

consideration the bill (H.R. 5326) making appropriations for the Departments of Commerce and Justice, Science, and Related Agencies for the fiscal year ending September 30, 2013, and for other purposes:

Mr. PIERLUISI. Mr. Chair, I rise to reinforce the comments made by our colleague from Guam, Ms. BORDALLO, regarding the importance of funding in Fiscal Year 2013 and future years for coral reef research conducted by NOAA and its external partners. I represent Puerto Rico, one of the several U.S. jurisdictions that has tropical shallow-water coral reefs located off its coasts. Additionally, last year as a result of a federally-funded mission led by NOAA deep sea corals located off the southwestern coast of Puerto Rico were discovered at a depth of 500 feet and in an area spanning 12 miles across.

These reefs are the "rainforests of the sea" and their protection is linked to the success of our ecotourism economy, the integrity of our coastlines, the quality of our water, and the health of the rich and diverse marine life that surrounds our islands. Corals are threatened by a variety of stressors. Last month, NOAA released a status review of 82 coral species currently being evaluated for potential protection under the Endangered Species Act. The report indicates that 50 coral species found in U.S. waters are likely to become extinct, with seven Caribbean corals extremely likely to go extinct, five of which are among the most imperiled species.

Simply put, corals are decreasing around Puerto Rico and elsewhere in U.S. waters. The science that stands to be funded by this bill, H.R. 5326, is important for both monitoring the health of these corals and understanding the causes of their decline. Once understood, local, state and federal managers will be able to work together on mitigation and protection strategies. The decisions made in the final bill will determine whether and to what extent NOAA will be able to engage external partners, especially in the jurisdictions where coral reefs are located, to conduct this important science. I hope that, at the end of this process, NOAA will have the resources it needs from Congress to increase its collaboration with external research partners and to fund the science needed to inform management decisions for protecting coral reefs in U.S. waters. I, too, thank the Chairman, Mr. WOLF, and the Ranking Member, Mr. FATTAH, for their commitment to work with the other body in ensuring this priority is sufficiently funded during the conference process.

#### IN RECOGNITION OF NATIONAL TEACHERS APPRECIATION WEEK

#### HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 9, 2012*

Mr. RANGEL. Mr. Speaker, I am pleased to recognize our teachers for their dedication and tireless efforts in educating America's students. National Teachers Appreciation Week is a wonderful opportunity to honor the hard work our teachers perform daily to make a difference in the lives of students across the country.

While teaching is one of the most challenging jobs in the world, it is undoubtedly one

of the most rewarding. I strongly believe that we must give unconditional support to our educators so that future generations of young Americans will have the ability to succeed in a global economy and face the challenges of tomorrow.

On National Teachers' Day, we honor our local educators and acknowledge the crucial role each teacher plays in making sure that every child receives a quality education. Throughout my Congressional District there are stories of young people who are succeeding, not only because of test scores, but also because of a teacher who realized their talent, believed in them, and helped them to believe in themselves. It is because of these great teachers who make a positive impact on the youth, achievements gaps between poor and minority students and their non-minority peers are beginning to close.

It is also my pleasure to thank our teachers in the military community this week. More than 1.2 million school-age military children are being educated by dedicated teachers in classrooms across the country. These educators help young ones ease transitions into a different school and a new community as they relocate from a military base to another.

This week and throughout the year, I encourage parents to thank teachers for their hard work, care and sacrifice. I will continue to offer my gratitude and appreciation to our spirited teaching champions for their outstanding achievements on behalf our nation's students and their future.

#### INTRODUCTION OF THE OVER- DRAFT PROTECTION ACT OF 2012

#### HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 9, 2012*

Mrs. MALONEY. Mr. Speaker, I rise to introduce the Overdraft Protection Act of 2012.

With the rise of debit cards and the constant presence of swipe terminals to use those cards to pay for everything from McDonald's to gas to candy bars, it's easier than ever for consumers to overdraw their checking accounts and incur overdraft fees.

That's how a fancy \$5 cup of coffee can become a \$35 cup of coffee faster than you can say "overdrawn"! Some institutions have responded to consumer outrage over these fees by implementing a policy of denying debit card transactions that would overdraw an account and I applaud them.

But too many financial institutions don't make consumers aware of the perils of overdrafts, and most reorder the posting of transactions in a way that maximizes their fees.

Although the Federal Reserve issued a rule requiring institutions to obtain affirmative consent from consumers to opt into overdraft coverage two years ago, it is quite clear more needs to be done in the area of consumer disclosures and to help consumers avoid multiple overdrafts.

A survey released last week by Pew Charitable Trusts highlights the need for the bill I am introducing today.

More than one-third of those surveyed—people who had overdrawn their accounts in the past year—didn't know their bank offered overdraft coverage until they incurred a pen-

alty fee, and more than half of people did not believe they had opted in. The Pew study also found that most of the people who overdraft their accounts do so more than once.

According to Moebs Services, overdraft fees brought in over \$31 billion dollars in revenue to financial institutions in 2011.

As a result of the Federal Reserve's opt-in requirement the number of overdrafts has fallen, but some institutions have responded to the drop by increasing the cost of overdraft fees and continuing to intentionally manipulate the transactions' posting order in a way that maximizes the fees they can earn from this service.

My bill increases disclosure to consumers, limits the fees' price and frequency, and bans the manipulation of transactions.

Specifically, the Overdraft Protection Act will:

Require consumer consent before banks can permit overdraft fees to paper checks, automated charges and debit card swipe-terminal transactions.

Require that fees be 'reasonable and proportional' to the amount of the overdraft.

Cap the number of fees that can be charged at one per month and six per year.

Prohibit banks from manipulating the sequence in which checks and other debits are posted if it causes more overdrafts and maximizes fees paid to banks.

Require that consumers be warned at ATMs if their withdrawals will trigger an overdraft.

Require the CFPB to study the practices of pre-paid cards and if necessary extend these provisions to those products.

The Overdraft Protection Act will ensure consumers are protected from misleading practices and I urge my colleagues to support this important legislation.

#### HONORING DR. LYNDY YOUNG

#### HON. JAMES P. MCGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 9, 2012*

Mr. MCGOVERN. Mr. Speaker, I rise today to commend and congratulate Dr. Lynda Young on her successful term as President of the Massachusetts Medical Society.

Dr. Young has a long and distinguished record of activity in organized medicine. She practiced at Chandler Pediatrics in Worcester, Massachusetts for 34 years and was Chief of the Division of Community Pediatrics at the University of Massachusetts Memorial Children's Medical Center for over 30 years.

During her presidency, Dr. Young expertly and deftly represented the interests of physicians and their patients throughout the pioneering state negotiations over health care delivery and payment reform. At the national level, her expertise and leadership style have frequently been recognized as other policymakers learn from the Massachusetts experience.

She has also served as president of the Massachusetts Chapter of the American Academy of Pediatrics and has chaired its Committee on Continuing Education. A past president of the Worcester District Medical Society, she has held every office in the district. She has served as MMS President-Elect and Vice President, respectively, and has been a member of the Board of Trustees and House of Delegates.

Dr. Young's dedication to her patients, her family and physician colleagues has earned her a number of professional and civic accolades, including from the American Academy of Pediatrics, the Pernet Family Health Service, the YWCA of Central Massachusetts, the Montachusett Girl Scout Council, Notre Dame Academy in Worcester, and the City of Worcester's Advisory Committee on the Status of Women. This year Dr. Young will serve as the commencement speaker at the Mass. College of Pharmacy and Health Sciences, where she will receive an honorary Doctorate of Science.

In addition to her busy pediatric practice, Dr. Young is a respected presence in the Worcester community. She is active in a number of Worcester organizations, serving as a member of the Board of Directors of the Health Foundation of Central Massachusetts, the International Center of Worcester, the Parent Family Health Service, and the City of Worcester Board of Health, among others.

I have had the utmost pleasure of knowing Dr. Young both professionally and personally for a number of years, including as my own children's pediatrician. Dr. Young epitomizes the compassionate pediatrician. Her exuberance and enthusiasm for her young patients are matched only by her expertise and medical knowledge.

I want to thank Dr. Young for her immense contributions and dedication to the pediatric and larger medical community in Central Massachusetts, and I wish her continued happiness with her family, Dr. Bob Sorrenti, their two sons and daughters-in-law and their precious grandson, Jack.

CONGRATULATIONS TO DR. MARY RITTLING, PRESIDENT OF DAVIDSON COUNTY COMMUNITY COLLEGE

### HON. VIRGINIA FOXX

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 9, 2012

Ms. FOXX. Mr. Speaker, I rise today to congratulate an outstanding leader in the North Carolina community college system, Dr. Mary Rittling, president of Davidson County Community College.

Dr. Rittling was honored in April as the 2012 North Carolina Community College President of the Year.

This award is designed to honor outstanding leaders within North Carolina's community college system.

Dr. Rittling's relentless focus on "what can be" versus "what is" drove critical changes to the college that helped the community adapt during a time when Davidson County and the rest of America suffered from job loss.

This is not the first time Dr. Rittling has been recognized for her efforts on behalf of the students and the community.

She has been recognized in the Triad as an Exceptional Leader in both 2009 and 2010. She was also named as the Outstanding Woman in Business by the Lexington Area Chamber of Commerce in 2009.

Thanks to Dr. Rittling for her dedication to serving her community and her investment in Davidson and Davie Counties. Congratulations on her many achievements and recognition of her student-centered philosophy.

### HANOVER TOWNSHIP POLICE DEPARTMENT

### HON. LOU BARLETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 9, 2012

Mr. BARLETTA. Mr. Speaker, I rise to honor the Hanover Township Police Department, which will celebrate its 100th anniversary on May 14, 2012.

Hanover Township was founded in 1770 by Captain Lazarus Stewart who fought for Connecticut against the Pennsylvanians in the Wyoming Valley. For his services, Captain Stewart and his company of forty men were granted the tract of land which became Hanover Township. Captain Stewart named the town after his hometown of Hanover in Dauphin County. In the 1820's, coal was discovered and by 1838, mining became a leading industry in the area. However, prior to the 1900's Hanover Township had very little in the way of municipal services.

Therefore in 1912, the Hanover Township Commissioners established a paid police force to secure the safety of persons and property within Hanover Township. The first force consisted of six officers and was led by Police Chief James H. Campbell. Today, there are fourteen officers, eight cruisers and a K-9 unit which provide for the safety of Hanover Township residents under the leadership of Police Chief Albert Walker.

Mr. Speaker, for the last 100 years, the Hanover Township Police Department has proudly served the citizens of Hanover, Pennsylvania. Therefore, I commend all those officers who have dedicated their lives to protecting their community and to all those who have gone on to their eternal rest.

### PERSONAL EXPLANATION

### HON. MIKE PENCE

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 9, 2012

Mr. PENCE. Mr. Speaker, I was absent on May 8, 2012, because I was in my home state for the Indiana primary elections. Had I been present, I would have voted "aye" on rollcall votes 199, 200, 201, 203, 204, 206, 207, 208, 209, 210, 211, 212, 215, 217, 218, 219, 220, 221, 222, 223 and "nay" on rollcall votes 202, 205, 213, 214, 216.

### RECOGNIZING THE 100TH BIRTHDAY OF MRS. VIOLA JACKSON

### HON. FREDERICA S. WILSON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 9, 2012

Ms. WILSON of Florida. Mr. Speaker, I rise today to recognize the 100th birthday of Mrs. Viola Jackson, my constituent. Mrs. Jackson was born May 9, 1912 in Sharon, Taliaferro County, Georgia. She was the eleventh of thirteen children born to Tom and Mary Edwards. She has managed to outlive both her parents and siblings. Throughout her life, Mrs. Jackson has worked tirelessly to provide a better life for herself and her family.

From her childhood into her early adulthood, Mrs. Jackson worked on a farm as a tiller. However, her life would change considerably after meeting sharecropper Johnny Jackson, in 1938—a period of racial prejudice and injustice. After marrying Mr. Jackson, she continued working on the farm, where she later gave birth to Virginia Jackson on January 25, 1939, the couple's first child. In pursuit of better educational opportunities for Virginia, Mrs. Jackson sent her to live with her brother, in Miami Florida. In 1950, the Jacksons relocated to Miami, FL.

Shortly after arriving in Miami, Viola was employed by John Lieberman as a live-in housekeeper and nanny in Sunny Isles, FL. There, she worked six days a week, with only Thursdays off to spend with her family. However, her husband was gainfully employed in the saw mills of Opa-Locka as a lumberjack. Together, they saved enough money to buy their first home on Washington Street in Opa-Locka, which is located in the heart of District 17.

After years of working with the Lieberman family, Viola transitioned to the Frances Liebler family, where she worked as a housekeeper in their residence and hotel. Her work ethic and loyalty earned her a promotion as the Housekeeping Manager, a position she held until her retirement in 1965. However, she resumed working in 1973, after her love of children inspired her to launch a day care. Throughout her life, Viola was known for being more than an exceptional caretaker and employee; she was also known for her faith.

Her journey with God led her to many churches including Greater New Macedonia Missionary Baptist Church, Greater Tabernacle Missionary Baptist Church, United Christian Baptist Church, Fellowship Missionary Baptist Church and New Christ Tabernacle Church, where Mrs. Jackson serves as Church Mother. Her faith has sustained her through 100 years of hardships, health challenges and losses. I am hopeful that she will continue to serve as a role model and an inspiration to everyone around her.

Mr. Speaker, I am honored to represent Mrs. Viola Jackson. She's not only a treasure to my district, but also to our nation. I encourage members of Congress to join me in celebrating her 100th birthday. Lastly, I pray that she may continue to have longevity and happiness for many more years to come.

### COMMERCE, JUSTICE, SCIENCE, AND RELATED AGENCIES APPROPRIATIONS ACT, 2013

SPEECH OF

### HON. DEBBIE WASSERMAN SCHULTZ

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 8, 2012

The House in Committee of the Whole House on the state of the Union had under consideration the bill (H.R. 5326) making appropriations for the Departments of Commerce and Justice, Science, and Related Agencies for the fiscal year ending September 30, 2013, and for other purposes:

Ms. WASSERMAN SCHULTZ. Mr. Chair, I rise today out of concern for the language in this bill that would hinder the access of people with disabilities to swimming pools.