

who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Shawn Bruce is a 12th grader at Arvada School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Shawn Bruce is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations once again to Shawn Bruce for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication and character to all his future accomplishments.

**CONGRATULATING THE UNIVERSITY OF MICHIGAN'S SOLAR CAR TEAM FOR WINNING THE AMERICAN SOLAR CAR CHALLENGE**

**HON. JOHN D. DINGELL**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Mr. DINGELL. Madam Speaker, I rise today to congratulate the University of Michigan Solar Car Team on its recent victory in the American Solar Challenge.

Two years ago, I rose to laud the successful efforts of this group on its back-to-back wins in the North American Solar Challenge. Today, I rise again to congratulate the team on its third consecutive North American solar car victory, and the University's sixth in ten North American races.

This year's car, Infinium, is considered the University's fastest car yet. Tested at over 100 miles per hour, Infinium navigated the 1,100-mile course in 28 hours, 14 minutes, and 44 seconds, winning the race by over two hours. Adhering to posted speed limits, the car averaged 40 miles per hour and required only one brief stop to fix a minor mechanical difficulty.

The University of Michigan Solar Car Team is an entirely student-run organization whose purpose is to design, finance, build, and race a solar-powered vehicle in competitions around North America and the world. The team is dedicated to the development of its members as teammates, educators, and leaders, and to the education of its community on the potentials of alternative energy technology. Students who volunteer for the Solar Car Team are typically undergraduates who come from a wide range of academic disciplines, including majors within the College of Engineering, the Ross School of Business, and the College of Literature, Science, and the Arts. Each project operates on a two-year project cycle and sees as many as 200 volunteer students participating on the team.

The Solar Car Team serves as a shining example of teamwork, creativity, and dedication. In addition to college courses, these students spend countless hours developing technology, raising money, and building partnerships within the University and with outside organizations and businesses. Further, these students

are making a major contribution to fuel efficiency and energy conservation. These efforts came together on Saturday, when the team crossed the finish line for its third consecutive title.

Madam Speaker, I ask that my colleagues join me in congratulating the University of Michigan Solar Car team, its faculty advisors, and its sponsors on its recent victory.

**CONFERENCE REPORT ON H.R. 4173, DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT**

SPEECH OF

**HON. ANNA G. ESHOO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 30, 2010*

Ms. ESHOO. Mr. Speaker, I rise today in strong support of H.R. 4173, the Dodd-Frank Wall Street Reform and Consumer Protection Act. This landmark legislation is one of the most critical bills I will vote for in Congress. The bill will protect the American people so they are never again victimized by Wall Street's reckless behavior which brought our economy to its knees, wreaking havoc across the country with over 8 million jobs lost and a \$17 trillion loss in net worth. It makes the most sweeping and comprehensive reforms to our financial system since the Great Depression.

The Wall Street Reform and Consumer Protection Act:

Ends taxpayer-funded bailouts because of Wall Street's risky decisions and greed: The legislation clearly states that taxpayers will bear no cost for liquidating large, interconnected financial companies;

Protects families and small businesses from abusive lending practices: The legislation creates the Consumer Financial Protection Bureau that will ensure bank loans, mortgages, and credit card agreements are fair, affordable, understandable, and transparent;

Stops banks from becoming "too big to fail": The legislation creates the Financial Stability Oversight Council which is charged with identifying and responding to emerging risks throughout the financial system. The Council will make recommendations to the Federal Reserve for increasingly strict rules for capital, leverage, liquidity, risk management and other requirements as companies grow in size and complexity, with significant requirements on companies that pose risks to the financial system;

Eliminates grave threats to financial stability in the U.S.: The Financial Stability Oversight Council can also break up large, complex companies by requiring them to divest some of their holdings—but only as a last resort;

Requires hedge funds and private equity funds to register with the Securities and Exchange Commission, which will have more enforcement power and funding;

Eliminates excessively risky practices that led to the financial collapse: The bill enhances oversight and transparency for credit rating agencies;

Limits bank executive and CEO risky pay practices: The bill addresses egregious execu-

tive compensation that jeopardizes the safety and soundness of banks. It also allows a "say on pay" for shareholders, requiring independent directors on compensation committees;

Assists minority-owned and women-owned businesses: The bill establishes an Office of Minority and Women Inclusion at federal banking and securities regulatory agencies that will, among other things, address employment and contracting diversity matters. The office will coordinate technical assistance to and seek diversity in the workforce of the regulators;

Prevents predatory mortgage lending: The bill requires lenders to ensure a borrower's ability to repay, prohibits unfair lending practices, establishes penalties for irresponsible lending, expands consumer protections for high-cost mortgages, requires additional disclosures for consumers on mortgages, and provides housing counseling.

We are on the verge of making history today as we prepare to vote for the most sweeping financial reform legislation in decades. I'm very proud to strongly support this bill and urge every colleague to do so as well.

**HONORING MR. AND MRS. JAMES LEE AND CAROLYN LOUISE ANDREWS**

**HON. EDDIE BERNICE JOHNSON**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Ms. EDDIE BERNICE JOHNSON of Texas. Madam Speaker, I rise today to honor Mr. and Mrs. James and Carolyn Andrews on the occasion of their upcoming 50th wedding anniversary. The lives of these individuals have been uniquely American, and this Golden Anniversary of theirs is a special moment for not only them, but for their family and friends as well.

Carolyn and James were married on December 23, 1960 in Dallas, Texas. Together, they raised four children: Frederick Andrews of Mansfield, Texas; Eric Andrews of Waxahachie, Texas; Tonya Robertson of Allen, Texas and Yolanda Owens who resides in Danbury, Connecticut. Their family now extends to nine grandchildren and five great-grandchildren.

Mrs. Andrews is a homemaker. Her loving husband worked at Texas Oklahoma Express for 20 years and then General Electric (GE) for the next 17½ years; where he later retired his professional career. The Andrews are active in the community and have been members of the Gospel Hour Chorus for over 45 years. The devoted couples' marriage has been based on a strong Biblical foundation, love, respect and friendship.

Currently, the Andrews reside in Cedar Hill, Texas and are faithful members of the Whispering Hills Church of Christ.

Madam Speaker, I ask my colleagues in the House of Representatives to join me on congratulating James and Carolyn Andrews upon the occasion of their 50th anniversary. For their commitment and generosity to family, friends, and each other, they are to be commended.

A TRIBUTE TO THE PASADENA  
HOST LIONS CLUB ON ITS 90TH  
ANNIVERSARY

**HON. ADAM B. SCHIFF**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Mr. SCHIFF. Madam Speaker, I rise today to congratulate the Pasadena Host Lions Club as it celebrates 90 years of service.

Since its beginning on March 26, 1920, with 41 charter members, the Pasadena Host Lions Club has tirelessly served the Pasadena community as part of the Lions Clubs International, a globally recognized organization that boasts over 1.4 million volunteers and 45,000 clubs throughout the world. Former President Jimmy Carter is one of the most notable living Lions.

The Lions clubs, "Knights of the Blind," as Helen Keller once called them, are well-known for their support of organizations that serve the sight impaired. Although the Pasadena Lions Club follows this tradition, such as its well-known support of a "White Cane" drive in the 1920s, the club is also active in other community activities. In the 1930s, the club, as a member of United Service Clubs, helped Pasadena enter its first float in the Pasadena Tournament of Roses Parade, and has been involved with this tradition ever since, eventually building the first annual Lions float in the 1990s. In 1933, amidst the chaos of the Long Beach earthquake, Pasadena Lions were among the first responders, providing financial relief and ambulance service to victims. The 1940s brought the pandemonium of World War II, a war in which many members served, and during which the club assisted in the war effort by selling tens of thousands of war bonds; additionally, during this time, the club donated an iron lung to Huntington Memorial Hospital. In the 1950s, the club bought land and a building to house the Braille Club of Pasadena; during the 1960s, the club purchased the land and established the Vista Nova Home of the Blind in Pasadena; and in the 1970s, the Pasadena Host Lions Club helped to found the Lions Eye Foundation of Southern California. Also in the 1970s, the club was recognized as the all-time fund-raising Lions Club in its district.

Over the many decades, the Pasadena Host Lions Club has expanded its charitable efforts to support many organizations in the Pasadena area, including Longfellow Elementary School, Union Station Homeless Services, Rosemary Children's Services, Huntington Memorial Hospital, and Partners in Education, while continuing their support of the Pasadena Braille Club, Vista Nova Home of the Blind and the White Cane effort. In addition, the club developed youth Leo Clubs in elementary and high schools in Pasadena, installing youth with the spirit of volunteer leadership.

The Pasadena Host Lions Club has tirelessly served the Pasadena area over the last nine decades and the residents have benefited greatly from their generosity. I ask all Members to join with me in commending the Pasadena Host Lions Club on their landmark 90th anniversary.

STEPHANIE JORDAN

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Stephanie Jordan who has received the Arvada Wheat Ridge Service Ambassadors for Youth Award. Stephanie Jordan is a 12th grader at Wheat Ridge High School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Stephanie Jordan is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations once again to Stephanie Jordan for winning the Arvada Wheat Ridge Service Ambassadors for Youth Award. I have no doubt she will exhibit the same dedication and character to all her future accomplishments.

CONFERENCE REPORT ON H.R. 4173,  
DODD-FRANK WALL STREET RE-  
FORM AND CONSUMER PROTEC-  
TION ACT

SPEECH OF

**HON. ANNA G. ESHOO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 30, 2010*

Ms. ESHOO. Mr. Speaker, I rise to highlight the critical role of venture capital in creating jobs and growing companies. Specifically, I would like to raise the issue of the Volcker Rule and the unintended effect it may have on this type of investment.

I strongly support and will vote for H.R. 4173, the Dodd-Frank Wall Street Reform and Consumer Protection Act and the inclusion of a strong and effective Volcker Rule.

The purpose of the Volcker Rule is to eliminate risk-taking activities by banks and their affiliates while at the same time preserving safe, sound investment activities that serve the public interest. We have specifically barred bank investment in hedge funds and private equity for that reason.

Venture capital funds do not pose the same risk to the health of the financial system. They promote the public interest by funding growing companies critical to spurring innovation, job creation, and economic competitiveness. The funds typically invest primarily or exclusively in private companies and are significantly smaller.

I expect the regulators to use the broad authority in the Volcker Rule wisely and clarify that funds that invest in technology startup companies, such as venture capital funds, are not captured under the Volcker Rule and fall outside the definition of "private equity funds".

This clarification will ensure the Dodd-Frank Wall Street Reform and Consumer Protection Act does not stop venture capital from providing a critical source of capital for startup technology companies.

HONORING THE ASSOCIATION OF  
INDIANS IN AMERICA

**HON. MIKE QUIGLEY**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Mr. QUIGLEY. Madam Speaker, I rise today to recognize the Association of Indians in America, AIA, the oldest national association of Asian Indians. This grassroots nonprofit organization was founded on August 20, 1967 to provide Indian immigrants opportunities to get involved in their communities.

Representing the hopes of Indian immigrants, the AIA strives to involve its members through the public policy process, leadership roles, and community activities. The organization remains dedicated to bringing their members together through a combination of shared Indian and American heritage and civic responsibility.

The Illinois chapter of AIA is particularly active. The chapter sponsors several councils that encourage responsible citizenship and awareness of community needs in such fields as medicine, business, and public policy.

Madam Speaker, I ask my colleagues to join me in commending the Association of Indians in America for their extraordinary contributions throughout Illinois and the Nation.

IN HONOR OF JOYCE PALMER

**HON. FRANK PALLONE, JR.**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Mr. PALLONE. Madame Speaker, I rise today to honor New Jersey Lions 16-B District Governor Joyce Palmer for an outstanding level of dedication to the betterment of her community. District Governor Palmer has been a member of the New Jersey Oceanport Lions Club for 14 years, in which six of those years she has served as Secretary and five years as President.

District Governor Palmer's generosity, time, spirit and commitment to serving others are evident in her work with the Oceanport Lions Club "Project Michael." District Governor Palmer and her husband were approached by the parents of Michael, a five year old child in need of costly medication for his prosthetic eye. Ms. Palmer's compassion was exemplified as she quickly contacted the prescriber of Michael's medication in California and shared his compelling story. Sympathetic to Michael's case, the manufacturer mailed a year's supply worth of medication for free. Under the direction and leadership of District Governor Palmer, the Oceanport Lions Club organized a spaghetti dinner to raise funds to help offset Michael's medical expenses.

District Governor Palmer's dedication to Michael did not end there. Soon after, she became the co-chairperson for "Project Michael," uniting five New Jersey Lions Clubs committed to raising more money to fund a new prosthetic eye for Michael as he grows up. District Governor Palmer considers becoming a Lion her greatest life achievement because her position enables her to help those in need.

Not only does District Governor Palmer serve her community as a Lion, she has held