HONORING MR. IAN SEIVWRIGHT ON THE OCCASION OF HIS RE-TIREMENT AS DEPUTY CHIEF OF THE WESTERN SPRINGS FIRE DEPARTMENT AFTER 50 YEARS OF SERVICE

### HON. DANIEL LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. LIPINSKI. Madam Speaker, I rise today to honor Mr. Ian Seivwright, who has contributed to the safety and welfare of Western Springs residents over the last 50 years as a member of the Western Springs Fire Department. His final day with the fire department will be October 1, 2010.

Western Springs was founded in 1886 and established its fire department eight years later in 1894. During its 115-year history, the fire department has been invaluable to the residents of Western Springs thanks to the bravery and commitment of its volunteer, full-time, and part-time firefighters.

As a member of the Western Springs Fire Department for almost half of its long history, Mr. Seivwright has touched many lives, whether through extinguishing fires, saving lives, or by leading and teaching young firefighters. Mr. Seivwright showed an early interest in firefighting and public service at age 13 when he was a junior high student in Western Springs. He would observe and follow local firefighters, waiting for the day when he would be old enough to serve. Mr. Seivwright eventually became a full-time member of the Western Springs Fire Department, and thanks to his skill, integrity, and dedication, rose to the position of Deputy Chief.

In addition to serving his community, Ian Seivwright also served his country as an officer in the United States Navy in the late 1960s and early 1970s, where he distinguished himself in his service with the Pacific fleet.

Mr. Seivwright's commitment to residents of Western Springs and the fire department will be sorely missed as he retires. He has been a great asset to his community. His retirement is truly worthy of special recognition and commendation.

Mr. Seivwright has inspired those around him to be courageous, helpful, and professional just as he has been. I am certain his legacy will continue to motivate young public servants for years to come.

I ask you to join me in honoring Mr. Ian Seivwright for his work on behalf of the residents of Western Springs, and to wish him a well-deserved, long, and happy retirement.

### HONORING TYLER RADER

## HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. GRAVES of Missouri. Madam Speaker, I proudly pause to recognize Tyler Rader. Tyler is a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 394, and earning

the most prestigious award of Eagle Scout.

Tyler has been very active with his troop, participating in many scout activities. Over the many years Tyler has been involved with scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community. Most notably, Tyler has contributed to his community through his Eagle Scout project. Tyler constructed two outdoor benches to allow people who come to the local Harvesters food pantry a place to sit and eat

Madam Speaker, I proudly ask you to join me in commending Tyler Rader for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

# IN TRIBUTE TO JUDGE STEVE McGUIRE

### HON. MARION BERRY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. BERRY. Madam Speaker, I rise here today to pay tribute to the Honorable Judge Steve cGuire, an eight term County Judge of Mississippi County, Arkansas. For 16 years he has worked hard to maintain a strong, unified Mississippi County that has benefited in overall wealth, job growth, and prosperity for its residents. Over the years, he has kept an open ear and mind to everyone he has worked with, and although he surely deserves his retirement he will be missed by all.

Steve has been a lifelong resident of Mississippi County. After graduating from the University of Arkansas with a business background, he earned an advanced degree in Agricultural Engineering.

A former intelligence officer of the U.S. Navy himself, Steve made it an important part of his life to continue to support veterans as a member of both the American Legion Post 24 and Veterans of Foreign Wars Post 7075.

Steve has continued to share his knowledge and passion throughout his career as a member of the Osceola Rotary Club, Arkansas Waterways Association, Lower Mississippi Valley Flood Control Association, County Judges Association, Blytheville/Gosnell Regional Airport Authority Board of Directors, and as an Honorary Board Member of both the Blytheville and Osceola Chambers of Commerce.

I wish Steve, his wife of 46 years, Anne Tyler, and the rest of his family all my love and respect, and a long happy retirement.

#### CHRISTOPHER BRYSKI STUDENT LOAN PROTECTION ACT

SPEECH OF

### HON. JOHN H. ADLER

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES Tuesday, September 28, 2010

Mr. ADLER of New Jersey. Mr. Speaker, I rise today to support the passage of H.R. 5458.

Like all of my colleagues, I receive thousands of pieces of mail a week. When a letter from my constituent Ryan Bryski came across my desk I knew I had to act.

Ryan's brother Christopher, for whom this bill is named, was a young man attending Rut-

gers University when he suffered a traumatic brain injury after an accidental fall.

Christopher was in a vegetative state for 2 years before his passing in 2006.

For a parent, that situation would have been enough to endure, but for the Bryski family, their suffering was far more than just the loss of their youngest son.

Like most college students, Christopher had to borrow money to finance his education.

He had received loans through both the Federal Government as well as a private lender. Like most college aged kids, Christopher did not have enough credit to receive a private loan on his own, so his father Joseph cosigned his loan.

Federal loans discharge upon the death of a student, however private loans do not. Since Joseph cosigned Christopher's loan he was now responsible to pay it back in full.

This situation puzzled the Bryski family because nowhere in their loan contract was a clause specifying what would happen to the loan upon the borrower or cosigner's death or disability.

Their lender told them that according to the bank Christopher's persistent vegetative state and subsequent death was a simple "inability to pay," so the financial burden was placed on Joseph.

This was not the only problem the Bryskis encountered after their son's fatal accident.

Due to the fact that Christopher was over 18 when he left home to attend school he was, according to the law, an adult who was able to make his own financial, legal, and health care decisions.

With Christopher in a vegetative state, his parent needed to maintain his financial standing with his school, as well as pay his bills and fulfill all of his contracts.

The Bryskis spent countless time and money regaining custody of their own son so that they could prevent him from defaulting on other bills in case he should recover.

They were not only being responsible parents, but responsible Americans.

The Bryskis also endured a personal interview of Christopher, so that the courts could be sure Christopher was indeed unable to make decisions on his behalf. Literally, someone from the court came to Christopher's hospital room and yelled in his face to ensure that he would not respond and he was indeed in a vegetative state.

As a father of 4 boys, 2 of whom are in college, I cannot imagine going through what the Bryskis went through.

This is why I introduced H.R. 5458 the Christopher Bryski Student Loan Protection Act or Christopher's Law.

This bill would help prevent other families from going through what the Bryskis did by ensuring that private educational lenders clearly describe the obligations of borrowers and cosigners upon their death or disability—what the banks call "an inability to pay." The rest of us would call it a family tragedy.

Christopher's Law will also urge the Federal Reserve Board to adopt and interpret the same definitions of death and disability as the Department of Education, mainstreaming and clarifying the law.

This bill does not require that private loans be discharged in case of death or disability. It simply requires private educational lenders to define death and disability so that borrowers and cosigners can refer to these definitions should a catastrophe happen to their family.