

There are lending practices that should offend anyone with a conscience. Let me give my colleagues one of the stories from North Carolina that prompted the North Carolina legislature, not generally seen as a hotbed of liberalism, to enact legislation to prohibit predatory lending 6 years ago.

A lender approached an elderly school employee in Durham about refinancing her home to consolidate her debts. The lender charged her \$17,542 in up-front costs on a \$99,000 loan, including a \$5,002 origination fee, a \$2,142 loan discount fee, and a \$9,089 single-payment, nonrefundable credit premium insurance. She would never have written a \$17,542 check at closing, but when she signed the closing documents, the charges came straight out of the equity she had built in her home, straight out of her life's savings.

The North Carolina law enacted in 1999 has put an end to practices like that, and without hindering honest lenders from making loans to vulnerable families that need to borrow against their home. Sub-prime credit remains readily available in North Carolina.

The gentleman from North Carolina (Mr. WATT), the gentleman from Massachusetts (Mr. FRANK), and I have introduced Federal legislation based on North Carolina's proven law.

Critics of our legislation argue that we would restrict consumer choice. Most consumers would like the choice of knowing they are not being taken advantage of; that when they borrow money against their home for a rainy day, they are not entering into a spiral that results in losing their life's savings, their home, and their membership in the middle class. That choice is not now available to many American homeowners.

We look forward to working with others in Congress and in the financial services industry. We welcome proposals from others to prohibit abuses. But we also want to make sure that Congress does not pass legislation that permits new abuses. We must make sure that the protections of any new law are not easily avoided, and we cannot handcuff the States' ability to protect consumers. Sub-prime lending is now a \$530 billion industry, and growing. Vulnerable consumers cannot afford to have to come back to Congress again and again for real protections against abusive sub-prime lending practices.

David's victory over Goliath was considered an upset, and Goliath would have been heavily favored in a best-of-seven series. If Congress passes predatory lending legislation, we need to get it right the first time. Consumers cannot count on having a second chance.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m.

Accordingly (at 1 o'clock and 7 minutes p.m.), the House stood in recess until 2 p.m.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. ISSA) at 2 p.m.

PRAYER

The Reverend Timothy B. Johnson, pastor, the Church of the Redeemer, Bowie, Maryland, offered the following prayer:

O God, thank You for loving us. In gratitude and humility we come to You now needing only what You can give.

Forgive our pride. Forgive our sins and the things that we allow to cause division. Forgive and change us.

Bless these leaders and this great Nation and those they represent; people have given them the honor and responsibilities of leadership. May they lead with integrity and wisdom. Bless them and their families, knowing that they are often far from home and celebrations.

Thank You for this Nation and the freedoms we cherish. As we strive to bring freedom to others, protect our troops and civilians who are in danger. By Your guidance may the freedom we seek be true freedom, and may it be freedom that leads to peace.

We pray all of this in the name of Your Son, our Lord, Jesus Christ. Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentlewoman from Texas (Ms. EDDIE BERNICE JOHNSON) come forward and lead the House in the Pledge of Allegiance.

Ms. EDDIE BERNICE JOHNSON of Texas led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

MESSAGE FROM THE SENATE

A message from the Senate by Mr. Monahan, one of its clerks, announced that the Senate has passed a bill of the following title in which the concurrence of the House is requested:

S. 289. An act to authorize an annual appropriation of \$10,000,000 for mental health courts through fiscal year 2011.

CARDINAL JOSEPH RATZINGER TO BE POPE BENEDICT XVI

(Mr. FOLEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. FOLEY. Mr. Speaker, today people across the world have watched the ceremony and historical proceedings in Vatican City with anticipation and joy. Today the Catholic Church receives its 265th Pope. Cardinal Joseph Ratzinger rises to his new name, Pope Benedict XVI, and takes with him the blessings of Catholics across the world.

In a time of global unrest and terrorism, people of all faiths need to join together in prayerful contemplation of what we hope the world can become. Pope John Paul II brought the church to billions of people and Pope Benedict XVI inherits the throne of Saint Peter the Fisherman at a precarious time in world history. Our prayers are with him and for our collective salvation.

ENERGY BILL NEEDS TO PROTECT THE ENVIRONMENT

(Ms. EDDIE BERNICE JOHNSON of Texas asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, the energy bill we are about to debate this week is presented as a major step forward in American energy policy. But it is not. It is quite the opposite.

This bill does nothing to improve the environment of this country or cut down on ozone pollution exposure. This bill does not force big polluters to clean up. Rather, it provides billions of dollars in tax breaks to politically favored energy industries that do not deserve them at a time when the country can ill afford it.

Mr. Speaker, the State of Texas ranks number one among other States in per capita consumption of electricity and second in ozone pollution exposure. Last year Children's Hospital of Dallas had 4,000 emergency department visits for treatment of asthma attacks. The average age of these kids was 5 years old.

More and more, there are hospitalizations. More and more, there are deaths from the pollution that we suffer in Texas; and I will offer an amendment to try and correct it. But, Mr. Speaker, I know that probably I am in the minority, but we must clean up the environment.

REGULATION NEEDED FOR 527 ORGANIZATIONS

(Mrs. MILLER of Michigan asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. MILLER of Michigan. Mr. Speaker, tomorrow the Committee on House Administration will be holding a hearing on regulation of the so-called 527 political organizations.

We all remember the promises that campaign finance reform was supposed to remove unregulated money from the political process. Well, not only did it fail to deliver on its promise, an argument can be made that it actually is worse.

527 groups have grown in importance and influence with little or no disclosure of who funds them. According to published reports, staffers of the distinguished House minority leader acknowledge they hold weekly meetings with the leaders of MoveOn.org.

A recent fundraising e-mail sent on by MoveOn.org stated, "Now it's our party. We bought it. We own it, and we're taking it back."

Strange that a group that claims to be nonpartisan for tax purposes claims to have bought a political party. The limited disclosure required by these groups makes it nearly impossible to determine who is claiming to have bought the Democratic Party. 527 groups spent over half a billion dollars in 2004 with no regulation from the FEC.

If we truly want to enhance disclosure and remove unregulated money from the political process, we must do something about 527s.

STRIKE REFINERY REVITALIZATION PROVISIONS

(Ms. SOLIS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SOLIS. Mr. Speaker, today I rise in opposition to the unnecessary refinery revitalization provisions in the energy bill.

The energy bill would allow unrestricted sitings of refineries in low-income and underrepresented minority communities and strips States and local municipalities of their right to protect public health.

Most refinery communities are found in low-income minority areas, and they do not have the political power to protect themselves and their families. These communities have the least ability to defend themselves from corporate pollution and are the most vulnerable to environmental and public health problems. Yet they are the very targets in this language.

I believe the bill will only worsen the present and future environmental justice problems afflicting Latinos, African Americans, and Native Americans.

Before we harm the health of the most underserved populations, strip States and communities of their right to protect themselves, we should have a real dialogue about the far reaching impacts of this language in our communities.

Today I am asking the Committee on Rules to allow me to offer an amendment to strike this language during floor debate on the energy bill. I urge my colleagues to protect the public health and States' rights and support my amendment to strike the refinery revitalization provisions.

CELEBRATING A LANDMARK ACCOMPLISHMENT FOR BULGARIA

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, last week the European Parliament made a historic decision for approval of Bulgaria to join the European Union in 2007.

As co-chair of the Congressional Bulgaria Caucus, I am please to congratulate Ambassador Elena Poptodorova, who represents Sofia in Washington so professionally.

Since the negotiations began in 2000, Bulgarians have proven they are eager to serve as active members of the European Union. They quickly took the right reforms to earn an important role in the international community. By sending over 400 troops to Iraq to rebuild the country and providing troops in Afghanistan that I have visited at Bagram, Bulgaria is also helping to win the war on terrorism.

In addition to NATO membership, Bulgaria's membership in the European Union will prove to be a landmark event in the country's history. I know Bulgaria will continue the Bulgaria miracle of economic success and military security.

In conclusion, God bless our troops and we will never forget September 11.

WE NEED THE ENERGY BILL

(Mr. PITTS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTS. Mr. Speaker, energy powers the tools and the machines we need to live and our economy needs to grow; but when energy supplies are tight, families face higher prices and our economy faces a deteriorating energy infrastructure.

In recent years, this has caused home heating bills to skyrocket and force many U.S. manufacturers to slow production, lay off workers, and even go out of business.

This week, the House will debate and vote on a national energy policy. Again, if this sounds familiar, that is because we have gone through this process several times already only to have a few Senators stall this long overdue legislation.

The National Energy Policy Act of 2005 is very comprehensive. We should not let the opponents of change stop us from enacting a sensible, progressive energy policy for America. We need it and America's families need it.

HONORING CONRAD ALBERTY

(Ms. FOXX asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. FOXX. Mr. Speaker, I rise today to recognize one of America's heroes,

Mr. Conrad Alberty of Rockingham County, North Carolina.

Conrad fought for our country in the Philippines during the darkest days of World War II and later bore the terrible scars of enemy captivity. He exemplified the extraordinary sacrifice made by our military for our freedom. Conrad was a prisoner of war and is one of the few living survivors of the Bataan Death March. He was just 16 years old when he endured the most inhumane treatment that man can do to man on the death march and later in an enemy prison camp.

Coincidentally, this month marks the 63rd anniversary of the surrender of U.S. troops to the Japanese on the Bataan Peninsula.

During his military service, Mr. Alberty demonstrated courage, love of country, and devotion to duty. He did not give up under the most desperate circumstances.

Today by recognizing Mr. Conrad Alberty, we also honor the role of our Armed Forces in protecting our country and our liberty. Thank you, Mr. Alberty and may on God bless you.

HENRY HYDE, NO FINER PUBLIC SERVANT

(Mr. DREIER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DREIER. Mr. Speaker, yesterday the very distinguished chairman of the Committee on International Relations, the gentleman from Illinois (Mr. HYDE), announced his planned retirement for the end of this Congress. I would like to say this is my 25th year that I have been honored to serve here in the Congress, and I have served with no finer public servant than the gentleman from Illinois (Mr. HYDE).

The gentleman from Illinois (Mr. HYDE) has clearly been a principled leader who has provided bold and dynamic examples for us in a wide range of areas. We all know that he was a great champion in the effort to ensure that we do not see taxpayer dollars expended on abortion-on-demand. We know the key role that he played in dealing with the challenge that we faced with impeachment. We know that in recent years he has been suffering physically.

I have got to say that the Chaplain is here in the Chamber, and I will never forget at the unveiling of the portrait of the gentleman from Illinois (Mr. HYDE) when he said that he was instructed when he became the Chaplain that he refer to everyone by their given name, except for one individual. The gentleman from Illinois to him is Mr. HYDE. And while I am privileged to call him HENRY, I will tell you that I will greatly miss him when he is not a Member of the next Congress.

REMEMBERING JOHNNIE L. COCHRAN, JR.

(Ms. WATSON asked and was given permission to address the House for 1