

and praise of countless people who have received his comfort, advice and support. We congratulate him on a wonderfully successful career and wish him all the best as he enters retirement.

H.R. 1701, THE CONSUMER RENTAL PURCHASE AGREEMENT ACT

HON. JAMES H. MALONEY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Mr. MALONEY of Connecticut. Mr. Speaker, I urge my colleagues to support the Consumer Rental Purchase Agreement Act, H.R. 1701. The bill before us is the product of the many months of hard work by several Members. I want to especially thank Congressman WALTER JONES and my Financial Service Committee colleagues on both sides of the aisle for their constructive input in producing a bipartisan, consumer friendly piece of legislation.

Let me make it clear, this bill establishes a federal floor for Rent-to-Own disclosures and consumer rights, and preserves states' options to regulate costs and other disclosures. That is, States can still apply further economic and substantive safeguards, such as regulating maximum rental costs, allowable fees, and fair collection practices should they decide to do so.

In April of 2000, the Federal Trade Commission (FTC) issued a staff report that addresses many of the issues surrounding the rent-to-own industry. Generally speaking, the FTC report concluded that clear and comprehensive disclosures of the rental-purchase transaction would benefit both the industry and consumers. In that report, the FTC made some recommendations regarding the types of disclosure that would benefit consumers. The "Consumer Rental Purchase Agreement Act" is an effort to begin to implement those recommendations.

I think that everyone will agree that giving consumers the information they need to make informed decisions is both good public policy and ultimately good economic policy as well. The consumer safeguards provided in this legislation include the prohibition of certain fees, improved consumer disclosures, expanded civil liability, prohibition of abusive practices, and the preservation of existing rights.

H.R. 1701 requires several clear and conspicuous disclosures that assure merchants will not present information in such a way that conceals or misleads consumers as to the true cost of the transaction. The proposal includes a plain language requirement for use in contracts. Specifically, the bill requires that all merchandise bear a label or tag that discloses specific cost and merchandise information, such as the price to purchase the merchandise for cash, the rental payment amount, the total number of payments to acquire ownership, and the total cost of ownership. Additionally, H.R. 1701 requires that price tags and label disclosures (as well as contracts) include the total cost for ownership, which consists of the sum of all rental payments and any mandatory fees or charges, per the FTC report recommendation. The bill also requires that price tags and labels (and contracts) identify whether merchandise is new or used.

The Consumer Rental Purchase Agreement Act also prohibits the imposition of any special

fees to acquire ownership, including a prohibition on balloon payments. The bill prohibits merchants from charging more than one late fee for a delinquent rental payment, or charge for an unpaid late fee. This will ensure that consumers are not charged with unfair or over-burdensome penalties and fees for simply missing a payment.

Importantly, H.R. 1701 clarifies civil liabilities protections for consumers in Rent to Own transactions. H.R. 1701 expands civil liability and penalties to allow actions based on a "pattern or practice" of advertising violations. The bill explicitly provides for civil action and expanded penalties for enforcement by the FTC and State attorneys general, based on a pattern or practice of violations by a merchant.

Additionally, the bill ties criminal and civil liability and penalties for violations to the requirements of the Truth in Lending Act and Consumer Leasing Act.

Mr. Speaker, this bill establishes an important federal floor for consumer protection, and create a framework for additional consumer protection in the future. In sum, this legislation will give consumers the information they need to make informed decisions. It will also create a uniform regulatory baseline that will help with the growth of the industry and its contributions to our economy. I urge my colleagues to support this far-sighted legislation.

PERSONAL EXPLANATION

HON. FRANK MASCARA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Mr. MASCARA. Mr. Speaker, on September 17, 2002, I was absent for personal reasons and missed rollcall votes numbered 388 through 390. For the record, had I been present I would have voted "yea" on all of these votes.

HONORING KENNETH LARGESS

HON. JAMES P. McGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Mr. McGOVERN. Mr. Speaker, I rise today to recognize Kenneth Largess, this year's Grand Marshal for the Spirit of Shrewsbury Festival. This gathering for all townspeople will also celebrate the town's 275th anniversary.

Ken Largess grew up in Shrewsbury and attended Shrewsbury High School, where he graduated in 1968 and then received a teaching degree from Worcester State College. Soon after he began a teaching career in Shrewsbury and is now an Assistant Principal at Shrewsbury High School. Ken has been deeply involved in the planning and construction of the new high school building that will be dedicated this Sunday. He is an integral part of the school community and is one of the reasons behind its tremendous success. Dedicated to his students, he is one of those educators to whom we can point to and say, "He has made a difference in the lives of those he serves." The town of Shrewsbury is indeed fortunate.

Outside of work, he and his wife, Patti, are the proud parents of three grown children,

Kenny, Tara and Erin. Ken and Patti have spent some of their happiest hours on the soccer field, baseball field and basketball court cheering on their children and teammates.

Mr. Speaker, I ask our colleagues to join me in offering our congratulations and best wishes to Ken Largess and to the people in the Town of Shrewsbury.

INTRODUCING A CONCURRENT RESOLUTION THAT THE UNITED STATES SHOULD WORK THROUGH THE UNITED NATIONS REGARDING IRAQ

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Mr. STARK. Mr. Speaker, today, I rise in support of America leading a strong and sustained diplomatic effort with our partners in the international community to confront Saddam Hussein.

I am proud to join my colleague and friend Barbara Lee—among many others—in introducing a resolution expressing the sense of Congress that the U.S. work through the United Nations to assure Iraq's compliance with UN resolutions regarding weapons of mass destruction rather than pursue a unilateral military attack.

Last week, President Bush finally listened to the wise counsel of the American people and engaged the United Nations on Iraq's failure to comply with its resolutions. While I applaud the President's effort to reach out to our partners in the United Nations, he seriously undermined the cause of diplomacy by threatening unilateral action if the UN did not meet America's demands for military action. I urge the President to heed his own words and allow the United Nations to live up to its responsibility to hold Iraq accountable without forcing hostile military action that threatens America and the world.

I strongly question the President's assertion that immediate military action is necessary. The evidence of an imminent threat from Iraq is not there. The Administration's so-called secret briefings have provided Congress with paltry information they could have as easily read in the New York Times. Our intelligence agencies will have to provide something more compelling than generalized claims that Iraq could have some nuclear capability in six months to seven years. They don't even know if Iraq even has the capability of striking the United States with any weapon at this time.

Without concrete evidence, I do not want our President to run off willy-nilly and risk the lives of America's young men and women. Especially, when the President has not shown the resolve to seek the evidence to justify such action or to pursue a peaceful solution to the situation.

The President has also ignored the track record of past weapons inspectors in Iraq. Between 1991 and 1998, they were successful in destroying large stockpiles of chemical and biological weapons. He has dismissed Iraq's offer to allow weapons inspectors back into Iraq unconditionally. Even worse are the statements from the Administration that the United

States should attack Iraq, even if Saddam Hussein were proven to be compliant with existing UN resolutions. As reported by today's Washington Post, the Administration is even trying to suppress the scientific analysis of government experts who refute their claims that equipment sought by Iraq would provide the capability of producing nuclear weapons.

Am I to believe that the President has made waging war with Iraq a foregone conclusion? I think Americans deserve more serious consideration on the part of our President before we plunge our nation into war and risk the lives of their loved ones.

Should the President compel Congress to go to war, the United States risks setting an international precedent that the mere suspicion that a nation may soon possess weapons of mass destruction is reason enough to preemptively attack them or force a regime change. Who are we to attack next? Iran? North Korea? China?

If we should remove Saddam Hussein from power, we must consider the consequences. Secretary Rumsfeld has said it is up to the Iraqi people to confront the challenges of a post-Saddam Hussein Iraq. This would likely ignite a civil war between the Shiites, the Kurds, the Turks, and other ethnic groups that make up that nation. Do we want these warring groups to gain access to chemical, biological, and nuclear weapons, should they exist? Is it worth risking the stability of the Middle East or the world?

Given the need for an extended U.S. presence there, would our invasion be worth the price at home? It would likely cost over \$60 billion to deploy our troops and sustain a force of up to 100,000 U.S. troops in one year alone. These troops would likely have to stay for up to 5–10 years as part of an international peacekeeping force. Rebuilding a war torn Iraq would also likely cost roughly \$50–100 billion.

With deficit spending already running at over \$150 billion this year, these military costs would create a monumental budget crisis when we've yet to secure basic domestic priorities like a prescription drug benefit or shoring up the solvency of Social Security.

Finally, by acting with the tepid support of the international community, protracted U.S. involvement in Iraq could threaten the support we have gotten from Middle East countries in our war on terrorism. It could easily ignite long-standing discontent among the Arab people that would only fuel a more aggressive terrorist offensive here in the United States.

For these reasons, I believe we must proceed wholeheartedly with responsible and sustained diplomacy. I am proud to sponsor BARBARA LEE's resolution that underscores the value and necessity of this effort. The President must lead the United Nations to fulfill its mission without unnecessary bloodshed. I urge my colleagues to join with us to provide him this mandate.

MOURNING LOSS OF MAYOR RALPH APPEZZATO

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Ms. LEE. Mr. Speaker, I rise today with a heavy heart and deep sadness over the loss

of Mayor Ralph Appezato. Ralph was a friend and a colleague. I offer my heartfelt sympathy to his wife of 34 years, Marilyn, and their three sons, David, Jason and Joshua.

I always valued Ralph's counsel and his friendship. He will be remembered as one of our nation's most effective mayors, particularly for his leadership in the award-winning conversion of the former Alameda Naval Base to successful civilian uses.

Like many friends, colleagues and citizens in the Bay Area, I was shocked to learn about Ralph's untimely death. With his passing we have lost a warrior for social justice and positive change. Ralph was a dedicated public servant held in the highest regard.

Ralph was elected Mayor of the City of Alameda on November 8, 1994, and reelected November 3, 1998. He was previously elected to the City Council in November, 1992 and was a member of the Alameda City Planning Board, twice serving as President.

Ralph is a graduate of Seton Hall University and went on to receive a graduate degree in Education from Villanova University. He is also a graduate of the Armed Forces Command and General Staff College.

Ralph served as a Marine Corps Officer, retiring as a Colonel in 1983. After leaving the Marine Corps, he was a Vice President at Bank of America for seven years and Chief Operating Officer at Volunteers of America for four years.

Ralph's dedication to community issues was reflected in his participation on many regional organizations in the San Francisco Bay Area, including: the Alameda Reuse and Redevelopment Authority; the East Bay Conversion and Reinvestment Commission; the Alameda County Waste Management Authority; the Alameda County Congestion Management Agency; the Alameda County Mayors' Conference; the Alameda County Airport Land Use Commission; the Metropolitan Transportation Commission; the San Francisco Bay Conservation and Development Commission; the San Francisco Bay Area Water Transit Authority; the Federal Department of Transportation Towing Safety Advisory Committee, and; the U.S. Conference of Mayors.

Ralph also served on several Boards of Directors, including: Alameda Council, Boy Scouts of America; Alameda Boys and Girls Club; Clara Barton Foundation, and; Alameda Meals on Wheels.

I join his family, the City of Alameda and the Bay Area as we mourn the passing of a great American.

STAND FIRM VIGIL FOR SUDAN

HON. JOSEPH R. PITTS

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Mr. PITTS. Mr. Speaker, I rise today out of deep concern over the continued attacks by the Khartoum regime in Sudan against innocent civilians. Recent reports indicate that the Government of Sudan, despite agreeing to a peace proposal, bombed the town of Lui—why would they bomb a town that has only a school, hospital and church and no military installations? This recent incident shows the real intentions of the Khartoum regime.

Christians, Muslims and others have suffered terribly under the Khartoum regime—it is

time that this suffering comes to an end. Reports are clear that the Khartoum regime has violated numerous international human rights norms: they enslave women and children, divert food aid, bomb schools, hospitals and churches, force religious conversions, and forcibly "re-educate" citizens.

The story of Mr. Francis Bok of Southern Sudan reflects the reality of life for many of Sudan's children. At the age of seven, Mr. Bok was captured and enslaved during an Arab militia raid on the village of Nimlal. For ten years, he lived as the family slave to Giema Abdullah and was forced to sleep with cattle, endure daily beatings, and eat rotten food. Tragically, slavery still exists today.

Mr. Speaker, there is a constant flow of reports out of Sudan which describe the horrors of life for the people, particularly those from the South, under the Khartoum regime. Our nation, and the international community must stand in solidarity with the people of Sudan and offer concrete, practical ways to alleviate their suffering and bring peace. We must act to bring an end once and for all to the civil war and deliberate genocide in Sudan. The recent peace agreements are a step forward, yet Khartoum already has violated the agreements.

This week, a number of organizations, led by the Institute on Religion and Democracy (IRD), are staging a Stand Firm Vigil for Sudan. I commend IRD, Christian Solidarity International (CSI), the American Anti-Slavery Group, Servant's Heart Ministry for Sudan and others for their tireless work on behalf of the suffering people of Sudan. I stand with you and with the freedom-loving people of Sudan.

HAPPY BIRTHDAY, PAUL L. BRADY

HON. JOHN LEWIS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 19, 2002

Mr. LEWIS of Georgia. Mr. Speaker, I rise to salute a distinguished citizen, Paul L. Brady, of the Fifth Congressional District of Georgia as he celebrates a special day in his life, his 75th birthday.

Paul L. Brady, a native of Flint, Michigan, received his early education in the Flint public schools. After graduating from high school, he enlisted in the U.S. Navy. Following military service, he attended the University of Michigan and University of Kansas, majoring in psychology.

Judge Brady's interest in the law was prompted by his personal involvement in what became the landmark case of *Brown v. The Board of Education of Topeka, Kansas*. He attended law school at Washburn University, Topeka, where he received his Juris Doctor Degree. He did further study at the Lawyer's Institute, Chicago, Illinois; the Center for Administrative Justice, George Washington University; and graduate work at Georgetown Law Center, Washington, DC.

His legal experience included twelve years of private practice in Chicago, Illinois, an adjudicator for the Social Security Administration, a Supervisory Trial Attorney for the Federal Power Commission (receiving this commission's highest award for efficiency in 1971), and a Hearing Examiner with the Department of Health, Education and Welfare.