TRIBUTE TO MR. S. WARD CASSCELLS III

HON. TOM DeLAY

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, July 11, 2005

Mr. DELAY. Mr. Speaker, I congratulate Mr. S. Ward Casscells III of Houston, Texas upon his commission as a lieutenant colonel in the United States Army Reserve Medical Corps.

In accepting this commission, Lt. Colonel Casscells becomes one of the brave souls to serve not only as our Nation's defender, but also as our ambassador of freedom throughout the world.

Serving in the United States military is a great gift of self and an act of the truest patriotism.

Through his service, Lt. Colonel Casscells has displayed his patriotism and great love for his Nation, while proving his commitment and dedication to the cause of freedom.

This admirable man brings great honor to himself, his family, and his community in joining the United States Army Reserve and proving his loyalty to family and his commitment to country.

He is truly a shining example to his peers and, indeed, to all the citizens of the United States of America.

I again congratulate S. Ward Casscells III on joining the United States Army Reserve, and I wish him well in his heroic endeavors.

DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, AND EDUCATION, AND RELATED AGENCIES APPROPRIATIONS ACT, 2006

SPEECH OF

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Friday, June 24, 2005

The House in Committee of the Whole House on the State of the Union had under consideration the bill, (H.R. 3010) making appropriations for the Departments of Labor, Health and Human Services, and Education, and Related Agencies for the fiscal year ending September 30, 2006, and for other purposes:

Mr. POMEROY. Mr. Chairman, I rise today to say that I will be voting for H.R. 3010, the fiscal year 2006 Labor, Health and Human Services, Education Appropriations bill with the hope that funding levels in the bill will be increased during conference negotiations with the Senate. While I support many of the funding provisions in this legislation, I also believe that this bill shortchanges important needs in education and health care.

I am deeply alarmed that this funding plan not only continues to break the funding promise of the No Child Left Behind Act, NCLB, but it actually takes a step backwards. Under this bill, NCLB funding would fall $13.2 billion short of what was promised when the law was passed, translating to a 3.3 percent decrease from 2005. I am convinced that this law's success will depend in part on the investment made in this effort.

Not only does this bill fall short on critical funding for education, it also makes damaging cuts to rural health assistance. As co-chair of the Rural Health Care Coalition, I am disturbed by two damaging cuts that would compromise access to quality care in rural areas. The legislation eliminates funding for Rural Health Research Center grant programs that analyze how federal policies impact rural providers. In addition, the measure cuts funding for Rural Health Outreach grants by over 70 percent. Outreach grants are used to develop innovative approaches to health problems that are specific to rural communities. If these cuts are retained in conference, 146 rural communities will be forced to abandon their current outreach projects. I urge the Senate to provide full funding to these critical rural programs, and I intend to actively support the restoration of these funds in conference.

This bill does include many provisions that I applaud. I was pleased that the Rural Education Achievement Program once again received funding to help rural districts manage the No Child Left Behind Act's new accountability requirements, but I strongly believe this program merits an increase in funding. I was also pleased that this bill maintains funding for rural hospital flexibility grants and small hospital improvement grants.

Ultimately, I cast my vote in favor of this legislation in order to ensure that the appropriations process could move forward. I remain hopeful that the Senate will include higher funding levels for these programs and that we can work on a bipartisan basis to develop a fiscally responsible funding plan that provides adequate resources to strengthen our schools, address our public health needs, and support our Nation's workers.

MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT

SPEECH OF

HON. GEOFF DAVIS

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Monday, June 27, 2005

Mr. DAVIS of Kentucky. Mr. Speaker, today, I rise in support of Title II in my legislation, H.R. 458. Title II regulates so-called ''military lenders,'' and provides significant safeguards to protect our armed services personnel from abusive consumer credit lending and collection practices.

A number of lenders target military personnel. While most lenders treat their customers fairly, some of these creditors engage in deceptive sales and marketing practices and employ coercive debt collection practices. I know about companies like Pioneer Financial that engage in predatory lending with high rates and hidden fees and frequently refiance loans to generate more fees for the lender while providing little or no benefit to the service member.

Like many others, I myself, Mr. Speaker, while a young officer in the military, was misled into thinking that the military was endorsing these types of lenders and loan products. I also know that in some instances, lenders go as far to garnish military personnel's wages or require them to agree to have their loan repaid through the allotment system.

Predatory lenders have contacted or threatened to contact the borrower's commanding officer or others in the borrower's chain of command in order to collect debt. Furthermore, some lenders have required borrowers to sign documents as a condition of obtaining the loan that purportedly waive their legal rights, including the requirement that the borrower submit to mandatory arbitration of any dispute instead of being able to institute a legal action.

Title II in H.R. 458 recognizes that many military personnel do not understand or appreciate their borrowing options or rights or what can happen if they do not carefully manage their finances after taking out a loan to pay off or consolidate old debts. Accordingly, under Title II, prior to the consummation of a loan transaction, military lenders also would be required to provide detailed disclosures.

Mr. Speaker, in the last Congress, each of the Members who serve on both the House Armed Services and Financial Services Committees expressed concerns about these types of lenders, including predatory lenders and some payday lenders, taking advantage of members of our armed forces.

As the newest Member to serve on both committees, I endorsed my colleagues' views by adding these special protections for military borrowers in Title II of H.R. 458, to ensure that all high interest lenders comply with essential safeguards that protect our men and women in the armed forces.

RECOGNIZING DAVID CRAWFORD OF NAPA, CALIFORNIA

HON. MIKE THOMPSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 11, 2005

Mr. THOMPSON of California. Mr. Speaker, I rise today to recognize David Crawford of Napa, California as he steps down from the Napa City Council after 8 years of service.

David was first elected to the Napa City Council in 1982. After a 4-year break he decided to run for office again and was elected to his second term in 2000. As a councilmember, he helped restore and rejuvenate historic downtown Napa.

Mr. Speaker, David also acted as the mayor of Napa for 6 months in 1988 after Mayor Bob Pelusi passed away.

A dedicated and professional man, David continued working as a full time physician during his 8 years on the Napa City Council. He continues his practice full time at Kaiser Permanente Medical Center in Vallejo, CA.

Mr. Speaker, David is also very active with the First Christian Church of Napa, California where he has served for 10 years as the mission chairman.

David graduated with a bachelor of arts from the University of California, David earned his medical doctorate at Temple University in Philadelphia, Pennsylvania.

Born in Palo Alto, California, David and his wife Christine reside in Napa, California. They have three daughters.

Mr. Speaker, it is appropriate that we recognize and thank David Crawford for his dedication to our community. Please join me in wishing him the best in all his future endeavors.