

creative, effective, and ultimately successful approaches to diverse challenges.

Through targeted lending to non-profit and for-profit community development organizations, CCLF works in low- and moderate-income Chicago neighborhoods to preserve and create affordable housing, develop social services infrastructure, and spur economic and commercial development. The Fund's presence is key for small and midsize real estate developers and non-profits in Chicago looking for low-cost, flexible financing. CCLF also offers technical assistance to its borrowers and works to promote sustainable building design.

CCLF and the other award-winning institutions are also notable for their ability to achieve substantial impact with limited resources. CCLF's borrowers have leveraged \$36 million in loans into \$808 million from public and private sources, resulting in the preservation or creation of over 1,000 jobs and 5,200 homes.

CCLF is also part of the Preservation Compact, an initiative supported by the MacArthur Foundation, which has the goal of preserving 75,000 affordable rental homes in Cook County by 2020. CCLF has created a revolving loan pool to help developers save up to 2,200 such units.

CCLF plans to use its \$500,000 award to enhance its lending activities and to promote sustainable building technologies in its community development initiatives.

I would like to offer my sincere congratulations to the Chicago Community Loan Fund for its exemplary and forward-looking strategies to preserve and build affordable housing, promote sustainable economic development in low- and moderate-income areas, and bring good jobs to Chicago.

#### ENDANGERED FISH RECOVERY PROGRAMS IMPROVEMENT ACT OF 2009

### HON. JOHN T. SALAZAR

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 6, 2009*

Mr. SALAZAR. Madam Speaker, I'd like to share with you and my esteemed colleagues the importance of the Upper Colorado River and San Juan River Basin Endangered Fish Recovery Program.

This program is a premier example of how to recover endangered fish species while also providing more than 3 million acre-feet of water per year to Federal, tribal and non-Federal water projects.

It has been cited as the most successful fish recovery program in the United States and is used as a model for other recovery programs developed across the country.

Today I am introducing the "Endangered Fish Recovery Programs Improvement Act of 2009" to ensure this program can finish the restoration projects identified for complete success.

This bill extends the authorization of programs until 2023. At that time the fish species of concern will be fully recovered and the infrastructure in place to ensure continued success.

The projects completed to date on the Upper Colorado and San Juan River Basins are examples of outstanding cooperation

among a diverse group of local, state and federal governmental agencies, environmental groups, water users and utility consumers.

People ask why they've never heard of this recovery program and that's because it has been so successful. The fish identified as being under threat have been substantially maintained.

This bill is critical for the continued and final success of the projects necessary for recovery of the endangered fish.

#### RECOGNIZING POLICE UNITY TOUR

### HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 6, 2009*

Mr. FRELINGHUYSEN. Madam Speaker, I rise today to recognize the Police Unity Tour," which on May 9th will kick-off its 13th Anniversary bicycle tour to our nation's capitol.

The Police Unity Tour honors the memory and courage of law enforcement officers killed in the line of duty and raises money for the National Law Enforcement Officers Memorial in Washington, D.C. Over one thousand police officers from around the country will complete the tour, hundreds of whom will leave from northern New Jersey municipalities that I am proud to represent.

In May 1997, the first Police Unity Tour was organized by Officer Patrick P. Montuore of the Florham Park Police Department, with the hope of raising public awareness about police officers who have died in the line of duty and to honor their sacrifices. The tour started with 18 riders on a four day fund-raising bicycle ride and has grown to over 1,100 riders nationwide.

The Police Unity Tour honors the heroes who have lost their lives and reminds us that everyday our police officers, firefighters, and emergency service personnel, all brave men and women, devote their lives to protecting and serving our communities. Too many of these officers make the ultimate sacrifice and to them we are eternally grateful. We must never take their actions for granted and always remember the families and friends they leave behind.

Madam Speaker, I urge you and my colleagues to join me in congratulating the Police Unity Tour on their 13th Anniversary of honoring fallen law enforcement officers who have died in the line of duty.

#### SUPPORTING NATIONAL CHARTER SCHOOLS WEEK

SPEECH OF

### HON. MICHELE BACHMANN

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 5, 2009*

Mrs. BACHMANN. Mr. Speaker, I rise in support of H. Res. 382, which supports the goals and ideals of National Charter School Week.

I know very well the great importance of charter schools in public education today as I helped establish one of America's first charter schools, the New Heights Charter School in Stillwater, Minnesota in 1993. This school is

not only continuing its success today but has driven the establishment of other charter schools. And, today, children are educated at almost 3000 charter schools across the United States.

With so many new charter schools opening since these past two decades, it is clear that these schools fulfill a real need for parents, students, and teachers alike. These schools are held accountable for the progress of their students and they continue to thrive because their students perform so well.

Charter schools hold great importance in our educational system because they give parents options. They allow parents to choose from a variety of institutions to find the environment that will best help them succeed. The traditional public school is not always the right fit for every child. Because of charter schools, not only children from families with means have choices. Charter schools give underprivileged families choices that they might not otherwise have.

Madam Speaker, charter schools have set students and teachers on a path to achieve their goals and are an integral part in our constant efforts to improve education in the United States.

#### RESOLUTION HONORING FAMILY READINESS VOLUNTEERS

### HON. SUSAN A. DAVIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 6, 2009*

Mrs. DAVIS of California. Madam Speaker, I rise in support of military Family Readiness Volunteers and Ombudsmen.

This resolution honors the work of the Army's Family Readiness Volunteers, Air Force Key Spouse Volunteers, Navy Ombudsmen, Marine Corps Key Volunteers and Coast Guard Ombudsmen.

Each day, thousands of men and women volunteer their time and efforts to help improve the quality of life for military families by serving as a channel between deployed units and their loved ones at home. Frequently, these important volunteers are spouses themselves.

Family Readiness Volunteers and Ombudsmen help our families solve a variety of problems, and successfully meet the challenges service members and their families face before, during, and after deployments.

I firmly believe that the outstanding performance of our service members is a testament to their efforts, and with today's high operational tempo, their services are as important as ever. They could not do their jobs and execute the missions at hand if they were constantly worried about their loved ones back home.

As a proud San Diegan, I am fortunate enough to be able to meet with Navy Ombudsman several times a year to discuss these important issues.

These Ombudsmen provide invaluable insight into the struggles and challenges our military families face every day. They truly serve as the voice and as an advocate of those who serve our country and provide emotional support to spouses of deployed service members.

Specifically, the Navy Ombudsmen I have met with in San Diego have reiterated the importance of ensuring our military families have

a smooth deployment cycle, from when a family is preparing for a deployment to adjusting to life once the service member has returned home.

Family Readiness Volunteers and Ombudsmen can assist newly enlisted service members and spouses with a wide range of issues—from understanding their health and retirement benefits to serving as a conduit of information to the command.

They can also provide resources and support to families who are seeking support services, such as employment training, mental health counseling or where to find affordable day care services for their young children.

These men and women volunteer their time to selflessly take on the responsibility of helping other military families while they themselves are often coping with the deployment of a loved one.

Madam Speaker, since 2001, nearly two million members of the active duty and reserve force and the National Guard have deployed in support of overseas contingencies in Iraq and Afghanistan.

As we all know, deployments are a difficult time for service members and their families.

Inadequate communication between units abroad and families at home cause unnecessary stress on our service members and their families and can harm the overall readiness of our force. Family readiness equals mission readiness.

I have heard time and time again that when deployed service members know their families are being taken care of, that they can focus on the task at hand. Family Readiness Volunteers and Ombudsmen help reduce the uncertainty and ease anxiety around deployments by keeping families informed and our service members focused on their mission.

I hope you will help me recognize their important role to our national defense.

REMARKS HONORING SHARON WALDEN

HON. NICK J. RAHALL, II

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. RAHALL. Madam Speaker, I rise before you today to honor a great West Virginian, Sharon Walden who will be inducted into the West Virginia Affordable Housing Hall of Fame on Thursday, May 7th, 2009. Her lifelong commitment to affordable housing, coupled with her tremendous career of leadership, has forever changed the McDowell county community where she was raised and where she continues to make her home.

Sharon's leadership has led to housing and safety for many domestic violence victims, homeless women and their children in West Virginia. Since 1990, she has served as the Executive Director of Stop Abusive Family Environments, Inc. (SAFE). Under her leadership, SAFE went from a small Domestic Violence program with two employees to the first transitional housing facility in my home state of West Virginia that serves victims of domestic violence.

Sharon has truly battled Goliath as David did in 1 Samuel Chapter 17. She worked tirelessly to raise over two million dollars in grants and forgivable loans in order to renovate a

former school building into SAFE's facility. Her perseverance to improve her community did not end there. Next, she established the SAFE permanent housing program which would help first-time, low-income homebuyers in her county. Since then, SAFE has completed 40 rental townhouses with a community center that has been noted as the best rental housing in all of McDowell county.

Under Sharon's leadership, SAFE has formed a non-profit section called SAFE Housing and Economic Development (SHED) which focuses on permanent housing development. In these times of economic uncertainty, when becoming a homeowner can seem like an impossible dream, SHED has helped more than 35 community members reach that goal and become first time homeowners.

Sharon's community work doesn't stop with helping those in need of housing. She helps further economic development as the Executive Director of Travel Beautiful Appalachia. Linking tourism from the rail system to local entrepreneurs, she helps spread local West Virginia treasures across the country.

Sharon's lifetime commitment to helping her neighbors has made a permanent impression on West Virginia. I bring her extraordinary efforts to the attention of the U.S. Congress and urge my colleagues to join me in recognizing Sharon Walden, a hero to her community and the countless families she has helped.

SUPPORTING THE CREDIT CARD-HOLDER'S BILL OF RIGHTS ACT OF 2009 (H.R. 627)

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. HOLT. Madam Speaker, I rise to express my strong support for the Credit Cardholder's Bill of Rights Act of 2009 (H.R. 627), which the House approved last week, and to commend my colleague Ms. MALONEY for her leadership in crafting and championing this measure.

As I am certain is true of all of my colleagues, I am inundated with calls and letters from constituents who are outraged by sudden and arbitrary increases in their credit card interest rates. Their hard-earned taxpayer dollars were used to shore up financial institutions to prevent an economic collapse, and in return, some of the very same financial institutions turned right around and doubled the interest rate they charged their customers.

A letter I received from one constituent, whose interest rate was doubled from 15 to 30 percent, said: "[i]nterest rates such as these are confiscatory. . . . This starts to look like indentured servitude at best, and financial slavery at worst." A letter from another said: "given how much of my taxes are going to bail out these companies, these rates are beyond outrageous and smack of greed." And a letter from another, which was entirely in capital letters, said: "[t]he American people gave billions [in] bail out money because . . . the banks got themselves into trouble. Instead of helping the same taxpayers that helped them by lowering interest rates on credit cards they chose to raise the rates for no reason. . . . When people do the responsible thing it seems they get punished for it. There have to be more

controls on what the banks can do to people who honor their commitments."

I share the outrage of my constituents, and I am pleased to support the Credit Cardholder's Bill of Rights. It will tackle not only usurious interest rates, but a host of other abuses. In 2008 alone, credit-card issuers imposed \$19 billion in penalty fees on families with credit cards according to an industry consultant for Consumer Reports. In 2009 it is estimated that credit card companies will break all records for late fees, over-limit charges, and other penalties, charging more than \$20.5 billion for such fees and penalties.

The Credit Cardholder's Bill of Rights would prevent credit card companies from unfairly increasing interest rates on existing card balances. Credit card holders would be allowed to set their own lower credit card limits, at levels they consider appropriate for their financial circumstances.

The bill would end "double cycle" billing, prohibiting credit card companies from charging interest on balances cardholders have already paid on time. If a cardholder pays on time and in full, the bill prevents card companies from charging additional fees on balances consisting solely of left-over interest.

The bill would also require card companies to provide 45 days advance notice of all interest rate increases or significant contract changes such as the addition of new fees or penalties, and would enact into law recently proposed Federal Reserve Board regulations protecting consumers from abusive credit practices.

This bill establishes many long-overdue protections for consumers and credit card holders, and I am pleased to support it.

IN MEMORY OF CORINNE CONTE

HON. EDWARD J. MARKEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. MARKEY of Massachusetts. Madam Speaker, I rise to honor the memory of Mrs. Corinne Louise Conte, wife of our former colleague, the late Congressman Silvio Conte, who died on April 28, 2009.

Corinne was born on January 24, 1922, in Pittsfield, Massachusetts, to Charles and Kathleen Clemente Duval. As a teenager, she was a champion swimmer, winning the New England Championship for Breast Stroke Swimming at age 13. Following graduation from Pittsfield High School and St. Luke's School of Nursing in Pittsfield, Corinne served as a nurse in the Navy during World War II where she met her future husband, the late Congressman Silvio O. Conte when he was in the Seabees and recovering from an illness.

Corinne and Silvio were married in Pittsfield on November 8, 1947. After Silvio was elected to the U.S. Congress in 1958, Corinne moved to Bethesda, Maryland, where she raised their four children. While in the Washington, D.C. area, she worked as a real estate agent and was an active partner in her husband's political campaigns. Corinne met every U.S. President from Dwight D. Eisenhower to George H.W. Bush, and many of the world's leaders from the 1950s through the early 1990s. She also danced with Lyndon B. Johnson at his Inaugural Ball and served on President George