

Betty testified for her bill before the House and Senate. I and other members of the Committee were impressed with her composure and the strength her plight. Consequently, the bill passed and was signed by the President on May 12th of this year.

I was also impressed with the outpouring of support from Betty's friends and neighbors in Grand County and the Town of Grand Lake, the communities along the western side of the Park. These people stood beside Betty as they valued her contributions to the community and the Park.

I was deeply saddened by Betty's passing. She died with her family around her.

In late August, I presented Betty with a framed copy of the signed law allowing her to stay. She was surrounded by friends and family who were gathered around the campfire just outside the cabin. All around us was the beauty and splendor of the Rocky Mountains and Betty got to enjoy her last days there secure in knowing that she had a right to enjoy and care for this property that meant so much to her and the community.

Betty opened her home to community events and was a valued member of Grand County. She was well regarded by everyone who knew her. Her cause became a labor of love and I was pleased to do what I could to help her. She will be missed by all those who were inspired by her love of life and her love of that special land along the Colorado River in the Park. I had hoped to visit her in future summers and enjoy her company and her neighbors around the campfire. She will always be there in spirit.

Mr. Speaker, I want to thank my colleagues for helping pass the Betty Dick Residence Protection Act. Our work for Betty shows that our government can be responsive to the needs of individuals as long as we take the time to listen, learn and care. I am proud of our work for Betty and for the principle of responsive government.

REMEMBERING ROGELIO SANCHEZ UPON HIS RECENT DEATH

HON. SILVESTRE REYES

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. REYES. Mr. Speaker, today I remember a friend who passed away last week, former El Paso County Commissioner Rogelio Sanchez.

More than a friend, Rogelio was a public servant and part of the political lineage that enabled me to serve my city and my country in Congress. Born in Mexico, a valedictorian at Fort Hancock High School, a graduate of Sul Ross State University, a World War II veteran, and a teacher for many years in El Paso, Rogelio served the lower valley of El Paso, Texas, on the El Paso County Commissioner's Court for 36 years. At a time when minorities were not adequately represented in government, his leadership on Commissioner's Court and his persistent advocacy of diversity and opportunity opened the door for many Latinos to enter politics and public service.

He neutralized prejudice with his humor and easy-going manner and overcame discrimination with a record of accomplishment that includes roles in the construction of the Sun

Bowl, Trans Mountain Road, Thomason Hospital, the new country courthouse, the new county jail, and many senior citizen nutrition centers. His fingerprints on El Paso are some of our proudest structures.

In addition, his work holds a special place in my heart because he was responsible for initiating Head Start in El Paso, a Federal program the success and expansion of which ranks high among my legislative priorities.

Politics and public service in El Paso looked a lot different when Rogelio left Commissioner's Court in 1997 than when he first won election to office in 1960. The path he helped blaze ultimately led me to Congress. He was a giant for his people. He was an inspiration for me.

Nothing says more about a man, however, than his family. Rogelio was one of 10 children born to Rogelio and Petra Sanchez and the first among them to attend college. He is survived by his wife of 56 years, Mary, and their three children, Michael, Albert and Maricela. In addition to knowing Rogelio as a public servant, I knew him as a family man—and that is how I will remember him.

Mr. Speaker, I ask that my colleagues join me in mourning the death of Rogelio Sanchez and recognizing his legacy.

LT. LAWRENCE GARLOCK: STAFF OFFICER OF THE YEAR

HON. TED POE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 6, 2006

Mr. POE. Mr. Speaker, one of the noblest professions is that of a law enforcement officer. The brave men and women who wear the badge of honor do so with a desire to protect and serve their communities. Day to day, law officers are thrust into dangerous situations, keeping the honest citizens safe from the outlaws of society. They perform their jobs with little recognition or thanks from the public, just the knowledge that they are making a difference.

Although the public may not always pay law enforcement officers the recognitions they deserve, their colleagues do. One of the highest recognitions a law officer can receive is to be named Law Officer of the Year. The honor signifies that the individual law officer is best of the department—the officer whose dedication to the profession surpasses his or her colleagues. Lt. Lawrence Garlock, with the Allen County, Ohio Sheriff's Department, is one such lawman.

For Lawrence, or Larry as he is more familiarly known, serving one's community as a law enforcement officer is a family tradition. A native of Lima, Ohio, Larry grew up with the influences of his father, Joseph, a Lima Police Officer, and his Uncle Tom, an Ohio State Highway Trooper. Those role models influenced Larry to join the Allen County Sheriff's Department in 1976.

Larry is not the only second generation law officer in his family. His older brother, Greg, currently serves as Chief of the Lima Police Department, and a Department. He also has a nephew, Jason, who is a Lima Police Officer. Larry even met his wife, Catherine, while they were both deputy sheriffs. Larry has had an impressive career with the Allen County Sher-

iff's Department. From 1979 to 1983, he was assigned to work the Department's Crime Prevention Unit. While serving in this unit, Larry was promoted to Identification Officer, with the rank of Detective, in 1981. In 1990, Larry was promoted to Sergeant, and then in 2001, he saw his rank change. He was made Special Sergeant in Charge of the Crime Scene Identification Unit. The following year, he was awarded the rank of Lieutenant. After nearly 24 years of going to crime scenes, collecting evidence, and maintaining a standard of excellence in the Identification Unit, Larry was transferred to the Detective Bureau, in 2005, and placed second in command.

In October 2006, Larry celebrated 30 years with the Allen County Sheriff's Department. There are only two other individuals in the entire department who have been there longer. Larry also has had the distinction of serving under three different sheriffs. Larry's service to his profession made him the ideal recipient for the Allen County Sheriff's Office Staff Officer of the Year.

The Staff Officer of the Year is an award given out to the sheriff's deputy who has made a positive impact on the community, works to maintain the efficiency of the office, and demonstrates an outstanding measure of professionalism in his or her work. Basically the award is bestowed on the deputy who takes utmost pride and seriousness in upholding his or her position.

The award of Staff Officer of the Year was a tradition that the Sheriff's Department upheld every year. Nominations for the award were submitted to the selection committee, and then a banquet was held for the awardee. In 2002, however, the Department was facing a financial crisis. Expecting to have to layoff 37 sheriff deputies, the Sheriff cancelled the award. He could not justify spending money on an award banquet if 37 deputies were losing their jobs.

In 2006, Larry sent a letter to the Sheriff, requesting for the reinstatement of the award. In the letter, he stated that the award would benefit morale of the deputies to be honored by their peers. The Sheriff agreed, and reinstated the award. The selection committee then decided to back-award deserving deputies with the awards, from the previously missing years.

Unbeknownst to Larry, he was nominated for the 2003 Staff Officer of the Year. His nomination was due not only to his professionalism while serving as a sheriff's deputy, but for his attention to detail regarding evidence logged in with the Identification Bureau. Larry demanded that evidence be collected to the letter of the law. His demand for excellence made it nearly impossible for the evidence to be ruled inadmissible in trial. His precision to detail, his diligence, and his impeccable work ethic earned him the respect of his peers; however, they also knew that if evidence was poorly or improperly collected, they were sure to hear about it from Larry. His nominator stated that, "Larry's ethics and diligence make the Sheriff's Office look better."

When Larry's name was brought up for nomination, the selection committee voted unanimously in favor of honoring him with this award. In a true bureaucratic time frame, Larry was awarded the 2003 Staff Officer of the Year, during the beginning of November 2006, for outstanding performance of duty. He is a more than worthy recipient.

As a former judge and prosecutor, I have a great admiration and respect for our Nation's

law enforcement community. They are the men and women who spend each day on the front lines of battle, protecting communities and ensuring a safer society. Lt. Lawrence Garlock is the personification of what a law enforcement officer should be and should be used as an example of the type of officer every new officer should strive to become. I am truly honored to pay him his tribute.

That's just the way it is.

CREDIT REPORTS

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. TOWNS. Mr. Speaker, My esteemed colleagues, thank you very much for the opportunity to talk to you about an important issue involving credit reports that will disproportionately harm low-income home buyers and put most small independent credit reporting agencies out of business within a month. The issue involves the "joint use" of credit reports for mortgages.

"Joint use", "secondary use" or "reissue" refers to the long-standing practice recognized in the FCRA, by the Federal Trade Commission, and by the Office of the Comptroller of the Currency, which allows a credit report to be jointly used by multiple entities legitimately engaged with the origination of a mortgage at no additional cost. Joint use of credit report information is essential for the proper functioning of the mortgage banking, brokerage and financing industries and is an important process by which consumers shop for and obtain mortgage credit.

Recently, two of the credit repositories, Equifax and Experian, E&E have announced new mandatory fees and burdensome requirements for joint use of credit reports starting January 1, 2007. Consumers will now be burdened with paying multiple charges for the one-time access of their credit report in order to originate a single mortgage transaction. Unlike other credit industries, the mortgage credit reporting industry is required to depend on three-file merged credit reports provided by E&E and TransUnion. The proposed new policy will significantly increase mortgage origination costs. Costs for joint use of credit reports potentially increase by 100–300 percent. E&E will significantly increase their revenues while end users, resellers, and ultimately, consumers will pay the costs. In addition, consumers facing the highest cost increases will be those with credit challenges such as low income and first time homebuyers.

Further, about ninety percent of the independent credit reporting agencies will be unable to meet the additional contractual requirements being dictated by E&E. These credit-reporting agencies will be unable to access the credit data from E&E and therefore unable to provide the mandatory three-file merged credit reports. They will quickly be forced out of businesses due to these changes.

There is no new legislation, court case, regulatory decision or other external event to justify such action except to increase the revenues of these large companies at the expense of the consumer and to the detriment of small credit reporting companies.

The other repositories, TransUnion and Innovis, have not chosen to drastically alter

the joint use procedure. TransUnion is evaluating its position and CBC Companies, the parent of Innovis, is challenging E&E's proposed new guidelines in federal court as a violation of U.S. antitrust laws.

The end user disclosure, joint use, requirements have been working well since they were enacted as part of the FCRA in 1997. The recent actions by E&E do little to combat the incidence of identity theft and increase data security. The main reason for these policies is to raise revenue and decrease competition. The effort to implement these new reissue/joint use procedures and fees needs to be stopped in order to maintain a level playing field, continue effective competition in the marketplace and provide fair and equitable access to capital for all Americans.

Any efforts by the major credit repositories to change the reissue process should not restrict competition. In order to protect both consumers and small, independent credit reporting agencies, E&E should make the following changes to their proposed reissue policies.

Continue to classify the GSEs, HUD and any other ancillary technology system that is part of the mortgage origination process as joint use, not the new created "reissue" or "secondary use" classification;

Allow credit-reporting agencies, at the direction of the end user of record, to reissue to any firm on one of the approved mortgage seller or servicer lists of Fannie Mae, Freddie Mac or HUD without end user documentation and site inspections; and

Designate a reasonable flat fee for reissue. Note: The changes to the 2003 FACT Act which included a free credit report to every American on an annual basis only required an \$11 per file price increase while E&E's proposed policy changes attempt to justify the charge of \$1.05 to \$3.50 per file.

Thank you very much for the opportunity to address this important topic. I strongly suggest that E&E reconsider the policies they plan to implement on January 1. Such policies will ultimately hurt the consumer and will have a disproportionate effect on low-income individuals. All Americans deserve the right to pursue the American dream of homeownership and should not be restricted to access to loans because of a policy intended solely to raise revenue for two large credit repositories.

PETER MORTON EMBRYONIC STEM CELL RESEARCH TESTIMONIAL

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Ms. McCOLLUM of Minnesota. Mr. Speaker, I recently attended an event on stem cell research in Minnesota and had the opportunity to hear patient advocate, Peter Morton, speak. Mr. Morton shared his moving story which highlights the importance of expanding embryonic stem cell research. Stem cell research provides millions of Americans and their families with hope for a life without the pain and suffering that accompanies currently incurable diseases such as juvenile diabetes, Alzheimer's, Parkinson's, and spinal cord injuries.

Expanding this vital research must be a priority for Congress. I submit an edited version of Peter Morton's statement to the RECORD

today as a valuable and powerful testimony to the need for this critical research.

EMBRYONIC STEM CELL RESEARCH TESTIMONIAL

10/17/06

Like more than 250,000 Americans, I am paralyzed from a spinal cord injury.

I've been paralyzed from the neck down and ventilator dependent since a bike riding accident in 1995. I wasn't going fast and the trail wasn't difficult. Likely due to some mud on the trail, my front tire slipped, and in an instant I was on the ground with a broken neck, paralyzed and unable to breathe. If not for quick action by my brother, I would not have survived. That day, I lost the lottery. Tomorrow, it could just as easily be you.

When I awoke the next day in the hospital, I couldn't move, I couldn't feel, my head was in traction, and I had tubes in my nose and mouth. All I could do was blink. In an instant I had lost all my cherished independence, having to rely on others for everything from simply a drink of water to all the indignities of one's morning routine.

Most people understand that paralysis means you can't move. What they don't realize is that it also means you can't feel. Further, all the body's systems are affected, causing temperature and blood pressure instability as well as sexual, bowel, and bladder dysfunction. In spite of all this, do you know what the toughest part for me is now? . . . not being able to touch my kids.

Now, more than any other time in history, there is hope. Embryonic stem cells hold the possibility of replacing the cells killed by the injury. Very promising studies are being performed around the world that demonstrate the potential of embryonic stem cells to solve paralysis and many other devastating illnesses. For humanitarian reasons, we simply must pursue this potential.

There is one other point that must be made. I cut my teeth in the business world. When I was injured, I was the CFO of a major brokerage operations company. In addition to their humanitarian benefit, stem cells have the potential to be the next medical industrial revolution. America has always been the leader in medical technology. Minnesota in particular has been called Medical Alley. America and Minnesota need to be leading the way in stem cell research, not sitting on the sidelines, watching the rest of the world pass us by.

In closing, let me offer this: A generation ago, pioneers in medical research developed in vitro fertilization, a technique that has now enabled my wife and me to have two beautiful children. My kids are living examples of the power of medical research.

I do not support slowing down the discoveries this research offers to millions, and allowing other countries to surpass America's leadership in medical technology.

That's why I am speaking out now, for the next generation. I don't want my children or anybody else's children to be told one day, "You are paralyzed, and will never move again."

I support those who champion this important research and thank them for helping change the future.

GEORGETOWN HONORS FATHER ROBERT DRINAN

HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. FRANK of Massachusetts. Mr. Speaker, on October 23 one of the most accomplished