

as nationwide, childcare centers have joined together to declare Friday, May 7, 1999 to be Provider Appreciation Day.

It is estimated that of the 21 million children under the age of six in America, 13 million are in childcare, at least part time. An additional 24 million school age children are in some form of childcare outside of school time.

By calling attention to the importance of high quality child care services for all children and families, the Nation's child care providers hope to improve the quality and availability of such services.

This day of recognition has been celebrated annually, since 1996, on the Friday before Mother's Day. The idea was spearheaded by a group of volunteers from my home state of New Jersey because they saw the need for a day of recognition and appreciation for childcare providers. It takes a special person to work in this field and their contribution to the quality of family life frequently goes unnoticed.

One such place, where many special people have helped improve the lives of children and parents in my district is "Children on the Green" in Morristown, New Jersey. Children on the Green is a special place. It is a center that provides quality, developmentally appropriate childcare and early education to families living or working in the Morristown community. At the same time, this center offers some of its slots to children from area shelters. Children from the Morris Shelter, Jersey Battered Women's Services, and the Interfaith Council for Homeless Families of Morris County are in attendance each day. This type of child care provides some stability to these children while offering their parents time to pursue opportunities that would help them to improve their living situations.

Mr. Speaker, I ask you and my colleagues to join me in honoring the dedicated child care providers at Children on the Green in Morristown, and the child care providers all over New Jersey and across our nation who each day give a little bit of themselves to help a child learn, make friends and feel safe and secure.

SALUTE TO WALTER D. "DEE"  
DALTON IN COMMEMORATION OF  
HIS 25 YEARS OF FEDERAL  
SERVICE

### HON. HAROLD ROGERS

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 5, 1999*

Mr. ROGERS. Mr. Speaker, we in the House of Representatives are in the midst of celebrating the 15th annual Public Service Recognition Week sponsored by the Public Employees Roundtable. This week—in ceremonies on the National Mall here in Washington and in communities all across America—we pay tribute to the inspiring work of countless public servants who give of themselves to make this Nation a better place. I am proud to recognize one such public servant today.

Mr. Walter D. "Dee" Dalton of Somerset, KY, is currently the District Manager of the So-

cial Security Administration office in Somerset. During this 25 years of dedicated service to the agency he has earned the admiration of his coworkers and the gratitude of thousands of his neighbors for his effectiveness. His career with the Social Security Administration is an inspiration to all Americans and is a sterling example of what public service is all about. Mr. Dalton's career has been built around a single idea: that reaching out and helping one's neighbors is still a noble undertaking.

In the Pulaski, Wayne and Clinton County area, thousands of citizens can testify to the fair and efficient service they receive from Mr. Dalton and the staff of the Somerset Social Security Office. This compassion for neighbors, combined with his dedicated and effective leadership, have built a solid reputation for the office that is well known across Kentucky and the entire agency.

Born in nearby Monticello, KY, Walter D. "Dee" Dalton earned a bachelor's degree in business from Campbellsville College in Taylor County, KY. The majority of his career has been in service to the Somerset office of the Social Security Administration. More than 19,000 of the citizens I represent rely upon Mr. Dalton and his fine staff of 14 for the timely administration of their Social Security benefits. More than 6,300 Kentuckians who rely on Supplemental Security Income (SSI) also depend upon the hard work of the employees of the Somerset Social Security office. This fine tradition of neighbor helping neighbor is why I believe Mr. Dalton is a fine example of the Federal employee we recognize during National Public Service Recognition Week.

Countless citizens join me in saluting Walter D. "Dee" Dalton. We all share the pride of his wife, Clorenda, and their two children, 17-year-old Rachel and 9-year-old Chip. I join his family, friends, coworkers, and neighbors in saluting him for his career of public service. We thank him for his dedication, his hard work, and his commitment to make our region of Kentucky a better place to live.

### MORTGAGE CANCELLATION RELIEF ACT OF 1999

### HON. ROBERT E. ANDREWS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 5, 1999*

Mr. ANDREWS. Mr. Speaker, economic conditions in my district have resulted in decreased home values, and in many situations, homeowners find that the value of their home is less than their outstanding mortgage. Generally homeowners who are forced to sell their home for less than the amount of the outstanding mortgage must find additional funds to pay off the lender for the mortgage shortfall. However, in some situations, the lender might forgive the shortfall as an accommodation to the homeowner.

For example, a homeowner who has become unemployed might be forced to sell because there is no income to make the mortgage payments. If the proceeds are insufficient to pay off the mortgage, the lender might forgive the shortfall—particularly if there is no

possibility of recovery from the unemployed homeowner. Although the homeowner has lost a home, as well as all equity investment, the income tax laws require that unemployed former homeowner pay taxes on the amount of the mortgage forgiven by the lender. The tax laws treat this forgiven amount as if it had been paid to the former homeowner by the lender. So, even though the former homeowner does not have money to maintain or pay off the mortgage, the tax laws require this unfortunate person to pay tax on the forgiven amount.

This outcome is patently unfair, particularly when we consider that the income tax laws allow better-situated homeowners to exclude up to \$250,000 (\$500,000 for married couple filing jointly) of gain on the sale of a home. It seems ironic that under current income tax laws, the only two classes of homesellers remaining in the tax system are: Taxpayers with capital gains in excess of \$250,000/\$500,000; and Taxpayers whose home values have declined below the outstanding mortgage.

The "Mortgage Cancellation Relief Act of 1999" rectifies this injustice by exempting taxpayers from including in ordinary income any mortgage amount forgiven by a lender, provided the proceeds of the home sale are insufficient to satisfy the qualified outstanding mortgage. This legislation introduces fairness in the taxation of a home sale, extending equity to those (former) homeowners most in need of tax relief.

### HONORING THE CONTRIBUTION OF WIC PROGRAMS

### HON. CAROLYN MCCARTHY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 5, 1999*

Mrs. MCCARTHY of New York. Mr. Speaker, I rise today in honor of WIC's 25th Anniversary and to commend WIC for their years of sterling health and nutrition service to the nation's low-income women, infants and children.

In the last 25 years, WIC has dramatically improved the nutrition and health of millions of Americans. WIC provides quality education and services to over 7.4 million pregnant women, new mothers, infants and preschool children through 10,000 clinics nationwide. It serves as a short-term intervention program designed to influence lifetime nutrition and health behaviors in a targeted, high-risk population. WIC provides quality education and services to over 7.4 million pregnant women, new mothers, infants and preschool children through 10,000 clinics nationwide.

As a nurse, I understand the importance of preventative care. Whether we are talking about health care, education or crime, services that focus on preventative care save money in the long run. That is why the WIC program is so important—it just makes sense. Studies have shown that pregnant women who participate in WIC have longer pregnancies leading to fewer premature births, have fewer low and very low birth weight babies, experience fewer fetal and infant deaths, and seek prenatal care earlier in pregnancy. WIC helps to assure normal childhood growth,