

Welfare Reform Act. As you know, we will soon be celebrating the second anniversary of the Welfare Reform Act, which was signed into law on August 22, 1996. Today, we can proudly proclaim that our critics could not have been more wrong about the effect of this legislation. Despite the predictions of many of our colleagues from across the aisle and those in the administration who insisted we were wrong, our plan to end welfare has proved successful beyond all expectations.

Mr. Speaker, the numbers speak for themselves. Welfare rolls have dropped 37 percent since their peak in 1994 and 27 percent since enactment of the Welfare Reform Plan. More importantly, we've ended the old practice of rewarding people for doing the wrong thing. Today's welfare recipients are required to work and enter job placement programs. Gone are the days when an able-bodied person could sit at home and collect a bigger check each time they added another dependent child to their family.

We have not only changed an unhealthy mind-set in America, we've save taxpayers endless amounts of money. In the 30 years before a Republican Congress reformed welfare, American taxpayers spent \$5 trillion on a program that had virtually no effect in reducing poverty or improving lives.

Mr. Speaker, Americans want to lead productive lives. We've not only given the thousands of people on welfare rolls the benefit of the doubt, we've given them a chance. Our efforts have helped end a vicious cycle that trapped people into dependency. I am proud to have been a part of this historic effort and I commend my colleagues for helping to make welfare reform a reality.

TRIBUTE TO THOMAS V. KARABAN

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, August 4, 1998

Mr. PALLONE. Mr. Speaker, last week, our community lost one of its brightest lights with the passing of Thomas V. Karaban of Atlantic Highlands, NJ. Mr. Karaban, who died on Saturday, August 1, 1998, at the age of 53, gave up a lucrative career on Wall Street to found a children's charity, the Rainbow Foundation. Since its founding in 1984, the Rainbow Foundation has provided 3,000 children in New Jersey with wheelchairs, Christmas presents, air fare to hospitals and other needs. While we mourn his loss, Mr. Karaban's life is a cause for great celebration. His legacy of trying to ease the sorrow of gravely ill children will endure for years to come.

Mr. Speaker, the story of Tom Karaban is one of those inspirational, "only in America" success stories—but, in the case of Mr. Karaban, success is measured in terms of what he gave back and how he enriched others. A native of Brooklyn, NY, Mr. Karaban worked for Chase Manhattan Bank and Eastman Dillion Union Securities before becoming Deputy Fiscal Agent for Fannie Mae, the fed-

eral national mortgage association. In 1983, while serving as a senior partner at Chadelaine Government Securities, he became seriously ill and took a one-year medical leave. It was during that year that he got involved in fundraising for a child from Colts Neck, NJ, who was seriously ill. As his son, Edward, recalled in *The Asbury Park Press*, "He found his calling then." The following year, he started up the Rainbow Foundation, working out of an empty bedroom in his family's Middletown, NJ, home. The first donation to the Foundation was \$200,000 from the Karaban family's savings account. Eventually, Mr. Karaban devoted himself full-time to the administration of the Rainbow Foundation, leaving behind his Wall Street career.

Mr. Karaban was widely honored for his years of dedication and devoted service to children in need. In 1995, Governor Whitman honored him with the Madeline Worthy Williams Youth Advocacy Award, one of the annual Governor's Awards, which are the highest honor the state can bestow on an individual. He has also been honored by the Veterans of Foreign Wars, the Middletown Chamber of Commerce, the New Jersey National Association of Social Workers, and *New Jersey Monthly Magazine*, among others. He served on a variety of organizations, including the Governor's Task Force on Child Abuse and Neglect, to which he was appointed in 1990 by former Governor Thomas Kean, the Knights of Columbus, Vince Lombardi Council, Middletown, the Bishop McFaul Assembly, the Middletown Police Department Advisory Board and he was an honorary chairperson of Catholic Schools Week at St. Mary's Grammar School, New Monmouth. He was a member of St. Agnes Roman Catholic Church, where he was a lector and Eucharistic minister.

Mr. Speaker, it was about two years ago that Mr. Karaban began treatment for cancer. Throughout this personal ordeal, Mr. Karaban retained his optimism and his deep religious faith never wavered. Indeed, as his family and his many, many friends were aware, it was his abiding faith that sustained Mr. Karaban's tireless and selfless dedication to helping children. When he passed away, Mr. Karaban was surrounded by his family and at peace.

Perhaps Mr. Karaban himself best summed up the motivation behind his inspiring commitment to serving others: "They say the greatest legacy anyone can leave is to leave the world a better place than you found it. I try very, very hard to practice faith. When you try to practice your faith, you want to love God. The easiest way I can love God is to love children. I can't put my arms around God, but I can put my arms around a kid."

Mr. Karaban leaves behind a loving family, including his wife, Margaret, two sons and a daughter, and many other relatives, as well as countless loyal friends who have been touched by his kindness, generosity and warmth. In what Tom would no doubt consider a fitting tribute, the Karaban family has asked that, in lieu of flowers, contributions be made to the Rainbow Foundation. To keep the Rainbow Foundation going strong would be the best tribute we could make to the life and work of Mr. Thomas V. Karaban.

RECOGNIZING THE 70TH ANNIVERSARY OF THE EASTERN MONMOUTH AREA CHAMBER OF COMMERCE

HON. MICHAEL PAPPAS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, August 4, 1998

Mr. PAPPAS. Mr. Speaker, it is my privilege to congratulate the members of the Eastern Monmouth Area Chamber of Commerce as they commemorate seventy years of service to Monmouth County and the local business community. An organization rich in history and deep in tradition, the Eastern Monmouth Area Chamber of Commerce is deserving of many well wishes as they celebrate this special event.

In June of 1928, twelve businessmen from Red Bank, New Jersey formed the Chamber of Commerce of Red Bank. Thanks to a continued history of dedicated leadership, this organization has grown far beyond the borders of Red Bank to become the Eastern Monmouth Area Chamber of Commerce.

Today, the organization serves the ten town area of Eatontown, Fair Haven, Little Silver, Monmouth Beach, Oceanport, Rumson, Sea Bright, Shrewsbury and Tinton Falls, as well as the original town, Red Bank. The Chamber draws its membership from all over Central New Jersey and beyond. In 1991 the group officially changed its name from the Red Bank Area Chamber of Commerce to the Eastern Monmouth Area Chamber of Commerce, signifying the organizations continuing expansion.

The Chamber has not only served local businesses, but it has also served the entire county at large with excellence, exhibiting an admirable sense of community involvement. Some of the Chamber's most significant events include a celebration of Food and Jazz held every June in Marine Park and the Spinaker Awards which honor local citizens who have worked hard for the betterment of the communities in which they reside. This dedicated group of business leaders has also worked tirelessly for the expansion and improvement of local business through events such as Expo-Net, which allows local businesspeople to make the connections they need in order to thrive in today's market economy.

During the past two years, *Money Magazine* has rated Monmouth County as one of the best places in America to live. Without reservation, I believe that the role that the Chamber has played in the county has made a significant contribution in the county receiving that recognition. I again offer my congratulations to the Eastern Monmouth Area Chamber of Commerce for its seventy years of service to local communities and businesses and express my best wishes that this organization continue to grow and succeed in its pursuits throughout Monmouth County.