

Rudd coauthored *The Wonder of Food*. In the 1970s, Mr. Melikian wrote a syndicated newspaper feature about the history of famous dishes and, in the 1990s, he established and taught at a chef training school.

Madam Speaker, I ask that my colleagues join me today in honoring Mr. K. Cyrus Melikian, an innovative entrepreneur who made coffee drinking a convenient pastime. May his life be an inspiration to all fellow citizens and we extend our utmost respect and condolence to his family.

IN REMEMBRANCE OF CHARLES
WALTERS

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 22, 2009

Mr. KUCINICH. Madam Speaker, I rise today in remembrance of Charles Walters, a profoundly respected writer and prolific advocate of organic and sustainable farming, and in honor of his outstanding dedication to this country.

Charles Walters was born a few years prior to the Great Depression on June 18, 1926. He grew up in a time of great challenge and great change and he dedicated his life to serving his country. During World War Two, Charles served in the Army Air Corps and later served in the Korean War in the Air Force cartography unit. He attended Creighton University and Denver University, earning a master's degree in Economics.

Charles was one of the earliest contributors to discourse on organic farming and authored thousands of articles on the topic over the past 40 years. An accomplished writer, he served as editor for the National Farmers Organization, authored a number of books on economics and agronomy, and published two novels. He was also the founder and editor of *Acres U.S.A.*, America's oldest monthly magazine on organic and sustainable farming. Charles was the recipient of the American Monetary Institute's Lifetime Achievement Award, in recognition of his invaluable contributions to the field of economics. In addition to his love of writing, he enjoyed history, poetry and foreign travel. He is survived by his wife Ann, his three children, Fred, Tim and Jennifer and his three granddaughters, Emily, Diana and Kara.

Madam Speaker and colleagues, please join me in celebrating the life of Charles Walters—an accomplished and innovate writer and in honor of his leadership and advocacy for organic and sustainable farming.

TARP REFORM AND
ACCOUNTABILITY ACT OF 2009

SPEECH OF

HON. HOWARD L. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 15, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 384) to reform the Troubled Assets Relief Program of the Secretary of the Treasury and ensure ac-

countability under such Program, and for other purposes:

Mr. BERMAN. Mr. Chair, I thank Chairman FRANK for introducing H.R. 384, the TARP Reform and Accountability Act of 2009, and I join in support of this legislation that is aimed at bringing liquidity back to our capital markets and enhancing oversight of the Troubled Asset Relief Program.

I particularly want to draw attention to Section 402 of the Act, which provides important support to the struggling municipal bond market from those TARP funds already released. I thank the chairman for including this provision, which is intended not only to address municipal offerings, but also to include qualified 501(c)(3) bonds as described in Section 145 of the Internal Revenue Code. These important offerings have also been impacted by the liquidity crisis over the past several months.

More specifically, the tightening of credit in our financial markets has greatly affected the 501(c)(3)/non-profit bond market and the many non-profit organizations that rely on these bonds' issuance to carry out their charitable missions. Non-profit organizations provide a much needed back-stop to government programs and ensure that many of the Nation's most vulnerable citizens receive basic needs such as food, shelter, or drug rehabilitation. Without access to sufficient, affordable lines of credit, many charitable programs go unrealized. Particularly now, that cannot be allowed to happen.

This new legislation should alleviate this problem and increase liquidity in the bond market, as it makes clear that 501(c)(3) bonds, as defined by Section 145 of the Internal Revenue Code, are considered "municipal securities." It is further my understanding that the support offered by Section 402 of the Act is not a "federal guarantee" under section 149 of the Internal Revenue Code, so that the legislative direction and solutions offered in today's bill will be available to the non-profit agencies who rely upon these types of bonds for their important work.

Furthermore, for new lending that is attributable to TARP investments and assistance, I encourage the secretary to clarify that 501(c)(3) bonds are eligible investments, and hold accountable those banks receiving funds to ensure that these not-for-profit organizations issuing bonds have access to affordable and competitive rates when seeking letters of credit to support their bond offerings. By holding financial institutions receiving TARP money accountable to use part of those funds to assist the non-profit sector, the secretary will help bring liquidity back to the non-profit bond market.

THE CREDIT CARDHOLDERS' BILL
OF RIGHTS ACT OF 2009

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 22, 2009

Mrs. MALONEY. Madam Speaker, I am introducing today the Credit Cardholders' Bill of Rights Act of 2009. This legislation is the same bill that passed the House on a vote of 312 to 112 in the 110th Congress as H.R. 5244, except that we have made it effective 3 months from enactment.

This legislation would 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. The Credit Cardholders' Bill of Rights prohibits certain unfair and deceptive credit card practices and provides consumers with tools to manage their credit card debt responsibly. The bill prohibits retroactive rate increases on existing balances except under limited circumstances, including where the consumer is over 30 days late in making payment, and requires creditors to provide consumers with a reasonable time to pay off the balance. It requires creditors to provide a written notice of any rate increase at least 45 days before the increase takes effect, and to send periodic statements to consumers no less than 25 days before the due date. The bill prohibits double cycle billing and requires creditors to allocate payments among balances so as to allow consumers to take full advantage of promotional rates and to make payments towards balances with higher rates. The bill limits overlimit fees and bans fees on interest-only balances. It prohibits creditors from knowingly issuing a credit card to a minor who is not emancipated. For credit cards on which fees in the first year exceed 25 percent of the credit limit, the bill prohibits such fees from being paid from the credit available under the card account agreement (except late or overlimit fees). The bill also provides for additional data collection to enable better oversight and regulation.

INTRODUCING THE NATIONAL
EMERGENCY CENTERS ESTABLISHMENT ACT

HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 22, 2009

Mr. HASTINGS of Florida. Madam Speaker, I rise today to reintroduce the National Emergency Centers Establishment Act, a bill that I first introduced in the 109th Congress.

Many of us share the belief that the Federal Government's response to Hurricane Katrina was disorganized and inadequate. The Federal Emergency Management Agency, FEMA, was far too slow to respond and evacuees were left stranded in massive shelters with egregious standard-of-living conditions.

Sixteen months following the devastation wreaked by Hurricane Katrina, more than 13,000 residents who were displaced by the storm were still living in trailers provided by FEMA. Eighteen months after Katrina, half of the homes in New Orleans still did not have electricity. Shortly thereafter, FEMA informed Congress that 60,000 families in Louisiana still lived in 240 square foot trailers—usually at least 3 people to a trailer.

The sluggish and derisory reaction of our Federal Government to disaster victims affects me personally. In 2004, four hurricanes ravaged my home State of Florida, all of which literally destroyed parts of the counties in my district. In the immediate and long-term aftermath, our communities saw FEMA's shortcomings. More than 18 months after Hurricane Wilma struck in 2005, citizens were still residing in trailers labeled on the outside "FEMA."

The lack of natural disaster preparedness efforts and temporary housing options for disaster-stricken citizens only exacerbated an unbearable situation. Deficient recovery responses have led to elongated recovery rates in my district and across this Nation.

Two main problems—increasing the availability of temporary housing in times of national emergencies and improving training and preparedness for national emergencies—must be resolved to ensure that the humanitarian catastrophe that occurred in the gulf coast and continues to happen today will never occur again.

We have an obligation to better prepare and more adequately respond to the needs of communities hit by natural disasters. We have a responsibility to ensure that basic needs of disaster victims are met immediately following the devastation.

My legislation establishes six National Emergency Centers throughout the United States. The Centers will be used, first and foremost, to provide temporary housing, medical and humanitarian assistance, including education, for individuals and families displaced due to an emergency. The Centers will also serve as a centralized location for the training and coordination of first responders in the instance of an emergency. In addition, the Centers will improve the coordination of preparedness, response, and recovery efforts between governments, private companies, not-for-profit entities, and faith-based organizations.

The National Emergency Centers will be located on military bases, with a preference wherever possible for those installations closed during the most recent Base Realignment and Closures, BRAC, round. I am proposing these sites because the necessary infrastructure to house, feed, educate, and care for evacuees over an extended period of time is already in place, thus limiting the cost and time needed to construct these facilities.

Madam Speaker, our Nation was not prepared for the disastrous hurricanes that struck Florida and the gulf coast in 2004 and in 2005. The establishment of National Emergency Centers will go a long way to ensuring that our response to national emergencies are not as disastrous as the disasters that created the emergencies in the first place.

I ask my colleagues to support this legislation and urge the House Leadership to bring this bill to the floor for its swift consideration.

IN HONOR OF GERTRUDE PINTZ

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 22, 2009

Mr. KUCINICH. Madam Speaker, I rise today in honor of Mrs. Gertrude Pintz, upon the recent celebration of her 100th birthday.

Gertrude Pintz was born on December 29th, 1908 in Austria-Hungary. She has been blessed over her lifetime with strength, joy, her family and friends. She is known for seeing only the good in others and beauty in life. Mrs. Pintz lives every day with a grateful heart, warm smile and positive outlook.

Mrs. Pintz married the love of her life, Sebastian, and together they raised three sons—Sebastian, Adam and the late Henry. She re-

mains close with her sons, seven grandchildren and ten great-grandchildren. As the matriarch of her family, Mrs. Pintz hosted the family's annual Thanksgiving dinner at her Cleveland home, continuing this tradition until the age of 88. In her early seventies, following the passing of her beloved husband, Mrs. Pintz embarked on pursuing her artistic talents. She enrolled in a four-year art school, where she studied oil painting. To this day, her artwork adorns the homes of numerous family members and friends.

Madam Speaker and colleagues, please join me in honor of Mrs. Gertrude Pintz upon the joyous occasion of her 100th birthday. Her love of family, love of life and youthful soul all serve as an inspirational example for all of us to follow. I wish Mrs. Pintz an abundance of peace, health and happiness today, and throughout the years to come.

CORPORAL JOSEPH HERNANDEZ

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 22, 2009

Mr. VISCLOSKY. Madam Speaker, it is with great respect and deep sadness that I wish to commend United States Army Corporal Joseph M. Hernandez for his bravery and his willingness to fight for his country. Corporal Hernandez, who was assigned to 1st Battalion, 4th Infantry Regiment out of Hohenfels, Germany, was killed in the Zabul Province of Afghanistan when an improvised explosive device detonated near his vehicle on Friday, January 9, 2009. His sacrifice will be forever remembered by those he fought to protect.

A native of Hammond, Indiana, Joseph graduated from Mount Carmel High School in Chicago, Illinois, in 2003. Known for his patriotism and his commitment to serving others, it was no surprise to anyone close to him that he decided to join the Army.

Joseph's family remembers him as a warm-hearted individual who loved boxing, building model airplanes, fishing, and working on cars. Quite the talented young man, he also loved to sing, as well as play the piano and the guitar, and he played soccer in high school. A person of a strong faith, Joseph was active in his church as an altar server and cantor, and at one point, even considered entering the priesthood.

Corporal Hernandez leaves behind a loving family that misses him very much. He is survived by his devoted wife, Alison (nee Gordon) Hernandez, and their two sons, Jacob and Noah, whom Joseph truly treasured. Joseph also leaves to cherish his memory his adoring parents, Elva Hernandez and Jesse (Vicki) Hernandez, and his brothers, Jason and Jessie (Chrissy) Hernandez, as well as his loving grandparents, Josephine and Salvador Pompa. He also leaves behind many other friends and family members, as well as a saddened but proud community and a grateful nation.

Madam Speaker, at this time, I ask that you and my other distinguished colleagues join me in honoring a fallen hero, United States Army Corporal Joseph M. Hernandez. Corporal Hernandez sacrificed his life in service to his country, and his passing comes as a setback to a community already shaken by the realities

of war. Corporal Hernandez will forever remain a hero in the eyes of his family, his community, and his country. Thus, let us never forget the sacrifice he made to preserve the ideals of freedom and democracy.

A TRIBUTE TO RIMBAN GEORGE T. MATSUBAYASHI ON THE OCCASION OF HIS RETIREMENT FROM THE BUDDHIST CHURCHES OF AMERICA AFTER NEARLY 50 YEARS OF SERVICE

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 22, 2009

Ms. ROYBAL-ALLARD. Madam Speaker, I rise today to recognize Rimban George T. Matsubayashi. After almost 50 years of serving as a minister for the Buddhist Churches of America, including more than nine years as head priest of the Los Angeles Honpa Hongwanji Buddhist Temple in Downtown Los Angeles in the 34th District, Reverend Matsubayashi will retire on January 31, 2009.

Rev. Matsubayashi, who is also fondly known as Rev. George or Matsubayashi-sensei, graduated Summa Cum Laude from Ryukoku University in Kyoto, Japan in 1960. Later that year, he began his ministerial service in the Jodo Shinshu tradition of Buddhism in the United States at the Honpa Hongwanji Mission of Hawaii at the Honolulu Betsuin Buddhist Temple. While in Hawaii, Rev. George studied at the English Language Institute at the University of Hawaii. In 1963, he enrolled in the doctoral studies program at the University of Wisconsin. In 1964, he transferred to the PhD program in the Department of Oriental Languages at the University of California, Los Angeles.

In 1965, Matsubayashi-sensei was appointed to the Venice Hongwanji Buddhist Temple in Los Angeles. When the temple became independent in 1976, Rev. George served as its first resident minister. He remained there until 1999. During his 34 years at Venice Hongwanji, Rev. George was active in a wide variety of community organizations. He served on the board of United Way's Western Region. He was a member of the Clergy Council for the Pacific Division of the Los Angeles Police Department. He also gave his time as a Reserve Chaplain for LAPD's Central and Pacific divisions.

In 1999, Rev. George was appointed as the Rimban, or head priest, of the Los Angeles Honpa Hongwanji Buddhist Temple, which is also referred to as "Nishi" to the local Japanese American community. During his tenure, Rev. George oversaw the 100th Anniversary of the temple in 2005. The event featured the addition of the new Wisteria Chapel and the Muryo Koju-do (nokotsudo-columbarium) built to commemorate the temple's pioneering members and to continue the proud legacy of the Issei—first generation Japanese Americans—for future generations.

Since joining the Los Angeles Honpa Hongwanji Buddhist Temple, Rev. George's community involvement extended well beyond the church's walls. He serves on the Little Tokyo Coordinating Council, the Los Angeles Buddhist Federation and as a volunteer chaplain at several hospitals on the west side of Los Angeles.