

awarded to a recipient from one of the senior high schools every four years. To date, the League has provided over \$68,000 in student awards and scholarships.

Over the past 21 years the League has donated approximately \$73,500 to the Hospital for Sick Children and has supported Howard University's Sickle Cell Anemia Program. The League has also contributed to the Brigadier General West A. Hamilton Scholarship Fund of the Washington Club of Frontiers International, the United Negro College Fund, the Cardozo and Eastern High School bands and the Eastern High School Choir for travel abroad. Assistance is also provided to needy families at Thanksgiving and Christmas. The League holds lifetime memberships with the National Council of Negro Women and the Phyllis Wheatley YWCA. In 1980, the Ellen V. Johns Britain Award was established in honor of the founder of the Julia West Hamilton League, Inc. This award is presented for outstanding and dedicated services to a member of longstanding.

Mr. Speaker, I ask that this August body join me in special tribute to the gentle ladies of The Julia West Hamilton League, Inc. whose motto, "THE ONLY GIFT IS A PORTION OF THYSELF" and good works, on the occasion of their 60th anniversary, are worthy to be praised.

PERSONAL EXPLANATION

HON. TODD TIAHRT

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 4, 1998

Mr. TIAHRT. Mr. Speaker, earlier today I missed one vote on H.R. 856, The United States-Puerto Rico Political Status Act, because I was attending the funeral of former Congressman Garner Shriver in Wichita Kansas. Had I been present I would have voted yes on rollcall No. 27.

I would request that my statement be placed in the appropriate location in the CONGRESSIONAL RECORD.

PERSONAL EXPLANATION

HON. MARTIN FROST

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 4, 1998

Mr. FROST. Mr. Speaker, I discovered that without explanation, my vote was not recorded on Roll Call vote number 22, the Federal Agency Compliance/Civil Rights amendment. I was present for this vote and voted Yea.

IN HONOR OF THE RETIREMENT
OF FRANK STRONA FROM THE
NEW HAVEN POLICE DEPARTMENT,
MARCH 4, 1998

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 4, 1998

Ms. DeLAURO. Mr. Speaker, I rise to pay tribute to Frank Strona, a devoted member of

the New Haven Police Department, who retired Saturday, February 28, 1998.

Providing for the protection and safety of our citizens from acts of violence is one of the fundamental duties of government. But government carries out this responsibility only through the work and dedication of people like Frank Strona. His extraordinary bravery and pride in carrying out his duties will serve as an example for police departments throughout Connecticut to strive towards.

Mr. Strona served in the New Haven Police Department for over thirty-five years. He is cherished as a friend and mentor to many junior officers, and many members of the community, including myself. His career began as a rookie cop. In a short time he became a motorcycle policeman, graduating from cruiser patrolman. He spent almost twenty of his thirty-five years as Dog Warden and Manager of the Mounted Police Regiment of the New Haven Police Department—keeping the regiment strong.

Second only to his loving family, Strona's distinguished career in public service has been the greatest source of pride in his life. This devotion and pride will be his lasting legacy. The members of the New Haven Police Department and the community of New Haven have all benefited from his unwavering commitment to the safety and security of our community. For this, we offer him our lasting gratitude and congratulations on his retirement.

TRIBUTE TO JOSEPH MEYER

HON. PETER J. VISCLOSKEY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 4, 1998

Mr. VISCLOSKEY. Mr. Speaker, I rise today to pay tribute to a Northwest Indiana business pioneer and the founder of Bank Calumet, Joseph Meyer. Joseph was born in Wisconsin in 1878. As a youth, whenever he could, he traveled with his father who was a professional photographer. His father was particularly interested in photographing various aspects of nature and often took his son into fields and forests. The young Joseph soon learned a great deal about plants and nature in general. But this happy arrangement lasted only a few years because the father died when his son was not yet a teenager. As a result of the family's financial difficulties, Joseph was sent to an orphanage, where he received a technical-vocational education.

Upon graduation from high school, Joseph had to leave the orphanage. He went to Milwaukee where he lived with a grandmother, who provided room and board which enabled young Joseph to take a low paying job in the printing industry. He recognized that he needed practical experience before he could go out on his own.

Eventually, he felt he had enough experience, so with a small loan from his grandmother, he set up his own print shop in her basement. Slowly he accumulated enough savings to open his own print shop on East Water Street. He was a good printer, but not yet a good financial manager and he did not know how to locate a financial advisor. Moreover, Milwaukee was suffering from a recession at that time. Finally, he was out of money and had to close his shop. His first business venture, therefore, was a failure.

Joseph Meyer then moved to Chicago, where printers were in demand, and obtained a job with a large industrial printer until it was shut down by a long and violent strike. Next he took a job in the print department of The Hammond Times.

But the desire to have his own business was strong. By saving everything he could from his job at the paper and with a small bank loan, he was able to afford an old printing press which had to share space in his modest home with his wife and young family. Joseph soon heard about crooked gaming devices and learned how these machines were tampered with to cheat the public. So in 1908, he wrote a short book exposing this scheme and printed it himself—two pages at a time.

This literary effort was well received and very profitable. His initial thought was to expand his printing business, but he remembered his failed print shop back in Milwaukee. He realized that his next business would have to be guided by a plan and that he would need help with the financial side.

In thinking about his skills, he knew he had two strengths. He knew a lot about printing; after all, that's what he had been doing for several years. But he also knew a great deal about nature and plants. Over the years, he had built on the basic knowledge he had gained from those early field trips with his father. He became interested in the curative power of native plants and the advantages of natural substances as dietary supplements. For his life's work, he decided it made sense to combine both these talents—his knowledge of printing and his love of nature.

He grew and harvested plants in the vacant land around his Hammond house, on land that no one seemed to care about at the time. Marketing of these health foods and medical items would be through a catalog. Since he would print the catalog himself, his profit would be enhanced. He mobilized his eight children and taught them to distinguish the valuable plants from ordinary weeds and had them help in the harvesting.

His children were also put to work in the family dining room, assembly-line fashion, to fold and bind the catalog. Eventually, he was able to purchase fertile land to grow the plants he needed and in 1925 construct a handsome Tudor style building to process and manufacture his products. That building still stands among the Borman Expressway near Calumet Avenue. In a few years, this business, then and now known as the Indiana Botanic Gardens, grew larger and his catalog was sent first throughout the Midwest and later all over the country. Today, Indiana Botanic Gardens, which is now located in Hobart, continues to thrive under the direction of a Joseph Meyer descendant.

By the late 1920s and early 1930s, the country had slipped into a very severe economic downturn. Many businesses closed. But this time, Joe Meyer's business did not fail. In fact, the Botanic Gardens continued to expand. It turned out that the herb and health food business was largely recession proof. His direct-from-the-manufacturer mail order business provided products at a lower price than his competitors, and his home remedies were cheaper and more readily available than regular medical doctors.

But he did have one serious problem. The economic downturn was so severe that he couldn't find a sound yet convenient financial

institution to hold his deposits. In fact, in the year 1933, Joseph Meyer was faced particular dilemma in that all of Hammond's banks had failed. He had no local place to deposit the dimes and quarters and dollars that were arriving in cash every day at his plant.

A group of Hammond community leaders with a financial background approached Joseph Meyer about starting his own bank, but this was a big step. He would have to risk everything he had achieved and he did not know anything about banking. However, over the years he had learned a lot about running a business, the need for expert assistance and how to find that talent, the vital necessity of having a business plan, focusing on your objective, assembling the right team, and making sure that new income grew when sales grew. This time, he had the capital, but he had to decide whether all the other things could be put in place.

With careful reflection, and attention to detail, he assembled his team and opened the Calumet State Bank on March 4, 1933. The rest, as they say, is history. Today, Bank Calumet is still largely owned by Joseph Meyer's family. It is the largest locally owned bank in Lake County, with 16 offices and nearly \$800,000,000 in assets, a book value of over \$78,000,000, and a multi-year string of record profits.

From the very beginning, Joseph Meyer infused his personality into the new bank. If you look at the early ledger book, you will see that the first day deposits totaled around \$73,000. Almost that entire amount came from Joseph—either from his personal funds or from businesses he owned.

But Joseph Meyer wanted to reach out to the broader Hammond community. He knew people had lost much of their savings when Hammond's banks failed. That loss had produced a deep distrust of banking, yet he also knew people's money really would be safer in his well-run bank than at home in a jar or under the mattress. So he hit on an idea that would reassure the general public. He took some of his own government bonds and put them up as collateral to back the bank's deposits. Now people could be certain that even if the bank failed, there would be something to stand behind and guarantee their deposits.

Calvin Bellamy, current President and Chief Executive Officer, tells me that the same commitment to customers and community guides the present management of Bank Calumet. Before returning to that subject, let me first say something about the Bank's Main Office, which at nine stories is still the tallest building in Hammond.

The 100,000 square foot structure at 5231 Hohman Avenue was begun in 1924 to house the First Trust and Savings Bank which failed in the Great Depression. The building's steel frame is covered by Indiana limestone and at the base by polished Minnesota granite. The main lobby has its same original and magnificent chandeliers. The American walnut ceiling—at least 35 feet from floor level—is decorated with painted and inlaid designs. The original marble floors and columns still grace the lobby.

In 1934, the bank moved from its original location at 5444 Calumet Avenue to the present Hohman location. The transfer of the bank's assets and cash required a heavily armored motorcade. Fayette Street was guarded every few feet by machine gun toting marksmen

perched on roof tops along the route. \$650,000 traveled down the street that day, a very attractive target in those Depression plagued times. Fortunately, all went well.

Today, the bank continues to serve as an outstanding corporate citizen and partner with the people of Hammond. I want to briefly highlight the bank's particular commitment to Hammond's neighborhoods and the education of the city's children.

Hammond is a city of neighborhoods. And its future will be determined by the strength of those neighborhoods. In 1989, the bank's management began wondering what they should be doing to strengthen Hammond's neighborhoods. They began with five separate focus groups, each drawn from a different part of the city. As they dialogued, it became clear that Hammond's housing stock, though still mostly in moderate to good condition, needed attention.

So beginning later that year, the bank announced its Neighborhood Investment Program (NIP). Through NIP, the bank began offering home improvement financing to residents of Hammond at one percent below its normal rate and on terms more flexible than its usual underwriting standards.

This program has been offered every year since 1989. Each year the bank sends a brochure to all homeowners in Hammond. Now in its eighth year, the bank has made over 800 NIP loans. From antidotal evidence, bank officials have strong reason to believe that without this extra effort, much of the home improvements financed by NIP loans would not have occurred. They can say for certain whatever home improvement financing that would have occurred anyway would have been at higher cost to the homeowner. If nothing else, the NIP discount has made rehabilitation of Hammond homes a more affordable proposition.

Besides the Bank's commitment to rehabilitation and remodeling Hammond homes through its Neighborhood Investment Program and various credit counseling activities, they also give a great deal of attention to the Hammond public schools. For about a decade the bank has had a formal partnership with Wallace Elementary School. Some of the partnership's key elements include an active Student of the Month Program, banking curriculum taught at the school, and student tours and job shadowing at the bank. Aside from these specific details, the partnership boils down to this: several bank officers have a great deal of personal contact with these students, providing a mentoring experience for these eager young learners from a diverse, moderate income neighborhood.

In 1997, Calumet Bank felt the need to expand its involvement with the Hammond schools. More and more, its loan officers are seeing credit reports on young people only out of high school a few years already developing credit problems. Excess use of credit cards slow payment of bills and careless management of their checking accounts, these and other problems are causing people in their twenties and thirties to have difficulties obtaining affordable home, auto and other financing.

Given these challenges, the bank wanted to be part of the solution. So in the spring of 1997, they proposed to Hammond School Superintendent Dr. David Dickson a program they call MONEY MATTER\$. What they are offering to do is go to all four Hammond high

schools and have contact with every senior. MONEY MATTER\$ would consist of a three part series—first on the history of money and the role of banks in the economy, next on the proper use of credit and understanding the role played by each individual's personal credit report, and finally a session on how to manage a checking account, including the proper use of ATM cards.

Calumet Bank has also formed a President's Council whereby four students from each high school meet with senior bank officers over lunch for more in-depth discussion of banking issues and also career opportunities in banking. This group will meet for the third time on March 5, 1998. The bank's goal is to stimulate dialog since they recognize that businesses also need to learn more about what youth are thinking.

As you can imagine, these school-based activities represent a very significant time commitment. There are also some dollars involved, but the bank feels this extra effort and expense are important to the future of Hammond and Northwest Indiana. As a community bank, Bank Calumet's leaders realize their future depends on the community's future.

Since Joseph Meyer founded his bank 65 years ago it has undergone several name changes. But whatever the name, its commitment remains true to Joseph Meyer's original philosophy of service to their customers and their community.

As bank President Bellamy expresses it, "If the people of Hammond—individuals, government, and businesses—continue to work together as partners, our city's future will be at least as exciting as our past. Those of us in leadership positions today have benefitted from the experiences of our predecessors and it is no less our duty to continue the work of building for an even better future."

Mr. Speaker, Joseph Meyer was not instantly successful. In fact, he suffered a business failure before he found his stride. Yet, despite personal and business setbacks, he eventually made a success of himself, and provided an invaluable asset to the people of Hammond as well as the rest of Northwest Indiana.

150th ANNIVERSARY OF THE HUNGARIAN REVOLUTION OF 1848

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 4, 1998

Mr. DINGELL. Mr. Speaker, I rise today to join the state of Hungary and Hungarian-Americans everywhere in commemorating the 150th anniversary of the 1848 Hungarian revolution.

In 1848 revolution swept through the European continent. By March of that year, the revolutionary sentiments had spread to Hungary, which was ruled by the Austrian Habsburg empire. On March 3 legendary Hungarian patriot Louis Kossuth made a monumental speech, dubbed the "inaugural address of the revolution". Kossuth's speech enumerated 12 sweeping reforms that reflected some of the most progressive ideas of the age, such as a reduction of feudal rights and the emancipation of the peasants. This declaration struck an immediate chord with the Hungarian people. The reforms immediately spurred the Austrian people to demand similar rights, and on