

OCHI came into existence in 1974, when the construction of Oakland's City Center resulted in the demolition of 12 square blocks in the downtown district. When grassroots organizations, including the Black Panther Party, the Oakland Citizens' Committee for Urban Renewal, and the Oakland Legislative Council for Seniors successfully sued the city for the replacement of the over 300 lost units, OCHI received the grant for that rebuilding project. That project was the first step in a journey which has enriched countless lives over the past 30 years.

Since the completion of that first project, Eldridge Gonaway Commons, in 1982, OCHI's construction on new projects has been continuous. In working to meet the rental and homeownership needs of low-income families, single adults, the formerly homeless, persons with substance abuse issues, mentally challenged adults, and seniors, OCHI has successfully completed over 1,000 units of affordable housing units on 18 properties. In addition to developing properties in a variety of ways to meet the diverse needs of the populations it serves, OCHI has also developed some of its properties in partnership with less experienced community housing developers as an investment in community capacity building. Indeed, when OCHI undertakes to construct or renovate a property, it not only builds a home for its future residents, but creates a new beginning that changes entire neighborhoods for the better.

OCHI recently celebrated its 30th anniversary, and I would like to take this opportunity to recognize its incredibly important work. With quality affordable housing so scarce in the Bay Area, OCHI has provided an invaluable resource to the communities it has served. I salute OCHI for its dedication to meeting the housing needs of low-income homeowners and renters in dozens of communities over the past 30 years, and for the profound and lasting impact its tireless work has had on countless lives.

HONORING DR. CATHERINE  
WINCHESTER

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Mr. RADANOVICH. Mr. Speaker, I rise today to honor Dr. Catherine Winchester for receiving the American Heart Association's Giving Heart Award. Dr. Winchester will be honored at the American Heart Association's Go Red for Women Luncheon on Thursday, February 17, 2005, in Fresno, CA.

In 1995, Dr. Catherine Winchester attained her Doctor of Medicine degree from the University of California-Irvine, College of Medicine. After receiving her degree she completed her internal medical residency at Stanford University Medical Center and completed a cardiology fellowship at University of California-Davis.

Dr. Winchester has tirelessly worked to raise awareness of the fact that heart disease is the No. 1 killer of women in the United States. She served as keynote speaker of last year's Go Red for Women luncheon and, as the only female cardiologist in California's Central Valley, she has empowered women to

live longer and stronger lives through her efforts to help women identify risk factors for heart disease.

She is an ardent supporter of the American Heart Association's work to further medical research and advance knowledge in the areas of prevention and treatment of heart disease and stroke.

Mr. Speaker, it is my pleasure to honor Dr. Catherine Winchester for receiving the American Heart Association's Giving Heart Award. I urge my colleagues to join me in praising Dr. Winchester's efforts and in wishing her many years of continued success.

ESSEX HIGH SCHOOL MEDALS IN  
FIRST APPEARANCE IN  
CHEERLEADING CHAMPIONSHIP

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Mr. SANDERS. Mr. Speaker, it is with great pride that I salute the Essex High School Cheerleaders, from Essex Junction, Vermont, for winning third place in the National High School Cheerleading Championship on February 12 in Orlando, Florida.

The Hornet cheerleaders were competing for the first time. But they knew they had something going for them, despite their relative inexperience: They had already won the first place award at the New England Regional qualifier last fall. That victory, of course, put them on a collision course with the nation's very best cheerleading teams, all thirty-one of them. After a tough preliminary round, Essex was in fourth place, one spot out of the medals. But they bore down in the finals, and leaped into the medals with a third place, outpaced only by the three-time national champion, Sparkman High of Alabama, and a talented team from Archbishop Shaw High School in Louisiana.

These exceptional young athletes and their coaches at Essex High School have worked long and hard to achieve this national recognition. Combining grace with athleticism, they have shown the nation that with determination and the desire to excel, any door may be opened, even a door leading to a top place in national competition.

All of Essex High School, all of Essex and Essex Junction, all of Vermont, are proud of these young women and men. May this be the beginning of a proud new tradition.

CONSUMER CHECKING ACCOUNT  
FAIRNESS ACT

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Ms. MALONEY. Mr. Speaker, today I am introducing the Consumer Checking Account Fairness Act. This bill solves a pressing consumer banking problem. Under the Check 21 Act that we passed last year, money will leave consumers' accounts faster, but become available at the same old pace. Current check hold times, combined with the speeding up of check processing, create real problems for consumers.

The new Check 21 law facilitates the electronic clearing of checks, which means that checks consumers write will clear sooner. However, banks are still allowed to place the same long check holds on consumers' deposits.

For example: Jane Doe gets paid on Friday, deposits her paycheck Friday evening, and writes a check at the grocery store the next day. The check to the grocery store on Saturday clears on Sunday or Monday, but because Jane's bank puts a hold on her deposit, her paycheck funds cannot be used to cover her checks until the next Wednesday—even if the paycheck has in fact already cleared. If Jane's employer uses a non-local bank to issue her paycheck, Jane's bank can make her wait till the next Monday—ten calendar days—before her pay is available to cover the checks she writes.

Even if Jane's paycheck actually clears within a day or two, her bank does not have to lift the hold. Instead, Jane's bank can: bounce her check and charge her a "non-sufficient funds", NSF fee of \$20 to \$35. The grocery store may also charge a returned check fee or clear the check but charge a \$20 to \$35 "bounce protection" fee, and possibly a per day fee as well for each day before deposited funds are available to cover the check. Bounce protection may be a service she has never requested—and it may be invoked by the bank even though Jane had made a deposit to cover the check before writing the check.

This is patently unfair to consumers. Check hold times should be shortened, so consumers can use their deposits to cover the checks they write after making a deposit.

Check 21 only required that the Federal Reserve Board study check hold times, and gave the Federal Reserve Board until March 2007 to finish that study.

The "Consumer Checking Account Fairness Act" solves this problem. The bill:

Reduces check hold times by a day for deposits up to \$7,500.

Counts Saturday as a business day toward the check hold period if the bank takes money out of consumer accounts on Saturdays.

Requires banks to process credits before debits: i.e. add deposits before deducting checks.

Prevents banks from charging bounced check fees when the deposit to cover the check has actually cleared but the hold period has not yet been completed.

Increases the "small check" amount, for which there is faster funds availability, from \$100 to \$500.

Requires banks that wish to charge for so-called "bounce protection" to get the consumer to request this feature before charging fees to the consumer for it.

Clarifies that deposits at proprietary ATMS are cleared as fast as deposits at a teller.

Requires that banks who charge a fee for a "substitute check" under Check 21 cannot insist that the consumer get a substitute check in order to have the bank put funds missing due to a processing error back into the consumer's account within ten business days.

The Consumer Checking Account Fairness Act is balanced and sensible. It preserves the ability of banks to prevent fraud. For example, it leaves in place the ability of a bank to impose a longer hold period for special circumstances, such as a new account or a recent history of bounced checks on an account.

Also, the bill does not require banks to issue "substitute checks" under the Check 21 law without any fee; instead it simply says that if the bank decides to charge for the substitute check, then the bank cannot insist that the consumer get that document in order to exercise the consumer's right to a ten business day timeframe to get back funds lost due to a check processing problem, such as a check being paid twice.

Banks benefit from faster check-processing facilitated by Check 21. They should also have to give their customers faster credit for deposits.

FIRST LIEUTENANT KEVIN R.  
DENECKE

**HON. BART STUPAK**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Mr. STUPAK. Mr. Speaker, I rise today to pay tribute to an outstanding member of the Michigan State Police, First Lieutenant Kevin Denecke. On January 28th, F/Lt. Denecke retired as the Commander of the Manistique State Police Post in Michigan's Upper Peninsula, closing the final chapter of his career dedicated to serving the people of the State of Michigan. F/Lt. Denecke's 25 years as a law enforcement officer and leader stand as a shining example to us all.

A native of the Detroit area, Kevin R. Denecke graduated from Edsel Ford High School in Dearborn, Michigan in 1974. He then went on to attend Northern Michigan University in Marquette where he earned a Bachelor of Science degree in law enforcement and security administration, graduating cum laude in 1978.

In the fall of 1979, Kevin began his career with the Michigan State Police as a graduate of the 96th Recruit School, and was assigned to the Munising Post. Over the years he has served in communities across the State of Michigan as a shift supervisor, a narcotics officer, on the Governor's security detail, and as a unit commander.

In May 1989, he was promoted to Detective Lieutenant and became the commander of the Upper Peninsula Substance Enforcement Team (UPSET). During his final tenure as commander of UPSET, his multi-jurisdictional street narcotics team covered twelve counties of Michigan's Upper Peninsula.

After three years leading UPSET, Mr. Denecke was promoted to First Lieutenant, and made commander of the Manistique Post. Known as "the LT" to the officers at the post, F/Lt. Denecke has earned a reputation throughout his career as a strong leader who goes out of his way to help the officers under him grow and advance professionally.

On a personal note, Mr. Speaker, as a former State Trooper myself, I have had the pleasure of knowing F/Lt. Denecke over the years, particularly during his time undercover and when he was on the Governor's detail. I have always enjoyed his friendship, and admired his service to the people of Michigan's First Congressional District.

Although F/Lt. Denecke's career with the Michigan State Police has ended, he will continue to serve the public as the Michigan Municipal Risk Management Authority's Upper

Peninsula representative. In this new role, he will be helping local governments reduce their personal and liability risks while better serving their residents.

Mr. Speaker, I ask the House of Representatives to join me in thanking First Lieutenant Kevin R. Denecke for his 25 years of service to the people of the State of Michigan and in wishing him well in his new position. His commitment to community and to justice have been a model of public service. He will be missed by the Michigan State Police and the people he so competently and bravely served.

PERSONAL EXPLANATION

**HON. TOM FEENEY**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Mr. FEENEY. Mr. Speaker, on the dates of February 8–10, 2005, I was absent from session attending to personal matters following the death of a family member. I was unable to attend 12 votes held during my absence. I would like to note for the record that had I been present I would have voted as follows:

"Yea," rollcall 20, February 8, H. Res. 46, on motion to suspend the rules and agree; "yea," rollcall 21, February 8, H.R. 315, on motion to suspend the rules and pass; "yea," rollcall 22, February 8, H.R. 548, on motion to suspend the rules and pass; "yea," rollcall 23, February 9, H. Res. 71, on consideration of the resolution; "yea," rollcall 24, February 9, H. Con. Res. 6, on motion to suspend the rules and pass; "yea," rollcall 25, February 9, H. Con. Res. 26, on motion to suspend the rules and agree; "yea," rollcall 26, February 9, H. Con. Res. 30, on motion to suspend the rules and agree, as amended; "yea," rollcall 27, February 10, H. Res. 75, on agreeing to the resolution; "nay," rollcall 28, February 10, H.R. 418, on agreeing to the amendment (NADLER); "nay," rollcall 29, February 10, H.R. 418, on agreeing to the amendment (FARR); "nay," rollcall 30, February 10, H.R. 418, on motion to recommit with instructions; "yea," rollcall 31, February 10, H.R. 418, on passage.

HONORING ANNE MARIE FERGUSON OF THE LADIES ANCIENT ORDER OF HIBERNIANS

**HON. JAMES T. WALSH**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Mr. WALSH. Mr. Speaker, I rise today to recognize the accomplishments and dedication of Anne Marie Ferguson to the Ladies Ancient Order of Hibernians State Board of New York State.

Anne Marie Ferguson, the LAOH New York State President, has been a dedicated member for 36 years. She is a Syracuse native who graduated from Bishop Ludden High School and then went on to graduate from Maria Regina College in Syracuse.

Her many years of dedication to the LAOH resulted in her becoming a board member some 12 years ago. This in turn led to her election as State President in July 2003 where

she serves as a respected leader of this very important organization. The Hibernians clearly recognized the talent of this special person. I must also acknowledge with pride her continuing role as both mother and grandmother to her three children and two grandchildren. They are very proud of her with good reason.

It is an honor and a privilege to recognize the dedication of Anne Marie Ferguson to the Ladies Ancient Order of Hibernians State Board of New York State. Her service and dedication to this organization is greatly appreciated.

IN HONOR OF THE UNI-CAPITOL WASHINGTON INTERNSHIP PROGRAM

**HON. MICHAEL N. CASTLE**

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 15, 2005*

Mr. CASTLE. Mr. Speaker, each year America hosts thousands of foreign students from around the globe. For those of us who develop a professional or personal relationship with any of these individuals, we are truly enriched by their different perspective on the world. My staff has been fortunate enough to host a young woman from Australia, Rhiannon Riches. Driven by her insatiable desire for knowledge and experience, Rhiannon has quickly become an asset to me, my staff, and the state of Delaware. Every day, her presence reminds us of the innumerable benefits available through cross-cultural exchange.

For over 100 years, Australia and the United States have enjoyed a unique partnership that has endured world wars, economic malaise, and our current battle with terrorism. This tradition continues through the Uni-Capitol Washington Internship Program, which provides Australian students with the opportunity to experience American democracy first-hand through internships with Congressional offices.

The Uni-Capitol Program is the pro bono effort of former long-time House and Senate staffer Eric K. Federing. During the 1990s, Mr. Federing made extensive visits to Australian universities, where he lectured on government, politics, and news media. These visits were his impetus for the successful program that Uni-Capitol is today.

Currently, there are seven universities participating from across Australia. A dozen students travel to Washington, DC annually as part of the exchange, which has received support from both the U.S. and Australian governments. In 2004, Mr. Federing's firm, KPMG LLP, recognized the significance of the program with a Chairman's Award for Excellence in Volunteerism. However, according to Mr. Federing, the enthusiastic students who embrace this incredible opportunity are the true beating heart of the program.

Mr. Speaker, I know that our experience has not been unique. The other students and congressional hosts in 2005 should be congratulated for participating in this exchange: Julian Barendse (Melbourne University) in the office of Sen. CHUCK HAGEL of Nebraska; Anna Birmingham (University of Western Australia) in the office of Rep. BOB NEY of Ohio and the House Administration Committee, majority; Kirstan Fulton (University of Wollongong) in the office of Rep. SAM FARR of California;