

Stealth master across the globe
 But at home he still holds power,
 Email orders cross Newark every hour;
 In each Jersey county
 A Payne relative rules,
 Most powerful political tools.
 Tireless globetrotting crafty Don Payne,
 Lady agents fondly remember his name.

MEAN MAXINE

Queen Maxine
 Can act hard and mean,
 She can fertilize
 Any Congressional Record page
 With unforgettable rage.
 Queen Maxine
 Can act hard and mean
 When the CIA deals dope
 But her career fills with tears
 When hungry African kids
 Are offered no help and no hope.
 Soft candy at the core
 But like nails when there's a need;
 With California flash
 And Southern mother wit
 She's a rare dynamite breed.
 With Hollywood skills
 She makes political thrills,
 One foot in the palace of influence
 The other planted on the street,
 Mistress of coalition magic
 She makes power methods meet.
 CIA drug selling she labeled a fact
 Iran Gate caught traitors in the act:
 To save Contras zealots were
 Selling weapons and flags
 Who could doubt they had
 Peddled drugs in little brown bags.
 Outrageously right
 Maxine makes moderates uptight;
 Radicals suspect her elegant style
 Cause she got arrested for Haiti
 Wearing expensive stuff;
 Never mind the clothes,
 Just a few weeks later
 Clinton told the Haitian dictators
 That the CBC had enough.
 Soft candy at the core
 But like nails when there's a need;
 With California flash
 And Southern mother wit
 She's a rare dynamite breed.

MOURNING THE PASSING OF
 DEARBORN MAYOR MICHAEL
 GUIDO

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. CONYERS. Mr. Speaker, today I rise to mourn the passing and commemorate the life of Dearborn, Michigan's Mayor Michael Guido. Mayor Guido, 52, passed away Tuesday night at his home surrounded by his family.

The son of Italian immigrants, Michael Guido got his start in politics in 1978 when he was elected as the youngest Councilman in Dearborn history. Eight years later, in 1986, Councilman Guido followed up this historic first by being the youngest person in Dearborn history to be elected mayor—a capacity in which he served until his last days.

Despite being diagnosed with cancer in February 2006, Mayor Guido remained on the job every day, continuing to work long hours at City Hall and around town, attending public events throughout his outpatient treatment. He even found the strength to serve as 64th President of the United States Conference of Mayors, proving himself many times over as

the leader of this bipartisan force for our nation's mayors.

Mayor Guido initiated outstanding improvements to City services, especially in public safety areas, directed the construction or renovation of notable city facilities, and oversaw the completion of dramatic private developments that improved the city's tax base and long term viability.

He was serious about his commitment to exceptional public service. He set high standards, and initiated many programs that were innovative upon their implementation. Among those are curbside recycling and composting, loose leaf collection, and a myriad of public safety initiatives—advanced life support, an emergency warning system, and an automated notification system. As a believer in technology to provide efficient public service, he knew that there is no replacement for personal contact and required employees to not just follow-up with residents, but to solve their problems.

During his tenure as Mayor, he changed the facade of Dearborn by initiating development projects that revived the critical downtown areas, including West Village and West Village Commons in the west end, and Georgetown Commons in the east end. His drive to keep Dearborn attractive for families and young professionals in the face of competition from newer communities culminated in the construction of the Ford Community and Performing Arts Center in 2001.

Other significant projects included the expansion of the Dearborn Ice Skating Center, the construction of a new Police Headquarters, the expansion of the Robert Herndon Dearborn Hills Golf Course, the redesign of Ford Woods Park, improvements to Camp Dearborn and neighborhood pools and parks, and expansion of Esper Branch Library.

While he will be remembered for his accomplishments, he will also be remembered for his humor and ability to relate to people. As an accomplished speaker, he adeptly incorporated jokes into formal presentations, and his conversation was pointed yet entertaining with quips and impersonations.

Mayor Guido's impact upon the City of Dearborn and will continue to be recognized within his community and nationally. During an interview years ago, he said he wanted his epitaph to be "He loved the people of Dearborn, and they loved him . . ." We will all miss his leadership and will remember his legacy in the City of Dearborn.

NUREMBERG TRIALS

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. HOLT. Mr. Speaker, I rise today to reflect on the Nuremberg trials.

After the unspeakable horrors that occurred during the Holocaust, the United States joined the international community in upholding the rule of law and created the International Military Tribunal. Unique in the history of the world, the Nuremberg Tribunal honored our commitment to law and an honest, open trial process.

I was reminded of all of this when I heard a recent NPR story that told the personal ex-

perience of Sergeant Clancy Segal, an American Jew, during the trials at Nuremberg. As Mr. Segal recounts, the members of the Nazi party sentenced at Nuremberg underwent a fair and objective trial process. Despite the atrocities they committed, they were afforded due process.

Remembrances such as these emphasize the need for restraint and upholding the rule of law when dealing with war criminals. Regardless of the circumstances, we must exercise the same due process when investigating and prosecuting suspected terrorists and war criminals today.

I ask unanimous consent that the full transcript of this story from National Public Radio be inserted into the CONGRESSIONAL RECORD.

National Public Radio: Morning Edition, October 2, 2006: Sixty years ago, the International Military Tribunal at Nuremberg handed down its first verdict against Nazi war criminals. The Nuremberg trials were structured as a blueprint for something new in international law . . . "crimes against humanity" and "crimes against peace".

The evidence presented was the first account to the world of the Nazis' atrocities and mass murders. Commentator Clancy Segal was a sergeant in the American army of occupation in Germany.

I was the only Jew in my unit. I told no one when I put my .45 automatic in my holster and sneaked away to the International War Crimes trial at Nuremberg.

I wanted to look Herman Goering in the eye and shoot him dead.

Next to Adolf Hitler, Goering was the most powerful man in the Nazi Third Reich. He created the first concentration camps and he was the driving force behind the decrees which stripped Jews of their civil rights.

In the foyer of the court building, Furtherstrasse 22, military police made me check my weapon. At first I was angry. I'd stored up a lot of hatred for the top Nazis like Goering who'd operated the "Final Solution" to kill Jews.

But inside the courtroom I felt something like relief. Suddenly, it was unthinkable to add one more act of violence to the solemn, businesslike presentation of evidence. Evidence which included the shrunken heads of tortured prisoners and lamp shades made of human skin. It moved me beyond tears to a sort of numbness.

The U.S. War Department was determined that Goering and the other Nazis leaders would receive a fair trial. At Nuremberg, there would be no secret evidence or closed proceedings. The Allies believed that would betray their ideal of restoring democracy in Germany.

For three days, I couldn't take my eyes off Goering, who lounged in the dock like a bored Roman emperor. Minus his sashes and medals, he looked slightly naked in a white uniform jacket, even emaciated down from his former huge bulk.

As concentration camp survivors testified, I sometimes caught Goering's cold, unblinking stare, which was full of contempt for the Tribunal and the witnesses.

When the prosecution showed films of piled-up corpses at Auschwitz, Goering kept turning his head away, sometimes in my direction. I'm ashamed to say he stared me down, because I'd never before felt myself in the presence of such unmitigated evil.

I returned to my unit and didn't see Goering testify on cross-examination. Newspaper and radio correspondents like Walter Cronkite told us of his brazen lack of repentance in the witness box.

On Oct. 1, 1946, the Allied judges handed down their sentences. Most of the accused

were found guilty and sentenced to death. Goering swallowed a cyanide pill just hours before he was to mount the gallows.

Today, in the midst of a national debate on how to treat captured terror suspects, my mind flashes back to Room 600 at Furtherstrasse 22. We gave Goering and the other war criminals a chance not only to defend themselves but in some cases, preach hate and violence.

In a ruined Germany, where so many corpses still lay buried in the rubble, and life seemed so very fragile, we found it in ourselves to give the worst of men due process.

JUDGE THOMAS RUSSELL JONES
GREAT POINT-OF-LIGHT

HON. MAJOR R. OWENS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. OWENS. Mr. Speaker, Judge Thomas Russell Jones was appropriately described as an activist, soldier, assemblyman, civil rights lawyer, and judge at a memorial service held in Brooklyn, NY, at the Plymouth Church of the Pilgrims on Tuesday, December 5, 2006. My personal recollections of Judge Jones compel me to describe him as a Great Point-of-Light for all Americans. He was a rare leader with a great gift for inspiring others. He was an extrovert, outgoing, always giving advice freely, always offering encouragement generously. It is not exaggerating to call Tom Jones the Father of the Brooklyn Empowerment Spirit. All aspiring candidates could look up to Tom Jones and his independent record and see a clear standard for their future performance. He broke ground and ran for the Assembly without the endorsement of the powerful Brooklyn political machine. As a result of the bold moves of Tom Jones, civil rights activists for the first time began to examine electoral politics as a possible effective instrument for change. To the picketing and the sit-ins we added voter registration and voter participation. Without Tom Jones and the pioneering Unity Democratic Club there would have been no successful election of Congresswoman Shirley Chisholm. His unblemished record of integrity and wisdom on the bench are outstanding recent memories. Both his judicial career and his political trailblazing are sparking legacies which justify the citation of Judge Thomas Russell Jones as a Great Point-of-Light for the people of Brooklyn and for all Americans.

TRIBUTE TO THE HONORABLE
LANE EVANS, MEMBER OF CONGRESS

SPEECH OF

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mrs. MALONEY. Madam Speaker, I rise to honor a dear friend and colleague, Congressman LANE EVANS.

I've gotten to know LANE through our work as co-chairs of the Congressional Working

Group on Parkinson's Disease. He is a deeply dedicated, kind, and courageous person who I admire and who I will truly miss.

For the past 24 years, Congressman EVANS has been a champion of veterans and Parkinson's issues on Capitol Hill and a great friend to both communities. Earlier this week, I was proud to see a bill passed that included a program, Parkinson's Disease Research, Education and Clinical Centers, PADRECCs, conceived and created by LANE. By working with the former and current VA Administration, Representative EVANS helped to establish these Centers that serve American veterans battling Parkinson's disease.

As a former Marine, Ranking Member on the VA Committee, and person battling Parkinson's disease, Representative LANE EVANS has a strong sense of mission about providing the highest standards of care for both constituencies. Though I am sad to see LANE go, I am encouraged by his commitment to help others and make a difference in people's lives. I hope to continue his legacy while working with the Working Group on Parkinson's Disease to find a cure for this terrible disease.

This body is losing a true patriot, but we can all agree, LANE, that we are proud to know you, proud to have served with you, and are proud to honor you today.

CREDIT REPORTS

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, December 8, 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 homebuyers 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%. 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 90 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.

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.