

Ridge Service Ambassadors for Youth award. Adrian Murphy is a 7th grader at Wheat Ridge Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Adrian Murphy is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Adrian Murphy for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

**HON. GENE GREEN**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 29, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Mr. GENE GREEN of Texas. Mr. Chair, I rise today to show my support for H.R. 627, the Credit Cardholder's Bill of Rights Act of 2009.

For months, we've worked to get banks lending money again and now, it is essential that we level the playing field between cardholders and card issuers.

Americans are struggling in the midst of our economic downturn and they deserve tough new protections against excessive credit card fees, sky-high interest rates, and unfair, in-comprehensible agreements that credit card companies revise at will.

By enforcing new transparency and accountability in this industry, our constituents will have a renewed faith in the credit card industry, which I believe is an essential step towards our economic recovery and faith in our system.

I am pleased to be an original co-sponsor of this bill because it is imperative to protect consumers against arbitrary interest rate increases, early pre-payment penalties, due date gimmicks and excessive fees.

We have focused so much time on helping banks, and this bill will help all Americans.

I strongly urge my colleagues to support this bill.

CONCURRENT RESOLUTION ON THE BUDGET FOR FISCAL YEAR 2010

SPEECH OF

**HON. JOHN L. MICA**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 29, 2009*

Mr. MICA. Madam Speaker, I want to express my concern regarding the \$3.5 trillion

Federal budget, S. Con. Res. 13, passed by the U.S. House of Representatives yesterday.

The size of the deficit in this budget, some \$1.7 trillion for one year, is almost beyond comprehension. This could be a prescription for future debt disaster for our Nation's finances. Even the United States can go bankrupt if we continue spending at this rate.

In the first 100 days of the new administration, Congress and the administration have run up more debt than the entire 8 years of the Bush Administration. The spending in the first three months includes a \$787 billion so-called stimulus, \$406 billion Omnibus increasing discretionary spending by 10% this year and hundreds of billions in TARP dollars.

Not only does the 2010 budget represent astronomical deficit spending, it also raises taxes by \$1.5 trillion (that's trillion) dollars.

At some point soon this deficit spending, taxation and increased national indebtedness will have dramatic and negative consequences for our Nation.

INTRODUCTION OF THE "PREPARE ALL KIDS ACT" OF 2009

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mrs. MALONEY. Madam Speaker, today, I am pleased to introduce the "Prepare All Kids Act," which would assist states in providing at least one year of high quality pre-kindergarten to children. The plan calls for a new federal investment to be accompanied by matching funds from the states.

Introduced in the Senate by my colleague on the Joint Economic Committee, Sen. CASEY of Pennsylvania, I am happy to be introducing this House companion bill along with original cosponsors Reps. SCHWARTZ, FATTAH, HINCHEY, and HIRONO.

President Obama has made the expansion of high quality early education programs a major pillar of his educational reform agenda—and for good reason. Decades of research and data have proven the enormous benefits of investing in high quality early childhood development and education programs, such as higher high school graduation rates, lower need for special education, and lower rates of teen pregnancy, criminal activity, and dependence on public assistance programs. In fact, for every \$1 invested in high quality early education, the nation saves up to \$17 due to lower crime and decreased welfare and other entitlement spending.

Clearly, children are our Nation's greatest resource. The "Prepare All Kids Act" is not only the right thing to do for our children; it's a wise investment in our future.

ANGEL BREWER

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Angel Brewer who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Angel

Brewer is a 7th grader at Wheat Ridge Middle School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Angel Brewer is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Angel Brewer for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

A BILL TO IMPROVE PUBLIC PARTICIPATION AND OVERALL DECISION-MAKING AT THE FEDERAL COMMUNICATIONS COMMISSION, AND FOR OTHER PURPOSES

**HON. JOE BARTON**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. BARTON of Texas. Madam Speaker, today I, along with Mr. STEARNS, introduce legislation designed to reform some of the Federal Communications Commission's byzantine regulatory processes. As the pace of competition and technological change increases in our country's communications markets, sound decision-making at the FCC and faith in how it makes those decisions become all the more important. Not only are the issues far more complex, they affect far more Americans and American businesses than ever before. The bill would do much to improve the quality of the FCC's decisions and the country's trust in the agency.

First, the bill would codify the not-so-radical notion that the FCC should let the public see proposed rules before it adopts them, and should provide everyone with a realistic amount of time to comment. If the FCC expects the American people and the regulated community to respect its decisions, I don't think it is too much to ask the FCC to show some respect for them in return. Not only will this improve everyone's confidence in the FCC's decisions, it will improve the decisions themselves, both because the agency will be forced to exert more rigor in developing policy, and because the public and the regulated community can often be the source of the best ideas. Secrecy breeds both inefficiency and distrust, and the FCC already has enough of both. Thus, the bill requires the FCC to provide at least 30 days for comments and 30 days for replies on published language of proposed rules.

Letting the sun shine in and the public have a say on what they see won't be worth much unless the commissioners are provided a reasonable amount of time to review the comments and evaluate any proposed decision document. The bill therefore requires at least 30 days after the submission of reply comments, as well as an adequate amount of time for Commission review of a draft document, before the FCC renders a decision.

Nor is it unreasonable for those waiting on a decision to know when resolution will come,

whether in their favor or against. In a rapidly evolving market, particularly in difficult economic times, uncertainty itself can be one of the greatest obstacles to investment and business planning. Consequently, the bill requires the FCC to set deadlines for action on the various types of decisions it makes.

And when the Commission adopts a decision, the text of that decision should march quickly into the public realm. The longer it takes for that language to come, the more it begins to look like the decision was not really made when the FCC said it was, but rather ironed out later through last-minute, back-room deals. Guilty or not, the FCC is widely suspected of changing its mind between decision and regulation. Under the bill, the FCC would have 30 days from adoption of a policy to release the actual text of the decision.

Statistics also are becoming increasingly important. The only reason for regulation should be a failure in the marketplace, and the American people deserve more than vague assertions from regulators that a rule is necessary. The bill therefore requires the FCC to publish a schedule of all its statistical reports, both to ensure that those reports are actually issued regularly and so that everyone can know when.

Transparency and good management should not be partisan issues, and I hope all my colleagues will join us in support of this legislation. I look forward to working with them, with the industry, with the public interest community, and with the FCC to help make commission decisions as well-crafted and unassailable as possible.

HONORING MAUREEN ARCAND

**HON. TAMMY BALDWIN**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Ms. BALDWIN. Madam Speaker, I rise today to honor Maureen Arcand, a disability researcher and advocate, community leader, and mother of six. Celebrating her 80th birthday this month, Maureen has fought for positive social change and inspired many of her fellow Wisconsinites for years.

Maureen was born in 1929 with cerebral palsy (CP). In those days, CP was poorly understood and many affected children were simply institutionalized. Nevertheless, her parents raised her through the Great Depression and World War II with high expectations, emphasizing her abilities. By age 40, Maureen was working full time, becoming increasingly involved in her community as an activist for the disabled, and single-handedly caring for her six children.

While many Americans spend their retirement relaxing, Maureen has been perhaps most active at this point in her life. In her sixties, she served the greater Madison community as an elected member of the Dane County Board of Supervisors, where I was fortunate to serve with her. Beyond her work with the Dane County Board, Maureen worked tirelessly to improve the lives of those living with disabilities. She served as president of Movin' Out, Inc., leading the Madison organization's efforts to assist people with disabilities in finding and retaining independent housing. She also lobbied for the Madison based nonprofit,

Access to Independence, Inc., further reflecting her strong conviction that people with disabilities have the right to live independently and make individual choices. Following the passage of the Americans with Disabilities Act of 1990, Maureen became the first evaluation coordinator in Dane County for the ADA, proudly stating, "Never have people with disabilities worked so well together to achieve a goal."

In the past few years, Maureen has researched the aging process in people living with CP. Using personal insights and focus groups comprised of others affected by CP, she has illuminated much about this often misunderstood condition, creating valuable information for others with the disability. In her research titled "One Person's Journey into Aging with Cerebral Palsy," Maureen states, "This attempt to record my experiences is being made in the hope that other people with CP can benefit from knowing something about what has happened to me over the last thirty some years."

On April 30, Maureen is celebrating her 80th birthday by launching the Maureen Arcand Advocacy and Leadership Awards to spotlight and inspire others who are continuing her work. Maureen once told me that her favorite animal is the giraffe, because it's always sticking its neck out. In reality, Maureen has spent a lifetime sticking her neck out for all of us, especially those without a voice.

Today, I therefore commend Maureen Arcand not only for her myriad accomplishments, but also the many future contributions to society that she has undoubtedly nurtured and inspired.

IN HONOR OF DR. JOEL M. LEVY'S RETIREMENT FROM YAI/NATIONAL INSTITUTE FOR PEOPLE WITH DISABILITIES NETWORK

**HON. JERROLD NADLER**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. NADLER of New York. Madam Speaker, I rise today to recognize a truly remarkable New Yorker, Dr. Joel M. Levy, as he retires from the YAI/National Institute for People with Disabilities Network (NIPD).

After forty years of dedicated service and leadership on behalf of people with disabilities, Dr. Levy helped grow YAI/NIPD from a small and struggling agency into one of the nation's leading providers of services for people of all ages with developmental and learning disabilities.

Dr. Levy played a key role in transforming the field of disabilities and dramatically improving the lives of thousands of individuals and families.

Dr. Levy's inspirational efforts helped create innumerable opportunities for those with developmental disabilities to experience greater independence, productivity and joy through community living, meaningful employment and volunteer activities. Furthermore, he has ensured that people with disabilities have access to quality physical and mental health care.

And because of his commitment, Dr. Levy has positioned YAI/NIPD as an internationally acclaimed professional organization renowned for its conferences, training materials, research and publications in this field.

In the course of a long and distinguished career, Dr. Levy has given hope to people with developmental and learning disabilities and their families.

On behalf of myself and all New Yorkers, I thank Dr. Levy for his years of service to people with disabilities and their families and wish him a happy and healthy retirement.

GWANE DALAWI

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Gwane Dalawi who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Gwane Dalawi is a senior at Arvada High School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Gwane Dalawi is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Gwane Dalawi for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

IN HONOR OF THE SILVER STAR FAMILIES OF AMERICA

**HON. ROY BLUNT**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 30, 2009*

Mr. BLUNT. Madam Speaker, I rise today to honor the Silver Star Families of America. This organization was founded by two of my constituents, Steven and Diana Newton of Clever, Missouri.

On April 11, 2005, the Silver Star Families of America was founded. Since that time, they have freely given thousands of Silver Star Service Banners to the wounded and ill or their families. Their primary mission is that every time someone sees a Silver Star Service Banner in a window or a Silver Star Flag flying, that people remember the sacrifice made by so many for this State and Nation. They have also established Silver Star Banner Day on May 1st of every year to honor the wounded and ill of the United States Armed Forces.

Steven and Diana Newton, along with national president Janie Orman and volunteers across the country, have donated close to 50,000 hours. They have also donated over \$40,000 in Silver Star Banner distribution and \$30,000 in direct aid to homeless and near-homeless veterans, care packages, and support of hospitalized veterans and other programs.

To date, they have honored thousands of our wounded and ill with the Silver Star Service Banner. I am proud to pay tribute to the