

Israel: we stand with you in your time of need. I urge my colleagues to support this resolution.

I reserve the balance of my time.

Mr. SMITH of New Jersey. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, on December 2, as my good friend and colleague pointed out, the worst fire in Israel's history erupted in the forests in the northern region of the country. The fire spread quickly, killing over 40 Israelis, displacing over more than 17,000 and destroying more than 250 homes. The fire also burned over 4 million trees and over 12,000 acres of forest, resulting in damages totaling almost \$55 million.

After Israel had exhausted its resources to fight the fire, it appealed to the United States and other nations to help, and help we did. U.S. C-130 aircraft from the Department of Defense flying from the U.S. European command at Ramstein Air Force Base in Germany delivered 20 tons of fire retardant and 38,000 gallons of fire retardant concentrate.

Furthermore, The U.S. Agency for International Development has provided extensive firefighting supplies, including 27 metric tons of fire retardant and 42 metric tons of firefighting foam.

USAID also dispatched its 10-member disaster assistance response team to Israel, where it's provided technical assistance and discussed lessons learned. And countless individual Americans provided charitable donations to help Israel fight and recover from the fire.

Mr. Speaker, the American people and their government have once again stood with our great friend and ally, Israel, in their time of need, as they have done with us on countless occasions. This is one more example of the rock-solid friendship and alliance between the U.S. and the State of Israel.

Thanks to the hard work and perseverance of the people and the Government of Israel, and thanks to the contributions of the U.S., our State and local governments, and over two dozen other countries, Israel was able to fully contain the fires on December 5. Unfortunately, it will be likely many years for Israel to rehabilitate its damaged forests, which have long been a symbol of Israel and the rebirth of the Jewish State in the ancestral homeland of the Jewish people.

Again, I want to thank my good friend and colleague, Mr. KLEIN, for this very important resolution for authoring it, and for Mr. KING and others for cosponsoring it. It's an excellent resolution. I urge its passage.

I yield back the balance of my time.

Mr. KLEIN of Florida. I thank the gentleman for his support of this resolution. I think we all understand when it comes to disasters, that we're all in this together—whether it's people of the State of Israel, people in the United States and other countries around the world. And I think certainly after watching Israel over the

years come to the aid of other countries in their time of need, it's obviously important on a humanitarian level, logistical level, and a respect level that we can all help the State of Israel in its time of need as well as in this time of this natural disaster. I ask the Members of the House to support this resolution.

Mr. KING of New York. Mr. Speaker, I rise today in support of H. Res. 1751, a resolution expressing condolences to the families affected by the tragic forest fire in Israel that began on December 2nd, 2010.

This was the worst fire in Israel's history—42 people were killed, more than 17,000 have been displaced and over 4 million trees have been destroyed. As we mourn this tragic loss of life, I would like to extend my condolences to the families affected by these fires.

The United States has provided Israel with technical assistance, including 110 metric tons of fire suppressant, 3,800 gallons of fire retardant concentrate and other supplies. An additional 23 nationals provided or offered assistance to Israel as well. It is important to commend the United States and these other nations for providing timely aid to Israel when it was most necessary.

We are grateful that global coordination and rapid response resulted in the speedy extermination of the fire. I would like to once again applaud the response of the United States and others as well as reaffirm the United States' support for the people and State of Israel.

I urge adoption of the resolution.

Mr. HOLT. Mr. Speaker, I rise to offer my deepest condolences to all those who lost loved ones to the Carmel wildfires in Israel. Over 40 people died in these devastating fires and approximately 17,000 Israelis were driven from their homes. In addition to the human tragedy, over 12,000 acres of forestland were scorched and nearly 5 million trees were burned in the last six days. I am grateful that the forest fires are now under control and the immediate danger has passed.

I appreciate the Obama Administration's swift response to our ally's call for firefighting assistance. After U.S. Ambassador James Cunningham declared a disaster, the U.S. Agency for International Development and the Department of Defense mobilized over 40 metric tons of fire retardant and 3,800 gallons of concentrated fire retardant for immediate transport to the affected areas. To date, the U.S. has contributed more than \$1.3 million to the relief efforts in Israel, and I am committed to ensuring that our friend and ally has the necessary resources to recover over the days and weeks ahead. I also want to commend the generous contributions of personnel and firefighting resources from so many of Israel's neighbors, including Egypt, Jordan, and Turkey. It is heartening to know that even in a region fraught with conflict and tension, the human desire to assist one another in times of great need transcends political differences.

The celebration of perseverance and hope during this Hanukkah season is a comforting reminder of our ability to overcome great hardship and to look toward the future. I am pleased to cosponsor this resolution of solidarity with the Israeli people, who are foremost in my thoughts and prayers at this very difficult time.

Mr. KLEIN of Florida. I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Florida (Mr. KLEIN) that the House suspend the rules and agree to the resolution, H. Res. 1751.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.

HONORING 20TH ANNIVERSARY OF BALTIC STATES INDEPENDENCE

Mr. KLEIN of Florida. Mr. Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 267) congratulating the Baltic nations of Estonia, Latvia, and Lithuania on the 20th anniversary of the reestablishment of their full independence, as amended.

The Clerk read the title of the concurrent resolution.

The text of the concurrent resolution is as follows:

H. CON. RES. 267

Whereas the Baltic nations of Estonia, Latvia, and Lithuania were occupied in June 1940 by Soviet forces through the Molotov-Ribbentrop Pact and illegally incorporated into the Soviet Union in August 1940;

Whereas between June and August 1941, the Baltic nations were invaded by Nazi Germany, subject to brutal repression, and occupied as part of the Third Reich before being re-occupied by Soviet forces in late 1944 until they regained their independence in August 1991;

Whereas their forcible and illegal incorporation into the Soviet Union and Third Reich was never recognized by the United States;

Whereas from 1940 to 1991, thousands of Estonians, Latvians, and Lithuanians were executed, imprisoned, or exiled by Soviet authorities through a regime of brutal repression and Sovietization in their respective nations;

Whereas despite the efforts of the Soviet Union to eradicate the memory of independence, the Baltic people never lost their hope for freedom and their long-held dream of full independence;

Whereas during the period of "glasnost" and "perestroika" in the Soviet Union, the Baltic people played a leading role in the struggle for democratic reform and national independence; and

Whereas in the years following the declaration and subsequent restoration of full independence, Estonia, Latvia, and Lithuania have demonstrated their commitment to democracy, human rights, and the rule of law, and have actively participated in a wide range of international structures, pursuing further integration with European political, economic, and security organizations: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring), That Congress—

(1) congratulates Estonia, Latvia, and Lithuania on the 20th anniversary of their declarations on the restoration of independence from the Soviet Union and commends the significant progress that they have since made, including their membership in the North Atlantic Treaty Organization (NATO) and the European Union (EU); and

(2) calls on the President to continue to build on the close and mutually beneficial relations the United States has enjoyed with

Estonia, Latvia, and Lithuania since the restoration of the full independence of those nations.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Florida (Mr. KLEIN) and the gentleman from New Jersey (Mr. SMITH) each will control 20 minutes.

The Chair recognizes the gentleman from Florida.

GENERAL LEAVE

Mr. KLEIN of Florida. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the resolution under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. KLEIN of Florida. I yield myself as much time as I may consume.

Mr. Speaker, I rise in strong support of this resolution that congratulates Estonia, Latvia, and Lithuania on the 20th anniversary of their declarations on the restoration of independence from the Soviet Union.

Mr. Speaker, I wish to thank Representative SHIMKUS, the gentleman from Illinois, and a good friend of the Baltic people, for introducing this measure today.

In June 1940, Soviet troops occupied the Baltic states under the auspices of the Molotov-Ribbentrop Pact and then forcibly incorporated them into the Soviet Union. The following year, Nazi Germany invaded the Baltic states and illegally incorporated them into the Third Reich.

The Soviet Union re-occupied the Baltic states in 1945 until they regained their independence in 1991. During this period of foreign domination, thousands of Estonians, Latvians, and Lithuanians were subject to brutal repression, exiled, imprisoned and even executed. The United States never recognized the incorporation of the Baltic states into the Soviet Union.

I had a chance a few years ago to visit the states with a number of other Members, and we heard directly from the people, the government leaders about their level of appreciation to the United States for taking that position that they were never recognized as Baltic states under the Soviet Union.

This policy gave rise to the principle of legal continuity, which held that they remained de jure independent during the period of illegal occupation.

Furthermore, the people of Estonia, Latvia, and Lithuania never relinquished their hope for freedom and democracy. In August of 1989, the world watched as an estimated 2 million Balts—over one-quarter of the total population—formed a 370-mile human chain that spanned the three capitals in a peaceful act of solidarity and defiance of Soviet rule.

Just over 6 months later, in March of 1990, Lithuania became the first of the Soviet republics to declare independence. Estonia and Latvia followed suit

within weeks. All three regained their full independence in late August 1991, which was recognized by the Soviet Union on September 6.

In the intervening 20 years, these states have made remarkable progress in reforming their political and economic systems. They have joined the family of European democracies, become members of NATO and the European Union. Indeed, all three Baltic states are valued participants in the ISAF mission in Afghanistan and have worked to build stability and prosperity throughout eastern Europe.

Mr. Speaker, I strongly support this resolution that celebrates an important anniversary of our Baltic allies. I urge my colleagues to join me in recognizing the close relations that our nations have continued to enjoy.

I reserve the balance of my time.

□ 1620

Mr. SMITH of New Jersey. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of H. Con. Res. 267, congratulating the Baltic nations of Estonia, Latvia, and Lithuania on the 20th anniversary of their declarations on the restoration of independence from the Soviet Union.

It is hard to believe that two decades have passed since the world witnessed the tremendous events that took place in Eastern Europe and the former Soviet Union. We saw countries in that region emerge from decades of communist brutality to bravely shake off the shackles of Soviet oppression. Those events forever changed the world.

Along with the memories of the fall of the Berlin Wall and the victory of the trade union Solidarity in the historic election in Poland, of course we recall the inspirational act by 2 million people living in Estonia, Latvia, and Lithuania who linked hands to form a human chain almost 400 miles long in a peaceful protest against Soviet rule.

After decades of oppressive Soviet occupation, the Baltic peoples remained committed to one day regaining independence and living in freedom. That dream, of course, became a reality in 1991 when the three Baltic nations gained full independence from the Soviet Union. But you know, in those final days leading up to independence, I will never forget being in Vilnius with STENY HOYER and other members of the Commission on Security and Cooperation in Europe. We were there to stand in solidarity with President Landsbergis who was under an ever-present threat that the Black Berets, the Soviet storm troopers, were poised to take over the Parliament building and to take over the executive branch. They killed people at a TV tower. There was actually a gun turret there. There was a tank.

We went up and visited and to pay our respects to the people who had been slain just days before. I will never forget as the gun turret moved in the

direction of our delegation, and especially Don Ritter, who was a member of that delegation, who had the audacity to get too close to the tank. That is how much of a hair trigger the Soviet troops had in Vilnius in February 1991.

Again, I want to thank Mr. HOYER. He and I and others on that delegation—he was the head of that delegation. We were there like Freedom Riders, being there, physically present, to try to chill any attack on President Landsbergis' government.

But it was the people themselves in Estonia, Latvia, and Lithuania, the Baltic States, who took it upon themselves to stand up to the tyranny, and they prevailed, as did the others in Eastern Europe and the Soviet Union. So we rise to congratulate them and to pay our profound respect for their courage in bringing about democracy to those great nations. They are captive nations no more.

I yield back the balance of my time.

Mr. KLEIN of Florida. Mr. Speaker, again, I think that when we think back to Eastern Europe from decades ago, the type of place it was under Soviet dominance and occupation, it is a different place today. Those of us who have a chance as Americans to travel to these three countries have seen tremendous change.

We know that the fight that they have, and the respect they have for the United States is strong because we held and stood with them during the time of the Soviet occupation. We appreciate their belief in freedom and democracy. We share that with them.

One little side note: When I was in Lithuania, a number of us were interested in encouraging Lithuania to continue to move forward quickly with Holocaust restitution, which has been languishing for quite some time, and we encourage them to move quickly before many of these survivors perish by natural causes.

But we are here today to celebrate. This is a very big milestone. And of course we ask Members of this body to support this resolution.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Florida (Mr. KLEIN) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 267, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the concurrent resolution, as amended, was agreed to.

The title was amended so as to read: "Concurrent resolution congratulating the Baltic nations of Estonia, Latvia, and Lithuania on the 20th anniversary of their declarations on the restoration of independence from the Soviet Union."

A motion to reconsider was laid on the table.

RED FLAG PROGRAM
CLARIFICATION ACT OF 2010

Mr. ADLER of New Jersey. Mr. Speaker, I move to suspend the rules and pass the bill (S. 3987) to amend the Fair Credit Reporting Act with respect to the applicability of identity theft guidelines to creditors.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 3987

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 "Red Flag Program Clarification Act of 2010".

SEC. 2. SCOPE OF CERTAIN CREDITOR REQUIREMENTS.

(a) AMENDMENT TO FCRA.—Section 615(e) of the Fair Credit Reporting Act (15 U.S.C. 1681m(e)) is amended by adding at the end the following:

"(4) DEFINITIONS.—As used in this subsection, the term 'creditor'—

"(A) means a creditor, as defined in section 702 of the Equal Credit Opportunity Act (15 U.S.C. 1691a), that regularly and in the ordinary course of business—

"(i) obtains or uses consumer reports, directly or indirectly, in connection with a credit transaction;

"(ii) furnishes information to consumer reporting agencies, as described in section 623, in connection with a credit transaction; or

"(iii) advances funds to or on behalf of a person, based on an obligation of the person to repay the funds or repayable from specific property pledged by or on behalf of the person;

"(B) does not include a creditor described in subparagraph (A)(iii) that advances funds on behalf of a person for expenses incidental to a service provided by the creditor to that person; and

"(C) includes any other type of creditor, as defined in that section 702, as the agency described in paragraph (1) having authority over that creditor may determine appropriate by rule promulgated by that agency, based on a determination that such creditor offers or maintains accounts that are subject to a reasonably foreseeable risk of identity theft."

(b) EFFECTIVE DATE.—The amendment made by this section shall become effective on the date of enactment of this Act.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey (Mr. ADLER) and the gentleman from Idaho (Mr. SIMPSON) each will control 20 minutes.

The Chair recognizes the gentleman from New Jersey.

GENERAL LEAVE

Mr. ADLER of New Jersey. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New Jersey?

There was no objection.

Mr. ADLER of New Jersey. Mr. Speaker, I yield myself such time as I may consume.

I rise today in support of the Red Flag Program Clarification Act of 2010. This legislation, which I introduced in the House, will narrow the scope of the

Fair and Accurate Credit Transaction Act of 2003.

The FACT Act directed the Federal Trade Commission to promulgate rules requiring creditors to implement programs to detect and respond to so-called red flags that could indicate identity theft. Clearly, we all agree that identity theft is a serious problem and we must respond with strong regulations to protect consumers. That was the intent of the Congress in 2003. This Congress shares that intent.

However, we need to be careful that the laws we pass address the problem and do so in a way that doesn't adversely and unfairly impact small businesses. America's small businesses are struggling in today's tough economy. Congress needs to work in a bipartisan manner to find commonsense solutions to help America's small businesses remain as competitive as possible so they can create good-paying jobs.

I am pleased the House is taking up my legislation that will reduce burdensome regulations on small businesses. The purpose of the Red Flag Program Clarification Act is to limit the type of creditor that must be covered by the FTC's Red Flags Rule.

When I think of the word "creditor," dentists, accounting firms, and law firms do not come to mind. However, the FACT Act, as read by the FTC, states that these professions and others will be required to comply with Red Flag's regulations. It is clear when Congress wrote the law, they never contemplated including these types of businesses within the broad scope of that law. The FTC, to its great credit, has already delayed implementation of the Red Flags Rule numerous times because of this issue. And I want to thank FTC Chairman Jon Leibowitz for his understanding that Congress in no way intended back in 2003 to include these sorts of businesses in the broad scope of the FACT Act.

We must act by the end of this year to head off the potentially damaging impact of this rule, and I am pleased this bill, this bipartisan bill, will provide a permanent solution to this problem. The Senate passed this bill unanimously. The House passed similar legislation, which I co-wrote with Mr. BROWN and Mr. SIMPSON, last year by a narrow vote of 400-0.

I want to thank my colleagues, particularly Congressman BROWN and Congressman SIMPSON, along with Mr. MAFFEI and Mr. LEE, for their leadership on this issue. I also wish to thank, once again, Chairman FRANK and Ranking Member BACHUS for allowing this bill to come to the floor. We worked together on a bipartisan basis to solve a problem. Today we achieve a worthy balance the right way, a bipartisan solution to a nonpartisan problem.

Mr. Speaker, I urge passage of this legislation that is so important to our small businesses.

I reserve the balance of my time.

Mr. SIMPSON. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of S. 3987, the Red Flag Program Clarification Act of 2010. This bill, as was mentioned, is a bipartisan, commonsense approach to protecting our Nation's small businesses from needless, burdensome government regulations. This legislation clarifies the definition of "creditor" for the purposes of complying with the Red Flags Rule. Under this law, a creditor would include only those entities that regularly use consumer reports or furnish information to consumer reporting agencies.

Mr. Speaker, our doctors and dentists across the country are not financial institutions, do not present an identity theft risk, and should not be treated as such. Under the old rule, many of these medical and dental offices were considered creditors because they worked with patients to develop payment plans that they could afford. This rule actually discourages efforts to improve access to care for people who can't afford to pay. This goes against all of our efforts to improve our health care system. Congress never meant for small businesses such as doctors, dentists, accountants, and others to be included in this definition.

This legislation is a good compromise in addressing the concerns of impacted businesses and health care providers while still protecting individuals from the risk of identity theft.

I would like to thank my good friends, Congressman ADLER and Congressman BROWN. I have enjoyed working with you on this legislation. I would like to recognize the work of Chairman FRANK and Ranking Member BACHUS to craft a balanced bill that addresses everyone's concerns, as well as Senator BEGICH and Senator THUNE for their work on this issue. Finally, I would like to thank the FTC chairman, Chairman Leibowitz, for working with us so diligently on this issue throughout this rather long and arduous process.

I yield back the balance of my time.

Mr. ADLER of New Jersey. Mr. Speaker, the gentleman from Idaho (Mr. SIMPSON) and I agree. We agree on lots of things. And we also agree, I think, that this Chamber should see more bills like this, more processes like this.

□ 1630

The House and Senate actually cooperated and got something good done that helps our small businesses, that helps Americans all across this country and that brings a little bit of common sense.

A few years ago, Congress tried to do a good thing and overreached just a little bit with good intent over each little bit. As Mr. SIMPSON acknowledged, we saw the problem. Chairman Leibowitz of the FTC also saw the problem, and we worked together. The bureaucracy was not inflexible. It showed some restraint and didn't impose an additional burden on small businesses—on the doctors and dentists and lawyers