Joe Moakley’s Legacy

HON. BARNEY FRANK
OF MASSACHUSETTS
IN THE HOUSE OF REPRESENTATIVES
Monday, July 23, 2001

Mr. FRANK. Mr. Speaker, there have under-
standably been a large number of tributes to
our late colleague, Joe Moakley, who so well
exemplified the best qualities of a representa-
tive of the people. One of them in particular
had special meaning to me.

Among the issues for which he fought so
hard were those affecting the right of older
people to live their lives in some degree of
comfort and security. The most recent issue of
The Older American, published in Boston by
the Massachusetts Association of Older Amer-
can citizens, is dedicated to Joe and contains a
number of articles describing his great work in
that field. I ask that the article by the MAOA Presi-
dent Emeritus, Elsie Frank, recalling the speech
Joe made 3 years ago at her 85th birthday celebra-
tion, be printed here, as an example of the impact he had. I am proud to share with my colleagues my Mother’s excel-
 lent summary of the qualities that made Joe
Moakley so important to so many of us.

[From The Older American, July 2001]

JOE MOAKLEY
(By Elsie Frank)

My friend, Joe Moakley, was not a grand-
stander but a public official who was dedi-
cated to public service. He took his respon-
sibilities as a Congressman seriously; he was
committed to social justice—to equality and
respect for human dignity, and to the propo-
sition that private interests shall not prevail
over the public good. He wanted a society
that is caring, just and fair to all—young and
old alike.

Part of Joe’s greatness was his ability to
make everyone feel special—like I felt when
he spoke at my 85th birthday party.

Joe agreed with historian Arnold Toynbee
that a society’s quality and durability can best
be measured “by the respect and care
given to its elderly citizens” and fought to
preserve the most important factors in the
life of an older American—health care, eco-
nomic security and housing. He led the Mas-
sachusetts Congressional delegation in their
efforts to ward off impending disaster for el-
derly programs because of the notorious Con-
tract With America crafted by Newt Ging-
rich. He wouldn’t let them abolish senior
centers, nor would he allow on-wheels: he
fought their efforts to privatize Social Secu-
rit y: he fought to thwart New Gingrich’s
stated desire to see Medicare “wither on the
vine.”

No one would argue that society
who ridicule those who help the down-
trodden, money could not buy the good feel-

ings Joe Moakley had about helping others.

When we asked the Elder Law Initiative of
Homelessness, Inc. were in the planning
stages of converting an abandoned bread fac-
tory into permanent housing for homeless el-
ders, he was the first to turn to for assis-
tance in overcoming obstacles.

Joe Moakley was more than a politician.

By his desire to make a difference in the
quality-of-life of senior citizens, he set an ex-
ample for all elected officials, those now in
office and those who will win elections in fu-
ture years. To continue his legacy of dedi-
cated public service, his successor has an
enormous void to fill.

Lenders Share the Blame

HON. DOUG BERURET
OF NEBRASKA
IN THE HOUSE OF REPRESENTATIVES
Monday, July 23, 2001

Mr. BERURET, Mr. Speaker, this Member
courages his colleagues to read the fol-
lowing editorial, from the June 27, 2001, edi-
tion of the Omaha World Herald. This editorial
takes the position that both debtors and lend-
ers of credit are responsible for the record
rates of bankruptcy filings in Nebraska and
da.

Lenders Share the Blame

Nebraskans and Iowans are filing for
personal bankruptcy at a higher rate than ever
before, a fact that has roots not only in un-
wise personal spending but also in the explo-
sion of easy credit available in recent years.

Nationally, personal debt is at an all-time
high. Americans put a trillion dollars on
their credit cards last year. The Federal Re-
serve reports that they owed on
credit cards, auto loans and similar con-
sumer-type loans rose to $1.58 trillion in
April. Americans spend 14 percent of their
consumer-type loans rose to $1.58 trillion in
April. Americans spend 14 percent of their

bottom line, it should not be surprised when
a fact that has roots not only in un-
wise personal spending but also in the explo-
sion of easy credit available in recent years.

Nevertheless, lenders shouldn’t be exploit-

There are far too many gullible souls in
this country who, for whatever reason, don’t
have enough financial sense or self-discipline

to use credit cards wisely. They fall into the
traps set by the banks that issue credit

cards. The temptation for instant gratifi-
cation overwhelms some people. Their dif-
ficulties are, ultimately, their own fault.

People should have the common sense to
handle their credit cards cautiously and
manage their finances wisely. But too many
do not. When the credit card industry takes
advantage of their weaknesses to increase its
bottom line, it should not be surprised when
problems occur.

Introduction of the Salmon Planning Act

HON. JIM McDERMOTT
OF WASHINGTON
IN THE HOUSE OF REPRESENTATIVES
Monday, July 23, 2001

Mr. McDERMOTT. Mr. Speaker, good
morning. I am pleased to be here today to in-
tr oduce legislation that will facilitate dialog on
a key issue facing the Northwest.