

## EXTENSIONS OF REMARKS

### JOE MOAKLEY'S LEGACY

#### HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Monday, July 23, 2001*

Mr. FRANK. Mr. Speaker, there have understandably been a large number of tributes to our late colleague, Joe Moakley, who so well exemplified the best qualities of a representative of the people. One of them in particular had special meaning to me.

Among the issues for which he fought so hard were those affecting the right of older people to live their lives in some degree of comfort and security. The most recent issue of *The Older American*, published in Boston by the Massachusetts Association of Older Americans, is dedicated to Joe and contains a number of articles describing his great work in that field. I ask that the article by the MAOA President Emeritus, Elsie Frank, recalling the speech Joe made 3 years ago at her 85th birthday celebration, be printed here, as an example of the impact he had. I am proud to share with my colleagues my Mother's excellent summary of the qualities that made Joe Moakley so important to so many of us.

[From *The Older American*, July 2001]

JOE MOAKLEY

(By Elsie Frank)

My friend, Joe Moakley, was not a grandstander but a public official who was dedicated to public service. He took his responsibilities as a Congressman seriously; he was committed to social justice—to equality and respect for human dignity, and to the proposition that private interests shall not prevail over the public good. He wanted a society that is caring, just and fair to all—young and old alike.

Part of Joe's greatness was his ability to make everyone feel special—like I felt when he spoke at my 85th birthday party.

Joe agreed with historian Arnold Toynbee that a society's quality and durability can best be measured "by the respect and care given to its

Although no one would argue that society can shield every individual from problems that need to be solved, Joe Moakley openly offered his help to others, often frustrated with a feeling of helplessness, and hopelessness. To him helping others was not a political issue, it was a moral issue. Despite the columnists and talk show hosts who ridicule those who help the down-trodden, money could not buy the good feelings Joe Moakley had about helping others. When we at the Committee To End Elder Homelessness, Inc. were in the planning stages of converting an abandoned bread factory into permanent housing for homeless elders, he was the one we turned to for assistance in overcoming obstacles.

Joe Moakley was more than a politician. By his desire to make a difference in the quality-of-life of young and old, he set an example for all elected officials, those now in office and those who will win elections in fu-

ture years. To continue his legacy of dedicated public service, his successor has an enormous void to fill.

### LENDERS SHARE THE BLAME

#### HON. DOUG BEREUTER

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

*Monday, July 23, 2001*

Mr. BEREUTER. Mr. Speaker, this Member encourages his colleagues to read the following editorial, from the June 27, 2001, edition of the *Omaha World Herald*. This editorial takes the position that both debtors and lenders of credit are responsible for the record rates of bankruptcy filings in Nebraska and Iowa.

### LENDERS SHARE THE BLAME

Nebraskans and Iowans are filing for personal bankruptcy at a higher rate than ever before, a fact that has roots not only in unwise personal spending but also in the explosion of easy credit available in recent years.

Nationally, personal debt is at an all-time high. Americans put a trillion dollars on their credit cards last year. The Federal Reserve reported that the amount owed on credit cards, auto loans and similar consumer-type loans rose to \$1.58 trillion in April. Americans spend 14 percent of their take-home pay paying off these debts.

In Nebraska, 33 percent more bankruptcies were filed during the first five months of the year compared with 2000. The rate in Iowa increased significantly, too. Many factors may play into the rise—a weaker economy, higher unemployment, the threat of a stronger and less-friendly bankruptcy law being considered in Congress.

People should, of course, take responsibility for their own spending. No one forces them to apply for the credit that is offered. No one forces them to use that credit, running up debts to a crippling level until one small change in circumstances—an illness, perhaps, or a lay-off—causes their financial downfall.

However, the other component of the problem, the credit industry, bears a portion of the responsibility for the situation and has not received enough attention.

The Consumer Federation of America and other organizations have accused big banks of overly aggressive credit card marketing and excessive credit extension, leading to growing numbers of bankruptcies and credit problems. Mailings offering bank cards—particularly to low- and moderate-income households—have increased substantially. In 1998, an estimated 3.2 billion mailings went out, compared with 2.4 billion in 1996.

Up to 85 percent of college students have one or more credit cards in their own name, and a significant number are in credit trouble. Many of them got the cards by signing up at tables set up on campus, applying for the card to get a free gift—a T-shirt, candy, long-distance minutes.

Aggressive promotion of credit, particularly to people with a poor record of repay-

ment, can be blamed for a lot of financial troubles. It's not hard to see why the companies are doing it: money. They slap on what two Maryland consumer organizations recently called "deceptive conditions" that bolster their profits at the expense of people who can't pay their bills. Interest as high as 30 percent, covering the entire balance and lasting until it is paid off, can be imposed on people who are late or miss a payment. High late fees, a shorter period in which to pay the bill and brief or no grace periods contribute to people's difficulties. Thus, people with poor credit histories and poor performance are penalized further with the extra fees.

There are far too many gullible souls in this country who, for whatever reason, don't have enough financial sense or self-discipline to use credit cards wisely. They fall into the traps set by the banks that issue credit cards. The temptation for instant gratification overwhelms some people. Their difficulties are, ultimately, their own fault.

Nevertheless, lenders shouldn't be exploiting the vulnerable unless they accept the risk involved. When they bombard people of modest means with offers of credit—thousands of dollars worth of easy credit, at a low! low! low! (introductory) interest rate; when they target college students who often don't have jobs or the means to pay back credit card debt; when they work hard to entice people who have just gone through a bankruptcy to re-enter the credit whirlwind, they need to recognize that many of these people will not be able to handle the debt they have been enticed to assume. They will default.

People should have the common sense to handle their credit cards cautiously and manage their finances wisely. But too many do not. When the credit card industry takes advantage of their weaknesses to increase its bottom line, it should not be surprised when problems occur.

### INTRODUCTION OF THE SALMON PLANNING ACT

#### HON. JIM McDERMOTT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Monday, July 23, 2001*

Mr. McDERMOTT. Mr. Speaker, good morning. I am pleased to be here today to introduce legislation that will facilitate dialog on a key issue facing the Northwest.

I want to begin today with a quote from Chief Joseph, a man who lived in Northwestern Oregon and traveled the lands of the Columbia and Snake River Basin:

The Earth was created by the assistance of the sun, and it should be left as it was . . . I never said the land was mine to do with it as I chose. The one who has the right to dispose of it is the one who has created it. I

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

claim a right to live on my land, and accord you the privilege to live on yours.

This legislation is called the Salmon Planning Act. It provides for the planning that will be necessary to save the endangered salmon and steelhead populations in the Snake River if the Bush administration continues to deny funding to recovery efforts.

For centuries, salmon has been recognized as a symbol of the Northwest lifestyle and a mainstay of the economy. Both commercial fishermen and the sport fishing industry rely on consistent runs of salmon and steelhead. Generations of northwesterners have grown up with fishing as a part of their lives.

Beginning in the early 1960s, a series of 4 dams were constructed on the Lower Snake River. The dams provided energy, water for irrigation, and a barge system for transporting goods between the inland and ocean ports. Since then, the 12 genetically distinct populations of salmon and steelhead, native to the Snake River, have dropped to such an extent that every one of those populations is either functionally extinct or listed under the endangered Species Act.

Scientific studies have shown that declining salmon runs represent the declining health of the overall ecosystem in the Columbia and Snake River basin. Independent studies by the Environmental Protection Agency and the Fish and Wildlife Service have shown an ecosystem in peril.

Additionally, numerous treaties with Native Tribes in Oregon, Washington, Alaska, and the Canadian Government have committed our government to ensuring the continued viability

Last year the National Marine Fisheries Service released a biological opinion regarding the Columbia and Snake River Basin and developed the Salmon Recovery Plan, which would avoid breaching the dams. I support this plan and hope that we can continue to make every effort to develop a workable solution without breaching the dams.

However, the current administration has so far failed to allocate any funds to implement this plan. Full funding of the restoration measures called for in the Salmon Recovery Plan will cost an estimated \$1.2 billion per year for the region as a whole. The administration has chosen to sacrifice the salmon and the economy of the Northwest in favor of large tax refunds.

The Salmon Planning Act will provide for a thorough peer review of the Salmon Recovery Plan of 2000 by the National Academy of Sciences to ensure the scientific credibility of its findings. In addition, the Salmon Planning Act calls for a study by the General Accounting Office of the effects of potential dam beaching if recovery efforts fail.

The GAO study would detail the effects of dam removal on every sector of society that is impacted. In addition to the fishing and scientific community, dam removal would affect energy, transportation, agriculture and the local communities.

The GAO study will also address the potential liability of the American taxpayer that may result from our failure to fulfill our treaty obligations should our salmon and steelhead populations become extinct.

Passage of the Salmon Planning Act by itself will not result in the breaching of the dams. Let me repeat that, this act will not result in breaching the dams. Congress will

need to address this issue again in the future. This bill does, however, provide the planning that will be necessary for Congress to make an informed decision.

The window of opportunity to save our valuable salmon and steelhead resources is quickly closing.

IT IS TIME FOR CONGRESS TO  
SPEAK UP

HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 23, 2001

Mr. HASTINGS of Florida. Mr. Speaker, last week, the House of Representatives attempted to consider campaign finance reform. While the House ultimately decided not to consider the legislation because of a ridiculous rule, it is significant that campaign finance reform has come to the floor for a vote before election reform has even been debated. I was the first to point out that it does not matter how much money we spend on our campaigns, or for that matter, how much money we do not spend on our campaigns, if votes still do not count.

It is clear to me that after last year's farce of an election, in which it was discovered that thousands of Americans nationwide had their right to vote stripped from them, Congress would have acted by now. But Congress has not acted.

Congress remained silent when the U.S. Commission on Civil Rights released its findings that minority voters were more likely to have their votes thrown out than non-minority voters. Congress remained silent when thousands of voters testified to civil rights groups such as the NAACP, the National Council of La Raza, the ACLU, and this Committee, discussing the many problems they faced at the polls last November. Congress still remains silent, while Americans become more cynical by the day.

The debate that needs to commence is not on how much money we spend on our campaigns. Instead, the debate should focus on how much money we are not spending on our elections. My home county, Broward County, may not purchase the best voting machines on the market because it cannot afford it. We need to be talking about how to get Broward County, and every other county in this country, the needed funds to improve their election systems.

Mr. Speaker, contrary to what many argue, the need for election reform is much more than a civil rights issue. Rather, the need for election reform is a challenge to our democracy. It is a challenge that calls on us to reaffirm our commitment to the principles and ideals that our country's founding fathers died defending. It is a challenge that burns at the heart of every American who believes in our country's democratic heritage. It is a challenge that we cannot back down from, and it is a challenge that we will not back down from. Finally, it is a challenge that must be overcome before history repeats itself.

TRIBUTE TO THE NAVAL CRIMINAL INVESTIGATIVE SERVICE

HON. JIM SAXTON

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, July 23, 2001

Mr. SAXTON. Mr. Speaker, I rise today to pay tribute to an outstanding organization. The responsibilities of this highly regarded, but little known agency cover the waterfront, from counterintelligence to criminal investigations, from force protection to infrastructure protection. They are the protectors of our protectors.

I am referring to the Naval Criminal Investigative Service (NCIS)—on watch to protect and serve sailors, Marines, and their families, wherever they may be, whether it's Chicago, Illinois; Split, Croatia; or a ship in the Persian Gulf.

Recently, the outstanding efforts of the NCIS were highlighted in a case that has hit very close to home for those of us who live and work in the Washington, DC, area. A Navy sailor, a rising star, a beloved daughter, Lea Brown was abruptly taken from our midst in a vicious killing in Fort Washington.

The Washington, DC, Field Office of the NCIS dedicated over 30 agents to the case, developing leads within hours that led to the arrest of several suspects by the Prince George's County Police Department. The clear message to criminals preying on sailors and Marines is, "You will be caught; you will be brought to justice." I know that I join the men and women of the naval service, as well as those of Prince Georges County, Maryland, in expressing my thanks for the tireless efforts of the Naval Criminal Investigative Service.

Mr. Speaker, I wish to enclose this article from the Washington Times and submit my congratulations to the men and women of NCIS for a job well done.

[From the Washington Times, July 7, 2001]

NAVAL INVESTIGATIVE SERVICE WORKS FAST  
WITH OTHER AGENCIES

(By Brian DeBose)

The Washington Field Office of the Naval Criminal Investigative Service (NCIS) is no stranger to working with local and federal police agencies.

Most recently NCIS, the criminal investigation arm of the U.S. Navy, is working with Prince George's County police on a high-profile homicide case that revealed an organized crime ring in Fort Washington.

The NCIS was investigating the disappearance of Navy Petty Officer Lea Anne Brown, as a missing persons case when Prince George's police found her body and that of her boyfriend, Michael Patten, June 12 in Accokeek.

When the connection between the two cases was made, Prince George's police immediately contacted NCIS Special Agent Frank O'Donnell. "We had as many as 30 to 35 agents working on the case from day one when for us, it was a missing persons case," said Mr. O'Donnell, who led the NCIS aspect of the investigation.

The NCIS has a global jurisdiction with 915 agents in 13 field offices around the world. More than half of all its cases are done in collaboration with another law enforcement agency, said NCIS spokesman Paul O'Donnell, who is not related to Frank O'Donnell. "We would not usually have 35 agents working on one case, but with this case, because of the heinous nature of the crime and our outrage, we wanted to devote