

Iran pressures Azerbaijan to abolish visas between the two countries, which would lead to less control and more Iranians infiltration into Azerbaijan. Azerbaijan is resisting this effort.

Occupied Azerbaijan (NK Region) is on the Iranian border, where alleged terrorist camps, narcotic trafficking and weapons trading goes on. Since Armenia has occupied this region of Azerbaijan, almost 16 percent of the total country, this activity has existed with the support of Iran. Azerbaijan is defenseless in trying to stop this activity, as long as Armenia occupies this region.

RECOGNIZING THE EAST TEXANS  
AGAINST LAWSUIT ABUSE

**HON. LOUIE GOHMERT**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 7, 2005*

Mr. GOHMERT. Mr. Speaker, on behalf of Texas' 1st Congressional District, I would like to recognize the efforts of the 3,000 members of the East Texans Against Lawsuit Abuse organization and the Citizens Against Lawsuit Abuse in promoting Texas' fourth Lawsuit Abuse Awareness Week from October 3–7, 2005.

East Texans Against Lawsuit Abuse (ETALA) is a respected and effective organization that works to educate consumers about the human and financial costs associated with frivolous lawsuits. This organization has led successful efforts to reform our states medical malpractice system, reduce the number of frivolous lawsuits in Texas, ensure that Texans who are truly injured have access to our court system and educate Texans about how to become wise legal consumers.

ETALA is recognized locally for their efforts to encourage personal responsibility among local school children. For the second year, they are sponsoring a personal responsibility essay-writing contest among local sixth and seventh graders. What is most interesting and encouraging is that our children seem to understand this basic concept that has escaped so many adults.

We support ETALA in their efforts in support of civil justice reform and wish to thank their many supporters, board members and staff in their efforts. Through the courage and dedication of these individuals, what was once only a nice idea, has now become a reality. It has been my pleasure to work with ETALA in the past, and I look forward to working with them in the future.

INTRODUCTION OF THE HURRICANE  
DISASTER MORTGAGE  
MORATORIUM ACT OF 2005

**HON. ELIJAH E. CUMMINGS**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 7, 2005*

Mr. CUMMINGS. Mr. Speaker, I rise today to introduce The Hurricane Disaster Mortgage Moratorium Act of 2005, which would provide a 6-month moratorium on mortgage payments owed by residential and commercial property owners who reside in the disaster areas of

Hurricanes Katrina and Rita. This bill would provide a temporary refuge from payment for those individuals and entities who are unable to make their mortgage payment obligations.

Mr. Speaker, as we know, the devastation wreaked by Hurricanes Katrina and Rita was of colossal proportion. The ensuing fallout of lost jobs, destroyed homes and shattered lives is equally devastating.

Needless to say, the figures that have begun to be compiled in the aftermath of the storm are staggering. Analysts with the National Association of Realtors are projecting that at least 200,000 homes in the Gulf Coast region have been destroyed or will have to be demolished. The U.S. Department of Commerce has estimated that uninsured losses could easily exceed \$100 billion. Sadly, up to a million Americans were displaced by the storms and many are still living in temporary shelters.

The Department of Labor job figures released today show that unemployment is up to 5.1 percent for September, up from a 4.9 percent pre-Katrina and Rita level and much higher than the 4.0 percent level we experienced during the 1990s. According to the Joint Economic Committee Democratic staff, the unemployment rate would in fact be 9.0 percent if the figure included those who are marginally attached to the labor force and those who are forced to work part-time because of the weak economy. The Houston Chronicle on October 6, 2005 reported that as a result of Hurricanes Katrina and Rita, at least 363,000 people have lost their jobs. These dismal numbers are likely to remain constant in the short-term as our nation rebuilds this region.

In fact, most of those unemployed as a result of Hurricanes Katrina and Rita are expected to be out of work at least 6–9 months and we should only anticipate the indicators to increase. As we know, just this week we heard Mayor Ray Nagin of New Orleans inform that he has to let go of 3,000 municipal employees because the City cannot afford to pay them. This unfortunate scenario will surely be repeated to some extent throughout the region as municipal and state coffers dwindle from depleted revenue bases.

Whereas the number of job losses for the month of September is surprisingly only 35,000, the Department of Labor reported that last week, it received an additional 74,000 hurricane-related unemployment claims. In fact, nearly one in every five unemployed people—1.5 million Americans have been jobless for more than 26 weeks, the maximum number of weeks for receiving regular unemployment insurance benefits and the Hurricanes will only exacerbate these passive numbers.

The CBO predicts that the Hurricanes could actually cut job growth by between 280,000 and 400,000 jobs. Although it may sound obvious, Americans who have lost everything in a hurricane, who are not working and have little prospects of working in the near future cannot afford to pay their mortgages. This bill would provide them with a reprieve from their mortgage payments. Also, as it does not mandate forgiveness of this debt, this bill reflects the shared burden that our Nation will have to shoulder temporarily during this time of rebuilding.

Mr. Speaker, behind these figures are thousands of home and business owners whose entire livelihoods have been destroyed and who now face the prospect that the properties

they have worked a lifetime to purchase could be taken from them when they fall behind in their mortgages. This bill provides a temporary sanctuary from payment and stops the clock for any default or foreclosure proceedings and negative credit reporting.

Needless to say the economic effects of the Hurricanes are being felt in painful increments nationwide. However, for the Americans forced out of their homes by the Hurricanes, the economic effects are not coming in the form of a trickle, but a deluge.

The Hurricane Disaster Mortgage Moratorium Act of 2005 will ensure that during the moratorium, those Gulf Coast residents who cannot afford to pay their mortgages will not lose their homes or suffer the negative attendant consequences from non-payment. Let's not make these Americans suffer needlessly by facing the prospect of losing their homes twice. I urge my colleagues to support this effort.

ON THE 2ND PLACE FINISH OF  
THE EL PASO HIGH-Q  
TEAM AT THE NATIONAL ACADEMIC  
CHAMPIONSHIP

**HON. SILVESTRE REYES**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 7, 2005*

Mr. REYES. Mr. Speaker, on June 13, 2005 a group of students from historic El Paso High School in my district of El Paso, Texas, after months of grueling preparation and a hard-fought season, finished second at the National Academic Championship in Chicago.

I congratulate the following El Paso High Tigers for their hard work and dedication: Blain Baurngard, Trevor Vargas, Alex Neuman, Robert Heyman, Emil Michal, and their coach, named Coach of the Year by the National Academic Championship, Gerard Neuman.

The El Paso High School High-Q Team made it to the final round with a combination of intelligence, teamwork and self-discipline. The team demonstrated the ability to come from behind and showed maturity beyond their years.

Mr. Speaker, on June 13, 2005 the El Paso High Tigers gave us a preview of the excellence we can expect from our city's young generations and showed El Paso is home to some of the best and brightest our Nation has to offer. I invite my colleagues to join me in congratulating the El Paso High-Q team on their second place finish at the National Academic Championship.

HONORING VICTOR AND MAE  
LOBUE

**HON. MICHAEL M. HONDA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 7, 2005*

Mr. HONDA. Mr. Speaker, I rise today to honor two very special people, Victor and Mae LoBue, who are celebrating seventy-five years of marriage on September 10, 2005.

Victor LoBue and Mae DiSalvo were both born in 1910 in San Jose, in a neighborhood of Italian-American immigrants called "Little