

a divided Congress has made it possible to move much progressive legislation to the floor.

All of us here in Congress—Republicans and Democrats alike—owe PATSY so much. She was known on both sides of the aisle for her determination, courage and tenacity, and was an inspiration for all of us in public service. We are better legislators and better human beings for having known and worked with this distinguished woman.

#### IN RECOGNITION OF THE TURTLE BAY ASSOCIATION'S 45TH ANNIVERSARY

##### HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mrs. MALONEY of New York. Mr. Speaker, I rise to pay tribute to the Turtle Bay Association (TBA) which is celebrating its 45th anniversary year of service to the community. The Turtle Bay Association is a group of dedicated volunteers actively working to preserve the history and enhance the quality of life of Turtle Bay.

New York City is comprised of an amalgam of neighborhoods, each of which has its own distinct flavor. Turtle Bay, once the site of Turtle Bay Farm, extends from 43rd to 53rd from Lexington Avenue to the East River. The Turtle Bay Association came into existence to respond to an unprecedented building boom that brought towering office buildings and high rise apartments to the community. In 1957, a group of Turtle Bay neighbors got together to protest the widening of East 49th Street to become a high speed thruway. The proposal was defeated. From these modest beginnings, TBA has grown to a highly-respected, tenacious group of almost 2000 New Yorkers dedicated to preserving the beauty of this distinctive neighborhood.

The TBA has compiled a substantial list of accomplishments through years of tireless organized community activism. The TBA has successfully spearheaded major park renovations including the reconstruction of Peter Detmold Park in 1987 and Dag Hammarskjold Plaza in 1999, and responded to the complaints of concerned parents by launching a clean up of MacArthur Playground. TBA has planted a profusion of trees and flowers and reduced visual clutter to beautify Second Avenue. In addition, TBA members periodically repaint mailboxes, traffic signs, and signal boxes vandalized with graffiti.

The TBA keeps the community and its members informed about local events through various media. By publishing the Turtle Bay newsletter, TBA offers members of the community access to interesting local news and to the area's upcoming social, civic, and cultural events. The TBA's prominently displayed bulletin board on Second Avenue is used to post important notices of interest to the community and its extensive website includes information about the neighborhood and TBA activities.

The TBA also maintains an active agenda of annual events, creating a fun and exciting environment for community service. They host the "Love Thy Neighborhood" Valentine Party, a Turtle Bay Street Fair, Night Out Against Crime, Town Hall Meetings, and a holiday toy collection for needy children. Through these

events, TBA promotes a sense of small town community in the heart of New York City.

Among its many other hard-earned achievements, TBA joined forces with the East Side Rezoning Alliance as charter members and successfully accomplished a drive for low-rise rezoning to protect the community's access to air and sunlight. Throughout its history, TBA has acted as a watchdog to report zoning violations that threaten the character and quality of life in the neighborhood.

The Turtle Bay Association's 45 years of positive results have provided an excellent example of the ways in which the commitment of concerned citizens can truly make a difference for an entire community.

In recognition of these outstanding achievements, I ask my colleagues to join me in honoring the Turtle Bay Association on the occasion of its 45th Anniversary.

#### PERSONAL EXPLANATION

##### HON. FRANK MASCARA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mr. MASCARA. Mr. Speaker, on October 7, 2002, I was absent for personal reasons and missed rollcall vote Nos. 442 through 444. For the record, had I been present I would have voted "yea" on all these votes.

#### TRIBUTE TO GEORGE GODDARD

##### HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Ms. WOOLSEY. Mr. Speaker, I rise today to honor my constituent George Goddard who died on August 15, 2002, from injuries sustained in an automobile accident.

Mr. Goddard was born in Chicago in 1923. After graduating from Yale with a commission as Lt. (jg) in the U.S. Navy, he served on board the communications ship USS *Panamint*, which, during World War II, took the Japanese surrender of the island of Hokkaido.

After moving to Massachusetts in 1948, Mr. Goddard studied architecture at the Harvard School of Design where he was influenced by Walter Gropius and Mies van der Rohe. He moved to Belvedere in Marin County, CA, with his growing family and started his architectural career with Skidmore, Owens and Merrill. He later practiced independently and as a planning consultant designing teaching hospitals and medical and dental schools.

As a lifelong activist in social, political, and conservation causes, George stayed involved. He served on the Belvedere Planning Committee and played an integral role in acquiring Richardson Bay tidelands to save them from development. He also served as supervising architect during the move by barge of Lyford House, an 1870s dairy residence about to fall under the wrecker's ball, to its current home at the Richardson Bay Audubon Sanctuary.

George Goddard loved hiking, backpacking, sailing, and politics. In the 1990s, he organized a group of fellow navy officers into what became known as the Liars Club. Calling themselves Admirals, they met periodically to

embellish their war experiences. As no one paid any attention to anyone else, they could go on for years retelling the same enhanced stories. He is survived by his wife Sheret, six children, two grandsons, and six stepchildren.

Mr. Speaker, Mr. Goddard was a valued member of the Marin community who will be missed by all who had the opportunity to know him.

#### HONORING THE DISTINGUISHED PRESIDENCY OF DR. HAL RAMER

##### HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mr. GORDON. Mr. Speaker, I rise today to congratulate Dr. Hal Ramer for an outstanding career in higher education administration and for his accomplishments during his more than three decades serving as the president of Volunteer State Community College in Gallatin, Tennessee.

Dr. Ramer has been at the helm of Vol State since the beginning. But that will soon change when Dr. Ramer retires on January 31, 2003. He has watched a small community college grow from a student population of 560 in 1971 to about 7,000 today.

Dr. Ramer was instrumental in helping form the state's community college system. He arrived at the Tennessee Department of Education in 1963 and began a remarkable career reshaping the state's delivery of higher education. He was given the task of starting Volunteer State Community College on July 1, 1970, and had the college up and running in a year. Three decades later, Vol State has expanded its campus to include 31 teaching sites in 12 counties, providing a vital cog in the state's institutions of higher learning.

All Tennesseans have benefitted from Dr. Ramer's commitment and dedication to higher education. Dr. Ramer has poured his very soul into nearly five decades serving as a higher education administrator. Dr. Ramer's leadership will be sorely missed at Vol State. I congratulate him for his efforts and accomplishments in providing Tennesseans with an education second to none and wish him the best in his well-deserved retirement.

#### PERSONAL EXPLANATION

##### HON. TODD TIAHRT

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mr. TIAHRT. Mr. Speaker, on Monday, October 7th I was unavoidably detained and missed rollcall vote Nos. 442, 443 and 444. These votes were on H.R. 3340 to allow certain catch-up contributions to the Thrift Savings Plan to be made by participants 50 or over, H.R. 5531 the Sudan Peace Act and H. Res. 468, the Transatlantic Security and NATO Enhancement Resolution. Had I been present I would have voted "aye" on all three rollcalls.

H.R. 5507—TRUTH IN LENDING  
INFLATION ADJUSTMENT ACT**HON. JOHN J. LaFALCE**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mr. LaFALCE. Mr. Speaker, I rise today in support of H.R. 5507, a bill to update and enhance an important consumer credit protection. In 1968, Congress enacted the Truth in Lending Act to ensure that consumers receive accurate and meaningful disclosure of the costs of consumer credit. Such disclosures enable American consumers to compare credit terms and make informed credit decisions. Prior to 1968, consumers had no easy way to determine the true cost of their credit transactions—nor did they have a basis for comparing the various creditors in the marketplace.

TILA addressed this problem by providing a standardized finance cost calculation—the annual percentage rate, or APR—and by requiring creditors to provide clear and accurate disclosures of all credit terms and costs. Over the past 30 years, however, key statutory protections and remedies, stated in 1968 dollars, have not been updated to reflect inflation and to provide comparable protections in today's dollars.

The bill we are considering today, H.R. 5507, though modest in scope, provides the first update of an important section of TILA in 34 years. This is clearly an overdue change in the law. TILA protections apply to all credit transactions secured by home equity and other non-business consumer loans or leases under \$25,000. In 1968, this \$25,000 limit on unsecured credit and lease transactions was considered more than adequate to ensure that most automobile, credit card, and personal loan transactions would be covered. This is clearly not the case today. It is now quite common for many non-mortgage credit transactions to exceed \$25,000. H.R. 5507 ensures that TILA protections will continue to apply to most consumer credit and lease transactions by raising the statutory exemption from \$25,000 to \$75,000. By doing so, we are providing updated protections to consumers that will ensure that a broader range of transactions are covered by TILA.

Though I welcome the overdue change provided for in H.R. 5507, I would have preferred that the agreement we reached with my Republican colleagues on the Financial Services Committee to schedule this bill, would have also included other provisions from my broader TILA modernization bill, H.R. 1054. This comprehensive bill, which I introduced at the outset of the 107th Congress and is known as the Truth in Lending Modernization Act of 2001, amends TILA to restore important consumer protections that have been weakened by inflation. It also ensures that consumers benefit from advances in accounting technology, and strengthens TILA's civil liability and rescission remedies. But I am nonetheless very pleased that we were able to agree on bringing up H.R. 5507 to the House today along with H.R. 163, a bill to amend the Fair Debt Collection Practices Act, and H.R. 4005, a bill to make the District of Columbia and the U.S. territories part of the ongoing commemorative quarters program.

Mr. Speaker, I urge support for this long-overdue legislation and reserve the balance of my time.

CHILD ABDUCTION PREVENTION  
ACT

SPEECH OF

**HON. JAMES L. OBERSTAR**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 7, 2002*

Mr. OBERSTAR. Mr. Speaker, I rise today to express my opposition to H.R. 5422, the "Child Abduction Prevention Act."

I opposed a similar version of this bill, the "Two Strikes and You're Out Child Protection Act" (H.R. 2146), which was considered by the House earlier this year. Because H.R. 5422 contains some of the same provisions that I found objectionable in H.R. 2146, I must also oppose H.R. 5422 today. Although these bills have laudable goals of protecting innocent children from child molesters, the mechanism by which those offenders would be punished is unacceptable to me.

First, H.R. 5422 seeks to expand the type of homicide that can be punished by the death penalty. I believe that we must have stiff penalties for those who commit violent crimes, but I do not feel the death penalty should be one of the options. It has always been my strong belief that the government has no right to selectively take life away from one of its citizens. Because I adamantly oppose the use of the death penalty in all situations, I cannot support this bill.

Further, I oppose H.R. 5422 because it would have an unintended and disproportionate impact on the Native American population. The legislation would mandate life imprisonment for a second sex crime involving a child. However, the bill is limited to cases falling under federal jurisdiction, such as Native American reservations, national parks and forests, and U.S. territorial waters. Statistics indicate that approximately 75 percent of the cases that would be covered by this bill involve Native Americans. Therefore, H.R. 5422 would apply primarily—and disproportionately—to Native Americans on reservations.

Unlike the federal "three strikes, you're out" law, H.R. 5422 does not allow tribal governments to opt out of the provisions of the law and apply their laws for handling such matters. Yet, there is no evidence that tribal governments have failed to address the problem this bill seeks to remedy.

While I believe we must harshly punish sexual predators, I do not believe this bill succeeds in applying such punishment in an equitable, proportionate manner.

## PERSONAL EXPLANATION

**HON. FRANK MASCARA**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mr. MASCARA. Mr. Speaker, on October 3, 2002, I was absent for personal reasons and missed rollcall votes Nos. 437 through 441. For the record, had I been present I would have voted "yea" on 437, "nay" on 438, "yea" on 439, "nay" on 440, and "nay" on 441.

TRIBUTE TO BAY DE NOC COMMUNITY COLLEGE ON THE CELEBRATION OF ITS 40TH ANNIVERSARY

**HON. BART STUPAK**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 8, 2002*

Mr. STUPAK. Mr. Speaker, I rise today to pay special tribute to an important partner in the education, economy and culture of the central Upper Peninsula of Michigan. Mr. Speaker, I rise to honor Bay de Noc Community College on its 40th anniversary.

Bay de Noc Community College became a reality when the citizens of Delta County Michigan authorized and taxed themselves to create their community college. The citizens of Delta County had the foresight to understand how important higher education is to students and communities.

Bay College, as it is known, has become an integral part of the area economy. Students gain valuable knowledge and employers gain better educated employees. The community as a whole also benefits economically, culturally, and intellectually from Bay College.

Many cultural offerings are presented to the public through the college. Bay College also provides technology and many other services to the community. The gateway to self improvement is education and Bay de Noc Community College is an invaluable asset to the central Upper Peninsula.

When Bay College first opened its doors in the fall of 1963, approximately two hundred students attended classes at the old Escanaba Area High School building. Since then Bay College has grown to an enrollment of over 2,300 students attending classes in eight buildings on a 150-acre campus at the northeast corner of the city of Escanaba.

Bay College provides an excellent opportunity for students who wish to obtain an advanced education certification, a 2-year associate degree or a solid start towards a 4-year degree. Other students prefer to begin their pursuit of a bachelors degree at Bay College because of its financial value and the less intimidating atmosphere. Other students learn valuable skills and trades that allow them to enter the workforce with their associate degree from Bay College. Both 4-year and 2-year students receive a solid education at a reasonable tuition rate that prepares them for a career and a life time.

Other students simply take classes at Bay College for personal enrichment. The common benefit to all these types of students is that they do not have to drive far to learn and grow.

In fact Mr. Speaker, even though I already held a 2-year degree, I still enrolled in Bay de Noc Community College to enhance my job skills as an Escanaba police officer. Those college classes I completed at Bay de Noc Community College still serve me as a member of the United States Congress. My wife, Laurie, holds two associate degrees from Bay de Noc that assist her everyday as an elected official.

Mr. Speaker, on October 10, 2002, Bay de Noc Community College will celebrate its 40th anniversary. I ask you and my House colleagues to join me in saluting, a great community asset, Bay de Noc Community College as