

## EXTENSIONS OF REMARKS

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 Montgomery 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 Montgomery 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 to pay millions in mortgage insurance even after the risk of loss to the government 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 insurance 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 Insurance 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 required when the risk warrants its purchase. In the case of the FHA's Mutual Mortgage Insurance 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 service as a Member of the House of Representatives, it has been my honor and privilege to rise and pay tribute to organizations and peo-

ple who really make a difference in the Delaware community. Today, I rise to recognize Steve Austin, president of the Delaware Volunteer Firemen's Association (DVFA) and Eileen Doyle, president of the Ladies Auxiliary of the DVFA.

Mr. Speaker, on behalf of my fellow Delawareans I would like to honor these two outstanding 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 cornerstone of our Nation's emergency response capability. Each year, fire kills over 6,000 people, injures about 28,000 more, and destroys more than \$7 billion in property. Volunteer firefighters 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 recognition 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 destruction 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 medical services for volunteer fire organizations throughout our country. Through his leadership, 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 Institute chose him as the 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 Company working on innovative and creative fundraising ventures or providing much needed assistance and comfort to those individuals devastated by the effects of Hurricane Floyd, Eileen 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 community is to be commended. I salute Steve Austin and Eileen Doyle for their efforts to keep the Volunteer Fire Association and Ladies Auxiliary a strong and vital part of Delaware.

This week, the DVFA and the Ladies Auxiliary of the DVFA will gather at their 2000 Annual Conference to celebrate the anniversaries

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