

SUPPORTING TITLE II OF H.R. 458,
THE MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT

HON. MARK R. KENNEDY

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Mr. KENNEDY of Minnesota. Mr. Speaker, I rise today in support of Title II of H.R. 458, the Military Personnel Financial Services Protection Act. This bill helps protect our troops and other military personnel from predatory lending. We must make sure that our fighting men and women have access to credit while ensuring that reasonable protections are put in place to combat abusive lending practices.

Over the last few years, there has been an alarming increase in predatory financial scams located outside or near many of our nation's military bases. These unscrupulous businesses target members of our military and their families through the sale of sub-standard insurance and investment products. Many even resort to misleading representations that attempt to convince customers that the military endorses these businesses, which is simply not true.

Mr. Speaker, Congress must take action to prevent such unfair lending practices, without punishing legitimate business in similar industries. H.R. 458 accomplishes this goal by identifying predatory businesses that abuse consumers and safeguarding the financial futures of our soldiers and their families who rely on their legitimate counterparts. I applaud my friend from Kentucky, Mr. Davis, for sponsoring this legislation and urge my colleagues, on both sides of the Capitol, to support it.

A TRIBUTE TO SENATOR GAYLORD NELSON

HON. GWEN MOORE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Ms. MOORE of Wisconsin. Mr. Speaker, I rise today to pay tribute to a leader whose lifetime of public service reflected the very best of Wisconsin values. Senator Gaylord Nelson, the man credited with sparking the modern environmental movement, died July 3, at the age of 89.

Growing up in the small town of Clear Lake, Wisconsin, Senator Nelson developed a passion for the natural world, the protection of which became his highest political priority. He learned the true value of public service from the examples set by his parents, a small-town doctor and nurse who were known for treating neighbors in need regardless of their ability to pay. Though his political career would take him to Madison, WI, and then on to our Nation's Capital, Washington, DC., he never lost the friendly and unpretentious character that marked his early years in Clear Lake.

Among elected officials, Senator Nelson's leadership is undeniable. He served three terms in Wisconsin's State Senate before being elected Governor in 1959. Four years later, he ascended to the U.S. Senate, where he served for 18 years.

His accomplishments are too numerous to list. He is most widely known as the founder

of Earth Day, an annual celebration that mobilized public support for environmental stewardship and brought new political attention to the importance of protecting and preserving the natural world.

Building on the grassroots organizing that made Earth Day a success, Senator Nelson authored landmark conservation legislation at both the State and Federal levels. His legacy includes a huge array of public lands and park spaces, including the St. Croix Wild and Scenic Riverway, the Apostle Islands National Lakeshore, and Governor Nelson State Park. He sponsored legislation to protect rivers and waterways. He co-sponsored laws protecting the Appalachian Trail, and banning the use of toxic chemicals like DDT and Agent Orange.

Most widely known for his commitment to conservation, Senator Nelson also made his mark in other areas, including consumer protection, ethics and opposition to the Vietnam War.

As remarkable as his legislative accomplishments was the appealing and unpretentious style for which he was known. A friend to all, Senator Nelson once remarked that he could never dislike anyone whom he took the time to know. He avoided partisan rancor, and developed lifelong friendships with many whose views he opposed on the Senate floor. While he clearly understood that maintaining relationships enabled his political accomplishments, his sincere regard for his contemporaries was never in question.

When his career as an elected official ended in 1980, Senator Nelson continued his environmental advocacy as chairman of the Wilderness Society. As recently as April of this year, Senator Nelson wrote to students at MacDowell Montessori in Milwaukee—the same school my own granddaughters attended—to hail their Earth Day celebration and urge them to adopt a lifelong commitment to the environment.

Mr. Speaker, millions of Americans owe a debt of gratitude to Senator Nelson for his efforts to protect the natural world around us. He understood that access to clean air, water, and wilderness is crucial not only for our physical survival, but also for our spiritual nourishment. I am thankful to him for his passionate pursuit of these public goods, and for the example of public service that I take as inspiration in my own career.

HONORING RICHARD JOHNSON,
SENIOR FARMER OF THE YEAR

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Mr. RADANOVICH. Mr. Speaker, I rise today to honor Richard Johnson for being selected as the 2005 Madera Chamber of Commerce Senior Farmer of the Year. Mr. Richard Johnson will be recognized at the Madera County Farm Bureau's 84th Annual Meeting and Senior Farmer Presentation on July 14th in Madera, California.

Mr. Johnson is a model of excellence in his community. For over 51 years, Richard has been a part of the agricultural community. As a child, Richard grew up working on a 300 acre farm, and upon entering Madera High School, he continued to strengthen his appre-

ciation for Agriculture through his active membership in Future Farmers of America.

After graduating from Madera High School, Richard went on to attend Fresno State where he majored in Agriculture. Upon returning from military service with the United States Air Force (1951–1955), Mr. Johnson returned to farming in Madera County, where today he continues to farm a diverse bounty of crops and livestock on 1,940 acres.

Mr. Johnson has been a member of the Madera County Farm Bureau for over 30 years, over 11 of which he has served as a member of the organization's Board of Directors. In addition, Richard Johnson has tirelessly devoted his time to numerous community organizations and projects, including Coats for Kids, Chowchilla 20–30 Club, and the Madera County Republican Central Committee. During the Christmas season, Mr. Johnson can be seen visiting local elementary schools dressed as Santa Claus.

Richard Johnson, together with his wife Lila Nelson-Johnson, have 3 sons.

Mr. Speaker, I rise today to congratulate Richard Johnson upon being named Senior Farmer of the Year by the Madera Chamber of Commerce. His contributions to America's agricultural communities and to his country have been invaluable. I invite my colleagues to join me in commending Mr. Johnson for this achievement.

IN HONOR OF JOSEPH H. EVANS

HON. MICHAEL N. CASTLE

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Mr. CASTLE. Mr. Speaker, I rise to pay tribute to a heroic Delaware firefighter, Joseph Evans, who tragically died in the line of duty at the age of 61. While responding to a house fire in the early hours of July 10th, 2005, Joe, an engineer with the Bridgeville Volunteer Fire Company, suffered a heart attack. Despite the best efforts of medical personnel, Joseph Evans passed away shortly after his arrival at the Nanticoke Hospital.

For 41 years, Joseph Evans was a member of the Bridgeville Volunteer Fire Company. During his dedicated career with Station #72, Joe served in many capacities, including Director of Supplies, Assistant Chief Engineer, and Chief Engineer. In 1968, his work earned him recognition as Bridgeville's "Fireman of the Year." Joe's efforts were not confined to Bridgeville; he also served with the Sussex County Firemen's Association, the Sussex County Fire Chiefs Association, the Delaware State Fire Chiefs Association and the Del-Mar-Va Volunteer Firemen's Association.

In addition to his work with the fire department, Joe was successful in other pursuits. As a young man, he distinguished himself athletically as a member of the 1962 Blue-Gold All Star Football team. A lifetime farmer, Joe also worked as a telephone lineman for Diamond State and later Bell Atlantic, where he received the company's Spirit of Excellence Award.

Mr. Speaker, in closing, Joseph Evans heroically gave his life in the service of others. This dedication, which is typical of firemen throughout the United States, is a testament to his courage and selflessness. I join my colleagues in remembering Joe's contributions

and offer my sincerest sympathy to both his family and his colleagues at the Bridgeville Volunteer Fire Company.

IN HONOR OF PAUL WINCHELL

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Mr. NADLER. Mr. Speaker, I rise today to recognize the life and accomplishments of Paul Winchell, who passed away on Friday, June 24th.

Paul was born in Manhattan's Lower East Side on December 21, 1922. He studied ventriloquism from an early age, overcoming speech impediments and a difficult family life. He would go on to become one of the great pioneers of early television, bringing a smile to every household with his ventriloquism act on the Paul Winchell-Jerry Maloney show in the 1950's.

To younger generations, Paul was best known as the voice of Tigger, the loveable tiger from Walt Disney's adaptation of "Winnie the Pooh." He also played numerous roles on children's programs such as the Jetsons, the Smurfs, the Brady Bunch, and the Beverly Hillbillies. But Paul was much more than an entertainer—he was also an innovative thinker and inventor with thirty patents.

At the age of 35, Paul decided to return to school at Columbia University, where he studied premed and went on to work on projects for the American Red Cross and the Leukemia Society. In 1963 he joined forces with Doctor Henry Heimlich, and together they developed and patented the first early artificial heart. Rather than sit on his accomplishment, however, he donated the heart to the University of Utah, where it served as the prototype for Dr. Robert Jarvik's first successful heart implant in 1982.

Paul Winchell lived a life of unparalleled diversity. Whether making children smile or improving lives through innovation, he dedicated his talents to the betterment of his surroundings, and I request that we honor him for a life well lived.

SECURE TRAINS ACT

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Ms. NORTON. Mr. Speaker, today, I am reintroducing the Secure TRAINS, Secure Transit and Railroads Across America and Investment in National Security, Act of 2005 for the second time in 2 years, and pleading the urgency of passage before Congress goes on its August break. I am pleased to have as co-sponsors, Democratic Leader NANCY PELOSI, Minority Whip STENY HOYER, Committee on Transportation and Infrastructure Ranking Member JIM OBERSTAR, Homeland Security Committee Ranking Member BENNIE THOMPSON, and Senior Transportation Committee Member and Chair of the Democratic Caucus BOB MENENDEZ. London should be too close for congressional comfort while the country's subways, buses, rail, light rail and ferries go

unprotected. London's tally thus far of 52 dead and 700 injured and the Madrid totals of more than 190 killed and 1,800 injured could be far worse here, considering the abysmal state of passenger and freight preparedness across the United States today.

Instead of direct passage, I tried to get the Homeland Security Committee, on which I serve, to include Secure TRAINS in the Department of Homeland Security, DHS, authorization bill, passed by the House in May, but my bill was defeated on a party line vote. I managed to get two amendments requiring DHS to develop passenger security best practices for mass transportation operators, and to develop a national plan for public outreach and awareness for employees and I passengers. However, the key provisions of the bill and of another I cosponsored for freight hazmat security protection were defeated because the President's budget did not fund them.

President Bush's 2006 budget eliminated dedicated funding for mass transportation altogether, instead forcing mass transit into the Targeted Infrastructure Protection Program, TIPP, to compete with other transportation sectors, such as ports, which already receive at least some dedicated funding. Last year, Congress provided only \$150 million for mass transportation security grants, but this year the Senate Appropriations Committee already has reduced these grants by \$100 million.

I can only ask, rhetorically, whether the administration and Congress know what the people ride each day. Approximately 16 times as many passengers use public transportation as use airlines—9 billion passenger trips annually on public transportation—but 90 percent of transportation security funding has gone to air travel, after the fact, after the catastrophe. We are breaking our post-9/11 promise not to be caught flat footed again because we have let the record stand at \$21 billion for air travel security and \$550 million for public transportation security all told. Secure TRAINS at a little over \$3.8 billion modestly increases investment in public transportation and freight security.

Unlike much of the wasteful, open-ended funding for homeland security in the period following 9/11, most of the funding in Secure TRAINS would be available through grants. Thus, the Homeland Security Committee's formula based on threat, vulnerability and consequences would be applied with far greater financial efficiency and efficacy. The bill provides for first-line commonsense security, including cameras, communication systems, explosive detection, and security upgrades on tracks and in tunnels. The bill also includes whistleblower provisions I have been unable to get in prior bills. If stockbrokers and accountants can be protected by Sarbanes-Oxley, it's time we gave the same whistleblower protection to employees charged with keeping trains and buses secure.

We must not go on August vacation leaving subways, buses and rail as they were last week when London was attacked for the first time since World War II. This is the third time I have tried to get this bill passed. We must let it become three strikes and you're out.

H.R. 458—THE MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT

HON. PATRICK T. McHENRY

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2005

Mr. McHENRY. Mr. Speaker, I rise today to strongly support H.R. 458, the Military Personnel Financial Services Protection Act, and specifically to highlight Title II of this very important legislation. Title II is designed to protect our brave soldiers as they fight to defend our freedoms, by regulating all lenders that qualify as military lenders—including payday advance businesses, small loan companies, finance companies, or other types of creditors.

I would like to thank Congressman WESTMORELAND, the sponsor of this bill, as well as Chairman OXLEY and Chairman BACHUS. We would not be able to eliminate unscrupulous lenders from offering these products without the leadership demonstrated by the House Financial Services Committee.

As a representative from North Carolina, I am particularly concerned with protecting our military. North Carolina is the most military friendly State in the Nation. With bases such as Fort Bragg and Camp Lejeune, I am familiar with financial lenders that prey on our servicemen and women. These companies hurt our military by charging unjustifiable rates, using products with hidden fees, and refinancing loans to the detriment of military consumers. It often takes honest soldiers years to escape the financial hardships caused by these dishonest practices.

Our soldiers, like all American citizens, have a variety of financial service needs and value having a wide array of choices and alternatives to fulfill those needs. I applaud many of these alternative financial services outlets, including payday lenders, for striving to protect military personnel by conforming to the best practices recommended by the Community Financial Services Association, a panel of distinguished retired military members.

Rather than unnecessarily prohibiting lenders and limiting the options for our military, H.R. 458 cracks down on abusive practices while preserving access to credit. Title II mandates these necessary protections, such as disclosures and marketing and collection reforms, on a broad range of military lenders. Under Title II, all military lenders will be required to provide detailed disclosures on a variety of subjects. These mandatory disclosures include:

Not requiring service members to complete agreements merely because they signed an application or received a notice;

Advising military personnel, who are seeking short-term credit due to a family or other emergency, to consider applying through one of the Armed Forces' Relief Societies, the United Service Organizations or another base or military organization;

Acknowledging that any credit extension is not sponsored or endorsed by the Armed Forces, the Department of Defense, or any Federal entity;

That the lender may not contact the borrower's commanding officer or chain of command to collect the debt; and

That the service member and his/her dependents may have additional protections