committee's new chairman, for bringing this important legislation to the floor of the House.

Madam Speaker, the British political philosopher and statesman Edmund Burke famously observed many years ago that, "The only thing necessary for the triumph of evil is for good men to do nothing."

Forty-five years ago, at the Mare Island Naval Shipyard, there was such a group of good men who chose not to do nothing, but instead to do something. These men whom today we know as the Mare Island Original 21ers took a brave step by coming forward and raising complaints about how they felt they were being treated and about the discrimination they faced based on their race.

Madam Speaker, we lived in a different time then. The year was 1961, and there was no Civil Rights Act protecting Americans from discrimination in the workplace based on race or color. The Equal Employment Opportunity Commission, which today works to ensure that our workplaces are free of discrimination, did not yet exist. Indeed, then-President Kennedy had only just established the Committee on Equal Employment Opportunity and the things we take for granted in our society today. That the color of one's skin, whether in a boardroom or a boiler room, simply does not matter was not yet ingrained in our national consciousness.

Now, the Original 21ers' complaint did not immediately serve to address all of the issues they faced. As with all struggles, they faced backlash and challenge. In the end, though, they prevailed.

Today, I can state with authority from firsthand experience as a former United States Marine that our Armed Forces are a model of integration and

nondiscrimination, that in today's military it truly is one's skills, talents, ability, and merit that allows men and women of any color, race, or creed to advance to the highest levels of leadership. That is exactly how it should be.

I would also echo the gentleman from California's comments with respect to the importance of title VII of the Civil Rights Act of 1964, the continued good work done by the Equal Employment Opportunity Commission and the hundreds and thousands of employers and businesses in this country who have worked to ensure that the workplace of 2007 is free from discrimination on any racial or any other grounds.

Today, as our military looks forward and continues to prepare itself for the challenge of the 21st century and beyond, we pause for a moment to look back and remember some of those who took brave first steps. The Mare Island Original 21ers are among those courageous men, and it is proper that Congress today should pause to commemorate their efforts.

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I thank the gentleman from California for his leadership and initiative on this issue.

Madam Speaker, I reserve the balance of my time.

Mr. GEORGE MILLER of California. I thank the gentleman from Minnesota for his comments and appreciate his support for this resolution.

Madam Speaker, I yield such time as he may consume to the gentleman from New Jersey (Mr. PAYNE), a member of the committee.

(Mr. PAYNE asked and was given permission to revise and extend his remarks.)

Mr. PAYNE. Mr. Speaker, let me commend the gentleman from California, chairman of the Education and Labor Committee, for bringing forth this very important resolution dealing with the equal employment opportunities in the military.

I think that it is great that we are finally recognizing these 21 brave men who had the courage to stand up and say that enough is enough. In many instances, workers are intimidated by the surroundings, by worrying about their positions, worrying about having action taken against them; and so it is always great when people decide it is time to step forward and do the right thing.

Dr. King said, in his march on Washington that there was a promissory note that was sent out by America to the, at that time, the Negroes, and that the check came back, the promissory note, marked "insufficient funds." And this was a part of the insufficient funds, people willing to work, but being denied. As a matter of fact, when World War II began, that infamous December 7 surprise attack on Pearl Harbor, our country was caught off guard; we did not have the build-up, the military wherewithal, we did not have the weapons, we did not have the ships, we did not have the tanks.

And there then became a move to try to catch up to the enemy because they were preparing for war and we were not. However, blacks were not allowed to work in the factories that were producing or tried to catch up. It actually took President Roosevelt at that time to encourage U.S. businesses, even though they were short of manpower because the draft had come in, they would not hire blacks, even though it meant that we could not prepare and produce the equipment that we needed. And so sometimes racial discrimination really makes no sense at all.

I agree with the gentlemen from California and from Minnesota who said that there have been big changes, things are different now. I would like to once again thank the gentleman from California for bringing forth this resolution.

Mr. GEORGE MILLER of California. I thank the gentleman from New Jersey for his support of this.

This naval shipyard, it has been closed and it is going through the re-used process, and it is a very, very exciting economic development plan for the city of Vallejo. It is in my district. And just down the way, down the river to San Francisco Bay is the Rosie the Riveter historic site. And at Rosie the Riveter, they talk about the various sites where we assembled the great American armada to carry supplies and troops to the Pacific during the Second World War.

In the town in which I was born, in Richmond, California, the Second World War and the Kaiser shipyards being located there overnight completed integrating the city. And of course we all know the story of women who went to work, women of all races went to work in those Kaiser shipyards; blacks went to work alongside white shipyard workers. Then they moved on, the shipyard, in peacetime at Mare Island, and that is where this discrimination took place.

Because of the actions of President Kennedy, because of the actions of people like the Mare Island 21ers and a lot of other brave people, today we look back at this as part of history in terms of workplace discrimination, certainly the Federal Government, one of the integrated workforces in the country. It is because of these kinds of actions that we can now speak of this, for the most part, as part of our historical past, but never losing sight of the sacrifice and the courage of ordinary people to move the dial toward integration from discrimination.

It wasn't easy in these communities; it wasn't easy in these workplaces. So when we see actions like this taken, I think it is quite fitting that the Congress would recognize this by passing this resolution commending the actions of courage of these 21 African American workers in the shipyard.

I thank my colleagues for support of this resolution. I thank the gentleman from Minnesota for his words in support of this resolution. I would hope

that the House would adopt it unanimously.

Madam Speaker, I yield back the balance of my time.

Mr. KLINE of Minnesota. Madam Speaker, I urge all of our colleagues to support this resolution, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. GEORGE MILLER) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 31.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those voting have responded in the affirmative.

Mr. GEORGE MILLER of California. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this question will be postponed.

COMMENDING THE FLORIDA GATORS FOR WINNING THE NATIONAL COLLEGE FOOTBALL CHAMPIONSHIP

Mr. PAYNE. Madam Speaker, I move to suspend the rules and agree to the resolution (H. Res. 39) commending the University of Florida Gators for their victory in the 2006 Bowl Championship Series (BCS) and for winning the national college football championship, as amended.

The Clerk read as follows:

H. RES. 39

Whereas, on January 8, 2007, the University of Florida Gators won the 2006 Bowl Championship Series national title with a stunning 41-14 defeat over the Ohio State University Buckeyes;

Whereas the University of Florida is one of the premier academic institutions in the State of Florida;

Whereas the University of Florida football program celebrated its 100th Anniversary this season;

Whereas the University of Florida Gators captured the South Eastern Conference (SEC) Championship title on December 2, 2006;

Whereas the University of Florida won the NCAA Championship title in basketball in April 2006;

Whereas the University of Florida is the first Division I school to hold the national championship title in both football and men's basketball concurrently;

Whereas Florida football Head Coach Urban Meyer is only the 7th coach to win a national championship in his first two seasons as a Division I college football coach;

Whereas senior quarterback Chris Leak was the Most Valuable Player of the BCS national championship game;

Whereas the Florida defense held Ohio State to only 82 yards of offense, the lowest ever for a BCS game;

Whereas the University of Florida student athletes are among the most talented in the Nation;

Whereas University of Florida fans worldwide supported and encouraged the Gators throughout the football season;