

Way in 1986, Joyce was called “one of those rare phenomena that comes along only once in a lifetime.” Joyce helped provide Christmas presents for needy children, acquired an acre of land for local Boy Scouts, and organized the area’s first recycling drive, just to name a few. She was the first woman to become a United Way President in Galesburg, Illinois. Through her leadership, she has inspired others to answer the call of service.

When Maytag Corporation shut its doors in 2004, she was the first person to offer displaced workers the helping hand they so desperately needed. And as a member of my staff, she has assisted local families with everything from retirement security to workers rights, and even going to bat for them with our friends at the Internal Revenue Service.

For her service to the labor movement, the city of Galesburg, the 17th Congressional District, and our entire Nation, I salute her. Joyce, congratulations on your retirement. You will be missed not just by the staff, not just by me, but the entire people of the 17th District.

Once again, Joyce, congratulations, and best of luck on your retirement.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

LET’S IMPLEMENT SOLUTIONS THAT PRODUCE RESULTS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Kansas (Ms. JENKINS) is recognized for 5 minutes.

Ms. JENKINS. I know many Americans are struggling to pay their monthly mortgage payments. Unemployment is on the rise, yet more than 90 percent of homeowners are still able to scrimp and save enough each month to pay their mortgage.

Congress and government agencies have thrown billions at this crisis, yet we have little to show for it. And President Obama even said in his speech last night that the recovery plans will require significant additional resources from the Federal Government, probably more than what is already set aside. He left the door open to come back and ask for more taxpayer dollars to bail out the bad decisions of others, yet we have seen little positive impact from the initial expenditure.

Congress should not be in the business of rewarding bad actors, and I’m concerned that is exactly what H.R. 1106, the Helping Families Save Their Homes Act of 2009, and the President’s plan for the housing crisis will do.

One piece of H.R. 1106 is a cram-down proposal. While the goal of the proposal

may be admirable, when we see re-default rates of 55 percent within only 6 months, is that really solving the problem?

Lenders from the Second District in Kansas have told me this cram-down proposal may force an increase in interest rates. How does this increased borrowing cost benefit that young married couple looking to buy their first home? Not to mention, as I read in Business Week yesterday, many times loan modifications can result in higher monthly payments.

I understand exactly the sentiments shared with me by my constituent, Craig Grable from Wathena, Kansas. He sent me a letter telling me he pays his mortgage on time each month. He is angry that folks who have bought houses they could not afford are being rewarded by those housing plans.

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He said, “If the market recovers and he sells that home for a profit, he basically is keeping my tax dollars, and that is not right.”

Folks around the country like Craig who made their payments on time should not have to pay for the risky loans made by irresponsible lenders and speculators who got into loans they could not afford. At a minimum before anyone is given government assistance on their mortgage, there needs to be a clear set of eligibility standards including income verification, proof the borrower has not intentionally defaulted on the mortgage in order to benefit from government assistance, and assurances that the Federal Government is not subsidizing vacation homes.

Craig ended his letter to me saying, “This nonsense has to stop.” And I agree. Action without results is futile. Let us implement solutions that produce results.

IT’S TIME TO TALK TO IRAN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, I rise to speak about the urgent need for the United States to begin direct talks with Iran about its nuclear program.

Time is of the essence. The United Nations reported last week that Iran has more enriched uranium than the world knew and is now capable of building an atomic bomb if it continues with its enrichment program. Iran also recently put a satellite into orbit showing that it has the ballistic missile capacity to deliver a nuclear weapon against an enemy.

The Iranians insist that their nuclear program is for peaceful domestic purposes only, but their nuclear program has raised fears in the Middle East and made that region an even more unstable and dangerous place.

Mr. Speaker, Iran’s advanced nuclear program shows that the Bush adminis-

tration’s policy of refusing to talk was a dismal failure. It called Iran part of the “Axis of Evil.” Then for nearly 8 years the Bush administration’s approach consisted of saber-rattling and threats of war, and look where that’s gotten us. Absolutely nowhere.

As someone who strongly opposes nuclear proliferation, I urge that we launch a vigorous diplomatic effort aimed at getting Iran to behave more responsibly. We must begin that effort immediately before their nuclear program gets even more advanced. In the days ahead, we can look for every possible opening to begin face-to-face talks.

This diplomatic effort must include a strong partnership with the international community. The U.N. Security Council, for example, has demanded that Iran suspend its uranium enrichment program. So we must work with the members of the Council to put peaceful pressure on Iran to do just that.

I think that President Obama described the situation best last August when he said, “My job as President would be to try to make sure that we are tightening the screws diplomatically on Iran and that we have mobilized the world community to go after their program in a very serious way.”

So, Mr. Speaker, the President followed up on that, as we know, on his first day in office. In an interview with an Arabic language television station, he said, “If countries like Iran are willing to unclench their fist, they will find an extended hand from us.” This received a positive response from President Ahmadinejad, who said that Iran was ready for “talks based on mutual respect.” Who knows what he really meant, but I think we should take him up on this, call his bluff. Let’s test him to see if he was serious. As Secretary of State Hillary Clinton has said, “We won’t know what we’re capable of achieving with Iran until we’re actually there working on it.”

Mr. Speaker, Iran is currently suffering from tough economic times, high inflation and international isolation. It is also threatening its people miserably. We could take advantage of Iran’s problems by offering incentives and help with their problems if they agree to pull the plug on their nuclear ambitions.

During the past administration, there was a great deal of talk about bombing Iran’s nuclear facilities, but we all know that would have led us into another disastrous war in the Middle East, and thank heavens we did not do that. But refusing to engage with Iran hasn’t worked so far. It’s time for a new policy that stresses international cooperation, conflict resolution, and humanitarian assistance.

With President Obama’s leadership and willingness to talk and Secretary of State Hillary Clinton’s abilities, we can push the restart button, the restart button on our relations with Iran. We