Smith College, like Trinity, has a long history of supporting women. It was a tremendous opportunity I was given when Smith accepted this older woman into its graduate program and gave me a scholarship. Without that support I would not have had the chance to create a better life for myself during my erstwhile "retirement years". But still, it is late. Sometimes, in the middle of the night, I wake and wonder how long can I sustain the tremendous amount of energy it takes to keep going. I have to face the fact that when I'm in my eighties, my financial situation may not be so different than my mother's after all

After my father died, my mother, at 82, was barely able to make it on Social Security and my father's small teacher's annuity. She had to spend her late life without enough money to be sure it was going to last longer than she did. I can remember her in the lamplight, with her scarlet robe and short white hair, going over her bills. Toward the end, knowing she'd reached a point where she couldn't stay out of poverty much longer—there were the constant co-pays on doctors' bills, and her savings were goneshe was having dreams of finding herself in a bad part of town and not being able to get back home. She was 86 when she died, in the nick of time, her resources depleted. It saddens me that even with assurances of protection from my brother and me she had to endure such anxiety at the end.

Studies have shown that concern about ending up a bag lady is women's worst fear, greater than that of getting cancer, greater than that of dying of a heart attack. And why shouldn't they be afraid?

To try to protect her old age, my mother had even taken on the machinations of investing. I was still young when I learned that she'd been putting her piano teacher savngs—"pin money", people called such women's earnings, then—into Certificates of Deposit. That was in the 70s, when CDs were hot. Eventually her slender earnings grew to \$40,000. I was inspired by my mother's eleverness in finding a way to support her old age, but alas, my father needed private nursing for a few months before he died and overnight, my mother's pin money disappeared.

Women have been conditioned to believe that in the long run it's all going to work out. I'm reminded of the many who've worked part time, forgoing pensions, health insurance and other benefits, because they couldn't afford child care. Women are used to putting others first. As for their later years, they think, How could I end up behind the eight-ball when I've spent my life trying to do what's right? But as they head into their sixties and seventies, behind the eight-ball is exactly where women find themselves. Most that I know, writers, therapists, owners of small businesses, expect to be working "forbecause otherwise they won't have enough money to get by. Rallying themselves for a long, late-life phase of work, they push to stay ahead of the curve. For some, for the fortunate, it's a kind of hip old age. We like to think of ourselves as being "out there". But there's an ominous feeling that permeates the thinning air past sixty. Women worry about how they're going to survive as the years roll on-and on. They lack a financial cushion for their really old age and believe that no matter what, they must stay healthy enough to keep on working. It's a desperate and shame-inducing situation they find themselves in, and no one's talking about it. That's why it's important for us—the first generation of women to be affected by the women's movement and the first to have a remarkable and unexpected very long productive life ahead of us-to begin speaking up. We must insist that the voices of older women be heard, because no one is going to pick this up for us until we start shouting. We can take some strength—and reduce shame—from the recognition that our numbers are astounding. I believe that if a presidential candidate were to take this on, the ball game would be over. That's how strong we are, if we choose to be. The more of us who speak up, just as we did in the seventies, the greater the chances that attention will be paid. Let the secret out. We owe it to our daughters and granddaughters. We owe it to ourselves. Maybe it isn't too late, even for us.

HONORING GARFIELD HOOD ON HIS RETIREMENT AS CHIEF JUDGE OF MICHIGAN'S 12TH CIR-CUIT COURT

## HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. STUPAK. Madam Speaker, I rise to recognize the Honorable Garfield W. Hood on his 35 years of service. Judge Hood retires this year as Chief Judge of Michigan's 12th Circuit Court, serving Houghton, Keweenaw and Baraga Counties in Michigan's Upper Peninsula. I ask that you, Madam Speaker, and the entire U.S. House of Representatives, join me in honoring and thanking Judge Hood for service to the people of Houghton, Baraga and Keweenaw Counties.

Garfield Hood, or Gar to most, moved to Baraga County after law school to take the position of tribal attorney for the Keweenaw Bay Indian Community. He was appointed Baraga County Probate Judge in 1972, the youngest person in the State of Michigan to hold the job, and continued to serve as a tribal attorney and worked private practice in the Western Upper Peninsula. Since 1990, Judge Hood has been Circuit Court Judge for Michigan's 12th Circuit. Judge Hood and his wife, Sue, reside in Baraga County. Together they have raised three wonderful daughters.

Judge Hood came to the bench by appointment in 1972. Then-Governor William Milliken needed someone to fill the Baraga County Probate judgeship and Hood was the only attorney in town. A few years later, he was hooked and in 1990 ran for election to the 12th Circuit Court.

Judge Hood has enjoyed the variety of his work as judge and his interactions with the people he serves. On average, Judge Hood ruled on 9,200 cases a year—7,000 civil and more than 2,000 criminal matters. The attorneys, judges and staff who have spent the majority of their careers arguing cases in front of Judge Hood or working for him, say the courtroom won't be the same without him.

Madam Speaker, Judge Hood has been an intrinsic part of Michigan's judicial system as a member of the 12th Circuit Court. I ask that you and the entire U.S. House of Representatives join with me in thanking Garfield Hood for his 35 years of service and in wishing him well as he embarks on his retirement.

TRIBUTE TO RETIRING MEMBERS

### HON. JOHN J. DUNCAN, JR.

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. DUNCAN. Madam Speaker, I want to pay tribute today to three men with whom I have had the privilege of serving in the House and all of whom unfortunately are ending their service in Congress this year.

TERRY EVERETT, RON LEWIS, and JIM WALSH, listed in alphabetical order, have all become very close friends of mine. They are unquestionably three of the finest men I have ever known, and this Nation is a better place because of their work in the U.S House of Representatives.

TERRY has been a leader on three very important committees: Armed Services, Intelligence, and Agriculture. Not only have we enjoyed many meals together, but he has been kind to me even when I voted against some of the bills about which he cared the most.

RON became very influential on the powerful House Ways and Means Committee and also enjoyed his service on the Oversight and Government Reform Committee.

We not only enjoyed meals together, but also often sat on the floor and discussed many, many votes. Ron is one of the kindest men I have ever met and has a humility that is rare in high-level Washington political circles.

JIM became one of the senior and most respected members of the House Appropriations Committee. In that position, he not only did amazing things for his own district, but he helped people all over the Nation including me several times. JIM was a really effective member, but much more importantly, a really good man.

I have humorous stories about each of these men (but certainly nothing scandalous), and I will save those for other times. I realize it is popular to bash down on politicians. But these three men exemplify all that is good about this country.

I am sad that they are leaving the House, but I am sure that each of them will have many years and much great service ahead in whatever they end up doing.

RECOGNIZING THE 25TH ANNIVER-SARY OF THE MAUREEN AND MIKE MANSFIELD FOUNDATION

#### HON. DENNIS R. REHBERG

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. REHBERG. Madam Speaker, I rise today to recognize the 25th Anniversary of the Maureen and Mike Mansfield Foundation.

Nearly 25 years ago Congress passed legislation authorizing funds for a foundation that would advance the lifelong efforts of Maureen and Mike Mansfield to promote understanding and cooperation between the nations and peoples of Asia and the United States.

Mike Mansfield is one of Montana's most distinguished citizens, a remarkable public servant and accomplished statesman who helped guide the United States through important transitions in the domestic arena and in its relationship with Asia.

His interest in Asia, ignited when military service took him to China in 1922, was bolstered by academic credentials from what is now The University of Montana in Missoula. Elected to the House of Representatives in 1942 and the Senate in 1952, he was a leading Asia expert in Congress and went on to become the longest-serving U.S. ambassador to Japan. Maureen Mansfield not only supported Mike's career, she inspired it. For this reason, the Foundation established by Congress to honor Mike begins with Maureen's name.

Maureen and Mike Mansfield's values, ideals and vision for U.S.-Asia relations continue through the exchanges, dialogues and publications of the Mansfield Foundation. For 25 years the Foundation has helped create networks among U.S. and Asian leaders, explored the underlying issues influencing public policies, and increased awareness about the nations and peoples of Asia.

A centerpiece of the Foundation's work is the Mansfield Fellowship Program, established by Congress in 1994 to build a corps of U.S. Federal Government officials with substantial Japan experience. Each year this government-to-government exchange allows a select group of Federal employees to gain proficiency in the Japanese language and practical experience working in the Japanese government. Since the Fellowships were established, 86 Fellows from 22 U.S. agencies and departments have entered the program.

The Foundation is also instrumental in a number of other programs.

The Mansfield Congressional Study Tour in Asia is a program that has provided opportunities for Senators and their staff to develop an authoritative understanding of Asia through meetings with government officials, business leaders, and NGO representatives in major cities and rural areas. To date, the Foundation has led 11 senatorial study trips to approximately 30 cities in China, Japan, Korea and Vietnam.

The Foundation and the Center recently cosponsored the 24th annual Mansfield Conference, which addressed a timely and critical issue—the security implications of climate change in Asia.

The Mansfield Foundation was established in 1983 with a single focus and mission—to promote understanding and cooperation in U.S.-Asia relations. I believe both Mike and Maureen would be proud of all the Mansfield Foundation has done to advance that goal in the last 25 years.

IN RECOGNITION OF THE CALI-FORNIA REINVESTMENT COALI-TION AND ITS HONORING OF FOUR COMMUNITY HEROES

# HON. DORIS O. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Ms. MATSUI. Madam Speaker, on October 2, 2008, the California Reinvestment Coalition, an organization that works to bring financial and housing services to low-income communities, will be honoring four community heroes for their efforts in making homeownership and financial independence a reality for many of Sacramento's residents. These heroes are:

Elaine Abelaye of Asian Resources Inc., Ken Cross of Sacramento Habitat for Humanity, Mike Himes of NeighborWorks Sacramento, and Ron Javor of the California Department of Housing and Community Development. I ask all my colleagues to join me in honoring these distinguished individuals.

Elaine Abelaye has demonstrated true leadership and commitment to the social, community and economic development needs of low-income individuals and families in Sacramento. Her leadership has led to the development of the Dare to Dream Entrepreneurship Development and Financial Literacy Education programs for the local Hmong and Vietnamese communities. Elaine has shown true dedication to providing multiple services needed in the Sacramento area. She has truly empowered community members to become a vital part of our changing and diverse society.

Ken Cross has substantially increased production of housing for very low-income households in Sacramento. Under Ken's leadership, Sacramento Habitat for Humanity runs the ReStore, a building material recycler that sells second-hand and donated building materials. He has also been a strong advocate in promoting the policies that produce affordable and inclusionary housing. Ken's personal approach makes him a great advocate for Sacramento's neediest families.

Mike Himes has demonstrated his dedication to helping families achieve successful, long-term homeownership. When the foreclosure crisis began to pound on the door of the region, Mike and his colleagues at NeighborWorks Sacramento led the way to create and promote many different collaborative relationships to assist borrowers. Mike is a smart, patient and outstanding individual who deserves recognition for his many personal and professional contributions. His expertise, strong principles and commitment are shown each time he helps a family.

Ron Javor has worked tirelessly for decades within state government and the community to improve access to safe, affordable and accessible housing for lower-income households. Ron has worked consistently to develop and improve state programs that serve the neediest Californians. As a community activist, he helped found the Sacramento Housing Alliance and serves on many local nonprofit boards. He has been a strong voice in local efforts to ensure that local governments meet their obligations to adequately serve the homeless and lower-income households.

Madam Speaker, because of the efforts of the California Reinvestment Coalition and community leaders like Elaine Abelaye, Ken Cross, Mike Himes, and Ron Javor, low-income communities and communities of color have access to fair and equal housing, banking and other financial services. It is my sincere hope the coalition and the outstanding people noted today will continue to serve the people of Sacramento for many years to come, and mentor the next generation of community leaders.

OAKLAND PRESBYTERIAN CHURCH: A LEGACY OF 150 YEARS

### HON. BOB ETHERIDGE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. ETHERIDGE. Madam Speaker, I rise today to pay tribute to Oakland Presbyterian Church in the Cleveland community of North Carolina as it celebrates its 150th anniversary. Oakland Presbyterian Church is the oldest Presbyterian church in Johnston County, North Carolina, and is an important institution in the region.

Local residents, Mr. John McLean and Mrs. Sarah Sanders, first gathered worshipers under an old brush shelter about a mile from the present location on land that was then known as Finch Place. On Saturday, August 7, 1858, Oakland was officially organized into a Presbyterian Church by representatives of Orange Presbytery with a congregation of six charter members. The very next day, the congregation elected John W. Hodges as its first elder and the Reverend T.B. Neal was installed as the first pastor on October 30, 1858.

The land for the church was donated by Mrs. Sanders, and because the property was shaded by a stand of oak trees, it seemed natural for the congregation to choose Oakland for its name. Despite expansion and renovation, Oakland Church continues to worship at its original site, across from the old Cleveland School building where I attended school. The Oakland grounds encompass the Oakland Church Cemetery, which was established with the church and continues to serve the community. While tradition is strong here, there are also new additions. In 1972, church members contributed stones to build the "Cairn of Remembrance," "in memory of all who worshiped at this hallowed place since its founding in 1858," as its dedicatory plague reads. The stone monument, common in the Scottish Highlands, connects Oakland to its Presbyterian spiritual roots in Scotland.

The congregation has been blessed by outstanding pastoral leadership, which continues today with its current pastor, Dr. Stephen E. Aschmann, a native of Richmond, Virginia. Among the many notable church leaders was Dr. Drury Lacy II, former president of Davidson College, who performed the marriage ceremony for "Stonewall" Jackson and his bride Mary Anna Morrison. Another of the congregation's early ministers was Dr. Benjamin Rice Lacy, Jr., who was elected to serve as the Moderator of the General Assembly of the Presbyterian Church in the United States, the most honored office in the denomination. Dr. Lacy also served for many years as president of Union Theological Seminary in Richmond, Virginia.

From the beginning, Oakland has also been guided by strong and progressive lay leadership. In 1969, Mrs. Gladys E. Barber and Miss Elizabeth Talton made history when they became the first women to be elected and ordained as deacons. Later in 1975, Mrs. Barber was ordained as the congregation's first female elder.

Oakland has a tradition of emphasizing service, mission, outreach, and education. In recent years the congregation has enjoyed