

Millie Teuscher will be remembered for working diligently to improve Lake County and make it an economic leader in Northeast Ohio. Our county could never have a better guardian and cheerleader, and she will be sorely missed.

I wish Millie the best in her retirement, and know how much she is looking forward to spending more time with her beloved husband, Bob. On behalf of the 14th Congressional District of Ohio, I thank Millie for her years of friendship and public service, and wish she and Bob all the best in the world.

FEDERAL HOME LOAN BANK
SYSTEM

HON. HAROLD E. FORD, JR.

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 29, 2003

Mr. FORD. Mr. Speaker, I rise today to urge Congress to pay closer attention to proposed changes to the Federal Home Loan Bank system.

The two changes being considered would allow the Federal Home Loan Banks to buy, sell, and potentially securitize mortgages nationally, and would allow banks and thrifts to become members of multiple Home Loan banks.

As federal regulators including the Treasury Department have noted, these proposals would seem to expand the Federal Home Loan Banks' charter to a sufficient extent to warrant congressional consideration. A number of issues must be weighed before they are implemented.

For example, if the Federal Home Loan Banks enter the business of securitizing mortgages, it would seem appropriate that they be subject to the same requirements as other housing government sponsored enterprises, including limits on conforming loans, affordable housing goals, and mandatory mortgage insurance.

The GSEs' federal charter ensures that they serve the interests of their shareholders as well as the public by expanding homeownership opportunities—especially in communities where homeownership rates are lower than the national average of 68 percent. The public is also served through fair competition, which can only be maintained if competitors in a given market are forced to play by the same rules.

In addition, unlike Fannie Mae and Freddie Mac, the banks have not taken the voluntary step of registering their stock with the Securities and Exchange Commission. The wave of corporate accounting scandals last year demonstrated the need for transparency, which is of utmost importance for enterprises serving a public mission.

To ensure that the public is served by fair competition and appropriate oversight, any changes to the Federal Home Loan Banks' charter must be given due congressional consideration.

JESSEE J. MCCRARY, JR. ESQUIRE:
A LIFETIME OF ACCOMPLISH-
MENT AND SERVICE TO OUR
COMMUNITY

HON. KENDRICK B. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 29, 2003

Mr. MEEK of Florida. Mr. Speaker, I rise in honoring one of Florida's most admired public servants and civil rights leaders, the Honorable Jesse J. McCrary, Jr. This Saturday, February 1, 2003 at 6:00 p.m. at the Biltmore Hotel in Coral Gables, Florida, a host of friends and admirers will join his family in celebrating the legend that he genuinely symbolizes.

This honoree epitomizes the preeminence of a gentleman and a devout Christian. In 1956, he attended Florida A & M University with a major in political science. He went on to pursue his legal studies at the Florida A & M University as well. He was subsequently honored with unprecedented accomplishments never before achieved by an African-American in the history of our state.

Among his most prominent achievements was his being the first African-American to be appointed Assistant Attorney General for the State of Florida in 1967, the first African-American to argue before the U.S. Supreme Court in 1969, the first African-American to sit on a statutory Court of Appeals in Florida's Industrial Relations Commissions in 1971, the first African-American Secretary of State of Florida in 1978, and the first African-American from Florida to be listed in the Best Lawyers in America in 1988.

Ever since I've known this giant of a leader, Mr. McCrary has always been at the forefront of ensuring equality of opportunity for everyone in our community and throughout Florida. At the same time, his untiring advocacy in adhering to the mandate of equal treatment under the law not only in the halls of academia, but also in every segment of government agency, has become legendary. In fact, countless others from every color, creed or gender have been touched by his genuine commitment to their well-being, especially those who could least fend for themselves.

By his passionate advocacy for due process and the rule of law, he won landmark cases he argued before the Supreme Court. The most memorable cases that now emblazon his legal triumphs are the right to have a jury of less than twelve persons and the prohibition for the state from dismissing jurors on the basis of race alone. The decisions handed down by the Court now form part and parcel of the history of our state's legal precedents.

Aside from his role as our state's legal luminary, Mr. McCrary has been the consummate activist who abides by the dictum that those who have less in life through no fault of their own deserve to be helped by the government, be it at the local, state, or federal level. It is no wonder that the numerous accolades with which he has been honored by various organizations saliently represent an unequivocal testimony of the utmost respect and admiration he enjoys from our community.

Imbued with a down-to-earth common sense, he has also been gifted with the rare wisdom of being able to discern the strengths and limitations of those empowered to govern.

This brand of leadership has been tested time and time again during his stint as Chairman of the Florida Correction Review Commission, the Florida Education Standards Commission, the Select Committee to Review Competency Testing in Florida, the Gubernatorial Commission for the Study of Capital Punishment and Judicial Reform, and the Constitution Revision Commission.

The acumen of his intelligence and the depth of his sensitivity were felt at a time when Miami needed to put in perspectives the agony of disenfranchised African-Americans and other minorities yearning to belong and participate in the fruition of the American Dream. When government and community leaders met to douse the still-burning embers of the Miami riots in the early 1980s, Mr. McCrary was the leader whose firm voice of reason and understanding succinctly articulated his credo that one has got to learn and live with one another in the community, or shamefully reap the grapes of wrath from those who have been left out of the ambiance of the rule of law and due process.

He thoroughly understood the accoutrements of power and leadership, and he sagely exercised them alongside the mandate of his conviction and the wisdom of his conscience, focusing them upon the good of the community he has learned to love and care for so deeply. This stewardship motivated by his Faith in God defines the authenticity of his public service as exemplified by what he learned as a child that: ". . . it is better to give than to receive."

His word is his bond to those of us who know him. He has exuded this bond not only in moments of triumphal exuberance toward helping many a wayward youth turn the corners around, but also in his quest to transform Miami-Dade County into a veritable mosaic of vibrant cultures and diverse races converging to symbolize the noble idealism that is America.

As my community honors Jesse F. McCrary, Jr., Esquire, I praise the decent man and devout Christian that he is. My pride in sharing his friendship is only exceeded by my deep gratitude for all that he has sacrificed on behalf of all Floridians. This is the magnificent legacy with which he will always be honored.

TRIBUTE TO WILLIAM COPELAND

HON. MARCY KAPTUR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 29, 2003

Ms. KAPTUR. Mr. Speaker, the end of the year 2002 brings with it the retirement of a distinguished public servant in Ohio. William Copeland will be retiring as a Lucas County, Ohio, Commissioner, bringing to a close 28 years in service to the people of our region.

Raised in Toledo, Ohio, Bill was a stand-out baseball and basketball player at Woodward High School and gained All-City recognition. After high school, he earned a degree in education from South Carolina State University. Following college, Bill played basketball for New York's Comedy Kings, a semiprofessional team, which won sixty consecutive games during Bill's tenure. This feat earned Bill an invitation to join the Harlem Globetrotters.

During this time, Bill was also working in Toledo and a member of the Laborers Union