

REMEMBERING KENT SILLS

HON. CHARLES W. "CHIP" PICKERING

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mr. PICKERING. Mr. Speaker, all of Mississippi recently lost a musical legacy who impacted thousands of high school and college students over a 40-year career in education. Dr. Kent Sills—"Doc"—passed away on May 3 in Starkville, Mississippi. His obituary in the *Starkville Daily News* recounts his achievements:

Dr. Sills began his teaching career as band director at Lumberton High School in 1956 before accepting a similar position at Clarksdale High School in 1961. He joined the faculty at Mississippi State University in 1967 as assistant director of bands and in 1983 was appointed as only the sixth director in the band's 100-year storied history. He served as director of bands and professor of music education at Mississippi State until his retirement in 1999.

While at Mississippi State, he founded the MSU Stage Band (1967), established the MSU Jazz Band Festival, the MSU Junior High Band Festival, and directed the "Famous Maroon Band" at MSU football and basketball games.

Dr. Sills also served as the manager and director of the Mississippi Lions All-State High School Band from 1983 until 1997. Under his leadership the Lions Band won seven international championships and never finished lower than second place in any competition, performing in Asia, Australia and across North America.

A graduate of Kosciusko High School, Dr. Sills held a bachelor of music education degree (1956) and master of education degree (1959) from the University of Southern Mississippi. He also held a master of music degree (1967) and doctor of arts degree (1977) from the University of Mississippi.

In 1996, he was awarded as "Outstanding Contributor to Bands to the State of Mississippi" by Phi Beta Mu, and in 2000 was selected for the Mississippi Bandmasters Hall of Fame.

From 1954 through 1960, Dr. Sills traveled throughout the country performing with his popular swing band "Kent Sills and His Southernaires." He also was a veteran of the U.S. Army and performed with the U.S. Army Reserve Band. Throughout his career, he served as an adjudicator and conductor at numerous band festivals and clinics.

The *Daily News'* editor Brian Hawkins shared some of his personal experiences with Doc.

If you ask any band alumnus to share memories of Doc, the floodgates open. There are just THAT many stories to share, and so many of them leave us in stitches every time.

In fact, one year in the early 1990s, a T-shirt with a top 10 list of "Doc-isms" was developed by some individual members and was sold to many in the band. Here are just a few:

"It's not ya-ya time"—This meant that we needed to quit messing around and get down to business in rehearsal.

"You know, somebody somewhere loves that child"—This was heard frequently when Doc had to correct someone individually in rehearsal. It often broke any tension that may have arisen from the mistake.

"Don't be dumb, cause when you're dumb, you're showing me, the band and the whole world that you just don't care"—In other words, get your head in the game and pay attention to what you're doing.

"You play when we all play"—This was meant to discourage any showboating or individual playing when the full band or a designated section was not playing.

There are countless "Doc-isms," some a bit more colorful than others.

One thing was certain, though, Doc had a wicked sense of humor. Not a rehearsal went by where the entire band didn't have at least one good laugh.

But that was Doc. He loved life, he loved music and he loved his students.

Hawkins continued:

I know without a doubt that God has a special place for him in heaven and that he's already there as I write this.

Even now, I can imagine the majestic music of the hosts on high filling the expanse anew under the baton of heaven's newest bandleader. And what glorious music it is.

Mr. Speaker, so many prayers are with Kent's family: his wife, Nora; his son Allen; and his grandchildren Hannah and Tyler. Their family is a pillar of the Starkville community where Nora is the organist at their church. Dr. Kent Sills is a music icon in Mississippi, at Mississippi State University, and in Starkville. I hope Congress joins me today in saluting and remembering this amazing and talented life and person.

IN TRIBUTE TO THE WORK OF ANA PEIERA

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mr. RANGEL. Mr. Speaker, I rise in celebration of the life and work of Ana Peiera. Ana Peiera championed the cause of the poor and disadvantaged of New York City. She courageously led the cause of housing for the neediest and most vulnerable and dedicated her life to virtues that are admirable and noble. She certainly exemplified Jesus' admonition stated in Matthew 25:40 to devote one's life to serve "the least of these." She indeed has left an indelible print on the landscape of New York City.

Her advocacy work led her to found the Heritage Health & Housing and Community Services organization which serviced many of New York City's poor. She was loved in a variety of circles, especially within social action and social service professional networks. Jorge Abreui, the acting executive director of the Heritage Health & Housing, stated "She was a multifaceted social worker, who greatly influenced the construction of a safety net to care for this City's neediest—especially in the Harlem, Washington Heights and South Bronx districts of New York."

Mr. Speaker, I am grateful for all of the hard work Ana engaged in during her life in my Congressional district. However, her legacy stretches beyond borders to the hearts of those persons who need homes and who are challenged by the likes of poverty, mental illness, Aids and drug addiction. Ana became a voice for the voiceless in New York City; those who live at the margins of society had a platform through Ana to voice their needs.

She implemented and fought for comprehensive programs to adequately address the needs of the underserved. She was never known to dodge even the most difficult cases

and prided in the opportunity to conquer the giants of poverty and homelessness. She believed that her life could reach even the most destitute who found themselves in the grips of calamity and deprivation. Through 24-hour/7 days a week comprehensive programs she managed to wrestle those individuals away from the strong grips of poverty and lack.

Before starting Heritage Housing she worked in New York City Housing authority. From 1972 to 1978 she was the District Supervisor for Community Services. From 1969 to 1972, she was Director of the Senior Advocacy Services in the Bronx. She provided leadership in a host of other capacities that all centered on addressing the needs of the poor.

Mr. Speaker, I would like to enter into the CONGRESSIONAL RECORD an article titled, "Memorial Tribute to Ana Peiera" featured in CARIBNEWS on May 2, 2006, highlighting the achievements of Ana Peiera.

MEMORIAL TRIBUTE TO ANA PEREIRA

TIRELESS FOUNDER DEDICATED LIFE WORK TO
NEW YORK CITY'S NEEDIEST

On Thursday, April 27, 2006, elected officials; health, housing and social service professionals; family and friends will join Heritage Health and Housing to celebrate the life of one of its founders, Ana Pereira. The former Executive Director, who championed housing for New York City's neediest, will be memorialized at a special ceremony at Aaron Davis Hall from 4 p.m.-6 p.m. The ceremony, hosted by WHCR-FM radio personality, Jeanne Parnell Habersham, will conclude with a special reception.

"Ana Pereira was a beloved figure in New York City's social action circles", stated Jorge Abreui, Heritage Health & Housing acting Executive Director. "She was a multifaceted social worker, who greatly influenced the construction of a safety net to care for this City's neediest—especially in the Harlem, Washington Heights and South Bronx districts of New York. Her legacy lies in the care of persons who needed homes, and suffered from mental illness, addiction, AIDS, poverty, and the accompanying deprivation typically evident in the lives of many of her consumers of service. I knew her for 21 years, and worked with her for 18 of those years, crafting programs, fighting for, and winning services for the underserved."

Under Ms. Pereira's supervision, Heritage Housing and Community Services developed a reputation as an agency willing to take on the most difficult cases and help individuals transform their lives through programs providing a full continuum of care, from 24-hour/7-days-a-week supervision to semi-independent living. Working with the mentally ill, substance abusers, individuals with HIV/AIDS, the homeless and ex-offenders, the Agency, through Ms. Pereira's strong, personal leadership, helped its clients achieve independence and become contributing members of their communities.

Prior to starting Heritage Housing and Community Services, Ms. Pereira worked in various capacities for the New York City Housing Authority.

From 1972 to 1978, she was a District Supervisor for Community Services and managed a District office responsible for community services in 35 different housing developments. At the time, she was responsible for agency budgets totaling \$25 million. From 1969 to 1972, she was Director of the Senior Advocacy Services in the Bronx, responsible for training and supervising case workers who provided services for homebound elderly.

In effort to keep her legacy alive, the Board of Directors and staff of Heritage

Health and Housing established The Ana Pereira Memorial Endowment Fund 416 West 127th Street, New York New York 10027. From deep in the heart of Harlem to the Banks of the South Bronx, Ana will be missed but never forgotten.

PAYING TRIBUTE TO KAREN
KNISLEY

HON. JON C. PORTER

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mr. PORTER. Mr. Speaker, I rise today to honor Karen Knisley for her 30 years of service to the Boulder City Hospital and for her being granted Emeritus Board Member Status to the hospital.

Karen was born in California to Ray L. Knisley, a Nevada Legislator, and Florence Richardson Knisley. At a young age she moved to Beowawe, Nevada and has spent the majority of her life in the state. Karen has held a variety of jobs beginning with her early years; she voluntarily worked with the Boulder City Fire Department and later she was hired by Boulder City Hospital to work in Radiology. Karen has also been active in a variety of community service projects and was active in many organizations. She has served as both a corresponding Secretary and Trustee for the Boulder City Library, as well as on the Boulder City Chamber of Commerce. Karen has also served as a member of the Boulder City Long Range Planning Committee as Chairman of the ByLaws Committee, and was a Boulder City Hospital Trustee and Co-Chairman. Karen retired from Boulder City Hospital's Board of Trustees in December 2005.

Karen has served her community continuously throughout her life and Boulder City Hospital has been privileged to benefit from her knowledge and service for the past thirty years. For her years of dedicated service, Karen was recently granted Emeritus Board Member Status to Boulder City Hospital.

Mr. Speaker, I am proud to honor Karen Knisley for years of service to the Boulder City Hospital and the Boulder City community. Her efforts in both professional and private life are to be commended, and we all thank her for her service.

TRIBUTE TO NORMAN AND
MARILYN SCHEFFEL

HON. THOMAS G. TANCREDO

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mr. TANCREDO. Mr. Speaker, I rise today to honor two great Americans, Norman and Marilyn Scheffel of Parker, Colorado. Norman and Marilyn are long-time champions of public involvement in the democratic process.

Norman and Marilyn have attended precinct caucuses ever since they moved to Parker, in 1973. Norman currently serves as a district captain overseeing five precincts.

The Scheffel's have always been active in the community. Marilyn has volunteered with Bible studies and has run programs to watch children so that mothers could have a day off.

The Scheffel's decades of dedication to grassroots politics is so legendary that they

were the focus of a recent news story in the Rocky Mountain News.

Americans should look at Norman and Marilyn as examples of how everyday Americans should be engaged in the political process. I thank them for their commitment to America and wish them all the best in the future.

INTRODUCTION OF THE FEDERAL
PAYDAY LOAN CONSUMER PRO-
TECTION AMENDMENTS OF 2006

HON. TOM UDALL

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mr. UDALL of New Mexico. Mr. Speaker, I rise today to introduce the Federal Payday Loan Consumer Protection Amendments of 2006. This legislation prohibits federally insured institutions from engaging in high-cost payday loans and expands protections for consumers in connection with making these loans by uninsured entities.

It is well known that payday lending is a rapidly expanding form of high-cost, short-term credit. Studies indicate that the average annual percentage rate on payday loans ranges from 390 to 780 percent for a two-week loan. Let me repeat that: the average annual percentage rate on payday loans ranges from 390 to 780 percent. Additionally, typical payday loan customers take out between eight and twelve loans per year from a single lender.

I believe lending that fails to assess a borrower's ability to repay, that requires consumers to write checks on insufficient funds and that encourages perpetual debt is unacceptable. However, many of the laws pertaining to payday lenders are dealt with at the State level. One area, however, where the Federal Government has an important role to play is with what are known as "rent-a-banks." Rent-a-banks are banks that partner with payday lenders to make single-payment and installment loans. These arrangements are designed to allow payday lenders to evade small loan laws in their respective States.

As such, my bill prohibits insured financial institutions from making payday loans, either directly or indirectly. It prohibits them from making loans to other lenders so that they can, in turn, make, refinance, or extend payday loans. In addition to prohibiting rent-a-banks, my legislation seeks to ensure that those individuals who choose to take out a loan with a high interest rate know that they are doing so. Consumers should be aware that they are borrowing with an unusually high interest rate. My legislation requires the Federal Reserve System to conduct a study to determine the most effective way to require all credit applications that have an annual percentage rate higher than thirty-six percent to include a high-interest warning label.

Last year, despite my opposition, Congress passed the Bankruptcy Abuse Prevention and Consumer Protection Act, which only addressed the personal responsibility of debtors. While I fully concede that individuals must take greater responsibility for their debt, I also feel that the lending industry should be held accountable for targeting those individuals who are unable to pay off their debts. We

must address both irresponsible borrowers and lenders to stop the cycle of debt that has enveloped many Americans.

I urge my colleagues to support this legislation.

HONORING ALAN SELTZER FOR 17
YEARS OF SERVICE TO SANTA
BARBARA COUNTY

HON. LOIS CAPPS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mrs. CAPPS. Mr. Speaker, today I rise to pay tribute to a dedicated public servant and friend, Alan Seltzer, upon his retirement from Santa Barbara County.

Alan has served the people of Santa Barbara County well during his employment in the County Counsel's office, where he most recently served as Chief Assistant County Counsel. During his tenure with the county, Alan Seltzer worked on a multitude of issues and projects but he managed to carve time out of his busy schedule to have some fun. Mr. Seltzer served as pitcher for the Air Pollution Control District's softball team in a fiercely competitive adult softball league in Santa Barbara. At one point, he dressed up as a charcoal briquette for Santa Barbara's quirky and offbeat Summer Solstice parade.

His enthusiasm for the job and for the County of Santa Barbara is what makes Alan such an effective attorney. He has worked tirelessly on endangered species issues, which are plentiful on the Central Coast, including the establishment of open space conservation areas. He has been an extremely successful facilitator in bringing all stakeholders together to find solutions on many tough issues. One especially important focus for Alan was the regulation of development of the Gaviota coast, a pristine coastal region of open space north of Santa Barbara. Mr. Seltzer also worked on collaborative efforts to save native oak trees in the Santa Ynez valley, in addition to spending a great deal of time trying to save wetlands throughout Santa Barbara county.

I am pleased to honor Alan Seltzer for all of his hard work on issues that are important to so many of us on the Central Coast. His dedication to environmental protection and sound land use policy are exemplary and deserving of recognition. Alan, I wish you the best in the future and thank you for your service to this community.

J.K. GALBRAITH'S TOWERING
SPIRIT

HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 10, 2006

Mr. FRANK of Massachusetts. Mr. Speaker, the recent death of John Kenneth Galbraith brought to a close one of the truly great careers in both the intellectual and political history of our country. As an economist, as a teacher, as a writer, as a creative public official, and drawing on all of these and more, as a tough-minded and effective activist for social justice, John Kenneth Galbraith made enormous contributions to the quality of life in America.