

When Rosa Parks died 4 months ago, all Americans mourned her passing. Fifty years ago, with a singular courageous act that in the words of the New York Times became a "mythic event," she galvanized the civil rights movement and helped to write a new and hopeful chapter in our history. As the Times put it, "(W)hat seems a simple gesture of defiance so many years later was in fact a dangerous, even reckless move" at the time. Her steadfastness in the face of harsh and unjust laws struck a chord in the nation's conscience and challenged us to build a society worthy of the principles on which it was founded. When Ms. Parks was awarded the Congressional Gold Medal in 1999, I was honored to have an opportunity to meet her. At the time of her death I joined with my Senate colleagues in honoring her at her memorial service.

We lost a second courageous leader with the death more recently of Coretta Scott King. She was a student at the New England Conservatory of Music with plans for a musical career when she met her future husband, but she was from the beginning his steadfast partner in the arduous fight for civil rights and a more decent and humane society. After Dr. King's death she continued the fight with the quiet dignity and determination that were her hallmarks. It was a privilege to work with Mrs. King on the legislation establishing Martin Luther King day as a national holiday; I deeply regret that she could not live long enough to see the memorial to her husband built as well.

Last month we honored Dr. Martin Luther King and his legacy. If he were with us today, Dr. King would be deeply gratified by the national tributes paid to Ms. Parks and Mrs. King. In the 50 years since Martin Luther King, Jr., Coretta Scott King and Rosa Parks first challenged the Nation to live up to its founding principles, we have come a long way. We have changed our laws fundamentally to assure the rights of all Americans. We have worked together—at the local, State and national level—to create hope and opportunity where there was none, and to guarantee respect for every person.

The role of the Black fraternal, social and civic institutions in bringing about these changes cannot be overstated. Over the years they have fought for justice in courts of law and in the court of public opinion, and worked tirelessly to promote equality and opportunity for all.

Still, much remains to be done. Working together we continue to build the society for which Rosa Parks and Coretta Scott King stood, and fought. Success in this effort is the finest tribute we can pay to them.

Mr. LAUTENBERG. Mr. President, I rise to recognize Black History Month and pay tribute to the enormous and varied contributions African Americans have made to our Nation.

The other evening, on the final night of the Olympics, Tom Brokaw of NBC

News did a story about an American soldier named Vernon Baker who fought in Italy in World War II. Mr. Baker is now 86 years old. He was just a young man on the day in 1945 when he wiped out three Nazi machine gun nests and took out an enemy observation post.

Mr. Baker came home from the war without much fanfare. But like the 1.7 million other Black soldiers who served our Nation during World War II, he came home a changed man. After fighting on foreign soil against an enemy that claimed superiority to other races, these men could no longer accept second-class treatment in their own country.

World War II was the catalyst that finally convinced a significant portion of the American people that segregation was wrong. It was the beginning of the end of segregation in our Nation.

After World War II, 432 Americans were awarded the Congressional Medal of Honor. Not one of them was African American. Finally, in 1997, the Government bestowed our Nation's highest medal on six Black veterans of World War II. Vernon Baker was the only one of those men still alive to accept his award.

Mr. Baker's story mirrors Black history in our Nation in the last half of the 20th century. It is a story of determination and hope. During World War II, African Americans fought to keep our Nation free, even when their own freedom was not fully enjoyed. In the same way, the ideas and talent of African Americans have always enriched American life, even as their own lives were impoverished by racism and the vestiges of slavery.

From the Nobel laureate Toni Morrison to the great composer Duke Ellington, from the brilliant jurist Thurgood Marshall to my old friend Larry Doby, the first Black baseball player in the American League, from the uplifting leadership of Martin Luther King, Jr., to the heroism of Vernon Baker, African Americans have inspired and enlightened our Nation.

I join the people of New Jersey in celebrating the contributions of African American citizens during Black History Month.

NATIONAL EATING DISORDERS WEEK

Mr. REID. Mr. President, I rise today in recognition of National Eating Disorders Awareness Week to heighten awareness and emphasize prevention of eating disorders.

More than 10 million Americans today struggle with eating disorders, including anorexia nervosa, bulimia nervosa, and compulsive eating. Not only do these serious illnesses afflict people of all races and socioeconomic groups, eating disorders are now striking more men and children. The harm to the victims and their families can be tragically devastating, yet too often they continue to suffer in silence.

This week, I hope that we can take an important step to reach out to them and let them know that help is available. Inadequate information, misunderstandings, or shame should never be a barrier to recovery.

For this reason, I proudly sponsored Eating Disorders Information and Education Act of 1997 and the very first Senate resolution, S. Res. 197, to designate a National Eating Disorders Awareness Day. And it is the same reason I rise today. I hope that my colleagues will join me in this effort to improve eating disorder awareness, prevention, and treatment.

Mr. President, I ask unanimous consent that a letter from Ms. Chelsey Cogil, a resident of Zephyr Cove, NV, be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

DEAR SENATOR REID: Hello! My name is Chelsey Cogil and I am writing to inform you that National Eating Disorders Awareness Week is coming up next month starting on February 26th and lasting until March 4th.

Coming from a family where eating disorders run common, I know first hand the importance of spreading eating disorder awareness and prevention.

I would be absolutely delighted if you would make a statement, in support of National Eating Disorders Awareness Week, about the importance of spreading eating disorders awareness. Below are some statistics that I encourage you to read.

Thank you for your time and help!

Very Sincerely,

CHELSEY COGIL,
Zephyr Cove, NV.

The Renfrew Center Foundation for Eating Disorders, "Eating Disorders 101 Guide: A Summary of Issues, Statistics and Resources," published September 2002, revised October 2003, <http://www.renfrew.org>: 1 in 5 women struggle with an eating disorder or disordered eating; Up to 24 million people suffer from an eating disorder in the United States; Up to 70 million people world wide struggle with an eating disorder; Nearly half of all Americans personally know someone with an eating disorder; Eating disorders have the highest mortality rate of any mental illness; The mortality rate associated with anorexia nervosa is 12 times higher than the death rate of ALL causes of death for females 15-24 years old. Anorexia is the 3rd most common chronic illness among adolescents; Eating disorders are higher among young women with type 1 diabetes than among young women in the general population.

IN RECOGNITION OF AMERICAN HEART MONTH

Mr. DORGAN. Mr. President, February is American Heart Month. As co-chair of the Congressional Heart and Stroke Coalition, I rise today to urge my colleagues to commit to the fight against this devastating disease.

Heart disease remains the Nation's leading cause of death. Stroke is the No. 3 killer. More than 70 million adults in the United States suffer from heart disease, stroke, or other cardiovascular diseases. Cardiovascular diseases will cost our Nation an estimated \$403 billion in 2006, including more than \$250 billion in direct medical costs.

Although we need to continue to fund research to unlock the many mysteries that remain, we can make real progress in the fight against cardiovascular diseases by applying the knowledge that we already have today. A recent study funded by the National Heart, Lung and Blood Institute found that by quitting smoking, reducing obesity and controlling blood pressure and cholesterol levels, you can add 10 years to your life.

Thanks to our prior investments in cardiovascular research and prevention programs, we are now at a point where we have the tools in hand to make substantial progress. Yet, we find ourselves at a crossroads. As the population ages, the number of Americans affected by cardiovascular diseases will rapidly increase if we don't take the right steps today. It is estimated that by 2050, the number of deaths from heart disease will increase by nearly 130 percent.

Now is the time to redouble our efforts to fight heart disease, stroke and other cardiovascular diseases, not back away from our commitment. Yet, the President's budget proposal for fiscal year 2007 would cut funding for medical research and cardiovascular disease prevention programs.

The administration has even proposed eliminating a program to help rural communities purchase automated external defibrillators, AEDs. Last year, over my objection, Congress cut funding for this program by more than 80 percent. This makes no sense to me. AEDs are small, laptop size devices that help restore normal heart function after cardiac arrest. AEDs save lives, especially when placed in areas where large numbers of people congregate and in rural communities where emergency medical personnel are not readily available.

That is why I was pleased to see the Architect of the Capitol announce last month that AEDs will be placed around the Capitol complex. However, I find it highly ironic that Congress decided to purchase AEDs for its own buildings while slashing funding for programs that help rural communities purchase the same devices.

In the next several weeks, we will have a serious debate in the Senate about the administration's budget proposal. The decisions we will make will clearly show our priorities. I urge my colleagues to make the fight against heart disease, stroke and other cardiovascular diseases a top priority.

HAWAII CREDIT UNION LEAGUE

Mr. AKAKA. Mr. President, every year, members of the Hawaii Credit Union League meet with me during their trip to Washington, DC. They keep me abreast of their work in Hawaii by providing affordable financial services to their members. I would like to recognize credit unions and other mainstream financial services organizations that provide access to financial

services that improve the lives of their members. Without credit unions, even more of our constituents would be susceptible to predatory lending and high-cost financial services. For example, individuals that lack credit union or bank accounts are considered to be unbanked. The unbanked rely on alternative financial service providers to cash checks, pay bills, send remittances, utilize payday loans, and obtain credit. However, their earnings are unnecessarily diminished in the process by their reliance on these high-cost, and often predatory, financial services. These hardworking families can ill-afford this hit to their paychecks. Not having a credit union or bank account prevents families from being able to save securely to prepare for the loss of a job, a family illness, a down payment on a first home, or education expenses for their children.

I am proud that we have credit unions in Hawaii that provide innovative services to more effectively meet the needs of their members such as offering payday loan alternatives to members of the armed services. Payday loans are small cash loans repaid by borrowers' postdated checks or borrowers' authorizations to make electronic debits against existing financial accounts. Typically, the principal for payday loans is in the range of \$100 to \$500 with full payment due in 2 weeks. Finance charges on payday loans are normally in the range of \$15 to \$30 per \$100 borrowed, which translates into triple digit interest rates of 390 percent to 780 percent when expressed as an annual percentage rate, APR. A common practice is loan flipping, which is the renewing of loans at maturity by paying additional fees without any principal reduction. This practice often creates a cycle of debt that is hard to break. Furthermore payday lenders often locate near military bases because they know that a military servicemember's government paychecks represent a reliable source of fees and military personnel may be court-martialed or dishonorably discharged for failing to repay their debt.

I am proud that the Windward Community Federal Credit Union in Kailua, on the island of Oahu, has developed an affordable alternative to payday loans. I commend the staff of the Windward Community Federal Credit Union for their outstanding program which benefits the marines and other members that they serve. I have introduced legislation that would encourage credit unions and other financial institutions to offer this sort of low-cost, short-term credit product. S. 1347, the Low-Cost Alternatives to Payday Loans Act, would promote low-cost alternatives to payday loans by authorizing the Secretary of the Treasury to award demonstration project grants. I will continue to work with my colleagues on the Banking, Housing, and Urban Affairs Committee to enact this important legislation.

I also have included efforts to increase access to credit union and bank

accounts in an attempt to combat refund anticipation loans, RALs. While the earned income tax credit, EITC, helps working families meet their food, clothing, housing, transportation, and education needs, EITC refunds are unnecessarily diminished by excessive use of RALs. Interest rates on RALs can range from 97 percent to more than 2,000 percent. Considering the low repayment risk of this type of loan, the interest rates and fees charged on this type of product are not justified. Often, those who take out RALs are lower income families for whom these costs are a particular burden.

I have introduced the Taxpayer Abuse Prevention Act, which would restrict predatory practices associated with RALs and expand access to mainstream financial services. The bill would expand the eligibility of electronic transfer accounts, ETA, which are low-cost accounts at banks and credit unions intended for recipients of certain Federal benefit payments, to include EITC benefits. These accounts will allow taxpayers to receive direct deposit refunds into an account without the need for a refund anticipation loan. Additionally, my bill would mandate that low- and moderate-income taxpayers be provided opportunities to open low-cost accounts at federally insured banks or credit unions via appropriate tax forms. Providing taxpayers with the option of opening a bank or credit union account through the use of tax forms provides an alternative to RALs and immediate access to financial opportunities found at banks and credit unions.

In addition, I have worked with my friend, the Senator from New Mexico, Mr. BINGAMAN, on the Taxpayer Protection and Assistance Act. The legislation includes a provision that authorizes a grant program to link tax preparation services with the opening of a bank or credit union account. This will help encourage the estimated four million unbanked EITC recipients to establish a relationship with a mainstream financial institution. In turn, they will no longer be forced to pay the excessive fees RAL providers assess. Once the previously unbanked have established a credit union or bank account, they will be able to benefit from the wide range of financial services that mainstream financial institutions provide.

I will continue to work to expand access to mainstream financial institutions so that more individuals can benefit from lower cost opportunities found at credit unions and banks. I thank the representatives from the Hawaii Credit Union League for all of their work in providing financial services and increasing the financial literacy knowledge of their members. I also will continue to work to enact legislation that promotes the utilization of the services of credit unions and banks so that even more people can improve their lives by having access to