

is an educator and serves on the Board of Mount St. Joseph College. He has served on the Board of Thomas More College, the Board of the Athenaeum of Ohio, the Board of Covington Latin School and on the Board of the Greater Cincinnati Literacy Task Force, the Visiting Committee at the College of Law, University of Kentucky, the Visiting Committee at Chase College of Law, Northern Kentucky University, Adjunct Professor at Chase, and President of Redwood School and Rehabilitation Center where he is currently Chair of the Dorothy Wood Foundation.

Bill has served and continues to serve the legal profession, the community, and the Cincinnati Bar Association with the highest level of dedication, professionalism, and commitment. Bill can be proud of the positive impact that he has had on the quality of life in our regional community and I commend him on his many accomplishments.

DONALD JOHNSTONE FINNIE

HON. SCOTT MCINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 2003

Mr. MCINNIS. Mr. Speaker, it is with profound sadness that I take this opportunity to pay tribute to the life and memory of an outstanding resident of my state. Mr. Donald Johnstone Finnie of Lakewood, Colorado passed away recently at the age of 84. As we mourn his passing, I think it is fitting to remember this outstanding husband, father, and friend who spent a lifetime in service to others.

Mr. Finnie, like so many members of his great generation, contributed to the Allied victory in World War II. He fought for our country in New Guinea and Germany before returning home to Colorado, where in 1948 he joined the El Jebel Shrine, which does charity work with the Shriners Hospitals. He became president of the Jefferson County Shrine Club a decade later. Mr. Finnie and his beloved wife Doris also participated in a number of youth programs in support of their two daughters, including the Jefferson County YMCA and the Campfire Girls.

Donald Finnie knew the meaning of the word dedication. In his 43-year association with the Rotary Club, Mr. Finnie never missed a meeting. His good works also extended into the political arena as district chairman of the Republican Party and as a founding father of the city. In 1968, Mr. Finnie served on the incorporation committee for Jefferson City, which later changed its name to Lakewood.

Mr. Speaker, we are all saddened by the loss of Donald Johnstone Finnie, but take comfort knowing that our grief is overshadowed by the legacy of courage, selflessness, and generosity he left with all who knew him. Donald's life embodies the virtues that helped make this country great, and I am deeply honored for the opportunity to pay tribute to him today. Donald Johnstone Finnie will be missed by his family, friends and the many people in his community who were fortunate enough to have known him.

FAIRNESS FOR AMERICA'S
HEROES ACT

HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 2003

Mr. GUTIERREZ. Mr. Speaker, I rise today to announce the introduction of my bill, the "Fairness for America's Heroes Act."

Currently, there are more than 37,000 non-citizens on active duty in our military and each year approximately 7,000 new non-citizens join the armed forces.

These brave men and women are willing to die defending our nation, and it is imperative that we recognize their selflessness and spirit—not only when someone is killed in battle, but from the moment they are called up for combat duty.

We need laws that reflect non-citizen soldiers' heroism and their patriotism. That say we are grateful for your sacrifice; we understand the risks and dangers of combat duty; and to honor your dedication and devotion, we are granting you citizenship. This is a right that these men and women have earned and deserve.

Throughout history non-citizen soldiers have stood shoulder-to-shoulder with native-born Americans in defense of our nation. They fight with vigor and valor to protect the American dream, and they risk their lives everyday for the safety and security of our country.

All of those who serve—regardless of race, regardless of gender, regardless of country of origin—are without hesitation recognized as America's heroes. The legislation I am introducing today will allow them, rightfully and justly, to also be recognized as Americans. This is a distinction they have certainly earned and deserve.

The "Fairness for America's Heroes Act" grants citizenship automatically to non-citizen soldiers assigned to combat duty.

The legislation says that no soldier will ever again have to come home in a body bag to be recognized as an American. No soldier's family will ever again have to sort through mounds of paperwork so their loved ones can receive citizenship posthumously. It also says that no soldier will ever again have to be preoccupied or worry what will happen to their family's immigration status if they are killed in battle.

It enables immediate family members of servicemen and servicewomen to receive expedited processing of their immigration status, and, perhaps most important, it honors the enormous contributions immigrants make to our military and to our society every day.

To understand these contributions, you have to look no further than the young men who heroically and valiantly served their adopted country in the war against Iraq: Lance Corporal Jose Gutierrez, Corporal Jose Garibay, Private First Class Francisco Martinez-Flores, Lance Corporal Jesus Suarez del Solar.

These brave young men, barely in their twenties, died fighting for our country, but the ideals and principles they fought for must not.

Those ideals can be summed up most eloquently with the words of Lance Corporal Gutierrez' brother, who said that Jose joined the Marines "to pay a little back of what he'd gotten from the U.S."

These young men, many of whom left war-torn, war-ravaged countries, understood that

America is the type of place that permits you to dream as big as your heart will allow. They were willing to fight and die for that dream, and our immigration system should reflect and respect that sacrifice.

You see, Mr. Speaker, immigrants' presence in our military is nothing new. Immigrants have fought in every war since the American Revolution. In fact, immigrants account for 20 percent of the recipients of the Congressional Medal of Honor.

In Silvis, Illinois, just west of Chicago, Ill., there is a street called Hero Street U.S.A. This street stands as a tribute to honor eight young Latino men who lost their lives courageously defending our country during World War II and Korea. They went to war without hesitation even though people often ignored them or treated them as second-class individuals. The sacrifice and strength of these young men sparked an unrivaled and unmatched wave of service in their community.

The Department of Defense has documented that no street of comparable size has sent as many men and women to serve in the Armed Forces.

While tributes like these are important, and speeches are moving, we must back up our rhetoric with action. The swift passage of this legislation is an important place to begin.

It will say to these heroic young servicemembers that we recognize and respect your contributions; we honor your spirit and your service; and that you personify the pride and patriotism that makes this Nation so great.

I urge my colleagues to properly recognize these brave men and women by supporting the "Fairness for America's Heroes Act."

TRIBUTE TO JAMES L. FERMAN,
SR.

HON. JIM DAVIS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 2003

Mr. DAVIS of Florida. Mr. Speaker, I rise in honor of the late James L. Ferman Sr., a pillar in the Tampa Bay society, whose devotion to his company was second only to his dedication to family and his remarkable commitment to strengthening his community.

A native of Tampa, Ferman joined the Navy in 1942 after graduating from H.B. Plant High School and Emory University. After serving his country in both the Atlantic and Pacific as an intelligence officer and commander of a submarine chaser, James Ferman Sr. came home to oversee the expansion of his father's automobile company. Under his watch, Ferman Motor Car Company became the oldest continuously operating dealership in the country and one of the biggest dealerships in the state.

Today Ferman Motor Car Company employs almost 1,000 people in four counties, and James Ferman Sr., the father of this company, was known for treating these employees like his own family. The integrity with which he led Ferman Motor explains why so many employees have stayed with the company for decades.

James Ferman Sr. was also known for his work outside of the company. The 1966 Civitan Club's Citizen of the Year dedicated

much of his life and wealth to charitable causes in Tampa Bay and beyond. Ferman served the community in countless capacities including as a board member of the Port Authority, the Chamber of Commerce, the United Way and the University of Tampa, and as an active member of the Hyde Park United Methodist Church.

James Ferman Sr.'s contributions to making Tampa Bay a better place to live will never be forgotten and will continue to inspire generations of citizens to serve and lead their communities as he did. On behalf of all of us, I would like to extend my deepest sympathies to his family.

PREVENTION OF PREDATORY
LENDING THROUGH EDUCATION
ACT

HON. DAVID SCOTT

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 2003

Mr. SCOTT of Georgia. Mr. Speaker, thank you for the opportunity to discuss legislation that I am introducing today that will coordinate government agencies and non profit organizations that provide education counseling to consumers who have been victims of predatory lending practices. This legislation is intended to improve consumer literacy, reduce harmful mortgage lending practices, and provide borrowers with a nationwide toll-free telephone number to receive complaints regarding predatory lenders and create a resource database of information.

While expanded access to credit from both prime and subprime lenders has contributed to the highest homeownership rates in the nation's history, there is growing evidence that some lenders are engaging in predatory lending practices—excessive front-end fees, single premium credit life insurance, and exorbitant prepayment penalties—that make homeownership much more costly for families that can least afford it. Predatory loans are said to have grown rapidly in minority neighborhoods, often stripping away wealth that may have been taken homeowners decades or a lifetime to accumulate. Some communities which lacked access to traditional institutions were being victimized by second mortgage lenders, home improvement contractors, and finance companies who peddled high interest rate home equity loans with high loan fees to cash-poor homeowners.

A joint report by the Department of Housing and Urban Development and the Treasury Department, issued June 21, 2000, Curbing Predatory Home Mortgage Lending, urged Congress to adopt legislation that would restrict abusive terms and conditions on high-cost loans, prohibit harmful sales practices in mortgage markets, improve consumer literacy and disclosures, and prohibit government-sponsored enterprises from purchasing loans with predatory features and establishing predatory lending as a factor in CRA evaluations.

Therefore, I urge my colleagues to support this legislation that will assist borrowers who already have predatory loans, educate consumers about the dangers and pitfalls of entering into a home loan, and refer consumers to appropriate governmental agencies or consumer protection organizations for assistance.

I ask unanimous consent that the text of the legislation and my statement are printed into the RECORD.

HONORING FLANNERY DAVIS AND
GUS JOLLEY

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 2003

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize Flannery Davis and Gus Jolley for their creativity in sharing their love of horses. Flannery and Gus run the Walk On Therapeutic Riding Center in Florence, Colorado and offer programs that give disabled people the opportunity to experience riding in Colorado's beautiful mountains. Today I want to honor their efforts before this body of Congress and this nation.

Gus began thinking about offering services for disabled riders when he was driving a shuttle van for the disabled as a part-time job in Santa Fe. Both he and Flannery spent two years volunteering with therapeutic riding centers and undergoing training as riding instructors before starting Walk On. Walk On Riding Center helps to make riding accessible to diverse groups of people by using adaptive teaching techniques and equipment to accommodate disabilities, both physical and mental. Their programs build independence, confidence, and self-esteem by introducing disabled citizens to the freedom and fun that riding can provide.

Mr. Speaker, it is a great privilege to recognize Flannery Davis and Gus Jolley for their outreach to the disabled in their community. On horseback and off, disabled riders can feel capable, empowered, independent, and healthy. Everyone deserves the opportunity to experience a slice of our western tradition, and I am proud to salute a program that expands access to one of the best recreational opportunities Colorado has to offer.

COMMEMORATING YOM HASHOAH

HON. HENRY A. WAXMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 29, 2003

Mr. WAXMAN. Mr. Speaker, I rise today to commemorate Yom Hashoah, Holocaust Martyrs' and Heroes' Remembrance Day, which memorializes the six million Jews murdered by the Nazis during World War II.

Each year this day is one of grief and hope. We mourn the innocent lives and vibrant communities destroyed while the world shamefully stood silent, and encourage the strides being taken to advance Holocaust education and the battle against resurgent anti-Semitism and intolerance around the world.

We observe the anniversary of the Warsaw ghetto uprising, when a brave cadre of fighters battled a Nazi siege to liquidate the community's last remaining Jews, and resolve ourselves to provide comfort and support for the aging community of Holocaust survivors who continue to battle the horrors of their past.

This year, as we mark the 50th anniversary of the dedication of Yad Vashem in Israel and

the 10th anniversary of the founding of the U.S. Holocaust Memorial Museum in Washington, we have tremendous accomplishments to be proud of, but difficult challenges remain ahead.

In European and Arab countries, where the dramatic rise of anti-Semitic and Holocaust denial is fomenting attacks against Jews and exacerbating tensions in the Middle East, we must do more to counteract the steady stream of hatred.

In the United States and around the world, where elderly Holocaust survivors are struggling to find adequate health and home care to alleviate the traumatic scars of their experiences, communities must join together to find ways to meet these vital needs.

And in the vast settlements negotiated by the United States with European governments and corporations to atone for the crimes of slave labor and theft of assets, companies responsible for Holocaust-era insurance policies must be held accountable for their denials, delays, and stonewalling tactics against survivors and families seeking restitution.

The wrongful denial of claims in violation of the standards set by the International Commission on Holocaust-Era Insurance Claims (ICHEIC) must be reviewed and overturned. Companies routinely extending the 90-day period allotted by ICHEIC to research the validity of claims into year-long sagas with no status updates to the claimant must be mandated to act more expeditiously. And most urgently, companies refusing to publish the basic policyholder information from their archives must be penalized for their inaction.

Survivors who are still alive were only children when the Holocaust began. While many have vivid recollections about insurance agents visiting their home or policies their family spoke of, few have documents to identify the right company and cannot do so because the companies haven't provided comprehensive lists for them to search for the names of their parents and relatives. As a result, more than 80 percent of the claims filed with ICHEIC are incomplete, and barely 2 percent of the over 88,000 claims submitted to ICHEIC have received offers.

Today I am encouraged that some progress is being made. This week, the German insurance industry agreed to publish the names on 363,232 policies issued by German companies to people identified on a comprehensive list of Jews who lived in Germany before the war. This is a vast improvement over the meager 308 policyholder names previously made available from Germany's largest insurer, Allianz.

More must be done, however, to get Generali, Axa, Winterthur, and Zurich to live up to their responsibilities as ICHEIC members. In November 2001, when I organized a hearing on the Government Reform Committee to shed light on these problems, Axa had provided 191 names to ICHEIC, Zurich had given 40 names and Winterthur just 31. Generali, a company that was the most popular pre-war insurer among Jews in Poland and Hungary, had released only 8,740 names out of the nearly 90,000 policies in effect when the war began. It is unacceptable and reprehensible that these companies have still not taken any steps to provide more information.

We must pressure these companies to do more. If they will not open their archives voluntarily, we must compel them to do so by