CONGRATULATING MONTGOMERY JUNIOR COLLEGE ON ITS 50TH ANNIVERSARY

HON. CONSTANCE A. MORELLA
OF MARYLAND
IN THE HOUSE OF REPRESENTATIVES
Thursday, September 28, 2000

Mrs. MORELLA. Mr. Speaker, I would like to extend my sincere congratulations to Mont- gomery Junior College as you celebrate the 50th anniversary of the Takoma Park Campus. Since the summer of 1950, MC has continued to uphold its original purpose of providing a quality education to anyone with a desire to learn. MC has maintained this commitment to both its students and faculty for 50 years. For this, I applaud your institution.

The success of the Takoma Park campus is evident in the constantly expanding curricula. Some of the more notable programs include the one-year Bliss program designed for electricians, a medical technician curriculum, and the nursing program. Each of these allow the students of MC to be competitive and skilled in the workforce.

MC is a source of pride not only in Mont- gomery County but also in the surrounding community. Through projects such as the Spitz Company Planetarium and the currently developing community health clinic, MC provides unique experiences and services to all. The Planetarium has introduced hundreds of school children and residents to the basics of astronomy, allowing imaginations to soar. The community health clinic, as part of a new Health Sciences Building, will give hands-on experience to students while providing a comfortable environment for residents in need of medical attention.

MC’s commitment and vision are the backbone of your reputation. With more than 4,000 students of all ages and backgrounds and a dedicated faculty, there is no doubt that the next 50 years will be equally rewarding. Again, congratulations to everyone at Montgomery Junior College for your educational excellence. I wish you the best as you continue to expand and serve.

PROTECTION OF THE AMERICAN DREAM ACT

HON. JAMES V. HANSEN
OF UTAH
IN THE HOUSE OF REPRESENTATIVES
Thursday, September 28, 2000

Mr. HANSEN. Mr. Speaker, for far too long, the Federal Government has required FHA loan holders of MC to pay millions in mortgage insur- ance even after the risk of loss to the govern- ment had passed. The reason I introduced the Protection of the American Dream act is that insuring people for a risk they do not have is just wrong.

Since the passage of the Home Owners Protection Act two years ago, which provided for the cancellation of private mortgage insur- ance once a conventional loan reached an 80% loan to value, many FHA borrowers began to ask why this law did not apply to their loans. After looking into the matter, I came to agree with these Americans, that like private lenders, there is no reason for FHA to charge mortgage insurance for the entire life of that loan. One of the reasons for this is that according to a Price Waterhouse Actuarial Review, less than one percent of consumers who reach an 80% loan to value default on their loan. Moreover, when a consumer with an 80% loan to value does default, in most cases no loss is incurred by the FHA or any other home loan lender.

The Protection of the American Dream Act is a pretty basic bill. I merely amends the Homeowners Protection Act to include loans made by HUD for single family homes. By doing this, FHA borrowers would not only be able to cancel their Mutual Mortgage Insur- ance once they reach an 80% loan to value, but HUD would also be required to disclose what mutual mortgage insurance was and whom it insures.

Mr. Speaker, insurance should only be re- quired when the risk warrants its purchase. in the case of the FHA’s Mutual Mortgage Insur- ance Program, FHA is forcing the people who can least afford it, to pay for insurance when there is almost no risk. The only thing we are risking is keeping people from grasping the American dream of home ownership.

PERSONAL EXPLANATION

HON. BOBBY L. RUSH
OF ILLINOIS
IN THE HOUSE OF REPRESENTATIVES
Thursday, September 28, 2000

Mr. RUSH. Mr. Speaker, on September 27, I was unavoidably detained in a Commerce Committee hearing. However, had I been present I would have voted “yes” on rollcall No. 496 (H.R. 4365) the Children’s Health Act of 2000.

TRIBUTE TO STEVEN P. AUSTIN AND EILEEN DOYLE FOR THEIR SERVICE TO THE CITIZENS OF DELAWARE

HON. MICHAEL N. CASTLE
OF DELAWARE
IN THE HOUSE OF REPRESENTATIVES
Thursday, September 28, 2000

Mr. CASTLE. Mr. Speaker, during my serv- ice as a Member of the House of Representa- tives, it has been my honor and privilege to rise and pay tribute to organizations and peo- ple who really make a difference in the Dela- ware community. Today, I rise to recognize Steve Austin, president of the Delaware Vol- unteer Firemen’s Association (DVFA) and Eileen Doyle, president of the Ladies Auxiliary of the DVFA.

Mr. Speaker, on behalf of my fellow Dela- wareans I would like to honor these two out- standing individuals, not only for their tireless efforts on behalf of the citizens of the First State, but for their tremendous contributions to the DVFA and the Ladies Auxiliary of the DVFA.

Volunteer fire departments are the corner- stone of our Nation’s emergency response ca- pability. Each year, fire kills over 6,000 people, injures about 28,000 more, and destroys more than $7 billion in property. Volunteer fire- fighters are among the most dedicated public servants. They are willing to put the safety and property of their neighbors ahead of their own on a daily basis. All too often, these brave men and women do not receive the rec- ognition they deserve. Without the services of institutions, such as the DVFA and the Ladies Auxiliary, the number of fatalities would be even greater and the threat of fire and de- struction to our communities could be even more devastating. In addition to battling fires, Delaware volunteer firefighters are involved in fire protection and safety, as well as providing first aid and emergency resources in the event of major disasters. This type of dedication is rare.

Steve Austin is a life member of the Aetna Hose and Ladder Company in Newark, DE. As a fire service advisor of the Congressional Fire Services Institute, Steve has worked tirelessly in these very halls on legislative issues that would improve training and emergency med- ical services for volunteer fire organizations throughout our country. Through his leader- ship, fire and emergency medical services have remained a vital and integral part of our community. For all of these national and local accomplishments, I was not at all surprised that the Congressional Fire Service Person of the Year in 1996.

Eileen Doyle has also played a critical role in keeping our communities safe. Whether it is as a member of the Brandywine Fire Com- pany working on innovative and creative fund- raising ventures or providing much needed as- sistance and comfort to those individuals dev- astated by the effects of Hurricane Floyd, Ei- len Doyle’s dedication to the fire service and our community shines as a bright beacon every day. The Ladies Auxiliary has a long and rich history and their dedication to the com- munity is to be commended. I salute Steve Austin and Eileen Doyle for their efforts to keep the Volunteer Fire Association and La- dies Auxiliary a strong and vital part of Dela- ware.

This week, the DVFA and the Ladies Auxi- liary of the DVFA will gather at their 2000 An- nual Conference to celebrate the anniversaries of safety and first aid to the people of Dela- ware. As a former Governor, I know first hand the important role that these dedicated and vital organizations play in recruiting and retain- ing young men and women in the public serv- ice arena. Mr. Speaker, I am proud to have this privilege to extend my warmest wishes for a successful conference. I salute and thank