

During the four years that my father taught and coached this class of 1959, his entire world was shattered. His infant daughter (Doreen) was diagnosed with uncontrolled seizures and irreversible brain damage—his third child (Dolores) was born with Down syndrome—and we buried Doreen six months before her fourth birthday. My parents spoke very little of that time in their lives, and so it really wasn't until I had children of my own that I began to understand the magnitude of their struggles and their suffering.

Even in the best of circumstances, parenting three children under the age of five is exhausting and all-consuming. I've been there—and I am sure that many of you have also—and you know how much work and attention it takes. Most people in that situation who are faced with even one of the tragedies that my parents lived through would be lucky to simply survive emotionally. But somehow my father managed to remain the strength and the sunshine for his family during these four difficult years, while coaching three teams, teaching his classes, and mentoring a group of students who still remember his influence on their lives fifty years later.

Several years after coming to Tulane my father gave a commencement speech in which he described the core element of a great teacher or leader. "Moral courage," he said, "is standing still and saying—this is what I believe, that I will do and that I will not do, this is my code of behavior and that is outside it." I believe that the man I loved and admired my entire life found his moral courage during those four years with the Class of 1959. Perhaps that is the reason you still remember him fifty years later. Hopefully it was the core lesson that you took with you when you graduated.

My father's years of teaching and coaching were guided by the belief that the true mark of greatness for any coach or teacher is not found in his record of games won, or his list of publications—but rather is measured in the accomplishments of his students, or the athletes he coached. For that reason, I am certain that his greatest pleasure in this evening's award ceremony would be hearing the life stories of his former students. Your lives and your accomplishments are truly his Hall of Fame.

I know that my dad would have been particularly thrilled that he is being honored along side his student and athlete and lifetime friend, Teddy Smigala. I extend my congratulations to Teddy and to all the other awardees here tonight. And I thank all of you—not only for this honor that you have given my father, but especially for the insights and memories you have shared with our family.

EARMARK DECLARATION

HON. DON YOUNG

OF ALASKA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 2, 2009

Mr. YOUNG of Alaska. Madam Speaker, in adherence to the Republican Earmark Standards for the Coast Guard Authorization, H.R. 3619, I submit the following:

Requesting Member: Congressman DON YOUNG

Bill Number: H.R. 3619

Provision: Section 1307

Legal Name of Requesting Entity: USCG Cutter Storis Museum & Maritime Education Center, LLC

Address of Requesting Entity: 229 4th Street, Juneau, Alaska 99801

Description of Request: The Storis Museum is organized and established for the purpose of obtaining the USCG Cutter Storis from the government of the United States of America and establishing a non-profit museum in Alaska that will maintain the Storis in Alaska when the vessel is declared surplus. It is the intent of the Storis Museum to make the USCG Cutter Storis available to the public as a museum and to work cooperatively with other museums to provide education and memorialize the maritime heritage of the Storis and other maritime activities in Alaska, the Pacific Northwest, the Arctic Ocean and adjacent oceans and seas and such other lawful affairs allowed in Alaska.

Requesting Member: Congressman DON YOUNG

Bill Number: H.R. 3619

Provision: Section 1302

Legal Name of Requesting Entity: Stabbert Maritime

Address of Requesting Entity: 2629 NW 54th Street, #W-201, Seattle, WA 98107

Description of Request: This provision would restore the coastwise privileges to the U.S.-built research ship, the Ocean Veritas, that was sold foreign in 1997 but now is in the process of being reflagged to the U.S. flag. The ship was built in 1974 by Halter Marine Fabricators, Gulfport, MS, which is also its homeport. However, unless this provision is enacted the vessel would be without coastwise privileges as a result of that prior sale to a foreign owner.

Requesting Member: Congressman DON YOUNG

Bill Number: H.R. 3619

Provision: 1302

Legal Name of Requesting Entity: Alaska Industrial Develop. and Export Authority

Address of Requesting Entity: 813 West Northern Lights Blvd., Anchorage, AK 99503

Description of Request: This provision would restore the coastwise privileges to AK Ship and Drydock #2.

RECOGNIZING SANDRA BECKLEY

HON. VERN BUCHANAN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 2, 2009

Mr. BUCHANAN. Madam Speaker, I rise today to recognize a dedicated public servant, Sarasota National Cemetery Director Sandra Beckley, who will retire from 37 years of public service at the end of this year.

Ms. Beckley began her career with the U.S. Veterans' Administration in 1972 and has served as the Director of national cemeteries in Sarasota, Florida; Atlanta, Georgia; Pensacola, Florida; Mobile, Alabama; and Florence, South Carolina.

The veterans of Florida's Sun Coast, and their families, were fortunate that the VA appointed Sandra as Director of Sarasota National Cemetery on October 14, 2007. Since then, she has done an outstanding job overseeing the timely construction, dignified burial, and maintenance operations of this first-class facility.

She has worked extremely well with my office, the local veterans' community, and other stakeholders to ensure that veterans in the Sarasota-Bradenton area are memorialized

with the honor and respect that they deserve, close to home.

Madam Speaker, I have very much enjoyed having had the opportunity to work with Sandra and will miss her strong, candid, and caring leadership. While we will miss her in Sarasota-Bradenton, we wish her all of the very best in her retirement, which she has richly earned.

PERSONAL EXPLANATION

HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 2, 2009

Ms. WOOLSEY. Madam Speaker, on October 29, 2009, I was unavoidably detained and was unable to record my vote for rollcall No. 831. Had I been present I would have voted: Rollcall No. 831: "yea"—Expressing support for designation of a "National Firefighters Memorial Day" to honor and celebrate the firefighters of the United States.

VARIABLE RATE MORTGAGE INSURANCE PREMIUMS: ARE THEY HOLDING BACK POTENTIAL HOMEOWNERS?

HON. DAN BURTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 2, 2009

Mr. BURTON of Indiana. Madam Speaker, although unemployment, now at 9.8 percent, is expected to keep rising, and consumer confidence is down, the latest Federal Reserve report on economic activity shows some small signs that the recession may finally be starting to bottom out.

In particular, I am encouraged that we are starting to see indications that a rebound in the housing sector may be developing. A few weeks ago, for example, the Commerce Department said new-home building rose for the third time in four months during September, and, the National Association of Realtors announced that demand for previously-owned homes surged in September.

In late October, the Case-Shiller home-price indexes showed that U.S. home prices logged their third monthly increase in August. The indexes showed prices in 10 major metropolitan areas rose 1.3 percent from July. In 20 major metropolitan areas, home prices were up 1.2 percent from the previous month.

However, if a housing rebound is starting, it is still very fragile. For example, applications for home building permits—a key gauge of future construction—fell in September by the largest amount in five months. And, according to figures recently released by the Commerce Department, sales of new homes dropped unexpectedly in September; the first such decline since March.

The foreclosure crisis all but erased the gains we have made in increasing homeownership rates in the last 20 years. The financial gains families thought they had achieved through increases in home equity also disappeared, as now roughly 20 percent of homeowners owe more on their homes than they are worth.

Nevertheless, homeownership remains the single most important wealth-building tool available to families in this country. In fact, housing experts are saying that now is the time to buy. A sustained rebound in housing is therefore absolutely vital to Federal, State and local efforts to spark a broader economic recovery.

Regrettably, I have spoken to a number of mortgage brokers in Indiana and they tell me that many first-time homebuyers, who could otherwise buy a home, are finding themselves locked out of the housing market by the very rules and regulations we put into place to protect consumers from the so-called predatory lending practices that created the sub-prime mortgage mess in the first place.

I am not suggesting that we should return to the unchecked lending of the last decade, where someone could put no money down, show no proof of income or employment and walk away with a million dollar mortgage. But I am suggesting that we need to be vigilant for circumstances where—either through legislative or regulatory action—the Federal government may have inadvertently swung the pendulum too far in the direction of restricting access to the mortgage market in the name of consumer protection.

There are two letters I received from mortgage brokers in Indiana that point to one potential example. The issue relates to variable rate pricing of mortgage insurance for Federal mortgage loans.

These letters show these two mortgage agents both believe that the Federal Housing Administration's shift in policy from charging a flat-rate for mortgage insurance to charging a variable rate based on a person's credit score, has unfairly excluded some qualified buyers from the dream of home ownership.

I am not a mortgage expert; Madam Speaker, so I will defer to the experts as to whether the shift from flat-rate pricing to variable rate pricing is truly preventing would be homeowners from buying a home; but I would like to cite for the record a 2007 report done by the nonpartisan General Accountability Office regarding the proposed changes to the Federal Housing Administration's lending standards, including the shift to variable rate pricing of mortgage insurance premiums. The report reads, in part:

"... our analysis of data for FHA's home purchase borrowers in 2005 showed that, under FHA's risk-based pricing proposal, about 43 percent of those borrowers would have paid the same or less than they actually paid, 37 percent would have paid more, and 20 percent would not have qualified for FHA insurance."

In other words, GAO's analysis, based on my understanding of the report, seems to suggest that variable rate premiums, based on perceived risk, send little extra money into the mortgage insurance trust fund to protect the funds from increased defaults but deny 20 percent of applicants FHA mortgage insurance—and by extension a mortgage.

If GAO's analysis is correct, and I have no reason to doubt GAO's findings, it would seem to support the arguments offered by the mortgage brokers from Indiana I cited earlier. In that case, Madam Speaker, I would ask my colleagues on the Finance Committee to give all due consideration to investigating the policy of variable rate pricing, in order to ensure that truly qualified borrowers are not being unfairly pushed out of the housing market.

ALL STAR MORTGAGE COMPANY,
August 19, 2009.

Congressman DAN BURTON,
Rayburn H.O.B.,
Washington, DC.

DEAR CONGRESSMAN BURTON: I am writing this letter as a follow up in regards to our meeting last week. The American consumer that desires to purchase a new home or refinance their existing home is at a distinct disadvantage considering Fannie Mae and Freddie Mac's unfair increased risk based pricing and mandatory delivery fees. These excessive fees and higher down payments are stifling the real estate market. They are overly burdensome to consumers, even those with perfect payment histories. This is not only stalling the housing recovery, but also inhibiting the overall economy, as many industries are housing related. This unfair practice is excluding many well-qualified borrowers from the dream of home ownership. It would be my hope that Congress would call for Fannie Mae and Freddie Mac to revisit their current policy of charging higher fees and requiring larger down payments to certain qualified borrowers, than they would charge an equally qualified borrower based solely upon credit score without regard to the borrower's actual credit repayment history.

Sincerely,

GREG EVANS,
President.

1ST MORTGAGE OF INDIANA, INC.,
Indianapolis, IN, August 19, 2009.

Congressman DAN BURTON,
Rayburn H.O.B.,
Washington, DC.

DEAR CONGRESSMAN BURTON: Many American consumers that desire to purchase a new home, or refinance their existing home, are being discriminated against based solely upon their Fico credit scores. We believe that Fannie Mae and Freddie Mac's increased risk based pricing, and mandatory delivery fees are unfair and excessive. These fees are overly burdensome to consumers, including many consumers with perfect payment histories. This is stalling the housing recovery and also inhibiting the overall economic rebound, as many industries are housing related. This unfair practice is excluding many well-qualified borrowers from the dream of home ownership. Please allow me to cite one real life example. We recently attempted to assist a 1st time home buyer who had a long credit history. Her re-payment history was perfect! She never had a single late payment! She had sacrificed and saved for years to come up with a 20% down payment. However, due to the type of credit she had established and had utilized (mostly revolving accounts vs. installment loans), her Fico score was 679. Based on Fannie Mae and Freddie Mac's risk based pricing, an additional fee of 2.5% of the loan amount would have been due and payable directly to Fannie or Freddie. With her loan amount of \$250,000, that equated to \$6250 in additional fees. This unfair additional fee caused her family to delay their dream of homeownership, and also prevented the would-be seller from selling their home and purchasing another. Sadly, this scenario is being repeated over and over nationally. Please call on FNMA and FHLMC to stop charging these excessive fees!

Sincerely,

J. MICHAEL STRAWN,
VP.
CATHERINE J. STRAWN,
President.

IN RECOGNITION OF THE LIFE OF
JAMES W. ANDERSON

HON. MIKE ROGERS

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 2, 2009

Mr. ROGERS of Alabama. Madam Speaker, I would like to request the House's attention today to pay recognition to the memory of James Anderson of Salem, Alabama.

Mr. Anderson was born on December 12, 1969, and grew up in Smiths Station, Alabama. Mr. Anderson was married to Corinna and blessed with two children, Kristopher and Kelli, and a grandson, Jason James. Mr. Anderson loved Alabama football and Columbus Cottonmouth hockey.

Mr. Anderson served our community as a deputy for the Lee County Sheriff's Office. On September 24, 2009, Mr. Anderson was intentionally and tragically struck by an automobile during a traffic stop. He was transported to Columbus Medical Center where he, despite best efforts, later passed away.

He will be sorely missed, but remembered as a man who gave selflessly for his fellow Alabamians. Let us continue to pray for his loved ones at this difficult time.

CONFERENCE REPORT ON FISCAL
YEAR 2010 DEPARTMENT OF
HOMELAND SECURITY APPRO-
PRIATIONS ACT (H.R. 2892)

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 2, 2009

Ms. McCOLLUM. Madam Speaker, I rise in support of the Conference Report on the Fiscal Year 2010 Department of Homeland Security Appropriations Act. Chairman OBEY and Chairman PRICE deserve recognition for their leadership in crafting a fiscally responsible bill that provides vital aid for our first responders and also makes key investments to improve the security of our borders, ports, and aviation and transit systems.

With this bill, Congress takes important steps to close the Guantanamo Bay Detention Facility while also ensuring the security of the United States. H.R. 2892 prohibits the transfer of Guantanamo detainees to the United States, except for the purpose of criminal prosecution. The President must report to Congress any detainee transferred to the U.S. or any other country. This bill mandates the inclusion of all Guantanamo detainees on the TSA "No Fly List."

Madam Speaker, I also oppose the Republican Motion to Recommit on H.R. 2892, which would prevent detainees held at Guantanamo Bay to be brought into the United States for prosecution or incarceration. This motion is unnecessary due to the safeguards contained in this conference report. The Guantanamo Bay Detention Facility is a disturbing and unfortunate chapter in our Nation's history. Under the leadership of President Obama, the United States will close the detention center and restore our commitment to human rights and justice.

I urge a "no" vote on the Republican Motion to Recommit and urge my colleagues to support final passage.