

based and fact-based journalism, as well as preserving and enhancing the archetypal musical genres of American music history, such as classical, Celtic, jazz, the blues, and bluegrass. This source for local, national, and international news, as well as informative, cultural, and musical programming, is a unique and valued service to our communities.

I invite my colleagues to recognize these achievements and cosponsor this important resolution.

RECOGNIZING MICHELLE LINGO AS
ESCAMBIA COUNTY TEACHER OF
THE YEAR

HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 26, 2008

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is an honor for me to rise today in recognition of Michelle Lingo, Escambia County's Teacher of the Year.

For the past 11 years, Michelle Lingo has influenced the academic success of elementary school students. Ms. Lingo's exceptional teaching capabilities have enhanced the learning opportunities for the students she teaches, while her countless hours of service and dedication have enabled her students to attain academic excellence. When asked to elaborate upon her profession, Ms. Lingo replies that as a teacher, she "view[s] every day as a new chance to inspire a child." Her passion for teaching is rivaled only by the love she has for her students, and her unwavering devotion strengthens the school system as a whole.

Propelled by her dedication to the education system, Ms. Lingo began her teaching career in 1996 as a first grade teacher. Over time, Ms. Lingo furthered her devotion and expanded beyond the parameters of the typical classroom, first as a reading coach and then as a media specialist, a position in which she continues to serve. Though some would consider her current position overwhelming, Ms. Lingo balances the demands of her career with a jubilant attitude and exceptional enthusiasm.

The title of Teacher of the Year is an immense honor and is evidence of the greatness Ms. Lingo has attained. Beyond the title lies Ms. Lingo's dedication and devotion to not only her students, but to the entire community. Her teaching skills and affable personality have influenced many and have pushed countless students to a higher level of academic achievement. Ms. Lingo's outstanding accomplishments have distinguished her as one of the great teachers in northwest Florida, and the Escambia County School District is honored to have her as one of their own.

Madam Speaker, on behalf of the United States Congress, I am proud to recognize Michelle Lingo on this outstanding achievement and for her exemplary service in the Escambia County School District.

PERSONAL EXPLANATION

HON. RIC KELLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 26, 2008

Mr. KELLER of Florida. Madam Speaker, I have remained in Orlando, Florida with my wife as she prepares to give birth to our second child. If I had been present yesterday, I would have voted in the following manner: rollcall 69: "yea"; rollcall 70: "yea"; and rollcall 71: "yea."

HONORING RANDY JONES

HON. JOHN SHIMKUS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 26, 2008

Mr. SHIMKUS. Madam Speaker, I rise today with a heavy heart to pay tribute to a great American patriot.

Randy Jones served the American people as a staff sergeant in the U.S. Army from 1972 until 1980, and then as a civilian employee of the U.S. Army Corps of Engineers for over 20 years. He did his duty to our Nation through two deployments overseas in the war on terror and through his work at the Melvin Price Lock and Dam. At the time of his death last week, he was the Lockmaster at Lock and Dam 27 on the Mississippi River. He is remembered by his colleagues as a dedicated employee and a mentor to a great many co-workers.

My thoughts and those of the House go out to his wife Sharon, and his three daughters and two sons-in-law, Lori and Jeremy Cole, Meredith and Kenneth Zimmer, and Shara Jones, his son and daughter-in-law, Chad and Ann Jones, his eight grandchildren, as well as his brothers and sisters and all his neighbors and friends in Brighton, Illinois.

All of America is grateful for Randy's service to our Nation, and he will be dearly missed by all who knew him.

IN RECOGNITION OF THE LIFE
AND LEGACY OF MRS. JOHNNIE
R. CARR

HON. MIKE ROGERS

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 26, 2008

Mr. ROGERS of Alabama. Madam Speaker, I respectfully ask for the House's attention today to honor the life and legacy of one of our Nation's most important Civil Rights figures, Mrs. Johnnie Carr, who passed away on February 22nd at the age of 97.

As so many of my colleagues know, Mrs. Carr was a tireless advocate for the advancement of Civil Rights and equality for all Americans. During a tumultuous time for our Nation, in 1964 Mrs. Carr and her husband Arlam filed suit against the Montgomery County, Alabama, Board of Education in an attempt to desegregate the Montgomery County school system. Her desire was simply to help provide a more hopeful future for her son Arlam Carr Jr. and thousands of other African American chil-

dren in Alabama. In addition to her legal action against the school board, Mrs. Carr pushed to open segregated Montgomery communities to African American residents.

Not only did her leadership and courage help bring about the end of the segregation of our schools, she helped usher in a new era of equality and freedom for African Americans across our Nation. Throughout her life she continued her activism as a voice for Civil Rights in the Montgomery area and beyond, and was a frequent face at community events throughout her entire life.

Mrs. Carr was an anchor for her family, who will surely remember her as a caring mother and grandmother who held her family together through trying times. Despite her tireless efforts to help advance Civil Rights for all Americans, she always put her family first. Mrs. Carr's passing is mourned by us all, Madam Speaker, and we all send her family our prayers at this difficult time. Thank you for the House's attention today to her life, and to her legacy.

PREDATORY LENDERS CAUGHT
THEIR PREY

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 26, 2008

Mr. RANGEL. Madam Speaker, I rise today to enter into the RECORD a February 14th editorial from the New York Times by Eliot Spitzer, Governor of New York, "Predatory Lenders' Partner in Crime".

This editorial talks about the role the Office of the Comptroller of the Currency (OCC) had in preempting state laws designed to protect consumers from mortgage loans with deceptive "teaser" rates and hidden fees. Several states had enacted laws to protect consumers from these practices. Many low- and middle-income borrowers are not able to absorb monthly payment increases when variable terms reset, such as the expiration of teasers rates and/or interest rate increases. Many of these loan products are so complex, that the disclosures currently available are inadequate to protect consumers. The end result is that hardworking Americans are stripped of the equity they have built in their properties, and they lose their homes.

Who would have thought that the OCC would issue formal opinions in 2003 that preempted state laws designed to protect consumers from lending practices and would put consumers in jeopardy of losing their homes? This was so egregious that all 50 state attorney generals and state banking superintendents vigorously fought the new rules. The fight was to no avail—the Bush administration won and the banks were protected.

Greater regulatory oversight is necessary to ensure borrower confidence in the banking system, and the availability of quality loan products in the market place. The end result is where the U.S. finds itself today—with record rates of foreclosures and an economy in a perilous condition.

[From the New York Times, Feb. 14, 2008]

PREDATORY LENDERS' PARTNER IN CRIME
(By Eliot Spitzer)

Several years ago, state attorneys general and others involved in consumer protection began to notice a marked increase in a range