

## EXTENSIONS OF REMARKS

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

SPEECH OF

**HON. RUSH D. HOLT**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 23, 2008*

Mr. HOLT. Madam Speaker, I rise today in support of H.R. 5244, the Credit Cardholders' Bill of Rights Act of 2008, which seeks to reform the way in which major credit card companies do business and strengthen consumer protections. This bill, which has the support of a wide range of civic and consumer groups, would restore fairness to the credit card industry, which has been severely undermined by the abusive and predatory practices of some lending institutions.

H.R. 5244 would protect cardholders from arbitrary increases in their interest rates, by requiring companies to give 45 days notice before a rate increase. The bill would also prohibit credit card companies from engaging in the practice of "universal default" rate increases, in which companies increase interest rates on an existing balance for late payments to a different lending institution. Also, the bill would give cardholders more time to pay their bills and would forbid card companies from using misleading terms in advertisements.

Consumers deserve fair and decent practices in their financial dealings. Credit card companies should not be allowed unfairly to manipulate rates and fees to the consumer's detriment.

The events of the past week remind us of the danger of failing to regulate financial markets and institutions. The Credit Cardholders' Bill of Rights Act would establish clear and fair guidelines for credit card companies, and would help Americans suffering from ever-increasing debt. I urge my colleagues to join me in supporting this important bill.

### PINE VIEW MANOR

**HON. SAM GRAVES**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 25, 2008*

Mr. GRAVES. Madam Speaker, I proudly pause to recognize Pine View Manor for 30 years of service to the Stanberry community. This 70 bed not-for-profit home for the aging was connected for many years with the Evangelical Lutheran Good Samaritan Society.

Pine View Manor has faithfully served this community since it's founding on September 17, 1978 after many years of planning by several business men, religious leaders and interested citizens.

Today, Pine View Manor is looking to the future by undergoing a renovation process that will provide an Assisted Living wing and is presently independently operated by a Board of Directors. Pine View Manor will hold a celebration on Sunday, September 28, 2008.

Madam Speaker, I proudly ask you to join me in recognizing Pine View Manor and its 30 years of constant service. It is truly an honor to serve this fine organization in the United States Congress.

### RECOGNIZING THE HONORABLE DUNCAN HUNTER ON THE OCCASION OF HIS RETIREMENT

**HON. JO BONNER**

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 25, 2008*

Mr. BONNER. Madam Speaker, I rise today to honor the distinguished career of the Honorable DUNCAN HUNTER for his service to the people of California and the United States House of Representatives. Congressman HUNTER has represented the 52nd Congressional District of the state of California for the past 28 years.

Congressman HUNTER was born and raised in Riverside, California, and graduated from Rubidoux High School. He attended the University of Montana before transferring to the University of California, Santa Barbara. Feeling compelled to serve in Vietnam, he left college and joined the United States Army in 1969.

Serving in South Vietnam, DUNCAN was a member of the 173rd Airborne and 75th Army Rangers during the Vietnam War. A decorated Vietnam War veteran, he was awarded the Bronze Star and the Air Medal as well as other service ribbons.

Following his service in Vietnam, DUNCAN earned his Juris Doctor from the Thomas Jefferson School of Law, and upon graduation, he opened his own law practice.

Elected to Congress at the age of 32, Congressman HUNTER was named a member of the Armed Services Committee in just his first term. From his post on this powerful panel, he supported President Ronald Reagan's massive military buildup in the arms race with the Soviet Union in the 1980s, and he was an outspoken critic of President Bill Clinton's efforts to scale back the military in the 1990s.

In the 109th Congress, Congressman HUNTER was named chairman of the House Armed Services Committee and serves as ranking member in the 110th. Chairman HUNTER is known as an ardent supporter of military modernization initiatives. With the nation's largest naval base located in the 52nd District, he has been a staunch supporter of military personnel and their families, ensuring they are well-compensated and well-equipped.

Chairman HUNTER has also been a leader in making our Nation's borders more secure. He was the guiding force behind legislation making the military the lead agency in illegal drug interdiction, using military units for building roads and fencing along the United States—Mexico border, and authorizing an additional 5,000 border patrol agents.

Madam Speaker, I ask my colleagues to join me in recognizing a devoted leader and friend

to many in this body. I know his family, his wife, Lynne; their two children; four grandchildren; and his many colleagues and friends join me in commending his accomplishments and extending thanks for his service over the years on behalf of the state of California and the United States of America.

Chairman HUNTER will surely enjoy the well-deserved time he now has to spend with his family and loved ones. I wish him the best of luck in all his future endeavors.

### TRIBUTE TO THE FIREMAN'S FUND INSURANCE COMPANY

**HON. LYNN C. WOOLSEY**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 25, 2008*

Ms. WOOLSEY. Madam Speaker, the recent wave of wildfires that have swept across California has brought brave firefighters from the state and around the country together to halt the spread of destruction and loss of life. Those who have courageously risked their lives to save others from fires, as well as those who support these courageous first responders by providing them with the resources they need, deserve our highest praise and support. That's why I am proud to rise today to recognize the Fireman's Fund Insurance Company of Novato, which is headquartered in my Congressional District, for their contributions to public safety and their commitment to the American fire service.

Fireman's Fund was founded in 1863 to support our Nation's firefighters, and in 2004 they launched the Fireman's Fund Heritage program, a forward thinking initiative that has awarded millions of dollars in grants each year to help firefighters prepare for threats to our communities. The grants are used for needed equipment, firefighter training, and community education programs, and are awarded through the company's independent agencies and company employees.

Since 2004, Fireman's Fund has generously supported more than 1,000 fire departments in 48 states across the country. Fireman's Fund remains a leader in California and in my District, where it has provided considerable financial and volunteer assistance to a large number of programs that benefit my constituents and our community. Fire departments in California alone have received \$5.5 million. On October 7, 2008, Fireman's Fund will reach a significant milestone, having awarded \$20 million total in grants once they provide Heath, Texas with a grant for community education. This is an accomplishment worth celebrating and commending.

By providing modern technology to improve the health and safety of firefighters, Fireman's Fund is helping to make communities across the country safer. Madam Speaker, I'm proud to recognize Fireman's Fund for its strong leadership and dedication to improving firefighter health and safety at the local, state and national levels.

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.