

United States Congress, and I wish her all the best on this birthday and many more in the future.

HONORING AMERICA'S SECOND HARVEST

HON. RON LEWIS

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. LEWIS of Kentucky. Madam Speaker, I rise today to congratulate America's Second Harvest of Kentucky's Heartland Food Bank, located in Elizabethtown, Kentucky, for recently celebrating 25 years of charitable service to central and southern central Kentucky.

America's Second Harvest began as a small operation in the basement of Elizabethtown's Christ Episcopal Church in 1982. Founding members struggled at first to raise enough money just to reserve a post office box. Support quickly grew as the community began to understand the mission of the organization.

Over the last 25 years, America's Second Harvest has received and distributed approximately 100 million pounds of donated food and groceries to 170 charity organizations in 35 Kentucky counties.

The food bank now occupies a large warehouse in Elizabethtown, with plans under consideration to extend the facility by another 10,000 square feet. America's Second Harvest representatives are also working to expand the BackPack program, an initiative that offers bags of food to schoolchildren who are likely to go hungry on weekends.

I applaud America's Second Harvest, particularly founders Dot Hansen and Rita Jenkins, for their vision, determination, and continued cooperative efforts to assist those in need.

It is my great privilege to recognize America's Second Harvest today, before the entire U.S. House of Representatives, on the occasion of their 25th anniversary. Their unique dedication to combat hunger in Kentucky communities makes them an outstanding organization worthy of our collective appreciation and respect.

IN REMEMBRANCE OF ROBERT SHAWN JOSLIN

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. KUCINICH. Madam Speaker, I ask that my colleagues join me in remembering Robert Shawn Joslin, a young man whom I knew well as a volunteer on my political campaigns. I am deeply saddened to learn of his untimely death at the age of 26. Last Saturday, Shawn was murdered at the McDonald's restaurant where he worked.

Shawn was a 2000 Lakewood High School graduate. He played the tuba in the Lakewood High School marching band. He loved sports, especially the Cleveland Cavaliers basketball and the Cleveland Indians baseball teams. He ushered at Indians games at Jacobs Field and got his 2 nieces, Ashley and Alexianna, interested in baseball.

For the last 4 years, he worked at McDonald's. For 2 years he worked at the restaurant in Westlake and for the last 2 years, he worked at the Lakewood McDonald's, closer to his home. He was up for a promotion before he was killed there.

Since his high school years, Shawn was active in civic affairs. He was a tireless campaigner on behalf of myself and other candidates for public office in the Cleveland area. Shawn was always friendly and quick to greet people he knew from the campaigns or from his other activities in sports, music, school, or work. He had a positive attitude and an infectious smile. He had many friends and family members who loved him deeply.

Madam Speaker and colleagues, please join me and Shawn's parents, family members, and many friends in mourning the loss of this positive young man.

HOME OWNERSHIP AND RESPONSIBLE LENDING

SPEECH OF

HON. DANNY K. DAVIS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 10, 2007

Mr. DAVIS of Illinois. Mr. Speaker, I rise today in support of House Resolution 526, "Supporting Ownership and Responsible Lending." Home ownership plays an integral role helping this Nation's citizens realize the American Dream.

Now more than ever we must increase the awareness of risky loans to protect present and future homeowners. Home ownership is a vital part of our Nation's economy. It benefits neighborhoods by raising property values and providing economic and social capital.

Nationally, in 2006, a record setting 75,000,000 Americans owned homes. In the 7th District of Illinois, there are 238,000 housing units. Of those 238,000 units 49 percent are owner occupied and 51 percent are renter occupied. Fifty-four percent of those who rent spend more than 30 percent of their income on housing.

The housing boom from 2001 to 2006, lower mortgage rates and increased liquidity in the secondary mortgage market, all led to the growth of sub-prime mortgage industries. These secondary mortgage markets created home ownership opportunities for lower income families, people with little or no credit histories, and families without any access to down payments.

The downside to these newly formed opportunities would be the birth of predatory lending. This occurs when lenders hide the true cost of sub-prime loans from unsophisticated borrowers. These unfair practitioners are the main reason for the sudden wave of foreclosures. Foreclosure, when considering both legal and administrative expenses, would cost the borrower an average of \$7,200.

In Chicago alone, due to the predatory lending practices of various institutions, the rate of foreclosure on sub-prime loans is 19.2 percent; this is up 37 percent from approximately 5 years ago. From my understanding the property value surrounding the foreclosed home is devalued by \$30,000.

This would cause responsible lenders to lose thousand of dollars per foreclosure. An-

other negative aspect of this sudden rise in foreclosures is the costly affects that it has on local government because abandoned homes cost districts tax revenue.

By definition the lost that is suffered by the districts will have a spiraling effect throughout the community, taking funds from education and the economy.

I commend the Hon. ELIJAH CUMMINGS for introducing House Resolution 526, "Supporting Ownership and Responsible Lending." I am a firm supporter for enforcing rules that would prevent persons from falling victim to unfair practices. By enforcing rules to eliminate unfair practices in sub-prime mortgage lending, addressing appraisal and other mortgage fraud, and increasing opportunities for loan counseling, we will raise the awareness of risky loans and protect present and future homeowners.

IRELAND POWER SHARING RESOLUTION

HON. SCOTT GARRETT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. GARRETT of New Jersey. Madam Speaker, today, the House recognizes the historic achievement of a power-sharing government in Northern Ireland. After decades of violence, Protestants and Catholics have come together to form a government that fairly represents both sides.

With Ian Paisley as first minister and Martin McGuinness as deputy first minister, this government will be one which both sides can respect and entrust to work toward peaceful resolution of differences.

The joint government and a police force that is admired by both sides will bring an end to the years of "troubles." Nearly 10 years ago when the Good Friday accord was signed it was still doubtful whether the two sides could come to a lasting agreement. Though there were setbacks along the way, the parties were committed to peace and at each opportunity for failure they chose to lay aside their weapons and negotiate.

The people of Northern Ireland will have a bright future if they maintain the present course. Surely, there will be disagreements but there is now a legislative process to work out such differences.

The peace process in Northern Ireland is now a shining example of how peoples in conflict can put aside long-standing grievances and learn to live in peace. Today, we properly honor and offer our support to those who are working to establish a peaceful and unified government.

INTRODUCTION OF THE NATIVE AMERICAN ECONOMIC DEVELOPMENT AND INFRASTRUCTURE FOR HOUSING ACT OF 2007

HON. STEVAN PEARCE

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. PEARCE. Madam Speaker, I rise today to introduce the "Native American Economic

Development and Infrastructure for Housing Act of 2007." I am joined in this effort by my colleagues, Chairman BARNEY FRANK, Representatives DALE KILDEE, DAN BOREN, and RICK RENZI who I want to thank for their support.

This legislation will help Native Americans build stronger and better communities all across America. The demonstration project embodied in this bill will help Native Americans build not only improved neighborhoods, but the economic infrastructure to support those communities in some of the most rural and impoverished areas in America.

Currently, communities that receive direct funding from the Community Development Block Grant program may borrow or issue bonded debt for up to five times their annual CDBG allocation. This is known as the Section 108 loan guarantee program and encourages economic development, housing rehabilitation, public facilities and large-scale physical development projects.

Title VI of the Native American Housing Assistance and Self-Determination Act, NAHASDA, is similar to the Section 108 statute and allows tribes to borrow or issue bonded debt for up to five times their annual NAHASDA allocation for housing purposes only. The Title VI program has been underutilized in part because the eligible projects are strictly limited to activities that do not generate sufficient income to pay back these loans.

We all know that economic development and infrastructure needs are acute in Indian Country. This legislation gives tribes the same access to vital economic and infrastructure resources that non-tribal communities currently use.

Under this program, an applicant would have to demonstrate to the Secretary that 70 percent of the benefit of the proposed project would go to "low-income Indian families on Indian reservations and other Indian areas." This is similar to the CDBG program, which requires that 70 percent of a project's benefit be for low- and moderate-income families, and ensures that proposed projects meet the need of the communities we all seek to support.

I urge my colleagues to join us in sponsoring this legislation so that we can support the efforts of local tribal communities as they work to improve their infrastructure and economies and to increase opportunities for Native American families.

IN REMEMBRANCE OF ROBERT E. SWEENEY

HON. DENNIS J. KUCINICH
OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. KUCINICH. Madam Speaker, I rise today in remembrance of Congressman Robert E. Sweeney, whose tenacious pursuit of peace, justice and equality reached not only Cleveland and Northeast Ohio, but around the world.

As a Member of Congress, Robert supported the Voting Rights Act and fought to eliminate the social problems that plagued our country. As a county commissioner, he was instrumental in creating Cuyahoga County's public defender office, and helped to develop Playhouse Square into one of the largest entertainment districts in the Nation.

As a litigator, Robert fiercely defended the public health and safety, and ensured that all people were treated equally. He was one of the first lawyers in the Nation to uncover the asbestos problem. He also became an outspoken advocate for peace in Northern Ireland, and was responsible for pushing the issue into the national spotlight.

Madam Speaker and colleagues, please join me in remembering Congressman Robert E. Sweeney for his career in public service. Robert was a dear friend whose humor and personality touched thousands of lives. May his dedication to creating a more vibrant Northeast Ohio and a more peaceful world serve as an example to us all.

COMMENDING DAN FETTE

HON. MICHAEL C. BURGESS

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. BURGESS. Madam Speaker, I rise today to commend Mr. Dan Fette of Denton, Texas on starting Dan Fette Builders, Inc.

Mr. Fette graduated from Texas A&M with a BS in Building Construction and a MS in Construction Management. He worked in the construction industry for many years before starting his own company. He set out with the goal to build a few really great houses. He wanted to be able to focus all of his attention on one house so the customer would be exceptionally pleased.

Mr. Fette is currently the chairman of the Green Building Program of the Home Builders Association (HBA) of Greater Dallas and will soon become the president of the HBA Denton Division. The goal of the HBA's Green Building Program is to bring more energy efficient and environmentally friendly homes to the Metroplex. This local effort is being supported by the Green Building Initiative (GBI) and the National Association of Home Builders (NAHB), which will provide area builders with resources and technical support. Additionally, the Green Building Program will maintain a database of "green builders" and "green built" homes in the area for potential homebuyers.

In addition, Mr. Fette is a member of Green Built North Texas, a voluntary partnership of local home builders, industry supporters, and sponsors committed to creating awareness and interest in the construction of higher-performance, lower-impact residential homes in North Central Texas. Members of Green Built North Texas work to meet the highest standards in relation to site management, waste recycling, water efficiency, indoor air quality, energy efficiency, materials, and homeowner education.

In an age when energy conservation is at a critical point, I am honored to represent a man who is using his talents and skills in construction, to better our community. I extend my sincere congratulations to Mr. Dan Fette for starting his own company, Dan Fette Builders, Inc. I wish him success in the future.

IN RECOGNITION OF TOM AND PEGGY RICE

HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is an honor for me to rise today to recognize the Tom and Peggy Rice for being awarded the WFTW Humanitarian Award for 2007.

Radio station WFTW News Talk 1260, one of the oldest AM news and talk radio stations in Northwest Florida, has chosen Tom and Peggy Rice in recognition for their extraordinary contributions to countless local fund raising efforts.

Tom and Peggy own the Magnolia Grill, a restaurant in Fort Walton Beach, Florida. Located in a historic home built in 1910, the Magnolia Grill is revered as a local gem for its true southern charm, delicious cuisine, and local historic memorabilia.

Over the past several years, Tom and Peggy have worked tirelessly to help raise funds for numerous non-profit organizations throughout the community. On Saturday mornings, they host pancake breakfast fund raisers and donate all the food, beverages, supplies, and labor for the event.

The Humanitarian Award, an antique street corner clock, sits proudly on display in the lobby of the Magnolia Grill for restaurant patrons to see. On the face of the clock, is a plaque acknowledging Tom and Peggy for their involvement within the community.

As remarkable philanthropists, the Rice's generosity and commitment to service have helped to create a better life for the citizens of Northwest Florida and have made an impression that will last a lifetime.

Madam Speaker, on behalf of the United States Congress, I am proud to recognize Tom and Peggy Rice for their exemplary community service and wish them both continued success and happiness.

IN MEMORY OF RICH HERZOG

HON. DAVID G. REICHERT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 11, 2007

Mr. REICHERT. Madam Speaker, I rise today as the former Sheriff of King County, Washington, to pay tribute to one of my King County Sheriff's Office Deputies, Richard Herzog, who was senselessly killed in the line of duty five years ago this month in the City of Newcastle.

As a Sheriff's Deputy, Rich had an unwavering dedication to the community he served. He made the ultimate sacrifice on June 22, 2002, when his firearm was taken from him. He was shot while protecting the citizens around him. America lost a true hero that day and it is an honor to recognize him here today.

Until a few years ago, I was one of the 870,000 sworn law enforcement officers in this country. I am familiar with the struggles that law enforcement officers face each day—even after facing the most threatening circumstances and risking their lives, officers return to duty at the beginning of their next shift