

CREDIT CARDHOLDERS' BILL OF  
RIGHTS ACT OF 2008

SPEECH OF

**HON. TODD TIAHRT**

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 23, 2008*

Mr. TIAHRT. Madam Speaker, over the past week, our Nation's financial flame has begun to smolder under the reckless decisions of several large investment banking firms whose assets were tied into mortgaged-back securities. The result—there is a credit squeeze and depending upon what this Congress decides to do in the coming weeks, credit could become scarce and thousands of Americans who rely on credit as a bridge over life's troubled waters could be left out in the cold.

I am concerned about unfair and deceptive credit card practices and support efforts to protect consumers. I don't think a bill that will result in higher interest rates for consumers is a good idea, however.

In 2005, I voted for, and Congress passed, the "Bankruptcy Abuse Prevention Act" to help consumers get control of their debt. This bill also stipulated that open-end credit plans, such as credit cards, are required to include a minimum payment warning on the billing statement, indicating the length of time it can take to pay off a given balance. The warning includes a toll-free number the account holder can call to receive an estimate of the time it would take to repay his/her balance if only minimum payments were to be made. These common sense reforms, which President Bush signed into law, are already helping consumers improve their financial standing.

Furthermore, the Federal Reserve, Office of Thrift Supervision, and National Credit Union Administration are currently finalizing regulations to prohibit unfair and deceptive credit card practices and make disclosures more transparent. The proposed regulations, which are expected to be finalized in December, address a number of goals of this current bill. Those proposed regulations eliminate universal default, prohibit double-cycle billing, require advance notice of rate increases, and rein in over-the-limit fees. Regulations are better suited to addressing these problems than legislation because they can be adapted more readily to changes in market conditions. The proposed regulations are the result of extensive research and consumer input, have received extensive public comment, and should be finalized without legislation.

As drafted, the bill will increase costs and reduce access to credit for millions of Americans while eliminating low-rate credit options that will hurt individuals and small businesses alike. It does so by, among other things, limiting the ability of card companies to manage risk, as well as by dictating the terms under which credit card loans must be repaid. These requirements will force card companies to increase the cost of credit to all consumers to compensate for the added risk, and to eliminate attractive low-cost offers because they will no longer be able to generate a reasonable rate of return.

The result, Americans will be paying more for their credit cards and have less access to low-cost alternatives, such as zero percent balance transfer offers. Millions of small businesses that rely on personal credit cards to assist in their operations will likewise be hurt.

For these reasons, I cannot support this bill and instead vote in favor of our Nation's consumers.

IN RECOGNITION OF THE 30TH AN-  
NIVERSARY OF AMERICAN CITI-  
ZENS ABROAD**HON. JOE WILSON**

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Mr. WILSON of South Carolina. Madam Speaker, this year marks the 30th anniversary of American Citizens Abroad, ACA—an organization dedicated to representing the interests of American citizens living outside the United States. As co-chair of the Americans Abroad Caucus, I am proud to congratulate this organization for reaching this important milestone.

American citizens living abroad are not only citizens of the United States, they are also our ambassadors to the world. They live and serve in diverse communities. They foster greater understanding and greater economic partnerships between our Nation and others.

In their capacity as an advocacy group for Americans living abroad, ACA informs and educates lawmakers in Washington on the interests of these citizens. Whether in the field of taxation or voting rights, the ACA helps to promote and clarify the unique concerns and issues that impact Americans living abroad.

I am pleased to congratulate American Citizens Abroad on three decades of success.

CORYDON BICENTENNIAL  
CELEBRATION—CEDAR GLADE**HON. BARON P. HILL**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Mr. HILL. Madam Speaker, earlier this year, I made remarks with regard to the Celebration of the Bicentennial of Corydon, Indiana, the county seat of Harrison County 19 miles west of Louisville. Noting the rich history of this community, it was a privilege for me to share with my fellow members and the Nation my affection for this community, and I have appreciated being involved with their Bicentennial Celebration.

On October 5, the town of Corydon will again gather to celebrate its history at a classic Ice Cream Social at one of the community's most historic sites, Cedar Glade. Cedar Glade is one of the oldest homes in Corydon—and certainly one of the most beautiful. It was built in 1808 by Jacob Kintner and his wife Agnes—the same year Corydon became a town. Over its two centuries, just three families—Kintner, McGrain and now Bennett—have owned Cedar Glade.

The name Cedar Glade stems from the rows of cedar trees Jacob Kintner planted on the property—those trees accentuating the many native cedars found in the area, and especially on the hillsides along Indian Creek, which runs through Corydon.

No one seems to know exactly from where Jacob Kintner came—or the source of the wealth he possessed when he arrived in Corydon. In fact, it is not known exactly when

Kintner arrived in frontier Indiana—but he was definitely one of the first to do so.

The land on which Kintner built Cedar Glade was entered into the property rolls in his name in 1808, the year he built the house, and the year the town of Corydon was laid out. At that time there were only a few dwellings in the town—and certainly none as large or stately as Kintner's Cedar Glade. Speculation is that Kintner came from Virginia, where records record his marriage to Agnes Crist. The couple's Corydon home is architecturally similar to those of the time in Virginia.

Cedar Glade had Corydon's first water works, with Mr. Kintner laying pipe from springs behind the home to supply ever-flowing clear and cool spring water to the house, barns and his tan yard across the road. Few homes anywhere in those early days would have had such a system.

During the Civil War, in July 1863, Confederate General John Hunt Morgan crossed the Ohio River and launched a raid into the North. After the brief Battle of Corydon south of the town, Morgan set up a siege to persuade the town and its Home Guard to surrender by lobbing artillery shots over Corydon. While many of those cannonballs landed in the yard of Cedar Glade, none actually struck the house.

Luck also saw this property through tight spots during normal, everyday occurrences. While in the ownership of the McGrain family, a potentially disastrous fire could have destroyed the home. While burning corn cobs in the fireplace, a flaming cob jumped out and landed on the wood floor. The problem was noticed in time and the flames were extinguished before fire could envelop the house. However, a section of the wood floor was badly scarred. When Bud and Betty Bennett, the present owners, refurbished the home, that part of the floor was purposely not refinished—leaving the history evident and visible within the home.

One of the Kintner sons, Peter Shipley Kintner, lived a far-flung life of ease, often traveling abroad. After Jacob Kintner's death, Peter—the world traveler—"traded" Cedar Glade in 1849 to Thomas McGrain, Sr. for a business building on Main Street in Louisville. McGrain moved from Louisville to Corydon—and young Peter Kintner moved to Paris, France. When Peter died, his remains were shipped back to Corydon and he was buried in the family plot on Cedar Hill. Of course, this was before the age of refrigeration and embalming, and Peter's body was shipped across the Atlantic in alcohol.

Life went on at Cedar Glade with the McGrain family in a style similar to the Kintners. The McGrains had 12 children, and the home was a hub of social activity. After the death of Thomas McGrain, Sr., his wife Matilda McGrain married Corydon attorney John Q. Gresham, who became a Union general in the Civil War and later served as a judge. He went on to become Postmaster General and Secretary of the Treasury in the cabinet of President Chester A. Arthur, and finally Secretary of State under President Grover Cleveland. All the while—and for more than 100 years—Cedar Glade was the McGrain family home.

Today, Cedar Glade is the home of Bud and Betty Bennett, and the family seat of son Larry Bennett and daughter Pam Bennett Martin—all prominent in historic preservation and the civic affairs of Corydon and Harrison County. In

fact, Bud Bennett is currently the President of the Main Street Corydon Board of Directors and has been active in Rotary and other community organizations since moving to the town in 1960. Throughout this time, his wife Betty has been the anchor of the family, often pushing Bud and their children to give to their community.

Betty, Bud, and Larry purchased the home in 1999 and conducted an extensive renovation updating it to modern standards and adding a new rear bedroom suite to the home. The process required two contractors—one adding the addition and another updating the main house. Particular attention was paid to preserving the structure's historic value. After more than 3 months of diligent, backbreaking work it was completed.

I am grateful to the Bennetts for preserving this treasure in Corydon, and the community is richer for Cedar Glade's history and contribution to the Corydon landscape. In recognition of Cedar Glade's Bicentennial, as well as that of Corydon, I want to again congratulate its citizens and wish them well at the October 5 event. I look forward to seeing how this unique and wonderful town develops for decades to come.

#### HONORING THE 100 YEARS OF CONTRIBUTIONS OF THE CHURCH AND SCHOOL OF THE HOLY NAME OF JESUS OF BEECH GROVE, IN

#### HON. ANDRÉ CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Mr. CARSON of Indiana. Madam Speaker, I rise today to honor the Church and School of the Holy Name of Jesus for the countless contributions it has made to our city, and to recognize the parish on its 100-year anniversary.

The Church of the Holy Name of Jesus was founded in 1908 to serve parishioners in the city of Beech Grove, IN. Today, in its 100th year, the Holy Name of Jesus continues its commitment to service. The Holy Name of Jesus has provided education to hundreds of students who have gone through its schools and to thousands of individuals who have been ministered to within its walls. The past 100 years have seen many physical changes to this church but its commitment to its parishioners and the surrounding community has remained constant.

For these reasons I thank the Church of the Holy Name of Jesus for its devoted service to our great city, and congratulate the parish on the 100-year anniversary.

#### HONORING JACKSON CHARLES LEGGETT

#### HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Mr. GRAVES. Madam Speaker, I proudly pause to recognize Jackson Charles Leggett of Kansas City, Missouri. Jackson is a very special young man who has exemplified the finest qualities of citizenship and leadership by

taking an active part in the Boy Scouts of America, Troop 1261, and earning the most prestigious award of Eagle Scout.

Jackson has been very active with his troop, participating in many Scout activities. Over the many years Jackson has been involved with Scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community.

Madam Speaker, I proudly ask you to join me in commending Jackson Charles Leggett for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

#### HONORING MRS. BERNICE METZGER

#### HON. FRED UPTON

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Mr. UPTON. Madam Speaker, it is with great pleasure that I rise today to honor Mrs. Bernice Metzger, Michigan's Outstanding Older Worker for 2008.

Bernice is 74 years old, but has never let her age stop her from contributing to her community. Twenty years ago, at an age where most workers are eyeing retirement, Bernice embarked on a new career as a clerk at St. Joseph County Courthouse. As if that wasn't enough, she also works in the Treasurer's Office, the Register of Deeds, Probate Office, Circuit Court Judge's Office, Animal Control, Land Resource, and the Michigan State University Extension, and also serves as Deputy Clerk for Nottawa Township.

In addition to her professional duties, Bernice also finds time to volunteer with the Lions Club and the VFW of Sturgis, and has been recognized as a member of the Eastern Star. A mother of four, with four grandchildren and three great grandchildren, Bernice is a devoted mother, grandmother, and family woman. Her dedication to her family and her exemplary and outstanding service to St. Joseph County has made her an example of inspiration to her coworkers and friends.

I would like to extend my congratulations to Mrs. Bernice Metzger for all of her hard work and selflessness, which has made her Michigan's Outstanding Older Worker for 2008.

#### TRIBUTE TO ST. GEORGE'S HELLENIC BENEFIT SOCIETY

#### HON. JAMES P. MCGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Mr. MCGOVERN. Madam Speaker, I rise today to pay tribute to the St. George's Hellenic Benefit Society of Tsamantas in Worcester, Massachusetts, for its generous contributions to communities both in the United States and Greece. The Society is a not-for-profit fraternal organization that seeks to promote and preserve Greek heritage and culture in America and is celebrating its centenary in October of 2008.

For the past 100 years, the St. George's Society has helped friends and neighbors in

Worcester, MA, and Tsamantas, Greece in a variety of ways. Some examples include building a school in the village of Tsamantas in the 1930s, offering financial support for a development workshop held at Tsamantas in September 2005 to help its declining economy, and funding scholarships for the grandchildren and great-grandchildren of the original immigrants in America. The St. George's Society is active in promoting education in the immigrant community through its generosity and involvement in the teaching of Greek Heritage, especially focusing on the contributions Greeks have made in the United States.

The St. George's Society will celebrate its founding through a series of events and activities to be held on Sunday, October 11, 2008. The goal of these events is to recognize and honor the contributions made by Greek immigrants and Greek-Americans throughout the United States and the world. The first event will take place at the Worcester Art Museum and seeks to educate the greater Worcester community about the social and philanthropic contributions made, both in Europe and the United States, by Greek immigrants—including those who founded the Society. A commemorative symposium will then take place at St. Spyridon Greek Orthodox Church in Worcester to discuss history, and is meant especially to remind the children and grandchildren of immigrants about the importance of preserving their heritage and participating in community service. The third event of the day, an interdisciplinary and multidisciplinary academic conference on immigration to be held at Hellenic College in Brookline, MA, aims to bring together specialists from a variety of disciplines to examine issues of identity and belonging, and the relationship between the past and the present in the context of cultural globalization. The conference will make a significant contribution to public understanding about the identity and culture of diasporic societies and inspire future research in this area.

Madam Speaker, I commend this wonderful group for its dedication to the Worcester and international community in promoting education and giving financial aid to students, for supporting research and promoting public works. I congratulate the St. George's Society for the centennial celebration of its founding. I ask all of my colleagues join me in paying tribute to this fine example of community involvement.

#### HONORING THE RETIREMENT OF COL LINDA EBLING

#### HON. KATHY CASTOR

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 26, 2008*

Ms. CASTOR. Madam Speaker, I rise today to honor COL Linda Ebling for her 22-year career in the United States Air Force as a Medical Service Corps officer. Her direct support of medical planning efforts for the United States Air Force Medical Service has greatly enhanced medical capabilities needed for success in the war.

Colonel Ebling was born in Pittsburgh, Pennsylvania. She obtained a Bachelors of Arts from Thiel College in Chemistry in 1975, and a Bachelors of Health Science from Hahnemann Medical College and Hospital in 1977.