

and that problem is going to dramatically worsen in the very near future. Yet there are currently fewer than 9,000 geriatric physicians practicing in the United States, far below the 36,000 or more needed to effectively care for the nation's booming population of seniors by 2030. The numbers are similar across health care disciplines, including nursing, social work, psychology, pharmacy and psychiatry.

Geriatric specialists are the foundation of high-quality, comprehensive health care for our older adults. This kind of specialized care is complicated and demanding. For example, about 80 percent of the senior population has one or more chronic conditions. In 2002, older people made up 13 percent of the U.S. population yet accounted for 36 percent of all hospital stays, 49 percent of all days of hospital care, and 50 percent of all physician hours.

Despite this growing need, many health care professionals inclined to study and practice in geriatrics are dissuaded from doing so because treating the elderly carries financial disincentives for them. Currently, over 86 percent of medical school graduates carry educational debt, and the median debt burden for graduates of public medical institutions has risen to over \$119,000 while that for private school graduates has increased to nearly \$150,000.

The Geriatrics Loan Forgiveness Act of 2009 would address the national shortage of geriatric specialists by enabling geriatric specialists to participate in the existing National Health Service Corps Loan Repayment Program, encouraging more health care professionals to be certified in geriatrics. This program currently forgives up to \$25,000 on behalf of an individual for each of the first two years of obligated service.

In its April 2008 report, "Retooling for an Aging America," the Institute of Medicine recommended that "Public and private payers should provide financial incentives to increase the number of geriatric specialists in all health professions." The Geriatrics Loan Forgiveness Act would provide a very important incentive for health care graduates to enter geriatric specialties early in their careers and become part of the workforce that we need to provide quality health care to America's seniors.

THE SAFE AND SECURE AMERICA
ACT OF 2009

HON. LAMAR SMITH

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 2009

Mr. SMITH of Texas. Madam Speaker, today I introduce the Safe and Secure America Act of 2009 to instill confidence in the American people that our intelligence community is fully equipped to investigate and prevent threats to our safety and security.

This legislation extends for ten years sections 206 and 215 of the USA PATRIOT Act and section 6001 of the Intelligence Reform and Terrorism Prevention Act of 2004, which are scheduled to sunset on December 31, 2009. Three years ago, Congress reauthorized the USA PATRIOT Act, eliminating all but these three sunsets.

Section 206 of the USA PATRIOT Act authorizes the use of multipoint or "roving" wiretaps for national security and intelligence in-

vestigations. A "roving" wiretap applies to an individual and allows the government to use a single wiretap order to cover any communications device that the suspect uses or may use. This type of wiretap differs from a traditional criminal wiretap that only applies to a particular phone or computer used by a target. Without roving wiretap authority, investigators would be forced to seek a new court order each time they need to change the location, phone, or computer that needs to be monitored.

Section 215 allows the Federal Bureau of Investigation (FBI) to apply to the FISA court to issue orders granting the government access to any tangible items (including books, records, papers, and other documents), no matter who holds it, in foreign intelligence, international terrorism, and clandestine intelligence cases. The USA PATRIOT Improvement and Reauthorization Act of 2005 contains several protections against abuses of Section 215 authority, including Congressional oversight, procedural protections, application requirements, and judicial review.

Section 6001 of the Intelligence Reform and Terrorism Prevention Act of 2004 amends the definition of "agent of a foreign power" to include "lone wolf" terrorists who are non-U.S. persons engaged in international terrorism, regardless of whether they are affiliated with an international terrorist group. When FISA was originally enacted in the 1970s, terrorists were more commonly members of an identified group. That is not the case today. Many modern-day terrorists may subscribe to a movement but do not subscribe to a specific group and often act alone. It is imperative that such an out-dated definition does not impede our ability to gather intelligence about perhaps the most dangerous terrorists operating today.

Madam Speaker, America is fortunate to not have suffered a terrorist attack on our soil in over seven years. But we must not let our safety become complacency. America is safe today not because terrorists and spies have given up their mission to destroy our freedoms and our way of life. America is safe today because the men and women of the intelligence community work tirelessly to protect us. It would be irresponsible of Congress to take away the authorities needed to their job. The threat to America from terrorists, spies, and enemy nations will not sunset at the end of this year. Neither should America's anti-terrorism laws.

CONSUMER OVERDRAFT
PROTECTION FAIR PRACTICES ACT

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 2009

Mrs. MALONEY. Madam Speaker, overdraft fees are becoming an increasing problem for bank customers. A November 2008 Federal Deposit Insurance Corporation (FDIC) study of 462 FDIC regulated banks found that 86% operated formal overdraft programs, with 75% automatically enrolling consumers into an overdraft protection plan. In some cases, consumers were not allowed to opt-out. Automated overdraft usage fees assessed by banks ranged from \$10 to \$38, and the median fee assessed was \$27.

A separate report released by the non-partisan Center for Responsible Lending (CRL) demonstrates that well over \$10 billion dollars in overdraft fees are generated each year, with almost half generated from debit card purchases, in which the customer typically has no warning that the transaction will trigger an overdraft fee. Not surprisingly, the CRL study also showed that the overwhelming majority of customers want to know if a debit or ATM transaction would trigger an overdraft fee.

To provide consumers more notice and choice related to overdraft fees, I am reintroducing the Consumer Overdraft Protection Fair Practices Act.

The central provision of the Consumer Overdraft Protection Fair Practices Act is that it requires notice to customers when an ATM or debit card transaction will trigger an overdraft and an opportunity in real time for the consumer to accept or reject the overdraft service (and the associated fee) for that transaction.

This legislation amends the Truth in Lending Act (TILA) to provide these new consumer protections. By bringing overdraft plans under the TILA, as an extension of credit, it would require the disclosure of the terms and charges associated with an overdraft program. This would give an opportunity for account holders to choose to have an overdraft plan or not—the same basic consumer protections provided for other consumer credit products.

In addition, the bill seeks to stop the practice of banks maximizing their overdraft fee income by intentionally manipulating the order in which they process debits on customer accounts so as to increase the number of overdrafts. For example, some banks pay the largest check first before paying other smaller checks or making any deposits. While banks argue that the largest check is often the most important, a bank that has an overdraft program generally pays them all, so changing the order only changes the amount of the fees paid by the customer.

This disclosure bill is modeled on legislation with which most Americans are now very familiar—requiring disclosure at ATMs that ATM transactions will trigger a fee. Just as individuals may choose the convenience of withdrawals from an ATM, they may choose the convenience of overdraft protection or not, after being informed of the cost of the service.

In summary, the bill provides these key protections:

Requires consumer consent before banks can permit overdraft loans for a fee. Banks will be required to obtain written consent for covering overdrafts for a fee, and to disclose to consumers the amount of any fee, the types of transactions that will overdraw the account, and the time period for repayment of the extension of credit.

Clarifies that overdraft fees are finance charges under the Truth in Lending Act, so consumers can compare the cost of borrowing the bank's funds through an overdraft with other sources of cash advances.

Prohibits banks from manipulating the order in which checks and other debits are posted if it causes more overdrafts and maximizes fees.

Requires banks to warn the customer that an electronic transaction may trigger an overdraft loan fee and allow the customer to cancel the transaction after receiving this warning.

THE DEATH OF COMMON SENSE

HON. JOHN J. DUNCAN, JR.

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 2009

Mr. DUNCAN. Madam Speaker, John A. Smaldone of Maryville, Tennessee reads constantly and follows current events more closely than almost anyone.

He recently sent a letter to the editor of the Maryville-Alcoa Daily Times about the death of common sense.

I agree with this letter and would like to call it to the attention of my colleagues and other readers of the RECORD.

[From the Daily Times, Feb. 27, 2009]

COMMON SENSE LONG DECEASED

(By John A. Smaldone)

DEAR EDITOR: Today I am sad to announce that we mourn the passing of a beloved old friend, Common Sense. Common sense has been with us for many years. No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated such valuable lessons as: Knowing when to come in out of the rain; why the early bird gets the worm; Life isn't always fair; and maybe it was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge).

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place. Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.

Common Sense lost the will to live, as the churches became businesses; and criminals received better treatment than their victims.

Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live after a woman failed to realize that a steaming cup of coffee was hot. She spilled a little in her lap and was promptly awarded a huge settlement.

Common Sense was preceded in death by his parents, Truth and Trust; by his wife, Discretion; by his daughter, Responsibility; and by his son, Reason.

His four stepbrothers survive him;

I Know My Rights.

I Want It Now.

Someone Else Is To Blame.

I'm A Victim.

Not many attended his funeral because so few realized he was gone.

INTRODUCTION OF THE MULTINATIONAL SPECIES CONSERVATION FUNDS SEMIPOSTAL STAMP ACT: MARCH 12, 2009

HON. HENRY E. BROWN, JR.

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 2009

Mr. BROWN of South Carolina. Madam Speaker, I am pleased to introduce legislation today to financially assist some of the most endangered, charismatic and landmark wildlife species on this planet.

This measure is modeled after highly successful efforts to raise money for breast cancer research, to fund domestic violence prevention programs and to assist the families of rescue workers killed or disabled in the terrorist attacks of September 11, 2001.

Under the terms of my proposal, the U.S. Postal Service would issue a semipostal stamp depicting highly imperiled African and Asian elephants, Rhinoceros, Tigers, Great Apes and Marine turtles. The stamp would be issued at a premium price so that the Postal Service could recapture their costs and would provide any additional revenues to the Multinational Species Conservation Funds.

While it is unclear how much money would be raised through the sale of semipostal wildlife stamps, we do know that since 1998, 802 million breast cancer stamps have been sold to the public which has raised a remarkable \$59.5 million for critical breast cancer research. It is also important to note that these new wildlife stamps will not replace or undermine the breast cancer stamps which by law will be available until at least December 31, 2011. I am also convinced that stamp enthusiasts will not only buy more breast cancer stamps but will purchase wildlife flagship species stamps.

For the past twenty years, the United States Congress has enacted Multinational Species Conservation Funds to assist African and Asian elephants, Rhinoceros, Tigers, Great Apes and Marine Turtles. Money appropriated to these funds are the only continuous source of revenue in the world for these species and approved conservation projects have stopped several of these animals from sliding toward extinction. Nevertheless, there is no denying that there are now less than 40,000 Asian elephants, 15,000 Rhinoceros and 5,000 tigers living in the wild and that six of the seven species of marine turtles are highly endangered. Without further assistance several of these species will disappear in our lifetime and it is, therefore, essential that new creative funding mechanisms be developed to save these imperiled species. The semipostal wildlife stamp has the potential to raise millions of dollars at no cost to the U.S. taxpayer.

Since 1988, the U.S. Fish and Wildlife Service has funded more than 1,600 conservation projects to assist these species. What is not well known, however, is that the agency was unable to support an additional 1,300 meritorious projects which could well determine whether these species survive in the future.

Since coming to Congress, I have worked together with a number of conservation organizations to establish and extend funding for the Multinational Species Conservation Funds. I am pleased that 24 conservation organizations have endorsed this legislation including the African Wildlife Foundation, American

Veterinary Medical Association, the Association of Zoos and Aquariums, Born Free USA, Caribbean Conservation Corporation, Cheetah Conservation Fund, Conservation International, Defenders of Wildlife, Dian Fossey Gorilla Fund International, Fauna and Flora International, Feld Entertainment, Humane Society of the United States, Humane Society International, International Elephant Foundation, International Fund for Animal Welfare, International Rhino Foundation, Jane Goodall Institute, The Nature Conservancy, Ocean Conservancy, Safari Club International, Wildlife Alliance, Wildlife Conservation Society, The WILD Foundation, and the World Wildlife Fund. These diverse groups which represent tens of millions of people understand that additional funding for these landmark species is essential.

Finally, I would like to thank my Subcommittee Chairwoman MADELEINE BORDALLO, the former Chairmen of the Committee on Natural Resources, Congressmen DON YOUNG and GEORGE MILLER, Congressman RON KIND, Congresswoman MARY BONO MACK, Congressman PETER KING, Congressman JOHN TANNER and Congresswoman ILEANA ROSLEHTINEN for joining with me as co-sponsors of the Multinational Species Conservation Funds Semipostal Stamp Act.

ON INTRODUCING A RESOLUTION COMMENDING THE INTERNATIONAL CRIMINAL COURT FOR ISSUING AN ARREST WARRANT FOR SUDANESE PRESIDENT OMAR HASSAN AHMAD AL-BASHIR

HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 2009

Mr. HASTINGS of Florida. Madam Speaker, I rise to introduce a resolution commending the International Criminal Court for issuing an arrest warrant for Sudanese President Omar Hassan Ahmad al-Bashir, for war crimes and crimes against humanity. This resolution reaffirms our nation's commitment to supporting a multifaceted approach to bringing about peace and stability in the Darfur region. After over six years of conflict in Darfur, six years of government-led genocide against its own people, six years of murder, rape, torture, and oppression, I applaud the international community for taking a major step forward in the name of justice, humanity, and the rule of law.

Madam Speaker, no leader who commits such horrific crimes should be allowed to remain free. President al-Bashir has directed the Sudanese government's efforts to use the very worst kinds of crimes to carry out an active program of oppression. While the roots of this conflict run deep, combining a complex mix of racial, tribal, religious, political, geographic, and environmental matters, surely there can be no excuse to engage in the kind of violence that President al-Bashir has inflicted on the people of Darfur. It is well past time to bring him to justice.

I laud the International Criminal Court for issuing a warrant for President al-Bashir's arrest. This was a long time coming. The ICC owes a great deal to the grassroots efforts of a wide range of non-governmental organizations (NGOs), human rights groups, individual