

him on being awarded the first prize in the 2007 Van Cliburn International Competition for Outstanding Amateurs. Dr. Mays beat 74 other contestants on June 3, 2007, to earn this mark of distinction. This competition lasts a week, and allows competitors over the age of 35 who do not earn their livelihood through playing or providing instruction on the piano to vie for a chance to win this distinguished title.

Michael Huebner of the Birmingham News once stated that Dr. Mays possessed "a heart and mind of extraordinary capacity." Drew Mays possesses wonderful talent. He polished and sharpened this talent at the School of Music at the University of Alabama, earning both a Bachelor of Music in 1982, *summa cum laude* honors included, and a Master of Music degree in 1987 from this fine institution. In addition, he earned the opportunities to study at the Conservatory of Music in Hanover, Germany, and the Manhattan School of Music in New York City, where he began his Master studies.

Not only has Dr. Mays made a name for himself through medicine and music, he is a man dedicated to family values. He and his wife, Dr. Therese Mays, have four young children. Dr. Mays had his family by his side as he won the Van Cliburn competition this year. I had the pleasure of meeting him and his wife when they came to visit my office during a trip to play at George Washington University through a Smithsonian Associates program. During the recital he gave at the Jack Morton Auditorium on the GWU campus, you could see the bond these two shared as musicians and partners, as his wife nodded along to the twists, turns, and rhythms of his performance.

I commend Dr. Andrew Mays for all of his accomplishments and successes, and I am proud to be able to represent such a wonderful man. I share with this body today my pleasure in congratulating Dr. Mays for winning this prestigious competition, as he is certainly a worthy recipient.●

#### CAPTAIN SETH CHAPPELL

● Mr. STEVENS. Mr. President, I ask unanimous consent that this letter from CAPT Seth Chappell be read into the CONGRESSIONAL RECORD. Captain Chappell wrote this address for East Anchorage High School's Veterans Day Remembrance Ceremony. He is a 2000 East High graduate and a 2004 Graduate of the U.S. Military Academy. Captain Chappell served with the 37th Engineer Battalion, Combat, Airborne, in Afghanistan during Operation Enduring Freedom VII as a route clearance platoon leader a light equipment platoon leader.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

#### EAST HIGH THUNDERBIRDS

When Mrs. Strickland approached me and asked for my thoughts on Veterans Day, I had to take pause for a minute. For me, Vet-

erans Day 2007 will be my first as a veteran back from war, free to enjoy my long four-day weekend, sales, barbecues, and all the other trappings of Veterans Day here in the States. Last year at this time I was in Ghazni, Afghanistan, eight months into my tour as a Route Clearance platoon leader, hunting the roads of Afghanistan for bombs and mines. Since returning in March, I have had time to reflect on what my deployment experience and coming home has meant to me, and how it shapes who I am, what I do, and what I value.

For many Americans Afghanistan is a dimly understood backwater that occupies a place in world affairs somewhere between interest rates and celebrity sightings. For those of us who have served Afghanistan is much more. Afghanistan is days of boredom and seconds of terror. Afghanistan is 120 degrees in the shade and you have to keep your helmet and body armor on. Afghanistan is 10 degrees at night and the heater in your vehicle is broken. Afghanistan is eating combat rations for the 35th day in a row and showing out of a water bottle for a month. Afghanistan is waking up before daylight to roll out and hoping you find the roadside bombs and they don't find you. Afghanistan is the car coming up fast behind your convoy that you hope isn't a suicide bomber. Afghanistan is going to bed at night and hoping that a mortar round doesn't find you, and being so tired that you don't think twice about it. Afghanistan isn't all hardship and torment though. Afghanistan is the sun coming up on the mountains while I drink my coffee. Afghanistan is sitting with the locals and sharing tea. Most of all for me, Afghanistan is the combat engineers of 2nd Platoon, Alpha Company, 37th Engineer Battalion. Having the opportunity to serve with such great Soldiers made all the hardship and trial worth it, and looking back on the experience now, I wouldn't trade a minute of it.

The service members serving overseas today aren't much different than you, and aren't much older, and are doing amazing things. My twenty year old medic almost cut his life short when he ran 200 meters under fire to work on a Soldier with a sucking chest wound who he didn't even know. These are men and women who face extraordinary circumstances and hardship every day, and to see what they endure and achieve is humbling. The job is hard, the risks are high, the pay is low, the clock never stops, and deployments are over when they are over (sometimes in excess of 15 months) and come again all too soon. So why serve again and again and again? Some of our Soldiers and Marines are now on their fourth tour of duty in the Middle East, and still they keep coming back. This morning in the Middle East, Soldiers are strapping on body armor, checking weapons, and readying vehicles to go outside the wire in places like Baghdad, Kandahar, and Mosul. Everyday they give 100% to accomplish their mission with honor and keep each other alive. As an officer, I have to work hard every day to deserve the privilege to lead men and women of this caliber.

We are a nation at war, and a thin red line, less than one half of one percent of Americans, are directly engaged in this conflict. The great majority of Americans can go about their day and think about Iraq or Afghanistan if they choose to, or blow it off completely and watch Laguna Beach on MTV. Whatever your political leanings may be, understand that the men and women of the volunteer military serve on your behalf, and stand on that wall so you don't have to. The profession to which they devote themselves is defined by sacrifice and service to something greater than themselves. You are high school students, with a whole life before you, and how you live it will either honor

that service and sacrifice, or deny it. Graduate, work hard, and do something to help others, something that you can be proud of. Earn the sacrifice that generations of Americans have made to give you this birthright of opportunity.

Lastly, I would ask you to think about how you spend Veterans Day. Tomorrow I will board a plane to West Point, and visit my alma mater for the first time since I graduated in 2004. I'm going back to do some upkeep on the pedestrian bridge that my best friend David Fraser and I built as seniors for a civil engineering project. Dave won't be able to join me however. His name will be read today. Captain David M. Fraser was killed last year in Baghdad on November 26th when a roadside bomb destroyed the vehicle he was riding in. Dave's commander and driver were killed in the attack also. He was supposed to return to the States the next week. Take the time this weekend to thank a veteran. More than 3,000 paratroopers are returning to Anchorage after a hard tour in Iraq. You will see them out and about in town, and when you do, tell them thank you. It means more than you can ever know.

Regards,

SETH L. CHAPPELL,  
Captain, U.S. Army Engineers.●

#### MESSAGE FROM THE PRESIDENT

A message from the President of the United States was communicated to the Senate by Mrs. Neiman, one of his secretaries.

#### EXECUTIVE MESSAGE REFERRED

As in executive session the Presiding Officer laid before the Senate a message from the President of the United States submitting a nomination which was referred to the Committee on Foreign Relations. (The nomination received today is printed at the end of the Senate proceedings.)

#### MEASURES PLACED ON THE CALENDAR

The following bill was read the second time, and placed on the calendar:

S. 2363. A bill making appropriations for military construction, the Department of Veterans Affairs, and related agencies for the fiscal year ending September 30, 2008, and for other purposes.

#### MEASURES READ THE FIRST TIME

The following bills were read the first time:

H.R. 3703. An act to amend section 5112(p)(1)(A) of title 31, United States Code, to allow an exception from the \$1 coin dispensing capability requirement for certain vending machines.

H.R. 3997. An act to amend the Internal Revenue Code of 1986 to provide earnings assistance and tax relief to members of the uniformed services, volunteer firefighters, and Peace Corps volunteers, and for other purposes.

#### EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with

accompanying papers, reports, and documents, and were referred as indicated:

EC-3945. A communication from the Under Secretary of Defense (Comptroller), transmitting, pursuant to law, the report of a violation of the Antideficiency Act that has been identified as Department of the Navy case number 07-07; to the Committee on Appropriations.

EC-3946. A communication from the Under Secretary of Defense (Comptroller), transmitting, pursuant to law, the report of a violation of the Antideficiency Act that has been identified as Army case number 06-10; to the Committee on Appropriations.

EC-3947. A communication from the Congressional Review Coordinator, Animal and Plant Health Inspection Service, Department of Agriculture, transmitting, pursuant to law, the report of a rule entitled "Foot-and-Mouth Disease Status of Uruguay" (Docket No. 00-11-3) received on November 13, 2007; to the Committee on Agriculture, Nutrition, and Forestry.

EC-3948. A communication from the Chief, Programs and Legislation Division, Department of the Air Force, transmitting, pursuant to law, a report relative to the initiation of a standard competition of the Base Operating Support function at Goodfellow Air Force Base; to the Committee on Armed Services.

EC-3949. A communication from the Deputy Secretary of Defense, transmitting, pursuant to law, the Department's financial report for fiscal year 2007; to the Committee on Armed Services.

EC-3950. A communication from the Assistant Secretary for Export Administration, Bureau of Industry and Security, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Expanded Licensing Jurisdiction for QRS11 Micromachined Angular Rate Sensors" (RIN0694-AD92) received on November 13, 2007; to the Committee on Banking, Housing, and Urban Affairs.

EC-3951. A communication from the Associate General Counsel for Legislation and Regulations, Office of the Chief Procurement Officer, Department of Housing and Urban Development, transmitting, pursuant to law, the report of a rule entitled "HUD Acquisition Regulation Debarment and Suspension Procedures" (RIN2535-AA28) received on November 13, 2007; to the Committee on Banking, Housing, and Urban Affairs.

EC-3952. A communication from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting, pursuant to law, the report of a rule entitled "Extension of Time Period for Quarterly Reporting of Bank Officers' and Certain Employees' Personal Securities Transactions" (RIN3064-AD20) received on November 13, 2007; to the Committee on Banking, Housing, and Urban Affairs.

EC-3953. A communication from the Assistant Secretary, Office of Legislative Affairs, Department of State, transmitting, pursuant to law, a six-month periodic report on the national emergency that was declared in Executive Order 12938 with respect to the proliferation of weapons of mass destruction; to the Committee on Banking, Housing, and Urban Affairs.

EC-3954. A communication from the Regulatory Specialist, Office of the Comptroller of the Currency, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled "Fair Credit Reporting Affiliate Marketing Regulations" (RIN1557-AC88) received on November 13, 2007; to the Committee on Banking, Housing, and Urban Affairs.

EC-3955. A communication from the Regulatory Specialist, Office of the Comptroller

of the Currency, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled "Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act of 2003" (RIN1557-AC87) received on November 13, 2007; to the Committee on Banking, Housing, and Urban Affairs.

EC-3956. A communication from the Director, Office of Sustainable Fisheries, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Fisheries of the Economic Exclusive Zone Off Alaska; Trawl Gear in the Gulf of Alaska" (RIN0648-XD59) received on November 13, 2007; to the Committee on Commerce, Science, and Transportation.

EC-3957. A communication from the Acting Director, Office of Sustainable Fisheries, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Temporary Rule; Closure (Total Allowable Catch Harvested for Management Area 1A Period 2)" (RIN0648-XD55) received on November 13, 2007; to the Committee on Commerce, Science, and Transportation.

EC-3958. A communication from the Deputy Assistant Administrator for Operations, National Marine Fisheries Service, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Fisheries in the Western Pacific; Precious Corals; Black Coral" (RIN0648-AT93) received on November 13, 2007; to the Committee on Commerce, Science, and Transportation.

EC-3959. A communication from the General Counsel, Federal Energy Regulatory Commission, transmitting, pursuant to law, the report of a rule entitled "Revisions to Landowner Notification and Blanket Certificate Regulations" (Docket No. RM07-17-000) received on November 13, 2007; to the Committee on Energy and Natural Resources.

EC-3960. A communication from the Director, Office of Surface Mining, Department of the Interior, transmitting, pursuant to law, the report of a rule entitled "Texas Regulatory Program" (Docket No. TX-057-FOR) received on November 14, 2007; to the Committee on Energy and Natural Resources.

EC-3961. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting, pursuant to law, the report of a rule entitled "Approval and Promulgation of Air Quality Implementation Plans; Maine; Emission Statements Reporting and Definitions" (FRL No. 8492-1) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3962. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting, pursuant to law, the report of a rule entitled "Approval and Promulgation of Air Quality Implementation Plans; Pennsylvania; Redesignation of the Scranton/Wilkes-Barre 8-Hour Ozone Nonattainment Area to Attainment and Approval of the Area's Maintenance Plan and 2002 Base Year Inventory" (FRL No. 8497-1) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3963. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting, pursuant to law, the report of a rule entitled "Cyprodinil; Time-Limited Pesticide Tolerance" (FRL No. 8156-8) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3964. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting,

pursuant to law, the report of a rule entitled "Isoxadifen-ethyl; Pesticide Tolerance" (FRL No. 8156-6) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3965. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting, pursuant to law, the report of a rule entitled "Pendimethalin; Pesticide Tolerance Technical Amendment" (FRL No. 8134-6) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3966. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting, pursuant to law, the report of a rule entitled "Revisions to the California State Implementation Plan, Antelope Valley Air Quality Management District" (FRL No. 8496-7) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3967. A communication from the Principal Deputy Associate Administrator, Office of Policy, Economics and Innovation, Environmental Protection Agency, transmitting, pursuant to law, the report of a rule entitled "Sethoxydim; Pesticide Tolerance Technical Amendment" (FRL No. 8153-5) received on November 14, 2007; to the Committee on Environment and Public Works.

EC-3968. A communication from the Acting Regulations Officer, Social Security Administration, transmitting, pursuant to law, the report of a rule entitled "Revised Medical Criteria for Evaluating Digestive Disorders; Final Rules" (Docket No. AF28) received on November 13, 2007; to the Committee on Finance.

EC-3969. A communication from the Assistant Legal Adviser for Treaty Affairs, Department of State, transmitting, pursuant to the Case-Zablocki Act, 1 U.S.C. 112b, as amended, the report of the texts and background statements of international agreements, other than treaties (List 2007-221-2007-234); to the Committee on Foreign Relations.

EC-3970. A communication from the Assistant Secretary, Office of Legislative Affairs, Department of State, transmitting, pursuant to law, the certification of a proposed license for the export of a commercial communications satellite to international waters for launch; to the Committee on Foreign Relations.

EC-3971. A communication from the Secretary to the Council of the District of Columbia transmitting, pursuant to law, a report relative to Council Resolution 17-378; to the Committee on Homeland Security and Governmental Affairs.

EC-3972. A communication from the President, U.S. African Development Foundation, transmitting, pursuant to law, a report relative to the confirmation that no matters related to personnel, programs or operations of the Foundation were referred to prosecutive authorities during fiscal year 2007; to the Committee on Homeland Security and Governmental Affairs.

EC-3973. A communication from the Secretary, Department of Housing and Urban Development, transmitting, pursuant to law, the Department's Performance and Accountability Reports for fiscal year 2007; to the Committee on Homeland Security and Governmental Affairs.

EC-3974. A communication from the Chairman, Federal Energy Regulatory Commission, transmitting, pursuant to law, the Commission's Performance and Accountability Report for fiscal year 2007; to the Committee on Homeland Security and Governmental Affairs.

EC-3975. A communication from the Chairman, Securities and Exchange Commission,

transmitting, pursuant to law, notification of the fact that the Commission's Performance and Accountability Report for fiscal year 2007 is now available; to the Committee on Homeland Security and Governmental Affairs.

EC-3976. A communication from the Chairman, International Trade Commission, transmitting, pursuant to law, the Commission's Performance and Accountability Report for fiscal year 2007; to the Committee on Homeland Security and Governmental Affairs.

EC-3977. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Retention Incentives" (RIN3206-AL41) received on November 15, 2007; to the Committee on Homeland Security and Governmental Affairs.

EC-3978. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Prevailing Rate Systems: Abolishment of Rock Island, Illinois, as a Non-appropriated Fund Federal Wage System Wage Area" (RIN3206-AL44) received on November 13, 2007; to the Committee on Homeland Security and Governmental Affairs.

EC-3979. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Prevailing Rate Systems: Definition of the Municipality of Bayamon, PR, to a Nonappropriated Fund Federal Wage System Wage Area" (RIN3206-AL43) received on November 13, 2007; to the Committee on Health, Education, Labor, and Pensions.

EC-3980. A communication from the Senior Associate General Counsel, National Counterterrorism Center, Office of the Director of National Intelligence, transmitting, pursuant to law, the report of a vacancy and designation of an acting officer for the position of Director of the National Counterterrorism Center, received on November 13, 2007; to the Select Committee on Intelligence.

EC-3981. A communication from the White House Liaison, Department of Justice, transmitting, pursuant to law, the report of a nomination for the position of Attorney General, received on November 13, 2007; to the Committee on the Judiciary.

EC-3982. A communication from the White House Liaison, Department of Veterans Affairs, transmitting, pursuant to law, the report of a vacancy for the position of Secretary, received on November 13, 2007; to the Committee on Veterans' Affairs.

#### PETITIONS AND MEMORIALS

The following petition or memorial was laid before the Senate and was referred or ordered to lie on the table as indicated:

POM-256. A resolution adopted by the Macomb County Board of Commissioners of the State of Michigan urging Congress to support H.R. 2927 which addresses increases in fuel economy; to the Committee on Commerce, Science, and Transportation.

#### REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. LIEBERMAN, from the Committee on Homeland Security and Governmental Affairs, with an amendment in the nature of a substitute:

S. 274. A bill to amend chapter 23 of title 5, United States Code, to clarify the disclosures of information protected from prohibited personnel practices, require a statement in

nondisclosure policies, forms, and agreements that such policies, forms, and agreements conform with certain disclosure protections, provide certain authority for the Special Counsel, and for other purposes (Rept. No. 110-232).

By Mr. LEAHY, from the Committee on the Judiciary, with an amendment in the nature of a substitute:

S. 2248. An original bill to amend the Foreign Intelligence Surveillance Act of 1978, to modernize and streamline the provisions of that Act, and for other purposes.

#### EXECUTIVE REPORT OF COMMITTEE

The following executive report of a nomination was submitted:

By Mr. AKAKA for the Committee on Veterans' Affairs.

\*Michael W. Hager, of Virginia, to be an Assistant Secretary of Veterans Affairs (Human Resources and Management).

\*Nomination was reported with recommendation that it be confirmed subject to the nominee's commitment to respond to requests to appear and testify before any duly constituted committee of the Senate.

#### INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. DURBIN (for himself and Mr. BURR):

S. 2376. A bill to establish a demonstration project to provide for patient-centered medical homes to improve the effectiveness and efficiency in providing medical assistance under the Medicaid program and child health assistance under the State Children's Health Insurance Program; to the Committee on Finance.

By Mr. DURBIN (for himself and Mr. OBAMA):

S. 2377. A bill to amend title 38, United States Code, to improve the quality of care provided to veterans in Department of Veterans Affairs medical facilities, to encourage highly qualified doctors to serve in hard-to-fill positions in such medical facilities, and for other purposes; to the Committee on Veterans' Affairs.

By Mr. ROBERTS:

S. 2378. A bill to authorize the voluntary purchase of certain properties in Treece, Kansas, endangered by the Cherokee County National Priorities List Site, and for other purposes; to the Committee on Environment and Public Works.

By Mr. SMITH (for himself and Mr. WYDEN):

S. 2379. A bill to authorize the Secretary of Interior to cancel certain grazing leases on land in Cascade-Siskiyou National Monument that are voluntarily waived by the lessees, to provide for the exchange of certain Monument land in exchange for private land, to designate certain Monument land as wilderness, and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. SMITH (for himself and Ms. CANTWELL):

S. 2380. A bill to amend the Internal Revenue Code of 1986 to modernize the application of the subpart F rules to computer software, to expand the subpart F de minimis rule, and to extend certain expiring provisions; to the Committee on Finance.

By Mr. SALAZAR (for himself and Mr. BINGAMAN):

S. 2381. A bill to amend title XVIII of the Social Security Act to extend and improve protections for sole community hospitals under the Medicare program; to the Committee on Finance.

By Mr. PRYOR:

S. 2382. A bill to require the Administrator of the Federal Emergency Management Agency to quickly and fairly address the abundance of surplus manufactured housing units set red by the Federal Government around the country at taxpayer expense; to the Committee on Homeland Security and Governmental Affairs.

By Ms. KLOBUCHAR (for herself and Mr. GRASSLEY):

S. 2383. A bill to require a pilot program on the mobile provision of care and services for veterans in rural areas by the Department of Veterans Affairs, and for other purposes; to the Committee on Veterans' Affairs.

By Mr. SALAZAR:

S. 2384. A bill to authorize the Chief of Engineers to conduct a feasibility study relating to the construction of a multipurpose project in the Fountain Creek watershed located in the State of Colorado; to the Committee on Environment and Public Works.

By Mr. BROWN:

S. 2385. A bill to provide Federal Perkins Loan cancellation to fire fighters; to the Committee on Health, Education, Labor, and Pensions.

By Mrs. FEINSTEIN (for herself and Mrs. BOXER):

S. 2386. A bill to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act, to authorize temporary mortgage and rental payments; to the Committee on Homeland Security and Governmental Affairs.

By Mrs. FEINSTEIN (for herself and Mrs. BOXER):

S. 2387. A bill to establish guidelines and incentives for States to establish arsonist registries and to require the Attorney General to establish a national arsonist registry and notification program, and for other purposes; to the Committee on the Judiciary.

By Mrs. FEINSTEIN (for herself and Mrs. BOXER):

S. 2388. A bill to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act, to increase the maximum amount of assistance to individuals and households; to the Committee on Homeland Security and Governmental Affairs.

By Mr. KERRY (for himself, Ms. CANTWELL, and Mr. LIEBERMAN):

S. 2389. A bill to amend the Internal Revenue Code of 1986 to increase the alternative minimum tax credit amount for individuals with long-term unused credits for prior year minimum tax liability, and for other purposes; to the Committee on Finance.

By Mrs. FEINSTEIN:

S. 2390. A bill to promote fire-safe communities, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mr. REED:

S. 2391. A bill to provide for affordable housing relief, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. OBAMA:

S. 2392. A bill to direct the Secretary of Education to establish and maintain a public website through which individuals may find a complete database of available scholarships, fellowships, and other programs of financial assistance in the study of science, technology, engineering, and mathematics; to the Committee on Health, Education, Labor, and Pensions.

By Mr. VITTER:

S. 2393. A bill to close the loophole that allowed the 9/11 hijackers to obtain credit