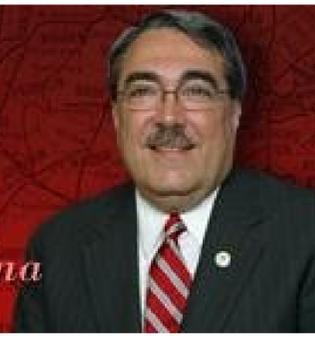




**Congressman**  
**G.K. BUTTERFIELD**  
*1st District of North Carolina*



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**House and Senate Continue Focusing on Iraq**

The U.S. Senate and House of Representatives' Committees on Armed Services and Foreign Relations and the Senate Intelligence Committee are holding a series of hearings during these first two weeks of September to examine the war in Iraq.

The hearings examine the ongoing situation in Iraq and the effectiveness of the President's war policy. Congress voted in May to require reports from the Government Accountability Office (GAO), retired Marine General James Jones, and the White House that look at the political and military situation in Iraq.

Several of the hearings this week focused on the report recently released by the GAO, the non-partisan and independent investigatory arm of Congress. GAO found that Iraq's government has failed to meet 11 of the 18 military and political benchmarks to which it had agreed. The report found that Iraq's government has failed to eliminate militia control of local security forces, failed to increase the number of army units capable of operating independently, failed to enact long-promised legislation essential for political reconciliation and even raised doubts about whether the Iraqi government is capable of utilizing reconstruction funds.

Retired Marine Corps Gen. James Jones, who led a 20-member panel study of Iraqi security forces, also testified before Congress this week. That study found that Iraq's police force is so dysfunctional, corrupt and infiltrated by militias that it recommended the force be scrapped and entirely rebuilt.

Hopefully these reports and hearings will provide the facts that make it clear to everyone that it is time to develop a post-surge strategy. It is also my sincere wish that Congress will finally put politics aside and unite behind a bipartisan strategy to stabilize Iraq and bring our troops home.

The brave men and women of our armed forces have accomplished everything asked of them and they have completed all that is possible militarily in Iraq. Our original goals in Iraq have been accomplished and it is time to begin bringing home the men and women who have already sacrificed so much for us.

**Iraq Benchmarks and Hearing Schedule**

**Iraqi Benchmarks**

**Hearings**

Benchmark	G.A.O
1. Forming a constitutional review committee and then completing the constitutional review	Not Met
2. Enacting and implementing legislation on de-Baathification to provide wider access for members of Saddam Hussein's former party	Not Met
3. Passing an oil law ensuring the equitable distribution of energy resources	Not Met
4. Outlining procedures by which provinces can form semi-autonomous regions	Partially Met
5. Establishing an Independent High Electoral Commission, provincial election law and a date for provincial elections	Not Met
6. Enacting legislation addressing amnesty	Not Met
7. Enacting legislation establishing a strong militia disarmament program	Not Met
8. Establishing political, media, economic and service committees in support of the Baghdad security plan	Met
9. Providing three trained and ready Iraqi brigades to support Baghdad operations	Partially Met
10. Providing Iraqi commanders with authority to execute the security plan	Not Met
11. Ensuring that the Iraqi Security Forces are providing evenhanded law enforcement	Not met
12. Ensuring that all outlaws are pursued under the security plan, irrespective of sectarian and political affiliation	Partially Met
13. Reducing sectarian violence in Iraq and eliminating militia control of local security	Not Met
14. Establishing all of the planned joint security stations in neighborhoods across Baghdad	Met
15. Increasing the number of Iraqi security forces units capable of operating independently	Not Met
16. Ensuring the rights of minority parties in the Iraqi legislature	Met
17. Spending reconstruction money and delivering essential services on an equitable basis	Partially Met
18. Ensuring that Iraq's political authorities are not undermining Iraqi security forces	Not met

**Tuesday, September 4, 2007**

*Senate Foreign Relations Committee* – Open hearing on the Government Accountability Office's (GAO) report assessing the political and military progress in Iraq

**Wednesday, September 5, 2007**

*House Armed Services Committee and House Foreign Affairs Committee* – Open hearings on the GAO report

**Thursday, September 6, 2007**

*Senate Armed Services Committee* – Open hearing on Marine General James Jones' report on training and capabilities of the Iraqi security forces

*House Armed Services Committee* – Open hearing on report from former Marine General James Jones

*Senate Intelligence Committee* – Closed hearing on the National Intelligence Estimate on Iraq

*Joint House Armed Services/Foreign Affairs Committees* – Open hearing on "Beyond the September Reports: What's Next for Iraq?"

**Friday, September 7, 2007**

*Senate Armed Services Committee* – Open hearing on the GAO report

**Monday, September 10, 2007**

*Joint House Armed Services/Foreign Affairs Committees* – Open hearing with U.S. Armed Forces Commander in Iraq General David Petraeus and U.S. Ambassador to Iraq Ryan Crocker on their report assessing the situation in Iraq

**Tuesday, September 11, 2007**

*Senate Foreign Relations Committee* – Open hearing with General Petraeus and Ambassador Crocker on their report on Iraq

*Senate Armed Services Committee* holds – Open hearing with General Petraeus and Ambassador Crocker on their report on Iraq

*House Armed Services Committee* – Open hearing on contracting and weapons accountability issues in Iraq

**September 12, 2007**

*Senate Armed Services Committee* – Open hearing with Defense Secretary Robert Gates and Joint Chiefs of Staff Chairman General Peter Pace

**Congress Must Address Foreclosures and Subprime Mortgages**

As Congress returns from recess it will be addressing the growing problems with subprime mortgages.

The subprime mortgage crisis is taking its toll on homeownership and home equity nationwide, with the percentage of adjustable rate subprime mortgages in delinquency across the United States hitting 13.9 percent in the first quarter of 2007. That is a 4.9 percentage point increase from the first quarter of 2005. North Carolina also saw an increase, as the percentage of adjustable rate subprime mortgages in delinquency increased from 12.0 to 15.5 over the same period.

Likewise, the percentage of all outstanding subprime adjustable rate mortgages entering into foreclosure in North Carolina has risen from 1.7 percent in the first quarter of 2005 to 2.6 percent in the first quarter of 2007. By some estimates, every foreclosure results in a one percent decrease in nearby property values, with the impact even higher in lower-income communities.

Legislation is expected to be filed in both the House and the Senate addressing this issue. It is anticipated that the bills would expand homeowner protections to cover more high-cost loans, crack down on prepayment penalties, ban hidden brokerage fees and prohibit brokers from steering borrowers toward more-costly loans.

These practices have fueled the problem by encouraging mortgage brokers and lenders to push borrowers to accept loans with burdensome terms. Some analysts have estimated that 20 percent to 40 percent of people who now have subprime loans could qualify for less costly, traditional fixed-rate mortgages.



**Honoring True Public Servants in Goldsboro and ECSU**

I recently filed two bills that would name the Post Office on the Elizabeth City State University campus in honor of Dr. Clifford B. Jones, Sr. and name the Goldsboro Post Office in honor of former City Councilman Philip A. Baddour, Sr.

Dr. Jones was a wonderful person who cared deeply about his community. Phil Baddour was also a true public servant. He understood the importance of assisting anyone in the community who needed help regardless of their status, race or economic situation.

**Dr. Clifford B. Jones, Sr.**

**Philip A. Baddour, Sr.**

The son of a physician, Dr. Jones was born in Washington County and spent his youth in Hampton, Va. before graduating from Shaw University in Raleigh, N.C. in 1923. Four years later, he earned a Doctor of Dental Surgery from Meharry Medical College Dental School in Nashville, Tenn. Shortly after earning his dental degree, he began a 66-year dental practice in Elizabeth City, N.C.

My father, Dr. G. K. Butterfield, shared a close and lifelong friendship with the fellow dentist. My father, who served on the Wilson City Council, encouraged Dr. Jones to run for City Council in Elizabeth City. In 1957, Dr. Jones became one of the first African Americans to run for a seat on the city council, and he was defeated by just 28 votes.

In the 1960s, Dr. Jones was appointed to the Elizabeth City – Pasquotank County School Board. He also served on the Board of Trustees of the Museum of the Albemarle and as a Trustee Emeritus of Elizabeth City State University.

With the consent of Elizabeth City State University, I filed legislation to rename the campus Post Office at 1704 Weeksville Road in honor of Dr. Jones. The legislation is co-sponsored by fellow N.C. U.S. Reps. David Price, Bob Etheridge, Walter Jones, Heath Shuler, Mel Watt, Brad Miller and Virginia Foxx.

Over the course of his life, Dr. Jones was recognized with numerous awards and honors for his commitment to his community. He received the Meharry Medical College President's Award for Service to Mankind. Twice he was awarded the Delta Iota Chapter of Omega Psi Phi Fraternity's Certificate of Honor for exceptional service to the citizens of Northeastern North Carolina in the field of dentistry. He was awarded a Certificate of Appreciation from the City Council of Elizabeth City for his invaluable services on the City's Human Relations Committee. Dr. Jones received a Special Recognition Award for loyalty and service to the dental profession from the Old North State Dental Society.

Dr. Jones died in 1995 at the age of 99.

I offered legislation naming Goldsboro's main Post Office at 200 North William Street after Mr. Baddour in order to honor his service to the community. The legislation has been co-sponsored by the entire North Carolina U.S. House delegation, and I am hopeful that both pieces of legislation will be approved by year's end.

Mr. Baddour was a downtown merchant for over 30 years and he served on the Goldsboro City Council from 1979 until 1995. Upon his retirement from the City Council, Baddour was honored with a key to the city of Goldsboro and a resolution from the North Carolina League of Municipalities for his years of public service. Then-Gov. James Hunt also honored Baddour as a recipient of the Order of the Long Leaf Pine.

Baddour served as director of Wayside Fellowship and was the recipient of the Cancer Society's Outstanding Crusade Volunteer Award. He was also active in the Cub Scouts and the Boy Scouts of America. He was a lifelong member of the St. Mary Roman Catholic Church and served as chairman of the Parish Council.

Baddour passed away in 2002.



**Historic Increase in College Financial Aid for Students and Families**

The House voted on final passage on legislation making single largest investment in college financial aid since the 1944 GI Bill, helping millions of students and families pay for college – and doing so at no new cost to U.S. taxpayers. The bill, the College Cost Reduction and Access Act, now goes to the President's desk for his signature.

The College Cost Reduction and Access Act combines key elements from House and Senate bills that were passed in July. The legislation, H.R. 2669, which the House passed by an overwhelming bipartisan vote of 292 to 97, boosts college financial aid by more than \$20 billion over the next five years. The bill pays for itself by reducing excessive federal subsidies paid to lenders in the college loan industry by \$20.9 billion. It also includes \$750 million in federal budget deficit reduction.



East Carolina University, Greenville, N.C.

Under the legislation, the maximum value of the Pell Grant scholarship would increase by \$1,090 over the next five years, reaching \$5,400 by 2012. This increase would fully restore the purchasing power of the scholarship, which in recent years had been frozen at \$4,050 until Congress boosted its value to \$4,310 earlier this year. Nearly six million low- and moderate-income students would benefit from this increase.

To reduce the cost of loans for millions of student borrowers, the legislation would cut interest rates in half on need-based student loans, from 6.8 percent to 3.4 percent over the next four years. Once fully phased-in, this would save the typical student borrower – with \$13,800 in need-based student loan debt – \$4,400 over the life of the loan. About 6.8 million students take out need-based loans each year.

In addition, the legislation would prevent student borrowers from facing unmanageable levels of federal student debt by guaranteeing that borrowers will never have to spend more than 15 percent of their yearly discretionary income on loan repayments and by allowing borrowers hardship to have their loans forgiven after 25 years.

The College Cost Reduction and Access Act also includes a number of other provisions that would ease the financial burden imposed on students and families by the cost of college, including:

- O Tuition assistance for excellent undergraduate students who agree to teach in the nation's public schools;
- O Loan forgiveness after 10 years of public service and loan repayment for college graduates that go into vital public service jobs;
- O Landmark investments in Historically Black Colleges and Universities, Hispanic Serving Institutions and other minority serving institutions; and strategies to help colleges contain costs and make online information on college costs for students and parents more user friendly.