

into their natural habitat, the Pomona fourth graders are providing a huge service to the advancement of environmental science. For several years, I have worked in Congress in the Upper Colorado River Endangered Fish Recovery Program, which seeks to ensure the recovery of the razorback, the pike minnow, and several other species of fish. It is a pleasure to see how this effort is being complimented by the efforts of Ms. Nadiak's fourth grade class.

Mr. Speaker, I am delighted to recognize Pomona Elementary's fourth grade class before this body of Congress and this nation for the contributions they are making toward the preservation of our natural habitat. Coloradans are fully aware that our lands and waters are some of our state's most precious resources, and I am grateful that our tradition of scientifically supported environmental awareness is being passed down to such an intelligent and capable group of kids at Pomona Elementary.

TRIBUTE TO CANDACE HUNTER-WIEST, INLAND EMPIRE COUNCIL OF BOY SCOUTS OF AMERICA DISTINGUISHED CITIZEN

**HON. KEN CALVERT**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 10, 2002*

Mr. CALVERT. Mr. Speaker, I rise today to honor and pay tribute to an individual whose dedication to her country and community is exceptional. The Inland Empire has been fortunate to have dynamic and dedicated business and community leaders who willingly and unselfishly give time and talent to make their communities a better place to live and work. Mrs. Candace Hunter-Wiest is one of these individuals and her exemplary leadership is being recognized at a dinner on Thursday, November 7, 2002 as she is honored as the 2002 Inland Empire Boy Scouts of America Distinguished Citizen.

Candace's career path is as unique as it is exceptional. She was married at age 18 and was a proud mother of three by age 22. As the sole provider for her family, she began working in the restaurant business and later took a clerical support position with an independent insurance agency. She was quickly promoted to bookkeeper, then to office manager and soon became a licensed agent. Her career in banking began when she associated with an agency owned by a bank holding company that had been perpetually unprofitable. Under her excellent management, Candace turned a profit in ten months. She moved to Riverside in 1988 and her career with the Inland Empire National Bank (IENB) began. Under her superb leadership, IENB has become one of the best banks in the country and has been named a Super Premier Performing Bank.

Candace has been involved in numerous community organizations and she currently serves on the board of directors for the United Way of the Inland Valleys, the Community Foundation, the Mission Inn Foundation, and the Greater Riverside Chambers of Commerce—to name a few. She is also on the University of California, Riverside's Chancellor's Executive Roundtable and the A.

Gary Anderson Graduate School of Management Executive Forum.

In 1998 Candace was recognized as one of "Twelve Women Who Make A Difference in the Inland Empire" by the Inland Empire Magazine and the Business Press name Wiest "A Woman of Distinction." She has also been listed in the International Who's Who of Professionals in the Year 2000 edition of Who's Who and has been named an Athena recipient as a YWCA Woman of Achievement in 1995.

Candace's tireless work as a community leader has contributed immeasurably to the betterment of the Inland Empire. Her involvement in community organizations, especially the Inland Empire Council of Boy Scouts of America, make me proud to call her a fellow community member, American and friend. I am grateful for her efforts and service and salute her as she is deservedly honored as the 2002 Inland Empire Boy Scouts of America Distinguished Citizen. I look forward to continuing to work with her for the good of our community in the future.

TRIBUTE TO VIETNAM VETERANS

**HON. KAREN L. THURMAN**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 10, 2002*

Mrs. THURMAN. Mr. Speaker, in these troubled times when we in Washington are debating war, it brings us back to another time when the nation was debating its responsibility to preserve freedom throughout the world. It's hard to believe it has been more than a quarter century since the Vietnam War. Time has not healed all of the wounds. But time has allowed us to come together on one unmistakable conclusion—the soldiers who answered America's call in the Vietnam War are heroes by any measure.

I have had a lot of respect for the military all my life. My father served in the Air Force, and I grew up benefitting from the examples of men and women willing to make any sacrifice for this country and the ideals for which it stands. That experience may be the reason I cannot help but be devoted to our veterans and our men and women who serve now, particularly those from Florida and those who have moved to Florida.

Florida has a growing population of Veterans including Vietnam Veterans and I have been concerned that the rapid influx of these vets has strained the resources allocated in our state to keeping the many promises that we have made to them. Due to that concern, I sponsored a measure that resulted in a funding allocation change for veterans' health care that has brought an additional \$385 million to Florida and southern Georgia since 1997 and enabled the opening of additional community-based outpatient VA medical clinics in the 5th District and the state.

These Veterans' benefits, however, are nothing more than the least our nation can and must do to thank those people who answered the nations' call to defend our freedom. The respect I and all of my colleagues—Democrats, Republicans, and Independents—feel for those who have served this nation is particularly strong for those who served in Vietnam. The Vietnam conflict was America's longest war and the burden it placed on those

who answered the call to duty was immeasurable. Those who were there showed incredible physical courage. But they also showed incredible courage just to be part of America's armed forces at a time when people too often held our bravest men and women responsible for Washington's decisions which—whether right or wrong—they were sworn to execute to the best of their ability.

These men and women dealt with challenges that most of us cannot possibly contemplate. They could not sleep through a night because that's when the Viet Cong attacked. They could not get supplies because ambushes blew up convoys. There were no front lines to fortify. The enemy frequently was unseen. A booby trap could kill a soldier's buddies without him having any capacity to shoot back. The frustration, fear, physical and psychological wounds that these men and women endured must never be forgotten by the people and the nation that benefitted from their sacrifices. As Americans who are here today, we must acknowledge that we enjoy our lives and our freedom in part because 58,000 of our fellow countrymen laid down their lives for us.

Mr. Speaker, on October 18 through October 20, a 240-foot replica of the national Vietnam Veterans Memorial will be exhibited at North/Meadowlawn Funeral Home and Cemetery in my Congressional District in New Port Richey, Florida. The replica is part of a traveling memorial called the Vietnam Wall Experience that is allowing millions who cannot come to Washington to experience some of the serene power of the memorial and reflect on the sacrifices that thousands of Americans made for us. Like the Washington memorial, the Vietnam Wall Experience is an interactive and living memorial. It contains the names of the 58,175 Americans who never came home from Vietnam. However, the wall becomes the best memorial to them when it reflects the image of a living person who is remembering, mourning, and thanking these American heroes.

I want to thank all of the people involved in bringing this tribute to our community, especially Joseph A. Magaddino, MacDill Air Force Base, the Florida National Guard, the Florida Department of Veterans Affairs, Vietnam Veterans Inc., U.S. Postal Service Military Veterans, Pasco County Veterans Services, Suncoast Vietnam Veterans, Marine Corps League #567, Navy Seabees Island X-17, and all of the churches, schools, and scout groups that have contributed so much.

Of course, the greatest thanks goes to those who served our nation in Vietnam. We members of Congress have a special obligation to remember the service of Vietnam veterans and provide decent health care, prescription drug benefits, educational assistance, and survivor benefits for their families. We must make every effort to fight for them just as they fought for us.

U.S.-INDIA RELATIONS

**HON. GARY L. ACKERMAN**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 10, 2002*

Mr. ACKERMAN. Mr. Speaker, as we move toward the conclusion of the 107th Congress,

I think it is fair to say that we will look back on this period as a time when South Asia became a major focus of U.S. foreign policy. Obviously, Afghanistan has occupied much of our attention, as our forces have routed the Taliban and Al Qaeda forces, which had turned that country into a base for international terrorism.

But a South Asian relationship that has perhaps received fewer headlines, but which I believe will prove to have a long-lasting and deep value for both countries, is our growing relationship with India.

After September 11, when so much changed for America and the world, India immediately stepped forward in full support and solidarity with the United States in the war on terrorism. But this level of cooperation and partnership between the U.S. and India in the struggle against terrorism was nothing new. The two countries had actually been cooperating on counter-terrorism efforts since the establishment of the U.S.-India Joint Working Group on Counter-terrorism in January 2000. Further, this cooperative system for addressing the problem of terrorism was part of a much larger realignment in relations between the world's two largest democracies.

When President Clinton traveled to India in March 2000—the first visit by an American President to India in more than 20 years—bilateral relations had already been showing signs of slow but steady improvement. President Clinton's trip to India, and the visit a few months later in September 2000 by Indian Prime Minister Atal Bihari Vajpayee—marking the first time that two Indo-U.S. summits had taken place in the same year—resulted in the development of a new framework for bilateral relations that was spelled out in "A Vision for the 21st Century." This Vision Statement called for a greater institutional dialogue, including a U.S.-India Financial and Economic Forum, a U.S.-India Commercial Dialogue, a U.S.-India Working Group on Trade, and joint groups dealing with such wide-ranging issues as energy and environment, science and technology exchange, and cooperation on the promotion of democracy internationally. I am pleased to report that these cooperative bodies have been active and have produced substantive results.

Since assuming office in early 2001, the Bush Administration has continued the progress begun by its predecessor. After 9/11, there was an upsurge in U.S.-India relations, given the urgent need to address the source of terrorism in Afghanistan. While India and the United States are united as democracies that have been the victims of horrendous terrorist violence, much of it coming from the same extremist sources based in Afghanistan and Pakistan, our relationship is by no means limited to our alliance in the war on terrorism. At their November 2001 meeting, President Bush and Prime Minister Vajpayee issued a joint statement affirming their commitment to continue transforming our relationship, including increased exchanges and technical cooperation in the defense and security areas. They also called for policies to enhance the economic and commercial ties between our nations and agreed to dialogue and cooperation in the areas of energy, the environment, health, space, export controls, science, biotechnology and information technology. The cordial relationship between President Bush and Prime Minister Vajpayee, like the warm

ties that President Clinton continues to enjoy with the Prime Minister, serves as a visible symbol of the friendship and partnership between our countries on so many levels. In his visit to the United States this September for the UN General Assembly meeting, Prime Minister Vajpayee attended commemoration ceremonies for 9/11, demonstrating again that the Indian and American peoples stand together as supporters of democracy committed to standing steadfastly against the scourge of international terrorism.

Mr. Speaker, India's commitment to democracy is not just some abstract principle. For 50 years, India's political system has been based on free and fair elections. We have just witnessed the latest example of this commitment in India's state of Jammu and Kashmir. Despite the ongoing threat of terrorism, much of it emanating from neighboring Pakistan, four rounds of elections have just been completed in Jammu and Kashmir for the state assembly. Despite efforts by the terrorists to intimidate voters and candidates, the elections have been successfully concluded. Voter turnout has been estimated at a respectable 44 percent, and the early indications are that the current ruling party will lose its majority in the assembly. The fact that the state government will peacefully change hands as the result of an elections is but further evidence that India's democracy is not only alive and well, but thriving.

Mr. Speaker the progress in U.S.-India relations that has been made over the last several years has allowed us to broaden and deepen a relationship with a sister democracy in a part of the world where the United States has significant interests. It is a relationship that can only continue to bring both countries great benefits.

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THE FEDERAL CREDIT UNION  
SERVICES EXPANSION ACT OF 2002

**HON. JOHN J. LaFALCE**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 10, 2002*

Mr. LaFALCE. Mr. Speaker, I am today introducing legislation to enhance the membership, services and investment options available for credit unions under the Federal Credit Union Act. The bill also seeks to enhance Federal oversight and member protections in connection with certain credit union charter conversions.

I am offering the "Federal Credit Union Services Expansion Act of 2002" as a discussion document to highlight those areas of federal policy that I believe merit consideration by Congress. It is my hope that the proposals in this legislation will provide a template for new legislation in the next Congress.

Congress enacted landmark legislation in 1998 with the adoption of the Credit Union Membership Access Act. The credit union industry was confronted with a series of adverse Federal court rulings, culminating in a Supreme Court ruling early in 1998, that threatened to stall all future credit union growth and deny credit union services to millions of American families. We were able to forge consensus legislation, overcome the strong opposition of the banking industry, win near unanimous votes in both Houses and put a bill on

the President's desk within a matter of months. This was a significant accomplishment, as well as a testament to the strong and growing support credit unions enjoy among American consumers.

I consider passage of the credit union legislation one of the important achievements of my years in Congress. This is in part because I consider credit unions as playing so important a role in the lives of so many American families and in so many of the communities that I represent. I believe even more strongly today that credit unions serve a unique and special role in our economy and society. The distinctive quality of credit unions is clearly a philosophy and attitude that reflects not only their structure as member organizations, but a mission that stresses service to members as their primary motivation.

As the author of many of the provisions of the 1998 legislation, I did not consider it a final answer to the issues raised by the bank litigation nor to the broader question of credit union growth. On the contrary, it was a critical first step in what I anticipated would be a gradual process of expanding credit union services to greater numbers of consumers. A number of compromises had to be made to achieve agreement on the legislation, some of which now appear unnecessary and should be revisited. And new advances in technology that continue to change the way we receive financial services also need to be accommodated in the law.

But other developments also require a review of the role credit unions play in our financial marketplace. We have witnessed the gradual withdrawal of traditional financial institutions from many of our nation's inner cities and rural communities. Entire communities have been devastated by a lack of financial investment, and large segments of our population have been left to the mercy of check cashiers, payday lenders, pawn shops and other fringe lenders to obtain basic financial services. Many traditional institutions are charging punitive fees and many other are engaging in predatory lending and other abusive practices. Even our college students have been bombarded with irresponsible offers of high-cost credit and buried by unpayable credit card debt.

Clearly, credit unions have not been part of this problem. But I am convinced they can be an important part of the solution. The key question for Congress is how to fashion our laws so that credit unions can remain faithful to their mission and their values and still become a solution to the financial needs of greater numbers of consumers? We want credit unions to become a financial services option for more Americans, but we do not want to render the core concept of credit union membership—a common bond—less meaningful.

I have struggled for several years to find an appropriate response to these questions. This effort has been complicated by a growing trend among larger credit unions to consider conversion to State credit union charters in response to State enticements of new powers, expanded membership options and reduced regulation. Equally serious has been the growing debate over conversion to private deposit insurance to avoid stronger safety and soundness regulation in federal law. While I remain a supporter of dual chartering for all financial institutions, I believe credit unions present