

Health and Housing established The Ana Pereira Memorial Endowment Fund 416 West 127th Street, New York New York 10027. From deep in the heart of Harlem to the Banks of the South Bronx, Ana will be missed but never forgotten.

**PAYING TRIBUTE TO KAREN KNISLEY**

**HON. JON C. PORTER**

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mr. PORTER. Mr. Speaker, I rise today to honor Karen Knisley for her 30 years of service to the Boulder City Hospital and for her being granted Emeritus Board Member Status to the hospital.

Karen was born in California to Ray L. Knisley, a Nevada Legislator, and Florence Richardson Knisley. At a young age she moved to Beowawe, Nevada and has spent the majority of her life in the state. Karen has held a variety of jobs beginning with her early years; she voluntarily worked with the Boulder City Fire Department and later she was hired by Boulder City Hospital to work in Radiology. Karen has also been active in a variety of community service projects and was active in many organizations. She has served as both a corresponding Secretary and Trustee for the Boulder City Library, as well as on the Boulder City Chamber of Commerce. Karen has also served as a member of the Boulder City Long Range Planning Committee as Chairman of the ByLaws Committee, and was a Boulder City Hospital Trustee and Co-Chairman. Karen retired from Boulder City Hospital's Board of Trustees in December 2005.

Karen has served her community continuously throughout her life and Boulder City Hospital has been privileged to benefit from her knowledge and service for the past thirty years. For her years of dedicated service, Karen was recently granted Emeritus Board Member Status to Boulder City Hospital.

Mr. Speaker, I am proud to honor Karen Knisley for years of service to the Boulder City Hospital and the Boulder City community. Her efforts in both professional and private life are to be commended, and we all thank her for her service.

**TRIBUTE TO NORMAN AND MARILYN SCHEFFEL**

**HON. THOMAS G. TANCREDO**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mr. TANCREDO. Mr. Speaker, I rise today to honor two great Americans, Norman and Marilyn Scheffel of Parker, Colorado. Norman and Marilyn are long-time champions of public involvement in the democratic process.

Norman and Marilyn have attended precinct caucuses ever since they moved to Parker, in 1973. Norman currently serves as a district captain overseeing five precincts.

The Scheffel's have always been active in the community. Marilyn has volunteered with Bible studies and has run programs to watch children so that mothers could have a day off.

The Scheffel's decades of dedication to grassroots politics is so legendary that they

were the focus of a recent news story in the Rocky Mountain News.

Americans should look at Norman and Marilyn as examples of how everyday Americans should be engaged in the political process. I thank them for their commitment to America and wish them all the best in the future.

**INTRODUCTION OF THE FEDERAL PAYDAY LOAN CONSUMER PROTECTION AMENDMENTS OF 2006**

**HON. TOM UDALL**

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mr. UDALL of New Mexico. Mr. Speaker, I rise today to introduce the Federal Payday Loan Consumer Protection Amendments of 2006. This legislation prohibits federally insured institutions from engaging in high-cost payday loans and expands protections for consumers in connection with making these loans by uninsured entities.

It is well known that payday lending is a rapidly expanding form of high-cost, short-term credit. Studies indicate that the average annual percentage rate on payday loans ranges from 390 to 780 percent for a two-week loan. Let me repeat that: the average annual percentage rate on payday loans ranges from 390 to 780 percent. Additionally, typical payday loan customers take out between eight and twelve loans per year from a single lender.

I believe lending that fails to assess a borrower's ability to repay, that requires consumers to write checks on insufficient funds and that encourages perpetual debt is unacceptable. However, many of the laws pertaining to payday lenders are dealt with at the State level. One area, however, where the Federal Government has an important role to play is with what are known as "rent-a-banks." Rent-a-banks are banks that partner with payday lenders to make single-payment and installment loans. These arrangements are designed to allow payday lenders to evade small loan laws in their respective States.

As such, my bill prohibits insured financial institutions from making payday loans, either directly or indirectly. It prohibits them from making loans to other lenders so that they can, in turn, make, refinance, or extend payday loans. In addition to prohibiting rent-a-banks, my legislation seeks to ensure that those individuals who choose to take out a loan with a high interest rate know that they are doing so. Consumers should be aware that they are borrowing with an unusually high interest rate. My legislation requires the Federal Reserve System to conduct a study to determine the most effective way to require all credit applications that have an annual percentage rate higher than thirty-six percent to include a high-interest warning label.

Last year, despite my opposition, Congress passed the Bankruptcy Abuse Prevention and Consumer Protection Act, which only addressed the personal responsibility of debtors. While I fully concede that individuals must take greater responsibility for their debt, I also feel that the lending industry should be held accountable for targeting those individuals who are unable to pay off their debts. We

must address both irresponsible borrowers and lenders to stop the cycle of debt that has enveloped many Americans.

I urge my colleagues to support this legislation.

**HONORING ALAN SELTZER FOR 17 YEARS OF SERVICE TO SANTA BARBARA COUNTY**

**HON. LOIS CAPPS**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mrs. CAPPS. Mr. Speaker, today I rise to pay tribute to a dedicated public servant and friend, Alan Seltzer, upon his retirement from Santa Barbara County.

Alan has served the people of Santa Barbara County well during his employment in the County Counsel's office, where he most recently served as Chief Assistant County Counsel. During his tenure with the county, Alan Seltzer worked on a multitude of issues and projects but he managed to carve time out of his busy schedule to have some fun. Mr. Seltzer served as pitcher for the Air Pollution Control District's softball team in a fiercely competitive adult softball league in Santa Barbara. At one point, he dressed up as a charcoal briquette for Santa Barbara's quirky and offbeat Summer Solstice parade.

His enthusiasm for the job and for the County of Santa Barbara is what makes Alan such an effective attorney. He has worked tirelessly on endangered species issues, which are plentiful on the Central Coast, including the establishment of open space conservation areas. He has been an extremely successful facilitator in bringing all stakeholders together to find solutions on many tough issues. One especially important focus for Alan was the regulation of development of the Gaviota coast, a pristine coastal region of open space north of Santa Barbara. Mr. Seltzer also worked on collaborative efforts to save native oak trees in the Santa Ynez valley, in addition to spending a great deal of time trying to save wetlands throughout Santa Barbara county.

I am pleased to honor Alan Seltzer for all of his hard work on issues that are important to so many of us on the Central Coast. His dedication to environmental protection and sound land use policy are exemplary and deserving of recognition. Alan, I wish you the best in the future and thank you for your service to this community.

**J.K. GALBRAITH'S TOWERING SPIRIT**

**HON. BARNEY FRANK**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mr. FRANK of Massachusetts. Mr. Speaker, the recent death of John Kenneth Galbraith brought to a close one of the truly great careers in both the intellectual and political history of our country. As an economist, as a teacher, as a writer, as a creative public official, and drawing on all of these and more, as a tough-minded and effective activist for social justice, John Kenneth Galbraith made enormous contributions to the quality of life in America.

Appropriately, he was memorialized in the Washington Post recently by one of his most important comrades in arms, Arthur Schlesinger Jr., who shared with Ken Galbraith not just a friendship, but the effective pursuit of the roles I have just described, substituting of course Arthur Schlesinger's historical work for Ken Galbraith's economic contributions.

Drawing on their collaboration on so many issues over more than 60 years, Arthur Schlesinger concisely and deftly reminds us in his essay of what citizenship in a democracy is at its best. I ask that this article be printed here.

#### J.K. GALBRAITH'S TOWERING SPIRIT

(By Arthur Schlesinger Jr.)

Edmund Burke once made a famous prediction. "The age of chivalry is gone. That of sophists, economists and calculators has succeeded and the glory of Europe is extinguished forever." Some years later Thomas Carlyle disdained economists as professors "of the dismal science." The profession has indeed done little since to disprove Carlyle and to refute Burke. But neither Burke nor Carlyle foresaw John Kenneth Galbraith.

In the first place, Galbraith was the tallest economist in the world. That reinforced the boldness with which he confronted the establishment and its "conventional wisdom." Salvation, Galbraith argued, lies in the subversion of the conventional wisdom by the gradual encroachment of disquieting thought. "The emancipation of belief," he writes, "is the most formidable of the tasks of reform, the one on which all else depends." He was the republic's most valuable subversive.

His skills were not confined to economics. He was a diplomat, politician, bureaucrat, satirist, novelist, journalist, art collector, and man of the world and wit, and he took disarming delight in each role. I met him as a Washington bureaucrat during World War II. We discovered that both of us were born on Oct. 15, 9 years apart, and we became grown men who were, in height, 13 inches apart. The convergence of thought—I do not remember a disagreement—is the only compelling argument for astrology that I know.

His brilliant deployment of subversive weapons—irony, satire, laughter—did not always please the more sedate members of his profession. But it vastly pleased the rest of us. Ken used the whiplash phrase and the sardonic thrust for several purposes: to reconnect academic economics, walled off in mathematical equations, with human and social reality; to rebuke the apostles of selfishness and greed; and to give the neglected, the abused and the insulted of our world a better break in life.

He challenged the national conscience with a series of thoughtful books, provocative interviews, merry rejoinders and lethal wisecracks. The Bush presidency led Ken to muse aloud that it had caused him to think thoughts that he never thought himself capable of thinking. I asked, "For example?" Ken replied, "I begin to long for Ronald Reagan."

Galbraith was never less than opinionated, and his opinions were often deflationary and sometimes devastating. He was the master of the unconventional wisdom. How, in view of his elegant unmasking of pomposity, hypocrisy and shame, can we account for the broad and indeed ecumenical range of his friends and fans—stretching from left to right; from tall to short; from Bill Buckley to Arthur Schlesinger (and Ken more or less induced the last two characters to be fond of each other)?

Within this tall fellow bristling with opinions there resided a rare kindness of heart

and generosity of spirit. In Mr. Dooley's phrase, Ken not only afflicted the comfortable but comforted the afflicted. In a quiet way, without fanfare, he helped more people, promoted more noble causes, sustained more fragile spirits than almost any of us have known, giving of himself and his substance with grace and concern. Underneath his joy in combat, he was a do-gooder in the dark of night. There is another reason why Ken was so generally loved—his wife of 69 years, Catherine Atwater. Kitty was an intrepid lady, having stood up to Ken for more than half a century. Together they created a welcoming household.

John Kenneth Galbraith has left us, and the sum of human valor, wit, irreverence, sympathy, compassion and courage has badly diminished when we need them most.

### PUYALLUP INDIAN TRIBE LAND CLAIMS SETTLEMENT

SPEECH OF

**HON. ADAM SMITH**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 9, 2006*

Mr. SMITH of Washington. Mr. Speaker, I am pleased that today the House of Representatives passed S. 1382, a bill which would allow the Puyallup Indian Tribe to convert parts of their tribal land into a Trust held by the Department of the Interior.

The Puyallup Tribe has worked in partnership with the State of Washington, the Port of Tacoma, Pierce County, the Cities of Fife, Puyallup, and Tacoma to finalize an arrangement that will enable more than \$450 million in new investment and create an estimated 4,000 construction jobs and nearly 6,000 permanent jobs in Pierce County. Under the multi-party agreement—which builds on the 1988 Puyallup Indian Land Claims Settlement—relocation of some of the tribal lands will enable construction of a major new container terminal on the Blair Waterway.

S. 1382 is critical to the success of this broad-based agreement, and I look forward to the President signing this important legislation into law so that it can be fully implemented and the region can realize the benefits. I commend all parties involved on the way they worked together to allow for this expansion which will be an economic driver for the region.

### IN RECOGNITION OF JOSEPH GARCIA SACA

**HON. DENNIS A. CARDOZA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mr. CARDOZA. Mr. Speaker, it is with the greatest respect and admiration that I rise today to honor the late Mr. Joseph Garcia Saca. Joe was not only an endearing member of our community in Merced County, California, but he was a beloved member of my family. He was a very special and well respected man to many people, known for his gift of conversation, unwavering faith and positive approach to life. At the age of 84, Joseph Garcia Saca passed away on Thursday, May 4, 2006.

Joe, a longtime resident of the Atwater/Winton area of Merced County, was born to the late John and Adeline Saca in Pico, Azores on August 11, 1921. At the age of 7, Joe arrived in the United States with his mother and late brother John. In the years that followed, Joe attended Fruitland Grammar School in Winton, met his wife Laura Maciel and married on May 14, 1944.

To describe Joe's life as anything less than amazing would not suffice. Throughout his 84 blessed years, he participated in many successful business ventures throughout Merced County. He owned and operated the Arena Grocery Store in Livingston and was also a successful almond rancher for many years. In the 1950's Joe put his natural talent as a gifted conversationalist to work as a local talk show host for KYOS. In 1952, Joe established what would become his most memorable business—Kathy's Tot Shop in Atwater. Named after his daughter, the children's apparel store grew up with Kathy. Years later it was renamed to Kathy's Deb U Teens and specialized in teen clothing, and then in its last years it was simply Kathy's, selling women's wear until it was sold in 1977.

Throughout his life, Joe was involved in many community organizations and activities. He held the position of past President of the Atwater Pentecost Association and the Atwater Chamber of Commerce, was a member of the Lion's Club and Knights of Columbus. He dedicated many hours of service as President of the St. Anthony's Parent's Club and in countless volunteer positions for St. Anthony's Church. He has certainly left behind a legacy of community service that is to be admired and followed.

Joe is survived by his wife Laura with whom he shared 62 years of fulfilling happiness, and his three wonderful children and their spouses: Kathy and Wayne Jansen, Ron and Kathy Saca and Alan Saca. Known as "Papa," Joe adored his grandchildren Laurie Havel and her husband Richard, Kori Lynn Jansen and Allyson, Gigi and Caroline Saca, and his only great grandchild Tyler Havel.

Mr. Speaker, it is my distinct honor and privilege to join my family and community in honoring the memory my dear cousin, Joseph Garcia Saca. He will be greatly missed by all.

### IN COMMEMORATION OF THE NATIONAL WETLANDS LANDOWNER STEWARDSHIP AWARD TO THE HIGEL FAMILY FROM THE ENVIRONMENTAL LAW INSTITUTE

**HON. JOHN T. SALAZAR**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 10, 2006*

Mr. SALAZAR. Mr. Speaker, I rise today to congratulate the Higel family of Alamosa, Colorado, as the honored recipient of the National Wetlands Landowner Stewardship Award from the Environmental Law Institute.

This award, specifically for conservation in Wetlands areas, recognizes the Higel family's commitment to conservation while maintaining sustainable agricultural conditions in the same area. The values the Higel's are being honored for are values all of us strive for in farming at any level. These values include a healthy thriving relationship between people