

unique issues and problems. As democratic, member-owned entities, credit unions need to involve members in any debate over changes in charters and insurance, and members need to be fully informed of the purpose and potential risks in such conversions.

The "Federal Credit Union Services Expansion Act" provides a blueprint of the initial steps needed to address these questions. First, the bill amends several sections of the 1998 Act to remove impediments to voluntary mergers among credit unions and conversions to community charters. In the later case, the bill would require the National Credit Union Administration to establish standards under which a credit union, such as a company-based credit union with members in a distant production facility, would be able to retain those members as part of a conversion to a community charter.

The bill would create new opportunities for expanding credit union membership and services to students to counter the growing abuse of college and high school students by credit card companies and other providers of high cost banking services. It would exempt student groups from the statutory 3,000-member limitation on new group additions to permit expansion of existing credit union services to college campuses, high schools and entire school districts, with the requirement that the credit union must also provide needed financial education and counseling services.

The bill would enable credit unions to respond to the growing need for basic services among individuals who lack traditional banking relationships and are being targeted by high cost check cashing and bill payment services. It would permit a credit union to provide needed check cashing and wire transfer services to non-members. This can provide an important marketing tool to potential members who may have distrusted traditional banking relationships in the past and are unaware of the services credit unions offer.

The bill also responds to the growing interest among credit unions in expanding small business lending services to members. Growing numbers of credit unions with active business lending programs are being restrained by the loan volume cap, equal to 12.25 percent of credit union net worth, that the Senate imposed as part of the 1998 legislation. My bill would permit additional business lending up to approximately 17 percent of credit union net worth. In addition, it would remove a long-time impediment in Small Business Administration regulations that has prevented credit union participation in the SBA's guaranteed small business loan program. SBA and other guaranteed loans are currently exempted from the statutory business loan limitation. In combination, these changes would provide ample room for most credit unions to substantially expand business lending services to their members.

The 1998 Act included an important provision originally authored by our colleague from Texas, Mr. Frost, that permitted an exception from the geographic limitations in the Act on new member group recruitment for potential members and groups who reside within areas determined to be financially underserved by the Treasury Department under criteria established for the Community Development Financial Institutions program. Unfortunately, an error in the statute limited this exception only to multiple group credit unions, excluding eligibility by single group, community and commu-

nity development credit unions. The bill would correct this oversight and expand this important exception to greater numbers of credit unions. It would also expand the statute's definition of underserved areas to include areas with a significant need for affordable credit and banking services as evidenced by a documented concentration of payday lenders, money transfer and other high-cost fringe lenders. The change would permit credit unions to compete directly with fringe lenders who attempt to take advantage of vulnerable consumers.

The bill includes a number of important provisions to address potential problems in credit union conversions. It would raise substantially the minimum level of member participation in votes to convert a credit union to a mutual thrift institution or to transfer a credit union's deposits from federal share insurance. These are significant changes with serious consequences for members that require that members be fully informed and encouraged to participate in any conversion process. The bill also includes changes to provide earlier notice to NCUA regarding a credit union's intent to convert to a mutual thrift or to private insurance. And it proposes new conflict of interest protections to assure that a credit union officers and directors not attempt to persuade members to approve a conversion in which they receive any form of financial benefit.

Finally, the bill attempts to preserve the integrity and attractiveness of the federal credit union charter in response to State efforts to encourage conversions with escalating promises of new powers and reduced regulation. It would prohibit a state chartered insured credit union from including any person or organization within its membership that is not a permissible member for a federal credit union, or to engage in any activity, or exercise any asset power, that is not authorized for a federal credit union. It would authorize NCUA to provide exceptions on a case-by-case basis, provided that the exempted activity meets federal standards for safe and sound operation and is fully consistent with the mission and purpose of Federal credit unions.

Mr. Speaker, I offer this legislation in the hope that my House and Senate colleagues would consider it as a starting point for a broader credit union bill next session. Just as the legislation I introduced in 1997 became the framework for the 1998 Credit Union Membership Access Act, I would hope that introducing this bill will encourage action on new credit union legislation next year.

TRIBUTE TO SARAH AND HANNAH
WALSH

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 10, 2002

Mr. McINNIS. Mr. Speaker, it is with great enthusiasm that I recognize Sarah and Hannah Walsh of Grand Junction, Colorado for their outstanding performance this year with the Grand Junction High School Softball Team. Sarah and Hannah are the great-great nieces of the legendary White Sox pitcher "Big Ed" Walsh. Today, the legacy of "Big Ed" Walsh's abilities have been passed to a new generation within the Walsh family, and I

would like to pay tribute to Sarah and Hannah for their accomplishments as part of a rich and historic tradition.

"Big Ed" Walsh was born in Plains, Pennsylvania in 1881 and began his professional baseball career in 1904. He is considered one of the game's greatest pitchers and was inducted into the Baseball Hall of Fame in Cooperstown, New York in 1946. In fact, Mr. Walsh still holds the Major League record for the most games won by a pitcher in a single season—40 games in 1908. He also had two seasons where he pitched more than 400 innings, and won two World Series games. His career record was 195–126 and he is credited with having the lowest all-time career major league ERA (1.82).

Today, Sarah and Hannah are experiencing the same success on the baseball diamond as their uncle did almost one century ago. Currently, they are both starting players for the Grand Junction Tigers High School Softball Team. Sarah is a senior this year and plays first base, while her sister Hannah, a freshman, is currently playing right field and is the leadoff hitter for the Tigers. Together, they have helped the Tigers to a 9–1 season in the Southwestern League as well as a co-Southwestern League Championship.

Mr. Speaker, it is with great satisfaction that I recognize Sarah and Hannah Walsh before this body of Congress and this nation for their outstanding participation in the enduring legacy of our nation's pastime. I commend them for their outstanding performance and wish the Tigers the best of luck as they set their sights on the state championship.

IN MEMORIAM—DOUGLASS LORY
WARREN—FEBRUARY 18, 1950–
JULY 21, 2002

HON. CHRISTOPHER COX

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 10, 2002

Mr. COX. Mr. Speaker, I rise to commemorate the life of my classmate and friend, Douglass Lory Warren, whose passions in life earned him the moniker "Renaissance Man" among his many admirers. He died Sunday, July 21, 2002, at Beth Israel Deaconess Hospital, of non-Hodgkins lymphoma, at the age of 52.

This Saturday, October 12, 2002, his friends and family will gather for a memorial service at the Memorial Chapel on the campus of Doug's beloved Harvard University. His classmates, business associates, neighbors, and many others whose lives he touched will share remembrances, anecdotes, and even photos for inclusion in a "Book of Doug" that will serve as a lasting reminder of this extraordinary individual.

Doug was born in Memphis, TN. He graduated from St. Paul's School, Concord, NH, and received his BS and MBA from Harvard University. He was a member of The Hasty Pudding Theatricals and the Harvard Krokodiloes, and was president of The Harvard Independent. A resident of Hopkinton, he was a founder of the Hopkinton Education Foundation. At the time of his death, he was a partner with Tatum CFO Partners, LLP.

According to his brother Gregory, Douglass viewed the world with his heart rather than his

head. Both the humble and the mighty deserved and received his equal care and consideration. As one friend put it, "Douglass was the man I knew I could call on in the middle of the night when I had to make an important decision—one that might even hurt me. I knew I could count on him to help me do the right thing. We might discuss it then, or he would say, 'Let me think about it and I'll call you back.' And he always called me back."

To his wife Nancy, his daughters Julia and Madeleine, his brother Gregory, and all who loved him, the prayers of this Congress are with you and your families.

HONORING MS. JANE PRICE TOBIN

HON. WILLIAM D. DELAHUNT

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 10, 2002

Mr. DELAHUNT. Mr. Speaker, I do not want to let this session of the 107th Congress end without commemorating the passing of a dearly loved member of my constituency, Mrs. Jane Tobin of Monument Beach. Mrs. Tobin died, on June 16, 2002. She was a resident of Monument Beach since 1973, when she and her husband, Lt. Col. Edward Tobin moved there after his retirement. She is survived by her son, Peter and his wife Sharon, of Redmond, Washington, her grandchildren, Jason, Jodi, and Adam Bannerman, the children of her late daughter, Kathy Bannerman and her husband Moss, one brother, James Price, and countless nieces, nephews and friends.

Known as Jen to her siblings, Jane was born on January 8, 1914 in Brooklyn, New York, the daughter of Jenny and Edward Price. She was the second oldest in a close knit family that included her three brothers, Edward, John and James, and one sister, Joan. Jane attended Our Lady of Guadalupe grammar school and graduated from Madison High School in Brooklyn in 1932. She married Edward Tobin, also of Brooklyn on October 5, 1940. Ed worked for Con Edison until the war broke out and he joined the Army Air Corps in hopes of becoming a pilot. An injury prevented this and in the early years of the war he served as a pilot instructor before being transferred to the Quartermaster Corps. During these years, Jane foreswore the comforts of her parents home to travel with her husband. She often reminisced about their early experiences, joking that off-base housing was so sparse they she and Ed once shared a "cottage" in Arkansas that had been a chicken coop.

The young couple started a family in 1945 with the birth of their son Peter. Almost two years later they were blessed with a daughter, Kathy. Ed decided to make the military his career, and when he went to the Philippines in 1947, Jane followed later on a troop ship with their two small children, Peter, then age 3 and Kathy, then thirteen months old. This "adventure" as Jane characterized it, began a series of journeys that would take her to military bases overseas and throughout the US, including the Philippines, Cape Cod, Alaska and Newfoundland.

When Jane and Ed returned to the United States from the Philippines in 1948, they were quartered in the Nahant, Massachusetts, Miff-

lin Estate, which was the family home of John Cabot Lodge. This posting brought Jane's parents and siblings geographically closer to her and occasioned many happy family get togethers. It also began Ed and Jane's relationship with the great state of Massachusetts. In 1950 they were transferred to Camp Edwards on Cape Cod, where they bought their first home.

Jane's innate curiosity and graciousness made her a perfect partner in her husband's career which, after Camp Edwards, took them to Chicago, Alaska, Texas, and Washington, DC, where Lt. Colonel Tobin retired. Ed then became a civilian employee, running base exchanges in Newfoundland, Amarillo Texas, and Albuquerque, New Mexico. Throughout this period Jane made sure to go home at least once a year to see her parents in Brooklyn and to help care for them and other elderly relatives.

In 1973 Ed retired completely and the couple headed East, where their fond memories of the Cape brought them back to Monument Beach. There, Ed could enjoy his fishing and golf and the two of them were often seen on late summer afternoons taking a quick dip at "Mo Beach." They also bought a camper so that they could continue traveling and visit family members and the many friends they had made over the years. They were able to share the joys of retirement until Ed's death in August 1982.

Deeply saddened by the loss of her lifetime partner, Jane's deep faith and courage helped her through this difficult period. Her desire to stay active and contribute found expression in her membership in the Ladies Guild at St. John the Evangelist in Pocasset, and her part-time volunteer job at the St. Peter's Thrift Shop in Buzzards Bay. Jane also continued to spend time with her family, traveling to Louisiana and Texas to be with her daughter Kathy and Moss and their young family, and to Australia where her son Peter and his wife were living (and where at age 80, she went scuba diving). Shaken by the sudden death of her daughter Kathy in 1993, Jane's remarkable faith and courage helped her through that most unexpected and dreadful of parental experiences. Although deeply saddened, Jane carried on with grace, never giving in to anger, bitterness or complaint. She continued her travels and volunteer work, and graciously opened her home and heart to family and friends every summer.

Her thoughtfulness, genuine interest in people, and her warmth, openness, and grace drew people of all ages and backgrounds to Jane. Jane's reserve led her often to wonder why so many people wanted to spend time with her. When told that one of her doctors had referred to her in a medical report as "a truly delightful patient," she was both skeptical and surprised. But such assessments came as no surprise to Jane's extended family and friends. Her innate modesty kept her from seeing what everyone around her saw—a woman who had led an extraordinarily interesting life, who was always interested in others, who did not judge people but accepted them as they were, and whose serenity and grace were an inspiration to everyone.

At age 89, Jane's faith in God, which had characterized her life and inspired so many around her, took her to the home she had so faithfully sought. She was, in her words, "ready to go," and her passing was as gra-

cious as was her life. 1, along with many in my constituency and elsewhere are saddened by the loss of such a remarkable woman. Her presence enriched all who knew her, and I extend my heartfelt condolences all of Jane Tobin's family and friends.

TRIBUTE TO JOE CHRISTIAN, JR.

HON. JAMES E. CLYBURN

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 10, 2002

Mr. CLYBURN. Mr. Speaker, I rise today to pay tribute to Joe Christian, Jr., a classmate, good friend, great teacher and successful businessman who worked for twenty years as a leading Sales Representative with the Procter and Gamble sales organization. He is a highly skilled motivator and communicator with special strengths in public speaking, training and marketing.

Mr. Christian is a native of Fairfield, Alabama near Birmingham and received his high school diploma from Fairfield Industrial High School in 1952. He served in the United States Air Force from 1953 until 1957 and received an Honorable Discharge from the Reserves in 1961. After his active military service, Mr. Christian received an Associate Business Degree from Lewis College of Business in Detroit, Michigan in 1959 and subsequently matriculated at South Carolina State College (University) where I had the pleasure of meeting him. We became fast friends and remain so today.

After graduating from South Carolina State University in 1961 with a Bachelor of Science Degree in Business Administration, Mr. Christian began his professional career in 1962 as an Assistant Purchasing Agent at Tuskegee University in Alabama. After a year, he returned to South Carolina State University to serve as a Junior Accountant and Chief of Inventories and he stayed in that position until 1965. For the next four years, he worked at Savannah State College in Georgia where he served as the Director of Auxiliary Services and managed the College's physical plant (including dormitory equipment and renovation). He returned to Orangeburg in 1969 and served for a year as Business Manager of Claflin College where he managed a budget of \$1 million and a physical plant of \$3 million. He also supervised office managers in the College bookstore, dining hall and accounting offices.

Mr. Christian decided to go back to school and earned a Master of Business Administration Degree from Clark-Atlanta University's School of Business in 1972. Armed with his MBA, Mr. Christian began a new phase of his career in the corporate sector that lasted twenty years. As a Sales Representative for Grocery Retail Operations at Procter and Gamble, Mr. Christian was responsible for expanding the paper, bar soap, food and beverage divisions and for expanding markets for new products.

He retired from Procter and Gamble in 1991 and in 1992 returned to his teaching roots. For eight years, he served as an Adjunct Professor at Fayetteville State University's School of Business and Economics in North Carolina, and taught courses on American Capitalism, Retailing, Sales Management, and Principles