

In light of these many concerns, I believed that it was imperative to speak to citizens directly in an open forum about their worries and how Congress should act on their behalf. I hosted an online chat session this past week where American consumers had the opportunity to share their stories with me. This issue was first raised on a local level by Mike Holfeld, an investigative reporter at WKMG in Orlando.

If the Speaker would allow, I would like to relay a few of their stories:

Kathryn McCarrey is a 32-year-old mother of two from Groveland, Florida who has been a customer with Bank of America since 2005. She complained that she has been unfairly charged hundreds of dollars in overdraft fees over the past 2 years. She stated, "Just last week I printed my screen with [my] bank balance 3 days in a row to prove that the bank was charging erroneous fees . . . I cannot afford to continue giving money to the bank!"

Lauren Fant is a University of Central Florida student and customer at SunTrust Bank. She was fined three consecutive overdraft charges of \$39 in August for three transactions that only went through a week after she made them. Although her overdraft amount was only \$12, her fees totaled \$117.

David Spatzer, also from Orlando, was hit with over \$700 worth of charges in the past 2 months. When he went to his bank for help, he was told to take out a loan at 12 percent interest. He collects monthly Social Security checks while also working at Disney World. His checking account, however, approves transactions even when he does not have enough of a balance in his account.

Floridians and individuals throughout our Nation are currently going through similar circumstances as Kathryn, Lauren and David. Congress needs to institute proper notification features at the point of transaction in cases of possible overdraft.

Madam Speaker, on behalf of the consumers mentioned above and the numerous others who reached out to me about their concerns on bank overdraft fee policies, I implore all members of this esteemed legislative body to work toward providing consumers with the safeguards necessary to make educated financial decisions without being charged exorbitant and unfair bank overdraft fees by their banks.

HONORING ERIC SIGMAN

HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. GRAVES. Madam Speaker, I proudly pause to recognize Eric Sigman, a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 75, and in earning the most prestigious award of Eagle Scout.

Eric has been very active with his troop participating in many Scout activities. Over the many years Eric has been involved with Scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community.

Madam Speaker, I proudly ask you to join me in commending Eric Sigman for his ac-

complishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

HONORING THE COMMISSIONING OF THE USS "NEW YORK," LPD 21

HON. JOE COURTNEY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. COURTNEY. Madam Speaker, I rise today to celebrate the commissioning of the USS *New York*, LPD 21. On October 22, 2009, the House passed H.R. 856 to congratulate the captain and commissioning crew for the vessel entering the service of the U.S. Navy. The USS *New York* honors those who lost their lives at the World Trade Center, the Pentagon, and Shanksville, Pennsylvania, on September 11, 2001, and adds to our Navy's capabilities to protect our Nation.

With its hull constructed using steel from the World Trade Center, the ship will serve as a memorial to September 11. The ship's main passageway was dubbed "Broadway" and features an insignia with references to the Statue of Liberty, the Twin Towers, the New York City Police Department, and the New York City Fire Department. Its galley hosts a pre-September 11 neon outline of New York City. It is the newest entry to the U.S. Navy's fleet of *San Antonio*-class amphibious transport dock ships and will be deployed to provide amphibious assault capability anywhere in the world. CDR F. Curtis Jones, USN, a New York native, captains the ship.

I also want to take a moment to recognize an important connection between the USS *New York* and my State. RSL Fiber Systems, LLC of East Hartford, Connecticut was proud to be a part of this project, manufacturing the signal and navigation lights used on board the vessel. The ship contains five RSL lighting systems, which boast the breakthrough technology of fiber optic illumination systems. The Connecticut based company was selected to provide remote source lighting and the lighting control systems to the U.S. Navy for shipboard use on the LPD 17 class, the Navy Experimental Craft *Seafighter*, and the DDG 1000 class ships.

The ship's motto is, "Strength Forged Through Sacrifice. Never Forget," serving as a powerful symbol of September 11. The vessel pays tribute to those who lost their lives and reaffirms Congress's commitment to fighting terrorism and recognizing those men and women who risk their lives and fight for our freedom every day. I ask all of my colleagues to join with me in congratulating those who helped build the ship, and honoring those who defend our Nation every day.

TRIBUTE TO THOMAS J. GRAFF

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. GEORGE MILLER of California. Madam Speaker, I rise today to pay tribute to one of the great icons of modern environmentalism, Thomas J. Graff, who passed away last week at the age of 65.

Tom Graff founded Environmental Defense Fund's California office in 1971, and over the ensuing decades, he built a record of accomplishment that includes landmark reforms to the way we use water and energy.

It was my great honor and pleasure to have worked with Tom for many years, and my staff and I often relied on his counsel and insights. His ability to think strategically about policy and politics was unmatched, and there are very few facets of California environmental policy over the last four decades that did not feel Tom's influence.

Tom Graff's negotiating prowess and his wisdom were critical to the passage of legislation that I authored in 1992 to protect the Bay-Delta of California: the Central Valley Project Improvement Act. And his work on California energy policy since the 1970's helped lead to the state's pioneering global warming bill, AB 32, signed into law in 2006.

Over his remarkable career, Tom Graff did an enormous amount of good for his fellow Californians—and for the planet and all its inhabitants. But Tom's unique legacy may be the partnerships and friendships that he formed on the way to his many accomplishments. Tom was always able to find a way to work together with those on the other side of the table, and even though his communications skills were incomparable, he knew that long-term solutions were always more important than soundbites.

In closing, I want to express my deep condolences to Tom's loving family, to his colleagues at EDF, and all of those who knew and worked with him—his passing leaves an incredible void. We will miss his insights, his creativity, his unmatched ability to find solutions, and most of all, his warmth and good humor.

I am submitting for the record several articles remembering Tom's life, and I ask my colleagues to join me in recognizing the life and legacy of a great friend and environmental champion, Thomas J. Graff.

[From the Sacramento Bee, Nov. 15, 2009]

A WATER WARRIOR WHO WON RESPECT FROM
ALL SIDES

(By Stuart Leavenworth)

A lion of California's environmental movement died Thursday. Tom Graff, who helped lead the 1980s fight against the peripheral canal and blocked the East Bay from diverting water from the American River, finally succumbed to the cancer that snuck up on him two years ago.

I feel fortunate to have known Graff for as long as I did. When I returned to California a decade ago, Graff was one of many people who helped school me on my home state and its Byzantine water politics.

Graff, a Harvard-educated lawyer with a degree from the London School of Economics, was not a native Californian. (He was born in Honduras, the son of Jewish parents who had fled Nazi Germany). But he knew more about my home state than almost anyone you could imagine.

I soon learned that Graff was a hero for Sacramento residents who care about the American River. In 1971, he founded the California office of the Environmental Defense Fund in an attic in Berkeley. When the East Bay Municipal Utility District attempted to tap water from the American River, Graff was asked by local residents to file a lawsuit. After 17 years, they eventually triumphed, prompting EBMUD to reach a 2001 settlement with Sacramento County on a joint water-withdrawal project further downstream, on the Sacramento River. He also

helped pass California's climate legislation, AB 32, and spark a campaign to restore Hetch Hetchy, the valley in Yosemite National Park that is submerged by San Francisco's water supply.

Graff will be known for battles he won and lost, but he never was just a "stopper." Throughout his career, he advised his peers to go beyond mere obstruction. He wanted the environmental movement to understand the circumstances that led to projects they might oppose, and offer reasonable solutions.

His lifelong crusade was for rational (i.e. market-based) uses of water. By trading water, he argued, water districts could collectively cope with shortages without building new dams. While this idea was anathema to many environmentalists (those who see markets as evil), it sparked a needed debate in California on the essential value of water and the waste that can occur when it is priced cheaply.

I spent a day with Graff last April at his home in the East Bay, after it was clear his cancer couldn't be cured. His voice was barely audible, yet he still exuded the good spirit and humor that drew people to him throughout his career.

Graff and I spent most of the afternoon talking about California politics, the general dysfunction at the Capitol and new plans for a canal to divert water around the Sacramento-San Joaquin Delta.

We had lunch at Zackary's Pizza in Oakland, where he impressed me with his appetite. Graff helped kill the peripheral canal project at the ballot box in 1982, going head-to-head with some of his fellow environmentalists and then-Gov. Jerry Brown. At the time, Graff wasn't convinced that the canal would be operated properly, with adequate safeguards for the Delta and its upstream tributaries.

When I talked to him in April, Graff seemed to have turned a page on that old fight. "We'd be willing to go there, to a canal outcome," he told me. "But we would want to know as much of the terms as possible."

In particular, Graff said, he'd want to know key details of how water would be conveyed in such a facility, in wet periods and dry ones. There would have to be long-term assurances built into the project's operations so that a change in the governor's office didn't spell doom for the Delta and upstream water users.

We exchanged e-mails and phone calls, but I didn't get a chance to spend time with Graff after that long afternoon. So I have no idea where he stood on the legislative water package the governor finished signing the day that he died.

My guess is that Graff, with his expertise in economics, would be distraught the state is seeking to borrow \$11.1 billion from taxpayers for various water projects, including new dams. As he told me in April, such projects should be largely paid "by water users, instead of taxpayers."

On the other hand, I know that Graff would be proud of a little-noticed part of policy package—one that requires the state to assess the needs of the Delta as a public trust resource.

Graff had sought this assessment for years, especially as various fish species of the Delta went into deep decline. The new law means that, before any new studies are launched on a canal or other alternatives, the state must evaluate how much water the Delta ecosystem needs in various years and in various climate scenarios.

Those needs, for the first time, will then become part of an overall management system for the Delta, its ecosystem and its various communities.

As for the canal itself, Graff would likely want to reserve judgment on the project

until he could closely examine its details. How would it be designed, operated and financed?

He'd pay close attention to the new Delta Stewardship Council that the new law creates. Appointees to this council could determine if the public trust needs of the Delta are married with the operational details of a canal, or some other form of conveyance to move Delta water to the south.

While Graff's views on the water package are intriguing to speculate about, his views on life are more important.

In his final years and months, at age 65, Graff displayed more courage than anyone I've known with a terminal disease. He was never bitter, and always encouraging. He stayed in touch with friends, devoted himself to his family and managed to keep track of his life's work.

You'll probably hear more in the weeks ahead about Graff's legacy—both from old friends and adversaries. He died having the respect of both.

In the world of California water, that's an achievement in itself.

[From the Washington Post, Nov. 16, 2009]

GROUNDBREAKER IN U.S. WATER POLICY

(By Juliet Eilperin)

Thomas J. Graff, 65, who helped transform the nation's water policy as the longtime regional office director in California for the Environmental Defense Fund, died Nov. 12 at a hospital in Oakland after battling thyroid cancer for more than two years.

Mr. Graff founded the advocacy group's California office in 1971 in the attic of a University of California at Berkeley fraternity house. He changed the way federal and state governments managed water in the West by providing market incentives for farmers and other water rights holders to conserve resources and direct them toward urban areas and environmental purposes for a profit.

Marcia Aronoff, the Environmental Defense Fund's senior vice president for programs, said Mr. Graff was responsible "for putting together the first major change in water law and federal policy in modern times."

The idea of upending the principle of "use it or lose it" when it came to water rights was radical when Mr. Graff suggested it in the 1980s, but he persuaded lawmakers in Washington and Sacramento to let farmers save water and then sell it to supply urban consumers and critical ecosystems.

Mr. Graff helped codify these incentives through the 1990 Truckee-Carson-Pyramid Lake Water Rights Settlement Act and the 1992 Central Valley Project Improvement Act. "Water policy had been a socialized system based entirely on subsidies and political considerations," said Tom Jensen, who got to know Mr. Graff while serving as the chief water lawyer for the Senate Energy and Natural Resources subcommittee on water and power under Bill Bradley (D-N.J.) in the late 1980s and early 1990s.

Mr. Graff's ability to influence the legislative process—he was dubbed "the Godfather" by California Lawyer magazine—stemmed from his impressive analytical ability, array of contacts and listening skills, and a willingness to use tough legal and public relations tactics when needed.

"He was subtle and strategic. He could play at every level of the game," Jensen said. "He could be a spotlight-grabbing advocate or he could be utterly invisible, insidious and influential."

Mr. Graff was known for writing concise, one- or two-paragraph missives that crystallized key policy questions. He once ghostwrote a letter for a member of Congress that ultimately prodded the Interior Depart-

ment to release water from Arizona's Glen Canyon Dam in order to allow the Colorado River to flow more freely through the Grand Canyon.

Thomas Jacob Graff was born Jan. 20, 1944, in Honduras to German Jews who had fled Nazi Germany. He grew up in Syracuse, N.Y., and graduated from Harvard College in 1965 and from Harvard Law School in 1967.

He attended the London School of Economics, was a legislative assistant for New York Mayor John V. Lindsay and an associate at a law firm in San Francisco before opening the defense fund's California office. Defense fund head Fred Krupp once said Mr. Graff joined the organization because of the affinity the young lawyer felt "for an organization whose informal motto back then was 'sue the bastards.'"

His marriage to Joan Messing Graff ended in divorce. Survivors include his wife of 31 years, Sharona Barzilay of Oakland; a daughter from the first marriage, Samantha Graff of Oakland; two children from his second marriage, Rebecca Graff of Cambridge, Mass., and Benjamin Graff of San Jose, Calif.; a sister; and two grandsons.

A fan of the Oakland Athletics, Mr. Graff liked to say that not only had he managed to tutor his children in how to score baseball games with precision but that this training proved to be invaluable when his daughter Rebecca chose to pursue a doctorate in statistics at Harvard.

A number of prominent politicians mourned Mr. Graff's death, including Bradley, who said the lawyer's "good sense and judgment guided" the federal 1992 water law. California Gov. Arnold Schwarzenegger (R), speaking at the signing ceremony Thursday for a California water reform law, lamented the fact that Mr. Graff was not in the audience.

"The reason why I wanted to mention him is because he was a great environmentalist," Schwarzenegger said, "someone that was very heavily working for 30 years on preservation, conservation and protecting the environment, protecting the [Sacramento-San Joaquin River Delta] and who was very instrumental to get us where we are here today."

[From the Contra Costa Times, Nov. 12, 2009]

TOM GRAFF, CALIFORNIA ENVIRONMENTAL WATER PIONEER, DIES AT 65

(By Mike Taugher)

Thomas J. Graff, the Harvard-educated lawyer who was among the most influential environmentalists in California water policy during the last 30 years, died Thursday morning after a long battle with cancer. He was 65.

Graff, of Oakland, gave up a career at a prestigious San Francisco law firm to open the California office of the Environmental Defense Fund in the attic of a UC Berkeley fraternity house in 1971, helping the organization grow in the following decades into one of the most powerful voices on environmental issues ranging from climate change to oceans to water policy.

Friends and colleagues recalled Graff as exceptionally smart, interested in the views of others, a master negotiator and an energetic and forward thinker. He was devoted to his family and a good friend and mentor to many colleagues, friends said.

"He was one of the earliest environmentalists to advocate (that) if water could be marketed and moved more freely, it would be used more efficiently and we wouldn't need more dams," said Laura King Moon, assistant general manager for the State Water Contractors, a water industry group.

"You could be arguing violently with him one minute and hugging him goodbye a half-

hour later. He was a lion in the water environmental movement over the last three decades," King Moon added.

Graff was born Jan. 20, 1944, in Honduras to German Jews who had fled Nazi Germany. He grew up in Syracuse, N.Y., and later attended Harvard College, Harvard Law School and the London School of Economics.

At the Environmental Defense Fund, he was a champion of the idea of using market forces to improve the environment by pushing for water marketing in California, and for plans to cap-and-trade sulfur dioxide emissions in the eastern states to combat acid rain. "He was a great listener," recalled Spreck Rosekrans, a water policy analyst at the organization. "He always got along with people."

He was also a driving force behind the Central Valley Project Improvement Act, the 1992 law that reworked one of California's biggest water projects and perhaps the most important piece of environmental legislation in the career of Rep. George Miller, D-Marinez.

"One of Tom's great insights was in advocating for, and helping to develop, the water-marketing agreements that helped bring the business world and the urban water community on board," Miller said last year in a speech to Congress.

Graff was a leader in the political fights against construction of a Peripheral Canal around the Delta. When the Sierra Club was debating whether to accept a compromise that would allow the canal to be built, Graff argued that the canal would allow San Joaquin Valley farmers and Southern California to take too much water out of the estuary. He sued the East Bay Municipal Utility District to block plans to tap into the American River, starting a 17-year legal battle over the health of the river and the Oakland-based district's contract rights to water. The utility eventually gave up its plans to build an intake on the American River and reached an agreement with environmentalists and Sacramento interests to move the intake downstream to the Sacramento River.

Graff is survived by his wife, Sharona Barzilay, the assistant head at the College Preparatory School of Oakland; sister Claudia Bial of Fort Lee, N.J.; daughter Samantha, son-in-law Miguel Helft, and grandchildren Avi and Rafael Helft of Oakland; son Benjamin of San Jose; and daughter Rebecca of Cambridge, Mass.

A private memorial is scheduled this weekend. A public service will be scheduled in the coming weeks.

RECOGNIZING THE CENTENNIAL ANNIVERSARY OF SAM HOUSTON ELEMENTARY SCHOOL

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Ms. EDDIE BERNICE JOHNSON of Texas. Madam Speaker, I rise today to recognize the 100th anniversary of Sam Houston Elementary School in the Oak Lawn neighborhood of northern Dallas.

On December 6, 1909, the Oak Lawn School opened its doors to roughly 200 students under the leadership of Principal Mary Spears. The school included eight classrooms, five of which were used for academic purposes, and was located near the corner of Throckmorton Street and Dickason Avenue. Within a year, a petition was filed with the Texas Board of Education to begin a kinder-

garten program in the unused rooms of the school, and in March 1910 the first free kindergarten under the control of the Dallas School Board opened with an attendance of 25 students. Shortly thereafter, the Oak Lawn School changed its name to the Sam Houston School in honor of the 75th Anniversary of the Battle of San Jacinto.

Today, Sam Houston Elementary School stands as the oldest school in the Dallas Independent School District to continue to operate in its original building. For 100 years, the faculty and staff of this institution have educated young people in North Texas to become responsible and productive members of society. Through their hard work, Sam Houston Elementary has developed a legacy of excellence, and I am so proud to have this school within my District in Texas.

Madam Speaker, I ask my fellow colleagues to join me today in celebrating the success of this institution's century of existence and to recognize the faculty and staff's hard work and continued determination to ensure a quality education for children in north Texas.

HONORING JONATHAN ROBERT HUBBS

HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. GRAVES. Madam Speaker, I proudly pause to recognize Jonathan Robert Hubbs, a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 900, and in earning the most prestigious award of Eagle Scout.

Jonathan has been very active with his troop participating in many Scout activities. Over the many years Jonathan has been involved with Scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community.

Madam Speaker, I proudly ask you to join me in commending Jonathan Robert Hubbs for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

HONORING SUTTER LAKESIDE HOSPITAL OF LAKE COUNTY, CALIFORNIA

HON. MIKE THOMPSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. THOMPSON of California. Madam Speaker, I rise today to honor Sutter Lakeside Hospital of Lake County, California. On November 19th, 2009, Sutter Lakeside will be hosting a ribbon cutting ceremony for their new Mobile Health Services Unit.

The Mobile Health Services Unit project began over 2 years ago. Twenty percent of Lake County's residents and 31 percent of its children are living below the poverty line. This fact, combined with the county's rural nature, means an unacceptably high number of residents have no access to basic health care

services. The Mobile Health Services Unit will ensure that these underserved populations receive the care they need, where they need it.

The entire Mobile Health Services Unit team at Sutter Lakeside deserves our thanks for their efforts in making this project a reality. In particular, a debt of gratitude is owed to Charlie Melo, owner of American Custom Coach, who provided the expertise and leadership that made this all possible. He was also so kind as to donate the unit's solar panels.

Madam Speaker, it is appropriate at this time that we honor Sutter Lakeside Hospital and thank them for their contributions to the citizens of Lake County. The new Mobile Health Services Unit is an invaluable addition to the community and all involved in making this happen are to be commended for their efforts.

HONORING THE LIFE AND MEMORY OF BILL BOYD

HON. SAM JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. SAM JOHNSON of Texas. Madam Speaker, I invite my colleagues to join me in honoring the life and memory of my friend, Bill Boyd. Enclosed they may read a profile piece in the Dallas Morning News featuring Bill's distinguished life of service, love of Texas, and devotion to family.

[From the Dallas Morning News, Aug. 31, 2009]

WILLIAM M. "BILL" BOYD: STORIED DALLAS ATTORNEY DEFENDED TEX WATSON, POLICE CHIEF

(By Rudolph Bush)

William M. "Bill" Boyd, 71, a storied attorney who gave up a career in politics to build up a successful McKinney law firm founded by his father, died Saturday of heart failure. Mr. Boyd of Dallas was well known in Texas' political and legal circles for his sharp mind, constant optimism and kindness. His career spanned five decades and countless cases.

A 1963 graduate of Southern Methodist University Law School, he was elected Collin County district attorney in 1964, before he had even passed the bar. As the son of attorney Roland Boyd—a close adviser to House Speaker Sam Rayburn and a friend of President Lyndon Johnson—Mr. Boyd might easily have built his early success into a lifelong political vocation, friends said.

"He would have done well in politics, but he loved the law. He loved legal practice," said Kent Hance, chancellor of Texas Tech University and a former U.S. representative. Mr. Boyd served four years as district attorney before returning to Boyd Veigel, where he practiced until his death.

From the earliest years of his career, Mr. Boyd was involved in high-profile cases. When Manson family member Charles "Tex" Watson was arrested in connection with the murders of actress Sharon Tate and others, Mr. Boyd fought his extradition from Texas to California all the way to the U.S. Supreme Court.

"He did everything he could to keep him over here because Watson had already been convicted in the papers over there. He didn't feel like Watson could get a fair trial," said John Stooksberry, a longtime partner of Mr. Boyd.

Though ultimately unsuccessful at blocking Watson's extradition, Mr. Boyd did see