

been and continues to be dynamic, progressive, and energetic, overcoming every challenge it faces. Chapter members have had a strong voice in many national and local legislative issues.

The Springfield Chapter approaches all issues in a realistic and humanitarian manner. Its members have worked tirelessly for the benefits of Federal retirees and all elderly, cooperating with local, State, and Federal agencies to do so.

While Chapter 893 always has placed emphasis on fulfilling primary NARFE functions, its members have not neglected local community needs. Chapter 893 members have volunteered countless hours at hospitals, libraries, blood drives, meals on wheels, and local elections. Beginning in 1987, Chapter members most generously have contributed to Alzheimer's Research, the charity of choice by NARFE nationwide. They participate in dollars and miles to the local area Alzheimer's Memory Walk, bringing in roughly \$1,000 each year.

Over the course of its successful history, the Springfield Chapter has benefited from many dynamic, accomplished leaders. Several past presidents have been elected as officers or appointed committee chairs of the NARFE Virginia Federation of Chapters. Others have served in civic, professional, or fraternal organizations locally. Most notable are the accomplishments of past presidents David F. Sullivan, Vincent Agnelli, and Milton Kramer. Past President Sullivan was elected NARFE National Secretary in 2000 and 2002. Past President Agnelli served on an ad hoc committee influential in the 1993 Virginia State Supreme Court litigant tax refund issue. And Past President Kramer played a major role in organizing the Northern Virginia Caucus of Chapters.

Mr. Speaker, in closing, I would like to congratulate Chapter 893 on 40 years of success. They have become a strong organization committed to serving the interests of their members and their community. I call upon my colleagues to join me in applauding the chapter members' past accomplishments and in wishing Chapter 893 the best of luck in the many years to come.

PASSAGE OF S. 877 BY UNANIMOUS
CONSENT ON DECEMBER 8, 2003

HON. RICHARD BURR

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 20, 2004

Mr. BURR. Mr. Speaker, I rise today in strong support of S. 877—the CAN SPAM Act of 2003—and urge my colleagues to accept the technical changes made by the Senate. I also rise in an effort to provide clarification for our nation's professional, trade, and non profit associations who may be unintentional victims of the Congress's efforts to control the fraudulent and abusive practices of spam email through the CAN-SPAM Act.

Trade associations have long provided representation for most of America's industries such as telecommunications, insurance, banking, realty, and transportation, just to name a few. Individuals or businesses that opt to join these associations do so in large part because of the outstanding benefits afforded to them, including reduced professional insurance pre-

miums, continuing education opportunities, legislative awareness seminars, and conventions. While most of these opportunities are offered at a price, the cost is set at a greatly reduced rate than might otherwise be offered to non-members, primarily to offset operating costs, but also as a means of contribution to the furtherance of the association's non-profit status.

As a matter of expediency, trade associations often communicate with their membership through email, as this method is the fastest, most convenient, and most cost-effective process for both the associations themselves and the members with whom the associations communicate. These emails are a valuable element of membership privileges agreed to by the member upon joining, as they keep the member apprised of upcoming events, industry-related products, and legislative alerts. These emails are restricted to circulation within the membership only, and excluding the general public. It is my belief that association members have essentially opted-in to the receipt of these emails by virtue of their membership, and that these emails would fall under the definition of "transactional emails" that S. 877 contains. Therefore, email between a professional or trade association and its members should be a protected and mutually agreed-to line of communication and is hence not included in the definition of spam in the CAN SPAM Act of 2003.

Mr. Speaker, I would also like to call attention to Section 5(a)(3)(C), which provides an exception for not being able to receive the commonly-referred-to "unsubscribe messages" from commercial email recipients in circumstances where there are technical problems beyond the control of the sender. Although I'm sure that legitimate commercial email senders will make every effort to fully comply with the stipulations of this bill and receive unsubscribe emails whenever they are sent, I believe that the authors of this legislation understand that there may be short periods of time during which the sender is unable to receive unsubscribe messages because of necessary technical maintenance to the email systems receiving such unsubscribe messages.

Additionally, where Section 7(b) of the bill provides that banking agencies have enforcement authority over their respective financial services providers, it is my hope that the Federal Trade Commission will coordinate with the various regulators of banking agencies in its efforts to implement the rules called for in this legislation.

Mr. Speaker, I am very pleased with the important bill we have before us today. I strongly urge my colleagues to support this consumer protection and anti-fraud bill, and to quickly send it to the President for his signature.

HONORING FAIRFAX COUNTY
BRANCH OF THE NAACP FOR
THEIR COMMEMORATION OF DR.
MARTIN LUTHER KING JR.

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 20, 2004

Mr. MORAN of Virginia. Mr. Speaker, I rise today to honor the Fairfax County Branch of

the NAACP for their effort to honor one of our nation's most treasured heroes, Dr. Martin Luther King, Jr.

Together with members from throughout our community, the Fairfax County NAACP has used the anniversary of Dr. King's birthday to commemorate the life and legacy of this great American.

The Fairfax County NAACP has used the teachings and life of Dr. King as inspiration to end the hatred of racism throughout the county and to celebrate the diversity that is common to this vibrant community. Through their efforts they have helped those who have faced discrimination find justice and have encouraged everyone to envision a world without intolerance.

It is important that we honor and celebrate the accomplishments of Dr. King and how he helped our nation deal with the hatred that had threatened to destroy us. By coming together to celebrate his birthday we are honoring a man who gave our nation a new hope that we can all live together. I am certain the celebration that the Fairfax County NAACP is hosting will do justice to the legacy of this great man.

However, we must celebrate what Dr. King taught us not just on his birthday, but every day. Every American should take the time to help their neighbor, enlighten a friend whose mind has been clouded with prejudice, and commit their lives to making the United States the true beacon of justice in the world. We must continue to live by the words of Martin Luther King and "make justice a reality for all of God's children."

We must all strive to achieve the dream that Dr. King imagined for his children, so that our children's children will live in a world free from racism, discrimination and hatred.

I applaud the Fairfax County NAACP for hosting this commemoration of Dr. King's life, a life cut short, but whose ideas, dreams and hopes continue to inspire our lives every day. I am pleased that they are using this opportunity to bring a beacon of light and hope to our community and share the legacy of Dr. King.

CONGRATULATIONS TO PEOPLES
BANK ON 94TH ANNIVERSARY

HON. PETER J. VISCLOSKEY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 20, 2004

Mr. VISCLOSKEY. Mr. Speaker, it is with great honor and pleasure that I stand before you today to recognize the many accomplishments of Peoples Bank throughout its 94 years of service in the Northwest Indiana community. To commemorate this special occasion, Peoples Bank will be holding an anniversary celebration on Saturday, January 10, 2004, at the Center for Visual and Performing Arts in Munster, Indiana.

Peoples Bank was established in 1910, and was organized to meet the needs of consumers. Peoples Bank was originally known as The First Polish National Building and Loan Association. During that time, it was the main hub for church and social activities in East Chicago, Indiana. Over several decades, the association's name changed numerous times, and in 1989 it was entitled Peoples Bank.

Peoples Bank was the first savings and loan association to ever receive a federal charter in East Chicago after the Great Depression. In the 1950s, the bank played an integral role in assisting former servicemen to build or purchase homes through G.I. Loans. At this time, Peoples Bank expanded its access to the Northwest Indiana community by moving into a multi-office operation. The Woodmar section of Hammond was chosen as the second office location along Indianapolis Boulevard.

It was during the 1960s that Peoples Bank added another branch location in Merrillville. Due to the success of these initial offices, additional branches were established in the area including Dyer, Munster, Schererville, and a second Merrillville office. In the year 2000, Peoples Bank opened its eighth branch location in Hobart.

Peoples Bank's Chief Executive Officer and Chairman, Mr. David Bochnowski, has served as the leader for the organization since 1981, after serving on the board since 1977. Through his guidance, along with all the hard work of the staff, Peoples Bank has continued to be an active force in providing superior customer service and assistance to all of Northwest Indiana.

Mr. Speaker, at this time, I ask that you and my other distinguished colleagues join me in honoring and congratulating Peoples Bank on their 94th anniversary. Their many great accomplishments and hard work throughout the years is worthy of the highest commendation.

HONORING DR. LEON AND FAYE
STEINBERG

HON. JON C. PORTER

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 20, 2004

Mr. PORTER. Mr. Speaker, I rise today to call the attention of the House of Representatives to Dr. Leon and Faye Steinberg as they are honored with the Jewish Federation of Las Vegas' Hank Greenspun Founders Award. The Steinbergs will be presented with this award on February 8, 2004, at the Jewish Federation of Las Vegas Champions of Freedom Dinner Gala.

The Hank Greenspun Founders Award honors those who have been instrumental in the creation, growth, and future of the Las Vegas Jewish community. The Steinbergs epitomize all of these qualities. They have spent most of their lives enriching the Jewish community and I would like to thank them for their contributions to Southern Nevada and our Nation.

The Steinbergs are originally from San Antonio, Texas, and like thousands of people each year moved to Las Vegas in 1958, where Leon became the first radiologist at Sunrise Hospital. From the first day of their arrival in Las Vegas they have volunteered to make our community a better place by serving in the leadership of their synagogue and helping meet the religious needs of our community. The Steinbergs also helped establish the Jewish Federation of Las Vegas, which raises awareness of the important contributions that the Southern Nevada Jewish Community has made to our state and country, and champions freedom and human rights around the world. Leon and Faye have been especially active in

building strong ties between Las Vegas and Israel, and have worked to bring relief to victims of terrorism in Israel.

I am pleased to call the attention of the U.S. House of Representatives to the well-deserved selection of Dr. Leon and Faye Steinberg for the Hank Greenspun Founders Award, and I thank them for having given so much of themselves to make the world a better place.

RULE PROPOSED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT DURING CONGRESSIONAL RECESS

HON. MARILYN N. MUSGRAVE

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 20, 2004

Mrs. MUSGRAVE. Mr. Speaker, in March 2003, the House Small Business Committee convened a hearing to review a prospective rule from the Department of Housing and Urban Development (HUD). This rule was intended to alter the Real Estate Settlement Procedures Act.

During the past 2 years, HUD has been working to simplify the real estate settlement process. Their goal is to produce a uniform packaged pricing concept for consumers that incorporates all pricing elements including home inspections, title insurance, and interest rates.

During the March 2003 hearing, HUD officials testified to the Small Business Committee regarding different elements of this initially proposed rule. Much attention focused on the inadequacy of the economic impact study contained within the rule, particularly with respect to the effect on small businesses nationwide. After fielding questions from nearly every Member seated on the Committee, HUD agreed to give additional consideration and possible revision to their prospective rule.

It became evident during review of the initially proposed rule that it would be a step in the wrong direction. Consequently, it had no support from the real estate and mortgage industries, as well as little support from consumer advocacy groups.

During the process leading up to last spring's hearing, the Department of Housing and Urban Development was forthcoming about details of the rule prior to last spring's hearing. But since then, HUD has been virtually silent about changes, despite receiving tens-of-thousands of pages of comments during the extended review period.

Mr. Speaker, it troubles me that, as of late, HUD has been stonewalling Congressional inquiries by not responding to suggested comments, as indicated, and to questions asked during the hearing.

Surprisingly during the recent Congressional winter recess, and without notice to Congress regarding the nature of any changes, HUD submitted their final rule to the President's Office of Management and Budget in December 2003.

Now, executive privilege prevents Congress and the public from reviewing the final rule. While it is HUD's prerogative to forward this rule during Congress' recess, this instance clearly circumvents the intent of congressional

oversight for departmental and agency rule-making.

Depending on the contents of this final rule, the largest of the market lenders may seek to establish exclusive relationships with real estate service providers, such as home inspectors, title insurers, mortgage brokers, or real estate agents.

Home inspectors, for instance, would be forced to accept below market pricing for their inspection services, or face difficulty finding work.

Furthermore, large and small businesses alike would spend millions of dollars to change forms and reformat their disclosures, losing valuable time being retrained to present a product they already produce ethically and efficiently. This does not make sense.

Ultimately, consumers would be left with limited choices and higher prices. Smaller businesses unable to compete, due to a lack of sufficient resources, would be forced to close their doors.

Mr. Speaker, I encourage OMB to make the right decision on this delicate matter and to operate transparently and deliberately when considering rule proposals. The opportunity to purchase a home through easy and equitable transactions may be lost for many, should this final rule become published.

RECOGNIZING MS. DELSA BUSH AS
THE NEW CHIEF OF POLICE OF
WEST PALM BEACH, FLORIDA

HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 20, 2004

Mr. HASTINGS of Florida. Mr. Speaker, I rise today to recognize the recent promotion of Ms. Delsa Bush as the new police chief of West Palm Beach, Florida. Chief Bush is the first African American and first woman to serve in this prestigious and demanding position.

Through honesty, hard work and determination, Chief Bush has risen from a childhood of poverty in the Mississippi Delta to a very prominent position in the criminal justice field. Though others might have given up when faced with the many challenges she has had to overcome, Delsa Bush never took her eyes off of her goal. As a result of her strong will and optimistic attitude, she graduated college, continued on to receive her Master's degree and is currently pursuing her Doctorate.

Mr. Speaker, as previously mentioned, Chief Bush is West Palm Beach's first black and first female police chief, as well as one of few black women police chiefs in America. Courage and excellence are just two of many words of praise that have been used to describe this remarkable law enforcement professional. Delsa Bush is an excellent role model and someone whom we can all be proud.

I am delighted that Chief Bush lives and works in my Congressional District. It is an honor and a privilege to represent such a great American. I say on behalf of the House of Representatives, Chief Bush, congratulations. You are a true hero!