

IN SUPPORT OF THE COMMUNITY
REINVESTMENT ACT

HON. JIM McDERMOTT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 23, 1999

Mr. McDERMOTT. Mr. Speaker, I'd like to take a moment to address an issue of great importance: fair and equal access to capital and credit. The American dream of providing for one's family and achieving happiness and security is bolstered when one is able to own one's own home or business. Unfortunately, the American dream fades away when a financial institution discriminates and unfairly denies a loan to a hardworking, creditworthy American who happens to be a minority or live in a minority or working class neighborhood.

Fortunately, blatant discrimination in lending is declining, and homeownership and small business lending is on the rise. We can attribute much of this progress against so called "redlining" to the Community Reinvestment Act (CRA). Under CRA, federal banking agencies grade lending institutions on how well they meet the credit and capital needs of all the communities in which they are chartered and from which they take deposits. Community organizations, Mayors, religious leaders, and ordinary citizens have a right to offer their opinions regarding the CRA performance of lenders during CRA exams or when banks ask federal regulatory agencies for permission to merge with other lenders.

In my hometown of Seattle, Washington, CRA has helped to make the dream of homeownership a reality for hundreds of low-income families. CRA negotiations between banks and community groups have resulted in housing programs like Self Help, which allows families to use sweat-equity to help them purchase their homes. The Self Help program empowers traditionally underserved families to participate in the homebuying process. The program is also a unique tool for fostering community relations, as the families who eventually will become neighbors, begin to develop relationships with each other as they build their homes. Over the years, Self Help has worked with families to build over 500 homes, and CRA has been integral in financing this process.

CRA also helps to create new jobs for the community. In the state of Washington, CRA has been a wonderful instrument by which entrepreneurs work with banks to finance loans for small businesses. As a result, The Evergreen Community Development Association—Washington state's top Small Business Administration lender—reports that CRA has leveraged over \$360 million in the past five years for small business loans, and has created more than 5,000 jobs. Furthermore, CRA provides economic opportunities for individuals without spending a penny of taxpayer money. Thus, CRA works to put valuable money and resources back into the communities in which they are located.

As the House of Representatives considers legislation to reform financial institutions, I must emphasize that I oppose any attempts to weaken CRA and thus deny communities access to much-needed mortgages, consumer and/or small business loans, and basic financial assistance.

I urge my colleagues to stand firm and not undo the significant progress that we have

made in expanding economic opportunities for all segments of our society. As we consider H.R. 10, let's continue to make the American dream a reality for millions more Americans by strengthening and preserving the CRA and data disclosure laws.

IN HONOR OF THE CENTENNIAL
ANNIVERSARY OF E.J. ELECTRIC
INSTALLATION COMPANY IN THE
ONE HUNDRED YEAR ASSOCIATION

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 23, 1999

Mrs. MALONEY of New York. Mr. Speaker, I rise today to pay a special tribute to the E.J. Electric Installation Company in honor of their membership on this, their centennial anniversary, in the One Hundred Year Association of New York.

For a century, E.J. Electric Installation has been a leader in its field, growing from an era of paper and wood-line conduits and gas/electric lighting fixtures to one of the leading full-service electrical contractors in the world.

Jacques R. Mann, the first of three generations to run the company, joined E.J. Electric in 1912, going on to pioneer the electrification of the entertainment industry, including almost every large East Coast studio.

Jacques Mann designed and installed the Paramount Astoria motion picture studio, which was modernized 40 years later by his son and current E.J. Electric president, J. Robert Mann, Jr. The company's credits now include such renowned venues as the Rockefeller Center complex and the Metropolitan Opera House.

E.J. Electric was an important contributor to the World War II effort by introducing lightweight, pressed steel watertight panels and outlet boxes to the U.S. Navy, an innovation now used throughout the Navy. The Navy recognized E.J. Electric with five "E" awards.

Under Bob Mann's guidance, E.J. Electric is the expert electrical firm on installation of nationwide computerized airline reservation systems. The company is also a leader in design and installation of complicated and specialized electrical systems for hospitals and health care facilities.

Noteworthy communication installations include the Merrill Lynch primary data center at the World Financial Center, AT&T World Headquarters in Manhattan, and American Airlines, as well as installation and maintenance of all voice, data, audio, video, satellite, security, and fire safety systems for U.N. buildings in New York. New York City's 911 Police Command Center, utilizing advanced business communication expertise, the New York Public Library, and a \$10 million Telecommunications and Multimedia system for the United States Tennis Center are among E.J.'s credits. Important repowering projects include the Museum of Modern Art, NBC, CBS, Delta Airlines, Tower Airlines and British Airways at JFK Airport.

The tradition of hands-on leadership continues with the Mann family's third generation. Tony Mann oversaw the \$22 million expansion of the Long Island Railroad car repair facility, spread over 15 acres with one of the most ad-

vanced robotic systems in the world. He was also responsible for the intricate and sensitive Rockefeller University co-generation high tech laboratories and computer facilities. Continuing an E.J. Electric tradition, Tony Mann enjoys an excellent working relationship with Local 3 I.B.E.W. and the community. Tony sees value engineering as a principal strength of E.J., leading to cost savings for customers.

E.J. Electric Installation Co. is committed to early identification of advanced trends in equipment and systems design and industry ramifications of these innovations. The company brings to its projects the highest degree of service, professionalism, and technology.

Mr. Speaker, I am honored to bring to your attention the century of outstanding work offered by the E.J. Electrical Installation Company.

WANTED: GOOD FATHERS

HON. BOB SCHAFFER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 23, 1999

Mr. SCHAFFER. Mr. Speaker, fill it out, send it in. You never know. My dad's advice about junk-mail sweepstakes never led to any prize money, but I'm still cashing in on his simple lessons of life.

My brother, sister and I received many pearls of wisdom: Practice makes perfect. Stand attentive when the flag is raised. Respect your elders. Speak the truth. Fight the good fight, finish the race, keep the faith. Wait until you're married, and above all, never, ever wear street shoes on a gym floor (he taught physical education).

A public school teacher, he worked two jobs to put us through Catholic schools. No television or friends were permitted until homework was complete. "D's" were forbidden. "C's" warranted serious discussion. "B's" meant we could do better. "A's" were expected.

We had a big vegetable garden. Most summer evenings were spent pulling weeds, snapping beans, turning compost and listening to Dad's boyhood stories, like the one about his missing index finger, a camping trip, and an errant hatchet.

I can recall each encounter with Betsy, my Dad's paddle. "Bend over. This hurts me more than it hurts you." I never made the same mistake twice. Right and wrong were absolute.

American can't survive without dads like mine. Confronted with the recent horrifying news accounts of youth violence and broader moral indifference, the importance of devoted fathers couldn't be more apparent. June 20th was Father's Day, and this year's observance compels more reflection than ever.

Any sensible American, especially in the wake of April's Columbine massacre, has to be concerned about the status of our nation's youth. Children bereft of a fully engaged father suffer perilous disadvantage.

The magnitude of the anomaly shouldn't surprise anyone. Clerics and social scientists have long warned of the debilitating trends associated with divorce and single-parent households. Few families overcome the dysfunction of children disconnected from their fathers.

The cost is enormous. Seventy percent of men in prison, and an equal percentage of juveniles in long-term detention facilities, grew

up in fatherless homes. Children living without a father are more likely to have trouble in school, become an unwed parent or involved with gangs or drugs.

Nor are girls immune. Girls whose parents divorce may grow up deprived not experiencing the day-to-day interaction with an attentive, caring and loving adult man. A University of Michigan study of such girls concluded, " * * * parental divorce has been associated with lower self-esteem, precocious sexual activity, greater delinquent-like behavior, and more difficulty establishing gratifying, lasting adult heterosexual relationships."

In Colorado, children in single-parent families are nearly five times more likely to be poor than children in two-parent families. Over eighteen percent of Colorado's children do not live with their fathers.

Coupled with powerful destructive trends and obsessions, today's children are bombarded with evil temptations placing fatherless children at grave risk. Our society's preoccupation with death, sex, and instant gratification has led to a culture in decay trivializing human life itself, degrading the dignity of the human person, and leaving children most vulnerable.

There is still, however, abundant cause for optimism in the legions of great American fathers like mine. Those faithfully accepting the responsibility of fatherhood earn our respect and praise as heroes in today's culture war.

Truly, genuine fathers regard all children as gifts from God. Children are the sacred living outward expression of conjugal love between men and women.

Relying equivalently upon their mothers, all children deserve devoted fathers who strive to raise their children in God's likeness. Accordingly, all devoted fathers deserve our profound admiration on Fathers Day and every day.

May God bestow His richest blessings upon them all.

MARKING THE 100TH BIRTHDAY OF GLADYS TANTAQUIDGEON

HON. SAM GEJDENSON

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 23, 1999

Mr. GEJDENSON. Mr. Speaker, I rise today to join every member of the Mohegan Tribe and countless residents across southeastern Connecticut in wishing a very happy 100th birthday to Gladys Tantaquidgeon. Gladys is an extraordinary figure in the history of the Mohegan Tribe and something of an institution in our area of Connecticut.

Gladys was born June 15, 1899 and has lived in southeastern Connecticut for the past fifty years. She is an accomplished author, anthropologist and historian. She is widely recognized for her work researching and chronicling herbal medicines used by Native American tribes up and down the east coast of the United States. She is most well known in our area for helping to found, and maintaining for so many years, the Tantaquidgeon Museum—the oldest Indian-run museum in America today. Along with her father and brother, Gladys founded the museum in 1931. Over more

than six decades, Gladys—often single-handedly—maintained and expanded the museum. Thanks to her hard work and dedication, thousands upon thousands of school children have learned about Native American and Mohegan history. I have attached an article about Gladys from the New London Day which I request be included following my remarks.

Mr. Speaker, on behalf of residents across eastern Connecticut I want to thank Gladys Tantaquidgeon for a century of dedication to Native Americans across our country.

[From the New London Day, June 16, 1999]

CELEBRATING A LIFE LIVED FOR HER PEOPLE

(By Karen Kaplan)

Gladys Tantaquidgeon, one of Indian Country's most venerated members, a keeper of Mohegan tribal culture, longtime Mohegan Tribal Medicine Woman and a noted writer, curator and herbalist, celebrated her 100th birthday Tuesday with a gala party that gathered hundreds of friends, relatives, tribal members and dignitaries.

A crowd packed the tent set up late Tuesday morning on the grounds of Shantok, Village of Uncas, the former Fort Shantok State Park that is now part of the tribe's reservation.

Tantaquidgeon, wearing a powder blue suit and seated to the left of the podium at the front of the tent with her sister, Ruth, received gifts on a blanket set in front of her. Visitors said they were delighted to see Tantaquidgeon, as there had been a question of whether she would be well enough to attend.

Because of her frailty Tantaquidgeon came to the party for only an hour, and tribal officials did not permit visitors to get close. Tantaquidgeon is perhaps best known as curator of the Tantaquidgeon Indian Museum, the oldest Indian-operated museum in the country.

The Mohegan Tribal Council, led by tribal Chairman Roland J. Harris; the Mohegan Council of Elders, led by Carleton Eichelberg; and Chief G'Tinamong, Ralph Sturges, greeted Tantaquidgeon and guests upon their arrival and wished the guest of honor a happy birthday.

"These girls have been around a long time," said Sturges of the Tantaquidgeon sisters. "They're very, very close to the tribe and they helped me. . . . Gladys is a very steadfast friend of mine. Happy birthday, and we'll catch up to you someday, Gladys."

Led by M.C. Bethany Seidel, daughter of Tribal Vice Chairwoman Jayne Fawcett and sister of Tribal Historian Melissa Fawcett, everyone in the tent next read "Strawberry Moon," an original poem written in honor of the centenarian. Sidney J. Holbrook, Gov. John G. Rowland's co-chief of staff, read a proclamation from Rowland that declared Tuesday to be Gladys Tantaquidgeon Day in the state, prompting a huge roar and lengthy applause from the crowd. "This is a great day for a great lady and a great people," he said.

Kenneth Reels, Mashantucket Pequot Tribal Council chairman, greeted Tantaquidgeon and wished her a happy birthday before a brief talk.

"Thank you for all you've done for our people, thank you for preserving the heritage of the Pequot people (and) keeping our ways alive," he said, presenting her with an eagle feather. "The eagle climbs the highest, and also represents balance, integrity and honor. We give this feather to you because that's what you represent to us."

The Mashantuckets also gave Tantaquidgeon a large maroon-and-cream

quilt embroidered with the tribe's familiar fox-and-tree logo and different scenes from the Mashantucket Pequot reservation.

James A. Cunha Jr., tribal chief of the Paucatuck Eastern Pequots, greeted Tantaquidgeon and said he remembers his grandfather telling stories about her when he was young. Officials from other tribes also spoke, including the Narragansetts of Rhode Island; the Schaghticokes of central Connecticut; the Mashapee of Cape Cod and a representative from the Connecticut Indian Council.

Outside the ceremony, Harris said Tantaquidgeon exerted a tremendous, positive influence on him as he was growing up.

"If I learned anything, she taught me never to give up," he said. "You always do what's right. . . . The (Mohegan Tribal) nation is truly where it is because of her."

Jayne Fawcett, who lived with her aunts Gladys and Ruth while growing up during World War II, said she could not overestimate the role her aunt Gladys played in her life. Fawcett said Tantaquidgeon was a pioneer for women's rights and accomplishments long before they became a political issue.

Fawcett pointed out that Tantaquidgeon was the first American Indian to work for the federal Bureau of Indian Affairs, and also was the curator of the federal Museum of Natural History and ran the federal Indian Arts and Crafts Board.

"She was responsible for working with Indian people and helping them to bring back (their) traditions," Fawcett said.

"She was one of the ones who refused to ride in the back of the bus," Fawcett said. "She appeared on national radio in the '30s, and her book on natural herbal remedies has become a standard. She fought to preserve traditional ceremonies and to preserve our old stories and the meaning of our ancient symbols. These are some of the things I think she will be remembered for."

"This was being done at a time when women simply didn't do these things. Women didn't go to college, and they didn't strike out on their own, let alone minority women," Fawcett added. "The encouragement she's given to so many tribal members, to seek higher education, myself included, has helped strengthen us as a nation. Certainly she has served as a strong role model in that respect."

Fawcett said Tantaquidgeon's dedication to the Mohegan tribe and its culture and history was so complete that she never married.

"Everything was focused on preserving and teaching—not only Mohegans and (other) Indians but non-Indians as well—about Mohegans," Fawcett said. "All of us felt for awhile that we might have been on the brink of extinction, and this made her work even more important."

Tantaquidgeon, whose accomplishments were recognized last year in a book, "Remarkable Women of the 20th Century: 100 Portraits of Achievement," played a major role in the Mohegans' successful bid for federal recognition, a status that made it possible for them to build a casino. Letters and documents she stored in Tupperware containers under her bed have been credited as important pieces of history that helped the tribe obtain federal recognition.

After working with the BIA and the Indian Arts Board in the 1930s and '40s, she returned home in 1948 to help her family run the museum. She wrote a book, "Folk Medicine of the Delaware and Related Algonkian Indians," and has received numerous awards, including honorary doctorates from Yale University and the University of Connecticut.