

passage of important legislation—the most notable being Public Law 42, which established trial by jury in certain cases within the jurisdiction of the District Court of Guam. In addition to a wide range of bills which codified the island of Guam's administrative and corporate procedures, the establishment of the Guam Memorial Hospital, the only civilian hospital, took effect during the Senator's tenure.

Although undoubtedly a very distinguished political figure, Senator Torres left a more distinct mark in the field of education. Born on July 27, 1911, to William G. and Agueda Iglesias Johnston, the senator took a path not much different from the ones taken by her parents. As the daughter of prominent educators, her parents' profession led her to devote her life to the field of education. Having received training in California, Senator Torres returned to Guam in 1932 to be a teacher. She married a successful local entrepreneur, Jose Calvo Torres, shortly thereafter. Mr. Torres passed away in 1946. The Senator took over his business ventures and quickly became a respected member of the local business community.

Having noted the lack of educational opportunities for Guam's handicapped children, Senator Torres decided to sell her business interests in 1958 in order to pursue a degree in elementary and special education. Upon completing her Master's Degree at the University of California in San Diego, she came back to Guam to become a consultant for the island's only school for the physically and mentally handicapped children. She later became its principal. Under her direction, the school developed and implemented educational and vocational programs which she added to the customary custodial care provided by the school to handicapped children.

She retired from government service in 1975 and, in recent years, has served the community through her involvement in civic organizations. She was a member of the University of Guam Board of Regents, the Guam Economic Development Authority, the Marianas Association of Retired Citizens. She was a co-founder and charter member of the Guam Lytico-Bodig Association, she has served as chair to the Guam Memorial Hospital's Board of Trustees and she was a past-president of the Guam Association of Retired Persons.

For all her work and accomplishments, Senator Torres was conferred numerous awards and commendations. She has received several commendations from the Guam Legislature including Resolution 282 from the 20th Guam Legislature which recognized and commended her love and service for the people of Guam. In addition, she was also awarded an honorary Doctor of Law Degree from the University of Guam in 1981 and the Distinguished Leadership Award from the American Biographical Institute for Outstanding Education.

Senator Cynthia Johnston Torres leaves a great legacy of service and devotion to the island and people of Guam. A pioneer in the field of politics and education, her endeavors and accomplishments provide inspiration to the men and women of Guam. As we mourn her passing, her perseverance and energy will forever live in our hearts.

Adios, Senator Torres, yan gof dangkalo na si Yu'os Ma'ase ginen todos I taotaon Guam.

You are an inspiration to the people of Guam and to our nation. During Women's History Month and beyond, we will celebrate your life and your legacy.

THE "VETERANS AMERICAN DREAM HOMEOWNERSHIP ASSISTANCE ACT"

HON. WALLY HERGER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. HERGER. Mr. Speaker, I rise today to join with my Ways and Means colleague Congressman KLECZKA in introducing the Veterans American Dream Homeownership Assistance Act. This very worthy legislation will help veterans in five states, including California, to achieve their dream of home ownership.

Five states—Wisconsin, California, Texas, Oregon, and Alaska—have a program in which the states issue tax-exempt bonds to finance home mortgage loans to veterans. Under a little-known provision in the 1984 tax bill, veterans living in those five states who began military service after 1976 are prohibited from receiving a state-financed veterans home mortgage.

This means that our servicemen and servicewomen who served in Grenada, Panama, and the Gulf War cannot get veterans home mortgages from their own state government while veterans who served before that time are fully eligible. Are those who began serving their country after 1976 any less deserving than their predecessors?

This arbitrary cutoff was created to raise revenue for the 1984 tax bill by limiting the use of tax-exempt bonds to finance state veterans mortgage programs. In 1984, there were very few veterans who entered service after 1976. Because of their small numbers, the affected veterans were unable to stop this unfair change in the law. But, fifteen years later, there are hundreds of thousands of veterans who have served our country honorably in that period and they are calling for a change in the law. The state veterans affairs departments believe that if this bill becomes law, they can help a great number of the post-1976 veterans purchase their own home.

Our bill will simply eliminate the arbitrary cutoff that exists under current law. Under our proposal, former servicemen and servicewomen who served our country beginning in 1977 or any other year after that will be eligible to apply for a home mortgage loan provided by their state. This legislation does not increase federal discretionary spending one cent—it simply allows the states to help their veterans own a home regardless of when they served.

Mr. Speaker, arbitrary rules in the tax code should not stop our states from helping all veterans who served our nation honorably. I urge my colleagues on both sides of the aisle to join with us in supporting this measure to assist those who have spent so much of their lives defending our freedom.

EXPANDING HOMEOWNERSHIP

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. LaFALCE. Mr. Speaker, this week, I introduced two bills designed to strengthen the Federal Housing Administration (FHA) single family mortgage loan program. The two bills, H.R. 859, the "FHA First-time Homebuyer Act" and H.R. 858, the "FHA Down Payment Simplification Act," would expand homeownership, reduced defaults on FHA loans, and simplify the process of securing an FHA loan.

The first bill, the "FHA First-time Homebuyer Act" would pass along to first-time homebuyers the saving from HUD's recent cut in the FHA up-front loan fee into a dollar for dollar reduction in the required down payment. In addition, by conditioning this down payment reduction on a requirement of homeownership counseling, the legislation would reinstate the financial incentive for first-time homebuyers to undergo pre-purchase homeownership counseling, thus reducing default rates for these borrowers.

Late last year, HUD reduced the up-front premium customarily charged on single family FHA loans from 2.25% to 1.50% of the loan amount. However, because of a quirk in the statutory formula which sets maximum loan limits, not a single dollar of this premium reduction accrues to the borrower with respect to lowering the down payment. Thus, a major portion of the benefit of the fee reduction benefit is deferred until the loan is paid off or prepaid—which could be years or even decades later.

My legislation would allow 100% of the recently announced FHA fee reduction to be passed along to a first-time homebuyer in the form of a reduced down payment. This will have the effect of reducing a borrower's down payment by as much as \$1,755, depending on the loan size. Reduced down payments will make it easier for young families to buy a home.

Moreover, this down payment reduction will not pose a risk to the FHA single family mortgage fund, since maximum loan-to-value levels, even with this change, will not be any higher than they were prior to last year's fee reduction. In practice, the legislation would have the effect of reducing defaults, because the lower down payment option is conditioned on the borrower competing a course in homeownership counseling.

The second bill, the "FHA First-time Homebuyer Act" would make permanent the temporary FHA down payment simplification formula, which is scheduled to expire in December of next year. The FHA down payment simplification formula is widely considered to be a tremendous improvement over the confusing, two-part down payment formula that preceded it.

Unfortunately, our recent practice of providing only a periodic extension of this improved down payment formula has resulted in unneeded uncertainty. Last year, as its interim status was about to expire, the FHA Commissioner was forced to issue a clarification that loans closed before October 1, but insured

after October 1 were eligible for the simplified treatment. Subsequently, Congress was forced to step in to pass a stop-gap 30-day extension, and then a further 26 month extension of the simplified formula, through December, 2002. A permanent extension, supported by the major real estate organizations, would avoid these periodic crises.

FHA is an effective program which helps middle class and low-income families buy a home, and makes a \$2.4 billion annual profit for the government. These two bills will make it even better.

SOUTH BAY WOMEN'S SUMMIT

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Ms. HARMAN. Mr. Speaker, in honor of International Women's Day, I would like to highlight an event occurring in California's 36th District in April. To recognize women throughout my district, the Women's Coalition South Bay is sponsoring the South Bay Women's Summit.

This Summit will give us the opportunity to discuss issues important to women around the world, such as workplace and pay equity and improved childcare.

Mr. Speaker, another critical issue that will be discussed is reproductive choice. I respect every woman's personal decision on choice, and feel strongly that Congress should not dictate to women how that choice should be exercised. This right is coming under attack around the world, and here in the United States. The South Bay Women's Summit will give women the chance to talk about ways we can protect this right, including ensuring access to Mifepristone and allowing U.S. funding of overseas family planning clinics.

The women of the South Bay provide networking opportunities, a shoulder to lean on, and the chance to relax with good friends. I am proud to be participating in the South Bay Women's Summit, which will illuminate issues that deserve our attention, and provide a framework for future action.

OUR SERVICEMEN DESERVE MORE

HON. JO ANN DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mrs. JO ANN DAVIS of Virginia. Mr. Speaker, I rise today to address the needs of our servicemen. Often, we will hear that our servicemen require a pay raise. That is absolutely true, however, not for the reasons usually cited. They simply deserve it.

Mr. Speaker, over the past several months I have had the opportunity to visit the military bases in my district and to speak with many of the junior soldiers, sailors, and Marines about their service. Without hesitation, they have all told me that they love serving the country, but are frustrated by the constant deployments, poor housing, and a constant lack of spare parts.

I realize that we have addressed some of these problems, but we have much more to do. If we do not more fully address them, we will shortchanging not only ourselves, but actively endangering our grandchildren. However, the issue remains, our servicemen deserve more.

Mr. Speaker, I am proud to say that our President has forwarded a budget that will allow us to substantively increase our servicemen's pay and benefits. This is good for the present, however, more needs to be done in the long term.

The realities are ugly. Our servicemen are underpaid. Furthermore, over the past several years, we have set military pay .5% below the Employment Cost Index. This was wrong. It shouldn't have happened. But worst of all, it treats our servicemen as second-class citizens. While civil service has never paid as much as the civilian sector, we should at least ensure that those who provide the most important civil service, defense of our nation, the same level of compensation as other government employees.

This is an issue of justice, and an issue of fundamental fairness. It is not acceptable to ignore this issue any longer.

Mr. Speaker, now I realize that this is something that cannot be solved overnight. However, it is an issue that we must address for the future. For, if we continue to treat our soldiers, sailors, airmen and Marines in such a manner, they will eventually realize that our servicemen will vote with their feet.

While they won't rank it first among their problems, our servicemen do cite this injustice. But, let me take a minute to cite why this is even more urgent. Our services, with our encouragement, have fundamentally transformed to become more family friendly. As a result, the pressure on many servicemen increases when they are forced to move overseas. Oftentimes, their spouse is unable to find employment, and as result, these families lose a significant part of their income.

Mr. Speaker, families are a force multiplier when you deal with an all volunteer force. They are a motivator and an integral part of our defense strategy. Because of this, we must address inadequate pay. The time has come. We need to address this now and for the future. We have waited too long.

We must raise our servicemen's pay.

TRIBUTE TO LARRY MAZZOLA

HON. NANCY PELOSI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Ms. PELOSI. Mr. Speaker, I rise to pay tribute to a great San Francisco leader, Larry Mazzola, for his years of dedicated service to the community. The Bay Area Union Labor Party is honoring Larry, and it is my privilege to join them in praising this outstanding San Franciscan.

When Larry entered the workforce in 1961, he began as an apprentice in the UA. Upon his graduation, he became an Assistant Apprenticeship Coordinator. Working with the UA's Local Union 38 in San Francisco, he be-

came a Business Agent in 1972. By 1980 he had risen to be Business Manager of Local 38 as his father had before him. In addition to his responsibilities as Business Manager, he currently serves on the UA's General Executive Board.

Outside of his work with the UA, Larry has been active in a broad array of positions in the labor movement. For more than twenty years, he has served as the President of the San Francisco Building and Trades Council and serves on the Executive Committee of the San Francisco Labor Council. In both of these roles, Larry's leadership has helped to unify and develop San Francisco's labor movement. Larry has also been a member of the advisory board of San Francisco Community College's Labor Studies Program since 1972.

Larry has also twice served as an official for the City and County of San Francisco. He has brought a consistently thoughtful voice to his service on the San Francisco Airport Commission since his appointment in 1994. From 1993-1995, he served with distinction as a Commissioner on the San Francisco Recreation and Parks Commission.

Not only has Larry given much of his own life to the labor movement, but he has given it the next generation of leadership as well. As he once followed in his father's footsteps, Larry's sons are now following in his. Larry Jr. is now the Business Agent for UA Local 38 and Stephen is the Assistant Apprenticeship Coordinator.

Larry Mazzola has been an outstanding leader for San Francisco. His work in the labor movement and in the community has earned him the respect and appreciation of our City. I join his mother, Vera; his wife, Stephanie; and his children, Lori, Larry Jr., and Stephen in congratulating him on this award.

IN HONOR OF SADIE VILENSKY'S 103RD BIRTHDAY

HON. LORETTA SANCHEZ

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Ms. SANCHEZ. Mr. Speaker, today I pay tribute to a very prominent and inspirational woman on her 103rd birthday—Sadie Vilensky.

Sadie was born on March 8, 1898, in Henry Street Hospital in New York City, New York. She and her family moved to Jersey City, New Jersey in 1904. As a beautiful, young woman (she still is today), she married and moved with her husband to Scranton, Virginia in 1922. In 1929, she and her husband moved with their son and daughter to Los Angeles, California where they reside today.

In the 1930's Sadie and her family joined the Beth Jacob Synagogue, an orthodox sect of the Jewish religion. She served as the secretary to the Sisterhood for many years. Today, she is the oldest member of the synagogue. Her other affiliation is with the Jewish War Veterans Ladies Auxiliary. Sadie served in many offices in the organization include being elected President of Auxiliary #66.

During the 1940's Sadie was an office manager of the Mount Sinai Hospital Clinic which