

## EXTENSIONS OF REMARKS

### HONORING WEST SIDE COMMUNITY HEALTH SERVICES

#### HON. BETTY MCCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 20, 2007*

Ms. MCCOLLUM of Minnesota. Madam Speaker, today I rise to honor West Side Community Health Services for their 35 years of dedicated service ensuring the best quality health care for St. Paul's bilingual and bicultural communities.

On behalf of the Twin Cities and the citizens of Minnesota, I wish to congratulate West Side Community Health Services for their work providing a progressive health care model that emphasizes education, prevention, and integrated services. These outstanding services are provided with respect for the cultures of the patients they serve. For more than a generation, West Side Community Health Services has been the voice for Latino, Hmong, adolescent, immigrant, and low income communities. West Side Community Health Services can be proud of their outreach to educate patients and family members where health care knowledge is needed most: in urban neighborhoods, schools, areas of public housing and homeless shelters.

In 1969, West Side Community Health Services was established when a group of volunteers saw the need for bilingual health care for Spanish speaking residents. Located in the basement of St. Michael's Church, volunteers served between six and seven patients a day. Since then, West Side Community Health Services has flourished; incorporating its first clinic servicing 1,900 people in 1972, adding dental services in 1978, health care for the homeless in 1987 and two public housing clinics in 1993. In 2000, West Side Community Health Services achieved accreditation by the Joint Commission on Accreditation of Health Care Organizations.

In its 35 years, West Side Community Health Services has increased the number of patients served to over 35,000. In 2006, 84 percent of their patients were from Asian, African American, American Indian or Latino communities; eighty-five percent had incomes less than \$41,000 for a family of four, and half did not have health insurance. The 250 people who work at West Side Community Health Services facilitate access to health care by breaking down barriers related to trust, cost, location, culture, and language. In doing so West Side Community Health Services provides much needed care to vulnerable members of the community—serving them with the compassion, respect and quality health care they deserve.

Madam Speaker, in honor of the founders of West Side Community Health Services, its staff, board members, and volunteers committed to educating and improving the health of the community, I am pleased to submit this statement for the CONGRESSIONAL RECORD

recognizing the 35th anniversary of West Side Community Health Services.

### TRIBUTE TO DOROTHY WOOLFORK

#### HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 20, 2007*

Mr. ELLISON. Madam Speaker, I rise today to pay tribute to the life of Dorothy Woolfork, of Minnesota, a true citizen-servant who never hesitated to put the needs of the community above her own. While I regret to report the recent passing of Dorothy Woolfork at the age of 91, I am grateful for her lifelong service to the community and I am confident that her ideals will inspire future generations of community volunteers.

A native of Bradley, Arkansas, Dorothy came to Minnesota in 1939 with the hope of finding work. Not only did Dorothy find work in Minneapolis, she found a new life. After graduating from cosmetology school, she opened her own business, solidifying her commitment to the growth of the community.

Dorothy's 30-plus year career in political and community activism began in 1962 when she attended her first precinct caucus meeting. From that point on, her presence in the community was pervasive. Her tireless work in the community did not go unnoticed. Her efforts were recognized by the Governor of Minnesota and the Mayor of the City of Minneapolis by a joint proclamation declaring June 17, 1990 as "Dorothy Woolfork Appreciation Day."

In closing, Madam Speaker, I wish to express my condolences to all those surviving Dorothy Woolfork and to the community she worked for, the community she loved. It is an honor to stand in recognition of the memory and life of a model citizen who devoted herself to the City of Minneapolis. Ms. Woolfork, on behalf of the citizens of the 5th District, I thank you for your lifetime of service.

### IN HONOR OF THE 85TH ANNIVERSARY OF THE GLEN ROCK PUBLIC LIBRARY

#### HON. SCOTT GARRETT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 20, 2007*

Mr. GARRETT of New Jersey. Madam Speaker, I rise in honor of the 85th anniversary of the Glen Rock Public Library in Bergen County, New Jersey. On June 9, 1922, the library first opened its doors in a small store on the town's main street. It is now a cornerstone of the community where people come to read and learn, meet and discuss. It is where so much of the town business is conducted.

This year also marks the 25th anniversary of the Friends of the Library, a group of committed volunteers who have helped to make the library one of the Borough's most valuable assets. With their help and the help of a volunteer Board of Trustees, Glen Rock has reached the distinction of having one of the highest circulation figures of the more than 70 libraries in the Bergen County Cooperative Library System. In fact, 85 percent of the Borough's 11,546 residents have library cards.

The Glen Rock Public Library is not just a place where people come to check out books; it is where people come to build their community. It is an important part of what makes Glen Rock such an outstanding place to live, work, and raise a family. I commend the staff and volunteers who toil endlessly, yet lovingly for their tremendous efforts on behalf of the people of the Borough of Glen Rock.

### TERRORISM RISK INSURANCE REVISION AND EXTENSION ACT OF 2007

SPEECH OF

#### HON. BENNIE G. THOMPSON

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, September 19, 2007*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 2761) to extend the Terrorism Insurance Program of the Department of the Treasury, and for other purposes;

Mr. THOMPSON of Mississippi. Mr. Chairman, I rise in support of H.R. 2761, the Terrorism Risk Insurance Act (TRIA) Revision and Extension, as Chairman of the Committee on Homeland Security. This bill necessarily reauthorizes TRIA for 15 years—through 2022. At its essence, TRIA provides a Federal backstop to the insurance industry by providing compensation for a portion of insured losses resulting from acts certified by the Federal government as acts of terrorism. Importantly, TRIA has no cost to the taxpayer unless there is a terrorist attack. This program is not an ongoing subsidy to the insurance industry but, instead, an incident-based program that will help to ensure the continuity of our livelihoods and commerce in the wake of a terrorist incident in the United States.

Mr. Chairman, history has shown that Al Qaeda and other extremist organizations will explicitly direct acts of terror against American citizens and property in an effort to inflict economic harm upon this country. The Congressional Research Service estimated that insured losses from the attacks on the World Trade Center total around \$32 billion. This bill helps build resiliency in our country to respond to the known objectives of our adversaries.

As the Committee with oversight of the Department of Homeland Security (DHS), our Committee works diligently to ensure that DHS

● This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

effectively executes and manages its duties. Since its inception, there has been an understandable focus on the protection of the United States against acts of terror. However, as demonstrated in the wake of Hurricane Katrina, I do not believe that there has been an adequate focus on recovering from the aftermath of a catastrophic incident by the Department. I believe that the extension of TRIA demonstrates our nation's necessary commitment to planning for the recovery and resumption of economic activity following an act of terrorism. Whereas we can never take our eyes off of protection and prevention, we must show a commitment to resiliency in the wake of an incident. This bill will help our nation begin its climb back to normality should we ever again be struck on our shores by terrorists.

Furthermore, the revision and extension of TRIA represents a vital element of homeland security, particularly in its protection of critical infrastructure: the effective cooperation between the public and private sectors. The Committee on Homeland Security has focused extensively on this necessary partnership and the homeland security solutions that can be achieved by both sectors working together. This necessary partnership will be essential to the successful stabilization of the United States economy at a time of national crisis, should one occur.

Last year, I expressed my concern with the TRIA not requiring insurers to offer coverage from acts of nuclear, biological, chemical, and radiological (NBCR) terrorism. Studies by numerous entities concluded that the risk of NBCR terrorism is essentially uninsurable unless there is a Federal government backstop. I am pleased that this legislation includes acts of NBCR terrorism in TRIA and, therefore, provides that federal backstop. This provision will hopefully encourage efforts by the insurance industry while providing it with the necessary support that it needs.

I am pleased that the bill incorporates the Secretary of DHS, especially relating to the certification of NBCR terrorism. It says that where a certified act of terrorism is carried out by means of an NBCR weapon or instrumentality, the Secretary of the Treasury will certify that act as an act of NBCR terrorism. Importantly, if a certified act of terrorism involves any other “weapon or instrumentality,” then the Secretary of the Treasury will consult with the Secretary of Homeland Security, among other officials, to determine whether the act of terrorism meets the definition of NBCR terrorism, as defined by the bill. This language recognizes the ever-changing threat we face as well as the expertise and sophistication of DHS.

It is important that this extension of TRIA will be for 15 years. This long-term extension will enhance economic stability—for example, by bringing more stability to the real estate and construction industries so that they can move forward with large-scale building projects in areas considered at high risk for terrorism. After all, TRIA was enacted in 2002 in an attempt to stabilize the economy that was badly disrupted by the events of 9/11 and to spur commercial development, as well as to prevent an industry-wide catastrophe in the event of another terrorist attack. This 15-year extension will create the predictability and confidence that the private sector needs to make investments that help our national economy.

This legislation will help our country and its industry spur economic development and, importantly, will provide the necessary economic security in the aftermath of a terrorist event to get our country moving as quickly as possible.

In closing, let me thank my colleagues on the Financial Services Committee for their leadership on this legislation, especially my colleagues Chairman FRANK as well as Representative CAROLYN MALONEY of New York.

I encourage my colleagues to support this legislation.

---

TRIBUTE TO SPECIALIST ALUN HOWELLS

---

**HON. JOHN T. SALAZAR**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 20, 2007

Mr. SALAZAR. Madam Speaker, I rise today to honor the courage and sacrifice of Army Specialist Alun R. Howells of Parlin, Colorado.

On August 13, Specialist Howells died from wounds he suffered while on a combat mission in Baghdad. Specialist Howells was assigned to E Company, 1st Battalion, 64th Armor Regiment, 3rd Infantry Division, Fort Stewart, Georgia.

Driven by his passion for the outdoors, Alun Howells spent much of his life exploring Colorado's Rocky Mountain terrain. After joining the Army in 2006, he turned his passion toward a distinguished military career. Among his numerous honors, he was awarded the Purple Heart and the Bronze Star for his service to our country.

Alun Howells will be missed by those who knew and loved him, and our hearts go out to his family and friends.

Thank you for this opportunity to recognize and honor one of Colorado's fallen heroes.

---

PERSONAL EXPLANATION

---

**HON. LOUISE McINTOSH SLAUGHTER**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 20, 2007

Ms. SLAUGHTER. Madam Speaker, I was unavoidably detained on September 18, 2007 and missed rollcall votes 870, 871, and 872. Had I been present, I would have voted “aye” for each of the three measures.

---

EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

---

SPEECH OF

**HON. BETTY McCOLLUM**

OF MINNESOTA

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

Ms. McCOLLUM of Minnesota. Madam Chairman, I rise today in strong support of the

Expanding American Homeownership Act and commend the Democratic leadership, Chairman FRANK, and Chairman WATERS for their commitment to increasing access to affordable housing.

Our country is currently in the middle of a subprime mortgage crisis. In my congressional district alone, there are 796 homes involved in foreclosure right now. The University of Minnesota's Center for Urban and Regional Affairs report, *Subprime Lending and Foreclosure in Hennepin and Ramsey Counties*, speculates that the problem of foreclosures starts with predatory lending practices that are aimed at removing equity from homes through refinancing a home multiple times.

H.R. 1852 takes an important step to prevent American families from ever having to turn to a predatory lender by providing them with a reliable source for affordable mortgage loans. This legislation revitalizes and reforms the Federal Housing Administration, FHA, enabling it to serve more subprime borrowers, offer refinancing to families struggling to make mortgage payments, and create additional affordable rental housing.

This legislation also authorizes more than double the current funding level for housing counseling to help subprime home buyers, higher risk borrowers who fall behind on their mortgage payments, and those who need additional guidance in establishing a plan for purchasing their home.

We must do more to ensure that all individuals and families have safe and stable housing. For this reason, the Expanding American Homeownership Act authorizes up to \$300 million a year for an affordable housing trust fund, which will be financed by excess profits, resulting from the expansion of FHA's loan offerings.

H.R. 1852 enables the FHA to preserve and expand its mission of helping potential first-time home buyers obtain affordable mortgages. I urge my colleagues to join me in helping more families achieve the America dream of home ownership by voting for this bill.

---

TRIBUTE TO REVEREND WILLIAM W. SMITH, III

---

**HON. KEITH ELLISON**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 20, 2007

Mr. ELLISON. Madam Speaker, I rise today to pay tribute to the life of Reverend William W. Smith, III, of Minnesota, a selfless servant who was committed to his faith, family and the struggle for civil rights and social justice. While I regret to report the recent passing of Rev. Smith at the age of 69, I am grateful for his spirit of equality and inclusiveness which will continue to live on in the city of Minneapolis and beyond.

Rev. Smith's relationship with Minneapolis began over 50 years ago when he was stationed in the city while serving as an airman in the United States Air Force. Following his tour of duty, Smith returned to Minneapolis, where he took on the important work of mentoring and empowering children, youth, families and the elderly as a staffer at the Phillis Wheatley Community Center. Smith would later go on to serve as a leader at the Twin Cities Opportunities Industrial Center.