

## CREDIT CARDHOLDERS' BILL OF RIGHTS

(Mr. MITCHELL asked and was given permission to address the House for 1 minute.)

Mr. MITCHELL. Mr. Speaker, I rise today in support of H.R. 627, the Credit Cardholders' Bill of Rights. The Senate approved this yesterday by an overwhelmingly bipartisan vote. I urge my colleagues to give final approval to this bill today and send it to the President for signature.

Consumers shouldn't have to subject themselves to hidden costs and "gotcha" games in order to have access to credit cards. Today's legislation will put an end to some of the most offensive practices. The bill will stop retroactive rate hikes on existing balances. It will also require lenders to credit payments made on the day that they were due as on time.

You wouldn't think that you would have to pass a law to say that payments made on the day that they are due should be credited as on time. But, sadly, that is how bad things have gotten.

The fine print in today's credit card agreements has gotten so complicated and so full of traps, you almost need a lawyer to find all the fees.

This bill won't stop everything, but it is an important step forward. I therefore urge final passage today of the Credit Cardholders' Bill of Rights.

## CAP-AND-TRADE BILL

(Mr. POSEY asked and was given permission to address the House for 1 minute.)

Mr. POSEY. Soon we will be asked to vote on a cap-and-trade bill. Here's what I know about it. In the President's budget, it showed new revenue of \$646 billion from cap-and-trade. The cap-and-trade plan has been estimated to cost American families as much as \$3,000 each per year. The price of everything will go up, from electric bills to gasoline—even food. The availability of jobs will go down, as energy costs force more jobs overseas. And, it won't reduce emissions one iota. It didn't in Europe, and it won't here.

It is simply a moneymaker. Another method of fleecing taxpayers. No less energy will be used. Everyone will just pay more for the energy they do use. It's like paying someone else to go on a diet for you.

I'm convinced when the citizens of this great country find out what has been done to them by cap-and-trade, they will be outraged. No one can say that Congress was never told.

## INVITATION TO GEORGE WILL

(Mr. BLUMENAUER asked and was given permission to address the House for 1 minute.)

Mr. BLUMENAUER. George Will's recent rant attacking Secretary of the Transportation Ray LaHood and my

hometown, Portland Oregon, tells more about him than Secretary LaHood.

As Will glides into his seventies, he has lost track of more than just the facts, although it's staggering that he was off by a factor of 400 times about where biking already is in America, and 8000 times where Portland is with the ratio of cycling.

But this is not about bikes and street cars, or even livability. A younger, principled George Will would have understood why young people, even without jobs, are moving to Portland. It's a rich community with more choices at lower costs. It's about choices that enhance the quality of life.

I invite Mr. Will to bring his bow tie to Portland and debate me on the ground. See why a younger George Will, who may have been put off by all the Democrats and moderate Republicans, could still have admired the freedom that a high quality of life provides.

## THE HEALTH BENEFITS TAX

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, some taxacrats in D.C. are thinking about taxing health care benefits on people who try to take care of themselves. They want to figure out how to get benefits to people who don't have them. Their solution: Make people who have benefits pay income tax on the value of their health plan.

That tax money would come directly out of their pocket. But it will make health care insurance too expensive for a lot of folks, so they will cancel their insurance and then let the government take care of them on this new nationalized health care plan.

When you wish to solve a problem, it's probably a better idea to come up with something that doesn't make the problem worse. It reminds me of the statement, "If you think the problems government creates are bad, just wait until you see government solutions."

The notion to tax health care benefits punishes people who have planned their lives and their careers with the philosophy that they will be responsible for their own health care and not live off the government.

However, to fund the new French health care system, the administration is proposing to tax people who take care of themselves, so there is money for people who can't or won't take care of themselves. There's something wrong with this picture.

And that's just the way it is.

## CREDIT CARDHOLDERS' BILL OF RIGHTS

(Mr. SIREs asked and was given permission to address the House for 1 minute.)

Mr. SIREs. Mr. Speaker, now is the time to stand up for American consumers. Too many families and hard-

working Americans are struggling through this difficult economic recession. Credit card companies that charge unwarranted and unanticipated fees have been hitting Americans hard during our economic hardship. Despite massive government intervention to encourage lending, many credit card companies are still cutting back on credit, imposing new fees and raising rates—even for those who pay on time and never go over the limit. This is unacceptable.

In passing the Credit Cardholders' Bill of Rights, we will even the playing field by providing critical protections against these unfair, yet all too common, credit card practices. This bill will also provide tough new regulations on credit and companies in order to protect consumers from excessive fees, enormous interest rates, and unfair agreements.

Ending abusive credit card practices that continue to drive America deeper and deeper into debt is a critical element in our economic recovery.

## RELEASE OF UYGHUR DETAINEES

(Mr. WOLF asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WOLF. Mr. Speaker, this morning, the Financial Times reported that Attorney General Eric Holder's Guantanamo Bay task force has recommended that the President release at least two Uyghur detainees into the U.S.

This planned release comes in spite of ardent objection from the FBI and the Department of Homeland Security, who were overruled by Eric Holder and the White House.

These Uyghur detainees are members of the U.S. and the U.N.-listed terrorist group, the Eastern Turkistan Islamic Movement, whose leader, Abdul Haq, was listed as a terrorist by Obama's Treasury Department.

For Eric Holder to do this against the better judgment of the FBI and the Department of Homeland Security, and despite Senate Democratic Majority Leader HARRY REID's statement yesterday that this Congress won't tolerate their release, is unacceptable.

It flies in the face of the bipartisan congressional opposition to the release of trained terrorists into the United States, including Republican and Democratic leadership in the House and the Senate. To do so in spite of what is taking place, passing in the House, soon in the Senate, would be unacceptable.

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## RECONSIDERING TAXPAYER SUPPORT FOR THE AUTO COMPANIES

(Mr. DEFAZIO asked and was given permission to address the House for 1 minute.)

Mr. DEFAZIO. The premise of taxpayer support for the auto companies was twofold—preserve our productive capacity and maximize job retention.

Well, the plan has kind of gone off track here. The resolution of Chrysler, losing tens of thousands of jobs through the unnecessary closure of dealerships, and now Chrysler is going to close their most productive, modern engine plant in the world and build one in Mexico? How is that in the taxpayers' interest?

The leadership of the financier from Wall Street, Mr. Rattner, needs to be brought under control here. GM's now on deck. The Obama administration has to reconsider their approach. Don't endorse the closure of thousands of dealerships. Don't support the export of our productive capacity.

It is rumored that GM wants to manufacture their cars in China. Preserving a corporate shell while losing productive manufacturing capacity and tens of thousands of jobs is not in the taxpayer interest and should not receive the endorsement of the Obama administration nor this Congress.

#### RECOGNIZING WILLIAM COOKSEY

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. Mr. Speaker, I rise today to recognize one of the special veterans in my district. William Cooksey is a World War II veteran who just celebrated his 100th birthday.

Later this month we will welcome Mr. Cooksey to Washington as part of an Honor Air Trip, which flies World War II veterans to our Nation's capital free of charge to visit the World War II Memorial and Arlington Cemetery.

Mr. Cooksey began his service to our country as a member of an infantry unit. He then moved to the Air Corps and served as a chaplain's assistant from October 1943 to December 1945. When he left the military, he did so having received four Bronze Stars, a Purple Heart, the World War I Victory Medal and a Good Conduct Medal. At 100 years old, Mr. Cooksey still serves as the senior choir director at his church.

On behalf of this Congress, I thank Mr. Cooksey for his dedicated service. May God continue to bless this special man and all of our veterans who so bravely and selflessly served our country.

#### INTRODUCTION OF RURAL CAREER AND TECHNICAL EDUCATION EXPANSION ACT

(Mr. WILSON of Ohio asked and was given permission to address the House for 1 minute.)

Mr. WILSON of Ohio. Mr. Speaker, last week I introduced the Rural Career and Technical Education Expansion Act, a bill that would provide student loan forgiveness to career and technical teachers at rural high schools.

Just last month I visited Jefferson County Vocational School where several teachers would be able to qualify for loan forgiveness. My hope is that more career and tech teachers will choose to stay in rural areas with the help of my legislation.

More and more students in regions like mine are pursuing a technical education. My legislation would help provide these students with the best and the brightest vocational educators. When the bill becomes law, eligible vocational teachers could receive up to \$17,500 in student loan forgiveness.

I urge all my colleagues to support the benefits these teachers deserve.

#### SMALL BUSINESSES ARE THE HEART AND SOUL OF OUR ECONOMY

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, small businesses are the heart and soul of the American economy. When small businesses are in trouble, our economy is in trouble. When taxes are raised on small businesses and on American families, you reduce job creation, and you burden an already troubled economy.

So what is next on the Democrat agenda? A massive new national energy tax. This is not a recipe for economic growth. This will hurt small businesses and job creation. It raises the price of doing business. It raises the prices of consumer goods and home utility costs. It puts America and the small businesses that create the majority of our jobs at a disadvantage in the global economy.

As we recognize the 46th annual National Small Business Week, we should be spending our time developing policies that promote growth, not burden it. We should be fighting to give tax relief to the American people and these small businesses that employ them.

In conclusion, God bless our troops, and we will never forget September the 11th and the global war on terrorism.

#### REGARDING AMERICAN CLEAN ENERGY AND SECURITY ACT OF 2009

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Mr. Speaker, this week the Committee on Energy and Commerce is poised to pass landmark energy and climate legislation. Over two Congresses, our committee has heard from over 300 expert witnesses who have made it clear that we need swift action to rebuild our economy and address climate change.

America is ready, and the world is watching. We must transition to a clean energy economy so that we can create jobs here in America, achieve

energy independence, and protect our planet for future generations. We have before us a powerful, thorough and effective bill. It includes a nationwide renewable electricity standard to ensure consumers get more of their electricity from wind, solar and biomass energy. It contains critical investments in energy efficiency, and it requires immediate significant reductions in greenhouse gas emissions that are harming our planet.

We must enact comprehensive climate legislation, and we must enact it now. We can't sit idly by and allow other nations to lead the way to a clean energy future. I think America can and must do better.

I hope others will join me in seizing this opportunity to pass the American Clean Energy and Security Act to transition our country to a clean energy economy, and protect our planet for our children and our grandchildren.

#### STAND WITH THE PEOPLE OF CUBA AND AGAINST THE CASTRO REGIME

(Mr. TIAHRT asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. TIAHRT. Mr. Speaker, today is Cuba Solidarity Day, marking the anniversary of Cuba's independence from Spain. It has now become a day when people across the world stand with the people of Cuba who are waiting for their day of freedom from 50 years of brutal communist repression.

Last month President Obama reversed the course of American policy towards Cuba, one of only four state sponsors of terrorism. America is a beacon of hope, and we should resist funding Castro's regime or turning a blind eye to their atrocities against the Cuban people.

Those wanting to increase trade with Cuba should be reminded that all money flows through Cuba's state-owned monopoly, and they don't pay their bills. Cuba has defaulted on more than \$30 billion of its obligations.

Easing sanctions on Cuba does not make economic or humanitarian sense. It only lines the pockets of the Castro brothers who want to hold onto their power by suppressing their people.

Today I am introducing a resolution to restore the sanctions on Cuba. The Cuban people deserve our support and continued condemnation of the Castro regime.

I encourage all my colleagues to honor Cuba Solidarity Day and stand with the Cuban people by cosponsoring my resolution.

#### THE ACCELERATED PACE OF GLOBAL WARMING

(Mr. MORAN of Virginia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MORAN of Virginia. Mr. Speaker, the Flat Earth Party is, once again, in a state of denial.