

Plat of the Village of Bergland, giving birth to a community that was located within the 18,000 acres of timberland Bergland had obtained. He had already constructed a sawmill and a short-line railroad into his timber holdings, and the new town's location along the Duluth, South Shore & Atlantic Railroad ensured his wood products would find distant markets.

The town of Bergland was born at a unique time in Michigan's lumbering history. Most of the virgin strand of giant white pine had been harvested, but the land Gunlek Bergland purchased was far enough away from the Lake Michigan shore that it had remained uncut. This North Woods stood at town's edge. Charles Freed, a 12th grade graduate of Bergland's first school, built in 1904, once reminisced about this timber stand, saying, "Within a few feet of the rear of the building there stood a forest which had not yet been touched by the ax."

It's quite amazing, Mr. Speaker, when you consider that within the 20th Century and right in the Midwest, a community was being built on a forest frontier. It would not be frontier for long, because 20th Century changes were having an impact on the lumber industry. Witness the fact that Gustav Bergland built an actual town for families, which in itself was a change from the tradition of the 1800s, when lumberjacks spent all winter living in isolated lumber camps to do their work. In the 19th Century, logs were floated down rivers to communities like my home town of Menominee, where sawmills cut them and shipped the lumber south by water to growing cities like Milwaukee and Chicago. In the dynamic new 20th Century, railroads reached inland to small communities like Bergland to bring out wood products. Hardwood was now needed by the Upper Peninsula mines, and the growing auto industry needed lumber, too, as much as 250 board feet—the equivalent of a 27-inch diameter, eight-foot-long log—for each vehicle produced.

Those boom days are gone, but Bergland and its forest heritage remain. Forest products are still an important regional industry, a managed industry that recognizes northern Michigan's forests as a renewable resource, Bergland stands surrounded by the million-acre Ottawa National Forest, an area that is also rich in recreational opportunities,

Residents and former residents of Bergland will gather in July to celebrate this history, and they will also honor some of the community's oldest residents. Among those to be honored are Walter Borseth, 90, and Stan Lackie, 85, both of whom were born of Bergland pioneering families and have spent their entire lives in Bergland.

Mr. Speaker, I ask you and our House colleagues to join me in wishing the best to the people of Bergland on this celebration of their centennial, and in saying a hearty, "Well Done!" to the Bergland Centennial Planning Committee of Gay Frulik, Junior Gray, Winnie Borseth, and Tom Borseth. We hope many former Bergland residents are drawn back home for this celebration, so that families may be reunited, old friendships renewed, and a remarkable quality of life rediscovered.

## PERSONAL EXPLANATION

### HON. CHRISTOPHER SHAYS

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Friday, June 21, 2002

Mr. SHAYS. Mr. Speaker, from June 17 through June 19, I was in London, England participating in a Government Reform National Security Subcommittee meeting on Gulf War Veterans' Illnesses.

I take my voting responsibility very seriously and would like the CONGRESSIONAL RECORD to reflect that, had I been present, I would have voted "yes" on recorded vote number 230, "yes" on recorded vote number 231, "yes" on recorded vote number 232, "yes" on recorded vote number 233, "yes" on recorded vote number 234, "yes" on recorded vote number 235, "yes" on recorded vote number 236, "yes" on recorded vote number 237, "yes" on recorded vote number 238, and "yes" on recorded vote number 239.

## H. CON. RES. 415, RECOGNIZING NATIONAL HOMEOWNERSHIP MONTH AND THE IMPORTANCE OF HOMEOWNERSHIP IN THE UNITED STATES

### HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 21, 2002

Ms. SCHAKOWSKY. Mr. Speaker, the House of Representatives passed a resolution that recognizes National Homeownership Month. Democrats and Republicans are united in their support for homeownership. However, we should not fool ourselves by claiming that this resolution is going to solve our affordable housing crisis.

We need to back up our words with action. Housing is not a top priority of this House or the Administration. HUD provides down payment assistance through several of its programs, yet without sufficient resources HUD will not be able to accomplish its homeownership goals. In fact in real dollars, HUD's budget is one third of what it was during the Ford administration. This is unacceptable.

Yesterday the Financial Services committee marked-up the "Housing Affordability for American Act of 2002." Several members of the majority voted against an amendment to create a national affordable housing trust fund. The approved amendment creates a trust fund that utilizes FHA surplus funds. By creating a housing trust fund we can provide the necessary resources to build and preserve 1.5 million units of rental housing over the next 10 years.

Also, predatory lending continues to be a serious problem for homeowners. The Coalition for Responsible Lending estimates that homeowners lose \$9.1 billion annually due to predatory loans. Predatory lending is especially a problem in the subprime market. People who have trouble getting access to conventional mortgages often use the subprime market for mortgage assistance.

Predatory lenders disproportional prey on the elderly and minorities. In 2000, HUD completed a study that found that borrowers in upper income African American neighbor-

hoods, who would easily qualify for conventional, low rate loans, were twice as likely as homeowners in low-income white neighborhoods to receive subprime refinance loans. In Chicago the number of high interest loans rose 3,685 between 1993 and 1999. To combat this problem, I and several of my colleagues have introduced anti predatory lending legislation. Regrettably, none of our bills have been given consideration by the Republican House leadership. Simply supporting homeownership is not enough. We must act to make sure the people are able to keep their homes as well.

Homeownership is expensive and it is difficult for people with low incomes to own a home. People in Chicago and across the country need affordable housing whether it is a home or an apartment. In Chicago, we're short 150,000 units of affordable housing. Nationally, there has been a 37 percent increase in the number of people seeking emergency shelters in the past year and five and a half million people are facing the worst housing crisis in the United States. That is why I have introduced H.R. 2999 "The First Things First Act." My legislation puts tax breaks for the rich on hold until we address our nation's housing crisis and other critical needs. This resolution is only effective if we take strong actions to make affordable housing a reality for America's families.

## HONORING PASTOR T.R. WILLIAMS, SR.

### HON. KEN BENTSEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 21, 2002

Mr. BENTSEN. Mr. Speaker, I rise to congratulate Reverend Theodore Roosevelt (T.R.) Williams, Sr., on his 25 years of exceptional service to the New Faith Church located at 4315 West Fuqua Street, Houston, Texas. On June 23, 2002, Reverend Williams will be joined by his family, friends, and the congregation of New Faith Church to celebrate his 25th anniversary.

Born in Alexandria, Louisiana on July 26, 1945, Theodore Roosevelt Williams was one of five children born to Nathaniel and Violet Williams. The Williams' established an extraordinary foundation for their children centered around developing their faith in God. Reverend Williams often recalls how his parents would awaken him along with his brothers and sisters on Sunday morning for family prayer and fondly speaks of his parents' willingness to sacrifice their desires to ensure that their children's needs were met.

After receiving his degree from Southern University in 1966, Rev. Williams soon found himself being called to the ministry. On December 2, 1966, he preached his first sermon at Greater Saint Lawrence Missionary Baptist Church. Reverend Williams accepted his first pastoral position at Shady Grove Missionary Baptist Church in rural Louisiana in 1968 and his second at Loyal Baptist Church beginning in 1972 and resigned in 1977. After his resignation, Reverend Williams organized New Faith Church on February 27, 1977, where he currently presides as Senior Pastor.

Since its inception, New Faith's priorities have been in accord with God's directives,