

EXTENSIONS OF REMARKS

HELPING FAMILIES SAVE THEIR HOMES ACT OF 2009

SPEECH OF

HON. NANCY PELOSI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 26, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1106) to prevent mortgage foreclosures and enhance mortgage credit availability:

Ms. PELOSI. Mr. Chair, I thank Chairman CONYERS and Chairman FRANK for their strong leadership in bringing this much needed housing and bankruptcy legislation to the floor.

The legislation is the result of the perseverance of many Members, especially BRAD MILLER, the original author of the legislation and Mr. COHEN of the Judiciary Committee.

I also commend ZOE LOFGREN, ELLEN TAUSCHER, and DENNIS CARDOZA for their compromise that is reflected in the manager's amendment. They have worked diligently to make improvements to the bill to ensure that homeowners will avoid bankruptcy whenever possible by first and foremost providing homeowners to a workable and accessible loan modification process.

EVERY 13 SECONDS

As Chairwoman LOFGREN has said, we have a foreclosure in America every 13 seconds.

Every 13 seconds, a family is uprooted, their children are forced to switch schools, their biggest investment—their home—is boarded up, increasing blight and reducing property values.

Each foreclosure represents nothing less than the end of an American Dream. But with this legislation—the Helping Families Save Their Homes Act—we can protect the American Dream and preserve it for America's families.

WHAT THE LEGISLATION DOES

This legislation will reduce the number of foreclosures by providing incentives for loan modifications that will permit families to stay in their homes on a long term basis.

It reforms the HOPE for Homeowners program to make it more workable for both homeowners and lenders.

In addition to providing incentives to lenders and servicers, this legislation, thanks to improvements that Members have worked on, also provides important incentives to homeowners to work with lenders and servicers to modify loans and to avoid bankruptcy—a painful and intrusive process for families. For those who cannot be helped, the legislation permits existing home mortgages to be judicially modified under the Bankruptcy Code, similar to the treatment of other real estate such as investment properties.

Finally, the legislation strengthens our financial system to foster the flow of credit necessary for home refinancing by making permanent the new \$250,000 deposit insurance limit for Americans' accounts in banks and credit unions.

PRESIDENT'S PLAN

This legislation compliments the President's recently announced Homeowner Affordability and Stability Plan, which will help up to 7 to 9 million families restructure or refinance their mortgages to avoid foreclosure by refinancing or modifying their loans. Both the Obama plan and this legislation are long overdue steps to strengthen the housing market.

RESPONSIBILITY OF BORROWERS AND LENDERS

As we consider this legislation, we all agree on the principle that everyone bears a personal responsibility for their actions and their debts. This legislation upholds this principle.

Lenders must also act in good faith, responsibly lend to qualified homeowners, and work with homeowners who are at-risk of foreclosure because that is in the interests of lenders, borrowers, neighborhoods, and our nation's economy.

Yet, as 22 state Attorneys General recently noted, "many servicers . . . remain unwilling or unable to act, even when their own economic interests dictate otherwise."

CLOSE

When homeowners are unable to obtain relief, we must act to protect the American Dream of owning a home, to protect the neighborhoods ravaged by foreclosures, and to protect our economy, which has been ravaged by the decline of housing market.

Unless we address our nation's foreclosure crisis, more Americans will lose their jobs, will not be able to send their kids to college, and see their retirements savings continue to decline and disappear.

This bill helps homeowners, lenders, and neighbors. It is essential to our economic recovery. I urge my colleagues to take action today to stop foreclosures and help American families save their homes.

IN HONOR OF AL AND GLORIA NAHUM ON THEIR 60TH ANNIVERSARY

HON. JOE SESTAK

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. SESTAK. Madam Speaker, I rise to recognize the love and commitment of two wonderful people who today will begin their seventh decade as man and wife. Since they first met at City College, New York and through peace, war, prosperity and hard times, Al and Gloria Nahum have devoted themselves to their country, community, faith, and most of all, their family.

As a young 2nd Lieutenant in our United States Army, Al Nahum courageously went to fight for his nation in the most violent and destructive conflict in the history of mankind. In the process he not only helped defeat fascism and stop the Holocaust, he earned for his bride to be and their children yet unborn, an era of prosperity and security also unrivaled in history. As World War II was resolved, Al

Nahum with a clear appreciation for the cost of freedom and the horror of war, bravely continued to stand watch for his family and his fellow Americans in the U.S. Army Reserve. When he retired as a Major, the Army lost a fine officer but Gloria, sons Robert and Kenneth, daughters Laurie and Debra finally had their hero safely home.

During Al's service Gloria was also fully engaged in making ours the greatest possible nation. As an exceptionally dedicated elementary school teacher, she consistently provided her students a level of skill and devotion few educators will ever match. But no accomplishment of Al and Gloria will ever be as special as the extraordinary people their children have become. That they are renowned physicians, and leaders in commerce and the media, their greatest achievement is that they and their spouses Roberta, Richard, Anne Marie and Christopher are as loving to their children as their mother and father are to them.

Madam Speaker, I ask that on this very special day this chamber join me in wishing the remarkable Al and Gloria Nahum, their children and their spectacular grandchildren Jennifer, Daniel, Tara, Brett, Jody, Jeffery, Mandy, Kelly, Brittany, David, Natalie and Reinhart all the love and happiness they so richly deserve. Surely there is no family more loving, accomplished and thoroughly devoted to one another. They are an inspiration to all who are blessed to know them.

RECOGNIZING THE IMPORTANT ROLE OF ATHLETIC TRAINERS IN OUR HEALTH CARE SYSTEM

HON. JOHN R. CARTER

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. CARTER. Madam Speaker, I rise today to call attention to the important and essential role that athletic trainers play in providing quality health care across our nation. Our nation's health care system is complex and every day people with many different health needs are served by legions of caring, qualified, and professional athletic trainers.

Athletic trainers are health care professionals who hold at least a bachelor's degree in athletic training. Almost 70 percent of athletic trainers have a master's degree or PhD. Athletic trainers are licensed health care professionals who provide injury prevention, diagnosis, treatment, and rehabilitation to patients of all ages.

Athletic trainers work under the direction of physicians to provide care to patients. Historically, they worked with athletes in secondary schools, colleges, universities and professional sports. Today, about 50 percent work outside of these athletic settings. Many athletic trainers are employed by clinics, hospitals, physician offices, commercial workplaces, the United States Armed Forces, and performing arts companies. The focus of athletic trainers'

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Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

care is to prevent injuries and support patients and clients in their rehabilitation efforts to regain function as quickly and safely as possible.

Athletic trainers pass a national certifying exam. In most of the 46 states where they are licensed or otherwise regulated, the national certification is required for licensure. Athletic trainers maintain this certification with required continuing education. They work under a medical scope of practice, and adhere to a national code of ethics.

I strongly support the vital role athletic trainers play in our health care system. I urge my colleagues to join me in recognizing this important group of health professionals.

TRIBUTE TO DENNIS L. THOMPSON

HON. KEVIN MCCARTHY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. MCCARTHY of California. Madam Speaker, I rise today to honor a community leader, Mr. Dennis L. Thompson, on his retirement after 36 years of service to the people of Kern County, California, most recently as Fire Chief of Kern County & Director of Emergency Services.

Chief Thompson began serving Kern County, which I represent, as a seasonal firefighter in 1970 at Station 55 (Mettler). On his first assignment, he burned both of his ears while containing a standing grain fire and although that experience made him question what he was doing fighting fires, he stuck with it. In 1973, Thompson became a full-time firefighter and began his training at Station 44 (Southgate). When he started firefighting, he drove vintage military surplus vehicles from the World War II and Korean War eras that were converted into fire trucks that were older than he was. Thompson also joined the ranks of the "Smoke Eaters" as firefighters back then were called because regulations did not require a breathing apparatus. "Thankfully", as Thompson says, departmental and state regulations were changed.

In 1975, Thompson started his full-time career in the Engineer position in Mettler, and in 1978, he was promoted to Captain for the Randsburg, Ridgecrest and Lebec areas. In 1981, Thompson suffered an on-the-job injury, while he was recouping, he returned to California State University, Bakersfield (CSUB) to complete a 4-year degree. He returned to duty at Station 56 (Lebec) and graduated in 1983 with a Bachelor of Arts in Public Administration with honors. Thompson became Acting Battalion Chief in 1984 for Battalion 7, which covered northeast Kern County including the Lake Isabella and Ridgecrest areas. In 1985, he became Battalion Chief and Chief Training Officer for Battalion 2 and Battalion 5, which included southern and western Kern County. In 1986, Thompson completed his Master's degree in Public Administration from CSUB. In 1994, Thompson became the Deputy Fire Chief and oversaw Operations, Finance and Administration. In 2002, Thompson became a Chief Deputy at the Department, an Assistant Department Head.

In 2003, Thompson became Kern County's 10th Fire Chief and Director of Emergency Services. Serving as Fire Chief for six years,

Thompson oversaw the completion of many significant projects. Thompson reinstated Battalion 5 in August 2007 and made sure that Station 18 in Stallion Springs was open permanently, rather than seasonally for fire season. Thompson also increased minimum staffing levels from 2 to 3 person stations in all but one station. After 4 years of no equipment purchases, Thompson worked to acquire \$38.8 million in replacement apparatus and equipment to fulfill the needs of Kern County Fire Department. The capstone of Thompson's career was overseeing, from start to finish, the completion of the Emergency Operations Center that made Kern County's operational area preparedness capability state-of-the-art and viable for the future.

As someone who personally knows our local firefighting community well—my uncle previously held the post of Kern County Fire Chief, my father was an assistant Fire Chief for the City of Bakersfield, and during college I was a seasonal firefighter for the County—I am grateful for the service and leadership that Chief Thompson has given to the people of Kern County. I wish him well in his retirement, and I know he is looking forward to spending more time with his wife, Mary Jo, and their family.

HONORING AMERICA'S ZOO: THE PHILADELPHIA ZOO CELEBRATES ITS 150TH ANNIVERSARY

HON. CHAKA FATAH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. FATAH. Madam Speaker, I join with fellow members of the Philadelphia delegation in recognizing a milestone that is approaching for a Philadelphia institution that has brought joy and wonder to millions of the young and young at heart who have entered its storied gates while it provides a platform for education, conservation and world changing scientific research.

On March 21, 1859, Dr. William Camac, a legendary Philadelphia physician, led a concerned community of citizens, educators and scientists to charter the Zoological Society of Philadelphia—America's First Zoo—and house it on a bucolic, 44-acre property in Fairmount Park along the West Bank of the Schuylkill River.

Over the past century and a half, the Philadelphia Zoo has emerged as a national and global treasure. The Zoo is recognized as one of Philadelphia's most cherished, enduring and significant educational, scientific and conservation institutions and cultural attractions.

The Philadelphia Zoo was the site for breakthrough research that led to the award of the 1976 Nobel Prize for Medicine. From its inception, the Zoo has acted consistently and successfully to protect, promote, and preserve through its myriad research and curatorial activities numerous rare and endangered wildlife.

It is a venerable institution that has remained ever fresh and vital, constantly opening new and groundbreaking exhibits, acquiring and exhibiting exotic wildlife and pioneering conservation efforts that are the marvel of the zoological world. The Philadelphia Zoo has welcomed more than 100 million visitors—including millions of school children from

the greater Philadelphia community over generations—since its landmark gates opened to the public.

Now, 150 years young, the Philadelphia Zoo embarks upon the celebration of its sesquicentennial — an achievement of historic proportions for Philadelphia, the Commonwealth of Pennsylvania, the nation and the world conservation community. In fact March 21, 2009, has been officially designated in my home town as Philadelphia Zoo Day.

As the Congressman who is honored to include America's First Zoo within my constituency, and as someone who has enjoyed numerous visits as a child, a father and a caregiver, I congratulate the Philadelphia Zoo and extend best wishes for continued success upon the occasion of its sesquicentennial.

A FINAL TRIBUTE TO LT. MICHAEL J. RENAULT

HON. C.W. BILL YOUNG

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. YOUNG of Florida. Madam Speaker, The City of Largo I have the privilege to represent paid tribute to one of their fallen police officers Saturday, when they laid to rest Lt. Michael J. Renault who died too early at the age of 37.

The love and respect the community had for Mike was evident as hundreds of his family, friends, neighbors and fellow officers turned out to honor his life and his valiant eight month battle against stomach cancer. They all recounted what a devoted family man Mike was as he and his wife Jennifer had three beautiful children—Hunter, Luke and Hannah.

Beverly and I had the opportunity to spend considerable time with Mike and his family these past few months and know that his wife and children were the center of his life. They were a source of great strength to him during his battle with an aggressive form of cancer.

We also know of the deep respect his fellow law enforcement officers in Largo and throughout the area had for Mike. Largo Police Chief Lester Aradi summed it up nicely in his eulogy Saturday saying, "The way he led and the values he taught will long live on with those he mentored on the force."

Mike's parents Rev. James and Judy Renault said Mike knew early on that he wanted to be a law enforcement officer. In fact, at 16 he chased down a thief who robbed the store where he worked. He joined the Largo Police Department soon after his graduation from college and moved up through the ranks quickly during his 16 years on the force and ultimately was promoted to the rank of Lieutenant. He earned the Medal of Valor for saving the life of a suicidal man. More importantly, he earned the friendship, the trust and the abiding respect of those he served with.

Madam Speaker, following my remarks, I would like to include an article by Stephanie Hayes of The St. Petersburg Times entitled "Largo officer was tough man with soft heart" so that my colleagues can learn more about the special man that Beverly and I came to know.

Mike was a caring, compassionate and courageous man who fought valiantly until his final breath. He had life's priorities in order—