

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

HON. JAMES R. LANGEVIN

OF RHODE ISLAND

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. LANGEVIN. Mr. Chair, I rise in strong support of H.R. 627, the Credit Cardholders' Bill of Rights Act. Last week, I hosted my first telephone town hall meeting and my constituents called in with questions and concerns about what can be done to stop the deceptive practices by credit card companies. I was pleased to tell them that I was a cosponsor of this bill, which provides a sensible approach to reforming major credit card abuses and improving consumer protections for cardholders.

Credit cards have become an integral part of the American economy, offering consumers instant access to a convenient, flexible source of financing. Unfortunately, more and more Americans are turning to their credit cards to help pay medical and utility bills, buy groceries, and make ends meet in this troubled economy. Credit card debt now consumes a sizeable portion of the average family's income. To make matters worse, the playing field between card companies and consumers has become increasingly uneven in recent years. A credit card agreement is a contract between a card company and a cardholder, but these companies have taken advantage of their customers with deceptive billing practices and hidden fees. Meanwhile, money that families are forced to divert to these unfair rates and charges could be better spent on goods and services that could help bolster our struggling economy.

Cardholders deserve more bargaining power, and the Credit Cardholders' Bill of Rights Act helps level the playing field. Cardholders are entitled to accurate information and the right to make decisions about their own credit. This bill will ban interest rate increases on an existing balance unless the borrower is 30 days overdue and requires card companies to give cardholders notification 45 days before any interest rate increase. This legislation also protects vulnerable consumers from fee-heavy subprime cards and prohibits issuing cards to minors. H.R. 627 would also ban "universal default," where a card company raises the interest rate on one card if the cardholder misses a payment on a separate credit card or their credit score lowers. All of the provisions in this bill are the result of careful study and analysis, and I believe this deliberative approach has produced a very balanced and moderate bill.

Mr. Chair, instead of looking the other way while Americans fall deeper into debt, Congress must protect their financial interests and put an end to the tricks and traps used by credit card companies to undermine a competitive market. The balanced reforms in the Credit Cardholders' Bill of Rights will help do

just that, while also helping to foster fair competition and the values of the free market. I encourage all my colleagues to vote for H.R. 627.

TRIBUTE TO DR. TOM RENZE

HON. TOM LATHAM

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. LATHAM. Madam Speaker, I rise to recognize and congratulate Dr. Tom Renze, Principal of Woodbury Elementary School in Marshalltown, Iowa, on receiving the Dr. Carmen P. Sosa Leadership Award.

The Dr. Carmen P. Sosa Leadership Award recognizes administrators who exhibit outstanding leadership and advocacy for English language learners. Woodbury School has a dual language program and helps students learn English or Spanish as a second language.

Dr. Renze credits the award and success of the dual language program to the efforts of and support from the teaching staff and parents of the school's students. This award comes at a special time for Dr. Renze, who is retiring at the end of the 2009 school year.

I know my colleagues in the United States Congress join me in thanking Dr. Renze for his work with the dual language program and service to the Marshalltown Community School District. I consider it an honor to represent Dr. Renze and his family in Congress, and I wish him the best in his future retirement.

HONORING MR. THOMAS R. RAMSEY

HON. JIM GERLACH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. GERLACH. Madam Speaker, I rise today to congratulate the 2009 inductees to the Phoenixville Area School District Wall of Fame.

Thomas R. Ramsey Jr. and Leo J. Scoda are well-deserving recipients of this honor thanks to their outstanding service to students and constant commitment to improving the quality of life in the community.

Mr. Ramsey, a Phoenixville native, has shared his knowledge of television broadcasting with high school students since 2002, helping launch Phantom Television. In addition to informing students and staff with daily morning announcements, the station provides great coverage of concerts, sports and other scholastic events. Mr. Ramsey also gives back to the community through his service on Schuylkill River Heritage Center Board and the Donald J.L. Coppedge Scholarship Committee.

Mr. Scoda dedicated 35 years to teaching biology at Phoenixville Area High School where he also guided the boys' tennis team to amazing 196-0 record in PAC 10 play and 33 Chest-Mont and PAC 10 league champion-

ships. He also has been most active in civic life by serving as Mayor of the Borough of Phoenixville since 1998.

The school district and community members will honor the two men during an induction ceremony on May 5, 2009 at Phoenixville Area High School.

Madam Speaker, I ask that my colleagues join me today in congratulating Thomas R. Ramsey Jr. and Leo J. Scoda for their tremendous community spirit and exemplary dedication to the youth of Phoenixville, Pennsylvania.

LOCAL ENFORCEMENT HATE CRIMES PREVENTION ACT OF 2009

SPEECH OF

HON. JOHN LEWIS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 29, 2009

Mr. LEWIS of Georgia. Mr. Speaker, while it is an honor to be able to participate today's debate, I must say that it gives me feelings of both joy and sorrow. Sorrow, because in the year 2009, I would hope that we should not have a need for such a bill.

I find it most ironic that some of the very same voices in the community who speak out against this bill are the very same voices that question whether racism and prejudice no longer exist simply because a person of color has been elected President. Racism, prejudice, and hate did not disappear on November 4th, 2008. Nor did they disappear on January 20th, 2009.

Yet it gives me joy that we are able to do something about it. I grew up in the Deep South and faced vile hatred up close, and it gives me joy to vote "yes" on the Local Law Enforcement Hate Crimes Prevention Act. Today we proclaim that our country will not stand for, and will not tolerate hate crimes.

This bill is the right thing to do. It protects our citizens, our nation; our principles and our values.

We are all Americans—

Black Americans, White Americans, Hispanic Americans, Asian Americans, Native American, Christian Americans, Jewish Americans, Muslim Americans, Gay Americans, Straight Americans—all Americans. We are one people and one nation, the American nation. This bill will bring us one step closer to the Beloved Community, a nation at peace with itself.

A constituent came by my office just yesterday and spoke about her son who fought in Iraq. Her son completed two tours in Iraq. Her son has said that he was indeed concerned about his safety. But her son said that he was even more concerned about the safety of his father—a transgender woman, walking the streets of the United States of America every day.

President Obama has talked repeatedly about renewing America's promise. Today, I urge my fellow Members to vote "yes," and keep America's promise.

RECOGNIZING THE IMPROVED RELATIONS BETWEEN CHINA AND TAIWAN

HON. G.K. BUTTERFIELD

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. BUTTERFIELD. Madam Speaker, I rise in recognition of an announcement that Taiwan has been invite to participate as an observer at the annual meeting of the World Health Organization's governing body being held in Geneva next month.

With the strong support of the United States, Taiwan has persistently campaigned, especially after the SARS outbreak in 2003, to rejoin the World Health Organization but China has consistently blocked efforts to join any international body as an independent political entity.

So this marks a clear and important sign of improved relations between China and Taiwan, and I congratulate them on taking this important and meaningful step forward.

Since Taiwanese President Ma took office on May 20, 2008, relations between the two sides of the Taiwan Straits have greatly improved, paving the way for the first direct flights between the straits in 60 years, Chinese pandas being sent to Taiwan, substantially improved financial and business contact, and direct postal service and shipping.

Madam Speaker, I ask that my colleagues will join me in applauding the efforts to improve relations and to encourage further cooperation.

CONGRATULATING LANA POLLACK FOR RECEIVING THE 2009 MILLIKEN AWARD

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. DINGELL. Madam Speaker, I rise today in honor of Lana Pollack on the occasion of her receiving the Michigan Environmental Council's (MEC's) 2009 Helen and William G. Milliken Distinguished Service Award.

I have known Lana as both a friend and a colleague. She is a public servant of the highest order and a remarkable human being. Lana has served her community and her state with distinction. As a Michigan State Senator from 1982 until 1994, Lana led the effort to provide for a cleaner and more beautiful Michigan. As a champion of environmental causes, Lana helped clean up our state and ensured that those who polluted paid for their transgressions. But she did not limit herself to just one issue; Lana fought for legislation to provide gender equity, educational improvements and reproductive rights.

After leaving the Michigan State Senate, Lana joined the Michigan Environmental Council, serving as its president from 1996 until her retirement in January. While president of the MEC, Lana provided the force and leadership that grew this terrific organization, doubling its size and producing a ten-fold increase in its budget. But it wasn't the size increase or the money that made Lana's leadership of the MEC such a success, it was the quality of

work that the MEC produced. Under Lana's watch, the MEC continued in its mission to protect Michigan's environment and preserve its natural resources. Lana used her skills in building coalitions of support to manage the 70 member organizations that make up the MEC in their combined efforts. Through passion and pragmatism Lana led the MEC from one success to another in its fight to protect our environment.

Lana Pollack is a model public servant. She is being honored with the Milliken Award because of her lifetime of service and her commitment to the environment. Her efforts personify what it means to be an active and engaged member of a community and an individual who is willing to fight for those principles they care deeply about. I am pleased to congratulate Lana on this tremendous accomplishment, for which she is so worthy of recognition, but above all else, I am honored to have her friendship. I ask my colleagues to join me in saluting Lana Pollack for her leadership, passion and record of accomplishment.

HONORING GREAT VALLEY MIDDLE SCHOOL FOR BEING NAMED ONE OF THE NATION'S SCHOOLS TO WATCH

HON. JIM GERLACH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. GERLACH. Madam Speaker, I rise today to congratulate the parents, students and faculty at Great Valley Middle School for earning the outstanding distinction of being named one of the nation's Schools to Watch.

Just 11 schools in Pennsylvania and 170 schools in the United States have been recognized as Schools to Watch by the National Forum to Accelerate Middle-Grades Reform.

This honor demonstrates that Great Valley has an exceptionally talented team of teachers and administrators, involved parents committed to making education a priority and hard-working students determined to make the most of their educational opportunities.

Madam Speaker, I ask that my colleagues join me today in recognizing the Great Valley Middle School for this much-deserved national honor and for the school's constant commitment to excellence in education.

TRIBUTE TO EILEEN HOROWITZ

HON. HENRY A. WAXMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. WAXMAN. Madam Speaker, it is my pleasure to recognize the extraordinary contributions of Eileen Horowitz, Temple Israel of Hollywood Day School's Head of School. Eileen will be retiring this spring after 14 remarkable years of service to Temple Israel of Hollywood and 40 years as a visionary educator and administrator.

Eileen will be wished a warm and fond farewell on May 16, 2009 during Temple Israel of Hollywood's Spring Gala celebrating her commitment to the children and community at Temple Israel.

Since 1995, Eileen has served as Temple Israel of Hollywood Day School's Head of School. By all accounts, she has transformed the Day School while touching the lives of hundreds of children, their families, her colleagues and the Temple's congregants. Eileen has elevated the Day School to an institution that is locally, nationally and internationally renowned for its high academic standards, its innovative and creative programming and its focus on nurturing well-rounded children. Eileen's forward-thinking philosophy has been to foster a student's identity that is sensitive to others and the environment and fulfills the responsibility that each of us bears.

Eileen's 40-year career in education has taken her from classroom instruction to curriculum development and implementation to school administration and teacher training. Perhaps Eileen's most inspiring legacy is that she has never lost sight of the reason she entered the field of education in the first place—her desire to help children reach their potential and develop a lifelong love of learning.

Notwithstanding Eileen's incredible accomplishments, she considers her finest achievements to be her nearly 40-year marriage to her husband, Steve, her children and their six beautiful grandchildren.

Temple Israel of Hollywood and our entire community owes Eileen a debt of gratitude for her tremendous record of achievements at Temple Israel of Hollywood and throughout her career. I am delighted to join Eileen's family, friends, colleagues, students and their families in congratulating her and wishing her Mazel Tov for her successes.

I ask my colleagues to join me in extending thanks and appreciation for her outstanding and inspired contributions these past 14 years at Temple Israel and in wishing her all the best for the future.

HONORING THE LIFE AND SERVICE OF DONALD W. KOLHOFF

HON. THADDEUS G. McCOTTER

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. McCOTTER. Madam Speaker, today I rise to honor and acknowledge Donald W. Kolhoff, veteran and patriot, upon receiving the lifetime achievement award from the Wayne 11th Congressional District Republicans.

Don was born in Toledo, Ohio in 1930, the second of three sons. He graduated from Central Catholic High School in 1948. After High School, Don served in the United States Air Force from 1950 to 1954, including two tours of duty during the Korean War from 1951 to 1953. While doing his duty in the Air Force, Don found time to attend classes at Southwest Texas State University and the University of Toledo, majoring in Accounting.

After his service to our nation, Don began a successful career in the defense industry. Don got his start as a contract manager for the jeep division of Kaiser Industries. In 1970, Don moved his young family to Livonia, Michigan and went to work for AM General. From 1981 until he retired in 1994, Don served as a Senior Contract Administrator with Textron Corporation, supervising defense contracts with the United States Navy. Due to his exemplary