

live and work and go to school in the area around Ground Zero, but also the emergency response workers who came from all over the country to aid in the recovery and who are now sick as a result of exposure to World Trade Center toxic dust.

This week, I, along with Congresswoman MALONEY and Congressman FOSSELLA introduced essential, new legislation that ensures that everyone exposed to World Trade Center toxins, no matter where they may live now or in the future, would have a right to high-quality medical monitoring and treatment, and access to a re-opened Victim Compensation Fund for their losses. Whether you are a first responder who toiled without proper protection; or an area resident, worker or student who was caught in the plume or subject to ongoing indoor contamination; if you were harmed by 9/11, you would be eligible. This bill builds on the best ideas brought to Congress thus far and on the infrastructure already in place providing critical treatment and monitoring.

What is also troubling is that 6 years have passed, and the Environmental Protection Agency has yet to conduct a comprehensive testing and cleanup program to remove World Trade Center dust from area buildings. A recent GAO report confirms the horrible reality that to this day, due to their negligence and inaction, the EPA cannot say with certainty that even a single building in the area is free of World Trade Center contamination. As such, we cannot know how many more people will become sick because of lingering environmental toxins in their homes, workplaces and schools. The Administration must act immediately to design and implement a new, proper testing and cleaning program.

For many of us, the effects of 9/11 are always present in our hearts and minds. But I hope that the 9/11 anniversary will serve as a reminder to others that we must fulfill our moral obligation to remove the threat of 9/11 contamination and to provide health care for those who are sick as a result of it. My colleagues and I will not stop fighting until this obligation is met.

PERSONAL EXPLANATION

HON. STEPHANIE TUBBS JONES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mrs. JONES of Ohio. Madam Speaker, on rollcall No. 879, I actually attempted to vote with a malfunctioning voting card. I was present and on the floor. I would have voted "yes."

EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

SPEECH OF

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 18, 2007

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1852) to modernize and update the National Housing Act and enable the Federal Housing Administra-

tion to use risk-based pricing to more effectively reach underserved borrowers, and for other purposes:

Mr. UDALL of Colorado. Madam Chairman, I rise in support of the Expanding American Homeownership Act. Homeowners in Colorado and nationwide are facing a crisis and passage of this bill will ensure continued access to responsible, safe, and affordable mortgage options.

There are serious problems with our country's mortgage lending market. Foreclosure rates are rising, housing prices are stagnating and too many Americans are surprised to find their monthly payments on the rise. While the difficulties in the lending market have so far been concentrated in subprime loans, which generally go to borrowers with limited or damaged credit, these problems have caused serious and sometimes irreparable economic damage to families and communities of all income levels throughout the Nation.

I am pleased that this legislation modernizes the Federal Housing Administration, FHA, to provide lower monthly payments for borrowers who make on-time payments, raises the loan limits on FHA loans and allows the FHA to vary premiums based on their credit risk. These provisions, among others, will allow consumers to choose a more reliable mortgage as opposed to other mortgages that could impose excessive rates and fees, prepayment penalties, and reset terms that can result in exorbitant interest rate increases.

While this bill is not a complete fix for the problem, it is an important step in the right direction. It is vital to provide FHA with the flexibility to respond to the mortgage crisis to help families in Colorado and the Nation to retain and purchase a home. I urge a "yea" vote.

IN MEMORY OF MELVIN SCHEXNAYDER

HON. MIKE ROSS

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. ROSS. Madam Speaker, I rise today to honor the memory of my dear friend Melvin Schexnayder of Dumas, AR, who passed away September 12, 2007, at the age of 87.

Melvin Schexnayder spent his lifetime dedicated to his family, his community and the newspaper business. After returning from World War II and completing a degree in chemical engineering, he went to work for Texas Pacific Railroad. However, the job forced him to travel frequently, which kept him away from his wife. For the sake of spending more time together, the two decided to try their hand in the newspaper business. His wife Charlotte, a journalism major, served as the editor and Melvin served as the advertising manager. What they thought would be a 1-year experiment working at the McGehee Semi-Weekly Times, uncovered a passion for reporting news that turned into a lifelong career path for both of them. After working at the Times, they bought their own newspaper, the Dumas Clarion, near Charlotte's hometown of Tillar. With the Schexnayders working as a team, the Dumas Clarion won over 500 State and national awards for its excellence in journalism.

If owning and publishing a weekly newspaper was not a big enough task, Melvin de-

voted his life selflessly to serve others for the sake of making Dumas and Desha County a better place to live and raise a family. He was an active participant in the community where he served as president of the Dumas Chamber of Commerce and the Dumas Lion's Club, and just this year, he was awarded the esteemed Lion's Club Citizenship Award. He held the post of chairman of the Desha County Hospital Board and served as chairman of the Chicot-Desha Boy Scout District. He also worked in numerous roles with the Red Cross and March of Dimes over the years.

In addition to his civic leadership, Schexnayder was also a man of devout faith. He was a member of Holy Child Catholic Church where he served as a lay reader and building committee member.

I give my deepest condolences to his wife, Charlotte; his two sons, M. John Schexnayder, Jr. and Dr. Stephen Schexnayder; his daughter Sarah Steen; and to his numerous grandchildren and great-grandchildren. Melvin Schexnayder will be greatly missed in Dumas, Desha County and throughout the State of Arkansas, and I am truly saddened by this loss.

TRIBUTE TO HARRY "MOO" MOORE

HON. SHELLEY MOORE CAPITO

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mrs. CAPITO. Madam Speaker, I rise today to recognize the induction of Harry "Moo" Moore into the West Virginia University Athletic Hall of Fame. A standout on the men's basketball team, Moore joins a distinguished collection of student-athletes continuing West Virginia University's rich athletic tradition.

Moore perfected his soft shooting touch by practicing in the dark on a basket outside his family's home. During his three seasons, Moore averaged seven points per game, leading the Mountaineers to a 60-20 record and a Southern Conference Championship in 1951. Impressively, his 84 percent free throw percentage still remains second on the all-time Mountaineer record books.

After college Moore was drafted by the Syracuse Nationals of the National Basketball Association but opted to serve as a lieutenant in the Army infantry. Nonetheless, Moore continued to excel on the basketball court. In 1954 he was selected to play in the Armed Forces Pan Am Games in Mexico and the International Games in Germany.

Although his playing days are long over, Moore's legacy on the court continues to grow. The State of West Virginia congratulates "Moo" and the rest of the 2007 Hall of Fame inductees.

"WE DON'T SERVE TEENS"

HON. MIKE ROGERS

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. ROGERS of Michigan. Madam Speaker, I rise today to express my support for the "We Don't Serve Teens," national campaign to fight underage drinking.

As Members of Congress, we have a responsibility to do everything in our power to protect teens from the dangers of alcohol abuse.

The "We Don't Serve Teens" will raise awareness of the important role retailers and private citizens play in making sure alcohol is not accessible to teenagers. Their website, www.dontserveteens.gov, clearly outlines the proactive measures we can all take to limit teens' access to alcohol. This will ensure a safer environment that is free of the unnecessary dangers of alcohol, including binge drinking, and drunk driving.

I believe we should applaud the alcohol wholesalers, brewers, distillers, their advertisement agencies, and the private and State-owned retailers for their willingness to cooperate and support this cause. Without their assistance it would be very difficult to get this campaign off the ground.

The FTC is successfully uniting all adults in one organized effort that agrees not to serve those under the legal drinking age. I wholeheartedly support this movement and hope to be an advocate for "We Don't Serve Teens." If we can all understand the benefits of the drinking age and believe it when we say, "We Don't Serve Teens. It's unsafe, illegal and irresponsible," we will create a safer today and a more responsible tomorrow. Please join me in supporting the "We Don't Serve Teens" effort.

TRIBUTE TO GIL MORGAN

HON. DAN BOREN

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. BOREN. Madam Speaker, I rise today to congratulate one of Oklahoma's own Gil Morgan, for his first-place finish at the 2007 Champions Tour Wal-Mart First Tee Open.

Gil's victory at Pebble Beach is quite an accomplishment in and of itself, but I am proud to say that he is no stranger to the winner's podium. During his career in the world of golf, Gil has amassed nearly 40 championship wins. In fact, Gil had managed to claim his first professional victory of his 35-year career when he succeeded in winning the PGA Tour's 1977 B.C. Open. His career also reflects six other PGA Tour wins, including the Danny Thomas Memphis Classic in 1979 and the Kemper Open in 1990. More impressive is Gil's 25 Champions tour wins, which include the 2003 Kroger Classic, the 2006 Allianz Championship, and his most recent feat at the Wal-Mart First Tee Open.

While many around the nation know Gil as a professional golf champion whose career has taken him around the world, those of us from Oklahoma know him as one of our own. It all started for Gil in the small town of Wewoka, Oklahoma. From Wewoka, Gil went on to graduate from East Central State College in Ada, Oklahoma before earning his Doctor of Optometry from Southern College of Optometry in 1972. A short while after completion of his education, Gil began his long and illustrious career as a professional golfer.

Madam Speaker, I think that Gil's story is an inspiring one and provides many good lessons for the rest of us to follow. First, it doesn't matter where you begin in life. With a little effort and determination, we can all accomplish

victories in our lives. Second, I see Gil's determination to finish both an undergraduate degree and a doctoral degree before beginning his professional sporting career to be an inspiration to both young and old. Some of us may have extraordinary talents, such as golf, that we are born in possession of; however, knowledge is something that cannot be taken away should our talents fail us. While Gil's talent as a professional golfer has never failed him, he has always had the comfort of his education to fall back upon should he need to do so.

For these reasons, Madam Speaker, I am proud to salute Gil Morgan and I join with all of my fellow Oklahomans in giving him praise and congratulations for his most recent accomplishment at the Wal-Mart First Tee Open at Pebble Beach. As you know, Oklahoma is usually known for its love of football; however, on Sunday, September 2, 2007, we were all golf fans because of Gil.

PURPOSES OF THE FOREIGN TAX CREDIT

HON. TOM UDALL

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. UDALL of New Mexico. Madam Speaker, I rise today to introduce legislation to correct an outdated tax law that is forcing a husband and wife of almost 30 years from my district to live thousands of miles apart during what should be the golden years of their retirement together. In introducing this legislation, however, I seek to not only assist my constituents who have brought this inequity to my attention, but also to assist any other families facing the same problem.

Madam Speaker, I first introduced this legislation during the 109th Congress. I also had an opportunity to testify before the House Ways and Means Committee, Subcommittee on Select Revenue Measures last Congress. Unfortunately that was as far as my bill progressed.

Today, however, I introduce this legislation with great optimism for, and a continued commitment to, its passage. At issue is what I believe is an outdated provision of the tax code that is preventing one of my constituents, Mrs. Novella Wheaton Nied, a U.S. citizen and native New Mexican, from enjoying her retirement years with her husband Veit Nied, a German citizen.

The Nields have been married almost 30 years and have lived overseas in various countries for the length of their marriage until September 2001. Mr. Nied, an economist, retired in September 2001 from the European Commission in Brussels, Belgium. The couple decided to return to Taos, New Mexico, Novella's home, for their retirement years, but learned upon Veit's approval of permanent resident status in the United States that his pension from the European Commission would be subject to double taxation—the initial tax by the European Commission, and again by the U.S. should he choose to make his residency here.

Double taxation on his pension will create a hardship for the Nields in their retirement—both financially and emotionally. As a result, Mr. Nied did not accept the permanent resident status and has been traveling back and

forth between Germany and the United States, being very cognizant and diligent about following U.S. immigration and taxation laws, and therefore has not stayed longer than 120 days per annum in the United States, which would render him liable for taxes in this country. This unfortunate living situation has been ongoing since 2001 when they learned of the double taxation and have been seeking a solution that would allow them to once again live together.

The United States has tax agreements with many countries to prevent double taxation, as well as provisions in the tax code that allow resident aliens who pay taxes to a foreign country to claim the foreign tax credit that reduces their U.S. income taxes. Unfortunately, the EU does not qualify as a foreign country for purposes of the foreign tax credit.

The bill I introduce today amends the Internal Revenue Code to treat employment taxes paid to the European Union by employees of the European Union as income taxes paid to a foreign country, for purposes of the foreign tax credit. This bill will allow Mr. Nied, and others in his situation, to qualify for the foreign tax credit.

This is a simple bill that brings a section of the tax code up to date with the changes in international political institutions. While it certainly will help Mr. and Mrs. Nied, this legislation will also help other families who face the same situation. The sooner we pass this legislation, the sooner the Nields, and others, can be reunited and enjoy their retirement years in the company of their loved ones.

HONORING THE LIFE OF ARMY SERGEANT NICK PATTERSON OF ROCHESTER, INDIANA

HON. JOE DONNELLY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. DONNELLY. Madam Speaker, I rise today to honor the courage, humility, compassion and selflessness of U.S. Army Sergeant Nicholas Patterson, native son of Rochester, Indiana. A member of the 1st Squadron, 73rd Cavalry Regiment, 2nd Brigade Combat Team, 82nd Airborne Division, Nick was killed on September 10, 2007 following a raid in western Baghdad in a tragic accident involving the armored truck in which Nick was riding. Nearing the end of the most dangerous assignment of his second deployment to Iraq, Nick left us to mourn a life lived to the fullest.

Like many people in the Army, Nick was a skilled athlete. A 2001 graduate of Rochester High School, he led his basketball team in scoring his senior year and played second base for the baseball team, proudly wearing number ten in both sports. His former teacher, Rob Malchow, said, "Nick had such an outgoing personality. He had so much energy that you had to get to know him."

When Nick joined the army shortly after graduation from high school, he set his sights on being a paratrooper. He was thrilled to be part of the storied 82nd Airborne Division and treasured the camaraderie of his men, his brothers. His widow, Jayme, said Nick was "very, very proud to be in the unit he was in," which he described as "high-speed." Fellow soldier Sgt. Blake Bagby noted, "Nick could