

Gallagher's keen understanding of the soul of a neighborhood and his opinions on community issues were valued by everyone, from neighbors to national leaders.

Madam Speaker and colleagues, please join me in honor and memory of John P. Gallagher, upon the official naming of the West Park Post Office building after John P. Gallagher. Mr. Gallagher's service to family, friends, community and country has greatly influenced the lives of everyone he has known, including my own. He will forever be remembered along the streets, in the meeting halls and throughout the parks of Cleveland's west side neighborhood.

PROCLAMATION: THE 50TH WINTER  
PARK SIDEWALK ART FESTIVAL

**HON. SUZANNE M. KOSMAS**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 16, 2009*

Ms. KOSMAS. Madam Speaker,

Whereas, since its founding in 1960, the Winter Park Sidewalk Art Festival, which is an all volunteer effort supported by the Winter Park Sidewalk Art Festival Committee, the City of Winter Park and numerous volunteers, has grown to become one of the premier art festivals in the county; and

Whereas, every year hundreds of Winter Park citizens contribute thousands of hours to ensure that the 350,000 visitors to the Festival enjoy the best in fine art and that the 225 exhibiting artists enjoy the best in outdoor art venues; and

Whereas, exhibits by Orange County school students have been part of the Festival since its inception, and the more recent Children's Workshop Village has integrated local museums and art centers to provide exciting art experiences for children of all ages; and

Whereas, the Festival Emerging Artist Program gives promising and talents artists who are determining their career paths the opportunity to exhibit in their first outdoor art festival, all expenses paid; and

Whereas, The Winter Park Sidewalk Art Festival Foundation provides scholarships to local colleges and universities for promising art students.

Now, therefore, I, Suzanne M. Kosmas, by virtue of the authority vested in me as Congresswoman, 24th District, Florida, do hereby proclaim March 20, 21 and 22, 2009 "The 50th Winter Park Sidewalk Art Festival" and encourage all residents to recognize and show their appreciation for the many memories and contributions the Festival has made to our community over the years.

In witness whereof, I have hereunto set my hand and seal to be affixed this 16th day of March, 2009.

RECOGNIZING THE WORK OF  
DOLORIS COULTER COGAN

**HON. MADELEINE Z. BORDALLO**

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 16, 2009*

Ms. BORDALLO. Madam Speaker, I rise today to recognize the work of Doloris Coulter

Cogan and the publication of her book, *We Fought the Navy and Won: Guam's Quest for Democracy*. Ms. Cogan is a 1946 graduate of the Columbia University School of Journalism in New York. *We Fought the Navy and Won* is a personal recollection of Guam's transition from a Naval Administration to a civilian government after World War II. Ms. Cogan at the time was editor of the *Guam Echo* under the Institute of Ethnic Affairs, and her writings chronicle the stories of Guam's leaders, their allies in Washington, D.C., and their efforts in bringing a civilian government to Guam.

From 1898 to 1950, Guam was administered under the Secretary of the Navy, and while legislation for Guam's self-governance had been introduced before this Congress none were reported out of committee. It was not until the signing of the Guam Organic Act of 1950 by President Harry S. Truman, that Guam was allowed to govern itself with a civilian government. The Guam Organic Act transferred administration of Guam from the Secretary of the Navy to the Secretary of the Interior and established executive, legislative, and judicial branches of government on Guam. Since that time, Congress has passed legislation that changed the Governor of Guam from a Presidential appointment position to a locally elected position. Further, Congress passed legislation granting Guam a non-voting Delegate to the U.S. House of Representatives.

As Guam's representative to the U.S. Congress, I commend Ms. Cogan for her work as editor of the *Guam Echo* and for the publishing of *I Fought the Navy and Won: Guam's Quest for Democracy*. Through her writings we are to reflect and appreciate the efforts undertaken to bring self-governance to Guam and we can have a deeper appreciation of the historical roots of the Organic Act of Guam.

RECOGNIZING DANNA CHATWELL  
AS THE 2008-2009 HURLBURT AFA  
CHAPTER MIDDLE SCHOOL  
TEACHER OF THE YEAR

**HON. JEFF MILLER**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 16, 2009*

Mr. MILLER of Florida. Madam Speaker, I rise today to recognize Ms. Danna Chatwell, recipient of the Hurlburt Air Force Association Chapter 398 Middle School Teacher of the Year Award for the 2008-2009 school year. Her success as an educator is a testament to the power of our country's teachers, and I am proud to honor Ms. Chatwell on this distinguished occasion.

Ms. Chatwell serves as a seventh grade science teacher at Woodlawn Beach Middle School in Gulf Breeze, Florida. In 2007, she earned the Holley-Navarre Intermediate Teacher of the Year, and this recent AFA award highlights her continued achievements. By merging technology and modern trends with proven teaching practices, Ms. Chatwell gives every student the ability to be successful. Her energy and passion for teaching infuse a desire for knowledge in her students that lives on long after they have graduated from her classroom.

Madam Speaker, on behalf of the United States Congress, I would like to thank Ms. Chatwell for her service to the students of

Woodlawn Beach and to the community of Northwest Florida. Vicki and I wish her and her family best wishes for continued success.

HELPING FAMILIES SAVE THEIR  
HOMES ACT OF 2009

**HON. BETTY MCCOLLUM**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Monday, March 16, 2009*

Ms. MCCOLLUM. Madam Speaker, I rise today in strong support of the Helping Families Save Their Homes Act of 2009 (H.R. 1106) and to congratulate Chairman FRANK, Chairman CONYERS, and Speaker PELOSI for their quick action to help American families.

The last eight years of disinvestment in American families have pushed the economy into a deep recession. Unemployment is rising and home values are falling while the costs of health care and food continue to rise. Thousands of my constituents have been laid off and can no longer afford to meet the basic needs of their families or pay their mortgages.

The dream of homeownership has become a nightmare for too many. Many home buyers are falling behind on their payments because of dropping home values and the financial crisis through no fault of their own. Many could make their mortgage payments until they lost their jobs or their incomes dropped. Others were victims of predatory lending by unscrupulous mortgage brokers and are now struggling with unaffordable subprime loans. An estimated 14 million homeowners owe more than their home is worth, and many cannot refinance into an affordable mortgage. As a result, a record number of Americans are losing their homes to foreclosure every month. Foreclosures hurt everyone—including our families, neighborhoods, and communities—resulting in lost tax revenue for local governments, reduced property values for neighbors, and often abandoned properties require an increased police presence in our neighborhoods.

The Helping Families Save Their Homes Act of 2009 is a comprehensive approach to break the cycle of foreclosures and declining home values. This legislation offers fair and effective solutions to help families who are facing foreclosure today and those at risk of foreclosure in the future. To accomplish this, H.R. 1106 improves the Hope for Homeowners program by reducing fees that discourage lenders from voluntarily refinancing mortgage loans. This bill would also provide bankruptcy judges with the authority they need to modify loan terms for families who are already in the bankruptcy process—a provision that could reduce foreclosures by 20 percent at no cost to taxpayers. Bankruptcy courts currently have the power to modify loans for corporations, commercial real estate and even vacation homes; extending this option to save the primary residences for families is necessary and equitable.

Last week, President Obama announced the Comprehensive Homeowner Affordability and Stability Plan, a bold strategy to help up to nine million families restructure their mortgages to avoid foreclosure. The Helping Families Save Their Homes Act is a key step in putting President Obama's plan into place.

The collapsing housing market is one of the root causes of the present economic crisis.