

States Agency for International Development (USAID).

AMENDMENT NO. 2699

At the request of Mr. ISAKSON, the names of the Senator from Connecticut (Mr. LIEBERMAN), the Senator from Georgia (Mr. CHAMBLISS), the Senator from Tennessee (Mr. ALEXANDER) and the Senator from Washington (Mrs. MURRAY) were added as cosponsors of amendment No. 2699 intended to be proposed to H.R. 3548, a bill to amend the Supplemental Appropriations Act, 2008 to provide for the temporary availability of certain additional emergency unemployment compensation, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DODD (for himself, Mr. REED, Mr. SCHUMER, Mr. MENENDEZ, Mr. BROWN, Mr. TESTER, Mr. MERKLEY, and Mr. UDALL, of Colorado):

S. 1927. A bill to establish a moratorium on credit card interest rate increases, and for other purposes; read the first time.

Mr. DODD. Mr. President, I rise today to offer legislation that would freeze interest rates on existing credit card balances until the full protections of the Credit Card Accountability, Responsibility, and Disclosure Act go into effect in February.

It is clear that credit card companies see gouging consumers as a viable means of padding their profits. When they realized that we were serious about ending these abusive practices, they unfortunately decided to make one last grab for the pocketbooks of American consumers before the law goes into effect.

Even before the Credit CARD Act passed, I heard from Connecticut residents who had seen their interest rates double or even triple with little warning and no explanation. As the law's implementation approaches, credit card companies have continued to jack up their customers' interest rates to get ahead of provisions in the Credit CARD Act that will permanently prohibit them from arbitrarily raising rates on existing balances.

To those of us who have worked to rein in credit card abuses, this greedy behavior is disturbing, although not surprising. But to the families in my home state of Connecticut and around the country who are struggling to make ends meet these days it is something worse.

Debt can crush families, driving them into bankruptcy and shattering the financial foundation they have worked so hard to build. It is impossible to get ahead when you're falling further and further behind each month. The anytime, any-reason rate hikes that credit card companies have used to enrich themselves have destroyed too many American families.

That is why we took action to stop unjustified rate hikes, and why it is an

outrage that credit card companies are trying to jam consumers one last time before our law stops them.

I am not about to let this stand. In April, Senator SCHUMER and I wrote to the Federal Reserve, the Office of Thrift Supervision, and the National Credit Union Administration, calling on them to use their existing authority to implement an emergency freeze on interest rates.

The regulators, unfortunately, did not act. Therefore, on behalf of our constituents, we must. This legislation will immediately freeze interest rates to ensure that Americans are protected until the full Credit CARD Act goes into effect.

When it does, a provision I included in the legislation will hold credit card companies accountable for their recent behavior. Every 6 months, card companies will be required to review each account that they hit with a rate hike since January 1, 2009, and reduce the rate if the customer has become less of a credit risk or the circumstances that warranted the increase are no longer present.

I have directed Federal regulators to notify all credit card companies that they will be required to comply with this provision and to draft regulations that provide clear, strict rules to govern the reviews. Customers that did not deserve to have their rates raised in the first place should not have to be stuck with the higher rate after the Credit CARD Act takes effect.

Consumers have a responsibility to spend within their means and to pay what they owe. But credit card companies have a responsibility to deal with their customers honorably. And they most certainly do not have the right to rip off American families, especially when this Congress has already gone on the record opposing those actions.

Struggling middle class families won a huge victory when we passed the Credit CARD Act. Let us help them win another by ensuring that the credit card companies' reign of greed does not continue for even the short time before the law is implemented. I urge my colleagues to join me in this legislation.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 1927

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Credit Card Rate Freeze Act of 2009".

SEC. 2. MORATORIUM ON RATE INCREASES.

During the period beginning on the date of enactment of this Act and ending 9 months after the date of enactment of the Credit Card Accountability Responsibility and Disclosure Act of 2009, in the case of any credit card account under an open end consumer credit plan—

(1) no creditor may increase any annual percentage rate, fee, or finance charge appli-

cable to any outstanding balance, except as permitted under subsection 171(b) of the Truth in Lending Act (as added by Public Law 111-24); and

(2) no creditor may change the terms governing the repayment of any outstanding balance, except as set forth in section 171(c) of the Truth in Lending Act (as added by Public Law 111-24).

SEC. 3. DEFINED TERMS.

For purposes of this Act—

(1) the term "annual percentage rate" means an annual percentage rate, as determined under section 107 of the Truth in Lending Act (15 U.S.C. 1606);

(2) the term "finance charge" means a finance charge, as determined under section 106 of the Truth in Lending Act (15 U.S.C. 1605);

(3) the term "outstanding balance" has the same meaning as in section 171(d) of the Truth in Lending Act (as added by Public Law 111-24); and

(4) the terms used in this Act that are defined in section 103 of the Truth in Lending Act (15 U.S.C. 1602) and are not otherwise defined in this Act shall have the same meanings as in section 103 of the Truth in Lending Act.

SEC. 4. REGULATORY AUTHORITY.

(a) IN GENERAL.—The Board of Governors of the Federal Reserve System may issue such rules as may be necessary to carry out this Act.

(b) DATE OF ENACTMENT.—The provisions of this Act shall take effect upon the date of enactment of this Act, regardless of whether rules are issued under subsection (a).

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 321—COMMEMORATING THE LIVES AND WORK OF JESUIT FATHERS IGNACIO ELLACURÍA, IGNACIO MARTIN-BARÓ, SEGUNDO MONTES, AMANDO LÓPEZ, JUAN RAMON MORENO, JOAQUÍN LÓPEZ Y LÓPEZ, AND HOUSEKEEPER JULIA ELBA RAMOS AND HER DAUGHTER CELINA MARISSET RAMOS ON THE OCCASION OF THE 20TH ANNIVERSARY OF THEIR DEATHS ON NOVEMBER 16, 1989, AT THE UNIVERSIDAD CENTROAMERICANA JOSÉ SIMEÓN CAÑAS LOCATED IN SAN SALVADOR, EL SALVADOR

Mr. FEINGOLD (for himself, Mr. LEAHY, Mr. DURBIN, Mr. CASEY, and Mr. MENENDEZ) submitted the following resolution which was considered and agreed to:

S. RES. 321

Whereas in the early morning hours of November 16, 1989, 6 Jesuit priests and faculty members of the Universidad Centro-americana José Simeón Cañas ("UCA") located in San Salvador, El Salvador—Fathers Ignacio Ellacuría, Ignacio Martín-Baró, Segundo Montes, Amando López, Juan Ramon Moreno, and Joaquín López y López—and housekeeper Julia Elba Ramos and her daughter, Celina Marisset Ramos, were executed by members of the Salvadoran Army;

Whereas Father Ignacio Ellacuría, aged 59, was since 1979 rector of the UCA and was an internationally-respected intellectual and advocate for human rights and for a negotiated solution to the Salvadoran civil conflict;

Whereas Father Ignacio Martin-Baró, aged 44, was the vice rector of the UCA, a leading analyst of national and regional affairs, the founder and director of the respected polling organization, the Public Opinion Institute, former dean of students, dean of the psychology department, an internationally-renowned pioneer in the field of social psychology, and pastor of the rural community of Jayaque;

Whereas Father Segundo Montes, aged 56, was dean of the department of social sciences, a sociology professor at the UCA, and the founder and director of the Human Rights Institute at the UCA, who did extensive work on Salvadoran refugees in the United States during the period of the Salvadoran conflict, including providing documentation and advice to Members of Congress on refugee issues;

Whereas Father Amando López, aged 53, was a philosophy and theology professor at the UCA, was the former director of the Jesuit seminary in San Salvador, and served as pastor of the Tierra Virgen community in Soyapango, a poor neighborhood in the periphery of San Salvador;

Whereas Father Juan Ramon Moreno, aged 56, was a professor of theology at the UCA, a former novice-master for the Jesuits, and a tireless pastoral worker and spiritual guide;

Whereas Father Joaquín López y López, aged 71, was one of the creators of the UCA and the founder, organizer, and director of Fe y Alegria (Faith and Joy), an organization to address the lack of education in El Salvador, which opened 30 educational centers in marginalized communities throughout El Salvador where 48,000 people received vocational training and education;

Whereas Julia Elba Ramos, aged 42, was the cook and housekeeper for the Jesuit seminarians at the UCA and the wife of Obdulio Lozano, the UCA gardener and groundskeeper;

Whereas Celina Mariset Ramos, aged 16, had finished her first year of high school at the José Damian Villacorta Institute in Santa Tecla, El Salvador and was staying with her mother the night of November 15, 1989;

Whereas the 6 Jesuit priests dedicated their lives to advancing education in El Salvador, protecting and promoting human rights and the end of conflict, and identifying and addressing the economic and social problems that affected the majority of the Salvadoran population;

Whereas the 6 Jesuit priests, as faculty and administrators at the UCA, educated many students throughout the 1970s and 1980s, students who subsequently became Salvadoran government, political, and civil society leaders, and thus helped facilitate communication, dialogue, and negotiations, even during the turbulent years of the armed conflict;

Whereas these 6 priests and 2 women joined the more than 75,000 noncombatants who perished during the Salvadoran civil war;

Whereas on December 6, 1989, Speaker of the House of Representatives Thomas Foley appointed the Speaker's Task Force on El Salvador consisting of 19 Members of the House of Representatives and chaired by Representative John Joseph Moakley of Boston, Massachusetts, to monitor the Salvadoran government's investigation into the murders of the Jesuit priests and 2 women and to look into related issues involving respect for human rights and judicial reform in El Salvador;

Whereas the Speaker's Task Force on El Salvador found that members of the high command of the Salvadoran military were responsible for ordering the murder of the Jesuits and 2 women and for obstructing the subsequent investigation into the crimes;

Whereas the United Nations Commission on the Truth for El Salvador (the "Truth Commission") was established under terms of the January 1992 Peace Accords that ended El Salvador's 12 years of war and was charged to investigate and report to the Salvadoran people on human rights crimes committed by all sides during the course of the war;

Whereas on March 15, 1993, the Truth Commission confirmed the findings of the Speaker's Task Force on El Salvador;

Whereas on September 28, 1991, a Salvadoran jury found 2 Salvadoran military officers guilty of the murders, including Salvadoran Army Colonel Guillermo Alfredo Benavides Moreno, the first time in Salvadoran history in which high-ranking military officers were convicted in a Salvadoran court of law of human rights crimes;

Whereas the UCA remains dedicated to advancing and expanding educational opportunity and providing the highest quality of academic excellence in its studies and courses and maintains a commitment to human rights and social justice;

Whereas the 28 Jesuit colleges and universities in the United States, which represent many of the highest quality academic communities in the Nation, have maintained a sense of solidarity with the UCA and the people of El Salvador and have annually observed the November 16th anniversary of the martyred Jesuits and women;

Whereas in the United States, in El Salvador, and around the world, university programs, academic and scholarly institutes, libraries, research centers, pastoral programs, spiritual centers, and programs dedicated to educational achievement, social justice, human rights, and alleviating poverty have been dedicated in the names of the Jesuit martyrs;

Whereas the international and Salvadoran outcry in response to the deaths of the 6 Jesuits and 2 women and the subsequent investigations into this crime served as a catalyst for negotiations and contributed to the signing of the 1992 Peace Accords, which have allowed the people and the Government of El Salvador to achieve significant progress in creating and strengthening democratic political, economic, and social institutions; and

Whereas November 16, 2009, marks the 20th anniversary of the deaths of the 8 spiritual, courageous, and generous priests, educators, and laywomen: Now, therefore, be it

Resolved, That the Senate—

(1) commemorates the lives and work of Father Ignacio Ellacuría, Father Ignacio Martin-Baró, Father Segundo Montes, Father Amando López, Father Juan Ramon Moreno, Father Joaquín López y López, Julia Elba Ramos, and Celina Mariset Ramos;

(2) extends sympathy to the families, friends, colleagues, and religious communities of the 6 Jesuit priests and 2 laywomen;

(3) recognizes the continuing academic, spiritual, and social contributions of the Universidad Centroamericana José Simeón Cañas ("UCA") in San Salvador, El Salvador;

(4) commends the 28 Jesuit colleges and universities in the United States for their solidarity with the UCA and annual remembrances of the Jesuit martyrs;

(5) continues to find inspiration in the lives and work of the Jesuit martyrs;

(6) remembers the seminal reports by Representative John Joseph Moakley and the Speaker's Task Force on El Salvador in investigating the murders of the 6 priests and 2 laywomen;

(7) acknowledges the role played by the Speaker's Task Force on El Salvador, Representative John Joseph Moakley, the Jesuit leadership of the UCA, and the Salvadoran judicial investigation and convictions in ad-

vancing negotiations to end the war, such that the deaths of the Jesuit martyrs and laywomen contributed directly to achieving the peace to which they had dedicated their lives;

(8) calls upon the people of the United States, academic institutions, and religious congregations to participate in local, national, and international events commemorating the 20th anniversary of the martyrdom of the 6 Jesuit priests and 2 laywomen;

(9) recognizes that, while significant progress has been made during the post-war period, social and economic hardships persist among many sectors of Salvadoran society; and

(10) calls upon the President, the Secretary of State, the Administrator of the United States Agency for International Development, and other Federal departments and agencies to support and collaborate with the Government of El Salvador and other public, private, nongovernmental, and religious organizations in efforts to reduce poverty and hunger and to promote educational opportunity, human rights, the rule of law, and social equity for the people of El Salvador.

SENATE RESOLUTION 322—EX-PRESSING THE SENSE OF THE SENATE ON RELIGIOUS MINORITIES IN IRAQ

Mr. LEVIN (for himself, Mr. BROWNBACK, and Mr. DURBIN) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 322

Whereas threats against the smallest religious minorities in Iraq jeopardize the future of Iraq as a diverse, pluralistic, and free society;

Whereas according to the United States Commission on International Religious Freedom, there are grave threats to religious freedom in Iraq, particularly for the smallest, most vulnerable religious minorities in Iraq, including Chaldeans, Syrians, Assyrians, and other Christians, Sabeans, Mandaeans, and Yazidis;

Whereas the February 2009 Country Report on Human Rights issued by the Department of State identifies on-going "misappropriation of official authority by sectarian, criminal, and extremist groups" as among the significant and continuing human rights problems in Iraq;

Whereas in recent years, there have been alarming numbers of religiously-motivated killings, abductions, beatings, rapes, threats, intimidation, forced conversions, marriages, and displacement from homes and businesses, and attacks on religious leaders, pilgrims, and holy sites, in Iraq, with the smallest religious minorities in Iraq having been among the most vulnerable, although Iraqis from many religious communities, Muslim and non-Muslim alike, have suffered in this violence;

Whereas the United States Commission on International Religious Freedom continues to recommend that the President designate Iraq as a "country of particular concern", or CPC, under the International Religious Freedom Act of 1998, because of the ongoing, severe abuses of religious freedom in Iraq;

Whereas the Assyrian International News Agency reports that 59 churches have been bombed in Iraq between June 2004 and July 2009;

Whereas persecution and violence in Iraq have extended to church leaders as well, such as the March 2008 kidnap for ransom and