Today, I speak for all of them to proudly recognize someone whose accomplishments and charm have attracted many to such a positive way. Cal Poly’s centennial slogan is “A Century of Achievement, A Tradition for the Future.” Let the record show that Carly has played such a significant role in Cal Poly’s remarkable achievements and will remain as one of the university’s crown jewels well into the future.

Mr. Speaker, I hope my colleagues will join me in congratulating Carly Baker on more than two decades of notable achievements.

TRIBUTE TO PETTY OFFICER 2ND CLASS SCOTT CHISM & SEAMAN CHRIS FERREBY

HON. JACK QUINN
OF NEW YORK
IN THE HOUSE OF REPRESENTATIVES
Tuesday, April 3, 2001

Mr. QUINN. Mr. Speaker, I am very saddened to rise today in memory of Petty Officer 2nd Class Scott Chism and Seaman Chris Ferreby.

As seamen assigned to the Coast Guard Station of Niagara, these two young men tragically lost their lives serving their community and their nation. This tragedy happened on a routine patrol voyage in which Scott Chism and Chris Ferreby, along with fellow crewmembers Michael Moss and William Simpson, were tossed into the frigid waters of Lake Ontario when their boat was overturned by a large wave.

Scott Chism had served three years and seven months in the Coast Guard. With the upcoming completion of his enlistment, he and his wife had planned to return to California. He leaves behind his wife, Lissa, a daughter, Kelsey, and a son, Caleb.

Chris Ferreby was raised outside of Rochester, in Fairport. He is survived by a wife, Amy and a newborn child, Tyler. Amy recalls her husband as being able to “always make you laugh” and willing to “do anything for his friends.”

Our thoughts and prayers are with the families of these two men. Their heroism, bravery and selfless dedication to our country will not be forgotten.

COMMENDING THE ACADEMIC ACHIEVEMENTS OF STUDENTS FROM WILLISTON NORTHAMPTON SCHOOL IN EASTHAMPTON, MA

HON. JOHN W. OLVER
OF MASSACHUSETTS
IN THE HOUSE OF REPRESENTATIVES
Tuesday, April 3, 2001

Mr. OLVER. Mr. Speaker, I rise to congratulate the students of Williston Northampton School in Easthampton, MA for their excellence in academic competition. Under the tutelage of Mr. Peter Gun, these young people have shown an acute knowledge of the Constitution and its Amendments, in particular the Bill of Rights.

EXTENSIONS OF REMARKS

On April 21–23, 2001 more than 1200 students from across the country will be in Washington, DC to demonstrate their expertise in American government and represent their home states as part of the “We the People . . . The Citizen and the Constitution” program, sponsored in part by the U.S. Department of Education. I am pleased to announce the class from Williston Northampton School will participate on behalf of the Commonwealth of Massachusetts.

Mr. Gun’s students have taken a strong interest in the principles that govern our nation. Through their studies, they have become aware of the founders’ efforts to fashion an enduring republic. Through their accomplishments, they have shown a keen understanding of the political process, its participants and the laws that will ensure America’s continued vitality.

It is an honor to recognize such a meritorious group.

SHED LIGHT ON HIDDEN FEES

HON. LUIS V. GUTIERREZ
OF ILLINOIS
IN THE HOUSE OF REPRESENTATIVES
Tuesday, April 3, 2001

Mr. GUTIERREZ. Mr. Speaker, on March 29 I introduced the “Wire Transfer Fairness and Disclosure Act of 2001,” a bill to require additional disclosures relating to exchange rates in transfers involving international transactions. Sixty-two representatives currently support this important legislation.

Immigrants throughout the United States work hard, save money and send billions of dollars to relatives living in foreign countries. The money sent home helps finance basic needs ranging from food and medicine to education to new homes. Unfortunately, customers wiring money to Mexico are often losing millions of dollars to undisclosed “currency conversion fees” charged by giant firms such as Western Union and MoneyGram.

Wire Transfer companies aggressively target audiences in immigrant communities with ads promising low rates for international transfers. However, such promises are grossly misleading particularly for those with ties to Mexico or other Latin American countries, since companies do not always clearly disclose extra fees charged for converting dollars into Mexican pesos. While large wire service companies typically obtain pesos at bulk bargain rates, they charge a significant currency conversion fee to their U.S. customers. The exchange rate charged to customers sending U.S. dollars to Mexico routinely varies from the benchmark rates by as much as 15 percent. The profits from these hidden currency conversion fees are staggering, allowing companies to reap millions of dollars more than they make from service fees.

To address these problems, this Act requires full disclosure of all fees involved in all money-wiring transactions. More specifically, the bill requires that any financial institution or money transmitting business which initiates an international money transfer on behalf of a consumer (whether or not the consumer maintains an account at such institution or business) shall provide the following disclosures:

1. A description of fees charged for the transfer of funds.
2. An indication of whether the fees are fixed or vary with the size of the transaction.
3. An indication of whether the fees charged are more advantageous to the consumer or the financial institution.
4. An indication of the exchange rate that would apply to the transfer if the consumer paid in cash.
5. A description of how the fees are calculated.
6. A description of any restrictions on the transfer.

The profits from these hidden fees are staggering, allowing companies to reap millions of dollars more than they make from service fees. The exchange rate charged to customers sending U.S. dollars to Mexico routinely varies from the benchmark rates by as much as 15 percent. The profits from these hidden currency conversion fees are staggering, allowing companies to reap millions of dollars more than they make from service fees.

The exchange rate used by the financial institution or money transmitting business in connection with such transaction.

The exchange rate prevailing at a major financial center of the foreign country whose currency is involved in the transaction, as of the close of business on the business day immediately preceding the date of the transaction (or the official exchange rate, if any, of the government or central bank of such foreign country).

All commissions and fees charged by the financial institution or money transmitting business in connection with such transaction.

The exact amount of foreign currency to be received in the transaction, as of the close of business on the business day immediately preceding the date of the transaction.

The exchange rate prevailing at a major financial center of the foreign country, which shall be disclosed to the consumer before the transaction is consummated and printed on the receipt given to the consumer.

Mr. Speaker, I urge my colleagues to support this important legislation.
April 3, 2001

EXTENSIONS OF REMARKS

5393

“(C) All commissions and fees charged by the financial institution or money transmitting business in connection with such transaction.

“(D) The exact amount of foreign currency to be received in the foreign country, which shall be disclosed to the consumer before the transaction is consummated and printed on the receipt referred to in paragraph (b).

“(2) PROMINENT DISCLOSURE INSIDE AND OUTSIDE THE PLACE OF BUSINESS WHERE AN INTERNATIONAL MONEY TRANSFER IS INITIATED.—The information required to be disclosed under subparagraphs (A), (B) and (C) of paragraph (1) shall be prominently displayed on the premises of the financial institution or money transmitting business both at the interior location to which the public is admitted for purposes of initiating an international money transfer and on the exterior of any such premises.

“(3) PROMINENT DISCLOSURE IN ALL RECEIPTS AND FORMS USED IN THE PLACE OF BUSINESS WHERE AN INTERNATIONAL MONEY TRANSFER IS INITIATED.—The information required to be disclosed under paragraph (1) shall be prominently displayed on all forms and receipts used by the financial institution or money transmitting business when initiating an international money transfer in such premises.

“(c) ADVERTISEMENTS IN PRINT, BROADCAST, AND ELECTRONIC MEDIA AND OUTDOOR ADVERTISING.—The information required to be disclosed under subparagraphs (A), (B) and (C) of subsection (b)(1) shall be included—

“(1) in any advertisement, announcements, or solicitation which is mailed by the financial institution or money transmitting business and pertains to international money transfer; or

“(2) in any print, broadcast, or electronic medium or outdoor advertising display not on the premises of the financial institution or money transmitting business and pertaining to international money transfer; or

“(d) DISCLOSURES IN LANGUAGES OTHER THAN ENGLISH.—The disclosures required under this section shall be in English and in the same language as that principally used by the financial institution or money transmitting business, or any of its agents, to advertise, solicit, or negotiate, either orally or in writing, at that office if other than English.”.

(b) EFFECTIVE DATE.—The amendment made by this subsection shall take effect at the end of the 3-month period beginning on the date of the enactment of this Act.

Tribute to Saint Patrick’s Parish in San Francisco, CA

HON. TOM LANTOS
OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES
Tuesday, April 3, 2001

Mr. LANTOS. Mr. Speaker, I invite my colleagues to join today to pay tribute to a Saint Patrick’s Parish in San Francisco, California, which is celebrating its 150th Anniversary. From its humble beginnings the Parish has blossomed into a San Francisco institution that has weathered wars, troubled times, and the occasional earthquake. Despite those hardships, for the last 150 years Saint Patrick’s Parish has remained a structure of faith for its parishioners.

Shortly after Fr. John Maginnis celebrated a Mass for the to be in the rented hall on June 9, 1851, a temporary Church was constructed, and Saint Patrick’s had established a foot hold in San Francisco. During this time, California was in the midst of the Gold Rush which brought the proliferation of industry and commerce to the area, and resulted in the population of San Francisco growing rapidly. The Parish responded to this expansion by pursuing a lot on Mission Street, between Third and Fourth Streets and started construction of a magnificent new Church. After two years, construction was completed, and the new Church was dedicated on March 17, 1872 at which time the Catholic population of the parish was estimated at 30,000 parishioners.

Having overseen the construction of the Church, Fr. Maginnis now set his sights on new projects, and soon founded both the St. Vincent School for Girls and the St. Patrick’s School for Boys. Both schools were taught by the Daughters of Charity from Emmitsburg, Maryland, and served the Parish until 1964. After the schools closed, the site was later transformed into the Alexis Apartments for the elderly.

Mr. Speaker, for the first fifty-four years after its founding, Saint Patrick’s Parish knew only one pastor, Father John Maginnis. Fr. Maginnis was succeeded by the Reverend Monsignor John Rogers in 1905. Shortly thereafter, the San Francisco earthquake and fire of 1906 struck, and the Church was reduced to rubble. This catastrophe of biblical proportions was met head on by Msgr. Rogers and the parishioners of St. Patrick’s. After establishing a men’s shelter named Tir-na-Nog, which is Gaelic for Land of Youth, Msgr. Rogers began the reconstruction of the Church. The reconstruction was completed and the Church was rededicated in 1914. An impressive brick structure, Saint Patrick’s Church still stands majestic as a living memorial to the unselfish giving of itself in times of personal hardship.

Mr. Speaker, for the last century and a half, Saint Patrick’s Parish has provided for the spiritual needs of the community, as well as run programs to aid the elderly, youth, and health and happiness of parishes.

Mr. Speaker, I urge my colleagues to join me today in honoring Saint Patrick’s Parish in marking their sesquicentennial.

TRIBUTE TO DAVE McEHLATTON

HON. TOM LANTOS
OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES
Tuesday, April 3, 2001

Mr. LANTOS. Mr. Speaker, I invite my colleagues to join today to pay tribute to Dave McElhatton, who was born and raised in Oakland, California, enrolled at San Francisco State University, where he received a degree in Broadcast and Electronic Communication Arts, Dave was employed at KCBS radio. He quickly became a prominent radio personality in the Bay Area. His first introduction to Bay Area radio listeners was as the host of KCBS’s “Music ‘Til Dawn” and “Masters of Melody”—the last live network music program to originate from San Francisco. He hosted the Bay Area’s first call-in talk show, “Viewpoint” on the local audience-participation radio program, “McElhatton in the Morning.” As KCBS’s morning anchor for a quarter century, Dave became one of the Bay Area’s best known and best regarded radio personalities, and he was instrumental in developing the KCBS News/Radio format.

For the second quarter century of his career in broadcast journalism, Dave McElhatton was at the helm of Channel 5 Eyewitness News, where his credibility and affability made it easy for him to move seamlessly from radio to television. His superior journalistic skills and his excellent delivery led to a distinguished television/news career marked by a multitude of journalistic awards and a multitude of faithful viewers.

Dave McElhatton is the recipient of the rarely bestowed “Governor’s Award” from the Board of Governors of the Northern California Emmy Awards, which is given in recognition of truly outstanding and unique individual achievements of long duration. He has also received numerous awards from the Associated Press, United Press International, the Press Club of San Francisco, the Peninsula Press Club, the Northern California Television and Radio News Directors Association, the 19th Annual Radio Fellow Award of the University of San Francisco, the James J. Streibing Memorial Award, a Special Award for Excellence from the American Society of Anesthesiologists, and the highest honor of the Aviation Writers’ Association. In 1997, Dave McElhatton was inducted into the San Francisco State University Hall of Fame. For many years, Dave taught broadcasting at his alma mater, San Francisco State University, where he was a professor of economics for three decades.

Since retiring from broadcasting, Mr. McElhatton continues to contribute to our community by serving as master of ceremonies and keynote speaker at fund-raising events for Bay Area non-profit and charitable organizations. He also can be seen in California’s skies, where he enjoys piloting his own plane.

Mr. Speaker, I urge my colleagues to join me today in paying tribute to Dave McElhatton for a distinguished 50-year career in journalism. We wish Dave and his wife, Karen, a retirement replete with richly deserved good health and happiness.

TRIBUTE TO DAVE McEHLATTON

HON. DALE E. KILDEE
OF MICHIGAN
IN THE HOUSE OF REPRESENTATIVES
Tuesday, April 3, 2001

Mr. KILDEE. Mr. Speaker, I rise today to congratulate and acknowledge the accomplishments of Kelvin Torbert, a senior at Flint Northwestern High School. Kelvin was chosen...