

died, he had written 17 books, edited four journals and played a leading role in reshaping black-white relations in America.

HONORING THE DOWNTOWN FORT SMITH SERTOMA CLUB'S 50TH ANNIVERSARY

HON. JOHN BOOZMAN

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. BOOZMAN. Mr. Speaker, I rise today to honor the Downtown Fort Smith Sertoma Club for their fifty years of service to the community of Fort Smith, Arkansas.

The Downtown Fort Smith Sertoma Club exists for the high and noble purpose of service to mankind by communications of thoughts, ideas and concepts to accelerate human progress in health, education, freedom and democracy.

The club, which is part of the international charity the Sertoma Foundation, provides a number of services to the community. Most notably, they aid the hearing-impaired acquire hearing related products for persons who otherwise could not afford them.

I appreciate what they have done for the people of Fort Smith. They truly are an example of what can be accomplished if we make sacrifices for the greater good of our communities.

Mr. Speaker, 50 years of dedicated service and support to local charitable organizations and the educational good of mankind is truly a glorious reason to celebrate. I ask my colleagues to join me today as we honor this wonderful organization and encourage them to continue their work on behalf of the community.

TRIBUTE TO MIKE ALSDORF

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. McINNIS. Mr. Speaker, it is my honor to rise and pay tribute to my friend Mike Alsdorf. Mike is retiring after 25 years of devoted service with the Glenwood Springs, Colorado Fire Department. I have personally witnessed Mike's selfless and courageous service on behalf of the citizens of my hometown and I am proud to call his contributions to the attention of this body of Congress and our nation.

As a firefighter and arson investigator, Mike's career has been defined by great ability and outstanding courage. Over a quarter century ago, Mike and I attended fireman training together. It was clear from the outset that Mike was a natural leader who would become an excellent fireman.

In the face of danger, Mike has an uncanny ability to assume control and quickly orchestrate the best approach to any emergency. As an arson investigator, Mike used his vast knowledge, and his strong conviction, to prevent additional fires and ensure that justice was done. I have great respect for Mike's ability as a fireman and investigator.

Mike served courageously in the face of some of the worst disasters ever to occur in

the Mountain West. He fought bravely to protect his fellow citizens in the Rocky Mountain Gas Explosion, the fires on Storm King Mountain and the recent Coal Seam Fire of 2002. In addition to his work as a fireman, Mike continues to serve as a dedicated Red Cross Volunteer. In this capacity, Mike has worked to improve the Red Cross communications system, organized disaster assessment teams and provided victims of disasters with lodging, food, clothing and counseling.

Mr. Speaker, it is my honor to rise and pay tribute to Mike Alsdorf. The citizens of Glenwood Springs are certainly better off as the result of Mike's tireless dedication to their safety. Mike will be missed as a member of the Glenwood Springs Fire Department. However, he will now have more time to spend with his four children, his beautiful wife Lynn and his many friends throughout Glenwood Springs. Thanks Mike. I appreciate your friendship and your service to our town.

TRIBUTE TO KENNETH L. BRADSHAW, JR.

HON. GINNY BROWN-WAITE

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise today to honor Kenneth Bradshaw, Jr., a Korean War veteran from Inverness, Florida in my Fifth Congressional District.

I had the pleasure of recognizing Private Bradshaw for his heroism and bravery as a soldier who fought in the Korean War from January 8, 1948 until April 30, 1952 when he received a permanent disability retirement as a private first class.

On February 6, 1951, Bradshaw's Company was engaged in a fierce battle with the Chinese Army in South Korea just below the 38th parallel. He was wounded in his right arm by a shot fired by an enemy soldier.

Bradshaw was treated at two different field hospitals before being evacuated to a hospital in Japan. Shrapnel was also discovered lodged in his back.

I recently presented Private Bradshaw with the Purple Heart, the oldest military decoration in the world, more than 50 years overdue.

Though he earned this distinction, he never received it from the Defense Department and I am honored to have the opportunity to present to him the Purple Heart for his selfless devotion to duty and service to the United States.

COMMENDING BARBARA REYNOLDS FOR HER YEARS OF SERVICE ON CAPITOL HILL

HON. DAVE WELDON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. WELDON of Florida. Mr. Speaker, I come to the floor today to pay tribute to a long-time member of my staff who is retiring this December. Barbara Reynolds has worked for me as my scheduler and executive assistant since I was elected in 1994. Barbara's ca-

reer on Capitol Hill preceded mine by 13 years. This experience, along with her talent and willingness to accommodate the busy schedule of a Congressman, was invaluable.

Before coming to work on the Hill, Barbara had been a stay-at-home mom, taking care of her two children. She had never really given much thought to getting involved in the political world, but in 1979, at the suggestion of her father-in-law, she handed a resume to a friend at the Republican Policy Committee and, in about a week, landed a job with then-Representative Carlos Moorehead from California. This, however, was not her only job at the time. Barbara often spent her weekends as a professional model—many say she looked just like Jackie Kennedy Onassis. Her modeling took her all over the world as well as provided her with many commercial advertising opportunities. As a result of this, some current House maintenance workers who were around at the time still refer to Barbara as "Jackie" when they see her in the halls.

In 1985 Barbara began working for then-Representative and eventual Presidential candidate Jack Kemp. In addition to working in his personal office she also worked on his campaign in New Hampshire.

After working with Jack Kemp, Barbara moved on to work for my Florida colleague, Representative CLIFF STEARNS in 1988. Barbara spent 6 years working for Representative STEARNS where she established her Florida roots.

In 1995 Barbara came to work for me and has worked in my Washington office since my first day in office. I am incredibly grateful for her loyalty to me and my staff. It will be nearly impossible to replace her uplifting spirit. Her presence in my office added a touch of class and style, which are sometimes hard to find in the world of politics.

I, along with her coworkers and others outside my office whose lives she has touched, will miss her presence on Capitol Hill. Barbara Reynolds's retirement is well earned. She plans to pursue her hobby of boating on the Chesapeake with her husband, Bob, as well as continue to be a loving mother and grandmother to her two grown children and to her grandchildren. We all wish her many blessings and much happiness in the years to come.

Thank you Barbara, for your service to my office, the people Florida, and the many others with whom you have worked on Capitol Hill.

2003 OHIO STATE CHAMPIONS

HON. STEVE CHABOT

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. CHABOT. Mr. Speaker, on the blustery evening of November 29, 2003, the Elder High School football team won their second consecutive state championship—joining an elite group in Ohio high school football history. With their 31-7 victory over Lakewood St. Edward, the Elder Panthers, under the guidance of Coach Doug Ramsey, became just the fourth school ever to win back-to-back Division I championships.

While last year's championship run was epitomized by hard-fought, closely-contested victories, this year's Panther team dominated the playoffs. The dynamic leadership of quarterback Rob Florian and the sensational running of Bradley Glatthaar—including an Ohio

Division 1 championship game record 252 rushing yards—spearheaded the offense, while Elder's swarming defense held opposing teams to just seven points in four of the five playoff games. And, as always, thousands of Elder faithful traveled across the state braving the cold to support the Panthers throughout the playoffs.

The hard work and sacrifice of the young men at Elder have brought pride and honor to Price Hill and our entire community. Football fans throughout the Cincinnati area congratulate the Panthers on their back-to-back championships and share in their celebration.

Mr. Speaker, to appropriately honor these young men and coaches, I'd like to submit for the RECORD the roster of the 2003 Elder Panthers and a copy of their schedule and game results.

ELDER HIGH SCHOOL, 2003 OHIO HIGH SCHOOL STATE FOOTBALL CHAMPIONS, FINAL RECORD: 14-1

REGULAR SEASON

Game 1: August 21, 2003, Elder 33—Winton Woods 14
 Game 2: August 30, 2003, Indianapolis Warren Central 45—Elder 20
 Game 3: September 5, 2003, Elder 50—Western Hills 8
 Game 4: September 12, 2003, Elder 17—Indianapolis Bishop Chatard 16
 Game 5: September 19, 2003, Elder 42—La-Salle 7
 Game 6: September 26, 2003, Elder 49—Covington Catholic 21
 Game 7: October 3, 2003, Elder 21—Moeller 20
 Game 8: October 10, 2003, Elder 28—St. Xavier 7
 Game 9: October 17, 2003, Elder 21—Indianapolis Cathedral 7
 Game 10: October 24, 2003, Elder 24—Oak Hills 21

PLAYOFFS

Round 1: November 1, 2003, Elder 28—Anderson 7
 Round 2: November 8, 2003, Elder 33—Clayton Northmont 7
 Regional Championship: November 15, 2003, Elder 24—Colerain 23
 State Semi-Final: November 22, 2003, Elder 31—Dublin Scioto 7
 State Championship: November 29, 2003, Elder 31—Lakewood St. Edward 7

2003 ELDER PANTHERS VARSITY FOOTBALL ROSTER

HEAD COACH

Doug Ramsey.

ASSISTANT COACHES

Ken Lanzillotta; Ray Heidorn; Mike Kraemer; Craig James; Tim Schira; Matt Eisele; and Pat Good.

SENIORS

No. 34 Eric Andriacco; No. 54 Steve Baum; No. 58 Kenny Berling; No. 26 Ryan Brinck; No. 20 Michael Brown; No. 50 Dave Bullock; No. 68 Alec Burkhardt; No. 23 Mark Byrne; No. 5 Charlie Coffaro; No. 71 Justin Crone; No. 29 Brett Currin; No. 12 Rob Florian; No. 84 Kurt Gindling; No. 11 Bradley Glatthaar; No. 99 Alex Harbin.

No. 97 Steve Haverkos; No. 70 Chris Heaton; No. 82 Nick Klaserner; No. 7 Dan Kraft; No. 48 Joe Lind; No. 47 Pat Lysaght; No. 53 Corey McKenna; No. 60 Mike Meese; No. 92 Tim Mercurio; No. 30 Drew Metz; No. 72 Mark Naltner; No. 28 Alex Niehaus; No. 21 Billy Phelan; No. 31 Seth Priestle.

No. 65 Nick Rellar; No. 2 Jake Richmond; No. 91 Tony Stegeman; No. 88 Ian Steidel; No. 9 Mike Stoecklin; No. 45 Tim Teague; No. 24 John Tiemeier; No. 90 Matt Umberg; No. 10 Jeff Vogel; No. 16 Eric

Welch; No. 74 John Wellbrock; No. 87 Mike Windt; No. 75 Eric Wood; and No. 94 Mike Zielasko.

JUNIORS

No. 52 Steve Anevski; No. 6 Brian Bailey; No. 41 Guy Beck; No. 18 Matt Bengel; No. 57 Nick Berning; No. 38 Joe Broerman; No. 13 Craig Carey; No. 89 Kevin Crowley; No. 14 Andrew Curtis; No. 95 Andrew Dinkelacker; No. 76 Alex Duwel; No. 33 Tim Dwyer; No. 66 Phil Ernst; No. 37 Eric Harrison; No. 36 Alex Havlin; No. 78 Josh Hubert.

No. 39. D.J. Hueneman; No. 15 R.J. Jameson; No. 43 Reid Jordan; No. 96 Eric Kenkel; No. 44 Bradley Kenny; No. 51 Chris Koopman; No. 42 Nick Kuchey; No. 67 Mark Menninger; No. 69 John Meyer; No. 32 Robert Nusekabel; No. 22 Billy O'Conner; No. 8 Mike Priore; No. 17 Andrew Putz; No. 46 Zack Qunell; No. 77 Brandon Rainier.

No. 3 Jeremy Richmond; No. 93 Jake Rieth; No. 73 Scott Roth; No. 19 Parker Smith; No. 98 Jared Sommerkamp; No. 86 Louis Sprague; No. 27 Rickey Stautberg; No. 79 Ben Studdt; No. 62 Joe Super; No. 1 Pat Van Oflen; No. 61 Kurt Weil; No. 25 J.T. Westerfield; No. 40 Ben Widloff; No. 4 Nick Williams; and No. 81 Ben Wittwer.

SOPHOMORES

No. 35 Adam Baum and No. 49 Gerald Walker.

MANAGERS

T.J. Weil and Andy Brunspan.

TRIBUTE TO CORPORAL SEBASTIAN DEGAETANO

HON. GINNY BROWN-WAITE

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise today to honor CPL Sebastian Degaetano, a veteran of the second world war and a resident of Port Richey, Florida in my Fifth Congressional District.

I will soon have the pleasure of recognizing CPL. Sebastian Degaetano for his heroism and bravery as a U.S. soldier who fought in the European Theater from January 19, 1943 through March 28, 1946.

During the pivotal Battle of the Bulge, which turned the tide against the Germans and was the largest land battle of World War II, CPL Degaetano was hit in his leg by shrapnel.

I will present CPL Sebastian Degaetano with the Purple Heart, the oldest military decoration in the world, nearly 50 years overdue.

Though he earned this honor, he never received it from the Defense Department and I am honored to have the opportunity to present to him the Purple Heart for his selfless devotion to duty and service to the United States.

CONFERENCE REPORT ON H.R. 2622, FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003

SPEECH OF

HON. MICHAEL G. OXLEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Friday, November 21, 2003

Mr. OXLEY. Mr. Speaker, I rise today to express my appreciation for the work Congress

has done to pass H.R. 2622, the Fair and Accurate Credit Transactions Act of 2003. H.R. 2622 includes numerous consumer protection measures designed to combat the growing crime of identity theft and to improve the accuracy of the credit reporting system. This landmark legislation will also ensure the continued vibrancy of our national credit markets.

Given the complexity of H.R. 2622, it is both appropriate and important to submit for the record a section-by-section summary of the legislation in order to help provide an understanding of the legislation and its impact on the Fair Credit Reporting Act.

The legislation provides significant measures to help consumers, financial institutions and consumer reporting agencies prevent and mitigate identity theft. For example, the legislation establishes requirements for the placement of fraud alerts on consumer credit files, investigation of changes of address, truncation of credit card and debit card account numbers on receipts, and the manner in which information identified as having resulted from identity theft is blocked.

In addition, the legislation establishes requirements for verifying the accuracy of consumer information and preventing the reporting of consumer information that results from identity theft. Financial institutions must also take certain steps before establishing new loans and credit accounts for consumers who have fraud alerts on their credit files.

Lastly, the legislation includes provisions entitling consumers to obtain free credit reports and access to their credit scores. This provision will likely do more for financial literacy and consumer education than any legislation in decades.

I am submitting this section-by-section analysis on behalf of myself and the gentleman from Alabama (Mr. BACHUS), the Chairman of the Financial Institutions and Consumer Credit Subcommittee, who introduced H.R. 2622 and presided over a series of hearings over the past year that laid the groundwork for this landmark legislation.

SECTION BY SECTION ANALYSIS OF THE LEGISLATION

Section 1. Short title; table of contents

This section establishes the short title of the bill, the "Fair and Accurate Credit Transactions Act of 2003" (the FACT Act).

Section 2. Definitions

This section adds a number of definitions for use in provisions of the Act that are not amendments to the Fair Credit Reporting Act.

Section 3. Effective dates

This section specifies effective dates for the legislation. Several sections are given specific effective dates. For sections adding new provisions or standards where no effective date is provided, this section provides a general rule providing for the Federal Reserve Board (the Board) and the Federal Trade Commission (FTC) within 2 months to jointly determine the appropriate effective dates for the remaining provisions, not to exceed 10 months from making their determination.

TITLE I—IDENTITY THEFT PREVENTION AND CREDIT HISTORY RESTORATION

Subtitle A—Identity Theft Prevention

Section 111. Amendment to definitions

This section includes a number of definitions, including definitions for fraud alerts, identity theft reports, financial institutions, and nationwide specialty consumer reporting agency.