

Whitfield. He attended Beach Elementary School, Piedmont Middle School and Piedmont High School for his freshman year, before residing with his mother and stepfather, Karen and James Binion, in Fresno, California. As a youth, Matthew Abbate was charming, athletic, independent and free-spirited. After graduating from high school in 2002, he moved to Hawaii in search of work that would support his interest in world travel.

As an employee on the Norwegian Star cruise ship, he enjoyed adventures throughout Asia and the Pacific, including Thailand, Australia, Fiji and the Panama Canal. Following those travels, he attained his goal of enlisting in the Marine Corps, and, by the age of 20, was training for his first 10-month tour of duty in Iraq.

Sergeant Abbate's passion and steadfast dedication to the Corps led him to re-enlist after finishing his first tour, and to spend a year in sniper training. Just three months into his mission in Afghanistan, Sergeant Abbate's commitment to service resulted in the ultimate sacrifice.

Among the many sources of pride Sergeant Abbate found in being a Marine, the brotherhood he had with his fellow troops was foremost. He was a stalwart team member and a leader who inspired his peers to vote him as the Marine they'd most like to be.

As we gather in remembrance, we celebrate the life of a man who took great pride in being a loving father, a good person and a brave Marine. Sergeant Abbate leaves behind an extended network of loved ones, including his wife, Stacie Rigall, his two-year-old son, Carson, his parents, stepparents and four siblings.

His contributions to our nation will be remembered for generations to come, and his legacy continues in the hearts of those whose lives he touched in remarkable ways.

Today, California's 9th Congressional District salutes and honors United States Marine Corps Sergeant Matthew Thomas Abbate. His exemplary spirit and sense of public duty will continue to guide others toward courage, fortitude, selflessness and service. Sergeant Matt Abbate was truly a great man and he will be deeply missed. May his soul rest in peace.

PERSONAL EXPLANATION

HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. GUTIERREZ. Madam Speaker, I was unavoidably absent for votes in the House Chamber yesterday. I would like the record to show that, had I been present, I would have voted "yea" on rollcall votes 628, 629 and 630.

IN RECOGNITION OF SECOND BAPTIST CHURCH OF MATAWAN'S 120TH ANNIVERSARY

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. PALLONE. Madam Speaker, I rise today to congratulate the Second Baptist Church of

Matawan, New Jersey as the parishioners gather to celebrate the church's 120th anniversary. Members of the congregation enthusiastically dedicate their time to religious service in Matawan and its surrounding community. Their actions are undoubtedly deserving of this body's recognition.

The Second Baptist Church of Matawan was founded in 1890 and continues to build upon its rich history. Under the leadership of Reverend Stephen Moore, Reverend Jeffrey Gray, Deacon Willie Kiah and the Church Board of Officers, the Second Baptist Church of Matawan provides a harmonious environment for members of the congregation and the community to build upon their faith. Faithfully serving the members of its congregation, the Second Baptist Church of Matawan adheres to their principles of individual freedom in matters of faith. They continue to welcome new members to their congregation. They have implemented numerous ministries and continue to assist ailing members of the community. Their humble actions and service to the community are commendable.

Madam Speaker, please join me in leading this body in acknowledging the Second Baptist Church of Matawan, as the parishioners celebrate their 120th anniversary. The Second Baptist Church of Matawan community is tremendously valued in my district and the State of New Jersey.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. COFFMAN of Colorado. Madam Speaker, today our national debt is \$13,852,589,330,911.83.

On January 6, 2009, the start of the 111th Congress, the national debt was \$10,638,425,746,293.80.

This means the national debt has increased by \$3,214,163,584,618.03 so far this Congress.

This debt and its interest payments we are passing to our children and all future Americans.

HONORING HOMER C. FLOYD UPON HIS RETIREMENT FROM PENNSYLVANIA HUMAN RELATIONS COMMISSION

HON. CHAKA FATTAH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. FATTAH. Madam Speaker, Homer C. Floyd, a champion of civil rights and human relations in the Commonwealth of Pennsylvania for the past four decades, is concluding a remarkable career. Since February 1970, Mr. Floyd has served as Executive Director of the Pennsylvania Human Relations Commission. He has an impressive record of accomplishments in civil rights, and has received numerous awards from organizations including the Pennsylvania NAACP, the International Association of Official Human Rights Organi-

zations, and most recently the Talk Magazine 2009 Person of the Year.

Even before attaining his executive position in Harrisburg, Mr. Floyd amassed a wealth of experience and accomplishment that spans North America. A graduate of the University of Kansas, Homer Floyd played Canadian professional football for the Edmonton Eskimos. He worked as a recreation supervisor in Kansas City, Missouri, and directed a civil rights commission with jurisdiction across the Dakotas, Missouri and Kansas. He consulted with the government of the Virgin Islands and worked with the U.S. Equal Opportunity Employment Commission in Washington. Since his arrival in Harrisburg he has donated his time to a long list of boards and committees and has volunteered on behalf of the Commonwealth of Pennsylvania and numerous community, sports, youth and civil rights organizations in central Pennsylvania. He was married to the late Mattie Longshore and has three children and three grandchildren.

Now Homer C. Floyd is retiring, although it is bound to be a busy retirement based on his high-energy career. His family, friends, colleagues and admirers are gathering for a Retirement Celebration of Audacious Service on Monday December 20, 2010, at the African American Museum in Philadelphia. I ask my colleagues in the House of Representatives to join with me in honoring and congratulating Homer C. Floyd for a valuable and achieving life on behalf of his fellow citizens.

H.R. 4173, THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT—CLARIFICATION OF INTENT WITH RESPECT TO SECTION 625

HON. DENNIS MOORE

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 15, 2010

Mr. MOORE of Kansas. Madam Speaker, as a House conferee for H.R. 4173, the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act"), I rise to reaffirm the intent of section 625 of the Dodd-Frank Act, which the President signed into law earlier this year (P.L. 111-203).

For years, many federal mutual holding companies have waived receipt of dividends in reliance on current Office of Thrift Supervision ("OTS") regulations which permit waivers of such dividends. These regulations also provide that such dividend waivers would not affect the exchange ratio in the event of a full conversion to stock form.

Section 625 of the Dodd-Frank Act seeks to maintain the current OTS regulation regarding dividend waivers for federal mutual holding companies which, prior to December 1, 2009, had waived the receipt of dividends pursuant to current OTS regulations permitting such dividend waivers. Section 625 authorizes that these mutual holding companies may continue to do so as long as they provide proper notice beforehand and no finding is made that such dividend waivers constitute a safety and soundness violation. Section 625 also provides that such dividend waivers shall not affect the exchange ratio in the event of a later full conversion by the mutual holding company to stock form. The OTS's regulations (which