

example of ingenuity and diligence. I stand before you offering heartfelt congratulations for their recent accolades and applaud their entrepreneurial excellence.

HONORING JAMES ALLEN CLOAR

**HON. RUSS CARNAHAN**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. CARNAHAN. Madam Speaker, I rise today to give recognition for outstanding service by James Allen Cloar to the residents and City of Saint Louis as President and CEO of the Partnership for downtown St. Louis.

Mr. Cloar worked to revitalize America's heartland by improving the living conditions and safety of one of America's greatest cities, the City of Saint Louis.

He brought over a 100 new businesses and 11,000 new residents back into the downtown area of the City of Saint Louis. In doing so, Mr. Cloar secured accolades and recognition for the City, including the All American City Award.

Madam Speaker, James Cloar enjoys the love and support of his family, and I would also like to recognize them.

He is so proud of Anne Bock Cloar, his wife of over 40 years; his daughters Tracy Cloar Rogers and Jennifer Cloar Smith, along with their husbands; and his granddaughters Haley, Alexandria, Skyla, and Phoebe.

I commend Mr. Cloar's dedication to his family, his service to the City of St. Louis, and his work to bring about the revitalization of City's downtown area.

RECOGNIZING TERESA MORA FOR HER SERVICE TO THE FIRST DISTRICT OF WISCONSIN

**HON. PAUL RYAN**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. RYAN of Wisconsin. Madam Speaker, I rise to honor Miss Teresa Mora. Teresa is the Field Representative in my district office and has worked with me for more than ten years.

Teresa's personal experience is an embodiment of the American Dream. She was born in Mexico to a loving and close family. They recognized the opportunities for prosperity and freedom which the United States held out to them, and made the difficult decision to come to this country in pursuit of a better life for themselves and their children.

Teresa is conscientious and loyal. Her unique experience has given her a great love for her adopted country combined with passion to help others of Hispanic background who make up a considerable part of Wisconsin's First Congressional District.

Teresa's sincerity and heart of gold help her to win the confidence of immigrants who need assistance in working with the federal government. With bilingual skills, she works comfortably within the immigrant community to build trust and candor to help solve documentation and other government-related problems.

In her role as a representative working in a conservative Republican Congressional office,

Teresa has at times encountered hostility based on misunderstanding. Teresa is never partisan, but her positive experience as an American citizen empowers her with a sincere message of hope and success in this country that never fails to open minds and hearts.

I am proud to acknowledge the excellent service and positive efforts Teresa Mora has made over ten years to make life better for the families of Wisconsin's First Congressional District.

MICHAEL CAVANAUGH

**HON. MICHAEL E. McMAHON**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. McMAHON. Madam Speaker, I rise today to honor Michael Cavanaugh, a dedicated Staten Islander, dear friend, tireless community organizer, and great humanitarian who will be retiring this year.

Mr. Cavanaugh was born to Daniel and Mary Cavanaugh on June 23, 1949, in Astoria, Queens. He attended McKee Vocational High School, and served as an Apprentice with Local Union 3. He went on to a career as an outstanding electrician. He has dedicated the last 15 years of his working career as a local shop steward and active union representative fighting for the best benefits and working conditions for his fellow workers.

Throughout his career, he has always advocated for the interest of his fellow electricians and his community. He has served as the Vice President of the Dakota Group, a local group of individuals dedicated to helping our community. He has also served as the Legislative Coordinator for the Staten Island Electrical Club, North Shore Democratic Club, the Ancient Order of Hibernians, the Brighton Kiwanis, and the Special Olympics.

Mr. Cavanaugh is known for his never-ending generosity. In addition to the many groups that he belongs to and supports, Mr. Cavanaugh also, on his own time and without any remuneration, has helped numerous people, families and organizations on Staten Island. To name a few, he has helped replace the lighting at St. Peter's Church, helped install a scoreboard at St. Paul's School, and he has helped many homeless people fix up apartments so they can have a decent place to live. Mr. Cavanaugh is one of the most generous people I know.

Mr. Cavanaugh has helped the campaigns of just about every Staten Island Democratic candidate over the last 15 years. His assistance has been essential to the success of many campaigns including mine. No job is too big or too small for Mike. He will help in any way possible.

Outside of his professional life, Mr. Cavanaugh is a devoted family man. He has been married to his wife, Monica, for the past 35 years. He is the father to his son, Daniel, and daughter, Erin. He is also the beloved grandfather to James. In addition to his family, Mike is totally devoted to his wonderful Golden Retriever, Rusty.

Madam Speaker, I ask that my colleagues join me in commending Mr. Cavanaugh on his dedication to the people of Staten Island and wish him a happy and healthy retirement.

ON THE RETIREMENT OF COLONEL STEPHEN M. CHRISTIAN, UNITED STATES ARMY

**HON. RUSH D. HOLT**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. HOLT. Madam Speaker, I want to take a moment to honor a fine officer who will shortly be leaving active duty. Colonel Stephen M. Christian will be retiring from the United States Army on October 21, 2009 after more than 30 years of active military service, culminating as Garrison Commander for the United States Army Garrison, Fort Monmouth, New Jersey.

Colonel Christian enlisted in the Army in 1978 and in 1984 attended Officer Candidate School and was commissioned as an Air Defense Artillery Officer. Throughout his career Colonel Christian has held numerous high level command and staff positions, including tours with the 7th Infantry Division (Light) at Fort Ord, California; the 25th Infantry Division (Light) at Schofield Barracks, Hawaii; and the 10th Mountain Division at Fort Drum, New York. He commanded at the Battalion level on two occasions and served two tours of duty in Afghanistan in support of Operation Enduring Freedom, during which he was awarded two Bronze Star medals. Colonel Christian's civilian education includes a Master's of Science in Administration and a Master of Security Strategy from the National War College, National Defense University. Colonel Christian is married to Laura Christian and they have two adult children, Captain Nicholas Christian and Leslie Roop.

Madam Speaker, our active duty families make many sacrifices for the rest of us, and this is especially true of those who make the military their career. I thank COL Christian for his long and honorable service to our nation, and I wish him and his wife Laura the very best as they prepare to enter a new phase in their life journey together.

RECOGNIZE CHIPS FAMILY VIOLENCE CENTER IN ERWIN, TN DURING DOMESTIC VIOLENCE AWARENESS MONTH

**HON. DAVID P. ROE**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. ROE of Tennessee. Madam Speaker, October is Domestic Violence Awareness month, and great organizations such as CHIPS Family Violence Center in Erwin, Tennessee are educating the community on the dynamics of domestic violence.

This exceptional organization has an important mission to provide shelter and service to victims of domestic violence and their children, ultimately, enabling them to begin and maintain a life free of violence.

This month, CHIPS Family Violence Center in Erwin is holding their third annual candle light service. This event will not only educate the community, it will also honor victims and bring attention to their struggle.

Madam Speaker, the help, opportunity and encouragement provided by CHIPS Family Violence Center is helping families throughout

Tennessee. I want to thank the shelter, the volunteers and our law enforcement for working together towards a safer and healthier community each day.

RECOGNIZING CHAD ALLEN HERBERT FOR HIS SERVICE TO THE FIRST DISTRICT OF WISCONSIN

**HON. PAUL RYAN**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. RYAN of Wisconsin. Madam Speaker, I rise to honor Chad Allen Herbert, who is the Constituent Services Representative for military issues in my district office.

Chad is the "big brother" of our district office staff. He joined my staff ten years ago as an Army reservist with special concern for the problems and challenges of military personnel and their families. Many of these problems involve the byzantine structure of bureaucracies at the Departments of Defense and Veterans Affairs. Chad made it his business to learn and understand how to navigate the maze of these military agencies. As a result, he has done more over the years to help men and women of the First Congressional District who serve in the armed services than anyone I know of.

Among the most sobering duties of my office is speaking words of comfort to families who have just lost a loved one in military service. Chad has often followed up my initial conversations or substituted for me during the worst moments in the lives of military families. His poise, tact, and professionalism have never failed to be appreciated as he has honored the fallen and their families. Indeed Chad has a passion for making sure our veterans are honored for their extraordinary service to our country. He takes special pride in getting our vets the recognition they deserve, for example, by helping World War Two and Vietnam veterans acquire the medals they were awarded but never received.

Chad was a recent college grad when he began in my office ten years ago, and has since married and is raising a fine family. I am privileged to recognize his ten years of service in my office to the military families of Wisconsin's First District.

THE MARKET IS RESPONDING TO FAILING MORTGAGES

**HON. LAMAR SMITH**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. SMITH of Texas. Madam Speaker, one of America's top concerns during this difficult economic time has been the frequency of home mortgage foreclosures.

Earlier this month, there was news to encourage us. Efforts by banks, borrowers and the Administration to modify troubled mortgages have begun to produce much larger numbers of modifications.

As banks have stabilized their balance sheets and raised fresh capital, their officers even have been able to reduce borrowers' mortgage principal when they work out loans.

Modifications that reduce the balances that borrowers owe on their homes have more than tripled.

Earlier this year, Congress debated legislation to change the Bankruptcy Code and force principal reductions on the market. The measure was rightly defeated. To send homeowners into bankruptcy is not the answer and forced principal reductions will chill future lending.

Recently, calls for bankruptcy legislation re-emerged in the House. This month's news shows once more that the measure is not needed. The market has found a better solution.

Americans need Congress to do something else to help homeowners. Let's pass effective legislation to bring growth and jobs back to America. That is the better way to help people keep their homes.

TRIBUTE TO CHRISTOPHER FRENZE

**HON. KEVIN BRADY**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. BRADY of Texas. Madam Speaker, I rise today to offer a tribute to Mr. Christopher Frenze, Republican House Staff Director for the Joint Economic Committee, who is retiring this week from a distinguished career in government service. Chris has been a longtime public servant of this Committee and a tremendous asset to both my office and this Congressional body.

After earning his B.A. from American University and doing graduate work in economics at Virginia Tech, Chris served as Director of Research at the National Tax Equality Association. Chris began a long and extraordinary career at the Joint Economic Committee in 1981, holding such positions as Senior Economist, Chief Economist to the Vice Chairman, Executive Director and Republican Staff Director.

Over the years, Chris focused the Committee's research and policy work on several key fields of economics, such as tax policy, fiscal policy, and business cycle analysis, including the assessment of labor market conditions. This research aided countless Members considering tax policy changes, monetary policy targets, IMF reform, and numerous other issues. His career has been distinguished by his relentless effort to promote the public interest, encourage economic growth, reduce the burden of government and respect the Constitution.

Chris's knowledge of economic policy is only one of his many talents. He is recognized as an effective, successful manager who recruited valuable economists that served the Committee for many years. His work serving Senate and House Republicans Members of the Committee, in both the majority and in the minority, has given him unique insights into the way the Committee and the Congress functions, and his expertise, vast institutional knowledge and constant professionalism will be sorely missed.

Chris Frenze represents the very best in public service. I know I can speak for all of my colleagues on the Joint Economic Committee, and those Members that have served on it in

the past, in congratulating Chris upon his retirement and thanking him for his dedicated and tireless service to the United States Congress.

RECOGNIZING DANYELL TREMMEL FOR HER SERVICE TO THE FIRST DISTRICT OF WISCONSIN

**HON. PAUL RYAN**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. RYAN of Wisconsin. Madam Speaker, I rise to honor Miss Danyell Tremmel, our District Director, for more than 10 years of work in the First Congressional District of Wisconsin office serving my constituents.

Danyell has actually been working for the people of the District even longer than I have. When Mark Neumann represented the District in the House of Representatives, she was his only caseworker. Thus she was already a seasoned "veteran" when she agreed to continue on my own staff as I succeeded Congressman Neumann in 1999. Since then she has become something of a "big sister" to newer staff

Anyone who has shared the day to day experience of casework in a Congressional office knows the strains and frustrations, in addressing legitimately upset constituents on the one hand and the bureaucratic slip-ups that have adversely impacted their lives on the other. Over the years, Danyell learned how to negotiate her way through the red tape to resolve these issues. She is very intelligent and patient. Her serenity under stress is invaluable and has inspired her coworkers.

Danyell directs my district office operations whenever the Chief of Staff is unavailable, and will be doing so for an extended time while he serves his country on military duty in Iraq.

Danyell has kept her enthusiasm, high standards, and work ethic as she has worked with me for the people of the First District. I am pleased to recognize her for more than 10 years of selfless dedication.

HONORING PHILADELPHIA SENIOR CENTER

**HON. ROBERT A. BRADY**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, October 13, 2009*

Mr. BRADY of Pennsylvania. Madam Speaker, I rise to honor Philadelphia Senior Center for 60 years of outstanding service to their community.

Founded by the Female Society for the Relief and Employment of the Poor, Philadelphia Senior Center has been enriching the lives of seniors in Philadelphia since 1949. From its modest beginnings, Philadelphia Senior Center (PSC) has expanded to three branches around the city. PSC centers and services are free to any individual over the age of 55, and over 60 percent of PSC members have incomes well below the poverty level. Combined, these centers assist over 5,000 clients and members each year.

PSC provides an incredible array of services and aid to seniors in the Philadelphia area.