

CONGRATULATING WINTON WOODS  
HIGH SCHOOL FOOTBALL TEAM  
DIVISION II STATE TITLE

**HON. STEVE DRIEHAUS**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Mr. DRIEHAUS. Madam Speaker, I'd like to congratulate Winton Woods High School on their football team's Division II State Title. Last Friday, December 4, 2009, the Winton Woods Warriors traveled north to Massillon, Ohio, where they brought home the school's first-ever state title with a 42–12 win over Maple Heights. Under the leadership of Coach Troy Everhart, the Warriors capped an outstanding season, boasting a 13–2 record. The Warriors' achievements this season are a source of pride for Winton Woods High School and all of greater Cincinnati. Congratulations, again, to Winton Woods High School on a great season and a great win.

WINTON WOODS HIGH SCHOOL

Dr. Terri Holden, Principal.

Dr. Camille Nasbe, Superintendent.

TEAM ROSTER

2—Cornelius Roberts, 3—Corey Webber, 4—Juan Glover, 5—Tyler Smith, 6—Judge Marvin, 7—Thomas Owens, 8—Demond Hill, 9—Bryon McCorkle, 10—Dominique Brown, 11—Jalen Bradley, 12—Iel Freeman, 14—Julian Barnett, 16—Gary Underwood, 18—Antonio Poole, 20—Donshea Harris, 21—Markus Jackson, 22—Jeremiah Goins, 23—Zack Bomar, 24—Mike Crawford, 25—Chuck Wynn.

26—Antonio Sweeney, 28—Keeno Hollins, 29—Chris Stallworth, 30—Raheem Elston, 32—David Hampton, 33—Aaron Kemper, 34—Harrison Butler, 35—Pryde Geh, 36—Avery Cunningham, 38—Steffon Rodgers, 45—Johnathan Barwick, 46—Zauntre Dyer, 48—Tyler Gist, 50—Da'Sean Dykes, 51—James Richardson, 52—Perrin Cunningham, 53—Brad Thompson, 54—Josh Bailey.

55—Walter Richardson, 56—Harrison Reid, 58—Cameron Brown, 60—Hudson Pande, 61—Desmond Jarman, 62—Carlos Gray, 63—Aaron Patton, 65—Patrick Lett, 67—Tyler Nelson, 68—Jalen Crenshaw, 70—Donavan Myers, 71—D J Darby, 72—Marcus Murphy, 77—Brendan Gordon, 79—Mike Roach, 81—Dominic Bell, 82—Robbie Lewis, 83—Austin Mitchell, 85—Rodney Lofton, 86—Zach Campbell, 89—Stephen Tucker.

Troy Everhard, Head Coach.

Coaches: Jeff Sweeney, Tony Boyd, Isaac Fuller, Andre Parker, Mike Middleton, Derrick Jenkins, Justin Long, Art Wilson, Calvin Johnson, Donnie Gillespie, Larry Turney, Ben Spector.

Herb Woeste, Athletic Director.

PERSONAL EXPLANATION

**HON. LUCILLE ROYBAL-ALLARD**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Ms. ROYBAL-ALLARD. Madam Speaker, I was unavoidably detained yesterday and was not present for Rollcall vote number 953.

Had I been present, I would have voted "aye."

TRIBUTE TO VELMA JUSTICE  
CHILDERS

**HON. HAROLD ROGERS**

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Mr. ROGERS of Kentucky. Madam Speaker, I rise today to pay tribute to the late Velma Justice Childers, a Republican leader in Kentucky who proudly planted her feet in the conservative movement.

Ms. Childers was an energetic civic leader always promoting the great attributes of Pikeville, Pike County and Eastern Kentucky. She was a hard working Republican who firmly believed in conservative principles of government. Velma eagerly offered her advice, counsel and friendship to politicians, neighbors and young rising leaders.

Her ability to communicate and rally support for conservative values, earned her reference as the "Grande Dame" of the Kentucky Republican Party. In addition to her passion for civic responsibility, Velma spent a lifetime sharing compassion and encouragement with members of the First Baptist Church of Pikeville for more than 50 years and as a member of the Board of Trustees for the University of the Cumberlands for 13 years, among various other committees across Southern and Eastern Kentucky.

Madam Speaker, I ask my colleagues to join me in memory of Velma Justice Childers, a woman who tirelessly touted the values upon which our country was founded. Her enthusiasm will be missed.

WALL STREET REFORM AND  
CONSUMER PROTECTION ACT OF 2009

SPEECH OF

**HON. MARCIA L. FUDGE**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 9, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration of the bill (H.R. 4173) to provide for financial regulatory reform, to protect consumers and investors, to enhance Federal understanding of insurance issues, to regulate the over-the-counter derivatives markets, and for other purposes:

Ms. FUDGE. Madam Chair, the failure to regulate financial markets led to the worst financial crisis since the Great Depression. Reforming our financial system is one major part of restoring our economy's health. Today this Congress and President Obama are taking effective steps to bring our economy back from the brink of disaster.

The Act is crucial in curbing the predatory practices of the past. It will protect consumers from predatory lending abuses and industry gimmicks.

This bill will guard a family's retirement funds, college savings, home, and business from unnecessary risk by executives, lenders, and speculators.

It will bring transparency and accountability into the financial system.

I commend Chairman FRANK for his tireless efforts to protect the American economy and taxpayers.

INTRODUCTION OF A CONCURRENT  
RESOLUTION "REQUESTING  
THAT THE PRESIDENT ISSUE A  
PROCLAMATION ANNUALLY  
CALLING UPON THE PEOPLE OF  
THE UNITED STATES TO OB-  
SERVE GLOBAL FAMILY DAY,  
ONE DAY OF PEACE AND SHAR-  
ING, AND FOR OTHER PUR-  
POSES"

**HON. JOHN CONYERS, JR.**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Mr. CONYERS. Madam Speaker, today I rise to introduce a resolution requesting that the President issue an annual proclamation that calls upon the people of the United States to observe Global Family Day, One Day of Peace and Sharing. Joining me in this effort is the gentleman from Ohio, DENNIS KUCINICH, and I would like to acknowledge him at this time.

Global Family Day, One Day of Peace and Sharing, is an annual observance, occurring on January 1st, that was conceived by children to further the cause of peace, sharing, and understanding among all members of the international community. As the year is coming to a close, I introduce this resolution for a few reasons.

First, I believe it is important that all people, regardless of race, culture, religion or economic status, celebrate life on earth together as one human family. A global holiday, like Global Family Day, One Day of Peace and Sharing, allows people around the world to realize this ideal by promoting global fellowship and cooperation.

A better appreciation for one another can only lead to the eradication of human suffering that results from violence, hunger, poverty, and other social ills. Practicing better global family values at the start of a new year may mean the realization of such concepts of goodwill and harmony throughout the year.

Second, I know that one day dedicated to global peace and cooperation is a day that every Member of Congress can support. Despite our differences, each of us has an interest in pursuing peaceful solutions to many of our contemporary problems. From worldwide hunger, to international human trafficking, to widespread religious intolerance, we are all impassioned by issues that call for a peaceful resolution to achieve a more desirable world.

Global Family Day, One Day of Peace and Sharing, can be one of the vehicles with which we unite to pursue these various missions for peace. A resolution calling for the recognition of Global Family Day, One Day of Peace and Sharing has always received bipartisan support as a bipartisan Congress adopted this resolution in 2000 and 2006. I am confident that there will be a similar reception this Congress.

Finally, while the Congress has adopted this resolution on other occasions, in the bipartisan spirit I have just described, we have yet to have a President issue a proclamation calling upon the people of the United States to recognize Global Family Day, One Day of Peace and Sharing.

We ask that the President and the First Family lead the nation in observing Global Family Day, One Day of Peace and Sharing

on January 1, 2010. Those participating in the global holiday can be invited to ring a bell, share a meal, and make a pledge in the name of peace. Through these acts we will become better neighbors within the global community.

In closing, I ask that my colleagues join me in support of this resolution recognizing Global Family Day, One Day of Peace and Sharing and requesting that the President lead the country in this holiday's recognition. By working together as one global family, we can better meet the challenges humanity will surely face in the years to come.

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THE FINANCIAL CRISIS, TARP AND  
PAY-GO

**HON. PAUL RYAN**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Mr. RYAN of Wisconsin. Madam Speaker, in September of 2008, credit markets seized up. Many did not understand the full ramifications of the financial crisis at the time that has since resulted in a deep recession with high unemployment. To respond to that crisis, Congress came together on a bipartisan basis and enacted the Emergency Economic Stabilization Act of 2008, EESA, that included the Troubled Asset Relief Program, TARP.

During the debate on that bill, there was tremendous controversy over the \$700 billion in authority the administration was seeking to help stabilize financial markets and to avoid a much more severe economic crisis. Treasury was ultimately granted this extraordinary authority, but Congress included many key taxpayer protections. Among those protections, we wanted to make sure that TARP did not become a piggy bank for Congress to use to fund other programs.

The Senate has a budget procedure that is designed to keep funding designated as an emergency from being used as an offset in the future for budget enforcement purposes. The House does not have this procedure for mandatory spending bills, such as the TARP, or tax legislation. It was agreed to at that time that TARP funds could not be used as an offset for new programs or tax reductions for the purposes of budget enforcement. The EESA designated TARP as an emergency for the purposes of Senate enforcement. In the House, the budget is enforced through clause 10 of rule XXI of the Rules of the House of Representatives, the pay-as-you-go rule, and the Congressional Budget Act of 1974.

In order to assure this, Section 204 of the TARP law includes the following language: "rescissions of any amounts provided in this Act shall not be counted for purposes of budget enforcement."

This language can only mean one of two things: (1) It means legislation considered by the House of Representatives must find other offsets for new spending or tax reductions and may not use unexpended TARP resources to comply with budget-related points of order; or (2) It means nothing.

The budget and the treatment of TARP and emergencies is a technical matter and it posed a challenge to draft this language under the extraordinary circumstances and pressures involved in the drafting of the EESA. However, the clear intent of the counsels involved in the

drafting of the specific legislative language was that TARP should not be used to fund new programs, the expansion of existing programs, or for tax reductions.

The Wall Street Reform and Consumer Protection Act of 2009, H.R. 4173, includes language effectively cancelling \$10.2 billion in TARP funds in order to offset the effects of increased spending, and only by virtue of the TARP funds, is considered to abide by the pay-as-you-go point of order.

Using TARP to offset new programs is clearly inconsistent with the agreement on the TARP and the EESA when it was enacted on a bipartisan basis in 2008 and I believe it is inconsistent with a plain reading of the law.

This was an instance when we were working together and it is unfortunate that the law and the rules are now being interpreted to allow the TARP to become a piggy bank to increase spending, deficits, and debt.

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HONORING AMANDA FERRANDINO  
FOR RECEIVING THE PRES-  
TIGIOUS FULBRIGHT SCHOLAR-  
SHIP

**HON. STEVE ISRAEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Mr. ISRAEL. Madam Speaker, I rise today to acknowledge a young woman in my district, Amanda Ferrandino.

Ms. Ferrandino has been selected to receive a prestigious Fulbright award. The Fulbright Program is an international exchange program that is sponsored by the U.S. Department of State. Recipients of this award are selected on the basis of academic or professional achievement, as well as demonstrated leadership in their chosen fields. Ms. Ferrandino plans to study Anthropology in Bangladesh.

I congratulate her on this accomplishment and applaud her contribution to global education and international relations.

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WALL STREET REFORM AND CON-  
SUMER PROTECTION ACT OF 2009

SPEECH OF

**HON. BOB ETHERIDGE**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 9, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 4173) to provide for financial regulatory reform, to protect consumers and investors, to enhance Federal understanding of insurance issues, to regulate the over-the-counter derivatives markets, and for other purposes:

Mr. ETHERIDGE. Madam Chair, I rise in support of H.R. 4173, the Wall Street Reform and Consumer Protection Act of 2009.

The chaos that began last year on Wall Street has cost the country billions of dollars, rippled throughout the economy, and threatened to topple our entire financial system. Strong measures are required to address such a breakdown, and H.R. 4173 delivers a comprehensive set of financial regulations that in-

crease accountability and oversight for Wall Street and much of America's financial sector.

Earlier this year we saw the widespread damage that can occur when institutions like AIG or Lehman Brothers fail. This bill makes sure the taxpayer is not responsible for bailing out such firms, by establishing a process for dismantling failing financial institutions. By creating a new Systemic Dissolution Fund, large Wall Street firms will be in charge of paying the cost for risks they create instead of taxpayers. In addition, a Financial Stability Council will be created to identify and regulate financial institutions that are so large or interconnected that they pose a system risk to the economy as a whole. We must avoid the problems posed by firms that are "too big to fail" in the future.

For years, I have argued that the wild west of speculation in derivatives markets must end. Unregulated speculation may be responsible for wide swings and increases in the price of energy for consumers and feed for farms. This bill would strengthen derivatives market oversight, and for the first time ever, regulate the over-the-counter derivatives market for transactions between dealers and major swap participants. This provision will help prevent entities from driving up the cost of commodities and products and manufacturing risk in the larger economy.

H.R. 4173 also takes a major step forward in consumer protection by creating the Consumer Financial Protection Agency (CFPA). This agency would be devoted to stopping unfair practices and preventing abusive financial products from entering the marketplace. The CFPA would cover a wide range of financial institutions, including non-bank financial institutions, and would impose effective consumer protections for subprime mortgages, overdraft fees, credit card practices, and other financial products.

This bill includes other critical provisions for oversight and streamlining of the financial system like creating a Federal Insurance Office, reforming the credit ratings agencies that assess the value of the many financial products in our economy, and cleans up abusive practices in the mortgage lending industry that contributed to the collapse of the housing market. This regulation is long overdue and will benefit all Americans and businesses that depend on our financial institutions.

I support this reform of our financial industry, and I urge my colleagues to join me in voting for its passage.

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A TRIBUTE TO POLICE LT. BILL L.  
CRANFILL FOR THREE DECADES  
OF SERVICE TO THE CITIZENS  
OF REDLANDS, CA

**HON. JERRY LEWIS**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, December 11, 2009*

Mr. LEWIS of California. Madam Speaker, I would like to pay tribute today to Redlands Police Lt. Bill L. Cranfill, who has provided protection and service to the city's residents for more than three decades and has helped make the force one of the most professional and well-respected in the region.

Bill Cranfill began working with the Redlands Police Department in 1976 as a volunteer reserve officer, and was hired as a permanent officer in May 1978. He graduated