

and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Ms. McCOLLUM. Mr. Chair, I rise today to support H.R. 627, the Credit Cardholders' Bill of Rights. This important legislation reforms the relationship between credit card issuers and cardholders. I thank Congresswoman MALONEY, Chairman FRANK, and the House Leadership for their work on this legislation.

Credit is essential to growth and prosperity in our economy. Thanks to bold action by this Congress and President Obama, once-frozen credit markets are slowly beginning to move again. However, hundreds of my constituents have contacted me to share their experiences of unexpected, significant interest rate increases on existing credit card debt. Many responsible borrowers who do not miss payments and only borrow within their means now find themselves in situations of great financial uncertainty as a result of legal but dubious credit card company practices. Reforms are needed to restore fairness to the consumer credit market.

The Credit Cardholders' Bill of Rights will support responsible borrowing and lending and help to prevent predatory lending practices, which contributed to the economic crisis we find ourselves in today. This legislation will provide a range of new protections for consumers facing excessive credit card fees, skyrocketing interest rates, and ad hoc revisions of agreements. It will end unfair, arbitrary interest rate increases on existing balances, allow consumers to set their own credit limits, and end the practice of computing interest charges on balances from more than one billing cycle, which can lead consumers to pay interest on debt they have already paid.

The Credit Cardholders' Bill of Rights enhances consumer protection from predatory lending practices by instituting common-sense policies to promote responsible lending and borrowing. Many families in my district and across the country are struggling with personal finances and will benefit greatly from the provisions of this bill. I urge my colleagues to support this legislation.

THE 90TH BIRTHDAY OF VIRGINIA
B. COWEN

HON. SOLOMON P. ORTIZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 5, 2009

Mr. ORTIZ. Madam Speaker, I rise today to recognize Virginia B. Cowen of Brownsville, Texas, who on May 13 will celebrate her 90th birthday surrounded by family and friends.

Virginia was born in the small Midwestern town of Prosperity in Missouri, and graduated Valedictorian from Sheldon High School at the age of 15. She went on to study at Missouri State University, but after her third year there, she followed her "heart song" to the Dallas Divinity School in Texas.

Virginia later moved to Brownsville, Texas, on the tip of South Texas, where she met the love of her life, Raphael Cowen, an attorney, and the two married. Virginia and Raphael had six boys and five girls, a total of 11 children.

After Raphael became ill, Virginia worked as a school teacher in order to maintain the family, and all the children learned the importance

of work ethic early on in life. They shined shoes, cut yards, sold newspapers, and sacked groceries.

Although Virginia lost her beloved husband, friend and companion, Raphael, to cancer, her faith in God remained strong.

Virginia, then 42 years old, learned how to drive so she could take her third and fourth born sons to Brownsville High School. She knew that a strong solid education was the key to success and instilled that in her 11 children. Shortly after, she accepted a fellowship at Texas A&M University where she earned her master's degree in English Literature and worked on her doctoral thesis.

For many years, Virginia taught at the then-Texas Southmost College, now The University of Texas at Brownsville and Texas Southmost College, where she was a tenured faculty member and after many years of serving and educating the bright minds of South Texas retired.

In retirement she traveled to England and throughout Europe to visit birthplaces, homes and graves of the literary authors she has admired for a lifetime. She has done it all.

Today, Virginia continues to enjoy a happy life with her 11 grown children and 25 grandchildren. I ask that my colleagues join me in commemorating Virginia on her 90th birthday.

RECOGNIZING THE 61ST ANNIVERSARY OF THE INDEPENDENCE OF ISRAEL

SPEECH OF

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

Ms. LEE of California. Mr. Speaker, I welcome the opportunity to commemorate the 61st anniversary of the founding of the State of Israel and congratulate the people of Israel as they celebrate the independence of their country.

I am hopeful that this year we make substantial progress to the goal we all share which is to see Israel and its neighbors living side by side in peace. To achieve this goal, it is important that the parties, aided by the United States acting as an honest broker, address and resolve all of the major issues standing in the path to peace.

The appointment by President Obama of former Senator George Mitchell as Special Envoy for Middle East Peace is an outstanding gift from the United States to Israel on the occasion of its 61st birthday.

LYME-OLD LYME HIGH SCHOOL—
FIRST ROBOTICS TEAM

HON. JOE COURTNEY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 5, 2009

Mr. COURTNEY. Madam Speaker, I rise today to recognize an outstandingly gifted group of high school students from Old Lyme, Connecticut who compose the Lyme-Old Lyme High School FIRST Robotics team, the "Techno Ticks." On April 18, 2009, they were honored with one of the highest recognitions

in STEM (Science, Technology, Engineering, & Math) field competitions among young adults hosted by FIRST.

FIRST, "For Inspiration and Recognition of Science and Technology," was founded in 1989 by Dean Kamen, an inventor, entrepreneur, and advocate for the STEM fields. Its original goal of inspiring young adults' interest and participation in STEM fields has remained a core value and has helped grow the program and participation to unprecedented levels. In 2009, nearly 1 million individuals and groups, consisting of students, volunteers, and sponsors, composed the FIRST community.

On April 16, 2009, tens of thousands of students, spectators, mentors, volunteers and sponsors gathered in the Georgia Dome in Atlanta, Georgia to launch the FIRST International Championship. Over the weekend, more than 500 teams from around the world demonstrated the products of their labors in several competitions, including the FIRST Robotics Competition (FRC), the FIRST Tech Challenge, and the FIRST Lego League. The "Techno Ticks" of Lyme-Old Lyme High School from Old Lyme, Connecticut were among the competitors in the FRC field.

Prior to the championship, FRC teams were challenged to construct a robot in 6 weeks with a kit containing hundreds of parts. Nearly 1,700 teams participated in FRC regional competitions. Winners advanced to the FIRST International Competition. The 2009 FIRST International Competition FRC challenge revolved around a game called "LUNACY," which tested the students and robots in picking up nine inch game balls and placing them in trailers hitched to their opponents' robots. The competitors were also faced with the additional challenge of a low-friction floor.

After all balls were counted and the laws of physics tested, the "Techno Ticks" emerged with the most prestigious honor of the competition, the Chairman's Award. The Chairman's Award is presented to the team that best represents a model for other teams to emulate and best embodies the purpose and goals of FIRST.

Madam Speaker, the competitiveness of our workforce and prosperity of our society is greatly dependent on the innovative capacities of our citizens. Members of the "Techno Ticks" and the other young adults that have participated in FIRST programs have clearly demonstrated that our next generation can tackle the challenges that our nation may face in the future. I ask my colleagues to join with me and my constituents in recognizing the "Techno Ticks" achievements and celebrating their prestigious award.

RECOGNIZING TERRI KIMBLE AS
THE NEW PRESIDENT OF THE
AHWATUKEE FOOTHILLS CHAMBER
OF COMMERCE

HON. HARRY E. MITCHELL

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 5, 2009

Mr. MITCHELL. Madam Speaker, I rise today to recognize Terri Kimble, who was recently selected to be the new President and Chief Executive Officer of the Ahwatukee Foothills Chamber of Commerce. Terri was chosen for this important community leadership position out of many qualified applicants

based of her extensive experience and commitment to success.

The business community and residents of Ahwatukee will benefit from Terri's experience, which includes longtime membership in the Elk Rapids Chamber of Commerce in Michigan, nine years as the group's president. In addition, Terri was an Athena Award finalist, Rotarian of the Year and Michigan Chamber of Commerce Executives, as well as Board of Directors and Communications Chair. With such noteworthy experience and skills, I am positive that Terri will successfully promote the Chamber's goals of advancing community and business development.

I commend the Ahwatukee Foothills Chamber of Commerce for selecting such a deserving candidate to serve as their president. I am sure that Terri will provide valuable service and leadership during her time there.

Madam Speaker, please join me in recognizing Terri Kimble's contributions to our country and community.

KALEB COLLIER

HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 05, 2009

Mr. GRAVES. Madam Speaker, I proudly pause to recognize Kaleb Collier of Weston, Missouri. Kaleb 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 249, and earning the most prestigious award of Eagle Scout.

Kaleb has been very active with his troop, participating in many scout activities. Over the many years Kaleb 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 Kaleb Collier for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

TRIBUTE TO TERRY TYBOROWSKI

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 5, 2009

Mr. VISCLOSKY. Madam Speaker, the Energy and Water Appropriations Subcommittee will soon bid farewell to our professional staff member, Teresa Tyborowski, who has been with the Appropriations Committee for five years.

Before joining the Committee staff in 2004, Ms. Tyborowski spent twelve years at the Department of Energy. There, she worked on a wide range of vital energy and environmental policy issues, including nuclear clean-up, natural resource management, nuclear non-proliferation, international fuel cycles, and fissile materials policy implementation. In these areas and others, she evaluated existing policies, made recommendations for essential changes, authored reports to Congress, managed complex programs, and traveled abroad

to facilitate international cooperation. Her extensive experience in both foreign and domestic energy issues in a variety of capacities made her a valuable member of the Department and prepared her to make equally meaningful contributions to Congress.

The Appropriations Committee first benefited from Ms. Tyborowski's expertise in 2000, during her detail with the Energy and Water Subcommittee. That year, she assisted in the preparation of the Fiscal Year 2001 Appropriations Bill, giving recommendations on funding levels and reporting requirements from the perspective of a federal agency under our jurisdiction.

With both Departmental insight and familiarity with the appropriations process, Ms. Tyborowski was an obvious choice for a permanent professional position on the Appropriations Committee. Joining the Committee staff in 2004, she spent a year with the Homeland Security Subcommittee working on science, infrastructure, and intelligence issues before returning to the Energy and Water Subcommittee to oversee major Department of Energy accounts. In this capacity, Ms. Tyborowski's in-depth knowledge of energy policy made her a truly invaluable member of the team.

The Energy & Water subcommittee has a history of working close together, but when I became Chairman of the subcommittee I was able to gain a much deeper appreciation for the tremendous contribution Ms. Tyborowski made to the subcommittee. During this transition period, she provided an essential source of consistency and expertise. She quickly became a go-to person for nearly all of the energy-related issues and her work was critical to the subcommittee's success during her four year tenure.

On top of all her professional contributions, Ms. Tyborowski has also been a distinct pleasure to work with. Tenacious and honest, Ms. Tyborowski is universally regarded by her colleagues for the deep commitment and passion she brings to her work. We have each appreciated her wonderful and contagious sense of humor. Her presence will be sorely missed. I must also acknowledge Ms. Tyborowski's family—her husband, Keith, and her son, Eric—for their support as Terry managed the demands of a congressional schedule.

For all the knowledge she has shared and the sacrifices she has made, on behalf of the Energy and Water Subcommittee I would like to extend to her our utmost thanks. We wish her all the best for her return to the Department of Energy. We know that she will continue to do great things.

RECOGNIZING THE SIGNIFICANCE
OF CINCO DE MAYO

SPEECH OF

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

Ms. LEE of California. Madam Speaker, I rise today in support of the resolution honoring the historical significance of Cinco de Mayo.

This holiday, as we all know, recognizes Mexico's remarkable defense against foreign intervention, a feat marked by great courage,

sacrifice, and devotion to the right of self-termination.

But as we also know, the day transcends a single battle at the City of Puebla, where, many years ago, Mexican forces defeated a far more advanced and well-equipped military force.

For Americans, the holiday has come to symbolize the rich and diverse experience of Mexicans and Mexican-Americans. It is a day on which we celebrate the rich and varied contributions of Americans of Mexican ancestry to the history, culture, and progress of the United States.

Whether you celebrate the day by watching a mariachi performance on the National Mall, or by listening to a lecture on the activism of César Chávez, or by simply going to a backyard barbecue with your family and friends, you know that this holiday is, at its essence, an American holiday.

In my home state of California, in fact, Americans have been celebrating this day as far back as 1863, just one year after the historic Battle of Puebla.

Thus as we commemorate this day, let us honor our brothers and sisters who have contributed to the rich diversity of the United States. Let us remember that this diversity, far from being a recent phenomenon, or a distinct chapter in American history, has been with us since our Nation's founding, and has enriched our country throughout each and every chapter of our history. Let us continue to celebrate this diversity, and recognize that it will continue to be the great blessing and strength of our country.

TRIBUTE TO LIEUTENANT
GENERAL CLYDE A. VAUGHN

HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 5, 2009

Mr. SKELTON. Madam Speaker, let me take this time to honor a fellow Missourian, Lieutenant General Clyde A. Vaughn, who will be retiring as Director of the Army National Guard, after having served the nation for 35 years in the Army National Guard.

While General Vaughn has performed a number of important roles during his time in the Army National Guard, he has served as Director of the Army National Guard since 2005. During his tenure as Director, he has overseen a period of increased operating tempo and helped to transform the Army National Guard.

As Director, General Vaughn has implemented policies to increase the end strength of the Army National Guard and to ensure new members of the Guard are well trained and well equipped. He has overseen important Army National Guard missions at home and abroad, including missions along the U.S. Gulf Coast during and after Hurricanes Katrina and Rita, within California during wildfires, and along the U.S. border.

Overseas, General Vaughn has helped to coordinate an important program in Afghanistan with the help of Missouri National Guardsmen and those from other states who are also experts in agriculture. In that troubled country, the Guard has partnered with the U.S. Department of Agriculture and the Farm