

the mid-1980s. After leading the Congressional and regulatory affairs teams of the California Credit Union League, John became the CEO at the Washington Credit Union League in 1997. He led the Washington League through an efficient and effective merger with the Credit Union Association of Oregon in 2011. Now known as the Northwest Credit Union Association, this organization advocates for more than 160 credit unions in the States of Washington and Oregon. Currently nearly 4.4 million consumers belong to a credit union in Washington and Oregon.

John came to the credit union movement with a great deal of previous experience. He spent seven years as the Chairman and CEO of a computer software development corporation with a worldwide client base. He spent six years at the University of California as a mathematics professor, dean, and department chairman. He is an author with more than a dozen published books and articles on computer science and business. This extensive expertise explains John's approach to effecting change in the credit union system.

Under John's leadership, Washington credit unions encouraged the creation of a television program, BizKid\$ on PBS, to teach school children about business. John was approached by a team of producers who were trying to create a program to help educate children about corporations, financial responsibility, and entrepreneurship. John and his staff brought credit unions together to finance this program, which is now seen by children in nearly every State.

John worked to ensure credit unions would lend responsibly and was a driving force behind the establishment of the Business Lending School at the Northwest Credit Union Association. Through this, credit union professionals receive expert training on business lending issues. On John's watch, the credit unions of the Northwest maintained a safe and sound financial position, even during times of overall financial instability.

Mr. Speaker, it is with great pleasure that I recognize John Annaloro. John is a leader who personifies the core philosophy of credit unions, which is "People Helping People." I wish him the best for his retirement.

#### MARINE DEBRIS ACT AMENDMENTS OF 2012

SPEECH OF

#### HON. MIKE THOMPSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, August 1, 2012*

Mr. THOMPSON of California. Mr. Speaker, I rise in strong support of the Marine Debris Act Reauthorization Amendments, which is important legislation to my district in Northern California and the West Coast. This bipartisan legislation will maintain current efforts to remove marine debris from our coastlines, provide updates on the status of marine debris, and prevent redundant activities among state and federal agencies.

Marine debris has been a problem for our oceans and coasts for decades. Trash has been filling our oceans and thereby impacting human health, harming wildlife, and littering our favorite beaches. For over 25 years, we have been relying heavily on volunteers, non-

governmental organizations, and local governments to patrol our shores and pick up our trash. For example, in 2010 more than 5,400 cars could have been outfitted with the tires found during beach cleanup efforts. The work of these volunteers and organizations is invaluable and they need our help. Not only in terms of their planned cleanup activities, but to help in times of catastrophic events that create debris that is beyond physical and fiscal capabilities to remove.

Today, marine debris is of even more concern since a massive tsunami tragically struck the coastline of Japan 16 months ago. The disaster claimed nearly 16,000 lives, injured 6,000, and destroyed or damaged well over a million buildings with 130-foot waves.

Studies by the Japanese government estimate approximately 5 million tons of debris was swept into the ocean. Of that, 1.5 million tons are thought to be heading towards the West Coast of the United States.

As the Congressional representative for the longest coastline in the lower 48 states, the impending arrival of the tsunami debris is of utmost concern. It is essential that we have fully developed contingency plans to remove debris that hits our shores, especially objects that are considered hazardous.

Over the past few months, debris from the Japanese tsunami (ranging from soccer balls to 66-foot piers) has landed along the Pacific Coast of the United States. It is clear we cannot deal with this issue without proper funding and resources. In this economic climate, we need to think critically and creatively to develop funding solutions that address this increase in marine debris.

The reauthorization of the Marine Debris Program by this legislation will facilitate national and international efforts to research, prevent, and reduce the impacts of garbage on our shores. Once we pass this crucial legislation, the next step is to provide funding to our states to handle both emergency debris issues and everyday trash problems.

Marine debris is a global problem with local implications. More than ever, we need knowledge and guidance on marine debris and I urge a yes vote for H.R. 1171.

#### HONORING NATALIE DELL OF THE USA OLYMPIC TEAM

#### HON. BILL SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, August 2, 2012*

Mr. SHUSTER. Mr. Speaker, I ask my colleagues to join me in honoring Ms. Natalie Dell, an outstanding athlete selected to the United States Olympic Team from the 9th Congressional District of Pennsylvania. I am very proud to announce that Natalie and her Olympic team earned the bronze medal in yesterday's Women's quadruple sculls boat event.

Natalie Dell, raised in Clearville, PA was a standout track star throughout her high school career. Upon attending Penn State University, Dell decided that she had reached her full potential in track and field and wanted to pursue another competitive sport. She chose to begin rowing where she quickly fell in love with the sport. After graduation, she continued to hone her strength and technique and joined the Riv-

erside Boating Club in Cambridge, Massachusetts. Although Natalie was less experienced than the rest of her peers, her talent and status advanced rapidly as she soon became a member of the U.S. National Rowing Team. Her rigorous training and the perfection of her skill proved to be well worth the effort. Dell achieved a position on the 2012 Olympic Women's quadruple sculls boat and is the first alumna from Penn State to row for the USA National Rowing Team. Her six day per week, two-a-day training has aptly prepared this courageous woman to represent the United States and the 9th district of Pennsylvania.

Mr. Speaker, I congratulate this Olympic hero of Pennsylvania's 9th district. With her effort and determination, this young lady is destined to do great things for our country and the 9th district of Pennsylvania. I am very proud of her hard work and determination to help secure a win for the United States Olympic Team, and am very happy to see that all of her work has paid off with such an enormous honor. I hope you join me in congratulating Natalie Dell and her teammates and wishing the rest of our Olympic athletes well in their respective competitions at this year's Games.

#### PERSONAL EXPLANATION

#### HON. JAMES B. RENACCI

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, August 2, 2012*

Mr. RENACCI. Mr. Speaker, on rollcall Nos. 538 and 539, I would have voted "yea" on both.

#### UNIVERSITY OF ARIZONA BASEBALL

#### HON. RON BARBER

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, August 2, 2012*

Mr. BARBER. Mr. Speaker, I rise today to praise and celebrate the achievements of the University of Arizona baseball team, which has been selected for induction into the University of Arizona Sports Hall of Fame.

This honor is extremely well deserved.

Earlier this summer, the UA Wildcats were crowned national champions after winning the College World Series in Omaha for the fourth time.

The Wildcats won the title by beating the South Carolina Gamecocks 4 to 1.

This was the Wildcats' year. They won all 10 of their postseason games—going through the regionals, the super regionals and the College World Series without a loss. In those 10 games, they outscored their opponents 88 to 28.

I want to especially make note of the play of Robert Refsnyder, the right fielder for the Wildcats, who was named the most valuable player of the 2012 College World Series.

I also want to praise the work of Head Coach Andy Lopez. He previously won a national title as coach of Pepperdine University, and this is the first of what we expect to be many titles with the University of Arizona.

The decisions Mr. Lopez made throughout the College World Series were crucial in Arizona's success. I'm sure he has more national titles in his future at Arizona.

Congratulations to these latest inductees into the University of Arizona Hall of Fame.

As a UA alumnus, I am proud of my alma mater on many levels and I am thrilled to say, well done, Cats, for this incredible season. Continue to "Bear Down Arizona!"

HONORING MS. STEPHANIE  
STUCKEY BENFIELD

**HON. JOHN LEWIS**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, August 2, 2012*

Mr. LEWIS of Georgia. Mr. Speaker, I rise to congratulate Representative Stephanie Stuckey Benfield upon her retirement from the Georgia General Assembly and to thank her for her fourteen years of service.

For years, Stephanie has valiantly fought for women's rights, the environment, and families. She has been a leader in the Democratic Party, an advocate for all Georgians, and a dear friend.

Born in Eastman, Georgia, Stephanie has always been an outdoors enthusiast. Her love for nature has translated into an active dedication to improving the environment and a commitment to clean water and air that grew stronger when her son was diagnosed with asthma.

Stephanie obtained both her undergraduate and law degree from the University of Georgia. While in office, she received several prestigious awards, including the Environmental Leadership Award by the Georgia Conservation Voters and the Georgia Urban Forest Council Award for Promoting Arbor Day in public schools. It goes without question that her most notable accomplishment, however, has been her impeccable and unwavering service and support to Georgians.

We all know how much Stephanie adores her husband, Robert H. Benfield, Jr., her son, Robert, and her daughter, Beverly. Although we will miss Stephanie's enthusiasm and infinite knowledge in the General Assembly, I applaud her for continuing to be a proponent of the environment. Upon the end of her term, she will be the full-time leader of GreenLaw, where she will maintain her pledge to prevent air and water pollution that endangers human health and degrades Georgia's natural resources.

Representative Benfield, we will miss you terribly; you leave enormous shoes to fill. Thank you for your 14 years of service and for always putting the people of Georgia first.

RESPA HOME WARRANTY  
CLARIFICATION ACT OF 2011

SPEECH OF

**HON. JOE BACA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, August 1, 2012*

Mr. BACA. Mr. Speaker, I rise in support of H.R. 2446, the RESPA Home Warranty Clarification Act.

This bill clarifies that the sale of home warranties cannot be considered a settlement service, and therefore cannot be governed under the Real Estate Settlement Procedures Act, or RESPA.

Many individuals buying a home want to avoid the financial risk of having to pay for major repairs on major systems and appliances.

To reduce that risk and to get the peace of mind that comes with knowing they can help guard against the cost of significant repairs, home buyers often purchase a home warranty.

Many individuals selling a home find that providing a home warranty at their own cost can help facilitate a quicker sale at a higher price by reducing the risk of the unknown for potential buyers.

It is important to note that the purchase of the product is completely optional, and is not made mandatory by any financial institution or government sponsored enterprise during the home-buying process.

Recently, however, HUD erroneously issued an interpretive rule blocking real estate agents from receiving a modest fee when they recommend the product to their client upon the purchase of their new home.

As such, if this rule is allowed to stand, realtors would have no incentive to inform their clients about this product.

Consequently, first-time homebuyers, or low- and moderate income-families may not be made aware of this option, instead being forced to pay full price for the replacement of their home's most expensive appliances.

At a time when our economy is still struggling, we need to ensure that hard working American families are still allowed to gain access to financial products that they depend on.

That is why I urge my colleagues to support H.R. 2446.

CONGRESS MUST CALL FOR A NATIONAL MONTH OF VOTER REGISTRATION

**HON. JOHN CONYERS, JR.**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, August 2, 2012*

Mr. CONYERS. Mr. Speaker, recent events have highlighted ongoing efforts to suppress the voting rights of American citizens. State representatives and political leaders in New Hampshire, Pennsylvania, and Florida have made public admissions that their particular state laws were designed to put a dent in the democratic process.

In order to confront this assault on the right to vote, we are introducing a resolution, expressing the sense of Congress that the month of September be dedicated to ensuring that every eligible citizen is registered to vote in the United States, calling for a National Month of Voter Registration.

This resolution will call for a nation-wide focus to challenge voting age citizens around the country to register to vote and confirm the status of their voter registration.

The National Month of Voter Registration will encourage citizens to take action and mobilize voter education efforts and voter registration efforts across the country. Since the 2010 elections, misguided efforts in many states have led to the enactment of laws that could turn the clock back to pre-2008 levels of voter registration and voter turn-out. With no response, thousands of Americans may be subjected to state actions that are not in compliance with our federal voting standards and that harm the franchise.

This national focus will challenge civil rights groups, third party voter registration groups, and voting eligible citizens to take action to conduct the following:

Register to vote. With voter registration deadlines approaching, many citizens may face significant barriers if they wait until the final hours to register to vote.

Verify voting status. Every voting eligible citizen will be encouraged to verify their voting status by confirming their presence on the voter rolls, and confirming that their address and personal identifying information in hand matches what the state or local board of elections has on file. Many voters believe that their voting status and information is current, however, citizens in Tennessee and Florida have already found that voter purging is real and can impact the right to vote without a voter being aware.

Confirm polling place. Every voting eligible citizen will be encouraged to verify voting location before Election Day. Voters may find that their polling location has changed from prior elections.

Mr. Speaker, I have not seen such an assault on the right to vote since the civil rights movement. As I look back on where we have come from in this country, it seems to me that some of these state voting changes mirror the negative trends of Jim Crow in their effect to scale back voting rights.

For instance, last week, the Brennan Center released another report showing how new voter ID laws could impose serious financial burdens on eligible voters. If the right to vote is available to every American citizen, then why are states making it harder to exercise that right?

In addition, a second Judge in Wisconsin has deemed Wisconsin's strict voter ID law unconstitutional under the state's constitution. Litigants in the law suit found that the law created unnecessary hardships for minority voters who are less likely to possess a valid ID. On the other side of the argument, the state of Wisconsin argued that the law was going to help prevent voter fraud.

Some state lawmakers have raised the issue of voter fraud to justify strict voter ID requirements and other strict voting changes. However, they won't tell you that during the George W. Bush Administration's five year probe of voter fraud from 2002–2007, that Administration came up with scant evidence of widespread voter fraud.

In addition, they won't tell you the amount of voter fraud cases that have come out of states that have strict voter ID, because there are none. There were no cases of fraud in state of Indiana when the Supreme Court ruled on Indiana's voter ID law in Crawford v. Marion, and states like Pennsylvania, Florida, and Texas have publicly stated that there are no current cases of voter fraud being pursued in their states. Mr. Speaker, our voting rights are being threatened by the non-existent issue of voter fraud.

Therefore, if states are going to present their worst laws to impact the franchise, then the American people have to rise up and combat these laws with better practices.

During the National Month of Voter Registration, we encourage every American citizen to take back their right to vote. We will work with citizens to ensure that they register to vote, confirm their voting information is correct on the voting rolls, and verify that they know where to go to vote on Election Day.