

Chinese government's policies of destruction, and more powerful than the Chinese or any government's attempt to take that which cannot be taken—the dignity of the human spirit.

I am calling on the Administration to pursue a resolution condemning China's human rights practices in China and Tibet at the upcoming U.N. Commission on Human Rights in Geneva, an action the Senate unanimously endorsed by recorded vote in late February. Only through strong U.S. leadership can we build the international consensus necessary to pressure China to provide the basic human rights the Tibetan people deserve. The time to press for these fundamental rights is now and the place is the U.N. Commission on Human Rights in Geneva. ●

GINNIE MAE GUARANTY FEE

● Mr. GORTON. Mr. President, my colleague, Senator GRAMS, introduced S. Con. Res. 16 last week. I am a cosponsor of that legislation expressing the sense that the Government National Mortgage Association (Ginnie Mae) guaranty fee should not be increased.

Ginnie Mae was established to help provide affordable homeownership opportunities for all Americans by facilitating the sale of securities backed by mortgages insured or guaranteed by the Federal Housing Administration, the Department of Veteran's Affairs, and the Rural Housing Service. The Ginnie Mae guaranty assures investors in the securities that they will receive all payments due in a timely manner. Ginnie Mae assesses a fee on lenders who issue such securities and notes for this guaranty. Currently, lenders are charged six basis points per loan.

The Ginnie Mae mortgage-backed securities program has been a universal success. Almost 19 million homes have been financed through Ginnie Mae securities. Ginnie Mae creates a way for Americans who are unable to find other financing options to partake in the dream of homeownership. More than 95 percent of all FHA and VA mortgages are securitized through Ginnie Mae. It is no secret that first-time homebuyers comprise more than two-thirds of FHA home purchase loans and that about 34 percent of FHA borrowers are minorities. In its most basic form, Ginnie Mae creates homeownership opportunities for those borrowers who are typically unserved or underserved by the conventional mortgage markets.

During the last Congress, there were several attempts to increase the Ginnie Mae guaranty fee. Fortunately, most of these attempts failed. However, an increase of three basis points was adopted during deliberations on the Higher Education Reauthorization Act effective in 2004. All of the attempts sought to use the revenue gained by the increase to pay for spending elsewhere. This pattern must be stopped. Not only

should Congress refuse to raise the guaranty fee under any circumstances, but it should also seek to have this arbitrary increase repealed prior to effect.

I believe that any increase in the Ginnie Mae guaranty fee is an unnecessary tax on homeownership that would cost homebuyers hundreds of dollars in additional expense at closing and prevent thousands of families from achieving the dream of homeownership. It would defeat the very mission of Ginnie Mae.

In addition, an increase in the Ginnie Mae guaranty fee has absolutely no financial basis. Recently, the independent auditor, KPMG, confirmed that Ginnie Mae is financially sound. In fact, Ginnie Mae had a record profit of \$601 million in 1997. In that year alone, Ginnie Mae collected a total of \$326 million in guaranty fees. It paid out only \$11 million in unreimbursed claims. It is apparent that Ginnie Mae does not need the financial boost from the increase fee.

Even in this era of low interest rates, the dream of homeownership is elusive for many American families. Extensive efforts should be made to eliminate the barriers to affordable housing. Any increase in the Ginnie Mae guaranty fee creates a substantial impediment to homeownership. Such a result is unacceptable.

I ask Senators to please join me in opposing this unjustified tax on homeownership. ●

TRIBUTE TO BOB MORROW

● Mr. KERRY. Mr. President, I would like to pause for a few moments to acknowledge that those of us in Massachusetts are mourning the loss of one of our state's finest citizens, a graduate and loyal alumnus of Assumption College, a friend of the Massachusetts congressional delegation, and someone I had the privilege over the years to know as a good friend.

Mr. President, Bob Morrow's death was a shock to those of us who knew him—this wonderful man taken from his family and friends at the age of forty-five—and to those of us who looked forward to the contributions he would make in the years still ahead of us.

Although it seems a gesture wholly insufficient to honor the life of a friend lost too soon—to come to terms with the fact that a friend who was never comfortable behind a desk, who could never sit still, has come to a final rest—we can at least take the time today to remember the kind of person—and the type of friend—Bob Morrow was to those whose lives he touched.

We can certainly remember Bob's extraordinary capacity as an advocate for two of Massachusetts' pioneering high technology firms, The Riley Corpora-

tion in Worcester and Stone and Webster in Boston. Bob Morrow was a man who lived his life in a way that proved not only that you can be involved in government and brush against the legislative process without losing your soul, but that politics can be a way for the needs of our citizens to be communicated to those who represent them in Washington, D.C. In this age of seemingly endless cynicism, Bob Morrow truly enjoyed the work of advocating on behalf of the companies he represented—and they were well served by both the depth of his knowledge and the levels of his idealism.

Many of us forget that although Bob was a terrific representative of these companies in Washington—expertly guiding their federal relations—this was just one component of a job that he truly loved. Bob was also responsible for human resources management, training, public relations, and range of other services for an eight thousand employee firm. Although it is incredible to believe that a single person managed not just to juggle, but to excel, in all these enterprises, we all knew that Bob was one of those rare people capable of packing his days with wall to wall activity, because no task proved too difficult for a man who genuinely loved working with people.

Bob drew on these enormous personal talents again and again—in his work in Worcester and Boston, but also in his willingness to bring together citizens from across Massachusetts to share in a political cause or to help one of his friends. I will always be grateful for Bob's efforts to help me in my tough battle for the Senate against Bill Weld. Whether the task was large or small, organizing an event for a handful of supporters, or pulling together a dinner with the President of the United States at my home in Boston, Bob was always eager to serve—and he had a tremendous capacity to enlist others in the fights in which he was engaged.

The real measure, though, of Bob Morrow, was in his devotion to family. Few conversations with Bob did not come back to Linda and the boys. He was incredibly proud of his family. He was a wonderful son to his mother Mary, a terrific brother to his sisters. I know that, as much as we will all miss him, his wife Linda and his sons Bobby, Sean, and Tim will miss him infinitely more. I hope they know in this time of grief and sadness, we extend to them our most sincere condolences and support.

It is impossible to capture in words alone the essence of Bob Morrow. From a humble background, through hard work and an absolutely genuine optimism and enthusiasm, Bob made himself an important contributor to our state, a wonderful and loyal friend, an exemplary husband and father, and the kind of outstanding citizen that is the foundation and strength of this nation.

Bob Morrow was loved by so many—and he will be missed by us all.●

JOHN HOFFMAN

● Mr. BOND. Mr. President, I rise to honor a very special person with whom many of us have worked over the years on a variety of technical and important issues. These issues have been and continue to be of great importance to the American consumer and the world marketplace.

I learned recently that John Hoffman, currently Senior Vice President of Sprint Communications, has decided to leave and remit the ongoing telecommunications debate to others. I think that what I, and others, will perhaps miss most, is the calm, rational and fair presence that John brought to the telecommunications debate here in Congress and elsewhere.

John has spent his entire career, some thirty years, with Sprint, helping bring it from a small local exchange company to a major state-of-the-art communications company providing services to millions of businesses and consumers.

Throughout John's career, which began in 1970 while John was still in law school at the University of Missouri-Kansas City and Sprint was called United Telecom, he persevered through tough times and retained his vision of what the small company could become. I don't think there is any doubt that his ideas and efforts were right.

Sprint, today, is a global communications company at the forefront in integrating long distance, local and wireless communications services and one of the world's largest carriers of internet traffic. With John's help and diligence, Sprint built the nation's only all-digital, fiber optic network and is the leader in advanced data communications services.

John has been a good friend to me over the years. He should be very proud of his contributions to making Sprint the world class company it is today.

I wish the best to John, his wife Linda and daughter Heather. Good luck John, and feel free to call me—I know you have a phone.●

CRAGIN & PIKE'S 90TH ANNIVERSARY

● Mr. BRYAN. Mr. President, I rise today to recognize one of Nevada's oldest and most respected businesses on the occasion of its 90th Anniversary. The Las Vegas insurance firm of Cragin & Pike was begun in 1909 by Ernie Cragin and William Pike, pioneers in the truest sense of the word. In 1909, Las Vegas was a newborn city, having been founded just four years earlier as a railroad division point for the San Pedro, Los Angeles and Salt Lake Railroad.

Since its 20th century birth, when Las Vegas was established as a railroad community, the Las Vegas Valley has seen dynamic change. Cragin & Pike has enjoyed as colorful a history as the city it calls home, both witnessing and shaping the events that would make Las Vegas the world's premier city for entertainment and tourism. Ernie Cragin himself served as the mayor of Las Vegas for 25 years. William Pike saw the legalization of Nevada gambling in 1931 and the construction of the Boulder Dam completed four years later. Cragin & Pike has been a full partner to many of the city's most familiar names in business.

In a city that defines itself by the ever changing view from the Las Vegas Strip, Cragin & Pike has endured through its dedication to its customers and its rock solid business philosophies. I know that its name sake founders would be as proud as I am today to see this innovative yet faithful member of the Las Vegas community observe yet another achievement in the celebration of its 90th Anniversary. I congratulate the partners and associates of Cragin & Pike on this accomplishment, and look forward to many more.●

MIDDLE EAST PEACE PROCESS

● Mr. ABRAHAM. Mr. President, I rise today to comment on my decision to support two resolutions concerning the Middle East peace process. Both of these resolutions express congressional opposition to any efforts by either party in the peace process to attempt, through unilateral actions, to pre-judge or pre-determine the outcome of the negotiations currently taking place between the Palestinians and the Israelis. I would like to take a moment to explain why I decided to cosponsor these resolutions.

I believe that one of the most important foreign policy issues facing America today is how to encourage peace in the Middle East. Reaching a peace agreement at this time is extremely critical, not only to our strategic interests in the region, but to the parties themselves. I remain optimistic that despite the various setbacks, it will still be possible for the parties to achieve a just and lasting peace.

However, in my view, the only way to achieve such a peace is for the parties to abide by the plan of negotiations as set out in the context of Madrid, Oslo, and most recently, in the Wye Plantation Agreement. This plan clearly sets forth a structure which dictates the timetable and order of discussing certain very critical issues.

I am particularly concerned that any unilateral actions by the parties or co-sponsors which might pre-judge the outcome or change this plan would have a great potential to undermine what limited chance we have for peace in the Middle East.

Within this context, the parties, with the full support of the co-sponsors, agreed to delay the discussion of many of the most critical and difficult issues until final status negotiations, and promised not to take any unilateral actions which might pre-judge or pre-determine the outcome of those issues. My opposition to unilateral actions by any party or co-sponsor, including the United States, is well known and on the record. It was, for example, the principal basis for my opposition in 1995 to S. 1322, which mandated the relocation of the U.S. Embassy from Tel Aviv to Jerusalem.

Similarly, just as I was concerned about the potentially injurious impact on the peace process of prematurely addressing issues relating to Jerusalem, I am equally concerned about the impact of a unilateral and premature declaration by the Palestinians regarding statehood. I believe such a unilateral declaration by the Palestinian Authority would almost certainly undermine future progress toward a peace accord.

It is my understanding that the Administration's position is consistent with these congressional resolutions, and in fact the United States has maintained ongoing discussions with the Palestinians to discourage them from unilaterally declaring a state outside the context of the negotiations.

My support for both of these resolutions are based on this principle alone: That any unilateral actions by either parties or co-sponsors are disruptive and damaging to the peace process as a whole. My support for these resolutions is not a comment regarding what the Palestinian authorities should do if the peace process fails and no final status agreement can be reached. Nor is it a comment on the merits of a Palestinian state. Nor, finally, is it a suggestion that a Palestinian state should not be created as part of the final status agreement should the parties decide upon that themselves. Indeed, for the process to be successful, the Palestinians must be permitted to exercise their independence.

My support for these resolutions is thus exclusively and solely a statement that in my opinion, a unilateral declaration of a Palestinian state at this time would probably destroy any chance to reach a just and lasting peace between the parties. Peace is too important—and too much effort toward achieving such a peace has been expended by all parties and co-sponsors for it to be jeopardized in this way.●

COMMENDING HAZEL WOLF ON HER 101ST BIRTHDAY

● Mrs. MURRAY. Mr. President, it is my great pleasure to recognize Ms. Hazel Wolf of Seattle, Washington, in honor of her 101st birthday on Wednesday, March 10, 1999. Ms. Wolf, a great, great grand-mother, is a tireless advocate for conservation, environmental