

United States Congress, and I wish her all the best on this birthday and many more in the future.

HONORING AMERICA'S SECOND  
HARVEST

**HON. RON LEWIS**

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 11, 2007*

Mr. LEWIS of Kentucky. Madam Speaker, I rise today to congratulate America's Second Harvest of Kentucky's Heartland Food Bank, located in Elizabethtown, Kentucky, for recently celebrating 25 years of charitable service to central and southern central Kentucky.

America's Second Harvest began as a small operation in the basement of Elizabethtown's Christ Episcopal Church in 1982. Founding members struggled at first to raise enough money just to reserve a post office box. Support quickly grew as the community began to understand the mission of the organization.

Over the last 25 years, America's Second Harvest has received and distributed approximately 100 million pounds of donated food and groceries to 170 charity organizations in 35 Kentucky counties.

The food bank now occupies a large warehouse in Elizabethtown, with plans under consideration to extend the facility by another 10,000 square feet. America's Second Harvest representatives are also working to expand the Backpack program, an initiative that offers bags of food to schoolchildren who are likely to go hungry on weekends.

I applaud America's Second Harvest, particularly founders Dot Hansen and Rita Jenkins, for their vision, determination, and continued cooperative efforts to assist those in need.

It is my great privilege to recognize America's Second Harvest today, before the entire U.S. House of Representatives, on the occasion of their 25th anniversary. Their unique dedication to combat hunger in Kentucky communities makes them an outstanding organization worthy of our collective appreciation and respect.

IN REMEMBRANCE OF ROBERT  
SHAWN JOSLIN

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 11, 2007*

Mr. KUCINICH. Madam Speaker, I ask that my colleagues join me in remembering Robert Shawn Joslin, a young man whom I knew well as a volunteer on my political campaigns. I am deeply saddened to learn of his untimely death at the age of 26. Last Saturday, Shawn was murdered at the McDonald's restaurant where he worked.

Shawn was a 2000 Lakewood High School graduate. He played the tuba in the Lakewood High School marching band. He loved sports, especially the Cleveland Cavaliers basketball and the Cleveland Indians baseball teams. He ushered at Indians games at Jacobs Field and got his 2 nieces, Ashley and Alexianna, interested in baseball.

For the last 4 years, he worked at McDonald's. For 2 years he worked at the restaurant in Westlake and for the last 2 years, he worked at the Lakewood McDonald's, closer to his home. He was up for a promotion before he was killed there.

Since his high school years, Shawn was active in civic affairs. He was a tireless campaigner on behalf of myself and other candidates for public office in the Cleveland area. Shawn was always friendly and quick to greet people he knew from the campaigns or from his other activities in sports, music, school, or work. He had a positive attitude and an infectious smile. He had many friends and family members who loved him deeply.

Madam Speaker and colleagues, please join me and Shawn's parents, family members, and many friends in mourning the loss of this positive young man.

HOME OWNERSHIP AND  
RESPONSIBLE LENDING

SPEECH OF

**HON. DANNY K. DAVIS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 10, 2007*

Mr. DAVIS of Illinois. Mr. Speaker, I rise today in support of House Resolution 526, "Supporting Ownership and Responsible Lending." Home ownership plays an integral role helping this Nation's citizens realize the American Dream.

Now more than ever we must increase the awareness of risky loans to protect present and future homeowners. Home ownership is a vital part of our Nation's economy. It benefits neighborhoods by raising property values and providing economic and social capital.

Nationally, in 2006, a record setting 75,000,000 Americans owned homes. In the 7th District of Illinois, there are 238,000 housing units. Of those 238,000 units 49 percent are owner occupied and 51 percent are renter occupied. Fifty-four percent of those who rent spend more than 30 percent of their income on housing.

The housing boom from 2001 to 2006, lower mortgage rates and increased liquidity in the secondary mortgage market, all led to the growth of sub-prime mortgage industries. These secondary mortgage markets created home ownership opportunities for lower income families, people with little or no credit histories, and families without any access to down payments.

The downside to these newly formed opportunities would be the birth of predatory lending. This occurs when lenders hide the true cost of sub-prime loans from unsophisticated borrowers. These unfair practitioners are the main reason for the sudden wave of foreclosures. Foreclosure, when considering both legal and administrative expenses, would cost the borrower an average of \$7,200.

In Chicago alone, due to the predatory lending practices of various institutions, the rate of foreclosure on sub-prime loans is 19.2 percent; this is up 37 percent from approximately 5 years ago. From my understanding the property value surrounding the foreclosed home is devalued by \$30,000.

This would cause responsible lenders to lose thousand of dollars per foreclosure. An-

other negative aspect of this sudden rise in foreclosures is the costly affects that it has on local government because abandoned homes cost districts tax revenue.

By definition the lost that is suffered by the districts will have a spiraling effect throughout the community, taking funds from education and the economy.

I commend the Hon. ELIJAH CUMMINGS for introducing House Resolution 526, "Supporting Ownership and Responsible Lending." I am a firm supporter for enforcing rules that would prevent persons from falling victim to unfair practices. By enforcing rules to eliminate unfair practices in sub-prime mortgage lending, addressing appraisal and other mortgage fraud, and increasing opportunities for loan counseling, we will raise the awareness of risky loans and protect present and future homeowners.

IRELAND POWER SHARING  
RESOLUTION

**HON. SCOTT GARRETT**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 11, 2007*

Mr. GARRETT of New Jersey. Madam Speaker, today, the House recognizes the historic achievement of a power-sharing government in Northern Ireland. After decades of violence, Protestants and Catholics have come together to form a government that fairly represents both sides.

With Ian Paisley as first minister and Martin McGuinness as deputy first minister, this government will be one which both sides can respect and entrust to work toward peaceful resolution of differences.

The joint government and a police force that is admired by both sides will bring an end to the years of "troubles." Nearly 10 years ago when the Good Friday accord was signed it was still doubtful whether the two sides could come to a lasting agreement. Though there were setbacks along the way, the parties were committed to peace and at each opportunity for failure they chose to lay aside their weapons and negotiate.

The people of Northern Ireland will have a bright future if they maintain the present course. Surely, there will be disagreements but there is now a legislative process to work out such differences.

The peace process in Northern Ireland is now a shining example of how peoples in conflict can put aside long-standing grievances and learn to live in peace. Today, we properly honor and offer our support to those who are working to establish a peaceful and unified government.

INTRODUCTION OF THE NATIVE  
AMERICAN ECONOMIC DEVELOPMENT  
AND INFRASTRUCTURE  
FOR HOUSING ACT OF 2007

**HON. STEVAN PEARCE**

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 11, 2007*

Mr. PEARCE. Madam Speaker, I rise today to introduce the "Native American Economic