

“Drums of the Island,” the longest running Polynesian show on the Las Vegas strip.

As cofounder of the Asian Pacific's Forum in 1993 in response to the growing Asian Pacific Islander population and their need for a voice and representation, she championed many causes to address the challenges faced by her community including social justice advocacy and political representation. She was often the first person called regarding issues of the APIA community in Las Vegas. Lee helped facilitate the reorganization of a dormant Pacific Asian Chamber to what is now the Las Vegas Asian Chamber of Commerce serving as its founding chairperson. She also served as chairperson for the Philippine American Youth Organization, PAYO, helping the younger generation of Filipino ancestry establish a voice and an avenue to learn more about their culture and heritage. She fulfilled all these roles while serving as the conduit for many organizations including the Hawaiian Civic Club, Japanese American Citizens League, Organization of Chinese Americans and National Federation of Filipino American Association. In addition, she empowered cultural organization and their leaders within the Korean, Thai, Vietnamese, Indian, Pakistani and other APIA ethnic communities.

Rozita has been politically active also. She was the president of the Women's Democratic Club of Clark County and was leading her fellow Democrats to help bring about change. As a result, President Obama turned Nevada blue by winning Clark County with 380,765 votes. Mrs. Lee championed the Asian American Studies Bill in the Nevada State Legislature which was instituted by the Clark County Commission and became law. She has been actively serving as the chairperson for the Asian Pacific American Labor Alliance—APALA—in southern Nevada and has been the prime mover of political activism with the APIA for more than a decade. She initiated the first outreach to establish an APIA voting block through education and voter registration and was the liaison between the Philippine Ambassador and the Senate on behalf of the Filipino World War II Veterans. It is clear that Rozita is a dedicated community activist.

Rozita Villanueva Lee was named on the most influential women in Las Vegas by the Women of Diversity, and one of 100 most influential Filipina women in the U.S. by Filipina Women's Network. The OCA Asian Pacific American organization awarded Rozita the Lifetime Achievement Award in 2007. I congratulate Rozita Lee on her success as a businesswoman, a Democratic activist, and as an advocate for Asian and Pacific Islanders.

CONSUMER CREDIT

Mr. UDALL of Colorado. Madam President, I rise today to discuss an

issue of importance to all American consumers who rely on credit cards, especially during our economic downturn. More specifically, I would like to address two pieces of critically important legislation that would help consumers.

First, last week I introduced legislation to move up the effective date of credit card reforms outlined in the Credit CARD Act, which was signed into law by President Obama in May. The act gave credit card issuers nine months from the date of enactment to phase out their most egregious practices, including arbitrarily raising interest rates, raising interest rates on existing balances, and charging interest on debt paid on time—the latter a particularly underhanded tactic known as double-cycle billing.

Rather than phasing out these practices before the new requirements take effect, credit card issuers have increased them, squeezing as much as they can out of American consumers prior to the date the reforms are scheduled to go into effect. A Pew Charitable Trusts study to be released later this week will reveal that through the first 6 months of this year, the 12 largest credit card issuers raised interest rates an average of 20 percent, with many cardholders seeing rate increases in excess of 20 percent. This is happening despite the fact that these credit card companies, many of which received taxpayer bailout funds, are reaping the benefit—some might say government subsidy—of Federal interest rates at or near zero percent.

The bill I introduced last week, the Expedited CARD Reform for Consumers Act of 2009, will move the effective date of enactment for all reforms required under the Credit CARD Act to December 1, 2009. The majority of reforms are currently due to go into effect on February 22, 2010, with a few other reforms due to go into effect on August 22, 2010.

We all know how important short-term credit is to families and small businesses, especially during hard economic times. And we have all heard stories of people who have been victimized by the kind of unfair practices that the Credit CARD Act will end. But the truth is I have heard more stories from my constituents about these unfair and deceptive practices since the President signed the Credit CARD Act into law, than I did in the months leading up to the bill's passage. And that's saying something.

Through no fault of their own, many Coloradans have been victimized by their credit card issuer. For example, a constituent named Jean from Commerce City wrote to me:

Recently, CitiBank raised my [credit card] APR to 29.99 percent. I called and found out that they did not raise my rate because I'm late, or have a bad FICO score, but because they sent me a letter with the option to opt OUT of a higher interest rate. I've had this card for over 15 years and never been late. I don't understand how taxpayers gave banks taxpayer money, banks report record profits, and banks still feel they can [take unfair ad-

vantage of] the common Joe. Basically our credit card companies took away our available credit and then raised our credit card rates even though we made payments on time. Please help the citizens of this country instead of helping the few executives at these banks. We really need your help, and in the long run this will help our country.

Likewise, northern Colorado small business owner Ginny Teel, whose company 10 til 2 helps pair businesses with professionals looking for part-time work, recently took to the airwaves to tell a similar story. In a Denver television news story, Ginny reported how her credit card company is doubling her interest rate, from 11 percent to 22 percent, for no reason. Like many small businesses, Ginny relied on her credit card to get her business up and running. In the letter to inform her of the rate increase, Wells Fargo states: “These changes are not a reflection of how you managed your account with us or your credit score.” In other words, her credit card issuer is saying it is doubling her interest rate because it still can.

I have heard from hundreds of Coloradans with similar stories since the Credit CARD Act was passed.

For many American families and small businesses, credit cards are more than a convenience, they are a necessity. Short-term credit is sometimes the only way that families can pay for necessities or that small businesses can function. And a well-functioning credit card industry that treats its customers with fairness is absolutely essential to rebuilding our economy.

I first introduced legislation to end unfair and abusive credit card practices in 2005 as a Member of the House of Representatives, and I was honored to be a part of finally passing real reform earlier this year. But I am equally disappointed that credit card issuers would now bleed American consumers for as much as they can prior to the reforms taking effect.

My legislation is supported by consumer advocate organizations, including the member organizations of Americans for Fairness in Lending, as well as the National Small Business Association, whose members, like Ginny Teel, increasingly rely on credit cards for their small business needs.

During debate on the Credit CARD Act earlier this year, credit card companies told Congress they needed more time to implement the bill's reforms, and Congress accommodated them. Rather than phase out these practices, however, credit card companies have used this extra time to declare open season on their customers. If credit card companies can increase abuse on a moment's notice, then surely they can end consumer abuse in short order.

Credit card issuers have shown they cannot be trusted to act in the interest of the American consumer. It is time to force credit card companies to finally deal honestly with American taxpayers and comply with the reforms passed earlier this year.

I thank Senators SCHUMER, HARKIN, LEVIN, BINGAMAN, TESTER, and

MERKLEY for cosponsoring the Expedited CARD Reform for Consumers Act. In addition, along with Senate Banking Committee Chairman DODD, today I cosponsored a bill that would immediately freeze interest rates on existing credit card balances. This is an important bill that will allow consumers to pay off their credit card debt at the interest rate they consented to when they took on that debt. It is a matter of fairness. I look forward to working with Chairman DODD and colleagues from both parties to pass these important bills as quickly as possible.

FIREARM DEATHS

Mr. LEVIN. Madam President, according to the latest data from the Centers for Disease Control and Prevention, CDC, 3,184 children and teens died from a firearm in the United States in 2006, a 6 percent increase from 2005. This breaks down to the life of an American child being taken every 2 hours and 45 minutes by someone wielding a gun. More than five times as many, or nearly 17,500 children and teens suffered a nonfatal gun injury that year, a 7 percent increase from the previous year.

The 2009 Children's Defense Fund's report "Protect Children, Not Guns" illustrates the problem even more pointedly. The report, which provides key findings on children's gun deaths, states that more preschoolers were killed by firearms in 2006 than were law enforcement officers in the line of duty.

This type of violence is preventable. It only requires action. The Children's Defense Fund's report makes a number of recommendations about how to protect children from gun violence. Among other things, they recommend schools provide nonviolent conflict resolution courses for all students and communities create positive activities for children and teenagers to reduce the influence of gangs and drugs. They also recommend passage of such common sense gun safety legislation as closing the gun show loophole, strengthening the Brady background check system and reauthorizing the assault weapons ban.

We cannot afford to sit and watch as so many young lives are irrevocably destroyed by gun violence. Passage of commonsense legislation would help end these types of tragedies.

REMEMBERING SPECIALIST JACOB WILLIAM SEXTON

Mr. BAYH. Madam President, I rise today to honor the life of Army SPC Jacob William Sexton. A member of Company A, 2nd Battalion 151st Infantry of the Indiana National Guard, Jacob was only 21 years old when his life came to a tragic end on October 12, 2009, while on leave from active deployment in Afghanistan.

Today, I join Jacob's family and friends in mourning his untimely death. Jacob will be remembered as a loving brother, son and friend to many.

He is survived by his parents, Jeffery and Barbara; his three brothers, Joshua, Jeremiah and Jared; his paternal grandparents; maternal grandmother; and a community of friends and family members. Like two of his brothers, Jacob followed in the footsteps of his father, an Army veteran. His brother described Jacob as his father's best friend.

A native of Farmland, IN, Jacob enlisted in the National Guard after graduating from Monroe Central High School in 2006. He served his first tour in Iraq with the Winchester guard unit as a humvee driver. Upon returning home, he continued to serve his country by training other military humvee drivers and keeping charge of weapons and ammunition at Camp Atterbury. More recently, he was deployed near Kabul, Afghanistan, where he was described by his superiors as a model soldier with good morale and an excellent sense of humor.

While we struggle to express our sorrow over the loss of Jacob, we can take pride in the example he set as a soldier, a son, a grandson, and a brother. Today and always, he will be remembered by family, friends, and fellow Hoosiers as a true American hero, and we cherish the legacy of his service and his life.

It is my sad duty to enter the name of Jacob William Sexton in the record of the Senate for his service to this country and for his profound commitment to freedom, democracy and peace.

I pray that the Sexton family can find comfort in the words of the prophet Isaiah who said, "He will swallow up death in victory; and the Lord God will wipe away tears from off all faces."

ADDITIONAL STATEMENTS

RECOGNIZING THE I HAVE WINGS BREAST CANCER FOUNDATION

• Mr. BUNNING. Madam President, today I would like to recognize the I Have Wings breast cancer foundation in Erlanger, KY. October is National Breast Cancer Awareness Month and I Have Wings has dedicated its efforts to the ongoing battle against breast cancer.

According to the American Cancer Society, this year over 190,000 new cases of invasive breast cancer will be diagnosed in our Nation and an estimated 40,000 Americans will lose their fight with breast cancer. At the same time, today there are millions of women in our country who have been treated for breast cancer.

Throughout my tenure as a U.S. Senator, I have supported legislation to increase awareness, prevention, and funding for breast cancer. Too often we hear about a case of breast cancer that is caught at a late stage, leaving the patient and families with little hope. These stories remind us why we must continue to support and expand National Breast Cancer Awareness Month efforts.

The I Have Wings foundation is a leader in the fight against breast cancer. It strives to educate individuals,

provides encouragement for those in need, and generously supports research efforts in Kentucky. And while efforts by I Have Wings and other breast cancer foundations often go unnoticed in the ongoing battle against this deadly disease, we must remember that they play an important role as an activist and educator in our communities.

Again, I commend the efforts of the I Have Wings foundation as our Nation continues to spread breast cancer awareness.●

REMEMBERING DANIEL MELNICK

• Mr. DODD. Madam President, I wish to speak in honor of a good friend and a friend to American cinema, Daniel Melnick, who passed away recently at the age of 77.

Those who know Hollywood will remember Daniel as a successful producer of film and television, and as a studio executive who believed in audacity and creativity—a filmmaker's studio executive, if you will.

He was a prodigy, becoming the youngest producer at CBS Television at the age of 19, where he worked on such series as the legendary "Get Smart," and producing his first feature film at MGM, the thrilling "Straw Dogs," before he turned 40. Over the next decade, he played a role in the development of films ranging from "Network" to "Kramer vs. Kramer" to "The China Syndrome," while serving as head of production at both MGM and Columbia.

As a film producer, Daniels's credits include "All That Jazz," "Altered States," "Footloose," "Roxanne," and "L.A. Story." Fittingly, his work as a producer was bold and vibrant—just the sort of films he encouraged as a studio executive.

In all, Daniel's films were nominated for more than 80 Academy Awards, and won more than two dozen Oscars.

I will remember Daniel as a warm, funny, breathtakingly creative friend whose beautiful house in Utah was the site of many wonderful get-togethers. We are poorer for the loss, but richer for all he gave to our country and the arts.●

TIRBUTE TO LIEUTENANT COLONEL MICHEL G. JONES

• Mr. INHOFE. Madam President, today, I recognize the service LTC Michel "Shel" G. Jones, on the occasion of his retirement from active duty in the U.S. Army. Lieutenant Colonel Jones is an exceptional officer who has served our great Nation for more than 28 years, including 22 years on active duty and 6 years in the Iowa Army National Guard.

I have personally come to know and respect Lieutenant Colonel Jones over the 2½ years he served as an Army congressional liaison for the Army's weapons and tracked combat vehicles programs, to include the Army's Future