

placing first in their team's first national competition.

On October 27, 2007, the Norwalk cheerleaders competed against 13 teams and emerged as champions at an official National Cheerleaders Association event at St. Francis High School in St. Louis, Missouri. The Norwalk cheerleading coach, Melissa Priest, and the parents of the 16 members of this cheerleading squad are also to be congratulated for this great accomplishment. They have instilled the importance and value of hard work, dedication, persistence and teamwork in these students, which has helped them to perform with the spirit and camaraderie required of champions.

I commend each of the Norwalk High School cheerleaders and their coach on this great accomplishment in representing their school and community. I consider it an honor to represent these cheerleaders and their coach in Congress, and I wish them continued success in the future.

TRIBUTE TO TRUE PURPOSE MISSIONARY BAPTIST CHURCH

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 4, 2007

Ms. EDDIE BERNICE JOHNSON of Texas. Madam Speaker, I rise today to pay tribute to True Purpose Missionary Baptist Church, located in the 30th district of Texas, that has faithfully served the community for over 50 years.

Founded in 1854 by Reverend Alphonso Lopez, the church originally formed as small prayer groups meeting in the homes of its members. From this humble beginning, True Purpose Missionary Church remodeled and transformed a local tavern into a sanctuary that continues to house the congregation today. From here, they have worked tirelessly to transform the neighborhood and serve the people of the Dallas metroplex.

In particular, two of the first leaders of the church, Pastor A.L. Wilburn and Pastor James D. Parker, deserve a special honor for their service.

Pastor A.L. Wilburn served as the first pastor of True Purpose Missionary Baptist Church until his death in 1985. His leadership during his tenure brought great hope and inspiration to his congregation. A member of the Baptist General Convention, Baptist Ministers Union, Interdenominational Ministers Alliance and the Rising Star District Association, he is best remembered for his kind spirit and love of church, family and friends.

Following in his predecessor's footsteps, Pastor James D. Parker served as a beacon of strength and guidance for the church. Internationally recognized as a motivational speaker, he traveled throughout the world sharing his expertise and assisting numerous organizations across the globe. Pastor Parker was a graduate of Southern Methodist University and Dallas Theological Seminary. He served the church faithfully until his death in 1989.

Thanks to the strong leadership of these two men, True Purpose Missionary Baptist Church today continues to provide a nurturing environment for its members and visitors. Madam Speaker, I ask that my colleagues join

me in honoring True Purpose Missionary Baptist Church for their contributions to the Dallas community.

ROBERT CARLSON RESOLUTION

HON. DORIS O. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 4, 2007

Ms. MATSUI. Madam Speaker, I rise today to introduce a House Resolution recognizing commending the accomplishments of an outstanding Californian, Mr. Robert Carlson, upon his pending retirement from the board of administration of the California Public Employees Retirement System more commonly known as CalPERS.

Robert Carlson's distinguished career on the CalPERS board began in 1971 and will end on December 18th of this year after 36 years of devotion to the active and retired CalPERS members and their families.

Madam Speaker, on December 18th, the California Public Employees Retirement System, CalPERS, will honor Bob Carlson at its Sacramento headquarters. The event promises to be one filled with affection as CalPERS honors one of its longest serving and most beloved board of administration members.

Madam Speaker, allow me to briefly cite some of the many accomplishments and contributions of Mr. Carlson during his 36 years on the board of administration. In 1968, just prior to his initial election to the board, Mr. Carlson served as the president of the California State Employees Association, CSEA, and the first CSEA president to be elected to a second term in that position. Mr. Carlson has and continues to be a member of the California State Bar Association since 1952 after receiving his juris doctorate from the University of California, Hastings College of Law, where he was named Hastings Law School Alumnus of the Year in 1997.

During his outstanding career with CalPERS, Mr. Carlson has served 9 terms as the president of the board of administration and 5 years as its vice president. Furthermore, he has served as a member of every CalPERS board committee, where he has been considered one of the board's strongest advocates for retirees.

Madam Speaker, Mr. Carlson also led a successful effort in the California Assembly to gain passage of legislation giving CalPERS the authority to build its headquarters in Sacramento. He has been a strong voice in support of sound corporate governance principles and a champion for transparency, accountability and fulfilling CalPERS fiduciary responsibilities.

Mr. Carlson's hard work and contributions to CalPERS, its members and our State as a whole over the course of his career place him among the most distinguished citizens of our State. It is with a sense of appreciation and respect that I offer this resolution and request this body to consider it and pass it as expeditiously as possible.

Madam Speaker, I thank you and Members of this House for your attention to this important matter.

CONGRATULATING THE F.J. REITZ HIGH SCHOOL PANTHERS 2007 4A FOOTBALL CHAMPIONS

HON. BRAD ELLSWORTH

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 4, 2007

Mr. ELLSWORTH. Madam Speaker, I rise today to congratulate Coach John Hart and the F.J. Reitz High School Panthers on their 2007 4A Division Indiana State football championship. The title is the first state championship for the Panthers since 1971 and was a fitting conclusion to an outstanding season.

The Panthers defeated the Lowell High School Red Devils in the championship game by a score of 33-14 and capped off an impressive 15-0 season. Their victory is the culmination of years of hard work, dedication and sacrifice. The team and coaching staff have demonstrated outstanding talent and an unwavering commitment to achieving their goals.

The Reitz Panthers are shining examples of the idea that success in life comes to those who are willing to set goals and work hard to achieve them. They are an inspiration to me and everyone in the Evansville community who has followed their progress this season.

Congratulations again to the F.J. Reitz Panthers Football Team for an outstanding season. Go Panthers!

PASSING OF HENRY HYDE

HON. LAMAR SMITH

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 4, 2007

Mr. SMITH of Texas. Madam Speaker, Henry Hyde was a giant in Congress. His articulateness, diplomacy and knowledge was evident to all. He sat on the Judiciary Committee from when he was first elected in 1975 and served 6 years as the Committee's Chairman. It was a privilege to serve with him.

Vivid memories of my years in Congress center on comments Henry Hyde made on and off the floor. He was a person of conviction, but never a partisan for partisan's sake. He was one of those rare individuals that when he spoke on the House floor, was listened to with respect because of his way with words and his sincerity.

We will miss him but he will be in our thoughts and prayers.

MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT OF 2007

SPEECH OF

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 15, 2007

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 3915) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to establish licensing and registration requirements for residential mortgage originators, to provide

certain minimum standards for consumer mortgage loans, and for other purposes.

Ms. SCHAKOWSKY. Mr. Chairman, the time has come and gone for Congress to act to address the scourge of predatory lending. In the wake of the subprime mortgage crisis that is rocking the economy, an estimated two million Americans will face home foreclosures in the next two and a half years. These problems have caused the housing market to fall into its worst slump in 16 years.

The bill we are considering today, H.R. 3915, the Mortgage Reform and Anti-Predatory Lending Act, takes important steps to ensure that the mortgage industry follows sound principles of consumer protection. Many of the foreclosures we have seen are the result of predatory practices, including "redlining," poorly worded or confusing contracts, the steering of consumers to more expensive loan products, and mandating unfavorable terms that trap consumers into loans they cannot afford.

The bill before us today begins to turn the tide. It includes provisions to ensure that borrowers can repay the loans they are sold and receive clear disclosures about the loans they are offered, and that mortgage bankers and bank loan officers are all licensed or registered. All of these consumer protections will improve the options available to Illinois residents who seek a mortgage from a licensed mortgage lender.

However, while this bill represents a good start, I am concerned about Title II of the bill, which contains a state-law preemption provision that could weaken the value of the protections I've listed. I strongly believe that the laws that the Congress pass should be a floor, not a ceiling; we should not punish a State that may have stronger laws than what the

Congress is able to craft. Illinois' licensed mortgage brokers and loan originators meet some of the Nation's highest standards, and it is time for Congress to make sure all mortgage lenders meet standards at least as high—not to punish my home state.

The preemption provision eliminates the ability of a homeowner to raise state-law claims against the securitizer—or actual owner—of the loan. If homeowners cannot sue the owners of the loans, in many cases they will have no remedy available to them at all: in many cases the original issuers of the mortgage have sold the loan, gone bankrupt, or have gone out of business. While the owners of the loans have the assets to provide relief to many victimized consumers, by preempting state law this bill ties the hands of consumers to take action against them.

I am also concerned that this language does little to address the higher rates caused by so-called "yield spread premiums," which might more accurately be referred to as kickbacks. This practice, which allows the broker to charge a more expensive rate to the consumer than the broker paid for the loan and pocket the difference, has encouraged brokers to sell the most costly loans possible. This loophole has no doubt contributed to record numbers of foreclosures we have been seeing, and it should be closed.

The mortgage crisis has been building and we must do everything we can to address its devastating impact, especially felt in states like Illinois, Ohio, and Michigan. I am glad that Chairman FRANK has indicated that he will work to improve the bill, and I look forward to working with him to correct the bill's deficiencies and enact the strongest possible protections for homeowners and tenants who are facing financial calamity.

TRIBUTE TO ANNA L. ORR

HON. TOM LATHAM

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 4, 2007

Mr. LATHAM. Madam Speaker, I rise today to congratulate Anna L. Orr on the recent celebration of her 100th birthday on December 1, 2007.

Anna was born on December 1, 1907, in Wright County, Iowa. On July 17, 1927, she married Enos Orr. Anna and Enos had 10 children and have 132 direct descendants. Anna has traveled extensively during her lifetime and currently lives in her own home in Eagle Grove, Iowa. She loves going for walks to the local nursing home to visit with residents, fishing, and working in her garden.

There have been many changes that have occurred during the past one hundred years. Since Anna's birth we have revolutionized air travel and walked on the moon. We have invented the television and the Internet. We have fought in wars overseas, seen the rise and fall of Soviet Communism and the birth of new democracies. Anna has lived through 18 U.S. Presidents and 24 Governors of Iowa and, in her lifetime, the population of the United States has more than tripled.

I know that my colleagues in the United States Congress join me in sending warm wishes to Anna on the milestone of her 100th birthday. I am extremely honored to represent her in Congress, and I wish her happiness and health for many more years to come.