

Names and address of Requesting Entity: Eclipse Energy Systems, 2537 Ham Blvd, Suite 1, Clearwater, FL 33764.

Description of Request: This earmark provides \$800,000 for the Optic Band Control Program (OBC) which focuses on advanced infrared filter technology for a wide range of Department of Defense interests. There is an urgent need for advancement of technology necessary for blocking certain wavelengths while allowing other wavelengths to pass through a filter. This is necessary for laser threat protection as well as more precise chemical and biological sensors and camera/reconnaissance systems. The funds will be used for equipment purchases, software modeling and design, machine operation and related engineering tasks.

#### NATIONAL FUNCTIONAL GENOMICS CENTER

Account: Medical Advanced Technology.

Names and address of Requesting Entity: Moffitt Cancer Center, 12902 Magnolia Drive, Tampa, FL 33612.

Description of Request: This earmark provides \$6,000,000 for the National Functional Genomics Center which conducts applied research for the Department of Defense for the discovery of molecular signatures for cancers and the accelerated development of new personalized drugs based on each individual's molecular fingerprint to treat cancer. This research directly translates into reduced financial costs and morbidity associated with cancer treatment in the military and results in reduced disruption to the active duty soldier.

Name of Requesting Member: Congressman GUS M. BILIRAKIS.

Bill Number: S. 3001.

Account: FEMA Predisaster Mitigation.

Legal Name/Address of Requesting Entity: Pinellas County, Florida, 315 Court Street, Clearwater, Florida 33756.

Description: This funding will complete the infrastructure hardening of the existing Pinellas County facility housing Emergency Medical Services (EMS) equipment, supplies, and operations. The EMS facilities serve as a countywide base-of-operations during and post-disaster for more than 80 emergency personnel as well as the County's radio communications, Fire and EMS dispatch, 911 dispatch, Fire and EMS administration, and EMS response.

Funding will support roof analysis and installation of new roof systems, installation of fastening/bracing equipment, strengthening sections of walls with additional structural steel, and upgrading of the generator and mechanical systems to assure continuance of emergency activities during storms and other emergency events.

I believe that the use of these federal funds are justified because this project advances the goals of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 100-107) for implementation of pre-disaster mitigation measures in states and localities that are cost effective and designed to reduce injuries and loss of life.

The project also advances the goals of FEMA's Predisaster Mitigation Fund, which finances projects for infrastructure improvements, analysis, and other activities for disaster mitigation.

Spending Plan: These federal funds will support exceptional one-time construction costs. Pinellas County will provide fifty percent (\$1,000,000) of total project cost (\$2,000,000).

Pinellas County provides ongoing service and operational costs.

### SUPPORTING DEMOCRACY IN BANGLADESH

SPEECH OF

**HON. LYNN C. WOOLSEY**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 23, 2008*

Ms. WOOLSEY. Madam Speaker, thank you to Representative CROWLEY for his excellent work on this resolution.

I rise today in support of this important resolution and in support of free and fair elections.

Bangladesh, the world's third most populated Muslim country, must return to the fold of democracy and uphold the most basic human rights—the right to vote. Over the past two years, the people of Bangladesh have lived under a state of emergency. As the resolution outlines, the rights of the press have been curtailed and corruption is running rampant.

We all know that a nation can only succeed when it heeds the will of the people. Security—both economic and political—cannot be established while citizens are being ignored and repressed.

Bangladesh must hold free, fair, credible, peaceful, and transparent elections. I urge support of House Resolution 1402.

### CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2008

SPEECH OF

**HON. SHEILA JACKSON-LEE**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 23, 2008*

Ms. JACKSON-LEE of Texas. Madam Speaker, I rise today in strong support of H.R. 5244, the Credit Cardholders' Bill of Rights Act. This legislation is timely and necessary, and importantly, it should alleviate the economic woes that consumers are experiencing during these tough economic times. The purpose of this bill is to provide crucial protections against unfair, but unfortunately common, credit card practices.

While the Federal Reserve will likely issue regulations on this same topic, it is important that we as legislators do not abdicate our responsibility to the Administration. As members of Congress, we must do all that we can to ensure that the credit interests of the American people are well taken care of. Any regulation passed by the Federal Reserve will likely be the subject of judicial challenge. Thus, legislation will be needed.

H.R. 5244, ends unfair, arbitrary interest rate increases by preventing card companies from unfairly increasing interest rates on existing card balances. The bill makes clear that retroactive increases are permitted only if a cardholder is more than 30 days late, if a pre-agreed promotional rate expires, or if the rate adjusts as part of a variable rate. Under this bill, a credit card company has to give 45 days notice of all interest rate increases so consumers can pay off their balances and shop for a better deal elsewhere.

This bill is the first of its kind to stop excessive "over-the-limit" fees and it ends unfair

penalties for cardholders who pay their balances in full on time. H.R. 5244 also protects cardholders from due date gimmicks and prevents companies from using misleading terms and damaging consumers' credit ratings. Perhaps, most important is that the bill protects vulnerable consumers from high-fee subprime credit cards and it bars issuing credit cards to minors. This bill should help Americans and will require credit companies to employ fair credit card practices.

I recognize that the credit card industry and other members of the financial services community may oppose this bill. They argue that the limits this legislation would place on the competitive market come with unintended consequences, such as higher costs for consumers and reduced access to credit. The legislation would also result in the elimination of policies that benefit consumers, and disregards efforts by Federal regulators to complete and promulgate new credit card regulations.

Opponents of H.R. 5244 claim that the bill includes a number of prescriptive mandates that will increase costs and/or limit options that consumers have today. For example, the cost associated with requirements that dictate how a customer's payment can be attributed to their outstanding balance will likely result in the end of promotional rate offers. Importantly, these opponents do not indicate that the consumers will be provided with more disclosure and fair and accurate information on rates that will not likely be changed by the credit card companies.

It is immaterial that the Federal Reserve will be issuing regulations that govern credit card practices. It is the purview of this Congress to legislate and it is by legislative authority that agencies promulgate regulations. I do not find the arguments in opposition to this bill to be persuasive.

The credit card market is highly competitive. Although we are experiencing tough economic times and the credit card companies are feeling economic pressure, so too, are the American consumers. The consumers are merely working-class people. If the credit card companies think they are squeezed, imagine the plight of the American people. Something must be done.

H.R. 5244 is balanced and is a step in the right direction. I support the bill and I look forward to working with the credit card industry and the consumers on this very important issue.

I urge my colleagues to support this bill.

### CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2008

SPEECH OF

**HON. BOB ETHERIDGE**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 23, 2008*

Mr. ETHERIDGE. Madam Speaker, I rise in support of H.R. 5244, Credit Cardholders' Bill of Rights Act of 2008.

With wages stagnating and turmoil afflicting our entire financial industry, this bill will help the many Americans who are falling deeper into debt. Over the last several years the average American household's credit card debt has risen dramatically, from \$2,966 in 1990 to

\$9,840 in 2007. Americans must focus more on responsible spending and long-term saving, but their efforts are undermined by unfair and predatory practices that seek to exploit families.

H.R. 5244 would give credit card holders the power to combat exploding interest rates, excessive credit card fees, and the changing and misleading agreements from credit-card companies. This bill would require a 30 day notice before rate increases, as well as restrict rate increases on existing balances to the case of late payments in order to protect consumers from arbitrary and unfair rate hikes. The Credit Cardholders' Bill of Rights Act of 2008 also stops excessive fees by allowing consumers to set their own fixed credit limit, and limit the number of over-the-limit fees companies can charge for the same transaction. H.R. 5244 would end unfair penalties such as "double cycle billing", or the charging of interest on debt that consumers have already paid off. Finally, this bill would also define the terms "fixed rate" and "prime rate" so that they cannot be misrepresented by card issuers, and bars issuing credit cards to vulnerable minors.

The Federal Reserve has recognized these practices as abusive and is issuing new regulations to prohibit them. I am pleased that H.R. 5244 will strengthen the Federal Reserve's regulations, ensure they have legislative standing, and further protect millions of Americans from these practices.

While H.R. 5244 would end these abusive practices, it still allows credit card companies the flexibility to account for the financial risk of their customers by setting initial interest rates and allowing rate increases if cardholders fall more than 30 days behind payment.

## COMPREHENSIVE AMERICAN ENERGY SECURITY AND CONSUMER PROTECTION ACT

SPEECH OF

**HON. MICHAEL N. CASTLE**

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 16, 2008*

Mr. CASTLE. Mr. Speaker, I remain frustrated that Congress has yet to arrive at a compromise to ensure a majority vote in both chambers on a comprehensive energy package. There is a finite supply of oil and increasing global demand, and this picture will not change. For this reason, I believe that all solutions are essential in any compromise legislation striving to eliminate our dependence on foreign oil, so that future generations are not faced with the same energy problems. It is my goal to continue to work toward a compromise package, which can be signed into law, to deliver the relief the American public needs now and an energy policy for the 21st Century.

New domestic offshore drilling has been the subject of much debate over the last few months. With Delaware's coastline and tourism economy in mind I have been cautious about any new drilling that could have a negative impact. However, I do believe that additional domestic oil and gas production on a limited basis and carried out in an environmentally sound manner is realistic, so that American dollars no longer go overseas to in some cases unfriendly nations. Coupled with

this must be a sincere commitment to invest in renewable energy development and energy efficiency measures. It is this way that we will improve our national security, help address climate change, improve American competitiveness, and create jobs.

Today I voted to support maintaining a ban on oil and gas development up to 50 miles off our coastlines, to allow drilling between 50 and 100 miles offshore if states give the green light, and to allow the federal government to permit drilling from 100 to 200 miles offshore in the Outer Continental Shelf. The bill ensures drilling happens in a way that protects "coastal environment, marine environment, and human environment of state coastal areas and the Outer Continental Shelf." A strong protective barrier between our coastlines and where new drilling could begin is important for protecting sensitive coastal habitat and the tourism industry Delaware. A sustainable federal funding mechanism for conservation and alternative and renewable energy initiatives, which this bill includes, is critical, but I also support revenue sharing with the states, including impacted neighboring states, which this legislation unfortunately omits.

As for renewable energy production and energy efficiency measures, which I have supported many times in the last few months, the bill provides \$19 billion over ten years in tax incentives. Included in this is a short-term extension of the production tax credit for renewable energy production, like wind facilities, critical for states like Delaware pushing offshore wind projects. We must continue strive for longer-term incentives. To pay for the continued investment in these important measures, the bill requires U.S. oil companies to renegotiate leases and pay royalty payments and repeals certain tax incentives at a time of record profits. The legislation also includes a requirement that power companies generate 15 percent of their energy from renewable sources by 2020, which I have previously supported.

The measure also allows leasing federal lands for oil shale production, only if states like Colorado, Utah and Wyoming allow it. While I believe alternative fuels are important to develop, I believe we should not make commercially available those that are more greenhouse gas intensive than conventional fuels.

Other provisions included in the bill are tax incentives for coal projects that capture carbon, plug-in hybrid cars, and fueling stations for natural gas vehicles, and grants for public transportation agencies; requiring the U.S. Department of the Interior to offer oil and gas lease sales on the National Petroleum Reserve in Alaska on an annual basis; encouraging completion of a new oil and gas pipeline to aid the transmission of supply; and reinstates the ban on the export of Alaskan oil. Additionally, this bill requires oil companies to "diligently develop" all of their current leases for energy production or relinquish them. Finally, the legislation requires the government to release 70 million barrels of crude oil in exchange from the Strategic Petroleum Reserve. Many of these provisions have been considered by the House in earlier iterations and I believe represent substantive small steps we can take now to make additional supply available and some of which could reduce prices immediately.

My priority is promoting pragmatic solutions that cover a broader spectrum of energy policies, including intensifying development of al-

ternatives, extending renewable and efficiency tax credits, implementing stronger efficiency standards, and encouraging more conservation. A comprehensive compromise energy policy is critical for our national security, public health, meeting the challenges of global warming, and bolstering the economy.

There is no silver bullet and we must be willing to compromise. I hope that the House and Senate will now sit down and craft yet another compromise that we can deliver to the President as soon as possible.

## EARMARK DECLARATION

**HON. GEOFF DAVIS**

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, September 24, 2008*

Mr. DAVIS of Kentucky. Madam Speaker, pursuant to the Republican Leadership standards on earmarks, I am submitting the following information regarding earmarks I secured as part of S. 3001:

Requesting Member: Congressman GEOFF DAVIS.

BM Number: S. 3001.

Account: Other Procurement, Army.

Legal Name of Requesting Entity: DRS Technologies, Inc.

Address of Requesting Entity: 7375 Industrial Road, Florence, KY 41042-2911.

Description of Request: Appropriate \$2,400,000 for procurement of Multi-Temperature Refrigerated Container Systems (MTRCS). MTRCS is the follow-on generation of refrigeration systems. It provides the capability to transport and store both refrigerated and frozen products in a single container. It consists of an insulated 8' x 8' x 20' International Organization for Standardization shipping container with an engine-driven refrigeration unit that will allow operation on the move. The two compartments are separated by a moveable partition varying proportions of refrigerated versus frozen products, resulting in maximum loading of the container.

MTRCS is used principally by subsistence units. It will also be used by medical units for transport and storage of refrigerated medical supplies, including blood products.

The benefit to DOD is more efficient space utilization and reduced transportation requirements. Fewer vehicles will be required to transport food on the battlefield, reducing the number of soldiers exposed to danger from IEDs.

The Army Acquisition Objective for MTRCS is 4,432 systems, but only 1,050 are funded in the FY08-13 Future Years Defense Plan. This earmark would authorize procurement of an additional twenty systems.

Requesting Member: Congressman GEOFF DAVIS.

Bill Number: S. 3001.

Account: Research, Development, Test & Evaluation, Army.

Legal Name of Requesting Entity: Ashland Inc.

Address of Requesting Entity: 50 E. River Center Blvd., Covington, KY 41012-0391.

Description of Request: Appropriate \$800,000 to continue development of advanced coolant and lubricant systems utilizing nano-particle systems to enhance the capabilities of military ground vehicles and simplify