

Only yesterday—they called your name and you came down  
 You and your brother in your caps and gowns,  
 All those years we couldn't wait.  
 Your mom and I saw you graduate—only yesterday.  
 Only yesterday—as I rehearse  
 Your mother, well, she knew it first  
 That after thinking about it hard  
 You told her you joined the Army National Guard!!  
 She knew I'd be proud and so I was—only yesterday.  
 Only yesterday—you went to boot camp at the fort,  
 And you did not sell yourself short  
 You joined the army at a time of war,  
 Like your family that went on before—only yesterday.  
 All those yesterdays we enjoyed  
 Only yesterday—we learned you were being deployed,  
 To fight those who attempt to destroy. . . .  
 Those yesterdays . . .  
 Only yesterday—I'll say it over and over:  
 Only yesterday—it was me and my Cub Scout  
 And today it was me and my soldier!!!

**HONORING LEONARD AND ADELE  
 BLUMBERG OF BRIDGEWATER,  
 NEW JERSEY**

**HON. LEONARD LANCE**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 6, 2009*

Mr. LANCE. Madam Speaker, I rise today to pay special tribute to Leonard and Adele Blumberg of Bridgewater, New Jersey. For over seven decades, Leonard and Adele Blumberg have worked hard day and night to make a difference in their community and help others.

In fact, there are dozens of New Jersey civic, social welfare, educational, artistic and religious organizations that have benefited from their hard work, dedication and selfless sacrifices to help those in need.

On Sunday, March 15, 2009 Temple Shalom in Bridgewater, New Jersey will honor Leonard and Adele during a special tribute ceremony for their remarkable and enduring lifelong contribution to communities throughout Central New Jersey.

Over the years, the Bloombergs have helped the Bridgewater Township Welfare Board, Somerset County United Way, People-Care Center, Somerset County Homemaker Service, American Red Cross, Somerset Valley Visiting Nurse Association, Somerset County Heart Association, Somerville Rotary Club, Education Foundation of Bridgewater, Jewish Federation of Somerset, Hunterdon and Warren Counties, The Shimon and Sara Birnbaum Jewish Community Center and Temple Shalom.

Because of their exceptional community outreach efforts, Temple Shalom established the Leonard and Adele Blumberg Community Outreach Fund. The fund will be used to augment the Temple's existing and future community outreach programs to aid the needy in Somerset County.

It gives me great pleasure to share the remarkable efforts of Leonard and Adele Blumberg with my colleagues in the United States Congress and with the American peo-

ple. I am also honored to join Temple Shalom at this special event recognizing their outstanding service to our community.

**HONORING THE LIFE AND SERVICE  
 OF MRS. SUE WILK**

**HON. THADDEUS G. McCOTTER**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 6, 2009*

Mr. McCOTTER. Madam Speaker, today I rise to honor and acknowledge Sue Wilk upon receiving the Women of Westland's 2009 ATHENA Award. The ATHENA Award recognizes individuals who have attained and personified the highest level of professional excellence in their business or profession, have devoted time and energy to the community in a meaningful way, and have opened the door of leadership opportunity for women.

Throughout her distinguished career, Sue has been committed to her community. Mrs. Wilk serves as the Department Chair for School Social Workers for the Wayne-Westland Community School District, where she affords her students the means and opportunities to be successful by offering personal and academic guidance. As the first female social worker assigned to the William D. Ford Career-Technical Center, she focuses on providing encouragement to young women interested in pursuing careers in non-traditional and male dominated fields.

Sue's community service activities focus on assisting student groups, families, and the underprivileged, as evidenced by her position as Vice-President of the Monroe High School Band Boosters, involvement in the Family Resource Center in Wayne-Westland, and participation as a Bell Ringer for the Salvation Army. Mrs. Wilk has accrued numerous accolades for her service including a special recognition from Wayne County acknowledging her efforts on behalf of children. She was also named Ancillary Professional of the Year by Wayne County RESA, and listed as "Who's Who Among American Teachers."

Madam Speaker, I ask my colleagues to join me in extending sincere congratulations to this year's ATHENA Award winner, Sue Wilk, for her dedication to professional excellence and passionate leadership in her community and country.

**HELPING FAMILIES SAVE THEIR  
 HOMES ACT OF 2009**

SPEECH OF

**HON. BOB ETHERIDGE**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1106) to prevent mortgage foreclosures and enhance mortgage credit availability:

Mr. ETHERIDGE. Mr. Speaker, I rise in support of H.R. 1106, Helping Families Save Their Homes Act of 2009.

Across our country, millions of responsible homeowners are facing foreclosure. Some reports indicate there could be up to 6 million

families currently in danger of losing their homes. Although the foreclosure crisis has not been as pronounced in my state as in some others, North Carolina has seen one of the fastest rises in unemployment in the country, with a rate of 8.2% earlier this year. These job losses will risk damaging neighborhoods and towns across the state by placing more families at risk of defaulting on mortgages. H.R. 1106 will ensure that lending institutions work with borrowers to help keep Americans in their homes to strengthen the housing market, which is critical for our nation's economic recovery.

H.R. 1106 takes steps to address this crisis and help families across the country. This bill will help millions of struggling homeowners re-finance or restructure their mortgages. H.R. 1106 reforms the Hope for Homeowners initiative by lowering fees and providing \$1,000 to servicers that participate. This will make the initiative more attractive to lenders and more effective in reaching the many families seeking help. H.R. 1106 provides "safe harbor" for mortgage lenders so that they can modify mortgages without the threat of lawsuits from the secondary mortgage market. In addition, this bill would protect consumers' savings by permanently increasing the amount of federal deposit insurance savings in banks or credit unions from \$100,000 to \$250,000.

H.R. 1106 also contains a provision that would allow for the modification of some mortgages under the terms of Chapter 13 bankruptcy. Current law allows for a bankruptcy judge to adjust the principal on all secured loans except for those on primary residences. Provisions in H.R. 1106 ensure that people can afford their mortgage. The bill also stipulates that judicial modification should only be employed as a last resort for saving a family's home. Only existing mortgage loans are eligible, and a judge is required to consider whether all other options are exhausted before changing the principal of a home loan. Finally, this bill ensures that if a borrower gets relief through this mortgage relief initiative and then sells their home for a profit, the lender is able to recoup a sizable portion of that profit. This is a key provision to incentivize lenders to work with at-risk borrowers who are seeking help through mortgage modification initiatives.

In order to get our struggling economy back on track, we must address the foreclosure crisis, one of the main factors that precipitated this recession. Not only are foreclosures devastating to individual families, but their effect ripples throughout the economy, hurting manufacturers and construction firms, dropping consumer spending and confidence, and cutting the value of neighboring homes. H.R. 1106 is an important step to deal with this crisis.

I support H.R. 1106, Helping Families Save Their Homes Act of 2009, and I urge my colleagues to join me in voting for its passage.

**EXTEND CERTAIN IMMIGRATION  
 PROGRAMS**

SPEECH OF

**HON. TIMOTHY H. BISHOP**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 4, 2009*

Mr. BISHOP of New York. Mr. Speaker, I rise today in opposition to H.R. 1127. I oppose