

have this opportunity to share the news of their success with my colleagues in this distinguished body.

Ivey Ranch Elementary is a model of excellence in my district, the state of California, and the nation. It has consistently demonstrated a strong commitment to educational excellence for all students. Ivey Ranch is the first school in the Oceanside Unified School District to surpass the state's goal of an 800 Academic Performance Index for all schools. Ivey Ranch students have raised their standardized test scores significantly in the past four years. Math scores at the fourth grade level increased from the 50th percentile in 1998 to the 82nd percentile in 2001. Third-graders are currently scoring above the 86th percentile in math. Overall, the school's Academic Performance Index has increased from 759 in 1999 to 829 in 2001.

In granting National Blue Ribbon status, the Secretary of Education has recognized the dedication and commitment of the administrators, teachers, support staff, and parents to the continued improvement and excellence of this school in the midst of all the recent news that is so often discouraging, it is imperative that we acknowledge this superb effort by the team that has made Ivey Ranch Elementary a National Blue Ribbon school. While there may be evil in this world, we know that there are many more people who are committed to making this world and our country a better place. Ivey Ranch Elementary is evidence that there are good people out there, doing very good work, and providing an excellent education to the children who represent our nation's future. Mr. Speaker, I am honored and proud to represent the students, teachers, administrators, and parents who contributed to this achievement. These good people deserve strong recognition of their achievements. May Ivey Ranch Elementary remind all of us that ours is a nation of hard workers and good people. Well done Oceanside Unified School District; great work Ivey Ranch Elementary.

TRIBUTE TO OFFICER FERDINAND  
J. IBABAO

**HON. ROBERT A. UNDERWOOD**

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. UNDERWOOD. Mr. Speaker, I would like to take this occasion to recognize a former student of mine, Ferdinand J. Ibabao. A former police officer on Guam, Ferdinand recently distinguished himself by doing a heroic act while stationed in Kosovo.

I have personally known this man for a long time and I can attest that he was a great asset while serving at the Guam Police Department. Upon his retirement from the island's police force, he secured an assignment as a police officer for the United Nations mission in Kosovo. While serving at this post, Ferdinand and a partner were assigned to provide security for an Austrian judge who presided over war crimes and high level criminal cases.

The incident happened late at night as the officers escorted the judge to her home. As his partner led the judge towards her quarters,

Ferdinand noticed a suspicious looking individual moving towards the judge's direction. Upon being confronted by Ferdinand, the man gruffly claimed he spoke no English. Without a second thought, Ferdinand pushed him away from the judge and patted him down for weapons.

A scuffle ensued after Ferdinand ascertained that the individual had a loaded gun. Quickly, he managed to warn his partner of the impending danger. Upon Ferdinand's warning, his partner was able to quickly usher the judge safely to her residence. Ferdinand was able to subdue the armed man who was almost twice his size. His partner was able to assist him as soon as he made sure that the judge was safely inside her house.

Meanwhile, a crowd had gathered to watch the commotion. Although he had fears of an accomplice within the growing group of bystanders, Ferdinand and his partner were able to contain the crowd until the Kosovo Police Service, the local police, arrived to place the individual under custody.

For his actions, he received a commendation from the Deputy Regional Commander of the United Nations Mission in Kosovo Civilian Police Force. His commendation partly read: ". . . the detection and arrest of an armed suspect close to the home of the VIP that you were escorting [has enhanced and improved] the image of UNMIK CivPol and the Kosovo Police Service . . . You should be proud that you have brought honor and credit to yourself, your uniform and above all the country that you represent."

At present Ferdinand and his family have relocated to Arizona where his wife is working towards a bachelor's degree in Criminal Justice at Arizona State University. She plans to attend law school in the near future while Ferdinand is looking forward to being selected for the Sky Marshal Program.

Mr. Speaker, I take great pride and pleasure in commending the acts of Ferdinand Ibabao. He represents the best of what the island has to offer. I wish him the best of luck in his endeavors and urge him to keep up the good work.

H.R. 3206, THE HOME OWNERSHIP  
EXPANSION AND OPPORTUNITIES  
ACT OF 2001

**HON. MARGE ROUKEMA**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mrs. ROUKEMA. Mr. Speaker, today, I introduced H.R. 3206—The Home Ownership Expansion and Opportunities Act of 2001. It is my intent, by introduction of this bill, to create a healthy and vibrant debate about the future home ownership opportunities for our citizens pursuing the American dream. While the home ownership rate is at its highest level ever—nearly 68 percent, there are pockets in our community who hover around the 40th percentile, because of geography, income or other factors. These unconquered pockets are the last frontier to be explored through what I believe could be public and private home ownership partnership initiatives.

H.R. 3206 is just one example of perhaps how Congress can explore new ways of thinking. It goes without saying that new sets of challenges require new ideas and different solutions.

H.R. 3206 would provide authority to the Government National Mortgage Association (GNMA) to guarantee securities of certain conventional mortgages above an 85 percent loan-to-value ratio, up to the conventional mortgage loan limits already established by existing law. This guarantee is conditioned on these hybrid mortgages meeting certain guidelines established by GNMA and insured both by private sector mortgage insurance and the Federal Housing Administration (FHA). These mortgages would meet rigorous underwriting and insurance guidelines to ensure that no undue and irresponsible risk is placed on the Federal government.

I also note that Senator WAYNE ALLARD of Colorado and Ranking Member of the Senate Subcommittee on Housing and Transportation will introduce a companion bill in that chamber today as well. While the concept in both bills is similar, differences exist.

This concept is unique and has not been tested before. If we as a legislative body believe, however, that we must further public policy to advance increased home ownership opportunities, than we must also agree to certain paradigm shifts, whether it is this idea or another put forth.

There is no question that this country has the best home ownership system in the world, having created a secondary market to provide needed capital to meet both consumer/buyer demands and finance costs. Moreover, FHA, designed to meet the needs of those credit-worthy home owners locked out of the conventional markets, is a great supplement to the private mortgage finance system.

However, we can do better. This bill is not intended to carve out winners and losers, but to spark a debate on the future of our mortgage finance system and how we can penetrate those markets that, up until now, have not been impacted, even with the best home ownership initiatives we have. Out of this debate, I am confident that new ideas will percolate and move all of our citizens onward and upward toward the American dream.

RECOGNITION OF MEN AND  
WOMEN OF THE UNITED STATES  
ARMED FORCES AND THE 3RD  
ANNUAL MILITARY APPRECIATION  
MONTH

**HON. JEFF MILLER**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. JEFF MILLER of Florida. Mr. Speaker, I rise today to honor the men and women of the United States Armed Forces and to recognize the 3rd annual Military Appreciation Month in Northwest Florida.

The events begin tonight with the Kickoff ceremony at the National Museum of Naval Aviation and continue throughout the month with events such as the Blue Angel Homecoming Air Show, Veterans Day Parades

November 2, 2001

across the Panhandle, and a performance by "The President's Own" United States Marine Band.

The strength of the United States is a direct result of the vigilance of the United States Armed Forces throughout the years. It is important for our nation to reflect on the sacrifices of so many throughout our history and also to pay respect to and be grateful for those who currently serve. While we always appreciate the men and women of the military, it is altogether fitting that we set aside time to do so publicly. Recognizing the contributions of members of the United States Armed Forces will increase our awareness, and in doing so our admiration, of the sacrifices they and their families have made to preserve the freedoms and liberties that we as Americans hold so dear.

I thank the members of our Armed Forces and their families for their service, sacrifice and dedication to our nation and the values that we hold so dear; and I commend the Chambers of Commerce, business owners, and the numerous organizations and volunteers throughout Northwest Florida for their efforts to recognize the brave men and women of the United States Military.

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HONORING THE VOLUNTEERS OF  
THE MICHIGAN VIETNAM MONU-  
MENT COMMISSION

**HON. MIKE ROGERS**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. ROGERS of Michigan. Mr. Speaker, the Michigan Vietnam Monument Commission (MVMC) was established by the Michigan Legislature in 1988 to conceptualize, design, fund and build a fitting monument on a site donated by the state of Michigan near the Capitol in Lansing. The project has been a collaboration between the public and private sectors in honoring and celebrating the patriotism of the 2,654 Michigan citizens who served, suffered, died, were imprisoned or are missing because of America's longest war. Plans to build the monument began in July of 1988 and will culminate on November 11, 2001, Veterans Day, with a formal dedication.

The volunteers who comprise the MVMC have raised more than half of the \$3.4 million in project costs from private donations. The Michigan Legislature, in cooperation with Governor John Engler, appropriated \$1.5 million in support of the monument. Other major contributors include several private businesses and labor unions.

As a veteran and former Chairman of the Michigan Senate Labor, Human Resources and Veterans' Affairs Committee, I am thrilled that the families of those who made the ultimate sacrifice for their country will have a monument to visit in memory of their loved ones. I look forward to participating in the dedication of the monument on Veterans Day which promises to be a fitting tribute to those who have served and are serving our great country.

EXTENSIONS OF REMARKS

THE VITAL ROLE OF TRAVEL  
AGENCIES

**HON. STEVE ISRAEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. ISRAEL. Mr. Speaker, I rise in support of H.R. 2945, the Ancillary Airline Industry Relief Act of 2001.

Soon after the September 11th attacks, this body passed a bill to save the airline industry from economic disaster. I supported that legislation because of the impact airlines have on our national infrastructure. But while the airlines received billions in aid, other related industries have been left to pick up the scraps.

Among those groups are the travel agents. Industry leaders say as many as 100,000 could lose their business. These men and women are the backbone of our tourism industry. They arrange for most of the air travel and almost all of the packaged tours and cruises. Even considering travel web-sites, airlines simply cannot manage the burden of arranging travel without travel agents.

Immediately following the attacks, travel agents were indispensable to their clients—helping thousands of stranded passengers. We should not leave them behind now. If we are to get America traveling again, we need to address the needs of America's travel agents. I urge my colleagues to support this legislation.

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BREAST CANCER AWARENESS  
MONTH

**HON. ROBERT A. UNDERWOOD**

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. UNDERWOOD. Mr. Speaker, I rise today in recognition of Breast Cancer Awareness Month. Breast cancer is a serious health concern for all women.

With the exception of skin cancer, more women in the United States are diagnosed with breast cancer than any other cancer each year. This year alone approximately 192,200 new cases of invasive breast cancer will be diagnosed among women, as will nearly 47,100 additional cases of in situ or noninvasive breast cancer.

After lung cancer, breast cancer is the second leading cause of cancer-related deaths among women. This year, 40,200 women are expected to die from the disease. However, few know that breast cancer also affects men. Approximately 1,500 men will be diagnosed with this type of cancer and 400 will have a terminal form of the disease.

In my district of Guam, 44 new cases of breast cancer were reported last year, for an incidence rate of 54.4 persons per 100,000 population. Since 1984, 391 women on Guam have been diagnosed with breast cancer according to the Guam Cancer Registry.

The good news is that since 1985, breast cancer incidence rates among women have continued to decline at an average of 1.3 percent each year. This decline has been attrib-

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uted to both improvements in breast cancer treatments and the benefits of mammography screening. As more breast cancers are diagnosed while in situ, we should continue to see a decline in the rates of diagnosis and of fatalities.

Although there is no proven method for reducing the incidence of breast cancer, the best line of defense for the prevention of breast cancer for women is to have regular mammograms, increase physical activity, minimize alcohol intake, and avoid obesity. Women and men are encouraged to remain vigilant about early detection.

The American Cancer Society, the Susan G. Komen Breast Cancer Foundation, Avon Breast Cancer Crusade, and several other organizations offer a host of resource programs for breast cancer patients and their families. These organizations have also played an extensive role in conducting valuable research and raising awareness about this killer disease and should be recognized and commended for their valuable proactive work.

Advances in treatment and early detection methods have made significant improvements in the health of women and men affected by breast cancer. A decade ago, a breast cancer diagnosis was often viewed as a terminal illness. Ten years later, more patients are conquering breast cancer than ever before. There are now more than two million breast cancer survivors in the United States today.

Therefore, I urge my colleagues to join in celebrating and commemorating the battle against breast cancer and support initiatives that help Americans across our nation survive the challenges of this deadly disease. Let us reach out across the nation in support of Breast Cancer Awareness Month for all American families throughout the country who have been affected by or are at risk of breast cancer and pay tribute to those who's lives have been cut short by this disease.

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CONGRATULATING JUSTINA  
BORBA

**HON. GEORGE RADANOVICH**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. RADANOVICH. Mr. Speaker, I rise today to congratulate Justina Borba for receiving a 2001 Common Threads Award. This award is presented to women in agriculture who have made a remarkable contribution to their community through volunteer work and philanthropy.

Justina Borba has been involved in her family's farm on the Westside of California's Central Valley since the early 1940's. She and her husband, Ross, raised three children who run the farm today. She has been involved with several community organizations, including the Girl Scouts, American Cancer Society, American Heart Association, Marjaree Mason Center, Agricultural Education Foundation, American Epilepsy Foundation, Valley Children's Hospital, and Community Hospitals of Fresno. St. Agnes Hospital awarded Justina the "Christ the Healer" award for her community involvement.