

"He was quiet but he was firm," county Coroner Harry Harman said. "He stuck by the way he felt."

Friends credit him with investment improvements and modernizing operations that benefited taxpayers.

"He laid a foundation that we are building on," current Treasurer Jim Eckstrom said. "I'm going forward on his shoulders."

Rowell was in real estate sales before becoming treasurer. He was a leader of the resurgence of local Republicans in the 1960s and was active in several civic groups.

County political leaders called him an adviser who preferred to work mostly out of the limelight.

"He was a lot like a father figure to me," Sheriff James R. Metts said. "He was a guy you could go to talk to, who had quite an insight on things. I'm going to miss him as a person I can contact and bounce things off of."

Rowell was commemorated for his courtesy, even to those who strongly disagreed with him.

"He reminded me a lot of the Southern gentleman," county public safety director Bruce Rucker said. "As a public official, he was always customer service first."

Others said he took time to talk with taxpayers frustrated with bills and rules.

"He often took the blunt of ire for things others had done," county Councilman Smokely Davis of Lexington said. "He had the patience to explain things again and again and turn people around."

Away from politics, Rowell appeared in musical revues during the early days of the Lexington County Arts Association 30 years ago. He also was a fan of local theater.

PERSONAL EXPLANATION

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 12, 2009

Mr. HOLT. Madam Speaker, on Thursday May 7, 2009, I was traveling on official business outside of the country and missed six votes.

Had I been present I would have voted "yes" on H. Res. 406 (Rollcall 237) providing for further consideration of H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act; "yes" on the Frank Amendment No. 2 to H.R. 1728 (Rollcall 238); "no" on the Hensarling Amendment to H.R. 1728 (Rollcall 239); "no" on the Price Amendment to H.R. 1728 (Rollcall 240); "no" on the McHenry Amendment to H.R. 1728 (Rollcall 241); and "yes" on final passage of H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act (Rollcall 242).

BICYCLE SAFETY AT VIRGINIA REGIONAL MEDICAL CENTER

HON. JAMES L. OBERSTAR

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 12, 2009

Mr. OBERSTAR. Madam Speaker, I rise today to commend the Inpatient RehabCare team at the Virginia Regional Medical Center for their safety education and outreach to Minnesota's youth. In addition to their outstanding work at the Medical Center, the RehabCare

team educates elementary school students throughout Virginia of the tremendous health risks associated with riding a bicycle without a helmet.

They recognize the importance of educating our youth during their formative years—at the age when they are most receptive—of the possible life-altering brain injuries that could result from not wearing a helmet while riding a bicycle.

In particular, Madam Speaker, I wish to laud the Inpatient RehabCare team in their most recent outreach to fourth grade students at Roosevelt Elementary School in Virginia.

Each fourth grade class participated in a safety awareness session where they learned about the lasting consequences of brain injuries and the importance of wearing bicycle helmets.

Students received real-life simulations of what their lives would be like with such brain injuries, demonstrating the difficulty of everyday tasks and making a lasting impression on the students on the importance of taking safety precautions when riding a bicycle.

Such hands-on scenarios—combined with the team's helmet safety information and their direct experience with assisting patients who have suffered brain trauma—provided these elementary students with invaluable life lessons in bicycle safety and the severity of brain injuries.

It is vital that we teach our children about the many benefits of active and healthy transportation and recreation through cycling; and safety education must go hand-in-hand with these lessons.

The RehabCare team's effective outreach to children is noteworthy and ought to be replicated throughout the nation. Their work—and the work of similar groups in the United States—is deserving of our recognition and continued support.

I thank the Virginia Medical Center's Inpatient RehabCare team for their inspiring leadership and dedicated work to instill in our children a lifetime of bicycle safety habits.

[From the Mesabi Daily News, May 6, 2009]

BIKE SAFETY BEGINS WITH A HELMET

(By Angie Riebe)

VIRGINIA—Writing your name while twirling your foot is not an easy feat. Nor is stacking playing cards in order if you're wearing glasses with lenses blocked by pieces of tape. And finding pencils, paper clips and rubber bands in a bowl of uncooked rice with gloved hands without looking is a downright laborious task.

But permanently living with the effects of a brain injury is much worse.

Fourth graders at Roosevelt Elementary in Virginia learned about the lasting consequences of brain injuries and the importance of wearing bicycle helmets during a presentation Wednesday at the school, led by members of the Inpatient RehabCare team at the Virginia Regional Medical Center. The students partook in several activities designed to simulate bike-related brain injuries.

"We don't want to scare them, but we kind of want to scare them"; just enough to motivate the use of helmets, said Robin Aronen, Inpatient RehabCare program director.

Karen Damberg, the rehab's community relations coordinator, approached the school about holding the seminar as part of the program's expanding community outreach initiative.

The school's four fourth grade classes were chosen to participate each in hour-long hel-

met safety awareness sessions because "that's the age where they start to think wearing a helmet is not cool," said Roosevelt Principal Willie Spelts.

Dr. Winston Schandorf, medical director at the rehab program, taught the kids about the brain and how injuries to different parts can cause such things as loss of vision, coordination and the sense of touch.

Students then got a real-life taste of what it would be like to live with such injuries.

A loss of touch would mean difficulty "buttoning your pants" and "you wouldn't be able to feel a zipper toggle," Damberg said to a group of fourth graders trying to find small objects in containers of rice while wearing gloves.

"You wouldn't be able to feel the temperature of water. Getting into the tub and shower would be difficult. You'd have to make sure the water wasn't too hot because you wouldn't know," she said, as the kids searched for a spoon, pencil, plastic baggie and other things.

Meanwhile, Aronen asked a group of youngsters to try writing their names on paper while rotating their right legs counterclockwise. "When you have a brain injury, things slow down. This is how it would feel," she said as the students struggled with the request.

At a table nearby, Schandorf had students attempt to put in order a deck of cards while wearing obstructed glasses. "See how difficult it would be," he said, noting that an injury to the back of the head could cause vision problems.

"There's nothing you can do to correct it," said the doctor. "The best thing you can do is prevent it. Wear your helmet all the time and tell someone if you fall and hit your head."

"It's important they learn at a young age to prevent brain injuries," Aronen said. The rehab program works with patients 18 and older who have suffered brain trauma.

"How many of you have been tempted to not put on a helmet because you're only going a block?" Schandorf asked, and a number of kids raised their hands. "That's bad news. You should keep your helmet with your bike always to wear even during short rides," he said.

"I learned when you fall you might lose your sight and hearing and not be able to feel things that good," fourth grader Kaitlin Knutson said after the activities. "Even if you don't have a helmet you should ask your mom and dad to buy you one, like for Christmas or something. And if you fall and hit your head you should tell somebody."

"It wouldn't be fun to have a brain injury," said 9-year-old Ben Kalinowski.

"Finding objects in the rice was the most difficult task," said classmate Mikayla Lutz. "I learned we should always wear a helmet. Some people don't think they're cool, but you should always still wear one," she said. "Some (helmets) can be really cool," she added later during a question and answer time.

"The kids have been asking great questions," Aronen said after the last session.

The fourth graders were given helmet safety information to share with their parents, and the students will create posters, based on what they learned Wednesday, for a contest. The rehab program will award helmets next week to the top two winning posters in each of the four classes during a follow-up presentation, and all of the kids will receive "goodie bags," Aronen said.

Spelts said he was thankful for the rehab team's effort. "Anything we can do to help the kids is great," he said.

VOTING AGAINST H.R. 1728

HON. KURT SCHRADER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 12, 2009

Mr. SCHRADER. Madam Speaker, we are in the midst of the worst financial crisis since the Great Depression. Millions of Americans are losing their jobs and their homes. A complete lack of oversight, irresponsible lending standards, outright manipulation of the mortgage market place, and the loss of personal responsibility are at the root of the crisis. Such a crisis demands significant, meaningful reforms to prevent hardworking American families from being drawn into mortgages they cannot afford. This past Thursday, I voted against H.R. 1728 because it does not get us there.

H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act, has some good features, but falls woefully short of serious reform. There are so many exceptions and caveats that lenders can still do most of the very things that got us into this crisis to begin with. Incentives that encouraged mortgage originators to lead people into mortgages they could not afford are not eliminated. New standards focusing on the borrower's "ability to pay" and "net tangible benefit" are a good start to meaningful reform, but the provisions enforcing these ideas are weak, untested, and definitions are left to regulators. Moreover, Wall Street's secondary mortgage market is protected from lawsuits and weaker Federal regulations are allowed to preempt stronger remedies currently available through state laws. It is not responsible for Congress to pass legislation that purports to prevent improper mortgage practices and market manipulations when in reality little will change. I do not agree with putting politics above good policy.

The bill gives regulators 12 months to promulgate a code and another 6 months to put that code in place. Congress should instead use that time to legislate good regulations, regulations that can outlaw the irresponsible practices that led to our current crisis. We have allowed the economy to become dominated by banks that are "too big to fail," banks that created this mess and asked the public to get them out. This bill trusts the actors who led us into the current crisis not to give into avarice and again find ways to manipulate the system, while creating obstacles for the small banks and credit unions that acted responsibly and had nothing to do with creating this crisis. We must take greater care to define what is permissible. We can and we must demand greater responsibility as we look to reestablish a functioning financial system.

In the final analysis this bill still allows Wall Street gamblers to bet on you losing your home. This bill does not make us anymore personally responsible than before. It does not require 10 percent cash down payments and 30 to 40 percent debt to income ratios; if the 31 to 38 percent standards were good enough for TARP and Treasury mortgage refinancing and modifications, why not include those standards here? Subprime mortgages are not banned. Securitization of mortgages is still allowed and therefore makes your house still subject to speculation beyond your control. Big profit motivated investment banks and hedge funds, which are still allowed to play their

games in the mortgage market in Wall Street's quest for the Holy Grail of "liquidity" over safety for homeowners. These issues need to be proscriptively addressed if there is to be any meaningful reform of the mortgage market. There is a reason the system worked well when community banks and credit unions that knew you personally guaranteed you the opportunity to own a home.

FINANCIAL NET WORTH

HON. F. JAMES SENSENBRENNER, JR.

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 12, 2009

Mr. SENSENBRENNER. Madam Speaker, through the following statement, I am making my financial net worth as of March 31, 2009, a matter of public record. I have filed similar statements for each of the thirty preceding years I have served in the Congress.

ASSETS

Real property	Value
Single family residence at 609 Ft. Williams Parkway, City of Alexandria, Virginia, at assessed valuation. (Assessed at \$1,492,813). Ratio of assessed to market value: 100% (Unencumbered)	\$1,492,813.00
Condominium at N76 W14726 North Point Drive, Village of Menomonee Falls, Waukesha County, Wisconsin, at assessor's estimated market value. (Unencumbered)	155,200.00
Undivided 25/44ths interest in single family residence at N52 W32654 Maple Lane, Village of Chenequa, Waukesha County, Wisconsin, at 25/44ths of assessor's estimated market value of \$1,813,100.	1,030,170.04
Total Real Property	2,678,183.04

2009 DISCLOSURE

Common & Preferred Stock	No. of shares	\$ per share	Value
Abbott Laboratories, Inc.	12200	47.70	581,940.00
Alcatel-Lucent	135	1.86	251.10
Allstate Corporation	370	19.15	7,085.50
AT&T	5629.63965	25.20	141,866.92
JP Morgan Chase	4539	26.58	120,646.62
Benton County Mining Company	333	0.00	0.00
BP PLC	3604	40.10	144,520.40
Centerpoint Energy	300	10.43	3,129.00
Chenequa Country Club Realty Co.	1	0.00	0.00
Comcast	634	13.64	8,647.76
Darden Restaurants, Inc.	1440	34.26	49,334.40
Delphi Automotive	212	0.06	12.72
Discover Financial Services	156	6.31	984.36
Dunn & Bradstreet, Inc.	2500	77.00	192,500.00
E.I. DuPont de Nemours Corp.	1200	22.33	26,796.00
Eastman Chemical Co.	270	26.80	7,236.00
Eastman Kodak	1080	3.80	4,104.00
El Paso Energy	150	6.25	937.50
Exxon Mobil Corp.	9728	68.10	662,476.80
Fairpoint Communications, Inc.	30,2714	0.78	23,611.00
Gartner Group	651	11.01	7,167.51
General Electric Co.	15600	10.11	157,716.00
General Mills, Inc.	2280	49.88	113,726.40
General Motors Corp.	304	1.94	589.76
Hospira	1220	30.86	37,649.20
Idearc	67	0.04	2.68
Imation Corp.	99	7.65	757.35
IMS Health	5000	12.47	62,350.00
Kellogg Corp.	3200	36.63	117,216.00
Kimberly-Clark Corp.	1740	26.75	46,545.00
Merck & Co., Inc.	30449	26.75	814,510.75
3M Company	2000	49.72	99,440.00
Medco Health	8218	41.34	339,732.12
Monsanto Corporation	2852,315	83.10	237,027.38
Moody's	2500	22.92	57,300.00
Morgan Stanley/Dean Whitter ..	312	22.77	7,104.24
NCR Corp.	68	7.95	540.60
Newell Rubbermaid	1676	6.38	10,692.88
JP Morgan Liquid Assets Money Mkt	279.04	1.00	279.04
Pactiv Corp.	200	14.59	2,918.00
PG&E Corp.	175	38.22	6,688.50
Pfizer	22211	13.62	302,513.82
Quest	571	3.42	1,952.82
Reliant Energy	300	3.19	957.00
RH Donnelly Corp.	500	0.31	155.00
Sandusky Voting Trust	26	1.00	26.00
Solutia	82	1.87	153.34
Tenneco Automotive	182	1.63	296.66
Teradata	68	16.22	1,102.96
Unisys, Inc.	167	0.53	88.51
US Bank Corp.	3081	14.61	45,013.41

2009 DISCLOSURE—Continued

Common & Preferred Stock	No. of shares	\$ per share	Value
Verizon	1509,55675	17.38	26,236.10
Vodafone	323	17.42	5,626.66
Weenergies (Wisconsin Energy)	1022	41.17	42,075.74
Total Common & Preferred Stocks and Bonds			4,498,644.11

Life Insurance Policies	Face	Surrender \$
Northwestern Mutual #XXXXXX	12,000.00	86,681.48
Northwestern Mutual #XXXXXX	30,000.00	208,485.38
Massachusetts Mutual #XXXXXX	10,000.00	12,816.82
Massachusetts Mutual #XXXXXX	100,000.00	324,980.56
American General Life Ins. #XXXXXXXXXX	175,000.00	41,845.21
Total Life Insurance Policies		674,809.45

Bank & Savings & Loan Accounts	Balance
JP Morgan Chase Bank, checking account	42,944.77
JP Morgan Chase Bank, savings account	11,315.15
M&I Lake Country Bank, Hartland, WI, checking account	8,809.84
M&I Lake Country Bank, Hartland, WI, savings	371.37
Burke & Herbert Bank, Alexandria, VA, checking account	1,832.44
JP Morgan, IRA accounts	135,819.17
Total Bank & Savings & Loan Accounts	201,092.74

Miscellaneous	Value
2007 Chevrolet Impala	\$10,375.00
1994 Cadillac Deville—retail value	2,700.00
1996 Buick Regal—retail value	2,355.00
1991 Buick Century automobile—retail value	1,070.00
Office furniture & equipment (estimated)	1,000.00
Furniture, clothing & personal property (estimated)	180,000.00
Stamp collection (estimated)	120,000.00
Deposits in Congressional Retirement Fund	174,512.00
Deposits in Federal Thrift Savings Plan	335,055.82
Traveller's checks	7,800.00
17 ft. Boston Whaler boat & 70 hp Johnson outboard motor (estimated)	6,000.00
20 ft. Pontoon boat & 40 hp Mercury outboard motor	12,000.00
Total miscellaneous	852,867.82
Total assets	8,905,597.52

Liabilities	Amount
None	\$0.00
Total Liabilities	\$0.00
Net Worth	8,905,597.52

Statement of 2008 Taxes Paid	Amount
Federal income tax	\$113,028.00
Wisconsin income tax	36,095.00
Menomonee Falls, WI property tax	2,456.00
Chenequa, WI property tax	23,569.00
Alexandria, VA property tax	12,699.00

I further declare that I am trustee of a trust established under the will of my later father, Frank James Sensenbrenner, Sr., for the benefit of my sister, Margaret A. Sensenbrenner, and of my two sons, F. James Sensenbrenner, III, and Robert Alan Sensenbrenner. I am further the direct beneficiary of five trusts, but have no control over the assets of either trust. My wife, Cheryl Warren Sensenbrenner, and I are trustees of separate trusts established for the benefit of each son.

Also, I am neither an officer nor a director of any corporation organized under the laws of the State of Wisconsin or of any other state or foreign country.