

any ecosystem level adaptation planning efforts.

In developing this legislation, we have been privileged to work closely with our colleagues on the Energy and Commerce Committee, including Chairman WAXMAN and the Dean of the House of Representatives, JOHN DINGELL to include this bill in larger, so-called "cap and trade" legislation. We support having this measure included in the larger package and appreciate the support of the Energy and Commerce Committee in this effort.

This legislation is the product of multiple oversight hearings and extensive negotiations in the Natural Resources Committee. A serious and sustained commitment to fighting climate change is a significant priority for the Members of our Committee and we ask our colleagues to join us in this effort.

#### CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

**HON. PATRICK J. MURPHY**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 29, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Mr. PATRICK J. MURPHY of Pennsylvania. Mr. Chair, I rise in strong support of the Credit Cardholders' Bill of Rights, which will provide real relief to Americans who are being hit hard by unfair credit card practices.

Congresswoman CAROLYN MALONEY has been fighting for three years to bring these predatory practices to light, and I commend her tireless efforts.

Mr. Chair, college students are particularly vulnerable to credit card targeting and marketing. As they walk through campus, they come across offers ranging from free food to clothing just for filling out a credit card application. But after the free gifts, too many students are left with piles of debt and nowhere to turn.

For too long, credit card companies have had special deals with universities to let them market to students. Through these deals, schools receive large cash payments in exchange for handing over students' personal information and providing access to their campuses. Right now, with their families at home struggling, more students are turning to credit cards to fill the gap between their tuition bill and student loans. As a result they are racking up debts that take years to pay off. A Sallie Mae study recently reported that college seniors are graduating from school with an average of more than \$4,100 in credit card debt.

I strongly support today's bill, but as it progresses I hope to see a provision included to bring accountability to the deals credit card companies make with schools. We should require that companies report the terms and conditions of agreements with schools and call for a GAO report to show the impact these agreements have on overall credit card debt. I offered a bipartisan amendment with Congressman PETRI from Wisconsin to do just that, but unfortunately it fell to procedural hurdles.

This provision would provide much needed transparency—and hopefully help prevent students from falling too far behind before they graduate. I hope as this bill makes its way through Congress, our amendment will ultimately be incorporated.

Mr. Chair, this bill is an opportunity to do what's right for American consumers. I will continue to look for ways to provide more transparency to these practices—something that the American people are desperate for right now.

With this bill, we are taking a large step toward decreasing credit card debt. I urge my colleagues to keep the debt of college students in mind as this bill moves forward.

KORI MCKEOUGH

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Kori McKeough who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Kori McKeough is a senior at Arvada High School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Kori McKeough is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Kori McKeough for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

#### CONGRATULATIONS TO THE 2009 SERVICE ACADEMY APPOINTEES FROM THE 21ST CONGRESSIONAL DISTRICT OF TEXAS

**HON. LAMAR SMITH**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. SMITH of Texas. Madam Speaker, today I want to congratulate the 2009 Service Academy nominees from the 21st Congressional District who have accepted academy appointments:

John Boone Shandera Baker, Salisbury School, Naval Academy;

Jordan Bernard Brickman, Clarke High School, Naval Academy;

Thomas Logan Chilton, Westwood High School, Naval Academy;

John Michel Paquette, Texas A&M University, Naval Academy;

Steven Charles Scott, Texas Military Institute, Naval Academy;

Nicholas Edward Espinoza, MacArthur High School, Air Force Academy;

Brent Tucker Hancock, Leander High School, Air Force Academy;

Cameron Neil Harris, International School of the Americas, Air Force Academy;

Benjamin John Matthewson, Northwestern Preparatory School, Air Force Academy;

William Thomas Stover, Central Catholic High School, Air Force Academy;

Thomas J. Wilkinson, Cedar Park High School, Air Force Academy;

Preston Joseph Horejsi, Medina High School, Military Academy;

Thomas Prioleau Ball, IV, Alamo Heights High School, Merchant Marine Academy.

#### INTRODUCTION OF THE LIBERTY AMENDMENT

**HON. RON PAUL**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. PAUL. Madam Speaker, I am pleased to introduce the Liberty Amendment, which repeals the 16th Amendment, thus paving the way for real change in the way government collects and spends the people's hard-earned money. The Liberty Amendment also explicitly forbids the Federal government from performing any action not explicitly authorized by the United States Constitution.

The 16th Amendment gives the Federal government a direct claim on the lives of American citizens by enabling Congress to levy a direct income tax on individuals. Until the passage of the 16th amendment, the Supreme Court had consistently held that Congress had no power to impose an income tax.

Income taxes are responsible for the transformation of the Federal government from one of limited powers into a vast leviathan whose tentacles reach into almost every aspect of American life. Thanks to the income tax, today the Federal government routinely invades our privacy, and penalizes our every endeavor.

The Founding Fathers realized that "the power to tax is the power to destroy," which is why they did not give the Federal government the power to impose an income tax. Needless to say, the Founders would be horrified to know that Americans today give more than a third of their income to the Federal government.

Income taxes not only diminish liberty, they retard economic growth by discouraging work and production. Our current tax system also forces Americans to waste valuable time and money on compliance with an ever-more complex tax code. The increased interest in flat-tax and national sales tax proposals, as well as the increasing number of small businesses that question the Internal Revenue Service's (IRS) "withholding" system provides further proof that America is tired of the labyrinthine tax code. Americans are also increasingly fed up with an IRS that continues to ride roughshod over their civil liberties, despite recent "pro-taxpayer" reforms.

Madam Speaker, America survived and prospered for 140 years without an income tax, and with a Federal government that generally adhered to strictly constitutional functions, operating with modest excise revenues. The income tax opened the door to the era (and errors) of Big Government. I hope my colleagues will help close that door by cosponsoring the Liberty Amendment.

## PERSONAL EXPLANATION

**HON. THOMAS S.P. PERRIELLO**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. PERRIELLO. Madam Speaker, on April 2nd, 2009, I voted against H. Con. Res. 85, the Congressional Budget Resolution for Fiscal Year 2010. Although I was unable to cast my vote on the resolution, I made it clear to Leadership that I continue to oppose the budget resolution. While this budget represents much-needed honesty by including the cost of operations in Iraq and Afghanistan, and the inevitable cost associated with natural disasters, it does not go far enough to restore fiscal responsibility to our Nation. We are suffering in the wake of eight years of historic fiscal irresponsibility. But difficult times call for difficult decisions. We cannot climb out of the current economic crisis without returning to fiscal sanity to restore consumer and investor confidence. While this budget resolution took a significant step in the right direction by cutting the deficit by more than half in five years, we can and must do better. For this reason, I continue to oppose the budget resolution.

LEE KAMPEL

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Lee Kampel who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Lee Kampel is an 8th grader at Oberon Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Lee Kampel is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Lee Kampel for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

## RECOGNIZING HONOR FLIGHT OF SOUTH CAROLINA

**HON. JOE WILSON**

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. WILSON of South Carolina. Madam Speaker, on April 15, 2009, a delegation of World War II veterans, family members, and volunteers from South Carolina, coordinated by Bill Dukes, gathered at the National World War II Memorial in Washington to recognize the service and sacrifice of our World War II veterans and honor the memory of five veterans. These five members of the Greatest

Generation had sadly passed away before they could travel with Honor Flight—an organization that brings World War II veterans to visit the memorial erected in their honor. Five American and South Carolina flags were dedicated in the memory of: Allen C. Hart, James Adkins, Robert Atkinson, John Lachenmeyer, Harold C. Reynolds.

Our liberty is not guaranteed. It must forever be defended by the courageous men and women of our military. I am honored to recognize these brave American heroes.

## RECOGNITION OF GLOBAL CHILD NUTRITION MONTH

**HON. JAMES P. MCGOVERN**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. MCGOVERN. Madam Speaker, I rise today in recognition of the School Nutrition Association, (SNA) and the Global Child Nutrition Foundation (GCNF). It is my distinct pleasure to share with you how one organization, along with some loose change, can make a dramatic difference for those around the globe who are less fortunate.

April is Global Child Nutrition Month and to celebrate, the School Nutrition Association, in conjunction with the Global Child Nutrition Foundation is collecting funds to "Change the World". SNA and GCNF encourage school nutrition professionals to take a day, a week, or the whole month to partner with students and teachers in raising funds to fight global hunger. Through the Change Our World campaign, the funds raised will be used to support GCNF and other local and international hunger organizations. Hundreds of school districts nationwide are participating this month.

For the second year during Global Child Nutrition Month, the annual Change Our World fundraising campaign continues its mission to raise awareness about global hunger. Last year, Change Our World raised \$110,000 for GCNF. I am hopeful that this year's campaign will exceed last year's efforts.

The Global Child Nutrition Foundation was created in 2006 with the mission of expanding opportunities for the world's children to receive adequate nutrition for learning and achieving their potential. I visited the GCNF Web site to learn more about its work and was delighted to see how just in a few years' time, one organization has done so much to make a difference. I would encourage all of my colleagues to visit the GCNF Web site at [www.gcnf.org](http://www.gcnf.org) to learn more about its activities.

Additionally, I am delighted to report that the GCNF will hold its 2009 Global Child Nutrition Forum outside of Cape Town, South Africa, May 5–9, 2009. The Forum marks the beginning of a three-year technical assistance cycle to advance school feeding through sharing problem solving guidance and ongoing communication with country leaders from selected developing countries.

As we speak of these developing countries, we are reminded that nearly 300 million of the world's children are caught in the debilitating cycle of poverty and hunger. According to the World Food Programme, 170 million of these children attend school, but most do not receive meals there. Because a hungry child cannot learn, GCNF works to help nations

build and sustain school feeding programs to nurture and educate children.

Madam Speaker, as someone who is committed to ending hunger once and for all, I thank and commend the School Nutrition Association and the Global Child Nutrition Foundation for recognizing April as Global Child Nutrition Month.

It is my hope that all of us can work together to be a part of the solution as we continue to raise awareness in eradicating hunger.

## CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

**HON. JOHN D. DINGELL**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 29, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Mr. DINGELL. Mr. Chair, I rise today in strong support of H.R. 627, the "Credit Cardholders' Bill of Rights Act of 2009," a bill of which I am a proud co-sponsor. My friend and colleague, Representative CAROLYN MALONEY, who is the bill's author, has been a tireless advocate for protecting consumers from the abuses of the credit card industry. This legislation will mandate meaningful reform on an industry that has been permitted to run wild for far too long.

We hear daily of countless Americans, who are struggling to pay their bills. Compounding this lamentable state of affairs is the fact that workers in this country have suffered a decline in real wages over the past decade. As a result of being stretched to their financial breaking point, many families have had to resort to using credit cards to pay for unforeseen costs, such as car repairs or emergency room bills. Far too often, these families are subjected to arbitrary rate increases and also forced to pay iniquitous late fees.

H.R. 627 will help put an end to these shameful practices and require credit card companies to treat consumers fairly. Importantly, this legislation will restrict the practice known as "universal default," wherein a credit card company uses information about a cardholder's financial status, such as a change in his or her credit rating, to raise the cardholder's interest rate, even if the cardholder has not defaulted on payments or made them late. Moreover, H.R. 627 will also ban what is known as "double cycle billing," which is the collection of interest on amounts already paid by consumers to credit card companies.

In this time of severe recession, I feel it imperative that consumers be afforded fair protection from unfair credit card industry practices. I urge my colleagues to vote in favor of this common-sense legislation, which will help stem the tide of unscrupulous and predatory lending that has brought our nation to an economic precipice of gargantuan proportions.