

establishment of the Peace Corps, remarked that, "The initial reactions to the Peace Corps proposal are convincing proof that we have, in this country, an immense reservoir of such men and women—eager to sacrifice their energies and time and toil to the cause of world peace and human progress." As the proud father of a Peace Corps volunteer, I know what was true in 1961 is true today; Peace Corps Volunteers are an outstanding group of men and women serving the cause of humanity across the globe.

During this National Peace Corps Week, I want to honor the service and commitment of the Peace Corps Volunteers from Oregon's 3rd Congressional district and express my pride in my fellow Oregonians who have chosen to devote years of their lives in service to others.

In particular, I want to recognize those Peace Corps Volunteers who have begun their service in the past year: Laura Baetscher (Honduras); Laura Bradford (Belize); Meaghan Corwin (Armenia); Paul Council (Moldova); Reiana Darosa (Guatemala); Anna Dinh (Cameroon); Alana Harris (Guatemala); Matthew Jones (Malawi); Daniel Koza (Uganda); Serene Loh (Botswana); Elizabeth Nolan (Nicaragua); David Schilmoeller (Bulgaria); Lacey Sugarman (Uganda); Allison Wells (Jordan); and Erik Wells (Jordan).

Their work to empower people and communities in developing countries is an invaluable contribution to creating a safe and prosperous world, building bridges between America and the world, and establishing a better future for people everywhere.

#### THE TAXPAYER'S FREEDOM OF CONSCIENCE ACT

### HON. RON PAUL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

Mr. PAUL. Madam Speaker, I am pleased to introduce the Taxpayers' Freedom of Conscience Act, which forbids federal funds from being used for population control or "family planning." The recent executive order allowing those who perform and/or promote abortion overseas to receive taxpayer money brings new urgency to the need to protect pro-life Americans from being forced to subsidize abortion.

It is not enough to say that "family planning" groups may not use federal funds to perform or promote abortion. After all, since money is fungible, federal funding of any activities of these organizations forces taxpayers to underwrite the organizations' abortion activities. Thus, the Taxpayers' Freedom of Conscience Act is the only way to protect taxpayers from having to support what they "disbelieve and abhor."

Thomas Jefferson eloquently made the case for Taxpayer's Freedom of Conscience Act when he said that: "To compel a man to furnish contributions of money for the propagation of opinions which he disbelieves and abhors is sinful and tyrannical."

I hope all my colleagues will join me in helping end the "sinful and tyrannical" policy of forcing pro-life Americans to subsidize, either directly or indirectly, abortion by cosponsoring the Taxpayer's Freedom of Conscience Act.

HONORING MR. BEN GRAY

### HON. LEE TERRY

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

Mr. TERRY. Madam Speaker, Black History Month provides a wonderful opportunity to recognize the many successful and talented African-Americans in my district. Today it is my great honor to recognize one in particular—Mr. Ben Gray.

Ben Gray is an outstanding advocate for the youth of Omaha, Nebraska. After graduating from high school, Gray joined the U.S. Air Force. In 1973, he joined KETV television station located in Omaha. During his time at KETV, he worked his way from photo lab assistant to news photographer and producer and host of "Kaleidoscope", a weekly half-hour public service program. He has received local and national awards as a reporter and photographer.

Ben is actively involved with at-risk youth volunteering his time with C.W. Boxing Club. He is also Chairman of the Omaha Public Schools African-American Achievement Council, a group that works to close the achievement gap between black and white students. Ben is a familiar face, as he remains active in promoting equal rights and helping students to achieve success. He is active, involved and committed to helping children and bettering our community. Our nation would benefit from more people like Ben.

#### RECOGNIZING BOSNIAN INDEPENDENCE DAY

### HON. RUSS CARNAHAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

Mr. CARNAHAN. Madam Speaker, I rise today to pay tribute to Bosnian independence. As a founding member and Co-Chairman of the Bosnian Caucus, and having the distinct pleasure of representing a growing, vibrant community of Bosnian-Americans in St. Louis, Missouri—one of the largest Bosnian-American communities in the U.S.—I am pleased to offer these encouraging words to recognize March 1 as Bosnian Independence Day.

Their appreciation for this country and opportunities it affords is reflected in their hard work and determination to make a difference in their communities and nation. Collectively, and as self-reliant individuals they have reinvigorated our St. Louis region, and exemplify the definition of good neighbors and friends.

With an understanding that this nation's greatness was built by those who sought out America and all she has to offer, we can during these hard times take comfort, learn by their example, and see that with a sense of community and purpose there is no challenge too great to overcome.

Today, I join Bosnian-Americans with great pride and hearty congratulations.

INTRODUCTION OF THE TEACHING GEOGRAPHY IS FUNDAMENTAL ACT

### HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

Mr. VAN HOLLEN. Madam Speaker, I rise today to introduce the Teaching Geography is Fundamental Act, a bill to help ensure that all young people acquire the vital global knowledge they need to compete in today's increasingly-connected world. I thank my colleagues, Representatives BLUNT, WALZ, and EHLERS, for their leadership and hard work on this issue.

Madam Speaker, our nation is facing a crisis in geographic knowledge. Sixty-three percent of young adults cannot locate Iraq on a map of the Middle East. Seventy-five percent cannot find Iran. Half cannot locate New York on a map of the United States.

These statistics are emblematic of a general lack of knowledge about the world that is troubling in a time when the United States must compete in a global marketplace. We need Americans to know and understand the countries and cultures that are or could become our political and economic partners. It is unacceptable that seventy-one percent of young Americans do not know that the United States is the world's largest exporter of goods. It is unacceptable that, despite the fact that it is the world's largest democracy, nearly half of young adults do not know where India is located.

We need to improve our children's understanding of their world both within and beyond our country's borders. The Teaching Geography is Fundamental Act will do just that. It would authorize federal funding to improve student achievement, increase teacher training, encourage education research, and develop effective instructional materials and strategies for geography education. It will leverage and expand support for geography education partnerships. And it will prepare America's students to move forward and succeed in a rapidly-changing, competitive, global economy.

It is time to be sure that American citizens are informed citizens of the world. I ask my colleagues to join Congressmen BLUNT, WALZ, EHLERS, and me and support the Teaching Geography is Fundamental Act.

#### PAYDAY LOAN REFORM ACT OF 2009

### HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

Mr. GUTIERREZ. Madam Speaker, I rise today in support of the "Payday Loan Reform Act of 2009." During turbulent economic times like these, many Americans are searching for ways to meet their financial obligations. It is unfortunate that some in the financial services industry have actually profited from the financial pain of hard-working citizens who are doing their very best to provide for their families. This Congress should not and will not sit back and watch that happen.

For more than a decade, I have been concerned about my constituents becoming trapped in the cycle of debt caused by unfair payday loans. Consumers sometimes prefer these loans because the credit history requirement imposed by traditional banks is waived. Unfortunately, those who most need these loans are often the least able to repay them. The consumer is then subjected to exceptionally high interest rates, ranging from 261 percent to 913 percent annually.

The "Payday Loan Reform Act of 2009," which I am introducing today, provides significant new federal protections for payday loan consumers by restricting or prohibiting certain predatory payday loan terms and lending practices. The bill focuses on the two major concerns with regard to payday loans: the fees charged and the "cycle of debt" that occurs when consumers are not able to immediately repay their loans.

First, the bill caps payday loan fees and interest rates at a total of 15 cents for every dollar borrowed. This fee and rate cap is lower than the fees allowed in 23 states, and would save consumers roughly \$250 million annually through federally mandated lower fee levels. Undoubtedly, many in the payday industry will claim that fee and rate caps this low will drive lenders out of business. However, this fee is high enough to allow lenders to continue making such short-term credit advances, while at the same time providing consumers a credit option that is less expensive than many credit card fees and rates, and substantially less expensive than overdraft protection charges through banks.

The second major concern addressed in this bill relates to the "cycle of debt" that too often traps consumers when they cannot repay their payday loan when first due. As a result, many payday lenders force borrowers to rollover their payday loan or obtain a new loan to pay off the initial loan, while piling on additional fees. The "Payday Loan Reform Act of 2009" prohibits these rollovers (i.e., extensions of the loan term in exchange for an additional fee).

Under the bill, payday lenders would be banned from rolling over loans, and they would be required to give consumers the option of entering into a repayment plan in the event that they could not repay their loan when due. The repayment plan will allow consumers to repay the loan over an extended period of time without any additional fees or other charges whatsoever. The bill's repayment plan requirements are generally far stronger than those found in the few state laws that mandate such plans.

These three key provisions—capping fees, prohibiting rollovers and requiring extended repayment plans—would supersede state law provisions when such state provisions are less consumer-friendly. In all other areas, the bill's requirements would provide a minimum national standard for consumer protections, with states free to enact tougher payday lending restrictions.

The legislation also mandates that consumers receive special warnings and disclosures, stating that these short-term payday loans are only intended for short-term needs, that credit counseling should be considered, that no criminal prosecution can occur for non-payment nor may security interest be taken in the consumer's personal property, and that an interest-free, no-cost repayment plan will be available if needed. These disclosure notices

must be given both in the loan documents before obtaining a payday loan and in similar disclosures posted in the lender's public business area, Web site and/or printed advertising and solicitation materials. Disclosures must be in English and in Spanish, as well as the language in which the loan was negotiated.

Finally, the legislation guarantees consumers additional protections relating to various potentially abusive terms and practices currently used by payday lenders. For example, I have already explained that the bill prohibits lenders from taking a security interest in a consumer's personal property or seeking to have the consumer prosecuted in criminal court for nonpayment of the loan. However, it would also prohibit unfair mandatory arbitration clauses and grant consumers the right to rescind a loan by notifying the lender in writing and returning the money no later than the end of the second business day after the loan agreement was executed.

Specifically, additional penalties of up to \$10,000 per violation could be imposed; and state attorneys general, as well as consumers, will be allowed to enforce the Act. Additionally, states will be free to provide consumers with additional or greater protections than are provided for in the "Payday Loan Reform Act of 2009."

I urge my colleagues to support this important consumer protection bill.

#### EARMARK DECLARATION

### HON. PETER HOEKSTRA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 26, 2009

Mr. HOEKSTRA. Madam Speaker, pursuant to the House Republican standards on earmarks, I am submitting the following information regarding direct funding the Second Congressional District of Michigan received as part of H.R. 1105.

Requesting Member: Congressman PETER HOEKSTRA

Bill Number: H.R. 1105

Account: Army Corps of Engineers, Operations and Maintenance

Legal Name of Requesting Entity: Detroit District of the U.S. Army Corps of Engineers  
Address of Requesting Entity: 477 Michigan Avenue, Detroit, Michigan 48226-2550

Description of Request: Provide \$75,000 for operations and maintenance of Arcadia Harbor. Provide \$275,000 for operations and maintenance of Frankfort Harbor. Provide \$82,000 for operations and maintenance of Pentwater Harbor. Provide \$325,000 for operations and maintenance of Muskegon Harbor. Provide \$410,000 for operations and maintenance of Ludington Harbor. Provide \$546,000 for operations and maintenance of Holland Harbor. Provide \$1,218,000 for operations and maintenance of Grand Haven Harbor. This request is consistent with the intended and authorized purpose of the Army Corps of Engineers, Operations and Maintenance account.

Requesting Member: Congressman PETER HOEKSTRA

Bill Number: H.R. 1105

Account: Bus and Bus Facility Program (Section 5309)

Requesting Entities And Addresses: Cadillac/Wexford Transit Authority, 1202 N. Mitch-

ell St., Cadillac, Michigan 49601; Yates Dial-A-Ride, 1987 E. U.S. 10, Idlewild, Michigan 49642; Harbor Transit, 440 North Ferry St., Grand Haven, Michigan 49417; Muskegon Area Transit System, 2624 6th Street, Muskegon, Michigan 49444; Ludington Mass Transit, 5545 West Carr Street, Ludington, Michigan 49431; Macatawa Area Express, 171 Lincoln Ave. Suite 20, Holland, Michigan 49423; Benzie Transportation Authority, 12762 Honor Highway, Honor, Michigan 49640.

Description of Request: Provide \$285,000 for Cadillac/Wexford Transit Authority for the purchase of replacement transit buses and improved transit facility; provide \$190,000 for Yates Dial-A-Ride for the purchase of replacement transit buses; provide \$152,000 for Harbor Transit for the purchase of replacement transit buses; provide \$427,500 for Muskegon Area Transit System for the purchase of replacement transit buses; provide \$190,000 for Ludington Mass Transit for the purchase of replacement transit buses; provide \$256,500 for Macatawa Area Express for the purchase of replacement transit buses; and provide \$190,000 for Benzie Transportation Authority for the purchase of replacement transit buses. This request is consistent with the authorized purpose of the Bus and Bus Facility Program in the Safe, Accountable, Flexible, Efficient, Transportation Equity Act.

Requesting Member: Congressman PETER HOEKSTRA

Bill Number: H.R. 1105

Account: United States Department of Agriculture/Cooperative State Research, Education, and Extension Services (USDA/CSREES) Special Grants Account

Legal Name of Requesting Entity: Michigan State University

Address of Requesting Entity: 484 Administration Building, East Lansing, MI, 48824-9190

Description of Request: Provide \$346,000 for fire blight research at Michigan State University. Approximately, \$148,000 is for the salaries of laboratory and field research personal; and \$36,000 is for materials and supplies. Michigan State University has obtained funding from the Michigan Apple Committee and industry sources and will continue to fund the fire blight research at MSU at a level of \$52,500 in FY09.

Requesting Member: Congressman PETER HOEKSTRA

Bill Number: H.R. 1105

Account: USDA/Cooperative State Research, Education and Extension Services Research and Education

Legal Name of Requesting Entity: Michigan State University

Address of Requesting Entity: 109 Agriculture Hall, East Lansing, Michigan 48824

Description of Request: Provide \$346,000 in funding for Phytophthora research at Michigan State University. Approximately 85 percent of the funding will go to researchers, technicians and students. Approximately 15 percent will be used for materials, supplies and administration. Michigan State University has received outside sources of funding for Phytophthora research as well. This funding is consistent with the authorized purpose of the Cooperative State Research, Education and Extension Service.

Requesting Member: Congressman PETER HOEKSTRA

Bill Number: H.R. 1105

Account: Community Development Fund/Economic Development Initiative