

was unemployed and they lived in a rented house, but she had heard the bank loaned money for worthwhile causes. "I didn't think I needed to review her assets, and I'm sure she would not [have understood] the term, collateral," Baily said. He loaned her the money, and the woman, like most other townfolk, has remained loyal to the hometown bank that has been loyal to them, in good economic times and bad. The tradition of local loyalty and service continued through Charles R. Baily (son of Richard) whom also formerly served as a director and chairman of the bank's board. "Community bank is a local landmark that provides financial direction and services to our community friends and neighbors. Hometown commitment has been our bank's pledge for the past 100 years, and that's what it will continue to be," says Community Bank Chairman/CEO Ralph J. Sommers, Jr.

Known as Community Bank, N.A. since September 1987 (a change in name only to better reflect its larger community growth), the locally-owned and operated financial institution has had a consistent growth in assets, staff, geographic market area, and the numbers of civic and community organizations to which it has contributed.

Today, Community Bank, N.A. has some \$220 million in assets, is publicly traded as CMYC, boasts 10 branches in Greene and Washington Counties, employs about 100 people in satisfying jobs, and contributes thousands of dollars and many people-hours to scores of local civic, charitable, and philanthropic organizations.

The bank's growth is largely attributed to sound management practices, investments in technology, and community commitment at every level. Local deposits remain in the communities the bank serves in an effort to better improve the economic vibrancy of local businesses and the quality of life of residents. Unquestionably, the bank's most valuable assets—its customers, employees, and shareholders—collectively play an integral role in the prosperity of the bank and the communities it serves. The pioneering spirit of that first group of founders in Carmichaels continues in those who have followed, with unparalleled customer service and a community commitment of an incalculable life expectancy.

From this amount of information, you can see what a huge role that Community Bank has played in the establishment of the economy and history in Greene and Washington Counties. They are not just a financial institution, but a reliable and friendly staple to the people of the area. I enthusiastically ask my colleagues to join me in commending Community Bank as they celebrate their Centennial.●

IN RECOGNITION OF CAROLE ANDERSON GRAVES

● Mr. TORRICELLI. Mr. President, I rise today to recognize Carole Anderson Graves, as she is honored by the Beta Alpha Omega Chapter of Alpha Kappa Alpha Sorority in cooperation with the New Jersey Performing Arts Center during the 3rd Annual Kwanza Festival honoring the community elders of Newark, New Jersey.

Our cities and towns are constantly in need of individuals willing to give of themselves for the benefit of the community at-large. The individuals who fulfill this need are the volunteers and the public servants who improve the world around us in ways that often go unseen. It therefore fitting that from time to time we take a moment to recognize their efforts.

Carole Anderson Graves has an extensive record of service to the Newark community. Since 1995, she has served as the Essex County Register of Deeds and Mortgages. In that capacity, Mrs. Graves has overseen the recording, filing and preserving of all property transactions within the 22 municipalities of Essex County.

Mrs. Graves also has given great deal to the furtherance of education in the Newark area. For nine years, Mrs. Graves was employed as a Special Education teacher at the Dayton Street School and spent twenty-seven years as the full-time President of the Newark Teachers Union. She is also an adjunct professor/lecturer of Labor Relations at Essex County Community College and Rutgers Institute of Labor and Management Relations.

The city of Newark has been truly fortunate to have someone of the talents and dedication of Mrs. Graves within the community. It is an honor to be able to recognize her on this special occasion.●

IN MEMORY OF GREGORY W. MOYER

● Mr. JEFFORDS. Mr. President, I rise today to pay tribute to the life of a young man who passed away unexpectedly on Saturday, December 2, 2000. Gregory W. Moyer was the nephew of my friend and former staffer Pat Morrissey. Greg was a 15-year-old basketball player, honor student, and community volunteer from Shawneeton-Delaware, Pennsylvania. He collapsed during a high school basketball game, victim of an undetected heart defect. At six-foot-three-inches and 220 pounds, his classmates knew him as a "gentle giant." Greg's Aunt Patricia says that, "He could read hearts, young and old alike. He knew what was important."

Pat, please know that our thoughts and prayers are with you and your family.●

RECOGNIZING DALLAS TONSAGER

● Mr. JOHNSON. Mr. President, I rise today to recognize Dallas Tonsager for his years of extraordinary public service as South Dakota's State Director of the United States Department of Agriculture's, USDA, Rural Development, RD, office. Dallas has been a tireless advocate on behalf of rural communities and area residents. His commitment and dedication to ensure the long-term viability of rural communities will continue to cultivate opportunities for rural growth and prosperity for many years to come. Dallas has earned the respect and friendship of those who know him in South Dakota, Washington, D.C. and around the country. On behalf of the citizens of South Dakota, it is my honor to express our sincere gratitude to Dallas Tonsager for his countless contributions and achievements.

In 1993, President Clinton asked Dallas to bring his talent, integrity, ingenuity, and initiative to federal service to help the Administration address the concerns of Rural America. Dallas accepted the challenge and was appointed director of the former South Dakota Farmers Home Administration by President Clinton. Currently he oversees approximately 80 employees across the state in several Rural Development offices. Prior to his USDA service, Dallas was a two-term South Dakota Farmers Union President, first elected in 1987. Dallas, his wife Sharon, and their family continue to actively participate in a diversified family farm partnership near Oldham, South Dakota. It is clear that from his roots on the family farm, to his service for South Dakota Farmers Union and USDA, Dallas has always had the perspective of the hard working, rural, South Dakota citizen close to his heart. Indeed, he is respected by his colleagues across the country and was presented with the "Hammer Award," by Vice-President GORE in 1995. In 1999, Dallas was recognized as one of two Outstanding Rural Development State Directors in the entire nation by USDA Rural Development Under Secretary Jill Long Thompson.

Rural Development takes a comprehensive approach towards economic development in rural areas, offering loans, grants, and other resources to rural citizens, communities, and Indian reservations. Dallas truly served as a partner in helping the people of rural South Dakota develop sustainable communities. He and his RD staff targeted financial and technical resources to areas of great need throughout the state in order to improve the quality of life. In his Rural Development tenure, Dallas has overseen the distribution of over \$578 million in grants, loans and loan guarantees over the past six years in South Dakota. As such, the South Dakota RD office has been a central