

Asst. Chief John Roland, Wayne Evans, Allen Douglas, Donovan Tucker, Phillip Brown, David Dowlen, Carolyn Brown, Douglas Caroland, Will Goodman, Troy Head, Paul Crumley, Harold Jacobs, Matt Vogle, William Bryant, Kim Dowlen, Jeffery Lux, Michael Jones, William McKinney, and Joshua Love.

**MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT OF 2007**

SPEECH OF

**HON. BETTY McCOLLUM**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 15, 2007*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 3915) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to establish licensing and registration requirements for residential mortgage originators, to provide certain minimum standards for consumer mortgage loans, and for other purposes:

Ms. McCOLLUM of Minnesota. Mr. Chairman, I rise today in strong support of the Mortgage Reform and Anti-Predatory Lending Act and applaud Chairman BARNEY FRANK for his work to end predatory lending and strengthen consumer protections.

The United States is currently facing a subprime mortgage crisis. Right now, nearly 1,200 homes are vacant in Saint Paul due to foreclosures. These foreclosures harm the vitality of our neighborhoods. Further, foreclosures mean a loss of property tax revenue, placing a burden on local and State governments. The social and financial costs of this serious problem affect everyone.

H.R. 3915 is an important step to protect American families from predatory lenders by requiring lenders to ensure that borrowers have a reasonable ability to repay and establishing a licensing system for mortgage brokers and bank loan officers. This legislation requires lenders to disclose more about loans such as, the maximum amount a consumer could pay on a variable rate mortgage and the amount of charges included in the mortgage. It also bans financial incentives for subprime loans and holds lenders in the secondary mortgage market accountable for home loans by allowing consumers to seek redress directly from the firms that "securitize" mortgages.

The pre-loan counseling in this bill will protect families from predatory lending in the future. This legislation also establishes an Office of Housing Counseling, which will certify computer programs so consumers can evaluate home mortgage loan proposals, and it will also provide technical and financial support for States and local governments educating consumers about buying a home.

Predatory lending harms our families, our neighborhoods, and our communities. We must do more to ensure that all individuals and families have safe and stable housing. I urge my colleagues to join me in voting for the Mortgage Reform and Anti-Predatory Lending Act.

**CONSUMER PRODUCT SAFETY**

**HON. TOM LANTOS**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Mr. LANTOS. Madam Speaker, the decorations are up, the parties are planned, and the nation's capital had its first snow fall—the holiday season is officially upon us.

Along with the joy and reflection this time of year brings, children are waiting hopefully for that one gift that will make their holiday complete. As the dutiful, doting parents that we are, we are more than happy to oblige.

But we may be giving our children more than they bargained for; recent studies have found more than one in three of the season's most popular toys have tested positive for traces of lead.

While I may not know Dora the Explorer from Hannah Montana, I do know my grandchildren and great-grandchildren deserve toys that won't make them sick.

This year has seen too many recalls, too many toys slipping through the cracks of the watchdogs at the Consumer Product Safety Commission, and too many shelves still stocked with toys that pose a risk to our kids. This is wholly unacceptable!

Back in the Bay Area, the San Francisco Department of the Environment has taken matters into its own hands, testing children's toys for lead, cadmium and other dangerous chemicals. With an instant-read testing device parents will know whether the toys on their list put their kids at risk.

It is inconceivable that the agency put in charge of consumer protection for all Americans has so completely ignored its responsibility. It is an embarrassment that local government must rectify the ineptitude of the CPSC, though I congratulate San Francisco for its forethought and ingenuity.

Madam Speaker, this is a dereliction of duty by the CPSC that I am not prepared to accept. I have cosponsored a resolution introduced by my friend from Connecticut, Congresswoman Rosa DeLauro, calling for the resignation of Nancy Nord, the current head of the Commission.

Government watchdogs, retail outlets and the manufacturers themselves must take responsibility for the toys that end up on our shelves, and I will continue to demand that this holistic approach to keeping children safe is not ignored.

Parents take their children's safety most seriously, and the resources that exist online and through numerous publications are a gift themselves. I hope all my constituents, and gift-givers across the country, will take advantage of the information available to them.

I wish everyone a happy and healthy new year, and I hope everyone gets what they want for the holidays—without the lead.

**HONORING THE DIXBORO FIRST UNITED METHODIST CHURCH ON THE OCCASION OF THEIR SESQUICENTENNIAL ANNIVERSARY**

**HON. JOHN D. DINGELL**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Mr. DINGELL. Madam Speaker, I rise today in honor of the Dixboro First United Methodist Church, located in Superior Township, MI. This year marks the 150th anniversary of this proud institution. The Dixboro United Methodist Church has a long and honorable history of service to its community, one which has both strengthened the faith of its members and solidified the church's place as an integral part of the Dixboro area.

The earliest known religious service in the recently-formed Village of Dixboro took place in 1828 and subsequent services throughout the next three decades were led by Methodist Circuit riders. Traveling a 40-mile route stretching from Nankin (Canton) to Ann Arbor, these preachers on horseback would arrive every 3 to 4 weeks, lead worship in a private home or 1-room schoolhouse, then move on to the next point on the circuit.

The dedication of these traveling preachers inspired those they served and in 1857 a group of local citizens met and formed a board of trustees to authorize the building of the church. Dixboro United Methodist was then built the following year, in 1858. The original building is now listed in the National Registry of Historical Buildings and Places and it is still utilized as the sanctuary for services.

Dixboro United Methodist has historically had a strong rural congregation, made up largely of local farmers. The rural character of Dixboro began changing with the advent of the building boom of the 1950s. New subdivisions and residential developments have brought fresh perspectives into the community and growth to the congregation. The present Dixboro United Methodist congregation is a diverse mix of young and old, traditional and contemporary; many are descendants of the original congregation.

The people of Dixboro United Methodist put their motto, "People Helping People" to work. A strong commitment to mission and community outreach is a hallmark of this congregation. Throughout a century and a half of growth, change and development, Dixboro United Methodist Church has remained a warm and welcoming member of its community. With such a rich history, one full of service, compassion and fellowship, I am proud to recognize Dixboro First United Methodist Church as it celebrates its first 150 years.

**HONORING THE DEFEATED CREEK VOLUNTEER FIRE DEPARTMENT**

**HON. BART GORDON**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Mr. GORDON of Tennessee. Madam Speaker, today I rise to honor the members of the Defeated Creek Volunteer Fire Department for their selfless dedication and bravery in protecting our families, day and night.

The Defeated Creek Volunteer Fire Department was established in 1986. The department is made up of 12 members and three fire trucks.

Without volunteer fire halls like Defeated Creek, many places in the Sixth District would lack effective fire protection. In the State of Tennessee, over 70 percent of fire service is provided by volunteers. Among these volunteers, almost 75 percent work other daily jobs.

Ensuring our families' safety is not without risk. Sadly, an average of two firefighters die each year in Tennessee in the line of duty. In 2005, the Tennessee Fire Services and Code Academy dedicated a memorial on their main campus in Bell Buckle to honor those Tennessee firefighters who have died in the line of duty.

For their willingness to serve, the following members of the Defeated Creek Volunteer Fire Department deserve recognition: Chief Brandon Powell, Hughie Gregory, Donny Martin, Benton Dyer, Rusty Williams, Steve Bennett, Jason Powell, Kerby Comstock, Randy Martin, Scott Edens, Dustin Dillehay, and Chris Fields.

IN HONOR OF CONGRESSMAN  
HENRY HYDE

**HON. BETTY McCOLLUM**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Ms. McCOLLUM of Minnesota. Madam Speaker, I rise today to honor the late Congressman Henry Hyde who passed away on November 29, 2007.

Representative Hyde was a man of great honor and a dedicated public servant. He served for 32 years in the U.S. House of Representatives, representing the Chicago suburbs. During that time he served as Chairman of the House Judiciary Committee from 1995 to 2001 and as Chairman of the House International Affairs Committee from 2001 to 2007.

I had the honor of serving with Mr. Hyde as a member of the House International Affairs Committee during his time as Chair. He was a thoughtful and insightful Committee Chair who was willing to mentor a new member of the other party. I will always remember Mr. Hyde's help in including three important provisions in the original President's Emergency Plan for AIDS Relief (PEPFAR). These provisions on drug resistance, orphans and vulnerable children, and tracking the sale of drugs on the black market were ensured a place in the legislation largely because of Mr. Hyde's support. I will also never forget the opportunity to travel with Mr. Hyde to Mexico, where it was evident that he was well-respected by world leaders.

One of the things I recall most clearly about Representative Hyde was his command of the English language and his oratorical skills. When Secretary Rice appeared before the International Affairs Committee, he so eloquently expressed his disappointment that the Bush Administration had failed to live up to its obligation to ensure security in Iraq.

In addition to his many years as an elected leader, Mr. Hyde was a celebrated athlete in college, a veteran, and a lawyer. In recognition of his accomplishments, in October of this year, Congressman Hyde was awarded the

Presidential Medal of Freedom, our country's highest civilian honor.

On behalf of the families of Minnesota's Fourth Congressional District, we extend our prayers and sincerest condolences to his wife, children and all of the family and friends of Representative Hyde. He will be remembered in the highest regard, and I will miss him.

Madam Speaker, please join me in paying special tribute to the life and service of Congressman Henry Hyde.

KAZAKHSTAN AND THE OSCE

**HON. DARRELL E. ISSA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Mr. ISSA. Madam Speaker, this past week, the Organization for Security and Cooperation (OSCE) convened in Madrid, Spain to choose the countries that will chair the organization for the next three years. The 56 member nations of the OSCE voted to give the chairmanship to Greece in 2009, Kazakhstan in 2010, and Lithuania for 2011.

All of these countries should be congratulated for being awarded this important duty. The selection of Kazakhstan as chair for 2010 is especially significant for several important reasons.

First, Kazakhstan will be the first ex-Soviet republic to assume the chairmanship of the OSCE, which is quite timely given that many of the countries in region are continuing to struggle with the transition from communism to full democracy. Kazakhstan, as the largest country in the region, may be in the best position to promote the OSCE's principal mandates of respect for human rights and advancing democracy.

Conversely, while OSCE ministers were meeting, Russia conducted parliamentary elections in open contempt of OSCE's election monitoring program. Reacting to a series of obstructions and delays clearly intended to frustrate their work, the OSCE finally concluded that Russian authorities had made it impossible for monitoring activities to occur before or during the December 2 election.

By contrast, Kazakhstan fully cooperated with OSCE's monitoring and reporting during its August 18 parliamentary election. It allowed 1,200 election observers to cover 1,743 polling stations, whereas Russia set a limit of 450 international observers for its 95,000 polling stations.

Prior to its election, Kazakhstan adopted reforms to increase the transparency and integrity of its elections and ensure public access to election information and the media. The same reforms are being rolled back in Russia.

Kazakhstan may well be that alternative. At the meeting in Madrid, Kazakhstan's foreign minister, Marat Tazhin, stated that "Kazakhstan accepts with a strong sense of duty and firm commitment the role of Chairman-in-Office of OSCE for 2010" and pledged to uphold and protect OSCE's election-monitoring activities.

The other Commonwealth-of-Independent States in the former Soviet union are surely observing these developments as they approach their own political crossroads. One path is the Russian way of "managed democracy," currently being exemplified by President

Vladimir Putin, which includes consolidation of power within his inner circle, the removal of human rights and press freedoms, and a worrying shift towards more authoritarian rule. The other path is the Kazakh way, which includes improving freedoms for the press and human rights groups, greater confidence in the rule of law, and a strengthening of democratic values. It is my sincere hope that the other CIS countries will take the latter path.

Madam Speaker, the Bush administration has rightly put democratization in the forefront of its foreign policy, but it does not come quickly or easily to countries that have only known authoritarian rule.

Kazakhstan is such a country and while it is not yet a full-fledged democracy, it is definitely moving in the right direction and is deserving of our support to head the OSCE in 2010.

HONORING LARRY HENDRICK

**HON. RON LEWIS**

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Mr. LEWIS of Kentucky. Madam Speaker, I rise today to recognize Mr. Larry Hendrick, a resident of Hardin County, Kentucky. On December 12, 2007, Mr. Hendrick will receive the National Association of Agricultural Educators (NAAE) Teacher of the Year award for a region that includes Kentucky, Illinois, Indiana, Michigan, Missouri, and Ohio.

Mr. Hendrick was raised on a farm in Breckenridge County, Kentucky. He began his teaching career in 1978 at East Hardin High School. His first job included instructing Vietnam veterans as part of a co-op farming program. In 1990, Hendrick began his tenure at Central Hardin High School, where he continues to work today.

The NAAE Teacher of the Year award is given to an agricultural educator who has demonstrated the ability to involve students in work-based learning projects and a willingness to promote local agriculture programs. Mr. Hendrick is a Future Farmers of America advisor at Central Hardin High School. He was previously recognized in 1995 as the National Young Farmer Advisor of the Year.

It is my great pleasure to honor Larry Hendrick, before the United States House of Representatives on his selection as the National Association of Agricultural Educators Teacher of the Year. I congratulate him on this achievement and thank him for his commitment to educating Kentucky's students.

HONORING THE SHORT MOUNTAIN  
VOLUNTEER FIRE DEPARTMENT

**HON. BART GORDON**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2007*

Mr. GORDON of Tennessee. Madam Speaker, today I rise to honor the members of the Short Mountain Volunteer Fire Department for their selfless dedication and bravery in protecting our families, day and night.

The Short Mountain Volunteer Fire Department was established with the donation of land and community support. There are 14 active members and eight honorary members.