

on April 23, 2005, held at the University of Colorado at Boulder, 54 students qualified to represent Colorado at the National History Day competition June 12–16 at the University of Maryland, College Park.

This year's National History Day theme, "Communication in History: The Key to Understanding," encompasses endless possibilities for exploration. Students embark on journeys of discovery that teach them about various facets of world, national, regional, and local history as they produce their original research projects. By encouraging young Coloradans to take advantage of the wealth of primary historical resources available to them, students gain a richer understanding of historical issues, ideas, people, and events. Students in this program learn how to analyze a variety of primary sources such as photographs, letters, diaries, magazines, maps, artifacts, sound recordings, and motion pictures. This significant academic exercise encourages intellectual growth while helping students to develop critical thinking and problem-solving skills that will help them manage and use information, now and in the future. For more than 25 years the National History Day program has promoted systemic educational reform related to the teaching and learning of history in America's schools. The combination of creativity and scholarship built into the NHD program anticipated current educational reforms, making National History Day a leading model of performance-based learning.

These impressive students represent educational excellence in America. Every student in Colorado should have the opportunity to participate in this enriching program.

These students' teachers also deserve our respect. They are fine examples of the best in the teaching profession. Their encouragement and dedication has encouraged these students to strive for excellence and be successful in their endeavors.

The winners from Colorado's First Congressional District are Bryon Christman, Jacob DeCrose, Zander Chanin, Shannon Desmond, Tracy Fielder, Riley Price, Chloe Armao, Nyasha James-Davis, Aura Cruz, Jaqueline A. Meraz, Eboni Coleman, Faryn Tobler, Brigitte Siller, Norah Kissell, Jon Shockness, Akil Lugman, Nick Thorne, Alisha McKenzie, Jake Mundel, Kelsey E. Isberg, Annie Woodward, Ryan Brown, Kara Miller, Sarah Goode, Lila Freighton, Gabe Stein, Avery Colomb, Aaron Bernhardt, Adrian Leanzu, Brian Lays, Meera Rao, Laura King, Kira Newman, Adrienne Russman, David Schneider, John Stanford, Natalie Lays, Christie Collins, Madeleine Winslow, Chelsea Proctor, Cassie Cherry, Elliott Collins, Scott Sigman.

#### MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT

SPEECH OF

**HON. LUIS V. GUTIERREZ**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 28, 2005*

Mr. GUTIERREZ. Mr. Speaker, I strongly support the Military Personnel Financial Services Protection Act, H.R. 458. We passed this bill last year, and it is designed to prevent predatory companies from using the immaturity of the U.S. Military to prey on financially

vulnerable service members by selling them insurance and investment products with little or no value. During consideration of this bill in the Financial Services Committee, I offered an amendment to extend these protections to abusive lenders who prey on our troops, such as payday lenders. These payday loans are the most abusive financial product being offered to our troops today, and, according to military personnel, payday loans threaten troop readiness. The New York Times and other news outlets have reported extensively on this problem.

Noncommissioned officers at the Army base in Fort Bragg, North Carolina, say they counsel two to three soldiers per week who are indebted to payday lenders. "It's legalized thievery," says Sgt. 1st Class Andrew Perrin, a member of the XVIIIth (18th) Airborne Corps at Fort Bragg.

These companies put pressure on soldiers because they can be discharged if they default on too much debt, Perrin says. Staff Sgt. Carlton Brown says soldiers become distracted from their duties as they struggle to make payments and avoid disciplinary action. "It affects a soldier's mission readiness, and that can affect a whole unit, big time," Brown says.

The amendment I offered in Committee drew on the idea of my colleague SAM GRAVES, who introduced legislation capping interest rates on payday loans for service members. During that markup, Chairman OXLEY agreed to work with me to include provisions regarding abusive lending in the manager's amendment for floor consideration. I am very pleased that our work has resulted in the inclusion of some basic, but important protections for our troops, against payday lenders and other abusive lenders who target our troops. I want to thank him and his staff for the countless hours they spent working to hammer out this compromise. I also want to thank Ranking Member FRANK, Congressman DAVIS and their staffs for their hard work bringing this to fruition. Under this legislation, lenders (of both payday and other small loans) who target the military can no longer continue a number of egregious practices, including: requiring the involuntary assignment of military wages to secure payment of a loan; contacting, or threatening to contact the borrower's commanding officer or others in the military chain of command in effort to collect a loan; requiring the borrower to waive any rights under Federal or State law, including the Servicemembers Civil Relief Act; or using any words or symbols that create the impression that any department of the military endorses the lender or any service or product of the lender. I am sorry to say that all of these unconscionable practices are currently used by certain payday or short term lenders.

In addition, extremely high cost loans must be accompanied by a disclosure notice that informs the consumer of these protections and that there are other options available including grants or interest free loans from the military relief societies in the case of a family or other emergency.

This may not sound like a lot, and I do wish that it contained additional limitations on the loan amount and the number of turnovers by payday lenders, similar to legislation recently enacted in my home State of Illinois, but this is a good start, since many of these payday and other short term lenders completely evade

regulation by the States and Federal Government. I look forward to continuing to work on this issue.

The Navy's senior enlisted Sailor, Master Chief Petty Officer of the Navy Terry Scott testified earlier this year in front of the House Appropriations Committee about the pernicious nature of these payday loans. Scott characterized the industry as one "that has made it a practice to prey upon our Sailors." Payday loan outlets, he said, often are found within a short walk outside the gates in the communities that surround Navy homeports, offering easy loans but with very high interest rates as compared to commercial lenders. He told the subcommittee that many who turn to these payday loan outlets end up far worse off than before.

"It is not being dramatic to state these payday loans to our troops could be a threat to their military readiness," he said.

Payday loans are the most abusive financial product preying on consumers today, but service members, who can lose their job or even be court-martialed if they are in too much debt, suffer disproportionately. Those who claim to support the troops should agree to restrict the worst financial product out there. Once again, I thank my colleagues for their help in securing these provisions and look forward to working with them in the future.

#### 150TH ANNIVERSARY OF TAWAS CITY

**HON. BART STUPAK**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 28, 2005*

Mr. STUPAK. Mr. Speaker, I rise today to honor a community in my district that is celebrating its 150th anniversary as a city. On Thursday, June 30, 2005 the residents of Tawas City, Michigan celebrate their history that 150 years ago began a rollercoaster of triumphs and tribulations. From fishing to lumber to railroad to a military base, this city has adapted to each new opportunity resulting in a rich history and growth.

In the early days of what is now known as Tawas Bay, the fish rich area was difficult to traverse because of the seafaring dangers. A lighthouse was constructed in 1853 attracting the first of the English settlers including Oakland County Judge Gideon O. Wittmore, founder of Tawas City. Wittmore was drawn to the increasingly valuable endless supply of timber in the area. Timber was in great demand as new settlements were established in the Midwest region. Wittmore constructed the first sawmill, Wittmore and Company, and platted the city in 1855 as Tawas City. The city was named after the local Native American Indian tribe the Ottawas.

Just 15 years after becoming an official village, the rough waters of Tawas Bay had brought sand and sediment unto Tawas Point rendering the lighthouse useless to mariners. Almost immediately, work began on a replacement lighthouse that was completed in 1876 and is still in use today. This lighthouse, the Tawas Point Lighthouse, was recognized in 1984 in the National Register of Historical Places.

Throughout the late 1800's, the lumber boom had become a major facet in the local