Valley Forge when colonies in the central part of the country failed to provide promised rations. According to Van Dusen, Governor Trumbull ''immediately ordered Commissaries Henry Chamberlain and Peter Colt to take $200,000, earlier allocated to cattle purchases, and scour the countryside for live beef. The cattle were driven in herds by Champion and his son to Valley Forge. The first herd was devoured within 5 days by the ravenous soldiers.''

In addition to the many contributions of Governor Trumbull, the men of Lebanon played a crucial role in the War effort. More than 670 men from Lebanon served in the Continental Army beginning with the Battle of Bunker Hill through to victory at Yorktown. It is estimated that this figure represented about half of the total adult population of the community. Lebanon also played host to French forces under the command of Duke de Lauzun between November 1780 and June 1781.

Today, we stand more than two centuries removed from the end of the Revolution. However, the important role of Lebanon in one of the most defining moments in our nation's history remains clear on the landscape and in the spirit of the community. The historic buildings remain on the Town Green and the rich history is maintained through the work of the Lebanon Historical Society and the new Lebanon History Museum and Visitors Center. It remains alive in the hearts of hundreds of people who gathered last month to reenact a Revolutionary War encampment.

Over the past 300 years, Lebanon has grown, changed and prospered. Although agriculture remains important, the Town's economy has changed significantly with tourism becoming increasingly important. Lebanon retains much of its rural character and its rich history, incredible mile-long Town Green and natural resources make it an integral part of the Quinebaug and Shetucket Rivers National Heritage Corridor.

Mr. Speaker, I am proud to join with the residents of Lebanon in celebrating the community's 300th birthday. We are united in the knowledge that the next 100 years will be as productive and proud as the past three centuries.

IN MEMORY OF THEODORE M. BERRY

HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 25, 2000

Mr. PORTMAN. Mr. Speaker, I rise today to pay tribute to Theodore M. Berry, a local hero who passed away on October 15, 2000. Over the past century, Ted had a profound impact on the Cincinnati area, and our nation, as a civic leader and civil rights advocate.

Ted was born in Maysville, KY, on November 8, 1905. Shortly thereafter, he moved to Cincinnati, graduating as the valedictorian from Cincinnati's Woodward High School in June, 1924. He went on to the University of Cincinnati Law School, where he paid his way by working at local steel mills. He graduated in 1931 and was admitted to the Ohio Bar in 1932.

In the 1930's and 1940's, Ted was a prominent leader at the NAACP Cincinnati branch, where twice he was elected president. In 1939, he was appointed Assistant Hamilton County Prosecutor. From 1947 to 1961, he served on the Ohio Committee for Civil Rights Legislation, focusing his attention on equal employment and fair housing issues. During this period, he also began a career as a Cincinnati City Council member.

Over the course of his life, Ted worked tirelessly to fight poverty, and, in 1964, he created Cincinnati's first Community Action Commission, which enabled Cincinnati to participate with President Lyndon Johnson's new Office of Economic Opportunity (OEO). A year later, President Johnson appointed Ted as head of OEO's Community Action Programs. Under Ted's leadership, innovative and effective programs such as Head Start were established. When he returned to Cincinnati, he became the city's first African-American mayor, serving from 1972 to 1975. Since then, he has reappeared in the public spotlight helping to advance the causes of numerous political and civic organizations.

Ted was honored by the Greater Cincinnati Chamber of Commerce as a Great Living Cincinnatian in 1984. In 1999, Cincinnati City Council approved funds to construct the Theodore M. Berry International Friendship Park along Cincinnati's riverfront. Last February, Applause! magazine honored Ted as the ''Person of the Century'' at the 10th annual Imagemaker Awards at the Arnoff Center for the Arts. In March, the Hamilton County Commissioners approved funds to construct the future Theodore M. Berry Way in Cincinnati.

Ted is survived by his wife, Johnnie Mae, and their three children: Theodore Berry, Jr., Faith Berry, and Gail Berry West. He was a dedicated public servant and strong advocate for civil rights, and, although he will be dearly missed, his accomplishments, leadership, and compassion will not be forgotten.

PAY TELEPHONES

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 25, 2000

Mr. BARCIA. Mr. Speaker, I want to spend a few minutes today discussing a segment of the communications system that we often take for granted—pay telephones. We have all had experiences using pay telephones when we are away from home. Even in these days of wireless telephones, pay telephones are essential for many Americans. They are a great convenience when we are traveling, when we are away from the office, and, in many cases, when we have an emergency.

There are about 2 million pay telephones in the country today, about 1.5 million of which are owned and operated by the same companies that operate local telephone exchanges. Another 500,000 phones are owned and operated by independent pay telephone companies. For thousands of people in rural and low-income areas, pay telephones are a source of basic telephone service. About 6% of all households in the country do not have a telephone. In poor urban areas, 25% or more of households do not have a telephone, and up to 20% of rural households do not have telephones in some areas. For families in these households, pay telephones often provide basic telephone service.

Our national policy regarding pay telephones has evolved significantly over the last twenty years. Prior to 1984, pay telephones were a regulated monopoly owned exclusively by the local telephone exchanges. In 1984, the Federal Communications Commission ordered local exchanges to provide service with independent payphone companies that wanted to install their own payphones. This development introduced competition for the first time in the payphone industry. However, full competition did not develop because charges to payphone companies were still set high enough to subsidize other services.

In 1996, another development occurred. With the 1996 Telecommunications Act, Congress stated that it wanted to further competition in the payphone industry so that there would be widespread deployment of payphones. Rates paid by payphone companies to local exchange carriers were to be based on costs so that there would not be a cross-subsidization of other services. During the late 1980s, consumers had begun to experience the convenience of dialing ''800'' numbers at payphones without having to pay for them at the payphone. As the volume of these calls increased, it became clear that, as a matter of fairness, the payphone operator should receive some compensation for them. After all, the 1996 Act mandated that the payphone owner was to be fairly compensated for each and every call of this kind since it was his or her equipment that was being used to make the call.

Unfortunately, the goals of the 1996 Act have not been fulfilled. There has been substantial confusion about the definition of ''cost-based'' rates. While the FCC has taken some steps toward defining ''cost-based'' rates, it still has not given state regulatory commissions and local exchange carriers final guidance concerning the proper standard. The FCC's Common Carrier Bureau recently ordered Wisconsin carriers to file cost-based rates so that the FCC itself could review them. However, that order was stayed after an objection was filed. My concern is that a protracted proceeding before the FCC to determine the precise definition of ''cost-based'' could mean that payphone companies will pay substantially above costs for months or even years.

A related issue is the problem of dial around compensation. It is a great convenience for consumers to be able to dial ''800'' numbers without having to put coins in a payphone. However, it's only fair—and, in fact, it is the policy of the 1996 Act—that payphone owners are fairly compensated. These companies purchase, install and maintain the equipment and pay line rates for access to the local telephone exchange. The FCC has given some guidance as to which carrier is responsible for paying compensation, but the current system has proven to have a number of serious problems. Often, several companies are involved in carrying the signal from the caller to the final destination, and it can be difficult to determine what company is responsible for paying the compensation. In many cases, all the carriers deny responsibility and payphone owners must initiate expensive litigation to receive any compensation. The FCC should move quickly to review its current approach to dial around compensation in order to resolve outstanding questions and to come up with a workable, effective system.

While these regulatory issues remain unresolved, the payphone industry and, ultimately, American consumers are being injured. Up to 300,000 payphone lines have been disconnected around the country in the last few years. Some of this may be due to the market forces from competition from wireless telephones. To the extent that market forces are reducing the number of pay telephones, that is the fair result of competition. However, it is likely that much of this reduction is due to the twin effects of payphone operators paying excessive costs for line rates and receiving inadequate compensation for dial around calls. This squeeze on payphone companies has led to the disconnection of telephones and in some cases companies dropping out of the market entirely.

In Michigan, there has been about a 25% reduction in the number of independent telephone companies in operation. The largest independent payphone company providing service in Detroit, with over 2000 phones, is in bankruptcy. I have heard story after story of payphones being disconnected, in rural areas, in urban playgrounds, and in other areas.

One of the particularly troubling aspects of this story is that we could have substantially better payphone service. The technology exists to provide Internet access, video services, and other services to consumers at pay telephones if the economic incentives allowed these developments. Today, in Europe, many of these services exist, and in a limited number of cases, they exist in the United States. However, our policy, although well intentioned, has had the effect of discouraging technological developments in the industry while individual companies struggle to survive.

I urge the FCC to look into these issues and take action to resolve these issues. Consumers in Michigan, indeed all over the country, will benefit from the Commission's efforts.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

HON. JAMES A. LEACH

OF IDAHO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 24, 2000

Mr. LEACH. Mr. Speaker, following is a section-by-section analysis of S. 1452.

S. 1452, Manufactured Housing Improvement Act of 2000 with Amendments

SECTION-BY-SECTION

Section 1. Short Title and Table of Contents. States that the act may be cited as the ''American Homeownership and Economic Opportunity Act of 2000.''

Section 2. Findings and purpose. Congressional findings are that expanding homeownership opportunities should be a national priority, that there is an abundance of conventional capital available, that communities possess ample will and creativity to provide opportunities uniquely designed to assist their citizens to achieve homeownership, and that consumers should have access to lending opportunities at reasonable costs with knowledge behind lending decisions. Purposes of the act are to encourage homeownership by families not otherwise able to afford homeownership, to promote the ability of the private sector to produce affordable housing without excessive government regulation, to expand homeownership through tax incentives such as the home mortgage-interest deduction, and to facilitate the availability of capital for homeownership opportunities.

TITLE I—REMOVAL OF BARRIERS TO HOUSING AFFORDABILITY

Section 101. Short title. This title may be referred to as the ''Housing Affordability Barrier Removal Act of 2000.''

Section 102. Grants for regulatory barrier removal strategies. Authorizes $15 million for FY 2001 through FY 2005 for grants to States, local governments, and eligible consortia for regulatory barrier removal strategies. This is a reauthorization of the same amount under an already existing CDBG set-aside (Section 107(a)(1)(H)). Grants provided for these purposes must be used in coordination with the local comprehensive housing affordability strategy (''CHAS'').

Section 103. Regulatory barriers clearinghouse. Creates within HUD's Office of Policy Development and Research a ''Regulatory Barriers Clearinghouse'' to collect and disseminate information on, among other things, the prevalence of regulatory barriers and their effects on availability of affordable housing, and successful barrier removal strategies.

TITLE II—HOMEOWNERSHIP FOR WORKING FAMILIES

Section 201. Reduced downpayment requirements for loans for teachers and uniformed municipal employees. Allows reduced downpayment requirements for FHA-insured loans for teachers and uniformed municipal employees. Authority for the provision expires September 30, 2003.

Section 202. Home equity conversion mortgages. Allows for the refinancing of home equity conversion mortgages (HECMs) for elderly homeowners. Gives the Secretary discretion to reduce the single premium payment to an amount as determined by an actuarial study, to be conducted by the Secretary within 180 days of enactment, and to credit the premium paid on the original loan. Authorizes the Secretary to establish a limit on origination fees that may be charged (which fees may be fully financed). Waives counseling requirements if the borrower has received counseling in the prior five years and the increase in the principal limit exceeds refinancing costs by an amount set by the Department; provides a disclosure under a refinanced mortgage of the total cost of refinancing and the principal limit increase.

In cases where the reverse mortgage proceeds are used for long-term care insurance contracts, a portion of those proceeds may be used for up-front costs, such as initial service, appraisal and inspection fees. Requires HUD to waive the up-front mortgage insurance premium in cases where reverse mortgage proceeds are used for costs of a qualified long-term care insurance contract.

Directs the Department to conduct an actuarial study within 180 days of enactment of the effect creating a single national loan limit for HECM reverse mortgages.

Section 203. Law enforcement officer homeownership pilot program. Requires the HUD Secretary to develop a pilot program designed to assist law enforcement officers, including correctional officers, to purchase homes in locally designated high crime areas. No downpayment is required. The borrower must have served as police officer for at least 6 months. The provision is primarily targeted for high-crime areas. Provides that the Secretary shall not approve any application for assistance received under this section that is received after expiration of the 3-year period beginning when the Secretary first makes assistance available.

Section 204. Assistance for self-help housing providers. Reauthorizes the self-help housing providers through FY 2003, at such sums for FY 2001 and such sums as may be necessary for each of FY 2002 and 2003. Allows projects with 5 or more units to use their funds over a 3-year period. Allows entities to advance themselves funds prior to completion of environmental reviews for purposes of land acquisition.

TITLE III—SECTION 8 HOMEOWNERSHIP OPTION

Section 301. Downpayment assistance. Public Housing Authorities (PHAs) are authorized to provide down-payment assistance in the form of a single grant, in lieu of monthly assistance. Such down-payment assistance shall not exceed the total amount of monthly assistance received by the tenant for the first year of assistance. For FY 2000 and thereafter, assistance under this section shall be available to the extent that sums are appropriated.

Section 302. Pilot program for homeownership assistance for disabled families. Adds a pilot program to demonstrate the use of tenant-based section 8 assistance (section 8 vouchers) for the purchase of a home that will be owned by 1 or more members of the disabled family and will be occupied by that family and meets certain requirements. Requirements include purchase of the property within three years of enactment of this Act; demonstrated income level from employment or other sources (including public assistance), that is not less than twice the Section 8 payment standard established by the PHA; participation in a housing counseling program provided by the PHA; and other requirements established by the PHA in accordance with requirements established by the Secretary of HUD.

Section 303. Funding for pilot program. Authorizes such sums as may be appropriated for a grant program to supplement demonstration programs approved under the Section 8 homeownership demonstration program. The program has a 50% match requirement.

TITLE IV—PRIVATE MORTGAGE INSURANCE CANCELLATION AND TERMINATION

Section 401. Short title. Provides that this title may be cited as the ''Private Mortgage Insurance Technical Corrections and Clarification Act''.

Section 402. Changes in amortization schedule. Clarifies that private mortgage insurance (PMI) termination/cancellation rights for adjustable rate mortgages (ARMs) are based on the amortization schedule then in effect (the most recent calculation); treats a balloon mortgage like an ARM (uses most recent amortization schedule); bases cancellation/termination rights on modified terms if loan modification occurs.