

TRIBUTE TO ZACH JOHNSON'S 2007  
MASTERS TOURNAMENT VICTORY

**HON. DAVID LOESACK**

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 17, 2007*

Mr. LOESACK. Madam Speaker, today, my colleagues and I from the Iowa delegation are introducing a resolution congratulating Zach Johnson on his 2007 Masters Tournament victory. Zach Johnson is the first Iowan to win the Masters, and is only the second native born Iowan to win a major golf championship. As many Iowans will recall, Jack Fleck won the 1955 U.S. Open Championship at Olympic Club in San Francisco. Zach has joined the ranks of golf's greatest champions, including Byron Nelson, Sam Snead, Ben Hogan, Arnold Palmer, Gary Player, Jack Nicklaus, Tiger Woods, Phil Mickelson, and many others.

I'm particularly proud of Zach's accomplishments because he is a true Iowan, and from the 2nd District, which I represent. He was born in Iowa City and raised in Cedar Rapids.

Zach was a member of the Regis High School golf team in Cedar Rapids. His talent and dedication helped lead the team to an Iowa 4A State Golf Championship in 1992. He also played on his Drake University golf team in Des Moines, there he helped lead the team to three NCAA regional meets and two Missouri Valley championships.

Zach continued to impress in his early professional career. He won his first PGA Tour event at the 2004 Bell South Classic and qualified for the 2006 U.S. Ryder Cup team representing the U.S. as one of 12 golfers in Kildare, Ireland.

On Sunday April 8, 2007, Zach Johnson showed great skill, patience and will. He withstood the challenge of the weather and of the course, and won the prestigious 2007 Masters Tournament. All of Iowa is proud of our hometown success story.

HONORING GIL COHEN FOR LIFE-  
TIME ACHIEVEMENT IN THE VIS-  
UAL ARTS

**HON. PATRICK J. MURPHY**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 17, 2007*

Mr. PATRICK J. MURPHY of Pennsylvania. Madam Speaker, I rise today to honor an extraordinary Eighth District resident. Mr. Gil Cohen has recently received the Bucks County Arts Award for his devotion and talent as an artist. An exceptional aviation artist, Mr. Cohen is a member of many local art groups.

As a young boy in Philadelphia, Mr. Cohen became an expert in identifying the various World War II planes flying overhead. He combined this knowledge with a love of history and a gift for painting, first as an artist with the United States Army in West Germany and later as a freelance artist. One of his greatest accomplishments is a series of oil paintings depicting the Eighth Air Force during World War II.

Mr. Cohen has received a number of awards for his work, and he has exhibited his paintings at the National Military Park system,

the Kennedy Center and the Pentagon. He is a member of the Air Force Art Program, the New York Society of Illustrators, and the American Society of Aviation Artists. He is also a past Vice President and Chairman of the Exhibition Committee of the American Society of Aviation Artists. He is a Coast Guard Illustrator and has served as a member of the Central Bucks Chamber of Commerce Byers Bucks Fever Art Exhibition committee.

Madam Speaker, Mr. Cohen has proven himself to be both an accomplished artist and an upstanding citizen. His past service to the United States of America as an Army and Coast Guard illustrator demonstrates his commitment to his country, as does the work he still does in his community. Madam Speaker, such an exemplary model for society is seldom found, and I rise today to honor Mr. Cohen for his service and commend him for his talent.

IN HONOR OF JOHN JOSEPH  
HAMMILL

**HON. FRANK PALLONE, JR.**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 17, 2007*

Mr. PALLONE. Madam Speaker, I rise today to honor a true servant of New Jersey and the States, who devoted his life to the safety and well being of his neighbors and community. John Joseph Hammill, a veteran of the United States Navy, Highland Park Police Department and the Middlesex County Prosecutor's Office, passed away on December 6, 2006 at the age of 59.

Born on July 23, 1947 in Jersey City, Mr. Hammill moved to Carteret, New Jersey as a teenager. After graduating from Carteret High School, Mr. Hammill enlisted in the United States Navy and served in a military hospital in Yokohama, Japan until 1969.

When Mr. Hammill returned home, he joined the Highland Park Police Department, dutifully protecting his community for 8 years and attaining the rank of Detective, First Grade. Demonstrating exceptional knowledge and passion for traffic safety, Mr. Hammill transferred to the Middlesex County Prosecutor's Office in 1977, where he served as a detective in the Fatal Accident Unit until his retirement from law enforcement in 1994.

Mr. Hammill's relentless commitment to public service brought him out of a brief retirement to the Damon House Drug Rehabilitation Center in New Brunswick. Through hard work and dedication he ascended quickly through the organization to the role of Assistant Director, where he served in this capacity until retiring in 2004.

While devoting his professional career to serving the public, Mr. Hammill was equally unselfish with his personal time, working to better his community through organizations such as the New Jersey State Policeman's Benevolent Association, Mothers Against Drunk Driving, the New Jersey Coalition Against Impaired Driving, the Middlesex County Alcohol Association and as an AARP defensive driving instructor.

Madam Speaker, I ask that my colleagues join me today in honoring the life of Mr. John Joseph Hammill. A caring family man, Mr. Hammill served his community and country

with pride and honor. His life's work served as an inspiration to us all, and he will be deeply missed.

LIEUTENANT TODD JASON  
BRYANT POST OFFICE

SPEECH OF

**HON. DAVID DREIER**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, April 16, 2007*

Mr. DREIER. Mr. Speaker, I rise today as a proud cosponsor of H.R. 988, the Lieutenant Todd Jason Bryant Post Office Building Designation Act. Todd Bryant, a First Lieutenant in the United States Army, was killed in action on October 31, 2003 when his Humvee encountered an explosive device on the road between Fallujah and Baghdad. He was 23 years old. He is a recipient of the National Defense Service Ribbon, the Purple Heart, the Iraqi Freedom Medal, the Meritorious Service Medal and the Bronze Star.

Bryant, a 2002 graduate of West Point, was a member of Company C, 1st Battalion and 34th Armor Regiment of the 1st Infantry Division at Fort Riley, Kansas. Todd Bryant was deployed to Iraq in September 2003, a few days after he married his wife Jenifer.

Todd was born at the Long Beach Naval Hospital. Although he grew up in Riverside, he attended La Canada High School, located in La Canada-Flintridge, California, one of the cities I am privileged to represent. While at La Canada High, he participated in the band and played for the Spartans football team. Todd came from a military family. His parents, Larry and Linda, prior to both working at Jet Propulsion Laboratory in La Canada-Flintridge, both served as Captains in the U.S. Air Force. His older sister Tiffany is a fellow West Point graduate and his older brother Timothy is a U.S. Marine. Although Todd excelled at being a soldier, he also had other interests. He volunteered as a Congressional intern in Congressman KEN CALVERT's office and he spent a summer participating in Service America at West Hills Elementary School in Bremerton, Washington in 2001. Learning more about Todd's interests and actions, one can not come away without noting the extraordinary impact he had on his friends, family and community. Today, his friends and family are still reminiscing about his humor, his love of In-N-Out burgers and his charisma.

Mr. Speaker, without question, Congress and the American people will continue to honor and remember the men and women who gave the ultimate sacrifice in this war. We hope this small act of memorializing Lieutenant Todd Jason Bryant at the Rubidoux post office honors his memory and serves as a reminder to those in the community of the remarkable heroism of Todd and his family.

TRIBUTE TO J. LLOYD "BUD"  
JACOBS, JR.

**HON. HENRY A. WAXMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 17, 2007*

Mr. WAXMAN. Madam Speaker, I rise today to recognize J. Lloyd "Bud" Jacobs, Jr., a remarkable educator who is retiring from the Los

Angeles Unified School District (LAUSD) after 38 years of service.

Bud Jacobs, who earned a Bachelor of Arts degree at the University of California, Berkeley and a Master of Arts degree from the University of California, Los Angeles, began his career with LAUSD as an English teacher at Fremont High School. He later worked as an instructional advisor for Regional Administrative Region C-LAUSD and an assistant principal at Bret Harte Intermediate School, John Muir Middle School, and Venice High School.

From 1992–2000 Bud Jacobs was principal of Venice High School, which Newsweek Magazine rated as one of the top 100 high schools in America. Venice High School also received presidential recognition for 2 National Science Bowl championships. Since 2000, he has served as director of instructional support services for LAUSD's high school programs.

Bud Jacobs has been honored as an outstanding administrator by the Association of California School Administrators and the California Council for the Social Studies.

In addition to his career with LAUSD, Bud Jacobs served as a fellow with the Institute for Learning at the University of Pittsburgh and with the Harvard Principals' Center. He has been a trustee for the Los Angeles Educational Alliance Reform Now (LEARN) and president of UCLA's School of Education Alumni Support Group (EUCLAN).

Bud Jacobs has earned the profound respect and affection of students, teachers and administrators within LAUSD. The Los Angeles community owes him a debt of gratitude for his dedication to our students and tireless commitment to educational excellence. I congratulate him on his extraordinary contributions and wish him good health and happiness as he embarks on this new chapter in his life.

#### SUPPORTING THE GOALS AND IDEALS OF FINANCIAL LITERACY MONTH

**HON. EDDIE BERNICE JOHNSON**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 17, 2007*

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today in complete support of the Financial Literacy Month Resolution which addresses the public's lack of knowledge of basic financial principles and aims to lessen our Nation's already enormous consumer debt.

According to recent studies, many young Americans seem to be lacking personal financial management skills. The facts indicate that for nearly a decade now, high school seniors have possessed an insufficient knowledge of personal finance. Attempting to address this gap in knowledge and to prevent future financial blunders, 16 states are requiring basic financial education in their high schools. I strongly believe that, as a result of such efforts, many young citizens will become financially responsible. This will not only enlighten their personal lives, but ultimately combat our growing consumer debt.

Along with America's youth, many adults are also seemingly incapable of properly managing their finances. It is my understanding that, three years ago, a Retirement Confidence Survey found that 42 percent of work-

ers surveyed had not calculated how much money they will need for retirement; and additionally, 37 percent of the workers said that they were not saving for retirement. From these statistics and with the current status of Social Security, I feel that it would be beneficial for many Americans to be educated on financial opportunities; including, but not limited to, qualified cash and deferred arrangements. Thus, we must promote nation-wide financial literacy programs to help citizens seize such opportunities.

In closing, our Nation's expanding consumer balance and the economic fears of many Americans can both be assuaged through H.R. 273. I am delighted that many of my fellow members are already in favor of this resolution, and I encourage my other colleagues to follow suit.

#### SUPPORTING THE GOALS AND IDEALS OF FINANCIAL LITERACY MONTH

SPEECH OF

**HON. RUBÉN HINOJOSA**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Monday, April 16, 2007*

Mr. HINOJOSA. Mr. Speaker, I submit the following letters regarding H. Res. 273, Supporting the Goals and Ideals of Financial Literacy Month.

FREDDIE MAC,

*McLean, VA, April 16, 2007.*

Hon. RUBÉN HINOJOSA,  
*House of Representatives,*  
*Washington, DC.*

DEAR CONGRESSMAN HINOJOSA: On behalf of Freddie Mac, I am writing to express our support for the bi-partisan Congressional resolution (H.R. 273) supporting April as "Financial Literacy Month," cosponsored by 115 Members of the House of Representatives.

As a secondary mortgage market entity, Freddie Mac has made home possible for one in six home buyers and more than four million renters in America. We greatly understand the important role financial literacy plays in obtaining and maintaining good credit. Credit records affect everything from renting an apartment to buying a home, paying for a college education to purchasing a car. Poor credit histories limit the ability of many consumers to attain financial security, particularly those in under-served communities—including low-income consumers, minorities and immigrants. Without good credit, it's difficult to save money, become a homeowner, and accumulate wealth.

In response to the need to increase financial literacy and awareness, Freddie Mac developed the CreditSmart®, and CreditSmart® Español consumer education curricula. CreditSmart is designed to help consumers understand, build, and maintain good credit. Since its launch in 2000, the CreditSmart program has reached in excess of one million people through its outreach network of Community Based organizations, conventions, initiatives and web access. ([www.freddiemac.com/creditsmart](http://www.freddiemac.com/creditsmart))

CreditSmart is used in numerous communities across America and is taught to consumers by college instructors, nonprofit counseling agency staff, consumer and community group staff, police officers, employers, lenders, real estate professionals and mortgage brokers. Just two months ago, Freddie Mac launched CreditSmart Asian a new three-part series of multilingual guide-

books focused on helping Asian Americans become more informed consumers. This program will be available in Chinese, Korean, Vietnamese, and English.

Freddie Mac has also been a leader in sponsoring a successful consumer awareness campaign to help consumers avoid predatory lending practices. Don't Borrow Trouble®, is a national award-winning campaign that combines public education and counseling services to help homeowners avoid lending practices that strip away their home's equity. Pioneered in Boston by Mayor Thomas M. Menino and the Massachusetts Community & Banking Council (MCBC), Freddie Mac has expanded the campaign to communities nationwide to almost 50 cities and states throughout the country. These campaigns have helped inform more than 100,000 consumers across the U.S.

Freddie Mac commends you for your bringing this resolution to the House of Representatives to continue to draw awareness to the need for financial literacy and we are grateful for your leadership of the Financial Literacy Caucus.

Sincerely,

KIRSTEN JOHNSON-OBEY,  
*Director, Congressional Relations.*

#### STATEMENT BY FORUM CEO DONALD L. EVANS ON FINANCIAL LITERACY RESOLUTION

WASHINGTON, DC.—Financial Services Forum CEO Donald L. Evans issued the following statement on H. Res. 273, a resolution supporting Financial Literacy Month:

"Financial assets—stock, bonds, mutual funds, and insurance products—are powerful tools for building wealth and providing for a secure future. With a record number of Americans approaching retirement, financial literacy is more important than ever. Rep. Ruben Hinojosa and Rep. Judy Biggert are bringing appropriate focus to the goal of providing a better financial education to all Americans. We appreciate their efforts to raise awareness of financial literacy and fully support their efforts."

Last April, the Financial Services Forum released a survey finding that two in five (42 percent) of Americans say they know only some, very little, or not much about how to effectively manage their long-term personal finances and retirement security. The poll also found that 60 percent of young people (between the ages of 18 and 34) say they do not have the knowledge they need to effectively manage their personal finances and retirement security.

The Financial Services Forum has also issued a report detailing the significant commitment of Forum member firms to financial literacy programs.

A copy of that report and the survey are available on our web site at [www.financialservicesforum.org](http://www.financialservicesforum.org).

AMERICA'S COMMUNITY BANKERS,

*April 11, 2007.*

Hon. RUBÉN HINOJOSA,  
*House of Representatives,*  
*Washington, DC.*

Hon. JUDY BIGGERT,  
*House of Representatives,*  
*Washington, DC.*

DEAR REPRESENTATIVES HINOJOSA AND BIGGERT: On behalf of America's Community Bankers (ACB) and its over 1000 member institutions, I am writing to express our strong support for H. Res. 273, a Resolution to support the goals and ideals of Financial Literacy Month. ACB commends you both for your ongoing leadership and commitment to increasing awareness of financial literacy in the United States, and we are also pleased that a similar Resolution, S. Res. 126, has been approved by the United States Senate.