

American-Croatian Lodge, located in Eastlake, Ohio, as they celebrate their 25th anniversary. The American-Croatian Lodge, Inc. serves as a connector that binds Croatian Americans to their faith, heritage and history.

The Croatian Lodge, Inc. was developed and built by a small group of Croatian Americans residing in Greater Cleveland with a unified focus of promoting business ventures, partnerships and educational opportunities for Americans of Croatian heritage. The Lodge continues to serve as an anchor for the Greater Cleveland Croatian community and as the "home base" for numerous Croatian-American businesses. The Croatian Center, set on picturesque rural acreage in Chardon, Ohio, includes two soccer fields, a full size ball field, picnic areas, and a smaller field next to a pavilion. The Lodge is open to the public and is a venue for families and organizations celebrating milestone moments.

A critical component of the American-Croatian Lodge, Inc. is the Croatian Heritage Museum & Library, where the history, customs, fashion, art, music and faith of Croatia is presented and preserved. The Museum and Library is currently presenting a new folk art exhibit, entitled: "Maiden, Mother, Woman of Wisdom," which illuminates the role of Croatian women.

Mr. Speaker and colleagues, please join me celebrating the members of the American-Croatian Lodge, Inc. of Eastlake, Ohio as they celebrate twenty-five years commitment to preserving and promoting Croatian culture. The ancient and rich culture of the Croatian people adds strength to the foundation of our Cleveland community and our nation.

TRIBUTE TO CITIZEN OF THE  
YEAR OSCAR GUTIERREZ

**HON. KEN CALVERT**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 25, 2010*

Mr. CALVERT. Madam Speaker, I rise today to honor and pay tribute to an individual whose dedication and contributions to the community of San Clemente, California are exceptional. San Clemente has been fortunate to have dynamic and dedicated young people who willingly and unselfishly give their time and talent and make their communities a better place to live and work. Oscar Gutierrez is one of these young leaders. On February 25, 2010, Oscar will be honored at the San Clemente Chamber of Commerce Annual Meeting and Award Ceremony where he will receive the 2009 Citizen of the Year Award.

Eighteen year old Oscar Gutierrez resides with his mother and sister in San Clemente. Sadly, Oscar lost his father in 2005. At age 13, Oscar started working to help financially support his family. In addition, he joined the Orange County Sheriffs Explorer Program, Post 449. On December 4, 2008, Oscar was home doing his homework when he heard screams coming from outside. He looked out and saw smoke and flames billowing from the apartment building next door. Oscar grabbed a fire extinguisher, and along with his sister and a cousin, who are also Explorers, and ran to help. Sheriffs deputies were evacuating the building so Oscar began checking around to make sure everyone was safe.

It was then that he noticed an elderly couple on a second floor balcony waiting for assistance. Smoke was pouring out of their apartment and they were beginning to panic. The woman was in a wheelchair and the husband seemed frail. The only way down was an exterior flight of stairs. Oscar did not hesitate: he recruited the help of another neighbor, ran up the stairs and carried the woman in her wheelchair down the stairs to safety.

Oscar graduated from San Clemente High School in 2009 and is attending college at California State San Marcos as a Sociology Major. He has received multiple scholarships and also works at Pedro's Tacos. He continues to attend the Explorer Program four times a month. He is the first one in his family to go to college.

Oscar Gutierrez at the young age of 18 is a hero and a model citizen. He is a hard working individual who cares deeply about San Clemente and its citizens. Oscar is truly an incredible young man who has a very bright future. Oscar's actions and selflessness have contributed immensely to the betterment of the community of San Clemente, California. I join the many community members who are grateful for Oscar and salute him as he receives the 2009 Citizen of the Year Award.

IN TRIBUTE TO REPRESENTATIVE  
JOHN P. MURTHA OF PENNSYLVANIA

SPEECH A

**HON. ROBERT A. BRADY**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 24, 2010*

Mr. BRADY of Pennsylvania. Madam Speaker, thank you for allowing me to say a few words about our friend Jack Murtha. First, I would like to advise Mrs. Murtha that I am her adopted son. I don't know if Jack ever told you (Mom). But, he did adopt me.

He took me under his wing. It was warm in the winter and cool in the summer. He also taught me a few things. He taught me to be courteous to everyone and that everyone is special. He made us all feel special. He was more comfortable with the privates than with the generals. He made everyone feel important.

He would make the little people feel needed and appreciated. He had a great sense of humor and enjoyed telling his stories and jokes. He had a big heart and tremendous compassion for people.

Unfortunately, a whole lot of people—including our illustrious press—never knew that Jack Murtha.

With the exception of his family, I was more fortunate than all of you. Every Thursday or Friday before we broke for the week, I would say goodbye to him. Because of his knee problem, I would help him down from his seat—the only reserved seat in Congress. Then, I would shake his hand and give him a kiss goodbye. I did not know Wednesday January 27th would be the last time I would kiss my friend good bye.

Jack Murtha was your friend. Jack Murtha was the best friend of the men and women in uniform. He will be deeply missed. We will never see another Jack Murtha.

LETTER FROM PROFESSOR ROBERT D. AUERBACH, LBJ SCHOOL OF PUBLIC AFFAIRS AT THE UNIVERSITY OF TEXAS

**HON. RON PAUL**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 25, 2010*

Mr. PAUL. Madam Speaker, I would like to enter into the RECORD the following letter from Professor Robert D. Auerbach, a professor at the LBJ School of Public Affairs at the University of Texas. This letter provides additional information regarding remarks I made at yesterday's Financial Services Committee Humphrey-Hawkins hearing, remarks which Federal Reserve Chairman Bernanke categorized as "bizarre."

THANK YOU CONGRESSMAN RON PAUL FOR BRINGING THESE IMPORTANT FACTS TO THE PUBLIC'S ATTENTION

I thank Congressman Ron Paul for bringing to the public's attention the Federal Reserve coverup of the source of the Watergate burglars' source of funding and the defective audit by the Federal Reserve of the bank that transferred \$5.5 billion from the U.S. government to Saddam Hussein in the 1980s. Congressman Paul directed these comments to Federal Reserve Chairman Ben Bernanke at the House Financial Services Hearing February 24, 2010. I question Chairman Bernanke's dismissive response.

BERNANKE: "Well, Congressman, these specific allegations you've made I think are absolutely bizarre, and I have absolutely no knowledge of anything remotely like what you just described."

The evidence Congressman Ron Paul mentioned is well documented in my recent book, *Deception and Abuse at the Fed* (University of Texas Press: 2008). The head of the Federal Reserve bureaucracy should become familiar with its dismal practices.

First, consider the Fed's coverup of the source of the \$6,300 in hundred dollar bills found on the Watergate burglars when they were arrested at approximately 2:30 A.M. on June 17, 1972 after they had broken into the Watergate offices of the Democratic Party. Five days after the break-in, June 22, 1972, at a board of directors' meeting of officials at the Philadelphia Fed Bank, it was recorded in the minutes [shown on page 23 of my book] that false or misleading information had been provided to a reporter from the Washington Post about the \$6,300. Bob Woodward told me he thought he was the Washington Post reporter who had made the phone inquiry. The reporter "had called to verify a rumor that these bills were stolen from this Bank" according to the Philadelphia Fed minutes. The Philadelphia Fed Bank had informed the Board on June 20 that the notes were "shipped from the Reserve Bank to Girard Trust Company in Philadelphia on April 3, 1972." The Washington Post was incorrectly informed of "thefts but told they involved old bills that were ready for destruction."

The Federal Reserve under the chairmanship of Author Burns not only kept the Fed from getting entangled in the Watergate coverup, which the Fed's actions had assisted, it allowed false statements about bills the Fed knew were issued by the Philadelphia Fed Bank to stand uncorrected. Blocking information from the Senate and House Banking Committees [letters shown in my book, Chapter 2] and issuing false information during a perilous government crisis imposed huge costs on the public that had insufficient information to hold the Fed officials accountable for what they had withheld

from the Congress. Had the deception been discovered the Fed chairmen following Burns may have been forced to rapidly implement some real transparency to restore the Fed's credibility. That would have reduced or eliminated many of the deceptions, and corrupt practices that are described in my book.

The second subject brought up by Congressman Ron Paul is the exposure of faulty examinations of the Federal Reserve of a foreign bank in Atlanta, Georgia through which \$5.5 billion was sent to Saddam Hussein that a Federal Judge found to be part of United States active support for Iraq in the 1980s.

On November 9, 1993, several federal marshals brought a prisoner, Christopher Drogoul, into my office at the Rayburn House Office Building of the U.S. House of Representatives. The marshals removed the manacles. Drogoul took off his jump suit and changed into a shirt, tie, and business suit. He immediately looked like the manager of the Atlanta agency with domestic headquarters in New York City of Banca Nazionale. Drogoul had come to testify about a "scheme prosecutors said he masterminded that funneled \$5.5 billion in loans to Iraq's Hussein through BNL's Atlanta operation. Some of the loans allegedly were used to build up Iraq's military and nuclear arsenals in the years preceding the first Gulf War."

Drogoul's "'off book' BNL-Atlanta funding to Iraq began in 1986 as financing for products under Department of Agriculture programs." The loans allegedly had been authorized by the U.S. Department of Agriculture. Since Drogoul told the committee he was merely a tool in an ambitious scheme by the United States, Italy, Britain and Germany to secretly arm Iraq in their 1980-88 war, the testimony was politically contentious and unproven. He was sentenced in November 1993 to 37 months in prison and he had already served 20 months awaiting his sentencing hearing.

U.S. District Judge Ernest Tidwell found that the United States had actively supported Iraq in the 1980s by providing it with government-guaranteed loans even though it wasn't creditworthy. The judge said such policies "clearly facilitated criminal conduct."

Gonzalez was drawn to Drogoul's answer about the Fed examiner who had visited his Atlanta operation. Gonzalez said that:

"At the November 9, 1993 Banking Committee hearing I asked Christopher Drogoul, the convicted official of the Banca Nazionale Del Lavoro agency branch in Atlanta, Georgia, how the Federal Reserve Bank examiners could miss billions of dollars of illegal loans, most of which ended up in the hands of Hussein.

Mr. Drogoul stated:

The task of the Fed [bank examiner] was simply to confirm that the State of Georgia audit revealed no major problems. And thus, their audit of BNL usually consisted of a one or two-day review of the state of Georgia's preliminary results, followed by a cup of espresso in the manager's office."

Gonzalez was appalled at the lack of effective examination of a little storefront bank and also appalled by the gifts exchanged by officers of the New York Federal Reserve and the regulated banks in New York City where the main U.S. office of BNL was located. A description of what followed is in my book.

The Fed voted in 1995 to destroy the source transcripts of its policy making committee that had been sent to National Archives and Records Administration. Chairman Alan Greenspan had the committee vote on this destruction, telling the members: "I am not going to record these votes because we do

not have to. There is no legal requirement." (p. 104 in my book.) Greenspan thus removed any fingerprints on this act of record destruction. Donald Kohn, who is now Vice Chairman of the Board of Governors at the Federal Reserve, answered some questions I had sent to Chairman Greenspan about this destruction. Kohn replied in a letter on November 1, 2001 to me at the University of Texas that they had destroyed the source records for 1994, 1995 and 1996, they did not believe it to be illegal and there was no plan to end this practice. That is one reason why the Federal Reserve audit supported by Congressman Ron Paul is needed. The Fed must stop destroying its records.

A SPECIAL TRIBUTE TO KEN MORROW, MEMBER OF THE 1980 UNITED STATES OLYMPIC GOLD MEDAL HOCKEY TEAM

**HON. ROBERT E. LATTA**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 25, 2010*

Mr. Latta. Madam Speaker, it is with great pride that I rise to pay tribute to Ken Morrow, Olympic gold medalist and U.S. Hockey Hall of Fame inductee. The City of Bowling Green, Bowling Green State University, and the greater Northwest Ohio community celebrate this great American athlete.

In an incredible achievement in 1980, Ken Morrow was a member of hockey teams that won an Olympic gold medal and the Stanley Cup. At the age of 23, Ken Morrow was a member of the 1980 USA Miracle on Ice American hockey team that won the gold medal for the United States of America in Lake Placid, New York. Ken Morrow was also a member of the New York Islanders, who won the Stanley Cup in 1980.

A Bowling Green State University alumnus, Ken Morrow was an NCAA West All-American athlete in 1978. Morrow was also named player of the year for the Central Collegiate Hockey Association. He was drafted by the New York Islanders in 1976; however, Morrow remained in college until graduating in 1979.

Ken Morrow played a total of ten seasons in the National Hockey League (NHL). During his professional hockey career he helped the New York Islanders to win four straight Stanley Cup titles. Following his career as a hockey player, Morrow began a coaching career in the NHL. He was later inducted into the United States Hockey Hall of Fame, and in 1996 received the Lester Patrick Award for his accomplishments in the sport of hockey.

Madam Speaker, I ask my colleagues to join me in conveying special gratitude to Ken Morrow as we celebrate this accomplished individual. Our communities are well served by great Americans like Ken Morrow. On behalf of the people of the Fifth District of Ohio, I am proud to recognize Ken Morrow.

HEALTH INSURANCE INDUSTRY  
FAIR COMPETITION ACT

SPEECH OF

**HON. BOB ETHERIDGE**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 24, 2010*

Mr. Etheridge. Mr. Speaker, I rise today in support of H.R. 4626, Health Insurance In-

dustry Fair Competition Act. This legislation is another step in Congress' work to reform health care to bring down costs and expand choices for all Americans. Last year, we worked to make sure seniors could keep their doctors by reforming the Medicare payment system. This bill cracks down on insurance companies that are taking advantage of obsolete laws to manipulate premiums. The next step will be to protect North Carolina families from additional insurance company abuses, bring down health care costs and turn around the crushing effects of skyrocketing health care costs on our national debt.

H.R. 4626 will restore competition and transparency to the health insurance market. Competition is the engine that drives our economy, spurs innovation, and ensures that the American consumer receives a fair deal on goods and services. But for far too long, the health insurance industry has played by a different set of rules. Since 1945, the McCarran-Ferguson Act has exempted the business of insurance from federal antitrust laws. This bill repeals that blanket antitrust exemption afforded to health insurance companies. Under H.R. 4926, health insurers will no longer be shielded from legal accountability for price fixing, dividing up territories among themselves, sabotaging their competitors in order to gain monopoly power, and other such anti-competitive practices.

When NC families are hurting, doing nothing really isn't an option for me. I've heard from thousands of neighbors in my district who are suffering under the current system. I receive calls, letters and emails on health care literally every day.

Sheila is a woman from Raleigh who fears she will suffer the same fate as her sister who died from asthma because she couldn't get coverage. Linda from Sanford is a nurse who's tired of insurance industry bureaucrats interfering with patient care. Nancy from Louisburg says she's not looking for a handout, just a fair playing field because everyone should be able to get insurance. Dan is a young man from Raleigh whose fiancé's coverage was denied when she got sick. Peggy from Rocky Mount wants affordable coverage for small business workers and the self-employed who pleads, "please don't let the insurance companies win this time." These are the voices of regular folks on North Carolina's Main Streets and country roads.

Mr. Speaker, making sure every American has access to affordable health insurance and high-quality health care is one of the most important challenges of our time. The health reform debate is about saving money and saving lives. At its core, health reform is all about ensuring that American families and businesses have more choices, benefit from more competition, and have greater control over their own health care. Repealing this exemption is an important part of that effort. I urge my colleagues to join me in taking a stand for the American people.