

who enjoy its unique service, celebrate its 50th Anniversary.

It was 1953 when seven civilians working on Mather Air Force Base recognized a need for better financial service on base. Each member contributed \$5 to form what was then called Mather Civilian Credit Union. In 1962 the Credit Union merged with another military credit union to form Mather Federal Credit Union.

In an effort to increase membership the Credit Union added products and services such as mortgage loans, Priority Line Audio Response, and a Telephone Services Department. In 1992, the Credit Union merged with Electrical Workers #340 Credit Union to add 1600 new members. In a third effort to expand membership the Credit Union merged with Proctor & Gamble Employees Federal Credit Union, which added another 1600 new members.

On December 14, 1998, Mather Federal Credit Union members voted to convert to a State chartered community credit union. Membership eligibility was again broadened to include anyone living or working in Sacramento County and the name was changed to Heritage Community Credit Union.

It is no surprise that the Credit Union has received "Business of the Year," "Federal Credit Union of the Year" and "The Best Small Business to Work for in the Sacramento Area." The Credit Union has devoted countless hours and financial support to local charities and philanthropic causes. The Credit Union has used its rapid growth and increased recognition to serve not only its members but also the entire community.

Our community is indeed proud of Heritage Community Credit Union and its history. And I am proud to congratulate the members and staff as we celebrate its 50th Anniversary.

#### PERSONAL EXPLANATION

### HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 3, 2003*

Mr. GEORGE MILLER of California. Mr. Speaker, on Tuesday April 1, 2003, I meant to vote "yea" on rollcall vote No. 96.

I support H.R. 1412, the HEROES Act of 2003, a bipartisan bill recognizing the contributions of our men and women in uniform serving in the Middle East.

Hundreds of thousands of the United States military personnel have been called upon to serve in active duty for "Operation Iraqi Freedom." Some of our troops serving in this conflict are student reservists who were called up from their college campuses to serve their country, many of whom receive financial aid to help pay for their college education. While many other active military personnel are paying back their student loans.

The Act extends waiver authority to the Secretary of Education to ensure that members of the Armed Services and students are not punished financially as a result of their voluntary service to our country at time of war, or a national emergency.

While H.R. 1412 is a necessary and appropriate step, we should also recognize that Congress should be doing more to provide relief to our active military personnel. We should

take additional steps such as allowing military personnel to defer their student loans while they are on active duty, so that military personnel would not be charged interest on their student loans for the duration of their active duty. We must do everything that we can to recognize and to reward the sacrifices of the courageous men and women who are fighting in "Operation Iraqi Freedom."

#### A CELEBRATION OF YOUTH IN HONOR OF EMILY BEATRICE SMITH OF MICHIGAN

### HON. NICK SMITH

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 3, 2003*

Mr. SMITH of Michigan. Mr. Speaker, I rise today in honor of the birth and life of our second grandchild, Emily Smith, born on March 9, 1989 to our son Brad and his wife Diane.

The year of her birth was a time of change for America and the world. A new President, George Bush Sr., took office. More importantly it was the year that the world ushered in a new era of peace. On the second of May, Emily Smith was a just a few months old, but her future would be changed forever. It was in 1989 that the Berlin Wall fell and forty-five years of conflict and fear were soon behind us. It was a new era of prosperity, potential, and peace.

As we stand here today decisive moments confront us, but we have the opportunity to give Emily Smith, and all our children and grandchildren, the peace that we knew in 1989. It is my hope that by our work and decisions today we can give them peace for tomorrow.

My wife Bonnie and I join Emily's other grandparents, Neville and Jennifer Monteith from Kitchener, ON, in celebrating this wonderful person.

#### JWOD PROGRAM

### HON. ROBERT E. ANDREWS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 3, 2003*

Mr. ANDREWS. Mr. Speaker, for the past 64 years the Javits-Wagner-O'Day (JWOD) Program has empowered Americans who are blind or severely disabled by providing them with a diverse set of employment opportunities. Today 38,000 disabled Americans are realizing their potential by working in their local communities across the country under this program. These Americans are proud to provide federal and military customers with a wide array of SKILCRAFT and other JWOD products and services. The JWOD Program prides itself on delivering high quality products and services at a competitive price in the most convenient way possible.

Some of the product categories offered by the JWOD program include office supplies, military specific, safety, maintenance, repair, medical-surgical, janitorial-sanitation, and customization. The services that are provided to the federal and military customer include but aren't limited to call center and switchboard operation, military base and federal of-

fice building supply centers, CD-Rom duplication-replication, data entry, document imaging and grounds care.

I rise today in support of the Javits-Wagner-O'Day Program and the opportunities it provides for an underemployed population of hard working Americans. Furthermore, I urge my colleagues to purchase SKILCRAFT and JWOD products from the House-Senate Stationary stores not only because of their quality and value, but also because of the socio-economic benefits that can come from supporting the program. By purchasing these products and using these services we are enabling more disabled Americans to have the opportunity to become taxpayers. Today in Runnemede, New Jersey, X blind Americans are employed under the JWOD Program and are producing X items or services for us, the federal customer.

The JWOD Program is administered by the Presidentially-appointed Committee For Purchase From People Who Are Blind or Severely Disabled, with much assistance from National Industries for the Blind (NIB) and NISH, which serves people with a wide range of disabilities. More than 650 local nonprofit agencies associated with NIB and NISH employ people who are blind or disabled to produce the quality products and offer the services authorized for sale to the federal government under the JWOD Program.

The JWOD Program is a great illustration of a successful partnership that has the ability to continuously grow with the changing procurement environment within the federal government.

The Javits-Wagner O'Day Program works for America.

#### A SPECIAL TRIBUTE TO DR. GERALD E. WOOD AS HE TAKES THE HELM AT DEFIANCE COLLEGE

### HON. PAUL E. GILLMOR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 3, 2003*

Mr. GILLMOR. Mr. Speaker, it is with great pride that I rise today to pay special tribute to Dr. Gerald E. Wood. Tomorrow, Dr. Wood will be inaugurated as Defiance College's 17th president. He has spent his entire life "writing, reading and doing" to have an opportunity like the one that has been placed before him. Dr. Wood would tell you that his involvement in higher education "is a calling, not just a job."

Dr. Wood has spent the better part of his life focusing on the values that he holds the most dear. His core values are the liberating experience of learning and the importance of community. These principles will serve him and the Defiance College community very well as he officially takes the reigns from outgoing president, Dr. James Harris.

Dr. Wood is keenly aware of the good things that happen at Defiance College. Given his credentials for this position, I have no doubt that he will expand upon the successes at Defiance College, ultimately taking the institution to a new level.

Mr. Speaker, Dr. Wood was not looking for the opportunity to make a change in his career, rather this opportunity came to him. An official working with Defiance College matched his credentials with the college in terms of experience and commitment in general and, in