

bettering his community through public service. Mike was presented a plaque recognizing his service from the Lacona Fire Chief, Robert Dittmer, and a potluck dinner and ceremony was held for Mike.

I know that my colleagues in the United States Congress join me in commending Mike Garrison for his many years of loyalty and service in protecting the community of Lacona. It is an immense honor to represent Mike in Congress, and I wish all the best to him as he embarks on this next chapter in life.

EXPRESSING DISAPPOINTMENT
WITH THE DEEP CUTS TO CON-
SERVATION IN THE AGRICUL-
TURAL APPROPRIATIONS BILL

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Friday, June 24, 2011

Mr. KIND. Mr. Speaker, I rise today to express my disappointment in the deep cuts made to conservation programs in H.R. 2112, the Agricultural Appropriations Bill. I represent one of the most productive farming regions in the country, and these cuts will have lasting consequences in my district. As the father of two young children, I am extremely concerned about passing an undue financial burden on to future generations. It is clear to all that sacrifices must be made, but conservation programs that play a vital role in protecting our Nation's lands and waters must be protected, and should not be disproportionately undermined as they have been through the appropriations process.

Conservation programs have in recent years suffered a number of devastating financial blows, which will profoundly affect the ability of farmers to reach our stewardship goals. The 2008 Farm Bill as well as H.R. 1 in the 112th Congress included drastic cuts to flagship programs like CRP and WRP without proportionate cuts to Title I programs. This effectively puts the interests of large agribusiness in front of nutrition and conservation, rather than realizing the need for equal sacrifice by all stakeholders.

Increases in commodity prices have led to farmers feeling pressure to bring sensitive lands back into production, and that means it's going to affect wildlife habitat, highly erodible land with sediment and nutrient flows flowing off and contaminating our water and drinking supply. We are seeing already that CRP enrollment is dropping because farmers are choosing to take that land out of CRP and putting it back into production.

The real, measurable consequences of these actions will be felt in my district and across the country. Fishing, hunting and other types of outdoor recreation generate millions of jobs, primarily in rural counties. Managing farms, ranches and forest lands to create habitat for wildlife—and protecting farmland from sprawl—is critical to rural economic development based upon hunting and fishing. It is estimated that one-third of America's river miles, 45 percent of America's lakes, and 44 percent of America's bays still fail to meet water quality standards. Conservation programs play an important role in alleviating these problems by reducing soil erosion and bolstering natural water filtration, and are in

many ways the last defense against over-exploitation of land and water pollution.

In this bill, the Conservation Stewardship Program, which pays growers to farm more sustainably, is slated to be cut by 171 million dollars. This visionary program rewards past stewardship, but also incentivizes improvements that bring about additional environmental benefits. It is a shining example of the kind of programmatic innovation and forward thinking that should be rewarded by Congress, which makes this reduction in funding particularly disappointing.

Funds for The Wetland Reserve Program (WRP) are also being cut. This program has played a critical role in conserving our Nation's wetlands, and the environmental and economic benefits associated with them. The United States has already lost over half its native wetlands, and continues to lose these crucial habitats at an alarming rate. WRP provides an avenue for farmers to take wetlands, which are normally considered underproductive for farming anyway, out of production so that they may continue to provide habitat and ecosystem services.

Finally, the cuts to conservation programs will be damaging to agriculture and food security. Cutting funds to conservation will put millions of acres of farmland at risk to unplanned development.

I have made conserving our natural heritage one of the hallmarks of my work in Congress, and I cannot stand by and watch these cuts without making my voice heard. While I am concerned about passing on a financial burden to my children, I am also concerned about passing on an environmental burden. Cutting these programs will only cause problems for future generations.

NATIONAL HOMEOWNERSHIP
MONTH

HON. RUBÉN HINOJOSA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 24, 2011

Mr. HINOJOSA. Mr. Speaker, I rise today in strong support of June 2011 National Homeownership Month.

The most current data show that of 130.7 million homes in the United States, 74.9 million serve as principal residences. Another 37.0 million homes are renter-occupied, and the remaining 18.8 million are either for sale, for rent, or for seasonal use.

Despite the recent economic decline, the people of the United States remain one of the best-housed populations in the world. Owning a home remains a fundamental part of the American dream and the largest personal investment many families will ever make. High homeownership rates help communities through higher property values, lower crime, and higher civic participation. Homeownership promotes a more even distribution of income and wealth, and establishes greater individual financial security. It improves living conditions, which can lead to a healthier population.

Homeownership creates neighborhood stability since owners are more inclined to remain in the community for a longer period of time than renters. It has been proven to increase social and political involvement due to the concern about one's property value. Home-

ownership correlates with lower neighborhood crime. It fosters more responsible behavior among youths in the community, such as higher academic achievement and lower teen pregnancy rates, due to the monitoring mechanism put in place to maintain the attractiveness of a community. Economists have been able to establish that a correlation between homeownership and these positive neighborhood effects does exist.

Improving homeownership opportunities requires the commitment and cooperation of the private, public, and nonprofit sectors, including the Federal Government and State and local governments. It is of the utmost importance that we maintain the mortgage interest deduction and the 30-year fixed rate mortgage as their elimination would damage the availability and cost of mortgage capital for millions of Americans, especially while the housing market recovery remains fragile. The same can be said of the ill-conceived downpayment portion of the "Qualified Residential Mortgages" proposal.

As part of the financial reform legislation, we here in Congress designed a clear framework for improving the quality of mortgage lending and restoring private capital to the housing market. To discourage excessive risk taking, we required securitizers to retain five percent of the credit risk on loans packaged and sold as mortgage securities. However, because across-the-board risk retention would impose significant costs on responsible, creditworthy borrowers, we also created an exemption for "Qualified Residential Mortgages," defined to include mortgages with product features and sound underwriting standards that have been proven to reduce default. Rather than creating a system of penalties to discourage bad lending and incentives for appropriate lending, regulators have developed a rule that is too narrowly drawn. Of particular concern are the provisions of the proposal mandating high downpayments.

The principal barrier to homeownership is accumulating the money needed for downpayment and closing costs. It is estimated that it would take the average American family, living frugally and saving at the current national rate, nearly seven years to save for a 5 percent down payment on a \$200,000 home and more than 10 years to save for 10 percent down.

The regulators' proposal to require a 20 percent downpayment is tantamount to declaring war on homeownership. Only the elite in the United States would be able to afford such a downpayment. The supermajority of residents in Hidalgo County located in my district in Texas would not be able to meet the downpayment requirement, thereby depriving them of the American Dream. Hidalgo County is the second poorest county in the country. 89 percent of my constituents are Hispanic, the poorest of the poor, and tend to operate in a cash society. My constituents already have difficulty meeting current downpayment requirements, much less an even higher, ill-conceived 20 percent downpayment. It has been proven that once my poorest constituents actually own a home, they manage to make the monthly mortgage payments and turn a household into an actual "home."

The proposed qualified residential mortgage definition harms creditworthy borrowers while frustrating housing recovery. It violates congressional intent and makes homeownership more expensive for millions of responsible consumers.

At this time in history, given our economic and political climate, changes should not be made to the mortgage interest deduction, the 30 year fixed interest mortgage, or downpayment requirements that are pragmatic and beneficial to our constituents and our economy, especially while the housing market recovery remains fragile. They would reduce the availability and increase the cost of mortgage capital for millions of Americans.

President Obama has declared June 2011 as National Homeownership Month. It is my sincere hope that this Administration will do the right thing and leave time tested deductions, requirements, and downpayments alone.

I strongly support June 2011 as declare my steadfast opposition to the proposed qualified residential mortgages proposal, modifications to the mortgage interest deduction, and changes to the 30-year fixed interest mortgage.

IN CELEBRATION OF THE UNVEILING OF THE 2011 "BID ON CULTURE" WINNING BANNERS RECOGNIZING BLACK MUSIC MONTH

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, June 24, 2011

Mr. RANGEL. Mr. Speaker, I rise today to recognize the Artists whose designs were selected through the BID on Culture banner design competition. On Tuesday, June 21, the 125th Street Business Improvement District along with the Harlem Arts Alliance, Inc. and the Harlem Community Development Corporation, unveiled the 2011 "BID on Culture" winning banners in recognition of June Black Music Month.

BID on Culture is a new initiative developed through the partnership between the 125th Street Business Improvement District (125th BID), the Harlem Arts Alliance (HAA) and the Harlem Community Development Corporation (HCDC) to showcase and promote our rich unique heritage while bringing recognition to the many talented entertainers and venues throughout, as Harlem celebrates Black Music Month.

The "BID on Culture" Banners have added to the branding of 125th Street as the center of culture in Harlem, highlighting our community's diversity, history, and contributions to and throughout our Nation and the world. Currently, there are 36 new banners that are now flying on streetlight poles along the world-renowned famed 125th Street corridor. Let me now recognize the six winning designs that were selected from 41 submissions in the 3rd Annual "Bid on Culture" banner design competition. Corine Campbell for Billie Holiday; Misha McGlow for Jimi Hendrix and Josephine Baker; Tomo Mori for Somos la Musica; Soyca Mphahlele for New Colors; and Hubert Williams for True Colours.

Harlem resident Artist, Corine Campbell says her creativity usually starts from a simple place like spotting a color combination that she wants to incorporate into a painting, expressing feelings with lines indescribable to words or finding attractive shapes to produce a portrait. She usually depicts women, while experimenting with different media, such as, paint, ink, pencils, yarn, fabric, and computer

software. "It has been that way ever since I was a child drawing in my sketchbook in Harlem. Art allows me to escape somewhere fun while discovering numerous possibilities," Campbell said. Her design in the 2011 banner competition features legendary jazz vocalist Billie Holiday.

Detroit, Michigan Artist, Misha McGlow attended Wayne State University and Center for Creative Studies. Although she began painting professionally in 2006 and has since exhibited throughout the New York area, she is best known for her jewelry collection, under the Omo Misha brand. She was awarded her first solo exhibit by Columbia University in 2008 and on behalf of arHARLEM, she curated EVOLUTION: The Changing Face of Harlem—an exhibit, hosted by Columbia University, featuring the works of 25 Harlem artists. She is currently Curator-in-Residence for Harlem's Café One and has worked in programming and development for The Children's Art Carnival, and led residencies and youth workshops for numerous organizations in New York, New Jersey, and Pennsylvania. A multifaceted artist and visionary, Misha is a published author and creator of The Omo Misha Times—a webzine covering art, fashion, politics, fun and social awareness. She has been the recipient of artistic awards by the Lower Manhattan Cultural Council, the Puffin Foundation, and Harlem Arts Alliance. Her designs in the 2011 banner competition feature Josephine Baker and Jimi Hendrix.

Artist Tomo Mori was born in Shijonawate in the countryside of Osaka, Japan and later moved to Tokyo. There, she discovered a severe affliction with allergies that kept her house-bound, but allowed her to find a new freedom: art. At 15, she enrolled in the Tokyo Metropolitan High School for Music and Fine Arts and a year later traveled to California to study English. She returned to Japan, where her first large scale painting, "Scream," was exhibited at the prestigious Metropolitan Museum in Ueno. In 1991, she moved to Atlanta, and studied at the Atlanta College of Art. Tomo worked as a graphic designer for 16 years but last year, she decided to focus on her art. She has found her artistic home at Harlem where she says she thrives from the creative energy. Inspiration struck while she was taking a dance class in Mali. She realized that her life experience among different cultures combined with her boundless curiosity fuels the engine that makes her art original. Her focus on music/dance, process, and color are the catalysts for her 2011 banner competition design submission of the vibrant dancers, Somos la Musica, which will find a stage along 125th Street.

Originally born in Zambia, Africa, Harlem resident Artist Soyca Mphahlele grew up in the Parkside Projects in the Bronx and went on to attend the Fiorello H. LaGuardia High School of Music and Art and Performing Arts and later graduated with a Bachelor of Fine Arts in Visual Communication from the Maryland Institute College of Art. He has lived, worked, and worshipped in Harlem since he was a child. Soyca says his work "represents the tone of the real New York and his enduring respect for the art of the streets." His 2011 banner competition design, New Colors, does just that.

Artist Hubert Williams was born in Fort Lauderdale, Florida, but moved to New York in 1964. A versatile photographer, filmmaker,

and visual artist as well as a musician (organist) had his first encounter with a camera in 1976. He has since gone on to photograph his viewpoint of people, places, and structures as well as weddings, fashion events, opera, and jazz concerts. "I live to shoot," Williams says of his passion for photography through his vivid 2011 banner competition design submission True Colours.

In addition to the banner competition, BID ON CULTURE presents Black Music Month in Harlem featuring nearly 100 events at nine venues throughout the area. The month-long celebration features Jazz, Blues, Gospel, R&B, Classical, Caribbean, Salsa, Afro-Cuban, Funk, and Soul music performances as well as spoken word, art, and other entertainments. Known worldwide as the epicenter of Black culture, Harlem's contribution to American music and all the arts is legendary. Concerts include the Michael C. Lewis Jazz Experience at the Aloft; Nate Lucas Organ Trio, and Paul Mooney "Live In Harlem," at the Lenox Lounge; the Danny Mixon Trio at Showman's Jazz Café; the Oral Tradition of Gospel Music in Harlem at the Dwyer Cultural Center; the Ben Williams & Sound Effect at the Harlem Stage Gatehouse; and Karaoke & Martini Thursday at Sylvia's Also.

Bid on Culture is also a participant in Make Music New York, a live, free musical celebration across the city that takes place each June 21, the longest day of the year, where hundreds of public spaces throughout the five boroughs become impromptu stages for more than 1,000 free concerts.

The 125th Street BID is a non-profit organization funded primarily from an additional tax assessment collected from the property owners within the defined boundaries. Organized in compliance with State and city laws, the property and business and business owners determine the services and programs needed for the district. The BID will utilize the competition to bring visibility to its streetscape improvement efforts and to enliven the community's central business district. www.125thstreetbid.com.

The Harlem Arts Alliance (HAA) is a not-for-profit arts service organization committed to its mission of nurturing the artistic growth of artists and the organizational development of arts organizations based in Harlem and surrounding communities. Comprised of over 750 individual artists and arts organizations, HAA plays an essential role by helping to build the resources, network, and capacity of its richly diverse membership. Counted among its members are young emerging artists as well as established and internationally recognized artists. Also represented are small grassroots organizations and major cultural institutions in Harlem and beyond. In addition, HAA maintains strong partnerships with numerous arts organization and institutions throughout New York State, the region, and the nation to maintain vital collaborative efforts to promote the arts in communities (www.harlemaa.org).

Harlem Community Development Corporation ("Harlem CDC"), a New York State public benefit corporation, was created in 1995 to serve the greater Harlem community, including East Harlem, Central Harlem, West Harlem and Washington Heights, through planning and facilitating the development of a range of community development projects and revitalization initiatives and restore Upper Manhattan