Hemisphere, the Latino population expands to over 700 million people. Latinos are the fastest growing and largest minority group in the U.S., with 40 million people, and will play a significant role in shaping our Nation's future.

The goals of The National Latino Day Foundation are to promote unity and closer bonds between Latinos and other Americans. The Foundation strives to expand the Latino population's political participation, uphold international peace and goodwill, and most important, celebrate the Latino heritage, culture and the arts.

The National Latino Day Foundation has made it their mission to ensure that a National Latino Day is established to recognize and celebrate the contributions of the Latino population in the U.S. The National Latino Day Foundation aspires to transform National Latino Day into a positive movement for national unity, social, political, and economic growth. I support this effort, ask my colleagues to do the same, and look forward to celebrating National Latino Day on July 24th.

COMMENDING THE WE THE PEO-PLE: THE CITIZEN AND THE CON-STITUTION PROGRAM AND IN-CLINE HIGH SCHOOL

HON. JIM GIBBONS

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES Wednesday, April 28, 2004

Mr. GIBBONS. Mr. Speaker, from May 1 to 3, 2004 more than 1,200 students from across the United States will visit Washington, DC to take part in the national finals of We the People: The Citizen and the Constitution, the most extensive educational program in the country developed specifically to educate young people about the U.S. Constitution and Bill of Rights. Administered by the Center for Civic Education, the We the People program is funded by the U.S. Department of Education by Congress.

I am proud to announce that the class from Incline High School in Incline Village will represent the State of Nevada in this prestigious national event. These outstanding students, through their knowledge of the U.S. Constitution, won their statewide competition and earned the chance to come to our Nation's capitol and compete at the national level.

The 3-day We the People National Finals Competition is modeled after hearings in the U.S. Congress. The students are given an opportunity to demonstrate their knowledge before a panel of adult judges while they evaluate, take, and defend positions on relevant historical and contemporary issues. Their testimony is followed by questions designed to probe the students' depth of understanding and ability to apply their constitutional knowledge. Columnist David Broder once described this annual competition as "the place to come to have your faith in the younger generation restored."

Most recently, the We the People program was highlighted at two national conferences held in 2003: the White House Forum on American History, Civics, and Service, and the first annual Congressional Conference on Civic Education. Evaluations and independent studies have validated the effectiveness of the We the People program on students' civic

knowledge and attitudes. This innovative civic education program continues to be one of the best antidotes to apathy and cynicism in our Nation.

In addition, I would like to recognize the commitment and support received from all of Incline Village, community organizations and parents. Individually, coach Robert Heilig, peer tutors Ashley Hanna, Daniel St. John, and Jonathan B. Shoops, and teacher Milton Hyams have dedicated their time to work with the students in the program. Judy Simpson, the State Coordinator of the program, and Daniel Wong, the district Coordinator of the Program have also contributed countless hours into making these students better citizens.

I would also like to recognize the participants of this program individually: Bradley Charles Allured, Jason Daniel Beavers, Nicholas J. Bohn, Jessica L. Corpuel, Joseph Driver, Alexander T. Heilig, McKenna Louise Hollingsworth, Joshua Michael Hub, Ansley Karen Kendziorski, Elisabeth Komito, Ashley Christine Nikke, Laura Rochelle Pillsbury, Robert William Rappaport, Catherine Lauren Serrano, Tira Wickland, and Beate Marie Wolter. These students should be commended for their hard work and tireless dedication.

The class from Incline High School diligently conducted research and prepared for their participation in the national competition. I again commend these young "constitutional experts" on their work for and commitment to the We the People national finals. They represent the future leaders of our Nation.

I wish these students the best of luck at the We the People national finals and applaud their achievement. We should all be proud that they are learning and advocating the fundamental ideals that identify us as a people and bind us together as a Nation.

IN SUPPORT OF THE GUTIERREZ-PAUL BILL

HON. RON PAUL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES Wednesday, April 28, 2004

Mr. PAUL. Mr. Speaker, I am pleased to cosponsor the legislation offered by Mr. GUTIERREZ using the Congressional Review Act to disapprove the Office of the Comptroller of the Currency's (OCC) preemption regulation because I strongly oppose any attempt to expand the OCC's regulatory functions beyond the power Congress originally granted the OCC. The OCC was never meant to serve as a national consumer protection agency. Its limited, intended role has been underscored by Federal court rulings that State law remains applicable to national banks in the absence of explicit Federal preemption.

Expanding the jurisdiction of OCC necessarily infringes on the ability of State law-makers to determine their own consumer protection standards. One-size-fits-all policies crafted in Washington cannot serve the 50 diverse States well. Different States and markets have different needs that are better understood by State and local legislators. Congressional conservatives, in particular, should not endorse an expansion of the Federal regulatory power at the expense of States' rights. The Tenth Amendment is clear: regulatory

powers not specifically granted to Congress remain with the States. Congress should stop usurping State authority and leave consumer protection laws to those with far more experience and expertise.

This new OCC authority will have far-reaching and unintended consequences. State law governing mortgage brokers, sub-prime lenders, check cashing centers, leasing companies, and even car dealers could be preempted under the new proposal. This proposal may also give national banks and their subsidiaries a competitive advantage over small mortgage companies. OCC undoubtedly will need to hire new staff. Yet the OCC still may be unable to handle the flood of new responsibilities. Unless Congress resists any expansion of OCC, it risks creating another huge, unaccountable, bureaucratic agency. Therefore, I respectfully urge all my colleagues to support Mr. Gutierriez's legislation disapproving the OCC's preemption regulation.

CONGRESSIONAL TRIBUTE TO GARFIELD TOWNSHIP VOLUN-TEER FIRE DEPARTMENT

HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 28, 2004

Mr. STUPAK. Mr. Speaker, I rise today to honor the extraordinary service and commitment of Bay County's Garfield Township Volunteer Fire Department. On May 1st, the Department will celebrate 25 years of serving their Northern Michigan community. The efforts of the men and women of the Garfield Township Volunteer Fire Department stand as an example to all of us, and I join the township residents in thanking them for all they do.

Before their volunteer fire department was formed, the residents of Garfield Township had to rely on firefighters from nearby Kawkawlin. This meant that under the best of circumstances, it took at least 20 minutes for help to arrive on the scene of a fire. Not content with this dangerous situation, Township Treasurer Ray Monison and Township resident Gary Fritz began organizing what would become the Garfield Township Volunteer Fire Department.

Before long the Township approved a millage for training, equipment, and a pole barn. Volunteers rebuilt a pumper truck donated by the Michigan Department of Natural Resources, and the community came together to donate paint for the truck. By May 1979, the Garfield Township Volunteer Fire Department was up and running.

Over the years, Garfield Township residents

Over the years, Garfield Township residents have supported their Department by approving additional millages, holding fundraisers, and donating their time. The Department has not only made Garfield Township safer, but brought the community closer together.

Since 1979, over 100 Township residents have joined the Department, maintaining a steady roster of about 20. Today, the Garfield Township Volunteer Fire Department has 22 proud members, nine of which have been with the Department from the very beginning.

Mr. Speaker, each of these people deserves individual recognition. The nine founding members of the Department still serving are: Wayne DeHate, Jerald DeLano, Terald DeLano, Ben Luptowski, Ronald Monison, Rodney