

women become pregnant at least once before they reach the age of 20—one million a year.

This is a problem that has a devastating impact on California as a whole (which has the second worst teen pregnancy rate in the nation) and Hispanic teenagers in particular, who have the highest rates of teen pregnancy of any ethnic group. The cost to the United States in health care and education alone is at least \$7 billion annually, and the human cost in dreams deferred and children with limited opportunities is immeasurable. Reducing unwanted pregnancies also reduces the number of abortions.

We must act now to build on the success of existing programs that have helped reduce teen pregnancy rates nationwide so that we may ensure young women and men have the information and confidence they need to make wise choices about their sexual behavior.

The approach of our legislation is very straightforward: fund programs that work.

Over the past decade, a wide variety of teen pregnancy prevention programs have shown dramatic results in delaying teenagers' sexual activity, promoting the safe use of contraceptives, and reducing teen pregnancy. These programs don't fit a particular model: some provide comprehensive sex and HIV education, some provide information on and access to contraception, some provide economic or service opportunities to youth. Some use media campaigns, some intervention and counseling, and some youth development programs.

Successful education programs do, however, all share a common feature: they deliver the message that abstaining from sexual activity is the only 100 percent effective way to prevent teen pregnancy, but recognizing that teens will not always abstain from sex, also provide accurate information on contraception and other means to prevent pregnancy.

The grant program authorized by the bill we introduce today targets new funding at high-risk communities and groups, and allows a wide range of organizations—from local coalitions to State agencies—to apply for funds.

This bill represents an effective and proven way to move forward on teen pregnancy prevention. The program will fund diverse teen pregnancy prevention programs, so long as they are based on methods and programs that work.

This legislation is a win-win deal for teens, their families, and their communities across the nation, and I urge all of my colleague to support it.

RECOGNIZING THE GINNIE MAE
CHOICE PROPOSAL

HON. BOB BARR

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. BARR of Georgia. Mr. Speaker, as a member of Congress, and a member of the Financial Services Committee, I share the goal of increasing homeownership opportunities for American families. Our government and the Congress have made policy choices to support this goal. These policy choices have paid off for our nation and for American families with more than 67 percent of American families owning their own homes today.

The present system works well and when someone comes up with an idea to change to system, we must be very mindful of the maxim "Do No Harm." One such proposal to alter this system is called the Home Ownership Expansion and Opportunities Act, H.R. 3206 or Ginnie Mae "Choice." For the first time, this legislation would place the full faith and credit guarantee behind conventional mortgage loans.

Ginnie Mae "Choice" would—in effect—create yet another housing GSE, but with the difference being that this one would have an explicit government guarantee behind all that it does, unlike the current housing GSEs such as Fannie Mae, Freddie Mac, and the Federal Home Loan Banks.

The Ginnie Mae Choice proposal would authorize Ginnie Mae (GNMA) to guarantee securities backed by mortgages with loan-to-value ratios of over 80 percent. Interest and principle payments on these mortgages would be insured first by partial private mortgage insurance (PMI), second by insurance issued by the United States Department of Housing and Urban Development (HUD), and lastly by the GNMA guarantee.

Private mortgage insurers would assume a minimum first loss position that varies from 12 to 35 percent of outstanding principal and interest depending on the loan-to-value ratio, and the federal government (HUD and GNMA combined) would assume all residual risk. In general, loans potentially qualifying for the GNMA Choice program are conforming loans that meet the PMI requirements.

I would like to thank my colleague, Representative MARGE ROUKEMA (R-NJ) for introducing the bill. We share the common goal of wanting to increase homeownership, but upon reflection, I am not certain that this bill will achieve the stated goal. In contrast to Fannie Mae and Freddie Mac, this legislation would impose no housing goals on Ginnie Mae. If the goal of the legislation is to increase homeownership among low-income families, it would seem logical to have some kind of housing targets or loan amounts. Yet, this legislation is silent in that regard.

As a practical matter, I remain unconvinced an agency within HUD has the capacity to manage a mortgage volume of some \$30 billion per year. Granted, private MIs would pick up 12 to 35 percent of losses, but the prospect of this agency being able to manage both credit and interest rate risk on these mortgages is somewhat dubious. HUD's management track record in this regard is spotty at best.

H.R. 3206 contemplates no Risk Based Capital Standards (RBCS). Fannie Mae and Freddie Mac must adhere to strict RBCS imposed from the 1992 legislation that revised their charters. Both companies are now doing business under the RSBCSs from the 1992 legislation. Indeed, under the Risk Based Capital Standards applied to Fannie Mae and Freddie Mac, GNMA would experience losses in the range of \$9.35 billion under severe stressful conditions to \$1.86 billion under less stressful conditions—according to an analysis by Pricewaterhouse Coopers.

In conclusion, it seems H.R. 3206 is uncertain to achieve its stated goal of increasing homeownership significantly, while at the same using the explicit backing of the United States Government to potentially cause losses of several billion dollars to the taxpayers.

Therefore, I would discourage my colleagues from supporting this bill.

TRIBUTE TO MR. WILLIAM (BILL)
HEVERT

HON. ELIOT L. ENGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. ENGEL. Mr. Speaker, I rise today in order to honor William (Bill) Hevert on the occasion of his retirement after 28 years of dedicated service to Bessemer Trust Ltd.

Born in the Bronx on September 22, 1943, Bill graduated from Dewitt Clinton High School in June 1961. After graduating with a BA from City College of New York-Baruch School in 1965, Bill took a job with the Internal Revenue Service (IRS). In 1966 he joined the Medical Services Corps at Fort Meade in Laurel, Maryland where he received the Army Commendation Medal for service through January 1968 as a First Lieutenant. After finishing his service in the U.S. Armed Forces, Bill went back to the IRS for two years before he joined SD Leidersdorf as an accountant. After two years at SD Leidersdorf, Bill joined Bessemer.

For most of his life, Bill lived in the Bronx where he was respected and admired by the community around him. His dedication has touched many others, including former President George H. W. Bush and the former First Lady Barbara Bush, who had the pleasure of working with Bill in the preparation of their own tax returns. Lewis Goldstein, a friend of Bill for over forty years, fondly recalls the many holiday celebrations they shared and the many trips to places such as Palisades Amusement Park and the Bronx Zoo. He also recalls many summers spent at Rockaway where Bill and his family rented a bungalow for many years.

After retiring from Bessemer, Bill plans on spending time in New York as well as Florida. He also plans on traveling extensively with his partner, Larry Bartelsen, who is also retiring. Bill and Larry hope to use their new free time to enjoy the things they love, including the New York Philharmonic, the Metropolitan and New York City Operas, theater and dining out. I would like to congratulate both Bill and Larry and wish them all the best in their retirement.

HONORING BOB KELSEY

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. McINNIS. Mr. Speaker, I would like to recognize the selfless contributions of one individual in the Grand Junction community of Colorado who has rallied the support of others for a noble cause. In 1997, Bob Kelsey founded, and has since directed, the Catholic Outreach Day Center.

Mr. Kelsey was inspired by the words of a homeless man who was trying to find work one day. With the help of Catholic Outreach and an initial grant from the city, his vision has become a reality. The Catholic Outreach Day Center performs basic services for homeless people and provides opportunities for them to

find employment. Not only does it give them a place to shower and do their laundry, but it also aids in giving those less fortunate the tools needed to look for employment. These simple services greatly increase the odds of getting a job for those with very few resources.

Bob Kelsey has been the director of the Catholic Outreach Day Center since its creation in 1997, but at the age of seventy he is passing his responsibilities on to another. In the four years of the day center's existence, Bob, with the help of over 40 volunteers, has helped to provide more than one thousand jobs to the less fortunate members of the community.

Mr. Speaker, Bob Kelsey has dedicated many resources and provided many opportunities to those members of his community who are less privileged. The Catholic Outreach Day Center has become a very valuable asset for many people. Mr. Kelsey has touched the lives of so many and will be greatly missed, but through the ongoing support of his community his vision will survive to make a difference. Thanks Bob for your efforts on behalf of others.

TRIBUTE TO CHIEF DOUGLAS G.
SPORLEDER

HON. ZOE LOFGREN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Ms. LOFGREN. Mr. Speaker, I rise to commend Chief Douglas G. Sporleder on his retirement from the Santa Clara County Fire Department. Chief Sporleder is retiring after 21 years of service to the people of Santa Clara County.

Santa Clara County Fire Department serves an area of 137 square miles and a population of 259,000, and consists of 270 paid personnel and 40 volunteers operating a regional network of sixteen fire stations with a \$32 million budget.

Chief Sporleder is third-generation fire service. His father and grandfather were also chief officers in the fire services. Upon his retirement, Douglas Sporleder will have been fire chief for over 21 years, nearly half the time that the Santa Clara County Fire Department has been in existence.

Starting as a volunteer firefighter in 1963, Chief Sporleder attained the rank of chief in 1980 after progressing through the ranks of firefighter, captain, training chief and assistant chief. He is also the Santa Clara County Fire Marshal and the Local Mutual Aid Fire and Rescue Coordinator, and a member of the Governor's Special Arson Task Force and the California Fire and Rescue Service/FIRESCOPE Board of Directors.

Chief Sporleder's other professional accomplishments include: speaking at the National Fire Academy and the International Association of Fire Chiefs conference; certificates of appreciation from Santa Clara County, the American Heart Association; and the recipient of the American Legion Certificate of Commendation for Heroism. He has served as president of the Santa Clara County Fire Chiefs' Association, and is a member of the International Association of Fire Chiefs, the IAFC Metro Chiefs Division, the Western Fire

Chiefs' Association, the California Fire Chiefs' Association, the National Fire Protection Association, and the Special Fire Districts' Association of California.

An active participant in community service and community affairs, Chief Sporleder will be sorely missed by the Fire Department and the County. I cannot thank Chief Sporleder enough for his years of service to the people of Santa Clara County, and wish him nothing but the best in the future. He is a leader as well as someone I am proud to call my friend.

IN MEMORY OF SUSAN M. FAGAN

HON. DAVE WELDON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. WELDON of Florida. Mr. Speaker, I rise to commemorate the life and service of Susan M. Fagan, a Peace Corps volunteer, who lost her life after serving in Ghana in November. At the time of her death, Susan was visiting her family in Ohio. The cause of death is believed to be malaria.

Mrs. Fagan, of Barefoot Bay, Florida, had served in the Peace Corps from November 29, 1999, to November 2, 2001, in Akwida, Ghana, where she started tourist management committees so that the villagers could benefit directly from the burgeoning tourist industry in Ghana. Before completing her service, Susan had developed and presented to the Ghana Tourist Board a longterm plan for promoting tourism in the Akwida region. Thanks to Susan's hard work, that plan is being utilized today.

Susan is survived by her father, William Wilson, her stepmother, Linda Wilson, her sisters, Debra Moore and Shelby Wilson, and stepbrothers, Terry and Brandon Zastrow. A memorial service was conducted in East Liverpool, Ohio, on Thursday, December 6, 2001. A second memorial service was held in Florida on December 13, 2001. Susan is also survived by her deceased husband's family, father and mother-in-law, Raymond and Dona Fagan, brother-in-law, William Fagan, and sister-in-law, Dori Ziomek.

Susan embodied the best traditions of Peace Corps Volunteers, and her life and work will be deeply missed by all who knew and worked with her. Our thoughts and prayers are with her family and friends. In memory of Susan Fagan, the Peace Corps flag was flown at half-staff on December 6, 2001.

Susan helped the people of interested countries and helped promote a better understanding of Americans on the part of the people she served. Susan always saw the humor in a situation and never allowed the frustrating things about living in a developing country get her down. She considered herself very lucky to have had such an opportunity.

"I am very proud to say that Susan's life embodied the Peace Corps goals," said Ghana Country Director Leonard Floyd. We will all miss her—her family, friends, the Peace Corps staff, the Peace Corps Volunteers and all of the people who considered her a friend and family in her Ghana home of Akwida." Indeed, her example will continue to inspire us.

HUMAN RIGHTS IN CENTRAL ASIA

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. SMITH of New Jersey. Mr. Speaker, on Friday, December 21, Kazakhstan's President Nursultan Nazarbaev will be meeting with President Bush. Sometime in January, Uzbekistan's President Islam Karimov is likely to arrive for his visit. The invitations to these Heads of State obviously reflect the overriding U.S. priority of fighting international terrorism and the corresponding emphasis on the strategic importance of Central Asia, which until September 11 had been known largely as a resource-rich, repressive backwater.

As Co-Chairman of the Commission on Security and Cooperation in Europe, I have chaired a series of hearings in recent years focused on human rights and democratization in the Central Asian region.

Clearly, we need the cooperation of many countries, including Afghanistan's Central Asian neighbors, in this undertaking. But we should not forget, as we conduct our multi-dimensional campaigns, two vitally important points: first, Central Asian leaders need the support of the West at least as much as we need them.

Unfortunately, Central Asian presidents seem to have concluded that they are indispensable and that we owe them for allowing us to use their territory and bases in this fight against the terrorists and those who harbor them. I hope Washington does not share this misapprehension. By striking against the radical Islamic threat to their respective security and that of the entire region, we have performed a huge service for Central Asian leaders.

Second, one of the main lessons of September 11 and its aftermath is that repression of political opposition and alternative viewpoints is a key cause of terrorism. Secretary of State Colin Powell and National Security Adviser Condoleezza Rice have declared that the war on terrorism will not keep the United States from supporting human rights. I am hopeful the administration means what they have said. But given the sudden warming of relations between Washington and Central Asian leaders, I share the concerns voiced in many editorials and op-eds that the United States will downplay human rights in favor of cultivating ties with those in power. More broadly, I fear we will fall into an old pattern of backing repressive regimes and then being linked with them in the minds and hearts of their long-suffering peoples.

In that connection, Mr. Speaker, on the eve of President Nazarbaev's meeting with President Bush and in anticipation of the expected visit by President Karimov, as well as possible visits by other Central Asian leaders, I want to highlight some of the most glaring human rights problems in these countries.

To begin with, corruption is rampant throughout the region, and we should keep this in mind as the administration requests more money for assistance to Central Asian regimes. Kazakhstan's President Nazarbaev and some of his closest associates are under investigation by the U.S. Department of Justice for massive corruption. Not surprisingly, to keep any information about high-level misdeeds from the public—most of which lives in