

incredible work of Legal Services of New Jersey are truly deserving of this body's recognition.

Established in 1962, Legal Services of New Jersey (LSNJ) became the umbrella organization of the coordinated county legal services programs in 1963. Since then, LSNJ has provided a strong, unified administration of services across New Jersey and continues to be a leading voice and advocate for economically disadvantaged communities. Today, LSNJ serves clients in all twenty-one counties across New Jersey through its five regional programs, Legal Services of Northwest Jersey, Northeast New Jersey Legal Services, Essex-Newark Legal Services, Central Jersey Legal Services and South Jersey Legal Services. With twenty-three local offices throughout its network, LSNJ aims to be as accessible as possible. To date, over 2.4 million cases have been handled.

LSNJ affords low-income individuals resources, information and representation to pursue civil legal action. These services and aid help ensure that there is equal opportunity and protections for those who would otherwise be unable to secure a lawyer.

Mr. Speaker, once again, please join me in congratulating Legal Services of New Jersey as it celebrates its 50th anniversary this year. The organization continues to provide essential legal assistance to New Jersey's neediest residents.

PERSONAL EXPLANATION

HON. BILL FLORES

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. FLORES. Mr. Speaker, I missed roll call vote 653 on the Motion to go to Conference on H.R. 1, the Tax Cuts and Jobs Act, taken on December 4, 2017. Had I been present for this vote, I would have voted YEA.

I was not present for this vote due to an emergency illness on Sunday and due to a previously scheduled commitment with a large group of constituents in Waco, Texas.

Pro-growth tax reform that provides a simpler, fairer tax code will lead to more jobs and bigger paychecks for hardworking American families.

PERSONAL EXPLANATION

HON. STEVE SCALISE

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. SCALISE. Mr. Speaker, I was unavoidably detained. Had I been present, I would have voted YEA on Roll Call No. 653.

IN RECOGNITION OF MR. RUBEN BURKS, DEDICATED UAW LEADER AND LIFE-LONG COMMUNITY ACTIVIST

HON. DANIEL T. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. KILDEE. Mr. Speaker, I am honored to recognize the lifelong service Mr. Burks has

given to the United Automobile Workers and our community. He has upheld worker's rights by serving as the UAW Michigan CAP Chair and on UAW General Motors Sub Council 2. Additionally, his dedication to community activism has included service to the Special Olympics, Women's Council, March of Dimes, American Red Cross, and Easter Seals.

These accomplishments coupled with his dedication to our community are exemplary. As I continue representing Michigan's Fifth Congressional District, I stand by Mr. Burks' example of promoting unity by strengthening communities.

Mr. Burks is a testament to the power of one individual's ability to create meaningful, lasting change. As a conscientious and hardworking UAW leader, his love for the community and the laborers he served comprise a lasting legacy. After 62 years of membership at Local 598, Mr. Burks is bestowed the honor of the rededication of the 598 union hall as the "UAW Local 598 Ruben Burks Union Hall".

CELEBRATING THE 60TH WEDDING ANNIVERSARY OF WILLIAM AND MARILYN WILKINSON

HON. JACKIE WALORSKI

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mrs. WALORSKI. Mr. Speaker, I rise today to congratulate William and Marilyn Wilkinson of South Bend, Indiana, on celebrating 60 years of marriage.

William and Marilyn met in college and married in 1957. Reaching this milestone speaks volumes about the love and compassion they share for one another and the family they built together.

For nearly five decades, the Wilkinsons have called northern Indiana home. Their life revolves around faith, love, and family, and over the years they have made lasting contributions to our Hoosier community. William and Marilyn have not only spent their lives giving back to those in need, they have remained active in ensuring future generations have a bright future in this country.

In 1987, this passion to help others drove William and his son Jay to create PeopleLink, a staffing company in Mishawaka. The success of this family business is a reflection of the strength of William and Marilyn's partnership and their determination to achieve the American Dream.

They have instilled in their two children, five grandchildren, and four great-grandchildren the ideals of courage, kindness, determination, and service. Today is a celebration not only of their love, but also of the incredible legacy they have created.

It is truly an honor to represent such kind-hearted, hardworking Hoosiers who inspire us all to live more meaningful lives and make a positive difference in the world around us.

Mr. Speaker, on behalf of 2nd District Hoosiers, I wish to extend my heartfelt congratulations to William and Marilyn Wilkinson on their anniversary, and I join their family in celebrating the occasion.

PEARL HARBOR REMEMBRANCE DAY

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today to honor the victims who were killed during the devastating attack on Pearl Harbor on December 7, 1941—a date which will live in infamy.

Seventy-six years ago today, more than 2,000 American citizens lost their lives and more than 1,000 others were injured in a surprise attack by the Imperial Japanese Navy.

The attack on Pearl Harbor shook our nation to its core. Up until this point, the United States had largely remained neutral during the Second World War. However, as a testament to our strength and our resolve, the United States declared war against the Japanese and entered World War II just one day following the attack. Contrary to what the Japanese had intended, the attack had only emboldened our nation to forge our own path to victory.

Tragedies such as the attack on Pearl Harbor serve as a stark reminder of the great personal sacrifices that our men and women in uniform must make in the service of protecting our nation. While many soldiers are fortunate enough to return from service, plenty of others have given up their lives in the act of duty. We are forever indebted to these men and women who have given their lives to protect our freedoms and way of life.

Pearl Harbor Remembrance Day is also about paying tribute to those who served—and survived—during the attack. Petty Officer Doris "Dorie" Miller was one such American who fought bravely during the conflict. Petty Officer Miller displayed remarkable courage when his ship, the USS *West Virginia*, came under attack. As the fighting occurred, Miller dragged his ship's commander, who was mortally wounded by shrapnel, out of the line of fire to safety. He then manned a 50-caliber Browning anti-aircraft machine gun and shot down at least three of the 29 Japanese planes that went down that day until he was ordered to abandon ship. While Petty Officer Miller survived the attack on Pearl Harbor, he sadly lost his life during a second attack during the Battle of Makin Island when a Japanese submarine and aircraft attack sunk his ship.

Mr. Speaker, the attack on Pearl Harbor was a defining moment in United States history. Pearl Harbor Remembrance Day helps to remind us of the importance of defending our freedoms and the heavy cost of doing so. We are reminded on this day of those who lost their lives, but also the countless other veterans—such as Dorie Miller—who have made invaluable contributions to our success during the Second World War.

PERSONAL EXPLANATION

HON. JOYCE BEATTY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mrs. BEATTY. Mr. Speaker, on Monday, December 4, 2017, I was absent from the House Chamber during Roll Call votes 653

and 654. Had I been present, I would have voted nay on Roll Call vote 653 and yea on Roll Call vote 654.

CONGRATULATIONS COACH JOHN RODERIQUE

HON. BILLY LONG

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. LONG. Mr. Speaker, I rise today to recognize Coach John Roderique, head coach of the Webb City High School football team. The football program at Webb City in southwest Missouri has been highly successful under his leadership.

After graduating from Webb City, Coach Roderique went to Pittsburg State University where he was a two-time All-American linebacker. He returned to his alma mater and became head coach in 1997, when he first led the Cardinals to the state championship after a perfect season. To take home the championship ring during his inaugural year is something most coaches can only dream of. Coach Roderique and the Cardinals would go on to take home 9 more of those rings and was the runner up twice. With 245 wins under his belt, Coach Roderique has the best percentage of success in all of Missouri high school football.

This spring, Coach Roderique was inducted into the Joplin Area Sports Hall of Fame. He is also a member of the Missouri Football Coaches Association Hall of Fame, an accolade only available to a select few of Missouri's best leaders on the gridiron. Coaches have to be teachers, counselors and sometimes another parent to their team. To take on those three mammoth responsibilities at once is something that takes great commitment. Few have shown more commitment than Coach Roderique.

Mr. Speaker, on behalf of the 7th District of Missouri, I would like to congratulate Coach John Roderique on this most recent honor. Even though he does not need it, I wish Coach Roderique the best of luck in the next season and every season after.

HONORING WES KAHLEY OF PENNSYLVANIA ON HIS RETIREMENT AFTER MORE THAN 29 YEARS OF SERVICE IN LOCAL LAW ENFORCEMENT

HON. SCOTT PERRY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. PERRY. Mr. Speaker, today I extend my sincere congratulations to my constituent, Chief Wes Kahley of the York City Police Department, upon his upcoming retirement from almost 30 years in law enforcement.

I've long appreciated the commitment of people who devote themselves selflessly to serving our Nation and communities. After growing up in York, Mr. Kahley began his law enforcement career in 1998, where he rose through the ranks and later was named Chief of Police in 2010.

Mr. Kahley has earned the respect of his peers and the residents he served for his

dedication to improving relations between police and the community. His tireless dedication, professionalism and sacrifice touched the lives of countless people and challenged all with whom he served to be the best. His legacy of service to our community will endure.

On behalf of Pennsylvania's Fourth Congressional District, I thank and congratulate Wes Kahley on his service and wish him and his family Godspeed, great happiness and success in their future adventures.

CONGRATULATING THE COTTONDALE FUTURE FARMERS OF AMERICA AGRICULTURAL COMMUNICATIONS TEAM

HON. NEAL P. DUNN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. DUNN. Mr. Speaker, I rise today to congratulate the Cottondale Future Farmers of America Agricultural Communications Team for representing the Second District of Florida at both the state and national FFA competitions. The Cottondale team—Caleb Reed, Laramie Pooser, Carl Young, and Kasey Lathan, along with their advisor, Stan Scurlock, placed first in the state competition and 11th nationally, where they were recognized as a National FFA Gold Team.

These bright students were tasked with creating and implementing a campaign to recognize a member of their local FFA chapter through webpage design, opinion writing, video production, and more. Their devotion to learning about the agricultural communications industry is inspiring.

Agriculture is vital to the economy and livelihood of North Florida and I am confident the industry will continue to thrive with dedicated students like Caleb, Laramie, Carl, and Kasey leading the way.

Mr. Speaker, please join me in congratulating the Cottondale Future Farmers of America Agricultural Communications Team and wish them luck in their future endeavors.

PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2017

SPEECH OF

HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Friday, December 1, 2017

Mr. ELLISON. Mr. Speaker. I oppose this bill. It would remove consumer protections put in place by the Consumer Financial Protection Bureau. H.R. 1699 would weaken Home Ownership and Equity Protection Act (HOEPA) requirements for people who buy manufactured homes. HOEPA requires additional disclosures to people taking out a loan to buy a home when the interest rate is 6.5 percent or 8.5 percent above the annual percentage rate (APR) for the average Prime Offer Rate (APOR). Those disclosures include: Explaining the consequences of default, disclosing loan terms and monthly payments, and ensuring the borrower receives homeownership counseling.

In addition, the Consumer Financial Protection Bureau, under Regulation Z, forbids firms

selling manufactured homes from steering buyers into loans. This bill would remove these protections.

Manufactured homes are the biggest source of unsubsidized affordable housing in the country. More than 17 million people live in manufactured homes. If you removed manufactured housing, our national homeownership rate would fall 6 percent. The homes are of good quality.

Thanks to the Dodd Frank Wall Street Reform and Consumer Protection Act, high-cost loans to manufactured homeowners are rare. Wednesday, we received updated Duty-to-Serve requirements from the Federal Housing Finance Agency which will provide even more affordable financing to these buyers.

Before Democrats enacted the Dodd Frank Wall Street Reform and Consumer Protection Act, the financing for manufactured homes was notoriously predatory. If you want to see how badly manufactured homebuyers used to be treated, read the award-winning series of articles in the Seattle Times. The investigation showed that the main seller of manufactured homes—Clayton Homes—steered borrowers to lenders like Vanderbilt Mortgage and 21st Mortgage which Clayton actually owned.

Clayton's loans are particularly expensive compared with those of its peers. The company locks buyers in loans at interest rates that can exceed 15 percent. If this bill, H.R. 1699 was enacted, borrowers could again be asked to pay 14 or 15 percent without being told that there might be cheaper options.

I've also introduced bills to help manufactured home buyers:

The Energy Efficient and Manufactured Home Act (H.R. 515) helps manufactured home buyers replace their outdated homes.

Two bills—the Frank Adelman Manufactured Housing Community Sustainability Act, (H.R. 3296) and the Fair Tax Treatment for Manufactured Home Communities (H.R. 3399)—help residents of mobile home parks buy the land and run their community as a co-operative.

Let's bring those bills to the House floor. Not this bill which would steer borrowers to high-cost lenders. Now is the time to keep hard fought protections for manufactured home buyers so they can buy homes they can afford. People who work with manufactured homebuyers oppose this bill. Therefore, I include in the RECORD letters of opposition from the Housing Assistance Council, Americans for Financial Reform and MHAcon.

Protect homebuyers. Oppose H.R. 1699.

HOUSING ASSISTANCE COUNCIL,
Washington, DC, November 27, 2017.

Hon. KEITH ELLISON,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE ELLISON: As a national voice for affordable rural housing, the Housing Assistance Council (HAC) opposes HR 1699. HR 1699 would eliminate reasonable safeguards for consumers of manufactured homes put in place by the Consumer Protection Financial Bureau (CPFB). Examples include protections against high-interest loans when lower cost options are available.

Manufactured homes are an important source of housing for millions of Americans, especially those with low-incomes and in rural areas. While the physical quality of manufactured homes continues to progress, the basic delivery system of how these homes are sold and financed needs improvement. HAC continues to work with manufactured housing stakeholders—including the