

According to Moebs Services, overdraft fees brought in over \$31.5 billion dollars in revenue to financial institutions in 2012.

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 price 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.

#### IN RECOGNITION OF DONALD HUSSEY

#### HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. KEATING. Mr. Speaker, I rise today to recognize Lieutenant Donald Hussey upon his retirement from the Rockland Fire Department.

Lieutenant Hussey has given four decades of dedicated service to the people of Rockland, and I know I speak for many when I say that his many accomplishments have been invaluable to the town. The Department recognized his skill early on when they appointed Lieutenant Hussey to the position of Permanent Firefighter just one year after he first entered the Rockland Fire Call Department. Lieutenant Hussey was again promoted to Permanent Lieutenant in October 1995, the same month in which he was bestowed with a Medal of Valor for saving an elderly person from a burning home. He officially retired from the Rockland Fire Department this past January, and I know that his service will be sorely missed in his community.

Mr. Speaker, I am proud to honor Lieutenant Donald Hussey upon his retirement from the Rockland Fire Department after forty years of invaluable service. I ask that my colleagues join me in congratulating him on this important occasion and in thanking him for all that he has done for the Town of Rockland.

#### HONORING JACOB VOGEL

#### HON. LUKE MESSER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. MESSER. Mr. Speaker, I rise today to honor the memory of a young constituent, Jacob Russell Vogel of Versailles, Indiana.

Jacob attended South Ripley High School and actively participated in the FFA and as a member of the St. Charles Catholic Church in Milan. He also attended the Southeastern Career Center for emergency services and served as a cadet with the Friendship Fire Department.

We mourn a life that ended too soon and pray for understanding and comfort for family members and those in our community who knew and loved Jacob. While in times of turmoil we struggle to understand the unexplainable, may we find peace and joy in our religious faith and the memories of time shared with those we love.

Jacob will be forever remembered as a friend of his community. I ask the citizens of the 6th Congressional District to join me in keeping his parents, Brian and Ann Sieverding Vogel, siblings, Matthew, Luke, and Jessica, and the entire extended Vogel family in our thoughts and prayers.

#### PERSONAL EXPLANATION

#### HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Ms. DeLAURO. Mr. Speaker, I was unavoidably detained on Monday, March 18, 2013 so I missed rollcall votes. Had I been present, I would have voted as follows: On rollcall vote No. 76 regarding the Journal vote, "yes," on rollcall vote No. 77 regarding the "Authorizing the use of the Capitol Grounds for the National Peace Officers' Memorial Service" (H. Con. Res. 18), and on rollcall vote No. 78 regarding the "Authorizing the use of the Capitol Grounds for the Greater Washington Soap Box Derby" (H. Con. Res. 19), "yes."

#### RECOGNIZING MARCH AS NATIONAL FROZEN FOOD MONTH

#### HON. REID J. RIBBLE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. RIBBLE. Mr. Speaker, I rise today to recognize March as National Frozen Food Month and to honor one of my home state's own frozen food companies, Seneca Foods Corporation.

Founded in 1949, Seneca Foods is one of our nation's largest processors of fruits and vegetables. In fact, Seneca Foods produces more than 2 billion cans and bags of frozen fruit and vegetable products every year, which equates to over 5 billion servings.

I had the pleasure of visiting Seneca's Gillett, Wisconsin plant last August. There has been an active canning factory on this site since 1909 and Seneca took over the site in 2003.

Seneca Foods believes in providing the community with jobs and continually improving its facilities. At Gillett, this included a 2007 warehouse expansion that tripled the storage space.

There are 37 full-time employees at this facility. But in season, it grows to employ over 210 seasonal employees and has an annual payroll of \$4.3 million.

Much of what I know about Seneca Foods I learned from Executive Vice President and COO Paul Palmby, who serves on the Board of the American Frozen Food Institute and is the chairman of the Produce for Better Health Foundation, PBH, which promote increased consumption of fruits and vegetables for better health.

Both Seneca Foods and the American Frozen Food Institute were recognized recently as PBH Fruits & Veggies—More Matters® Role Models.

Working together, these entities regularly promote the nutritional benefits of fruit and vegetable consumption as part of an important effort to encourage healthy eating.

Mr. Speaker, in celebration of National Frozen Food Month, I wish to applaud Seneca Foods and the entire frozen food industry for their hard work and contributions to the health of our nation and its citizens.

#### HONORING FIVE PLANO EAST HIGH SCHOOL STUDENTS, THE AT&T HACKATHON COMPETITION WINNERS

#### HON. SAM JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. SAM JOHNSON of Texas. Mr. Speaker, I rise today to congratulate five remarkable students from Plano East High School on winning first place in the AT&T Hackathon Competition.

The AT&T Hackathon, held at the AT&T Foundry development center in Plano, is a competition to promote innovative technology, the entrepreneurial spirit, and growth in computer science education. The competition is open to all technical and non-technical computer developers and designers across the Dallas-Fort Worth area. Each team is given a little more than 24 hours to create a smartphone app, which helps solve a problem plaguing the community—in this case, the decreasing high school graduation rate.

Out of all the technology experts in the room, it was the Plano East high school team, comprised of Trent Davies, 17; Bilal Ayub, 16; Ahmed Khan, 16; Matthew Laux, 17; and Jimmy Khong, 17 that put their computer science skills to work and took home the prize. Competing against 150 plus people, the students won the contest with oculr, an app that takes camera phone-snapped pictures of math equations and searches the Internet for instructions on how to solve the problem. What a great idea. At the kickoff of the competition, the students developed the idea in less than five minutes, gave a 60 second lightning pitch to a crowd of 150 professional developers, and then created the product the very next day. To conclude the competition, the team of sixteen and seventeen year old students presented a three-minute demonstration of the app prototype to a panel of judges,

experts in the technological field. I am incredibly impressed with their ability to create and put a new idea into action in only a 24-hour period. You are truly some of the best and brightest.

Technology touches our lives now more than ever before. Students encounter social media constantly outside the classroom so why not incorporate media into the classroom to further engage and prepare students for a technology-driven world? These five Plano students embody the future of innovation. I commend them for putting their creative minds to work for the betterment of their peers and the perpetual success of our community.

Once again, congratulations, students, on your outstanding accomplishment. I am proud to see such innovative thinking and active problem-solving from the youth in our great state of Texas. You all have very bright futures ahead of you. God Bless you.

IN RECOGNITION OF THE TENTH  
ANNIVERSARY OF THE IRAQ WAR

**HON. WILLIAM R. KEATING**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. KEATING. Mr. Speaker, I rise today to recognize the tenth anniversary since the launch of Operation Iraqi Freedom and to remember the men and women of our armed services who have defended the United States in the war on terror.

Starting on March 20, 2003, and for nearly nine years thereafter, members of our Armed Forces fought to protect both their loved ones back home and Iraqi citizens from the many threats that lingered in the region. It was a long and difficult journey for us as a nation but none more so than the journey traveled and sacrifices made by our service men and women and their families. The United States lost 4,475 members of our armed services by the time we left Iraq in December 2011, and an additional 32,220 were wounded. I know that I speak for many when I say that these men and women, who gave so much for their country, are true American heroes whose names will be forever honored.

Our involvement in Iraq may be officially over, but we still face many threats as a nation, and there is much work ahead of us in the war on terror. We still have many members of our Armed Forces who continue this fight, both at home and abroad. On this important anniversary in the war on terror, I ask that

we take a moment to honor and recognize the many troops we have lost, the sacrifices made by those who stayed at home, and the men and women of our Armed Forces who remain on the front lines in the name of freedom.

Mr. Speaker, please join me in recognizing the tenth anniversary of the war in Iraq. I thank my colleagues for joining me in honoring of the service men and women who have defended the United States.

CONGRATULATING THE GARDEN  
THEATRE ON THEIR FIVE YEAR  
ANNIVERSARY

**HON. DANIEL WEBSTER**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. WEBSTER of Florida. Mr. Speaker, it is my pleasure to recognize the Garden Theatre of Winter Garden, Florida, on the celebration of their five year anniversary. The Garden Theatre works to provide cultural performing arts such as concerts, movies and live plays to the City of Winter Garden and the Central Florida region.

The Garden Theatre was originally constructed in 1935 in Mediterranean Revival style as a single-screen cinema where the community gathered to watch the most current newsreels and films. Through the years the theatre underwent various renovations until 1963, when it closed. In February 2008, because of the tireless effort put forth by the Winter Garden Heritage Foundation, the restored Garden Theatre reopened to the public.

While proudly representing historic downtown Winter Garden, the Garden Theatre affords economic development to the Central Florida region by presenting four to seven events each week and annually hosting over 200 events. A study from the Arts and Economic Prosperity Report estimated an annual economic impact from the theatre's operations and events to be more than \$1 million annually. During the past five years, the Garden Theatre has been active in Central Florida, enriching and entertaining the community through creative experiences while encouraging economic growth and providing nostalgic charm.

On behalf of the citizens of Central Florida, I am pleased to congratulate and recognize the Garden Theatre as an outstanding local business, and I wish them many more successful years of providing quality performing arts to the Central Florida community.

IN HONOR OF THOMAS A. RIDER

**HON. SAM FARR**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. FARR. Mr. Speaker, I rise today to honor Thomas A. Rider for his continued dedication to the agricultural industries of Santa Cruz County and the Pajaro Valley. Tom is a thoughtful, soft-spoken, intelligent leader and his contributions have translated to increased viability of these crucial industries throughout the Central Coast. It is with great honor that I recognize Mr. Thomas A. Rider as the 2013 Al Smith Friend of Agriculture award winner.

Tom is part of the fifth generation of his family in the Pajaro Valley. He graduated from Watsonville High School in 1966 and went on in 1971 to obtain his degree from Oregon State University.

In the early to mid 1980s, Tom helped this family's business, H.A. Rider & Sons Bottles, make the successful transition from producing apple juice and cider to being a co-packer of flavored waters, brewed teas, energy drinks, and lemonades.

Tom has served on the Santa Cruz County Farm Bureau Legislative Committee, in addition to chairing the Pajaro Valley Water Management Agency.

Later in his career, Tom served as the 4th Supervisorial District Representative for the Genetic Engineering Subcommittee for Santa Cruz County Health Services Agency, HAS. Additionally, Tom represented the Santa Cruz County Farm Bureau on the Transportation Funding Task Force, which is comprised of over 90 members representing business, neighborhood, environmental, health, and community-based organizations. Tom has also been a champion of the Basin Management Plan Committee for the Pajaro Valley Water Management Agency, PVWMA.

Committed to improving the agricultural industry, Tom is currently a board member for the Central Coast Agricultural Task Force, CCATF and a member of the Legislative Committee for the Santa Cruz County Farm Bureau.

Mr. Speaker, I have no doubt that agricultural industries of Santa Cruz County and the Pajaro Valley will continue to thrive with Tom's devotion.