

companies are reducing the credit lines of consumers based on information such as where they shop—including the type of store and the neighborhood in which it is located. I am also aware that some companies have reduced credit lines based on the identity of the consumer's mortgage lender. This type of behavior is tantamount to redlining.

I hope that the Federal Reserve study contained in this bill will provide the Congress with the information we need to reign in these abusive practices.

I urge my colleagues to support H.R. 627, the Credit Cardholders' Bill of Rights Act of 2009.

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NATIONAL DAY OF PRAYER

**HON. ERIC CANTOR**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 7, 2009*

Mr. CANTOR. Madam Speaker, I rise today to call special attention to an activity Americans engage in throughout every day—prayer. Today is the National Day of Prayer, an observation established by Congress and President Truman in 1952.

Our Nation was founded on Judeo-Christian principles, which continue to permeate our daily lives—and need to be preserved. In recent times, these principles and the demonstration of them has come under attack by certain segments of society. From the very beginning of our Nation's history, our Nation's leaders have relied heavily on their faith, a fact that led our Founders to include the constitutional right to freely exercise one's religion in the very beginning of our Bill of Rights. This right is every bit as fundamentally important—and deserving of protection—today as it was in the 18th century.

Since the first call to prayer in 1775, when the Continental Congress called on the colonies to pray for wisdom in forming the Nation, the leaders of our Nation have continued to pray for that wisdom to shape our Nation. We look to God to provide us with the direction to act in accordance with His will, on behalf of the Americans who have sent us here to represent them. The one thing we know for certain is that there's nothing we can't accomplish—here in Congress or anywhere in the world—with God's help and blessing.

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HONORING ST. ROSE LADY  
WILDCATS

**HON. JOHN SHIMKUS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 7, 2009*

Mr. SHIMKUS. Madam Speaker, I rise today to honor an exceptional group of young ladies from Clinton County, Illinois.

The St. Rose Lady Wildcats volleyball team captured the Southern Illinois Junior High School Athletic Association Class S state tournament, defeating the squad from Lick Creek in straight sets. St. Rose swept through the tournament, not losing a single set on the way to the title. They knocked off Ewing in the opener and Centralia Trinity Lutheran in the second round, going on a 15–0 tear to come from behind and win game one.

I want to congratulate coaches Colette Huelsmann and Brian Holtgrave on leading this group of young ladies to this victory. Most of all, I want to congratulate the members of the state champion St. Rose Lady Wildcats: Abby Holtgrave, Amanda Gall, Brooke Buehne, Erika VonBokel, Lauren Willis, Ellie Detmer, Elizabeth Marcus, Lydia Rehkemper, Larissa Jacob, Maddie Timmermann, Avoyanna Kampwerth and Jamie Voss.

These young ladies have represented themselves, their school and their community in an exemplary fashion, and I congratulate them, and wish them all the best for continued success in the classroom and on the court.

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IN REMEMBRANCE OF FATHER  
DAVID FRANCIS FALLON

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 7, 2009*

Mr. KUCINICH. Madam Speaker, I rise today in honor and remembrance of Father David Francis Fallon, founding Pastor of La Sagrada Familia Parish. His love, kindness and faithful service on behalf of the people of our community will always be remembered, especially in the hearts and memories of those whose lives he impacted the most—the poor and disenfranchised of our society.

Father Fallon was born and raised in Cleveland as the second oldest of thirteen children, where he learned at a young age the significance of family, faith, hard work and connection to community. Following his graduation from Borromeo College, then Saint Mary Seminary, Father Fallon was ordained into the priesthood on May 30, 1970. His first assignment was at Holy Family Parish and later as Associate Pastor at Saint John Bosco Parish. In 1975, Father Fallon was transferred to Saint Clement Parish in Lakewood. He served for two years before joining a mission team in El Salvador, where he brought faith, hope and a sense of security to his parish there.

Though not of Hispanic heritage, Father Fallon became fluent in its customs, language and culture, and he became warmly embraced as a true son of the people of Cleveland's Hispanic community. He celebrated Masses in Spanish, and began bilingual services for young churchgoers. Reflecting a generous heart, joy for life and humble demeanor, Father Fallon easily drew others to him and his leadership became a guiding light that brought people and organizations together. His diplomacy and commitment to community was evident in the 1998 merging of two Hispanic parishes, San Juan Bautista and Cristo Rey, to form La Sagrada Familia parish.

Under the direction of Father Fallon, La Sagrada Familia has risen as a foundation of strength, support and resources for people of all ethnic and religious backgrounds who seek guidance and support. Father Fallon initiated numerous programs, including a food pantry and clothing outlet where individuals and families in need can obtain free food, clothing and furniture. He organized church volunteers to serve the community in social service, employment and education.

Additionally, Father Fallon inspired others to empower themselves and take pride in their community. He was an active attendee and

member of various neighborhood, civic and municipal organizations, and he led numerous efforts in organizing voter registration drives in the Hispanic neighborhood.

Moreover, Father Fallon's commitment to ministering to those who suffered emotional or physical hardships never wavered. He never missed his weekly visits to those who were homebound or those living in the neighboring nursing home. He brought each person the sacrament of communion, a compassionate presence and kind and calming words, comfort, faith and hope to our most vulnerable citizens.

Madam Speaker and Colleagues, please join me in honor and remembrance of Father David Francis Fallon, whose immeasurable service to others, compassion, faith, and a true belief in community has brought healing, hope and restored faith in all of us. I extend my deepest condolences to the family and friends of Father David Francis Fallon. Though he will be deeply missed by everyone who knew and loved him well, Father Fallon's compassionate service to others will continue to serve as an example and as a source of hope at La Sagrada Familia parish

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MAI YANG

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 7, 2009*

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

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MORTGAGE REFORM AND ANTI-  
PREDATORY LENDING ACT

SPEECH OF

**HON. BARBARA LEE**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 6, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1728) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to provide certain minimum standards for consumer mortgage loans, and for other purposes:

Ms. LEE of California. Mr. Chair, I rise in strong support of H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act.

I want to thank Mr. BRAD MILLER and Mr. MEL WATT for sponsoring this important legislation and for being a champion for consumers and borrowers. I also want to thank Chairman FRANK for his commitment to finally bringing real reform to our mortgage markets and ending predatory lending and misleading and abusive lending practices.

I served for 8 years on the House Financial Services Committee with my colleagues and we repeatedly warned the, then majority, Republicans, the Bush Administration, the Treasury and the Federal Reserve about the need for stronger oversight and critical reforms that would end the pattern and practice of predatory lending.

Our warnings fell on deaf ears.

They chose to allow kickback schemes like yield spread premiums which put the mortgage lender's financial incentives in direct conflict with the interests of the consumers they are supposed to serve.

They chose to allow the reprehensible act of "steering" lower income, senior and minority borrowers into higher rate sub-prime and alt-a loans than they qualify for.

They chose to blindly trust financial institutions to "regulate themselves".

And we and our entire nation know where that got us.

It is long past time that we bring sound, reasonable regulation and oversight to our mortgage markets.

And this bill will do that.

I am also very pleased that this bill will protect renters and tenants who have been silently suffering due to the wave of foreclosures.

Too many renters who have paid their rent on time have been finding out for the first time that the property they live in is being foreclosed when the sheriff delivers an eviction notice.

Innocent tenants should be protected and let me thank Mr. ELLISON, MR. MILLER, MR. WATT and Mr. FRANK for acting on behalf of innocent renters.

I encourage my colleagues to vote yes on H.R. 1728.

DR. MELINDA O'ROURKE

### HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Dr. Melinda O'Rourke who has received the Golden Ethics in Business award. Dr. Melinda O'Rourke is an ophthalmologist and Vision Health International volunteer and received this award because of her sense of global and local volunteerism and dedication to bettering the lives of those from all social classes and nations through health care.

The devotion demonstrated by Dr. Melinda O'Rourke directly benefits her community and many throughout the world, and is exemplary of high personal and professional standards. She serves as a leader who inspires those around her to continually strive for better health care, both for those who can afford it and for those who cannot.

I extend my deepest congratulations once again to Dr. Melinda O'Rourke for winning the

Golden Ethics in Business award. I have no doubt she will continue to exhibit the same dedication she has shown in her volunteer career to all future undertakings.

MAY: WORLD TRADE MONTH

### HON. DAVID G. REICHERT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. REICHERT. Madam Speaker, May is World Trade Month, and events around the country will highlight the vital role that trade plays in creating jobs and growing our economy.

World Trade Month is the perfect reminder of the need to pass pending free trade agreements that have languished for far too long. As Americans confront economic uncertainty, Congress must act now to advance our trade agenda. We cannot allow important agreements with Panama, Colombia, and Korea to remain on hold while Europe, China, and others continue to knock down trade barriers and become more competitive in the global economy.

Opening new global markets gives employers incentives to improve their products, produce more goods, and employ more American workers. I have seen these job-creating effects first-hand, with trade accounting for 1 out of every 3 jobs in my State of Washington.

Let's recognize World Trade Month by implementing these trade agreements and pursuing these proven measures of job creation at a time when they are badly needed.

### COST/PRODUCTIVITY IMPROVEMENT PROGRAM

### HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud the Cost/Productivity Improvement Program at the Rocky Mountain Arsenal, a former chemical manufacturing site being cleaned up by the U.S. Army near Denver, CO. The Cost/Productivity Improvement Program is an innovative effort instituted by the Army and Shell Oil Company, who are responsible for the cleanup of the site. The Program encourages employees to be proactive in improving the efficiency, safety, and quality of the transition of the Rocky Mountain Arsenal into a premier urban national wildlife refuge.

Construction and fieldwork are due to be completed in 2010, one year ahead of schedule and within budget. This achievement is due in no small part to cost savings suggestions by employees that were implemented through the Cost/Productivity Program under the leadership of the Army, Shell and their contractors. Not only has the program resulted in a savings of \$67 million dollars over 10 years, with \$4.5 million saved last year alone, it is an innovate example of a successful public-private partnership. The program has resulted in the promotion of "green" practices, including recycling and native vegetation re-seeding.

I extend my deepest congratulations once again to the Cost/Productivity Improvement Program and the Army, Shell and their employees and contractors at the Rocky Mountain Arsenal. I have no doubt this program will continue to improve practices, while continuing to inspire employees and workers as they complete the environmental restoration and transformation of the site into a national wildlife refuge for generations of Americans to enjoy.

### SUPPORT FOR THE STEM CELL RESEARCH ENHANCEMENT ACT OF 2009 IN HONOR OF DR. XIANGZHONG "JERRY" YANG

### HON. GERALD E. CONNOLLY

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. CONNOLLY of Virginia. Madam Speaker, I rise today to declare my support for the Stem Cell Research Enhancement Act of 2009. I intend to cast this vote in honor of the efforts of Dr. Xiangzhong "Jerry" Yang, a pioneer in cloning and stem cell research, who died of cancer three weeks ago at the age of 49. Dr. Yang left a great legacy of hard work, dedication, and success on the front lines of stem cell research. His work has led to a series of breakthroughs that have taken us closer to the dream of cloning stem cells to match an individual and cure the individual's disease, a breakthrough that would bring hope to countless men, women, and children who are suffering from otherwise untreatable illnesses.

The Yang laboratory, stationed at the University of Connecticut, is the world's leading laboratory in animal cloning and stem cell technology. Dr. Yang and his team provided critical insights into the previously mysterious mechanisms of how germ cells are programmed to form embryos, and how these embryos form distinct types of tissue. He was instrumental in working with then-Connecticut State Senator CHRIS MURPHY (now my colleague Representative MURPHY) to establish the Connecticut State Stem Cell Research Program, one of the very few such programs in the Nation. Because of the program's existence, Connecticut was one of the few states that would fund human embryonic stem cell research that could not be funded by the Federal Government. Just this year, the University of Connecticut announced the derivation of two new human embryonic stem cell lines as a result of these research funds. This breakthrough, along with many others, would not have happened without Jerry's influence and guidance.

Dr. Yang's ultimate dream to tailor stem cell cloning to specific people, organs, and diseases has not yet been realized, but with the help of the Stem Cell Research Enhancement Act, we may yet reach the world he envisioned: One in which organ damage from cancer, heart attacks, spinal disorders, or any other conceivable illness can be reversed with stem cell therapy. I ask that my distinguished colleagues join me in applauding the work of Dr. Yang: he will be sorely missed, but the important work he has done deserves all the recognition and support this body can offer.