

Member of Congress but he represents the district where my three grandsons live in Houston, Texas. His service in the Congress has benefited Americans across the board, whether we are talking about consumers or issues relating to financial services and housing. He was a champion in helping get debt relief for Third World countries that were poor and developing countries that needed assistance to make the future better for their children.

There is hardly any area that you can name that KEN BENTSEN's contribution has not been important, distinguished and had an impact on the American people. It has been an honor to call him colleague. I know much more will be said in the days and weeks ahead about his distinguished service.

He comes from a very distinguished family in Texas, Senator Bentsen being his uncle, but he made his own mark in Congress. I know his contribution to the public is not over and there is a great deal more to come. I congratulate him, his wife Tamra and their beautiful children on the service they have provided to our country.

As far as Mr. UNDERWOOD is concerned, he comes all the way from Guam. His contribution to the Congress has been significant in many ways, including his participation on the Asian Pacific American Caucus in the Congress. He taught us every day that he was here about the concerns of Asian Pacific Islanders and how we could do a better job for them, to make the future brighter for them, as well as within the Hispanic Caucus. So these issues of diversity are issues on which Mr. UNDERWOOD has led the way.

He loves his district, he loves his people, and he has served them very well here every day he was in Congress. It has also been a privilege to call him a colleague.

Mr. Speaker, I wish them all the best in their future endeavors, and I know that we will see great things from them down the road, in addition to the magnificent contributions they have already made.

ADJOURNMENT TO FRIDAY, NOVEMBER 22, 2002

The SPEAKER pro tempore. Without objection, when the House adjourns today, it shall stand adjourned until 11 a.m. on Friday, November 22, 2002.

There was no objection.

COMMUNICATION FROM THE HON. RICHARD A. GEPHARDT, DEMOCRATIC LEADER

The SPEAKER pro tempore laid before the House the following communication from RICHARD A. GEPHARDT, Democratic Leader:

HOUSE OF REPRESENTATIVES,
OFFICE OF THE DEMOCRATIC LEADER,
Washington, DC, November 18, 2002.

Hon. J. DENNIS HASTERT,
Speaker of the House, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: Pursuant to section 5(g) of Public Law 107-202, I hereby appoint

the following individuals to the Benjamin Franklin Tercentenary commission:
Congressman Robert A. Borski (PA).
Congressman Chakah Fattah (PA).

Yours Very Truly,

RICHARD A. GEPHARDT.

APPOINTMENT AS MEMBERS TO BOARD OF TRUSTEES OF CON- GRESSIONAL HUNGER FELLOWS PROGRAM

The SPEAKER pro tempore. Without objection, and pursuant to Section 4404(c)(2) of the Congressional Hunger Fellows Act of 2002 (P.L. 107-171), the Chair announces the Speaker's appointment of the following Members on the part of the House to the Board of Trustees of the Congressional Hunger Fellows Program for a term of 4 years:

Mrs. JO ANN EMERSON, Cape Girardeau, Missouri; and

Mr. David Weaver, Jr., Lubbock, Texas.

There was no objection.

SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2001, and under a previous order of the House, the following Members will be recognized for 5 minutes.

TRIBUTE TO THE LATE JESUS SABLAN LEON GUERRERO, FOUNDER AND CHAIRMAN OF THE BANK OF GUAM

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Guam (Mr. UNDERWOOD) is recognized for 5 minutes.

Mr. UNDERWOOD. Mr. Speaker, first of all, I want to thank the minority whip and soon-to-be minority leader for her kind remarks earlier today.

Mr. Speaker, today I rise to honor a man who has recently passed away in Guam, the passing of Jesus Sablan Leon Guerrero, the founder and chairman of the Bank of Guam. A pioneer, a visionary, a businessman, a local and regional leader, a statesman, a pillar of the community with a spirit seasoned by true grit, his experience during World War II, and emboldened with passionate ideals and altruism for Guam, these are the qualities embodied by the late Jesus Sablan Leon Guerrero, founder and chairman of the Board of the Bank of Guam.

The dream started long before the first cornerstone was laid for Guam's first locally owned bank. In the 1940s, Jesus Leon Guerrero worked in the Navy-operated Bank of Guam as a teller and then loan officer. The naval operation was later sold to the Bank of America in 1950.

During that time, Mr. Leon Guerrero continued his banking career with the Bank of America and worked his way up to the ranks of senior management. However, he found out that once he was assistant vice president of the Bank of America, the Bank of America would

not let him be head of the local branch. They had a prohibition upon local people rising to that rank. As a consequence, he then left the Bank of America to start the very successful Bank of Guam.

For months, he personally went door-to-door to families, friends and people in the business community, in villages throughout the island, talking to people. He asked them to entrust their financial accounts in this new venture, the Bank of Guam, and he succeeded.

On March 13, 1972, after selling 100,000 shares at \$15 each, the Bank of Guam was officially chartered and established its first branch in a humble modular home in Guam's capital, Hatgatna, with 13 employees.

The Bank of Guam has since been come to be known as the People's Bank, and because of this dedication to the people of Guam and other islands of the region, he resolved to take the risk of starting a new locally organized bank.

From its humble beginnings in a prefab building in Hatgatna, the Bank of Guam quickly grew into one of the island's most prominent success stories. As Guam's economy expanded, the bank prospered and took an increasing share of the market for both deposits and loans. Despite the setbacks of the recessions during the late 1970s and early 1980s, a more permanent structure replaced the original facility as the bank's headquarters.

In 1982, the bank opened a San Francisco branch to support trade financing between California and Guam and to allow daytime interaction with the Federal Reserve Bank. Then, in the mid-1980s, an opportunity arose to expand to other markets when the Bank of America restructured and closed its Pacific Island operations. Suddenly, the Bank of Guam had an established network of branches throughout the Western Pacific.

The Bank of Guam first introduced the ATM machine in 1984 and rapidly expanded its electronic banking network over the next few years. As the economy continued to grow throughout the decade, so did the Bank of Guam. In 1990, it opened its 10-story headquarters building in Hatgatna, and the building remains the most prominent structure in Guam's capital city.

But most of all I think we want to recognize Jesus Sablan Leon Guerrero for his inspiration to the young people of Guam. He is proof positive that the people of Guam, the Chamorro people, can be successful businessmen. Sometimes there is discussion in the society of Guam that there have not been too many successful local businessmen. He is one of them. He is also a role model for those of us who, when faced with difficult challenges, did not take no for an answer. Mr. Jesus Sablan Leon Guerrero not only took the challenge of opening a successful bank, but he also indicated that he was not going to let barriers artificially placed in front of him to impede his service.

He was a philanthropist, he was a contributor to the growth of the island as a Board of Regents member, as a philanthropist throughout the island.

His wife Eugenia, his children, Lou Leon Guerrero, who is a member of the Guam legislature, Tony, who is currently CEO of the Bank of Guam, and Jesse, also employed in the Bank of Guam, will miss their father, as we all will miss him. We certainly want to take the time to honor and celebrate the life of one of Guam's greatest citizens, Jesus Sablan Leon Guerrero.

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EXPRESSING APPRECIATION AND GRATITUDE FOR THE OPPORTUNITY TO SERVE

THE SPEAKER pro tempore (Mr. THORNBERRY). Under the Speaker's announced policy of January 3, 2001, the gentleman from Texas (Mr. BENTSEN) is recognized for 60 minutes as the designee of the minority leader.

Mr. BENTSEN. Mr. Speaker, I rise today in what will be my last speech as a Member of the House to thank the people of Texas' 25th Congressional District for the privilege they have bestowed upon me to serve as their representative over these past 8 years.

I want to at the outset thank the gentlewoman from California (Ms. PELOSI), the distinguished minority whip and incoming minority leader, who in fact, as she mentioned, her grandchildren do live in the district that I have had the honor of representing. She has been a great whip, she is going to be a great leader for our caucus, and we can expect some wonderful things from her over the years.

I would also like to thank the gentleman from Guam (Mr. UNDERWOOD). We have spent many hours together on flights, his flight a lot longer than mine, but to get to Guam, he had to go through Houston, so we had a good deal of time to spend together.

Of course, Mr. Speaker, yourself as the Speaker's designee, the gentleman from Texas (Mr. THORNBERRY), my colleague and classmate from the 104th Congress, and it has been a privilege to serve with him as well.

I can think of no greater honor than to be elected by one's fellow citizens to serve as their voice and vote in this, the people's House, in matters affecting their life, liberty, and property. I consider myself to be among the fortunate few Americans, less than 10,000 throughout history, who have had the opportunity to serve in this body.

Mr. Speaker, as I have served, I have learned more about my country and what it means to be an American, and I have learned more about my heritage and home as a representative of the people of Texas. I often have told friends at home how in this job it is not just the public figures with whom one interacts that are the most interesting but rather it is a chance to meet so many of one's fellow citizens in

one's district who, but for this position, I would have never come to meet or know. As I leave the House, I do so with a far greater understanding of my constituency and my roots than when I arrived 8 years ago.

Furthermore, I have had the distinct pleasure of serving with my colleagues from all across this great Nation, from all walks of life, and from all points of view for whom I have the greatest respect. Serving in the House of Representatives gives one a more clear understanding of just how big and diverse our Nation has really become. The House is truly a unique national institution in that its Members are the closest to the people and their whims, and underscore our cultural, geographical, philosophical, ethnic, and religious diversity.

While ideology and partisan considerations have frequently divided us, it often seems that geography and culture are paramount. More importantly, one learns that there is more to our Nation than his or her district. It is the sum of these districts, their geography and cultures, that make us whole and strong. Even in this post-modern age, 220 years since the founding of our Nation, what de Touqueville saw in our democratic experience when he visited the United States in 1831 still holds true today.

Throughout my tenure, I have had the opportunity to witness and participate in a part of our Nation's history. I arrived with the Republican takeover of the House, a position I certainly did not advocate, but that was nonetheless historic. I watched as the government came to a halt and a presidency was resurrected after a stinging mid-term defeat. Even as the Congress took a turn to the right, I was able to participate in the greatest expansion of access to health care since Lyndon Johnson was President through the Children's Health Insurance Program and the largest investment in higher education since Eisenhower was President.

We went from deficits as far as the eye can see to an era of surpluses in paying down the Nation's debt, only to see deficits and debt return. I was here when we dismantled the regulatory barriers going back to the New Deal in finance and telecommunications and saw the rise of the new economy. We began making dramatic new investments in health and in basic science research as we witnessed historic breakthroughs such as the mapping of the human genetic structure. We enjoyed the "best economy in a generation" and impeached a President, witnessed the downfall of a Speaker, a tied national election and Supreme Court intervention for the first time in the history of our Nation, and saw that even in our time, mankind was still capable of genocide in Europe and Africa.

Then we suffered a startling and devastating attack, killing nearly 4,000 innocent Americans and others, and found our Nation at war and, once again, saw the economy go into a free-

fall. Yet the American people and its Congress rallied to the Nation's common defense.

It has been, to say the least, an exciting 8 years. As I take my leave, I do so with my faith restored in the American democratic experiment, now more than 220 years old. While elections may come and go, this body continues to operate. While we may disagree, we continue to do so in debate, rather than through insurrection and armed struggle. If I have any concerns, it is that perhaps we do not debate enough and that we have become less inclined to point out our differences in philosophy. I fear that frustration from our inability to compromise is resulting in an unhealthy cleansing of our philosophical differences under a forced and conceived cloak of bipartisanship.

Throughout my tenure, I have been willing on more than a few occasions to walk across the aisle to reach a compromise and achieve a greater good. We did this with the Budget Act in 1997, the children's health care program, and just recently with the Trade Adjustment Assistance Act, to name but a few.

I do not believe that compromise is a four-letter word, but, at the same time, I have become dismayed with the rising chorus of those who believe Members should hide their partisan and philosophical differences as a means to achieving an end. If we become devoid of any beliefs, can we effectively represent those who have them? Most of us, if not all of us, were sent here because we believed in something, and the people who sent us here believed in us. We should not be afraid to debate our positions and differences any more than we should be afraid to compromise at the end of a debate, if it is for the good of the Nation.

Too often, the perfect has been the enemy of the good. The world just does not operate that way. While I appreciate the position of the majority under the Rules of the House, I have often been frustrated not so much by the loss of debate than by the lack of any real debate. It all too often seems that the majority is more concerned with stifling debate of issues, rather than the potential altering of their outcome.

Members of the minority and the majority should be concerned with any curtailment of actual debate. History tells us that our Founders were not monolithic in philosophy and thought. Jefferson and Adams were political adversaries, yet they served together in an administration. Neither compromised their views, but they led a young Nation. The Congress must again learn to marry its ideological differences, debate, deliberation, and leadership.

Mr. Speaker, as successful as our Nation has been throughout its short history, we confront many problems both at home and abroad. In an amazingly short time, we have lost our fiscal discipline just about at the time Social