

EXTENSIONS OF REMARKS

IN RECOGNITION OF JOSEPH PELLICCIO, UNICO'S "2001 MAN OF THE YEAR"

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, March 5, 2001

Mr. MENENDEZ. Mr. Speaker, I rise today to recognize Joseph Michael Pelliccio, who will be honored as the "2001 Man of the Year" by the Bayonne Chapter of UNICO National for his outstanding contributions to civic and community affairs.

Mr. Pelliccio has served his community as a law enforcement professional for more than forty-five years; and throughout his career, he has tirelessly provided for the public safety of New Jersey's residents. For his many contributions to his community and to law enforcement, he has received over fifty commendations and awards.

In 1955, Mr. Pelliccio began his career as a police officer in Jersey City, New Jersey, serving for more than 28 years, and rising to the rank of Lieutenant. Throughout his career, he has held numerous high-ranking positions in law enforcement: He has served as the Under Sheriff of Hudson County; the Public Safety Director of the City of Bayonne; the Assistant Criminal Division Manager for the Essex County Court System; and the Chief of Staff to the Hudson County Sheriff. In 1992, he was selected to serve as the Director of the Jersey City Police Department, where he was responsible for a \$50 million annual budget, and supervised 840 police officers and 80 civilian employees. Currently, Mr. Pelliccio is the Police Director for West New York.

Consistently demonstrating a passion for community service, Mr. Pelliccio is involved with many organizations and causes: He is a 16-year member and past president of UNICO National; past president of the Bayonne Columbus Day Parade Committee; current parade chairman; and was parade grand marshal in 1998. In addition, Mr. Pelliccio helped found the Jersey City Youth Hockey program, and helped form recreational ice-skating and bowling programs for brain damaged children in Jersey City, New Jersey.

During World War II, Mr. Pelliccio served in the Navy, and was recalled during the Korean War. He served on the USS *Iowa* and on the USS *New Jersey*, the most decorated ship in Naval history.

Today, I ask my colleagues to join me in recognizing Joseph Michael Pelliccio, UNICO's "2001 Man of the Year," for his countless contributions to our Nation and to his community.

TRIBUTE TO THE LATE CARL JOHNSON

HON. ROBERT L. EHRLICH, JR.

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Monday, March 5, 2001

Mr. EHRLICH. Mr. Speaker, I rise today to pay special tribute to Carl Johnson, a man who dedicated nearly his entire adult life in selfless, heroic service to the impoverished and sometimes war-torn African nation of Burundi. For more than 55 years, Carl and his wife Eleanor along with their seven children, have dedicated their time, talents, energy, and most of all, their hearts to the people of a continent far away from the comforts of their Maryland home. On February 3, 2001, in Burundi, Carl Johnson passed away at the age of 85.

Missionary life began for the Johnson family in 1945, after they were commended by the Loch Hill Chapel of Towson, Maryland. The journey to the mission field was made by flying boat and took one month, stopping at Bermuda, the Azores, and Lisbon before arriving in West Africa. Upon their arrival, the Johnsons were introduced to their first home which had a grass roof, a mud floor, no running water, and no electricity. The Johnson's second home, which proved to be much hotter, sported a fancy metal roof and a hard cement floor. Their children were raised learning the languages and customs of the country they eventually called "home." Their world consisted of warm weather, good friends, interesting food, and amazing pets—monkeys, goats, lizards, parrots, guinea pigs, dogs, and cats to name only a few.

The Johnsons did not come so far and sacrifice so much for their own pleasure. Rather, they came to serve. Their missionary life in Burundi was difficult. Most days were spent teaching, studying, working, and battling diseases like dysentery and tuberculosis. They brought joy, comfort, peace, and even humor, during trying times to all those fortunate enough to be near them.

After fifty years of preaching, their assignment abruptly shifted to a humanitarian mission, as wars of independence swept through the African continent. In spite of the dangers of war, and even the deaths of more than 200,000 fellow Burundians, the Johnsons remained as beacons of stability and hope. They served as inadvertent hosts to as many as 10,000 refugees fleeing ethnic terror that threatened to tear the nation apart. The couple was a force behind encouraging international humanitarian aid from other countries for both food and medical supplies. Several times a week, Mr. Johnson drove through army checkpoints to a World Food Program warehouse to bring much needed food to the refugees. They are perhaps best known for their medical service in what is now known as the Kigobe

Health Center, which has treated nearly one million patients and has saved the lives of thousands.

Harry S. Johnson shares this about his father: "Carl's funeral service at the Kigobe mission site on Tuesday, February 6, 2001, was a triumphant testimony to our blessed Hope, with over 3,000 adults gathered in tribute to his life and ministry. Dignitaries came and mingled with the poorest of the poor as his casket was lowered into the grave, a befitting farewell to a man who was 'all things to all men'"

Mr. Speaker, I am proud to represent Mr. Carl Johnson's family in Maryland's Second Congressional District, and ask that my colleagues join me in thanking the Johnsons for their heroic service to God and to the people of Burundi.

IN RECOGNITION OF THE 100TH ANNIVERSARY OF UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA, LOCAL UNION 751

HON. MIKE THOMPSON

OF CALIFORNIA

HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 5, 2001

Mr. THOMPSON of California. Mr. Speaker, we rise today to recognize the United Brotherhood of Carpenters and Joiners of America, Local Union 751 as this organization celebrates its 100th anniversary.

One hundred years ago, on March 13, 1901, the Local was chartered by the United Brotherhood of Carpenters and Joiners of America.

In the early part of the 20th century, the Local helped to establish the four-dollar workday. Union members also helped to rebuild Santa Rosa following the famous 1906 San Francisco earthquake.

In later years, the Local signed the first labor agreements with building contractors in the region, established an apprenticeship program to ensure the continuation of craftsmanship from one generation to the next, and established a health benefits and pension program for its members.

Union members also built a union hall that houses all of the building trade unions in Sonoma County. Although the headquarters of Local 751 is in Sonoma County, its jurisdiction includes Napa, Sonoma, Lake, Mendocino, Humboldt and Del Norte Counties.

Local 751 also united with neighboring locals to form first the North Coast District Council and later the Northern California Regional Council.

● This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

March 5, 2001

The union is committed to ensuring that women and minorities among its 1,600 members have equal opportunities and an equal voice in the workplace.

Mr. Speaker, it is appropriate that we acknowledge and honor today this pioneering union local and its members who have made an immeasurable difference in the lives of working families on California's North Coast.

2001 NATIONAL SPORTSMANSHIP
DAY

HON. JIM LANGEVIN

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Monday, March 5, 2001

Mr. LANGEVIN. Mr. Speaker, I rise today in recognition of the 2001 National Sportsman-ship Day. This program is designed to encourage students' sportsmanship and foster their leadership and academic skills. It teaches them the importance of honesty and fair play in both athletics and society as a whole.

More than 12,000 schools from elementary through high school, along with colleges and universities in all 50 states and from over 101 countries, are taking part. The eleventh annual National Sportsmanship Day includes student-athlete outreach programs, coaching forums, and writing and art contests, all geared to further the principles of sportsmanship and ethics.

I am proud to represent the Institute for International Sport in Kingston, Rhode Island, the sponsor of this worldwide event. The group has been working since 1986 to spread the values learned through good sportsman-ship around the world. They also hold the World Scholar-Athlete Games, which gives high school students from around the world the opportunity to come together every four years to showcase their athletic or artistic abilities. The third World Scholar-Athlete Games will take place this summer in Rhode Island.

Mr. Speaker, I hope you and our colleagues will join me in recognizing this program as an excellent way for us to teach our young citizens the value of teamwork and fair play through athletics.

BANKRUPTCY ABUSE PREVENTION
AND CONSUMER PROTECTION
ACT OF 2001

SPEECH OF

HON. TIM ROEMER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 1, 2001

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 333) to amend title 11, United States Code, and for other purposes:

Mr. ROEMER. Mr. Chairman, I rise in support of H.R. 333, the Bankruptcy Prevention Abuse and Consumer Protection Act of 2001. I am proud to rise as a cosponsor of this important legislation and am pleased to join with

EXTENSIONS OF REMARKS

2789

a bipartisan majority in the House of Representatives that voted to require debtors to repay some or all of their debts when they are financially able to do so.

This bankruptcy reform measure promotes personal responsibility. I firmly believe that families declaring bankruptcy deserve a safety net to give them a fresh start following an unanticipated or devastating financial loss. However, bankruptcy should not be used as a loophole to allow reckless individuals to accumulate large debts and then simply walk away from them.

Ultimately, consumers pay the price for bankruptcy filings in the form of higher taxes and higher interest on mortgages, student loans and car payments. As the U.S. economy continues to struggle, American families are paying more for home heating and gas prices. It is simply not fair that each household is effectively being charged \$400 per year as a result of bankruptcy filings. That is why changing the bankruptcy laws has been on the congressional agenda for several years and why I have consistently cosponsored and voted for this legislation.

At the same time, I am concerned that H.R. 333 does little, if anything, to encourage credit car companies from curbing abusive and aggressive marketing practices. An increasing number of young consumers and the elderly are being inundated with daily mass-mailing which offer misleading promises of "pre-approved" credit, low initial rates, low annual percentage rates and free benefits such as frequent flier mileage. Many households with minimal knowledge of finance often fail to read the fine print while taking on debt burdens that they cannot repay, or which push them closer to the brink, so that any setback to their financial situation sends them directly to bankruptcy court.

For these reasons, I supported the motion to recommit the bill, which would have prohibited credit card companies from issuing credit cards to anyone under 21 years of age unless a parent acts as a co-signer or the individual demonstrates an independent means of income. This is a common sense measure that would have strengthened the bill to protect younger consumers from destroying their credit ratings. I am hopeful this proposal is approved by the U.S. Senate when it moves to consider the bill.

BANKRUPTCY ABUSE PREVENTION
AND CONSUMER PROTECTION
ACT OF 2001

SPEECH OF

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 1, 2001

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 333) to amend title 11, United States Code, and for other purposes:

Mr. POMEROY. Mr. Chairman, I rise in reluctant support of H.R. 333, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2001. I share my colleagues' belief that

personal bankruptcy filings impose a cost on all of us, and that debtors should not be allowed to use bankruptcy as a financial planning device. I also believe, however, that this legislation does not adequately address an important factor in bankruptcy reform—the sometimes predatory practices of creditors selling unsecured debt.

Mr. Chairman, there is little dispute that the increase in bankruptcy filings represents a disturbing trend that must be addressed. When debtors are able to "game the system" and walk away from the consequences, the cost is transferred to creditors, and ultimately, to all American taxpayers. Congress can and should restore integrity to the bankruptcy system while ensuring that the system is fair to debtors and creditors. H.R. 333 would make several appropriate adjustments toward that end.

While H.R. 333 does make important adjustments to the bankruptcy system, I believe that it fails to address several important issues. First and foremost, H.R. 333 provides inadequate relief for consumers from the misleading and often intentionally deceptive practices of some credit card companies. While there are many responsible creditors in this country, those that engage in predatory lending cause considerable harm, often to unsophisticated and moderate-income debtors. Such companies have become more aggressive in selling unsecured credit, using tactics like hidden fees and inadequate disclosure statements. Not surprisingly, according to the Office of the Comptroller of Currency, the amount of revolving credit outstanding (including credit card debt) increased seven-fold during 1980 and 1995. Between 1993 and 1997, during the sharpest increases in the bankruptcy filings, the amount of credit card debt doubled. It is simply illogical to me to address bankruptcy reform without also examining the marketing practices that lead to high rates of consumer debt.

I am also concerned that this legislation includes an extraneous provision that would prevent U.S. courts from enforcing certain civil judgments rendered in foreign courts. This provision, Section 1310, is inconsistent with U.S. trade policy, interferes with state insurance regulation, and unnecessarily intrudes into private business dealings.

Mr. Chairman, this provision was offered to protect a number of American investors from liability for monetary judgment imposed by British courts. The New York State Supreme Court for New York County and the U.S. District Court in Northern Illinois both found these judgments to be valid. The American investors are currently appealing these findings to, respectively, the Appellate Division of the New York State Supreme Court and the Seventh Circuit Court of Appeals. As the cases are currently pending before U.S. courts, I believe that Congressional interference is unwarranted. Eight U.S. circuit courts, including the Seventh Circuit, have previously held that the original dispute between these investors and Lloyd's should be heard in English courts.

In addition, this provision, if enacted, would have serious repercussions for international trade policy and could invite retaliation by our trading partners. When U.S. businesses enter into international contracts, they often negotiate for U.S. courts to have jurisdiction over