

based and fact-based journalism, as well as preserving and enhancing the archetypal musical genres of American music history, such as classical, Celtic, jazz, the blues, and bluegrass. This source for local, national, and international news, as well as informative, cultural, and musical programming, is a unique and valued service to our communities.

I invite my colleagues to recognize these achievements and cosponsor this important resolution.

# RECOGNIZING MICHELLE LINGO AS ESCAMBIA COUNTY TEACHER OF THE YEAR

## HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 26, 2008*

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is an honor for me to rise today in recognition of Michelle Lingo, Escambia County's Teacher of the Year.

For the past 11 years, Michelle Lingo has influenced the academic success of elementary school students. Ms. Lingo's exceptional teaching capabilities have enhanced the learning opportunities for the students she teaches, while her countless hours of service and dedication have enabled her students to attain academic excellence. When asked to elaborate upon her profession, Ms. Lingo replies that as a teacher, she "view[s] every day as a new chance to inspire a child." Her passion for teaching is rivaled only by the love she has for her students, and her unwavering devotion strengthens the school system as a whole.

Propelled by her dedication to the education system, Ms. Lingo began her teaching career in 1996 as a first grade teacher. Over time, Ms. Lingo furthered her devotion and expanded beyond the parameters of the typical classroom, first as a reading coach and then as a media specialist, a position in which she continues to serve. Though some would consider her current position overwhelming, Ms. Lingo balances the demands of her career with a jubilant attitude and exceptional enthusiasm.

The title of Teacher of the Year is an immense honor and is evidence of the greatness Ms. Lingo has attained. Beyond the title lies Ms. Lingo's dedication and devotion to not only her students, but to the entire community. Her teaching skills and affable personality have influenced many and have pushed countless students to a higher level of academic achievement. Ms. Lingo's outstanding accomplishments have distinguished her as one of the great teachers in northwest Florida, and the Escambia County School District is honored to have her as one of their own.

Madam Speaker, on behalf of the United States Congress, I am proud to recognize Michelle Lingo on this outstanding achievement and for her exemplary service in the Escambia County School District.

## PERSONAL EXPLANATION

### HON. RIC KELLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 26, 2008*

Mr. KELLER of Florida. Madam Speaker, I have remained in Orlando, Florida with my wife as she prepares to give birth to our second child. If I had been present yesterday, I would have voted in the following manner: rollcall 69: "yea"; rollcall 70: "yea"; and rollcall 71: "yea."

## HONORING RANDY JONES

### HON. JOHN SHIMKUS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 26, 2008*

Mr. SHIMKUS. Madam Speaker, I rise today with a heavy heart to pay tribute to a great American patriot.

Randy Jones served the American people as a staff sergeant in the U.S. Army from 1972 until 1980, and then as a civilian employee of the U.S. Army Corps of Engineers for over 20 years. He did his duty to our Nation through two deployments overseas in the war on terror and through his work at the Melvin Price Lock and Dam. At the time of his death last week, he was the Lockmaster at Lock and Dam 27 on the Mississippi River. He is remembered by his colleagues as a dedicated employee and a mentor to a great many co-workers.

My thoughts and those of the House go out to his wife Sharon, and his three daughters and two sons-in-law, Lori and Jeremy Cole, Meredith and Kenneth Zimmer, and Shara Jones, his son and daughter-in-law, Chad and Ann Jones, his eight grandchildren, as well as his brothers and sisters and all his neighbors and friends in Brighton, Illinois.

All of America is grateful for Randy's service to our Nation, and he will be dearly missed by all who knew him.

## IN RECOGNITION OF THE LIFE AND LEGACY OF MRS. JOHNNIE R. CARR

### HON. MIKE ROGERS

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 26, 2008*

Mr. ROGERS of Alabama. Madam Speaker, I respectfully ask for the House's attention today to honor the life and legacy of one of our Nation's most important Civil Rights figures, Mrs. Johnnie Carr, who passed away on February 22nd at the age of 97.

As so many of my colleagues know, Mrs. Carr was a tireless advocate for the advancement of Civil Rights and equality for all Americans. During a tumultuous time for our Nation, in 1964 Mrs. Carr and her husband Arlam filed suit against the Montgomery County, Alabama, Board of Education in an attempt to desegregate the Montgomery County school system. Her desire was simply to help provide a more hopeful future for her son Arlam Carr Jr. and thousands of other African American chil-

dren in Alabama. In addition to her legal action against the school board, Mrs. Carr pushed to open segregated Montgomery communities to African American residents.

Not only did her leadership and courage help bring about the end of the segregation of our schools, she helped usher in a new era of equality and freedom for African Americans across our Nation. Throughout her life she continued her activism as a voice for Civil Rights in the Montgomery area and beyond, and was a frequent face at community events throughout her entire life.

Mrs. Carr was an anchor for her family, who will surely remember her as a caring mother and grandmother who held her family together through trying times. Despite her tireless efforts to help advance Civil Rights for all Americans, she always put her family first. Mrs. Carr's passing is mourned by us all, Madam Speaker, and we all send her family our prayers at this difficult time. Thank you for the House's attention today to her life, and to her legacy.

## PREDATORY LENDERS CAUGHT THEIR PREY

### HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 26, 2008*

Mr. RANGEL. Madam Speaker, I rise today to enter into the RECORD a February 14th editorial from the New York Times by Eliot Spitzer, Governor of New York, "Predatory Lenders' Partner in Crime".

This editorial talks about the role the Office of the Comptroller of the Currency (OCC) had in preempting state laws designed to protect consumers from mortgage loans with deceptive "teaser" rates and hidden fees. Several states had enacted laws to protect consumers from these practices. Many low- and middle-income borrowers are not able to absorb monthly payment increases when variable terms reset, such as the expiration of teasers rates and/or interest rate increases. Many of these loan products are so complex, that the disclosures currently available are inadequate to protect consumers. The end result is that hardworking Americans are stripped of the equity they have built in their properties, and they lose their homes.

Who would have thought that the OCC would issue formal opinions in 2003 that preempted state laws designed to protect consumers from lending practices and would put consumers in jeopardy of losing their homes? This was so egregious that all 50 state attorney generals and state banking superintendents vigorously fought the new rules. The fight was to no avail—the Bush administration won and the banks were protected.

Greater regulatory oversight is necessary to ensure borrower confidence in the banking system, and the availability of quality loan products in the market place. The end result is where the U.S. finds itself today—with record rates of foreclosures and an economy in a perilous condition.

[From the New York Times, Feb. 14, 2008]

PREDATORY LENDERS' PARTNER IN CRIME  
(By Eliot Spitzer)

Several years ago, state attorneys general and others involved in consumer protection began to notice a marked increase in a range

of predatory lending practices by mortgage lenders. Some were misrepresenting the terms of loans, making loans without regard to consumers' ability to repay, making loans with deceptive "teaser" rates that later ballooned astronomically, packing loans with undisclosed charges and fees, or even paying illegal kickbacks. These and other practices, we noticed, were having a devastating effect on home buyers. In addition, the widespread nature of these practices, if left unchecked, threatened our financial markets.

Even though predatory lending was becoming a national problem, the Bush administration looked the other way and did nothing to protect American homeowners. In fact, the government chose instead to align itself with the banks that were victimizing consumers.

Predatory lending was widely understood to present a looming national crisis. This threat was so clear that as New York attorney general, I joined with colleagues in the other 49 states in attempting to fill the void left by the federal government. Individually, and together, state attorneys general of both parties brought litigation or entered into settlements with many subprime lenders that were engaged in predatory lending practices. Several state legislatures, including New York's, enacted laws aimed at curbing such practices.

What did the Bush administration do in response? Did it reverse course and decide to take action to halt this burgeoning scourge? As Americans are now painfully aware, with hundreds of thousands of homeowners facing foreclosure and our markets reeling, the answer is a resounding no.

Not only did the Bush administration do nothing to protect consumers, it embarked on an aggressive and unprecedented campaign to prevent states from protecting their residents from the very problems to which the federal government was turning a blind eye.

Let me explain: The administration accomplished this feat through an obscure federal agency called the Office of the Comptroller of the Currency (OCC). The OCC has been in existence since the Civil War. Its mission is to ensure the fiscal soundness of national banks. For 140 years, the OCC examined the books of national banks to make sure they were balanced, an important but uncontroversial function. But a few years ago, for the first time in its history, the OCC was used as a tool against consumers.

In 2003, during the height of the predatory lending crisis, the OCC invoked a clause from the 1863 National Bank Act to issue formal opinions preempting all state predatory lending laws, thereby rendering them inoperative. The OCC also promulgated new rules that prevented states from enforcing any of their own consumer protection laws against national banks. The federal government's actions were so egregious and so unprecedented that all 50 state attorneys general, and all 50 state banking superintendents, actively fought the new rules.

But the unanimous opposition of the 50 states did not deter, or even slow, the Bush administration in its goal of protecting the banks. In fact, when my office opened an investigation of possible discrimination in mortgage lending by a number of banks, the OCC filed a federal lawsuit to stop the investigation.

Throughout our battles with the OCC and the banks, the mantra of the banks and their defenders was that efforts to curb predatory lending would deny access to credit to the very consumers the states were trying to protect. But the curbs we sought on predatory and unfair lending would have in no way jeopardized access to the legitimate credit market for appropriately priced loans.

Instead, they would have stopped the scourge of predatory lending practices that have resulted in countless thousands of consumers losing their homes and put our economy in a precarious position.

When history tells the story of the subprime lending crisis and recounts its devastating effects on the lives of so many innocent homeowners, the Bush administration will not be judged favorably. The tale is still unfolding, but when the dust settles, it will be judged as a willing accomplice to the lenders who went to any lengths in their quest for profits. So willing, in fact, that it used the power of the federal government in an unprecedented assault on state legislatures, as well as on state attorneys general and anyone else on the side of consumers.

#### HONORING MRS. LOIS KELLY

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

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 26, 2008*

Mr. DUNCAN. Madam Speaker, I had the privilege this past Saturday to attend the 100th birthday party for Mrs. Lois Kelly.

Mrs. Kelly is a very special, even amazing, woman. She has the beauty and spirit of a woman 20 years younger. It is simply hard to believe she is 100.

She is still very active, and I was told she recently bought a new Cadillac.

The article below by Robert Booker, describes her much better than I ever could.

Suffice it to say that through her work in education and her church and home, she has helped make this Nation a much better place.

Lois Kelly is a great American, and I was very honored to join many others in her birthday celebration.

I would like to encourage my colleagues and other readers of the RECORD to read the column by Mr. Booker, which ran in the February 26 issue of the Knoxville News Sentinel.

LOIS KILGORE KELLY—A CENTURY OF SERVICE

(By Robert J. Booker)

Two years ago while moping around the house suffering from one of those virus things, I got a delightful telephone call. I had committed to participating in a program in the city but had to cancel. Unfortunately, when the word of my illness circulated, some people had me sicker than I really was.

The phone call I got offering assistance came from a 98-year-old woman who wanted to make me some soup or go to the drugstore for me. I had to chuckle at the thought of a woman of that advanced age running an errand for me. But it was no surprise that Lois Kilgore Kelly would make such an offer. I had known her almost 60 years and was very familiar with her community activities.

She is one of the most outgoing, energetic, enthusiastic people one can meet. She can be seen attending various community functions, participating in organizational meetings and offering sympathy at funerals. She seems to be everywhere and drives her own car to get there.

Seventy-nine years ago "The Knoxville Negro," a book of 1929 published a chronicle of black life in Knoxville and noted Mrs. Kelly in its youth section. Under the heading of "Who's Who Among the Negro Youth of Knoxville 1928-1929," the publication said, "The sons and daughters of today are the fathers and mothers of tomorrow. This section offers a view of prospective Negro leadership."

The 1929 sketch on her said, "Lois Kilgore is preparing to make a worthwhile contribution to the educational field. Her ambitions are to become a good housewife and to teach. She recites and is an active member of the Church of God."

I first met Mrs. Kelly in 1947 when I became a seventh-grade student at Green School, although she was not one of my teachers, I saw her many times. It seems that she always had a smile as she does today. I have never seen her when she is not cheerful.

She was born in Kingsport, Tenn., Feb. 23, 1908, and moved to Knoxville at an early age and attended the Normal Department at Knoxville College. She graduated from Knoxville Colored High School in 1927 and received her bachelor of arts degree in elementary education from Tennessee State University in Nashville in 1931.

Mrs. Kelly began her teaching career in 1932 in Covington, Tenn., before returning to Knoxville in 1934 to teach at Green School. The principal was Charles W. Cansler who had been her principal when she was a student at Knoxville Colored High School. She said it was an honor to have him select her as one of his teachers. She taught there 22 years.

She later taught at Cansler Elementary School named for Cansler's mother. She also taught at Maynard and Lonsdale elementary schools before retiring in 1994 after 60 years of service in the school system.

Early in her teaching career, she was visiting a friend in Nashville and met Curtis Kelly, an up and coming young man who, she said, "swept her off her feet." They married in 1940 when he moved here to take a job with the Tennessee Valley Authority. After his service in the Army he attended Meharry Medical School of Dentistry and set up his practice here in 1951.

Mrs. Kelly and her husband became very active in the Democratic Party and worked tirelessly to register people to vote. They worked at the polls and helped to sponsor rallies to bring out the vote. Along the way, she took time to be active in the National Association for the Advancement of Colored People and held various offices at Shiloh Presbyterian Church, where she has been a member for 74 years. During the sit-in movements of the 1960s, she helped to transport Knoxville College students to and from the picket lines.

On Feb. 23, Nu Zeta chapter of Zeta Phi Beta Sorority held a reception to honor Mrs. Kelly on her 100th birthday at Mount Zion Baptist Church. Hundreds of friends and well-wishers turned out for the occasion. She has been a member of that sorority for 74 years and has served as financial secretary, treasurer and undergraduate adviser she is well known throughout the sorority's South Central Region.

Bonita Gillespie, Nu Zeta chapter president and close friend of the honoree, says when Mrs. Kelly is asked to describe her long life, she responds, "I just lived." Gillespie says that, despite Mrs. Kelly's age, "She still drives her own car, shops for groceries, goes to the mall, attends aerobics at the O'Conner Senior Center, watches her favorite soap operas, plays bridge at every opportunity, and does whatever else she decides to do. She is glued to the TV set when Tiger Woods plays in a golfmatch."

Some of those other things are to pick up friends to chauffeur them to activities and to call those not feeling well to see if they need her to run an errand.