

There is currently no Federal agency with specific jurisdiction over the mortgage servicing industry, and therefore, no mechanism for anyone to address this pressing issue. The proposed consumer financial protection agency would bring nonbanks who offer financial services to and interact with consumers into our regulatory system.

Another reason we need a consumer financial protection agency is to protect consumers from complicated products and hidden and predatory fees. According to Harvard Professor Elizabeth Warren, the average credit card offer now comes bundled with more than 100 pages of fine print. Buried within this fine print are provisions about restrictions, teaser rates and penalties. This fine print is nearly impossible for consumers to make informed decisions and pick the credit card or other lending product which is right for them. This leads some borrowers to be trapped in credit cards or loan products with hidden and abusive fees. This agency could solve this problem by working with the industry to reduce fine print and hidden fees.

The final reason we need this new agency is stability. Our financial markets are built on consumer lending. Our current crisis began when collateralized debt obligations and mortgage-backed securities were packed with exotic products, such as no-doc loans and liars loans. It was exacerbated as consumers were continually squeezed with excessive penalties and fees from bank products, reducing purchasing power and leading families everywhere to make tough decisions. A strong regulator, one which focused solely on consumer safety and championed simpler disclosure and products, could have prevented all of this.

We need a consumer financial protection agency to deal with this kind of crisis so that it never occurs again.

#### NATIVE AMERICAN INDIAN HEALTH CARE MEDICAL MAL- PRACTICE, PAGE 2

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

Mr. POE of Texas. Madam Speaker, government-run health care leads to doctor shortages, rationing of services and long waiting lines. The United States Government has been trying to run health care for the American Indians for over 200 years. And it is a miserable failure. It has resulted in medical malpractice against Native American Indians.

Over the last two centuries, Members of Congress have spoken out about the way Indians are treated by the Federal Government. Among those outspoken critics include David Crockett and Sam Houston. The prime example of mistreatment today is the government-run health care for Native Americans.

In 1787, the Federal Government agreed to provide for the health, safety

and well-being of Indian tribes on reservations in exchange for over 450 million acres of land. The United States Government has been running Indian health care ever since.

The Indian Health Services is part of the Department of Health and Human Services. They took over the Indian health care in 1954 from the Bureau of Indian Affairs. Now, Indian Health Services oversee medical care for about 2 million American Indians and Alaskan Eskimos in 35 States.

Last week, I talked about just a few of the tense tragic stories of some of the victims of this U.S. Government-run health care system. Like Ta'Shon Rain Little Light, the little girl who went to an Indian Health Service clinic in Montana. The doctor said Ta'Shon was just depressed. But she kept complaining to her mom that her stomach hurt and stopped eating and drinking. After going back to the same clinic 10 more times, her lung collapsed. She was then airlifted to a private children's hospital, where she was diagnosed with terminal stomach cancer. She died a few days later. Ta'Shon Rain Little Light was 5 years of age.

Rhonda Sandland lives on the Standing Rock Reservation in North Dakota. She had to threaten to kill herself to finally get treatment for severe frostbite on her fingers. The government health care providers wanted to cut off all of her fingers. A private doctor happened to stop by on the reservation and prevented the amputation. Instead, he prescribed the medicine that took care of the problem.

And then there is Victor Brave Thunder who had congestive heart failure. The clinic at Standing Rock gave him Tylenol and cough syrup and sent him home. He died of a heart attack a few weeks later. Then there's Harriet Archambault who died when her hypertension medicine ran out. She tried five times to get an appointment to get her medicine refilled. She never got to see a doctor before she died.

These are not isolated incidents.

The Cheyenne River Sioux tribal officials have held hearings on their South Dakota reservation to document conditions at the Eagle Butte Indian Health Services hospital. Betty Crowe worked at the reservation hospital for years. Betty said all they could do most of the time was hand out painkillers. Others testified at that hearing that people who had appendix problems were given pain medicine and sent home until their appendix burst. Betty's own son had leukemia. He used to get his leukemia medicine through his wife's private insurance, but then he got a divorce and he lost that insurance. He couldn't pay for it by himself. And Betty said that the bureaucrats at the Butte Indian Health Services hospital wouldn't allow him to get the leukemia medicine from the Federal Government.

Germaine Means says that nonmedical staff was deciding who would or would not get medical treatment. Now

imagine that, Madam Speaker. In the Indian Health Services agency, a bureaucrat, not a doctor, decides who can get medical care and who doesn't. That is called "rationing."

On the reservations it is said, don't get sick after June because the government runs out of money and runs out of medicine. The Indian Health Service Agency itself calls their organization a "rationed health care system."

When the taxpayer money runs out, they can't pay for those services. So they ration. America has proven universal nationalized health care results in a rationed system of care by the way we treat the American Indians. And every nation that has tried socialized medicine has proven its results in rationing and in poor health care.

There are more problems with this universal plan. To cut costs, the government solution is to pay all the private doctors the Medicare rate for their services. It's in their 1,000-page bill. They call it "cutting medical costs." The main problem with that scenario is that Medicare rates don't pay for a doctor's overhead. So they run the doctors out of business. Why would anyone want to go to medical school and spend all that money just to open up a practice that doesn't pay for itself? And to make matters worse, the American Medical Association has warned us that we are losing more doctors than we are getting.

Madam Speaker, we don't have to wonder what health care, run by the Federal Government, looks like. We have our own long, lamentable, sad, sick history to prove it doesn't work. Socialized medicine has the competence of FEMA, the efficiency of the post office and the compassion of the IRS, and results in medical malpractice against the American Indians. Just ask them. And that's just the way it is.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

(Ms. KAPTUR addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

#### WE MUST RETHINK OUR POLICY IN AFGHANISTAN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Madam Speaker, the administration is currently reviewing our military strategy in Afghanistan. General McChrystal, the leader of U.S. and NATO forces, is expected to give his report to the President in just a few weeks.

But the President isn't the only one who should be reviewing our policy. Every Member of this House should be reviewing our policy too, because we are once again relying on the military

option, just like we did in Iraq. And that's just not the best way to stop the violent extremists who threaten us.

If you need proof of that, just remember that al Qaeda has launched more attacks since 9/11 than before 9/11. And our National Intelligence Estimates have warned us that al Qaeda is getting stronger—stronger—not weaker. And if you need even more proof, Madam Speaker, that military force doesn't work, I urge you to read the RAND Corporation report entitled "How Terrorist Groups End."

RAND studied 648 extremist groups that existed between 1968 and 2006. It found that military force was effective against these groups only 7 percent of the time. In its analysis, RAND discovered two strategies that actually worked better. The first was negotiated political settlements; the second was the use of intelligence and police agencies to penetrate and disrupt extremist organizations. Combined, these two strategies were effective 83 percent of the time.

RAND applied its analysis to al Qaeda and concluded that "policing and intelligence should be the backbone of U.S. efforts." And they believe this to be true in Afghanistan and other parts of the world. This is because "al Qaeda consists of a network of individuals who need to be tracked and arrested," which requires the cooperation of U.S. and foreign intelligence agencies.

RAND also said that America "should generally resist being drawn into combat operations in Muslim societies, since its presence is likely to increase" the recruitment of violent extremists.

Madam Speaker, instead of using military force, we must change our mission in Afghanistan. We must use the far more effective tools of SMART power. SMART power can do a much better job of ending violent extremism than bombs, bullets, invasions, and occupations.

In this session of Congress, I have introduced House Resolution 363, the SMART Security Platform For the 21st century. It calls for strengthening intelligence and law enforcement agencies to track and arrest those involved in violent acts, while still respecting the rule of law.

SMART security also calls for improvements in civilian policing. A well-trained police force is a highly effective counterinsurgency tool because it is located where the extremists actually lurk. My SMART security platform also includes many other initiatives to provide for stopping extremism in Afghanistan and other parts of the world. SMART security addresses the root causes of violence and it encourages diplomatic and multilateral action. It promotes nuclear nonproliferation, and it ends our dependence on foreign oil.

Madam Speaker, the death toll in Afghanistan is on the rise. A summer of heavy fighting is ahead of us. Let's

stop this bloodshed before we have another Iraq on our hands. Let's do the smart thing. Let's change our strategy before it's too late.

#### HONORING THE OLD GUARD

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

Mr. JONES. Madam Speaker, I rise today to honor the outstanding individuals of the Old Guard located at Fort Myer, Virginia.

The 3rd United States Infantry, proudly nicknamed the Old Guard, has served our Nation since 1784, making it the oldest active duty infantry unit in the United States Army.

□ 1945

Since World War II, the Old Guard has served as the Army's official Honor Guard. Soldiers from the Old Guard protect Washington, D.C., escort the President, and conduct military ceremonies at the White House, Pentagon and national memorials in the capital, including funeral details and other special ceremonies at Arlington National Cemetery.

Last month, I had the pleasure of spending the morning at Arlington National Cemetery and seeing the inside workings of the Old Guard. One of their most recognized duties is to provide sentinel at the Tomb of the Unknowns. Since April the 6th of 1948, the Tomb of the Unknowns has been guarded 24 hours a day, 365 days a year, regardless of weather. The sentinels rotate walks every hour in the winter and at night and every half hour in the day during the summer. They are all volunteers and considered to be the best of the Old Guard. Each soldier must be in superb physical condition, hold an untarnished military record, and be between 5 foot 10 and 6 feet 4 inches tall with the proportionate weight and build.

During the trial phase, soldiers are required to memorize seven pages of Arlington National Cemetery history, and the knew sentinels learn the grave locations of nearly 300 veterans.

The sentinels' duty time not walking is spent in the Tomb Guard Quarters below the Memorial Amphitheater, where they study cemetery "knowledge," clean their weapons, and help the rest of their relief prepare for the Changing of the Guard. The guards also train on their days off.

A portion of the Sentinels' Creed states: "My dedication to this sacred duty is total and wholehearted. In the responsibility bestowed upon me never will I falter, and with dignity and perseverance my standard will remain perfection."

Madam Speaker, it was a humbling experience to witness the sentinels' dedication and commitment to honoring all American servicemembers who are "Known But to God."

I encourage every American who visits our Nation's capital to stop by Ar-

lington National Cemetery to pay tribute to the fallen military heroes of the past, and to witness the dedication of the Old Guard.

I also encourage my colleagues in Congress to make the time to visit Arlington National Cemetery and meet with the fine soldiers of the Old Guard. Their motivation and dedication to service should truly fill every American with pride.

And as I close, Madam Speaker, as I do many times on this floor, I ask God to please bless our men and women in uniform. I ask God in his loving arms to hold the families whose child has given their life for freedom in Afghanistan and Iraq. And I ask three times, God please, God please, God please continue to bless America.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### CELEBRATING THE 40TH ANNIVERSARY OF THE APOLLO 11 MOON LANDING

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Texas (Ms. JACKSON-LEE) is recognized for 5 minutes.

Ms. JACKSON-LEE of Texas. Madam Speaker, as a 12-year member of the House Science Committee and a resident in Houston, Texas, I too rise to celebrate and to commemorate the 40th anniversary of Apollo 11.

This coming Friday, the NASA community and all of Houston will join in a splashdown celebrating the 40th anniversary of Apollo 11 at Space Center Houston.

Madam Speaker, I cannot tell you the great excitement in our community, because NASA has been a real anchor both economically, but really one of great pride, even though we realize it is a national treasure.

The words of a young President John F. Kennedy in his May 25, 1961, speech to Congress rings clear in our ears because he challenged America. He challenged those who had the ability to dream and gave them the goal of landing a man on the Moon and returning him safely to Earth.

The Apollo 11 program was designed to achieve the goal established by President Kennedy, by sending a crew of three astronauts to the Moon and returning them safely, but he didn't realize the drama and the excitement and the inspiration that that would provide. He did not realize what it would mean when Buzz Aldrin and Neil Armstrong and Michael Collins took flight in Apollo 11. He did not realize that when the crew of Apollo 11 launched into space aboard a Saturn V rocket on July 16, 1969, was almost equal to, I guess, the discovery of this Nation.

And then on July 20, 1969, Neil Armstrong and Buzz Aldrin successfully piloted the Eagle lunar module to the