

To qualify, a person would have to be a member of the National Guard or Reserve, have the account open prior to deployment, and served a specifying period of service of no less than 180 days. By including a military service deployment explanation, any person who requests the credit score or consumer report of the servicemember will be informed of a potential reason of non-payment or missed payments.

Currently, there is no credit protection offered to the men and women in the National Guard and Reserve.

Furthermore, this legislation alleviates the servicemembers' concerns over negative financial implications of their deployment.

Regardless of your view on the war, we all stand united in caring for our veterans. I urge all my colleagues to join me in support of H.R. 513, as amended.

Mr. Speaker, I yield such time as he may consume to the gentleman from Pennsylvania (Mr. BRADY) to explain how this bill will help our active duty forces when they return home.

(Mr. BRADY of Pennsylvania asked and was given permission to revise and extend his remarks.)

□ 1515

Mr. BRADY of Pennsylvania. I thank the gentleman for yielding me time.

I rise in support of H.R. 513, the National Heroes Credit Protection Act.

Just after the start of the Iraq war, I met a lady who served in Operation Desert Storm. This young lady told me that problems in notifying her creditors of deployment had almost cost her to lose her home. Her problems are all too common. This simple piece of legislation was written with those heroes in mind.

H.R. 513 would amend the Servicemembers Civil Relief Act to require credit reporting agencies, when asked, to include a notation in a consumer report or credit score for reserved members of the U.S. Armed Forces when they are called up or deployed. The bill would also require consumer reporting agencies to refer the explanations to other consumer reporting agencies.

More than 300,000 guardsmen and reservists have been called up since September 11. They are doing more missions and activations with fewer personnel. They shouldn't have to worry about protecting their credit while they're keeping us safe.

This bill is revenue neutral. CBO estimates that it would have no significant effect on the Federal budget and minimal costs to the private sector. My staff have discussed this report with representatives of the credit and credit reporting agencies. They have been helpful in suggesting ways to improve the bill's protection for our troops and support the purpose and intent of the measure.

This legislation protects creditors by continuing to require repayment of a soldier's debts, but it provides important new protections for our troops by making it easier for them to take advantage of rights they already have.

I know that Chairman FILNER and Chairwoman HERSETH SANDLIN have

worked closely with the minority on their committee, and we are happy to include provisions suggested by the minority. I want to thank them as well as Ranking Members BUYER and BOOZMAN.

Mr. Speaker, the bill will make a major difference in the lives of our heroes and their families. I urge all my colleagues to support the National Heroes Credit Protection Act.

Mr. FILNER. Mr. Speaker, I reserve the balance of my time.

Mr. STEARNS. Mr. Speaker, I think we've talked about this bill, and it's a very good bill. I thought I might take from my colleagues and just read the summary of it just to remind ourselves that H.R. 513 is to amend the Servicemembers Civil Relief Act to enhance the protection of credit ratings of active duty military personnel who are activated for military service.

And the question usually comes up on some of these bills, what do they cost. Mr. BRADY, the gentleman from Pennsylvania, talked about that. So we have a Congressional Budget Office cost estimate that I would share with my colleagues, and it says, "The requirements imposed on credit reporting agencies would be private sector mandates as defined in the Unfunded Mandates Reform Act, the UMRA. CBO suspects the cost of the mandates would be minimal and unlikely to exceed the threshold for private sector mandates established in the UMRA."

So, I think we have a bill that we can all support. So, obviously on this side, we do support it.

The bill, as amended, will improve the protections of the Servicemembers Civil Relief Act by providing the opportunity for certain servicemembers experiencing financial difficulties, while deployed, to simply request that their credit record be annotated to reflect simply that deployment. It also requires the credit industry to take such deployment into consideration.

This new protection, my colleagues, would cover credit accounts opened before the servicemember was deployed. While these protections are important, it is also critical that Members understand that such an annotation may have adverse effects on their credit rating, despite all the existing laws prohibiting such actions. Therefore, my colleagues, the bill also requires the National Credit Bureau to inform applicants of that potential in writing.

So, Mr. Speaker, I think that, in terms of its strong support for veterans, and in their case, when they're deployed, I urge support for the bill.

Mr. Speaker, I reserve the balance of my time.

Mr. FILNER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, this war in Iraq has involved our National Guard and Reserve units to an extent that has never before been the case. And many of our laws simply do not reflect the new force structure that you see in Iraq. And that is what we, as a committee, are working to change. For example,

the National Guard and Reserve units, even if they are in active duty, as they are in Iraq, are not eligible for the same benefits from the GI Bill as our active duty troops. We are going to change that. We are going to change a number of things. And I thank Mr. BRADY, the gentleman from Philadelphia, for making sure that the Guard and Reserve groups have the protections in law that our active duty troops already have. We must protect their jobs, their credit ratings, and their quality of life as they are away from home in active duty supporting our Nation.

The laws have not kept up with this force structure. This is one of the ways that we're going to change that. So we're going to make sure that when they come home, they are recognized and not penalized for their active duty.

Mr. STEARNS. Mr. Speaker, I yield back the balance of my time.

GENERAL LEAVE

Mr. FILNER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 513, as amended.

The SPEAKER pro tempore (Mr. RUPPERSBERGER). Is there objection to the request of the gentleman from California?

There was no objection.

Mr. FILNER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. FILNER) that the House suspend the rules and pass the bill, H.R. 513, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. FILNER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

EXPRESSING SUPPORT FOR DESIGNATION OF A NATIONAL VETERANS HISTORY PROJECT WEEK

Mr. FILNER. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 770) expressing support for designation of a National Veterans History Project Week to encourage public participation in a nationwide project that collects and preserves the stories of the men and women who served our nation in times of war and conflict.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 770

Whereas the Veterans History Project was established by a unanimous vote of the

United States Congress to collect and preserve the wartime stories of American veterans;

Whereas Congress charged the American Folklife Center at the Library of Congress to undertake the Veterans History Project and to engage the public in the creation of a collection of oral histories that would be a lasting tribute to individual veterans and an abundant resource for scholars;

Whereas there are 17,000,000 wartime veterans in America whose stories can educate people of all ages about important moments and events in the history of the United States and the world and provide instructive narratives that illuminate the meanings of "service", "sacrifice", "citizenship", and "democracy";

Whereas the Veterans History Project relies on a corps of volunteer interviewers, partner organizations, and an array of civic minded institutions nationwide who interview veterans according to the guidelines it provides;

Whereas increasing public participation in the Veterans History Project will increase the number of oral histories that can be collected and preserved and increase the number of veterans it so honors; and

Whereas "National Veterans Awareness Week" commendably preceded this resolution in the years 2005 and 2006: Now, therefore, be it

Resolved, That the House of Representatives—

(1) recognizes "National Veterans Awareness Week";

(2) supports the designation of a "National Veterans History Project Week";

(3) calls on the people of the United States to interview at least one veteran in their families or communities according to guidelines provided by the Veterans History Project; and

(4) encourages local, State, and national organizations along with Federal, State, city and county governmental institutions to participate in support of the effort to document, preserve, and honor the service of American wartime veterans.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. FILNER) and the gentleman from Florida (Mr. STEARNS) each will control 20 minutes.

The Chair recognizes the gentleman from California.

Mr. FILNER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I thank the author of this legislation, the gentleman from Nevada (Mr. PORTER), who will speak on his resolution in a few minutes.

I want to point out that Abraham Lincoln, during his address at Gettysburg, said that "the world will little note, nor long remember, what we say here, but it can never forget what they did here." In that spirit, and to make sure that people will long remember what was done, Congress created the Veterans History Project in the year 2000 with unanimous support from this body.

The Project directed the Library of Congress to establish a national archives for the collection and preservation of videotaped oral histories of our veterans, as well as the copying of letters written during their time of service and diaries they kept. So there is a national repository of this very important part of our Nation's history. This

worthwhile investment of time and resources is a gift that can be given for generations and centuries to come. The goal of the project is to capture the personal stories of our Nation's heroes so our children and their children can more fully understand the history of this century.

For a lot of reasons, we find that our Nation's heroes, when they come back from combat, do not even let their families know exactly what happened. They feel like they were just doing their job or don't want to bring up some memories, and so those stories will go with them to their grave. But with this project, we can tap into the stories of more than 24 million veterans who are still alive today, including 3 million from World War II, who are leaving us at the rate of more than 1,000 per day.

It is important that these stories are told, and more important that these stories are told from the mouths of those that were on the front lines and participated firsthand as history was made.

This oral history project requires the cooperation of volunteers across the country to get not only the veterans to come forward to offer their stories, but also the family members and friends to capture their accounts.

So, H. Res. 770 calls on the people of the United States to interview at least one veteran in their families or communities according to guidelines provided by the Veterans History Project. It also encourages local, State and national organizations to participate in support of the effort to document, preserve and honor the service of American wartime heroes.

As chairman of the Veterans' Committee in the House of Representatives, I have had the opportunity and the honor to hear the many accounts from these veterans. I hear the sense of pride that comes along with the duty of defending this country. I know that my father served in World War II, but I never fully got the stories, I don't think, that he had in his memory, and I wish we had captured before he died.

So, I encourage all Americans to reach out to their veterans, thank them and their families for their amazing sacrifice, learn more about their great contributions to our Nation, and gain the wisdom of their personal stories of our Nation's history. Each and every one of us should learn more about the American Folk Life Center at the Library of Congress because their staff is always glad to work with researchers and volunteers to expand their library of these stories.

Volunteers and participants become historians themselves. They can collect audio and video recordings, create a collection of recordings to be available for public use, or collect written materials relevant to personal histories of war veterans.

So, on this Veterans Day, let us, again, do more than just give speeches and ride in parades. Let's join and take

the time to show the gratitude that we have to these veterans by asking them to relate their stories for the preservation of history.

Mr. Speaker, I would reserve the balance of my time.

Mr. STEARNS. Mr. Speaker, I yield myself such time as I may consume.

I thought again I would just say that H. Res. 770, summarized, it says "it encourages public participation in a nationwide project that collects and preserves the stories of the men and women who served our Nation in times of war and conflict."

This is very appropriate, and we're coming to Veterans Day. And I commend JON PORTER from Nevada for sponsoring this bill, and I urge my colleagues to support it.

In 2000, Congress unanimously voted to create the Veterans History Project as part of the American Folk Life Center at the Library of Congress. Since its creation, the Veterans History Project has collected thousands of veterans' accounts of their military experiences. My staff has actually gone down to my district with a tape recorder and was participating, recording these histories with our veterans. Each of these accounts is easily accessible on the history project's Web site and will be an invaluable source for future generations.

While there are several ways to record a veteran's history, the most common form of record in this project is through oral interviews. That is what my staff did. They would stand at the town square, and we notified through the newspapers that these individuals could come in. They would come in, and through a tape recorded oral interview, we were able to do that. These oral interviews are conducted all across the country by volunteer interviewers. These narrations provide a firsthand account of the courageous and patriotic sacrifices of our Nation's veterans. That is why, Mr. Speaker, I am happy that this resolution calls on all Americans to take time to interview at least one veteran in their family or their community; just a simple request. With over 17 million wartime veterans living in the United States, we have our work cut out for us. And my colleagues, I think it's imperative that we increase participation in the program while members of these great generations are still among us. And we don't have long to do so.

So, I want to thank Chairman FILNER and the ranking member, Mr. BUYER, for bringing this important resolution to the floor. I urge all of my colleagues to support it.

With that, Mr. Speaker, I recognize the author of the bill, the gentleman from Nevada (Mr. PORTER), for 3 minutes.

□ 1530

Mr. PORTER. Mr. Speaker, I rise today in support of H. Res. 770, which recognizes the goals and ideals of National Veterans History Project Week.

This resolution will help highlight the ongoing efforts of the American Folklife Center in the Library of Congress to collect and to document the personal histories of our Nation's greatest heroes, our Nation's veterans. I can't imagine a better way to recognize these heroes. They are amongst us. They are in our families. They are in our neighborhoods. They need some encouragement, but I can't think of a better way.

National Veterans History Project Week will focus the Nation's attention on the importance of veterans' history. The goal is to honor veterans and to ensure that their stories are available for future generations. We owe every freedom we have to the service and, of course, the sacrifice of America's veterans and their families. Their experience teaches us about the power of the human spirit and the realities of war. It is incumbent upon us to ensure that their history is honored and preserved.

This resolution calls upon the people of the U.S. to interview at least one veteran from their families or their communities, following the guidelines set forth by the Veterans History Project, encourages local, State and national organizations, along with the Federal, State and local government institutions to document, to preserve and honor the service of American wartime veterans.

I only wish my father, who passed away in 1995 and was a World War II veteran, had the opportunity to share his history and the past experiences that he had. As a matter of fact, my father was very cautious in even talking about his experiences in the war until the final weeks of his life. I truly only wish that he had had this opportunity to share with his grandchildren.

The Veterans History Project relies on the efforts of volunteer interviewers from the veterans service organizations, libraries, historical societies, museums, retirement communities, professional associations, governmental agencies, universities, high school students, boy scouts, girl scouts, and families to contribute to its collection which currently has more than 50,000 individuals.

Yes, veterans need some encouragement. They want to be asked. I and a number of individuals that we have interviewed and we have placed their history into the CONGRESSIONAL RECORD, many of them served our Nation's wars from World War II, Jack Mates, Martin Schlesinger, and Jack Watson. From the Korean War, Johnnie Phillips, from Vietnam, Johnny Kinder, Chuck Baker, and Stephen Long. From the Cold War, Al O'Donnell from Las Vegas. And from Iraq and Afghanistan, Henry Lujan.

I am proud to be an original sponsor of this bipartisan resolution. While this issue is not and shall not be forgotten, we need to continue reminding our veterans that we need and we appreciate who they are and what they have done. I believe that preserving the histories

of our Nation's veterans is of the utmost importance for us as Americans. This is an appropriate way to honor our veterans and the volunteers to seek and collect those wonderful stories of heroism.

I would also like to thank my friend and colleague, Mr. KIND from Wisconsin, for his strong support.

Mr. STEARNS. Mr. Speaker, just a few words, and then I think we will yield back the balance of our time.

The ranking member, Mr. BUYER, of the Veterans Committee also has recorded his experience when he was the United States captain in the Gulf War in this project. So I think it is appropriate to bring that to our colleagues' attention.

I conclude about the bill, in addition to encouraging veterans, it encourages the local government, the State and national organizations, along with the Federal, State, city and county government institutions, to encourage, to participate in support of this effort to document, preserve, and honor the service of American wartime veterans.

Mr. Speaker, I yield back the balance of our time.

Mr. FILNER. Mr. Speaker, I thank the gentleman from Nevada (Mr. PORTER) for bringing us this resolution. As an historian myself who has worked with oral histories, I know how important it is professionally and, as he said, also personally. So I urge everyone to support this bill.

GENERAL LEAVE

Mr. FILNER. Mr. Speaker, I also ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on H. Res. 770.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

Mr. KIND. Mr. Speaker, I rise today in support of House Resolution 770 which encourages the designation of a National Veterans History Project Week. This resolution encourages increased public participation in the Veterans History Project.

As you may know, the Veterans History Project collects and saves the stories of America's veterans who have bravely served this country from World War I to today's conflicts in Iraq and Afghanistan. This project provides Americans an important way to honor our soldiers: by preserving the story of their service, in their own words, for the use and benefit of future generations.

In 2000, I authored and Congress unanimously passed legislation creating the Veterans History Project. Since its beginning, the project has collected more than 50,000 stories and documents. In addition, the Veterans History Project was honored by Harvard University as one of the finalists for the Innovations in American Government Award competition in 2005.

We must get the word out to all veterans about this important initiative. We have millions of wartime veterans and civilians in this country and their stories are a reminder to us all of the costs of the freedoms we so deeply

cherish. Let this resolution also serve as a reminder to the distinguished members of this body that the decisions we make here in Washington have a far-reaching impact in the homes and communities all over this great country. We must support these brave men and women whom we send out to the front lines to fight for the freedoms we are privileged to enjoy.

Since the beginning of our Nation, the soldiers, sailors, airmen, and marines of the armed forces have been called on to risk their lives and fight for the ideals that make America great. Regardless of what one thinks about the wars that they fought in, or the wisdom of our involvement, all Americans must agree that the men and women of our armed forces have responded to the call of their country and performed with honor and dignity. War veterans and the civilians who have supported them all across this Nation have stepped forward once again, this time answering the call of civic duty by recording their stories and contributing personal documents for the Veterans History Project. Their participation ensures that their accounts are recorded and preserved, becoming a part of this Nation's memory and history.

The volume of materials already collected by the Veterans History Project is a testament to its success. I believe, however, we can do even better. By passing this resolution today, we can encourage more participation in this important program and ensure that this vital collection of American history continues to grow even further.

Capturing the stories of our war veterans is more important now than ever before. Every day, America loses over 1,000 of our aging World War II veterans and with them, their firsthand accounts of that war. As our country faces new challenges and threats in foreign policy, we must not forget the events and lessons of World War II. That is why it is imperative that we capture the stories and personal histories of those veterans today before it is too late. The Veterans History Project is instrumental in accomplishing this important goal.

I call upon all members of this body to publicize and promote the Veterans History Project in their own districts and communities. I cannot think of a better way to honor our veterans than by trying to preserve as many of their memories and stories as possible.

I commend the gentleman from Nevada for introducing this resolution and I strongly urge my colleagues for their support.

Mr. FILNER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. FILNER) that the House suspend the rules and agree to the resolution, H. Res. 770.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.