Howard demonstrated humility and grace, and it was evident that he genuinely loved the people he represented. Howard taught us many things, but most of all, he demonstrated why statesmanship still matters. In a rhetoric-driven political arena, Howard understood why tone and approach continue to make a difference.

He is often remembered by his attire, specifically the madras jacket. No, it didn't match many times, but he was confident enough in who he was, and evidently the ladies seemed to have no problem with it.

Howard did more than just simply make noise in this place; he made a difference. It is an honor to follow him. May our Lord comfort his brother Ray and the entire Coble family.

RECOGNIZING DENNIS HORRIGAN

(Mr. HIGGINS asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS. Mr. Speaker, Catholic Medical Partners is one of western New York's largest physician networks. In recent years, it has evolved from a negotiating entity to a national model for clinical integration.

In the first year of the Shared Savings Program, Catholic was one of the best performing accountable care organizations in the country, saving Medicare more than \$27 million, while delivering quality care.

At the helm has been president and CEO, Dennis Horrigan. In a career spanning four decades as a mental health professional, a physician network executive, and a managed care administrator, Dennis has been focused on improving patient experience and outcomes.

It is my honor to recognize Dennis Horrigan for his commitment to using information technology, evidence-based medicine, and physician coordination to improve quality care in western New York and throughout the Nation.

NATIONAL APPRENTICESHIP WEEK

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, our Nation is recognizing National Apprenticeship Week, which is dedicated to highlighting the critical role of employers in training and educating workers for fulfilling jobs.

At their plant in Graniteville, South Carolina, MTU America, led by Director of Operations Jens Baumeister, has built a world-class apprenticeship program, recognized by the Department of Labor, by hiring and training high school students to work at MTU or share their skills with any similar manufacturing company.

The Savannah River Site has a dynamic apprenticeship program, led by Carol Johnson, president of Savannah

River Nuclear Solutions, and Stuart MacVean, president of Savannah River Remediation, training students at Aiken Technical College, with President Susan Winsor, for the radiation protection technology program.

I am grateful for Apprenticeship Carolina, led by Director Brad Neese, a program that pairs students in our technical college systems with employers to train the students for well-paying jobs.

In conclusion, God bless our troops, and the President by his actions must never forget September the 11th in the global war on terrorism.

South Carolina extends its sympathy to the family and many friends of our beloved former colleague and neighbor, Howard Coble, who passed away last night. We appreciate Uncle Howard.

THE HOUSE NEEDS LESS PARTISANSHIP AND MORE SOLUTIONS

(Mr. KILDEE asked and was given permission to address the House for 1 minute.)

Mr. KILDEE. Mr. Speaker, during his first speech, our new Speaker made a commitment to return the U.S. House of Representatives to regular order. What does that mean? Think "Schoolhouse Rock," an orderly process where bills are introduced, debated in a bipartisan committee process, amendments are allowed, and legislation is actually brought up for a vote.

I could not agree with the Speaker more. This Congress, this country would benefit from a more open debate, where voices from both parties are heard, where every Member is empowered to fully be a part of the legislative process, to do the work that they were sent here to do on behalf of the people they work for.

I know I have introduced many bills that have not been brought up in committee, have never seen the light of day on the floor, and I know other Members share that frustration. That needs to end. We need to have a more open process.

Just last week, 313 Members of this body voted to reauthorize the Export-Import Bank. Almost every Democrat and a majority of Republicans came together, and the legislative process worked.

Mr. Speaker, I do call on you to continue to keep that promise. Keep this an open process. This is what the Framers imagined, and it is what the American people expect.

HONORING GARETT LONG AND JESSICA CHIARTAS

(Mr. LAMALFA asked and was given permission to address the House for 1 minute.)

Mr. LAMALFA. Mr. Speaker, last week I had the honor of meeting with Garett Long and Jessica Chiartas, two very bright graduate students from UC Davis in northern California who were invited to D.C. to present their work on soil science.

Their research in the area of soils and biogeochemistry focuses on understanding the physical, chemical, and biological aspects of our soils, as well as the processes of mass and energy flows that control our agricultural and natural ecosystem functions.

Now, the average layman might not find that too exciting, but it is exciting for agriculture to advance these technologies and get more and better production and quality of crops out of our lands.

In particular, one area of research highlighted was their work in the wine growing region and the data and research collected on how soil impacts our vineyards and the wine that is enjoyed by people all across the world. That is something people can relate to with California wine.

I have no doubt that their work will improve our agricultural industry for the better. I thank them for stopping by and sharing more about the work they are doing as well as their colleagues at UC Davis, and also congratulate the pair on their recent recognition.

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VETERAN PAYDAY PREDATORY LOANS IN TEXAS

(Ms. EDDIE BERNICE JOHNSON of Texas asked and was given permission to address the House for 1 minute.)

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, as we prepare to honor the service of our men and women in uniform this Veterans Day, we must come together to stop one of the most egregious practices that is preying upon them: predator payday loan companies are targeting our veterans at an alarming rate.

In North Texas alone, a fast cash payday advance of \$500 that is rolled over five or more times could wind up costing \$1,200 or more. As a result, many borrowers are trapped in a cycle of debt when these short-term loans are not repaid on time, usually within a required 2 to 4 weeks.

Mr. Speaker, these companies have targeted our vulnerable veterans with limited financial options, digging them deeper and deeper into debt. We in Congress must work to cap these interest rates and require all lenders to follow the same standards as our local banks, mortgage companies, and other forprofit lenders.

As a Nation, we have a long way to go to make sure that those who have protected and defended our homeland are, themselves, protected and defended when they return home to rebuild their lives.

RECOGNIZING MRS. NELL MAHONEY

(Mr. FLEISCHMANN asked and was given permission to address the House for 1 minute.)