Chris Rackens joined my office during the final week of House consideration of the Patient Protection and Affordable Care Act, a bill that sparked public interest exceeding anything I have seen during my time in Congress. It was a week of unprecedented call volumes that sometimes crashed the House phone system. Although he had just joined us days before. Chris helped to staff the office over the weekend to provide updates to constituents in Middle Tennessee who were following the debate. It was an exciting and challenging time for even the most veteran staffers. Unfazed, Chris iumped right into his staff assistant duties with professionalism under pressure, a great attitude, and a pride in his small-town upbringing that endeared him right away to his colleagues in Washington and Tennessee.

Chris was always eager to tackle any task, which served him well as he was promoted from staff assistant to legislative aide. Chris has covered legislation in the areas of education and government reform, answering constituent concerns and assisting Tennessee universities and state entities that needed assistance working with federal agencies. In addition, he also took on the role of systems administrator for the office, an often thankless and time consuming job.

During the last months, Chris has shown real leadership in the move from our Rayburn office to transition space in preparation for closing my Washington and Tennessee offices. He has handled many of the major logistical challenges of helping the staff relocate, all while staying on top of a full load of correspondence and legislative work. Our office transition would not have been as successful without him.

Madam Speaker, Chris Rackens has done great work in the service of the Sixth District of Tennessee. He has tremendous charisma and an unfalteringly good attitude that has led him to believe no task is too big or too small to undertake. I know I will continue to hear good things from and about Chris, and I wish him all the best in the future.

HONORING THE SERVICE AND DEDICATION OF DANA LICHTENBERG

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES Wednesday, December 15, 2010

Mr. GORDON of Tennessee. Madam Speaker, I rise today to honor Dana Lichtenberg for her contributions to the Sixth District of Tennessee while serving on my Washington, DC staff. As any member of Congress knows, our legislative achievements and successful constituent services programs would not be possible without a cadre of great staff working behind the scenes. They work long hours-often for little pay or recognitionand their service is simply invaluable to those of us who serve in this esteemed chamber. Throughout my 26 years in Congress, I have been fortunate to have many bright, able staff members with an interest in serving their country by working in this body. Today, I'd like to single out those who are serving my constituents as my tenure comes to a close.

Dana joined my staff in 1999 already a seasoned Hill staffer with experience in three congressional offices. After proving herself to possess incredible policy knowledge, she became my Legislative Director in 2007. She manages my legislative staff, oversees my legislative agenda and advises me on issues before the Energy and Commerce Committee.

Many congressmen would count themselves lucky to have a Legislative Director as knowledgeable in one policy area as Dana is in ten. Although telecommunications policy has been her first love, her understanding of health care policy and the Patient Protection and Affordable Care Act is second to none. Her work in my office has taken her deep into small business, consumer protection and intellectual property policy. She will be leaving my office with 15 bills under her belt, notably the NET 911 Improvement Act that helped modernize 911 systems for Internet-based phones and the SPARTA sports agents law that cracks down on unscrupulous sports agent activity at the college level.

In the nearly 12 years since she joined my staff, Dana has seen major changes, from the excitement surrounding three presidential elections and two power shifts in the House, to the heartbreaking and frightening period surrounding the terrorist attacks on September 11, 2001. Throughout it all, Dana has managed a tight legislative team and mentored a number of great legislative staffers who have thrived under her tutelage and now work have successful careers elsewhere in Congress. Most importantly, Dana has never forgotten who she is working for. No matter how long her list of accomplishments grows, she is never too busy to help a Tennessean who has a concern related to federal legislation and walk them through it with patience and candor. Dana politely discusses legislation point-bypoint with constituents who call with concerns, leading to many conversations ending with appreciation and understanding after beginning with angst and opposition. Dana always manages to keep herself busy both in the office and out with her gardening jobs, appreciation for good wine and trips home to her native California.

Madam Speaker, it has been wonderful to have Dana to rely on as my Legislative Director. Dana, thank you for all your help and dedication over these many years. Your hard work has helped to make me a better congressman.

HONORING THE SERVICE AND DEDICATION OF GRAHAM SCHNAARS

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. GORDON of Tennessee. Madam Speaker, I rise today to honor Graham Schnaars for his contributions to the Sixth District of Tennessee while serving on my Washington, DC staff. As any member of Congress knows, our legislative achievements and successful constituent services programs would not be possible without a cadre of great staff working behind the scenes. They work long hours—often for little pay or recognition—and their service is simply invaluable to those of us who serve in this esteemed chamber. Throughout my 26 years in Congress, I have

been fortunate to have many bright, able staff members with an interest in serving their country by working in this body. Today, I'd like to single out those who are serving my constituents as my tenure comes to a close.

Graham comes to Capitol Hill from the field of engineering. He earned a BS from the University of Virginia and a Master's in Structural Engineering from Lehigh University. After working on structural engineering projects from Louisiana to Alaska, and fitting in time to complete a cross-country bike trip to raise awareness for Habitat for Humanity, Graham followed his interest in public policy to Washington, DC.

He began his Hill career with an internship at the House Committee on Science and Technology, which played well to his engineering background and research skills. A native Tennessean himself, Graham volunteered to help my personal office staff handle the overwhelming volume of calls that came in during the health care debate this spring. When the staff put in extra time over the weekend to keep constituents up-to-date, Graham surprised us by showing up and volunteering his services. He surprised us even more by staying with us until the final vote was tallied near midnight.

With his dedicated work ethic, firsthand knowledge of Middle Tennessee and stellar research skills, Graham's was the first name mentioned when a position opened on the legislative staff. As my legislative aide for agriculture, housing and Interior Department issues, Graham has been a valuable resource to me and to constituents with concerns in these areas. He has managed a difficult correspondence load and facilitated meetings with local interest groups on complex issues.

In addition to being a snappy dresser, Graham has been a great member of the team. He has a wry sense of humor, a wonderful attitude and an eagerness to pitch in as needed. At times when the office has been understaffed during the final months of my term, he held down the fort for senior legislative staff—and brought in his now-famous spinach and artichoke dip to help us through.

Madam Speaker, Graham has done stellar work for Middle Tennessee. He has a bright future ahead of him as a policy wonk, and I wish him all the best.

BOEHNER: EYE-OPENING REPORT DETAILS GOV'T MORTGAGE COM-PANIES' ROLE IN FINANCIAL MELTDOWN

HON. JOHN A. BOEHNER

OF OHIO

IN THE HOUSE OF REPRESENTATIVES Wednesday, December 15, 2010

Mr. BOEHNER. Madam Speaker, I submit the following for the RECORD:

BOEHNER: EYE-OPENING REPORT DETAILS GOV'T MORTGAGE COMPANIES' ROLE IN FI-NANCIAL MELTDOWN

Washington, DC.—House Speaker-designate John Boehner (R-OH) issued the following statement in response to a report released by the Republican commissioners on the Financial Crisis Inquiry Commission (FCIC) regarding the causes of the financial crisis:

"This eye-opening report details how government mortgage companies played a pivotal role in the financial meltdown by handing out high-risk loans to families who couldn't afford them. After years of being coddled and enabled by Washington politicians, Fannie Mae and Freddie Mac are now on life support, kept afloat by taxpayers fed up with unending bailouts. Through the Pledge to America, Republicans have proposed saving billions for taxpayers by ending government control of Fannie and Freddie, shrinking their portfolios, and establishing minimum capital standards. I appreciate the Republican commissioners' efforts to get to the bottom of what happened and ensure the American people have the full story about the financial crisis. This is a report every taxpayer should read."

Note: Former Rep. Bill Thomas, Keith Hennessey, Douglas Holtz-Eakin, and Peter Wallison are the Republican commissioners on the FCIC. As the Republican commissioners state in their introduction, "these findings and conclusions do not constitute the Commission's report."

INTRODUCTION

On May 20, 2009, Public Law No. 111-21, the Fraud Enforcement and Recovery Act of 2009, was enacted into law, creating the Financial Crisis Inquiry Commission (FCIC). According to the Act, the FCIC was established to "examine the causes, domestic and global, of the current financial and economic crisis in the United States." The law requires that today, December 15, 2010, the FCIC submit "to the President and to the Congress a report containing the findings and conclusions of the Commission on the causes of the current financial and economic crisis in the United States." This primer contains preliminary findings and conclusions released by Vice Chairman Bill Thomas, Commissioner Keith Hennessey, Commissioner Douglas Holtz-Eakin, and Commissioner Peter J. Wallison, and represents a portion of the findings and conclusions resulting from our work on the FCIC. As the transmission of the report of the FCIC to the President and Congress requires a majority vote of the Commission, these findings and conclusions do not constitute the Commission's report. Rather, this document is an effort to reflect the clear intention of our enabling legislation. Our views have been shaped, in part, by our knowledge of economics and financial markets generally. In the course of our examination, we have studied and drawn from the extensive work already available on the financial crisis. This crisis that we were tasked to study is neither the first nor likely the last of its type, and thus our examination of similar, previous episodes also informed our findings and conclusions. To that end, we see this document as a part of an already rich discussion of the causes of financial crises, both in the United States and around the world. This document adds to that conversation rather than closing it. The two seminal works on the causes of the Great Depression, Milton Friedman and Anna Schwartz's-A Monetary History of the United States, 1867-1960 and Ben Bernanke's "Nonmonetary Effects of the Financial Crisis in the Propagation of the Great Depression," were published in 1963 and 1983, respectively, many decades after the crisis had ended. We anticipate that future generations will continue to provide additional insights into the causes of this financial crisis as well.

Further, we want to stress the extent to which our views have been influenced by the research and investigations conducted by the FCIC since our first meeting in September 2009. The work included conversations with economic historians, finance experts, and other academics, and hundreds of interviews with market participants, regulators, and government officials. While we may have organized and conducted some of these inves-

tigations differently given the choice, we have found many elements to be useful. We thank the FCIC staff for their hard work.

We have tried to distill those issues that we think are most important into a series of questions and answers. Different questions were included for different reasons, including those topics that, in our view, are commonly mischaracterized and those most relevant to future policy discussions. Certainly, this is not an exhaustive list.

Our framework reflects a central premise that the financial crisis was distinct from other recent important economic events, including the housing bubble and the prolonged economic recession. We believe that the financial crisis was, at its core, a financial panic that was precipitated by highly correlated mortgage-related losses concentrated at large financial firms in the United States and Europe While the housing bubble, the financial crisis, and the recession are surely interrelated events, we do not believe that the housing bubble was a sufficient condition for the financial crisis. The unprecedented number of subprime and other weak mortgages in this bubble set it and its effect apart from others in the past.

We look forward to continuing to participate in the ongoing dialogue on the causes of the financial crisis and providing our additional views as they develon.

Commissioner Keith Hennessey
Commissioner Douglas Holtz-Eakin
Commissioner Peter J. Wallison
A copy of the report can be found at the

Vice Chairman Bill Thomas

A copy of the report can be found at the following link: http://republicanleader.house.gov/UploadedFiles/Financial Crisis Primer Final.pdf

HONORING THE SERVICE AND DEDICATION OF JACQUELINE FREDERICK

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES Wednesday, December 15, 2010

Mr. GORDON of Tennessee. Madam Speaker, today I rise to recognize Jacqueline Frederick for her contributions to Tennessee's Sixth Congressional District. As any Member of Congress knows, our legislative achievements and successful constituent services programs would not be possible without a cadre of great staff working behind the scenes. They work long hours-often for little pay or recognition—and their service is simply invaluable to those of us who serve in this esteemed chamber. Throughout my 26 years in Congress. I have been fortunate to have many bright, able staff members with an interest in serving their country by working in this body. Today, I'd like to single out those who are serving my constituents as my tenure comes to a close.

Jackie Frederick joined my Washington office as staff assistant after impressing me and my staff throughout her internship as she completed her final semester at American University this spring. During college, she studied political science and studied abroad in Spain. Her research and organizational skills and deep interest in politics and foreign affairs made her an excellent candidate for the staff assistant position when it became available.

During her time with us, Jackie has managed an exceptionally warm and friendly front office. From VIP dignitaries to very young con-

stituents, Jackie has welcomed all with total grace and Southern hospitality. She has helped hundreds of Middle Tennesseans secure passports and schedule tours around Washington, all while providing valuable support to my legislative staff and correspondence program. Her sense of humor, pride in her Miami Cuban heritage and unshakable optimism have made her a great addition to the office.

In the short time she has been with us, Jackie has shown tremendous initiative in conceiving and implementing projects, notably her Constitution Day project. After noting that my Washington office had an abundance of pocket Constitution booklets, Jackie took it upon herself to distribute them. By reaching out to public schools in my district, she was able to put 2,500 Constitutions in the hands of Tennessee students on Constitution Day in September. It was an inspired idea, and it really did our office proud.

Madam Speaker, it has been a pleasure having Jackie with us. In January, she will join the staff of the Embassy of Sri Lanka, where she will serve as executive assistant to the Ambassador. My staff and I are thrilled about this newest chapter in her career and are confident she will do great work there. Jackie, I and your colleagues wish you all the best in the future.

HONORING THE SERVICE AND DEDICATION OF ELIZABETH KELSEY NEVITT

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. GORDON of Tennessee. Madam Speaker. I rise today to honor Elizabeth Kelsey Nevitt for her contributions to the Sixth District of Tennessee while serving on my Washington, DC staff. As any Member of Congress knows, our legislative achievements and successful constituent services programs would not be possible without a cadre of great staff working behind the scenes. They work long hours-often for little pay or recognitionand their service is simply invaluable to those of us who serve in this esteemed chamber. Throughout my 26 years in Congress, I have been fortunate to have many bright, able staff members with an interest in serving their country by working in this body. Today, I'd like to single out those who are serving my constituents as my tenure comes to a close.

Elizabeth Nevitt came to my staff last fall with stellar references from the office of my colleague Congressman ZACK SPACE of Ohio and a background that has made her well-suited for the halls of Congress. She studied communications and political science at Muhlenberg College before taking a position with the University of Michigan. Eventually, her love of politics brought her to our Nation's capital, where she earned her Master's degree in Political Management at The George Washington University and worked in government affairs prior to beginning her service on the Hill. Elizabeth's strong principles, diligent work ethic and appreciation for policy nuances have made her a natural for her chosen career.

In her role as my senior legislative assistant, Elizabeth helped me advance key legislative