

They remained there until war broke out in 1991, and made another improbable and difficult journey to a refugee camp in Kenya, where they would complete their high school educations in spite of severe hunger and poverty. There Mr. Kur and Mr. Garang became aware of the possibility that they could come to the United States and work toward better lives via a special refugee program. They had lived the full experience of a group of young people that are now called "The Lost Boys of Sudan," and would now open a new and hopeful chapter in their already difficult lives.

After arriving in Colorado, Mr. Kur and Mr. Garang would meet Professor Bruce Bassoff, who saw that they were extraordinarily bright and offered to help them enroll at the University of Colorado. In the fall of 2002 they did just that, studying and working hard to obtain their degrees while enjoying a rich college experience. Their upcoming graduation is the culmination not only of those efforts, but of years of a type of struggle unimaginable to most Americans.

I have every confidence that Mr. Kur and Mr. Garang will put their degrees and worldviews to great use, and I look forward to seeing what they—as well as the other five Sudanese students enrolled at CU—accomplish in the years to come. There is a story of inspiration as well as a reminder of our good fortune and the struggles of those in Sudan and other parts of the underdeveloped world. I ask my colleagues to join me in congratulating Mr. Kur Kur and Mr. Simon Garang on their upcoming graduations and to wish them well in their future endeavors.

IN OPPOSITION TO TARGETED
MARKETING OF REFUND-ANTICIPATION
LOANS

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 2006

Mr. RANGEL. Mr. Speaker, I rise today to express my deep concern at reports of the apparent harmful impact of the marketing of high-cost refund-anticipation loans, RALs, to underserved communities.

While RALs are advertised as giving consumers quicker access to their hard-earned tax refund, it has been brought to my attention that tax refunds can be obtained almost as fast by the taxpayer to whom the refund is due as if taxpayers file online. It appears that not only are refunds not delivered with any greater expediency, but with interest rates between 40 to 700 percent and additional fees, these loans are so excessively priced that they deny the taxpayer full use of their money.

This issue is of particular interest to me as some of my constituents seem to be feeling the brunt of these loans, I have recently been informed that one of the highest concentration of refund loans in 2003 was made within the 15th Congressional District in my home community, central Harlem. Also as the Ranking Member of the Ways and Means Committee, I am concerned because according to a recent study undertaken by the Neighborhood Economic Development Advocacy Project, one quarter of New Yorkers who claimed the Earned Income Tax Credit in 2003 paid large amounts of their wages in fees related to RALs.

Low-income families need not be exploited for the gains of corporate entities. According to the IRS, 79 percent of RAL recipients in 2003 had incomes of \$35,000 or less. In contrast, as the nation's largest tax-preparation chain, H&R Block experienced an 8.5 percent increase in RAL revenue for Fiscal Year 2003. While RALs are one of H&R Block's products, I expect the company to practice due diligence not only in promoting these products equally among your many locations but also in informing clients of their rights and product terms.

Mr. Speaker, I urge you during this tax season to lend your support in holding H&R Block and other tax-preparing companies responsible to equitable targeting of these high-cost loans and full disclosure of their terms.

TRIBUTE TO HARRY BROWNE

HON. RON PAUL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 2006

Mr. PAUL. Mr. Speaker, America lost a great champion of liberty when Harry Browne passed away on March 1, at the age of 72. Harry had a passion for liberty and knowledge of a wide variety of subjects. His communication style, as he himself so marvelously put it, focused on converting his opponents rather than winning the argument. These attributes helped make him one of the most effective proponents of the freedom philosophy I have had the privilege of knowing. Harry's numerous books and columns, his radio and Internet broadcasts, and his speeches educated millions in sound economics and the benefits of a free society. Harry motivated many people to become activists in the movement to restore American liberties.

Harry first came to public attention in the 1970 when he penned a best-selling investment book, *How You Can Profit From the Coming Devaluation*, which foresaw President Richard Nixon's abandonment of the gold standard and the ways the American economy would be damaged by the inevitable resulting inflation. Harry's book helped many Americans survive, and even profit, during the economic troubles of the seventies. It also introduced millions of people to the insights developed by followers of the Austrian school of economics regarding the dangers fiat currency poses to both prosperity and liberty posed by fiat. *How You Can Profit From the Coming Devaluation* is generally recognized as the founding document of the hard money movement, which combined the insights of the Austrian economists with a practical investment strategy.

Harry's third book, *You Can Profit from a Monetary Crisis*, reached number one on the New York Times bestseller list. Other popular books by Harry include *How I Found Freedom in an Unfree World*, *The Great Libertarian Offer*, and *Why Government Doesn't Work*. I was pleased to write the foreword for one of Harry's books, *Liberty A-Z: Libertarian Soundbites You Can Use Right Now*, a collection of direct, thought-provoking, and often humorous responses to the questions advocates of the freedom philosophy face.

During the nineties, Harry worked to advance liberty as a presidential candidate, columnist, radio talk-show host, and columnist. He also hosted an internet-based talk show

and founded DownsizeDC, a grassroots advocacy group whose goals are accurately summed up in its title. Even while struggling with Lou Gehrig's disease, Harry maintained a full schedule of writing, hosting his radio show, and speaking around the country.

Harry's efforts were not limited to the economic realm. He understood the threat to liberty and prosperity posed by global crusades for democracy, as well as the importance of opposing restrictions on civil liberties. Harry's outspoken defense of civil liberties and the Framers' foreign policy of nonintervention took on added importance in the last years of his life when too many self-styled advocates of liberty attempted to curry favor with the political establishment by focusing solely on issues of economic liberty or combined advocacy of low taxes and regulations with active support for militarism and restrictions on personal liberty.

In all his educational, financial, and political work Harry served as a model for everyone who works for the free society. Harry was principled and uncompromising in message, while temperate and respectful of differing opinions in delivery. He avoided the histrionics too common in our today's talk show culture, and he never personalized his arguments. Even when an opponent resorted to ad hominem attacks, Harry always kept his presentation on the high ground of ideas and principles. In conclusion, Mr. Speaker, I extend my sympathy to Harry Browne's wife, Pamela, and daughter Auburn, as well as the many he befriended in his years in the freedom movement, and I pay tribute to Harry Browne for his lifelong efforts on behalf of individual liberty.

TRIBUTE TO THE AMERICAN BURN
ASSOCIATION

HON. PHIL ENGLISH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 15, 2006

Mr. ENGLISH of Pennsylvania. Mr. Speaker, I would like to call to the attention of my colleagues the immense contributions by the American Burn Association, ABA, to the fields of burn treatment, education and prevention.

Whether caused by accidents, natural disasters or potential terrorist attacks, the ABA has been integral in shaping the discussion on how this nation's burn centers should manage burn injuries. In all cases, the American Burn Association stands ready as the critical initial line of first responders. They need our support.

The ABA has more than 3,500 members in the U.S., Canada, Europe, Asia and Latin America. All of the members of the association are burn care specialists. They include physicians, surgeons, nurses, occupation and physical therapists, researchers, social workers, firefighters, emergency response personnel, and the underpinning of burn research and care—hospitals with highly specialized burn centers.

As an organization, the ABA sets the industry standards for quality care for both civilian and military treatment of burn injuries. Its research into advanced treatment for burn injuries is the foundation for the high quality of care available to our wounded soldiers in Afghanistan and Iraq. Furthermore, many of the