

much of his life and wealth to charitable causes in Tampa Bay and beyond. Ferman served the community in countless capacities including as a board member of the Port Authority, the Chamber of Commerce, the United Way and the University of Tampa, and as an active member of the Hyde Park United Methodist Church.

James Ferman Sr.'s contributions to making Tampa Bay a better place to live will never be forgotten and will continue to inspire generations of citizens to serve and lead their communities as he did. On behalf of all of us, I would like to extend my deepest sympathies to his family.

#### PREVENTION OF PREDATORY LENDING THROUGH EDUCATION ACT

### HON. DAVID SCOTT

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. SCOTT of Georgia. Mr. Speaker, thank you for the opportunity to discuss legislation that I am introducing today that will coordinate government agencies and non profit organizations that provide education counseling to consumers who have been victims of predatory lending practices. This legislation is intended to improve consumer literacy, reduce harmful mortgage lending practices, and provide borrowers with a nationwide toll-free telephone number to receive complaints regarding predatory lenders and create a resource database of information.

While expanded access to credit from both prime and subprime lenders has contributed to the highest homeownership rates in the nation's history, there is growing evidence that some lenders are engaging in predatory lending practices—excessive front-end fees, single premium credit life insurance, and exorbitant prepayment penalties—that make homeownership much more costly for families that can least afford it. Predatory loans are said to have grown rapidly in minority neighborhoods, often stripping away wealth that may have been taken homeowners decades or a lifetime to accumulate. Some communities which lacked access to traditional institutions were being victimized by second mortgage lenders, home improvement contractors, and finance companies who peddled high interest rate home equity loans with high loan fees to cash-poor homeowners.

A joint report by the Department of Housing and Urban Development and the Treasury Department, issued June 21, 2000, Curbing Predatory Home Mortgage Lending, urged Congress to adopt legislation that would restrict abusive terms and conditions on high-cost loans, prohibit harmful sales practices in mortgage markets, improve consumer literacy and disclosures, and prohibit government-sponsored enterprises from purchasing loans with predatory features and establishing predatory lending as a factor in CRA evaluations.

Therefore, I urge my colleagues to support this legislation that will assist borrowers who already have predatory loans, educate consumers about the dangers and pitfalls of entering into a home loan, and refer consumers to appropriate governmental agencies or consumer protection organizations for assistance.

I ask unanimous consent that the text of the legislation and my statement are printed into the RECORD.

#### HONORING FLANNERY DAVIS AND GUS JOLLEY

### HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize Flannery Davis and Gus Jolley for their creativity in sharing their love of horses. Flannery and Gus run the Walk On Therapeutic Riding Center in Florence, Colorado and offer programs that give disabled people the opportunity to experience riding in Colorado's beautiful mountains. Today I want to honor their efforts before this body of Congress and this nation.

Gus began thinking about offering services for disabled riders when he was driving a shuttle van for the disabled as a part-time job in Santa Fe. Both he and Flannery spent two years volunteering with therapeutic riding centers and undergoing training as riding instructors before starting Walk On. Walk On Riding Center helps to make riding accessible to diverse groups of people by using adaptive teaching techniques and equipment to accommodate disabilities, both physical and mental. Their programs build independence, confidence, and self-esteem by introducing disabled citizens to the freedom and fun that riding can provide.

Mr. Speaker, it is a great privilege to recognize Flannery Davis and Gus Jolley for their outreach to the disabled in their community. On horseback and off, disabled riders can feel capable, empowered, independent, and healthy. Everyone deserves the opportunity to experience a slice of our western tradition, and I am proud to salute a program that expands access to one of the best recreational opportunities Colorado has to offer.

#### COMMEMORATING YOM HASHOAH

### HON. HENRY A. WAXMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. WAXMAN. Mr. Speaker, I rise today to commemorate Yom Hashoah, Holocaust Martyrs' and Heroes' Remembrance Day, which memorializes the six million Jews murdered by the Nazis during World War II.

Each year this day is one of grief and hope. We mourn the innocent lives and vibrant communities destroyed while the world shamefully stood silent, and encourage the strides being taken to advance Holocaust education and the battle against resurgent anti-Semitism and intolerance around the world.

We observe the anniversary of the Warsaw ghetto uprising, when a brave cadre of fighters battled a Nazi siege to liquidate the community's last remaining Jews, and resolve ourselves to provide comfort and support for the aging community of Holocaust survivors who continue to battle the horrors of their past.

This year, as we mark the 50th anniversary of the dedication of Yad Vashem in Israel and

the 10th anniversary of the founding of the U.S. Holocaust Memorial Museum in Washington, we have tremendous accomplishments to be proud of, but difficult challenges remain ahead.

In European and Arab countries, where the dramatic rise of anti-Semitic and Holocaust denial is fomenting attacks against Jews and exacerbating tensions in the Middle East, we must do more to counteract the steady stream of hatred.

In the United States and around the world, where elderly Holocaust survivors are struggling to find adequate health and home care to alleviate the traumatic scars of their experiences, communities must join together to find ways to meet these vital needs.

And in the vast settlements negotiated by the United States with European governments and corporations to atone for the crimes of slave labor and theft of assets, companies responsible for Holocaust-era insurance policies must be held accountable for their denials, delays, and stonewalling tactics against survivors and families seeking restitution.

The wrongful denial of claims in violation of the standards set by the International Commission on Holocaust-Era Insurance Claims (ICHEIC) must be reviewed and overturned. Companies routinely extending the 90-day period allotted by ICHEIC to research the validity of claims into year-long sagas with no status updates to the claimant must be mandated to act more expeditiously. And most urgently, companies refusing to publish the basic policyholder information from their archives must be penalized for their inaction.

Survivors who are still alive were only children when the Holocaust began. While many have vivid recollections about insurance agents visiting their home or policies their family spoke of, few have documents to identify the right company and cannot do so because the companies haven't provided comprehensive lists for them to search for the names of their parents and relatives. As a result, more than 80 percent of the claims filed with ICHEIC are incomplete, and barely 2 percent of the over 88,000 claims submitted to ICHEIC have received offers.

Today I am encouraged that some progress is being made. This week, the German insurance industry agreed to publish the names on 363,232 policies issued by German companies to people identified on a comprehensive list of Jews who lived in Germany before the war. This is a vast improvement over the meager 308 policyholder names previously made available from Germany's largest insurer, Allianz.

More must be done, however, to get Generali, Axa, Winterthur, and Zurich to live up to their responsibilities as ICHEIC members. In November 2001, when I organized a hearing on the Government Reform Committee to shed light on these problems, Axa had provided 191 names to ICHEIC, Zurich had given 40 names and Winterthur just 31. Generali, a company that was the most popular pre-war insurer among Jews in Poland and Hungary, had released only 8,740 names out of the nearly 90,000 policies in effect when the war began. It is unacceptable and reprehensible that these companies have still not taken any steps to provide more information.

We must pressure these companies to do more. If they will not open their archives voluntarily, we must compel them to do so by

supporting the implementation of state laws like California's Holocaust Victims Insurance Relief Act or the enactment of federal legislation like H.R. 1210, the Holocaust Victims Insurance Relief Act, which I introduced earlier this year.

Justice delayed is justice denied. Today, on Yom Hashoah as we mourn the victims of the Holocaust we must renew our determination to help the remaining survivors attain justice in their lifetimes.

PRESIDENT OF POLISH HERITAGE ALLIANCE, JOHN J. WALLOCH, TO BE HONORED

**HON. GERALD D. KLECZKA**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. KLECZKA. Mr. Speaker, on Sunday, May 4, 2003, the Pulaski Council of Milwaukee will be honoring John Walloch, President of Polish Heritage Alliance, at its twenty-third Heritage Award Dinner.

Mr. Walloch's ties in our Polish community run deep. The proud son of Leonard and Helen Walloch, John grew up on Milwaukee's southside where he graduated from my alma mater, Don Bosco High School. Following his time at Don Bosco, he entered the Milwaukee Institute of Mortuary Science and graduated in 1961 with certification as both a Funeral Director and Embalmer. With the assistance of his parents, he opened the John J. Walloch Funeral Home in 1966 and has been overseeing its operations ever since.

Despite his hectic professional schedule, John has always found time to serve his fellow Milwaukeeans. He has previously held leadership roles for the South Side Business Club and Xaverian Missionary Fathers Advisory Board, and is currently a member of St. Joseph's Foundation, the Knights of Columbus, St. Alexander's, and St. Roman's Parishes.

For many years, John has also played an important role in the Polish-American community in the Milwaukee area. He is an active member, and past president, of the Milwaukee Society of Polish National Alliance, a fraternal Polish-Americans organization. In 2002, he assumed the presidency of the Polish Heritage Alliance. Under John's leadership, the Polish Heritage Alliance has continued to gain notoriety as the directing organization for Milwaukee's famous Polish Fest, America's largest Polish Festival. During each visit to the festival, attendees are sure to see him dancing the polka while donning a red czapka.

John, the avid outdoorsman, likes to spend his "free time" boating, hiking and entertaining friends and his two daughters, Linda and Christi, and his son, Jason, at his recently refurbished second home on Elkhart Lake. In the past years, John has been collecting stamps in his passport, and had the opportunity to visit the homeland of his ancestors, Poland.

Mr. Speaker, it is with great pride that I extend my congratulations to John Walloch for his exemplary work in the Polish-American community. May he continue to be blessed with happiness and success for years to come. Sto Lat!

EL DÍA DE LOS NIÑOS

**HON. RUBÉN HINOJOSA**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. HINOJOSA. Mr. Speaker, tomorrow is a very important day. It is "El Día De Los Niños (The Day of the Children)—Celebrating Young Americans. This traditional Latin American holiday has been observed nationally since April 30, 1998.

In preparation for that first El Día De Los Niños, young Americans in dozens of cities across the nation signed petitions and testified before city councils to ask for local recognition of the celebration. It is a day for parents, families and communities to value and uplift Latino children and all other children in the United States.

Across the Nation, communities are organizing their own activities to celebrate their children on April 30th. I am proud that my 15th Congressional district of Texas celebrates El Día De Los Niños with great enthusiasm and fanfare. This week 600 hundred elementary school children will enjoy a day of festivities at Edinburg Municipal Park. Another 600 children will be celebrating in McAllen at Seguin Elementary School.

These celebrations are possible because the entire community—schools, community-based organizations, colleges, and local businesses come together to uplift the children of the Lower Rio Grande Valley to show them how much we care about them, and how important they are to our future.

El Día De Los Niños has a powerful message for us all. El Día De Los Niños provides a bridge for children to learn more about being an American.

Their first hands-on civics lesson is to ask their city council to declare and celebrate the Day of the Children. Young Americans have told the Nation what it should be doing. They have accepted the gift of a special day from the Latino community and are building a national celebration of hope and diversity for all children in the United States—a gift we can all cherish.

I encourage my colleagues to help celebrate this important day in their own communities and with their own children.

TRIBUTE TO LINDA MOSEMAN RAYMOND

**HON. MAURICE D. HINCHEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. HINCHEY. Mr. Speaker, I rise today to pay tribute to my constituent, Linda Moseman Raymond, for her exceptional leadership and community service. Mrs. Raymond is a resident of Woodstock, New York and is currently serving as Department President of the American Legion Auxiliary, Department of New York. The American Legion Auxiliary is the largest women's patriotic service organization in the world. Their primary goals are to serve veterans, their families, and children in their communities and to promote patriotism and Americanism.

Mrs. Raymond is a charter member of the Woodstock Unit #1026 in Ulster County. She

is presently employed at AMETEK Rotron as the Customer Service Manager. She manages the Department and is responsible for all European accounts and export compliance for the company.

Mrs. Raymond has been very active in her community, serving as an EMT on the Woodstock Rescue Squad, a firefighter in the Woodstock Fire Department and an Instructor in CPR and Water Safety.

Each year the Department President chooses a project of particular interest to her and raises funds to assist in that effort. Having dealt closely with community emergency situations, Mrs. Raymond has chosen to raise funds for two children's burn camps—the New York City Firefighters Burn Center Foundation and the Strong Memorial Hospital Burn Camp through the Rochester Medical Center Burn Unit. Both burn camps provide the opportunity for children having suffered the devastating effects of burns to spend some time in a summer camp with specially trained counselors, nurses, psychologists and firefighters. Through her community volunteer work, Mrs. Raymond has seen first hand the tragic effects that severe burns have on the lives of children. To be able to spend time with other children that do not stare or judge, tease or ridicule their burn injuries is necessary for these children. To date, more than \$40,000 has been raised through the efforts of the members in The American Legion Auxiliary in New York.

Mrs. Raymond has always been a strong supporter of children's programs, and she has clearly demonstrated her dedication again as she promotes this worthwhile cause. The American Legion Auxiliary is proud of the efforts on her behalf. During these difficult times for our nation, Mrs. Raymond's service to these children is most noteworthy.

Mr. Speaker, I am delighted to join the American Legion Auxiliary in honoring Linda Moseman Raymond for her ongoing commitment to children and to her community.

HONORING BONIFACIO COSYLEON

**HON. SCOTT McINNIS**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 29, 2003*

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize Mr. Bonifacio "Boney" Cosyleon for his leadership in the Pueblo, Colorado business community. In addition to becoming a successful businessman himself, Boney has volunteered his time to a wide range of community organizations and today I want to honor his accomplishments before this body of Congress and this nation.

"Boney" has served the Pueblo community for nearly twenty-three years as a member of the Greater Pueblo Chamber of Commerce and the Pueblo Economic Development Corporation. As the owner of a construction company, Byerly and Cosyleon, Inc., he has been an instrumental player in the Colorado Contractors Association's outreach to minority businesses. From 1988 to 1992, "Boney" served as chairman of the CCA's Affirmative Action Committee, helping to develop the Emerging Small Businesses Program. ESB offers training opportunities, technical assistance and referrals to eligible small businesses and