

Mr. WOLF. Mr. Speaker, I was the author of legislation in 1998 that created the National Commission on Terrorism, whose report and recommendations were, unfortunately, ignored by both the Clinton and the Bush administration prior to 9/11.

Fast forward to today, and you can understand my concern when I hear that Attorney General Eric Holder is preparing to release trained terrorists into the United States. Several media outlets have been reporting that a decision is imminent on the release of Uyghurs presently detained at Guantanamo Bay. These detainees have been held at Guantanamo Bay since 2002 after being captured at terrorist training camps affiliated with al Qaeda.

Information I have received indicates these detainees may be far more dangerous than this administration has led the American people to believe. These detainees have been taught how to kill and terrorize by the same terrorist networks affiliated with the attacks on September 11, the USS Cole, U.S. embassies in Africa and the brutal beheading of Wall Street Journal reporter Daniel Pearl. Yet Eric Holder is considering releasing them into the United States.

Both the FBI and the Department of Homeland Security have reportedly raised concerns about the release of these detainees, who are members of the Eastern Turkistan Islamic Movement, a terrorist organization affiliated with al Qaeda. But yet Eric Holder will not release the information.

Let me be clear, we are not talking about transferring these people to prisons in the United States. They would be released free and clear to roam through your neighborhood, shop in your shopping malls and go wherever they want to.

And yet the Congress has not been briefed on this. We have called for briefings from numerous agencies but have been told by the agencies that the Attorney General's office will not allow them to come to the Hill.

This is, in some respects, basically a cover-up. That's right, the Justice Department will not allow career FBI and other government officials, who understand the issue, to come to the Congress to tell the Congress who these people are and what information has been prepared.

During his appearance before the Commerce-Justice-Science Appropriations Subcommittee, the Attorney General promised he would not play "hide and seek." Now he is hiding. He is hiding and keeping information from the Congress, and, more importantly, because the Congress doesn't appear to be doing anything about this, keeping the information from the American people.

All information, Mr. Speaker, about the capture and the detention of the detainees should be declassified, including a threat assessment for each detainee who would be released into the U.S. The American people need to

see this information, all of it should be released.

Eric Holder cannot just pick and choose what classified information he wants to release, only that which justifies his case, and cover up and keep quiet the others. These people should not be released into the United States.

Would you want to have trained terrorists living in your neighborhood? The answer is no, and I believe that Congress also is shirking its responsibility for not getting this information before a decision has been made.

#### MOVING IN A NEW DIRECTION

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. RICHARDSON) for 5 minutes.

Ms. RICHARDSON. Mr. Speaker, the 111th Congress is moving in a new direction, a new direction with our clean energy jobs plan. Americans all over this country, whether you are from my home State of California or all the way over in Ohio, whether you are an ironworker or a teacher, whether you are retired or temporarily unemployed, Americans all know that we are facing a crisis, a crisis in our economic plan, a crisis with energy and a crisis with our climate.

The Democrats in this Congress have a solution that's a jobs generator and a money saver that will properly address each of these problems. The Democratic solution is our clean energy plan. The Democratic plan invests in clean energy jobs that can't be shipped overseas, in saving money for families and businesses through efficiency, and ending, finally, our addiction to foreign oil.

Republican opponents simply refuse to acknowledge the cause and the magnitude of this problem, and Republicans fail to acknowledge the change required today for the opportunity of growing jobs in this new economy. The U.S. has lost and is currently losing clean energy jobs and market share to China, Germany and Korea.

The U.S. consumers continue to spend \$400 billion, that's billion with a B, a year in the Middle East and Venezuela every time we fill up our gas tanks. Fortunately, Democrats in this Congress are working to fix this decade-old problem.

President Obama and the House Democrats have a plan that gets the economy moving again, retooling manufacturing plants, building wind turbine solar panels and clean cars and creating a smart grid, finally investing in energy-efficient jobs that can't be shipped overseas.

The Democratic plan is simple. It makes polluters pay and helps clean companies prosper so that they can hire more workers and we all know that that's what we need. It's the same American solution we put in place to successfully fight the acid rain in 1990, after which time electricity rates fell 10 percent and the U.S. economy added 16 million new jobs.

It's important to point out that the acid-rain solution was a bipartisan solution. My constituents in Los Angeles County don't want more rhetoric, they want solutions and specifics.

Consider what the Democratic energy plan will accomplish for this economy: Clean energy jobs provisions will create nearly 300,000 new jobs. The efficiency savings measures will create 222,000 new jobs by 2020. The clean energy jobs provisions will result in nearly \$100 billion in savings for consumers and businesses by 2030. The efficiency savings measures alone will result in nearly \$170 billion in utility bill savings by 2020.

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The Democratic plan in this Congress will impact every facet of the lives of Americans. We must take care and craft a bill that will promote new job growth around this Nation, a bill that will have energy infrastructure to keep these jobs and industries alive in the United States for generations to come—we have learned that—and a bill that will promote our national and economic security.

The Democratic energy plan is a blueprint for legislation that the American people have called for, a change in a new direction. I look forward to working with my colleagues to moving America in that right direction and finally to true energy independence.

#### WHY IS NUCLEAR NOT INCLUDED?

The SPEAKER pro tempore. The Chair recognizes the gentleman from Florida (Mr. STEARNS) for 5 minutes.

Mr. STEARNS. Mr. Speaker, presently the majority is developing their own energy legislation through the Energy and Commerce Committee. I serve on the Subcommittee on Energy. We have had several hearings and many, many witnesses, including Vice President Gore. This legislation is entitled the American Clean Energy and Security Act of 2009. But, my colleagues, it imposes a massive national energy tax on every single American, especially those who are low income and elderly individuals.

Now, if reducing carbon dioxide, creating jobs and promoting domestic energy sources were truly their objective, then nuclear energy should be a central component, you would think, of this legislation. But it is not.

Nuclear power already provides the United States with over 20 percent of its electricity, and 73 percent of its CO<sub>2</sub>-free electricity. When it comes to affordable, near-term reductions of CO<sub>2</sub> and other atmospheric emissions, the importance of nuclear energy cannot be overstated.

Like wind and solar energy, nuclear energy is emission free, which means CO<sub>2</sub> free. However, unlike wind and solar, nuclear energy can provide vast amounts of power on a constant basis. Wind and solar certainly have a role to

play in America's energy mix, but in order to obtain clean, CO<sub>2</sub>-free energy, it seems that such a major piece of legislation should address the regulatory and policy issues that obstruct new nuclear energy power from being developed in the United States.

But what makes nuclear energy potentially transformational is its simple versatility. Today, the Nation primarily uses nuclear energy for electricity generation. Electric power production amounts for roughly 40 percent of America's total energy production. Nuclear accounts for 20 percent of electricity here in the United States. But clean, affordable nuclear power can also be used to produce energy for industrial applications, and even for transportation, which accounts for 21 percent and 29 percent of U.S. energy consumption, respectively.

For example, some reactor types could be used in the chemical industry for plastics production and for refinery operations, all of which use vast amounts of carbon-based energy to produce heat which is necessary for their industrial activities. Nuclear energy could also be used to produce synthetic fuels that could run America's cars. While these technologies are not commercially viable today, they are the types of things that could be possible, if the Federal Government would develop a regulatory and policy structure that was more conducive to growth in the nuclear energy industry.

Nuclear energy is also a jobs creator. According to The Nuclear Energy Institute, the nuclear industry has created more than 15,000 jobs in recent years, all without even beginning construction on a new nuclear power plant. These include jobs in the sciences, manufacturing and construction sectors that private investors have created as they prepare to meet future construction demand. Once construction begins, up to 2,000 workers will be required to build each new plant and approximately 600 will be needed to operate it.

The energy bill being developed focuses too much on the process of energy production, rather than on the product itself. For example, it creates a renewable energy standard that mandates only certain types of limited energy production, such as wind and solar. This approach artificially eliminates energy sources, including those that have not even yet been invented.

If CO<sub>2</sub> reduction is truly the objective, then maximizing America's nuclear resources should be a top priority. In fact, as Secretary of Energy Chu testified at one of our hearings, nuclear energy should be part of this legislation. France uses nuclear energy to produce almost 80 percent of the electricity they have, and also they have developed methods to reprocess the waste. In fact, they have been so successful that almost all of the waste product has been reprocessed. Japan and Canada have also successfully developed nuclear energy.

So, my colleagues, the priorities we need to establish require a major restructuring effort from Congress and the administration that emphasizes market-based reforms that ensure long-term regulatory stability and policy predictability. Most importantly, these reforms can be done without additional cost to the taxpayers.

Without such an effort, the billions of dollars of private capital needed to expand America's nuclear capacity will simply not be invested. These private investments will ultimately be what is needed for the Nation to achieve real reductions in CO<sub>2</sub> emissions and create a new, clean energy economy.

#### STRICTER OVERSIGHT OF CREDIT CARD ISSUERS

The SPEAKER pro tempore. The Chair recognizes the gentleman from New York (Mr. MAFFEI) for 5 minutes.

Mr. MAFFEI. Mr. Speaker, last week, the House passed the Credit Cardholders' Bill of Rights with an overwhelming bipartisan vote. This week the House will take up anti-predatory lending and mortgage fraud legislation. These bills are the next step as we work to rebuild our economy in a way that is fair and consistent with our values.

The Mortgage Reform and Anti-Predatory Lending Act of 2009 will curb abuse in predatory lending, a major factor in the Nation's highest home foreclosure rate in 25 years. The bill would outlaw many of the most egregious industry practices that have marked the subprime lending boom, and it would prevent borrowers from deliberately misstating their incomes to qualify for a loan.

But I would also like to get back to the Credit Cardholders' Bill of Rights, because that is such an important piece of legislation. As I mentioned, it passed 357-70 in this body, and I do urge that the other body take up this legislation as rapidly as possible.

The Credit Cardholders' Bill of Rights has had such broad bipartisan support because these credit card issuers and companies have benefited from an uneven playing field for so long. Regular people across the country and across my district have been victimized by these unfair and abusive practices, and Congress has now finally heard their stories. One of their stories was featured today in an editorial in the Syracuse Post-Standard, my hometown newspaper.

"Temple Baptist Church in Baldwinsville is the kind of customer that credit card companies used to reward with lower interest rates, not higher ones. The church paid its credit card bill on time and always paid at least the minimum due.

"But without explanation, Advanta Bank raised the church's interest rate from 18 percent to a whopping 36.9 percent. The higher rate had already been applied to \$8,000 in new purchases, according to the Reverend Aaron

Overton. He was shocked, just like thousands of citizens who have found themselves in similar positions.

"Fortunately for Overton and other consumers, their outcry was loud enough for Congress to pay attention. Last week, the House of Representatives approved the Credit Cardholders' Bill of Rights, which would prohibit sudden and retroactive rate hikes."

Then the editorial goes on to say later that this bill is good, we need to do more, and that "Congress needs to carefully examine how credit card companies conduct business, the kinds of interest rates they charge and what other schemes are being practiced that hurt customers. Overton says he probably could have gotten a better deal from the Mafia than from his credit card company. It does appear that some companies are shaking down customers as the economy worsens."

Mr. Speaker, I will include the full editorial for the RECORD.

The point is this: We cannot any longer allow these kind of practices to occur. The model that makes this occur is the fact that at one point in our country, all lending, including credit card lending, was based on the fair principle that a bank or other institution would lend out money and then would make money on the interest and then the principal would be paid back.

But these credit card companies have now targeted people that cannot afford to pay back that principal and instead continue to get higher and higher fees. Yet they are too responsible, like Reverend Overton, to run away. He is not going to go anywhere. That church is not going to go anywhere. So there is no excuse to raise those rates and to have those fees, except that the company wants to make more money.

My concern, the concern of my newspaper at home and the concern of many of us, is that these credit card companies, before this bill fully takes effect, before the Senate is able to pass it, will take advantage of this all the more. But to them, Mr. Speaker, to them I have a clear message, and that is we have got our eyes on you and you shouldn't try it, because if you do, we are going to put this into effect much, much earlier, as our Chairman BARNEY FRANK has said.

I do not believe that you should have a lawyer to get a credit card. We have lawyers to get a new house, often when you have a house closing. But when it comes time to get a credit card, you shouldn't need a lawyer. These 30 page contracts, frankly, that people don't read, but I tell you, if you did read them, there is only a couple of sentences that matter. Those are the sentences that say the credit card issuer can do everything and the consumer can do nothing. This has to end. This practice has to end. We must assure fairness, and that means getting the Senate to pass a strong credit cardholders' bill of rights, and in both Houses and down the street at the