

law enforcement community. They are the men and women who spend each day on the front lines of battle, protecting communities and ensuring a safer society. Lt. Lawrence Garlock is the personification of what a law enforcement officer should be and should be used as an example of the type of officer every new officer should strive to become. I am truly honored to pay him his tribute.

That's just the way it is.

#### CREDIT REPORTS

### HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 7, 2006*

Mr. TOWNS. Mr. Speaker, My esteemed colleagues, thank you very much for the opportunity to talk to you about an important issue involving credit reports that will disproportionately harm low-income home buyers and put most small independent credit reporting agencies out of business within a month. The issue involves the "joint use" of credit reports for mortgages.

"Joint use", "secondary use" or "reissue" refers to the long-standing practice recognized in the FCRA, by the Federal Trade Commission, and by the Office of the Comptroller of the Currency, which allows a credit report to be jointly used by multiple entities legitimately engaged with the origination of a mortgage at no additional cost. Joint use of credit report information is essential for the proper functioning of the mortgage banking, brokerage and financing industries and is an important process by which consumers shop for and obtain mortgage credit.

Recently, two of the credit repositories, Equifax and Experian, E&E have announced new mandatory fees and burdensome requirements for joint use of credit reports starting January 1, 2007. Consumers will now be burdened with paying multiple charges for the one-time access of their credit report in order to originate a single mortgage transaction. Unlike other credit industries, the mortgage credit reporting industry is required to depend on three-file merged credit reports provided by E&E and TransUnion. The proposed new policy will significantly increase mortgage origination costs. Costs for joint use of credit reports potentially increase by 100–300 percent. E&E will significantly increase their revenues while end users, resellers, and ultimately, consumers will pay the costs. In addition, consumers facing the highest cost increases will be those with credit challenges such as low income and first time homebuyers.

Further, about ninety percent of the independent credit reporting agencies will be unable to meet the additional contractual requirements being dictated by E&E. These credit-reporting agencies will be unable to access the credit data from E&E and therefore unable to provide the mandatory three-file merged credit reports. They will quickly be forced out of businesses due to these changes.

There is no new legislation, court case, regulatory decision or other external event to justify such action except to increase the revenues of these large companies at the expense of the consumer and to the detriment of small credit reporting companies.

The other repositories, TransUnion and Innovis, have not chosen to drastically alter

the joint use procedure. TransUnion is evaluating its position and CBC Companies, the parent of Innovis, is challenging E&E's proposed new guidelines in federal court as a violation of U.S. antitrust laws.

The end user disclosure, joint use, requirements have been working well since they were enacted as part of the FCRA in 1997. The recent actions by E&E do little to combat the incidence of identity theft and increase data security. The main reason for these policies is to raise revenue and decrease competition. The effort to implement these new reissue/joint use procedures and fees needs to be stopped in order to maintain a level playing field, continue effective competition in the marketplace and provide fair and equitable access to capital for all Americans.

Any efforts by the major credit repositories to change the reissue process should not restrict competition. In order to protect both consumers and small, independent credit reporting agencies, E&E should make the following changes to their proposed reissue policies.

Continue to classify the GSEs, HUD and any other ancillary technology system that is part of the mortgage origination process as joint use, not the new created "reissue" or "secondary use" classification;

Allow credit-reporting agencies, at the direction of the end user of record, to reissue to any firm on one of the approved mortgage seller or servicer lists of Fannie Mae, Freddie Mac or HUD without end user documentation and site inspections; and

Designate a reasonable flat fee for reissue. Note: The changes to the 2003 FACT Act which included a free credit report to every American on an annual basis only required an \$11 per file price increase while E&E's proposed policy changes attempt to justify the charge of \$1.05 to \$3.50 per file.

Thank you very much for the opportunity to address this important topic. I strongly suggest that E&E reconsider the policies they plan to implement on January 1. Such policies will ultimately hurt the consumer and will have a disproportionate effect on low-income individuals. All Americans deserve the right to pursue the American dream of homeownership and should not be restricted to access to loans because of a policy intended solely to raise revenue for two large credit repositories.

#### PETER MORTON EMBRYONIC STEM CELL RESEARCH TESTIMONIAL

### HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 7, 2006*

Ms. McCOLLUM of Minnesota. Mr. Speaker, I recently attended an event on stem cell research in Minnesota and had the opportunity to hear patient advocate, Peter Morton, speak. Mr. Morton shared his moving story which highlights the importance of expanding embryonic stem cell research. Stem cell research provides millions of Americans and their families with hope for a life without the pain and suffering that accompanies currently incurable diseases such as juvenile diabetes, Alzheimer's, Parkinson's, and spinal cord injuries.

Expanding this vital research must be a priority for Congress. I submit an edited version of Peter Morton's statement to the RECORD

today as a valuable and powerful testimony to the need for this critical research.

#### EMBRYONIC STEM CELL RESEARCH TESTIMONIAL 10/17/06

Like more than 250,000 Americans, I am paralyzed from a spinal cord injury.

I've been paralyzed from the neck down and ventilator dependent since a bike riding accident in 1995. I wasn't going fast and the trail wasn't difficult. Likely due to some mud on the trail, my front tire slipped, and in an instant I was on the ground with a broken neck, paralyzed and unable to breathe. If not for quick action by my brother, I would not have survived. That day, I lost the lottery. Tomorrow, it could just as easily be you.

When I awoke the next day in the hospital, I couldn't move, I couldn't feel, my head was in traction, and I had tubes in my nose and mouth. All I could do was blink. In an instant I had lost all my cherished independence, having to rely on others for everything from simply a drink of water to all the indignities of one's morning routine.

Most people understand that paralysis means you can't move. What they don't realize is that it also means you can't feel. Further, all the body's systems are affected, causing temperature and blood pressure instability as well as sexual, bowel, and bladder dysfunction. In spite of all this, do you know what the toughest part for me is now? . . . not being able to touch my kids.

Now, more than any other time in history, there is hope. Embryonic stem cells hold the possibility of replacing the cells killed by the injury. Very promising studies are being performed around the world that demonstrate the potential of embryonic stem cells to solve paralysis and many other devastating illnesses. For humanitarian reasons, we simply must pursue this potential.

There is one other point that must be made. I cut my teeth in the business world. When I was injured, I was the CFO of a major brokerage operations company. In addition to their humanitarian benefit, stem cells have the potential to be the next medical industrial revolution. America has always been the leader in medical technology. Minnesota in particular has been called Medical Alley. America and Minnesota need to be leading the way in stem cell research, not sitting on the sidelines, watching the rest of the world pass us by.

In closing, let me offer this: A generation ago, pioneers in medical research developed in vitro fertilization, a technique that has now enabled my wife and me to have two beautiful children. My kids are living examples of the power of medical research.

I do not support slowing down the discoveries this research offers to millions, and allowing other countries to surpass America's leadership in medical technology.

That's why I am speaking out now, for the next generation. I don't want my children or anybody else's children to be told one day, "You are paralyzed, and will never move again."

I support those who champion this important research and thank them for helping change the future.

#### GEORGETOWN HONORS FATHER ROBERT DRINAN

### HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 7, 2006*

Mr. FRANK of Massachusetts. Mr. Speaker, on October 23 one of the most accomplished

and distinguished people to serve in this House was the recipient of a wholly deserved high honor from one of the leading law schools in this country—Georgetown Law School. On that day, Georgetown Law School, where Father Drinan has taught since leaving the House 26 years ago, established the Robert F. Drinan, S.J., Chair in Human Rights. The establishment of this Chair—a very significant honor in academia—recognizes the pioneering work that Father Drinan did as a Member of this House for 10 years, and his continued commitment to that great work. Few people in our history have had as great a dedication to the cause of human rights and have been so consistently effective in advocating for this cause. Unlike many who have tried to make this a partisan issue, Father Drinan was equally fierce in his objection to human rights violators of the left, right and center, and accepted no excuses from those who would deny the basic rights of others.

Mr. Speaker, Father Drinan served here in this body for 10 years as one of its intellectual leaders, having been elected in 1970 as one of the most effective opponents at that time of the war in Vietnam. He also played a very significant role in the impeachment of President Nixon, insisting that appropriate legal standards be applied in that matter. He was also a leader in matters that did not divide the House on either partisan or ideological lines, for example in the field of copyright, where he made contributions during that period that remain important foundations of our law today.

Mr. Speaker, when Father Drinan declined to run for reelection in 1980 at the direction of Pope John Paul II, I was elected to succeed him. While I had been aware previously of the great respect and affection in which he was held by his colleagues, I came to appreciate that even more fully when I took the seat he had so ably filled in 1981.

In the years since leaving this body, Father Drinan has continued to be a leader in the application of religious teachings to important moral issues; in lecturing and teaching about the law; and of course in continuing his great work in the field of human rights. Georgetown Law School deserves recognition, Mr. Speaker, for establishing this Chair in Father Drinan's name. I congratulate Judge Thomas Buergerthal, who will be the first holder of the Chair, and I ask that the discussion of Father Drinan's work included in the program announcing the event be printed here so that people will understand how important his impact has been on the best traditions of our country.

ROBERT F. DRINAN, S.J., CHAIR IN HUMAN RIGHTS LAW

Today, Georgetown Law proudly announces the creation of the Robert F. Drinan, S.J., Chair in Human Rights. Priest, scholar, lawyer, politician, activist, ethicist, and one of the nation's leading advocates for international human rights, Father Drinan has dedicated his life to humanitarian causes and to improving the legal profession.

A member of the Law Center's faculty since 1981, Father Drinan teaches courses in international human rights, constitutional law, civil liberties, legislation, legal ethics, and professional responsibility. During his tenure at Georgetown, he has taught over 6,000 students.

Father Drinan earned his B.A. degree in 1942 and his M.A. degree in 1947 from Boston College and his LL.B. in 1949 and LL.M. in 1951 from Georgetown University Law Cen-

ter. He entered the Society of Jesus while at Boston College, and in 1953, he was ordained a Jesuit priest. From 1956 to 1970, he served as Dean and Professor of Law at Boston College Law School. During the ten years between his deanship and joining the Georgetown Law faculty, he served in the United States Congress as a Representative from Massachusetts, where he was a member of various committees and chair of the Subcommittee on Criminal Justice of the House Judiciary Committee.

Throughout his career, Father Drinan has stood as a leading voice in the human rights movement. He serves on the boards of numerous organizations devoted to the furtherance of human rights, including the International League for Human Rights, Human Rights First, the Council for a Livable World Education Fund, Americans for Democratic Action, and the NAACP Legal Defense and Education Fund. He was a founder of the Lawyers' Alliance for Arms Control and the National Interreligious Task Force on Soviet Jewry. Father Drinan has traveled the globe, both as a member of Congress and as a private citizen, on human rights missions to Chile, the Philippines, El Salvador, Guatemala, Nicaragua, Argentina, France, and Vietnam to document human rights abuses and to work for their eradication. He is the author of several notable works on human rights, including *The Mobilization of Shame*, of which Elie Wiesel said, "Anyone interested in human rights will read Robert Drinan's informative, passionate and challenging book with deep concern and hope."

In 2004, Father Drinan joined such American legal luminaries as Oliver Wendell Holmes, Thurgood Marshall, and Sandra Day O'Connor when the American Bar Association awarded him its ABA Medal—the organization's highest honor which recognizes exceptionally distinguished service to the cause of American jurisprudence. The award citation notes, "For more than half a century, Father Robert F. Drinan has been an esteemed and beloved leader of the bar and a fearless advocate for the powerless and oppressed around the world. . . . Throughout his career, Father Drinan has heeded the call for human rights and social justice. With unparalleled passion and dedication, he has strived to improve the plight of the disadvantaged and oppressed, and to advance the rule of law throughout the world."

Through the generosity of alumni and friends, Georgetown now recognizes and honors one of its greatest sons, Robert F. Drinan, S.J., L'49, L'51, with the creation of the Robert F. Drinan, S.J., Chair in Human Rights. This meaningful and lasting tribute will enable the Law Center to attract teachers, advocates, and scholars who share Father Drinan's passion and concern for liberty, equality of opportunity, and human dignity and who will inspire the next generations of Georgetown Law students to become leaders, protectors, and defenders of human rights.

#### PERSONAL EXPLANATION

#### HON. CHARLIE NORWOOD

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. NORWOOD. Mr. Speaker, on rollcall No. 524; Expressing the sense of the House of Representatives that Members of the House should actively engage with employers and the American public at large to encourage the hiring of members and former members of the Armed Forces who are wounded in service and are facing a transition to civilian life.

Had I been present, I would have voted "yea."

#### HONORING PAT WILLIAMS 45TH POSTMASTER OF DALLAS, TEXAS

#### HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today to honor Ms. Pat Williams, who was recently installed as the 45th Postmaster of Dallas, Texas. In the role of Postmaster, Ms. Williams will be responsible for the daily operations of 44 stations and branches in the Dallas City ZIP Code area. Notably, Ms. Williams is also the first African-American woman to hold the position of Postmaster in Dallas.

A graduate of Prairie View A&M University, Pat Williams began her career with U.S. Postal Service in 1981, where she held a number of positions in both operations and support for over 10 years in Plant Operations. In 1985, she was promoted to supervisor of mails. In 1992, she crossed over to Customer Service Operations where she was assigned as Superintendent of Mails at Richland Station. Ms. Williams went on to supervise and manage several Dallas Stations and branches, and became the Lead Customer Service Operations Manager overseeing three Customer Service Operations Managers and their 44 stations and branches. In 2004 she became the District's Manager of Operations Program Support; overseeing the development and implementation of all District programs and projects.

Pat Williams truly earned this position through hard work and a strong commitment to customer service and her fellow postal workers. She is well respected amongst the postal employees and managers, as well as, the clerks and carriers.

Pat Williams has always been dedicated to excellence, and I am certain that this pursuit will continue in the form of outstanding operations and customer service for the people of Dallas. I am confident that Ms. Williams will successfully serve Dallas in her new role as Postmaster.

#### HONORING THE SODUS LIBRARY RANKED #1 IN THE NATION

#### HON. JAMES T. WALSH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2006

Mr. WALSH. Mr. Speaker, I rise today to recognize the Sodus Library and their #1 ranking among libraries nationwide. Every year a list of the Nation's top 100 libraries is published. Hennen's American Public Library Rating Index looked at over 9,000 libraries and ranked them on various traditional services. This year, the public library of Sodus, New York ranked number one in its population category.

As we all know, libraries are an integral part to all communities. We have all experienced the benefits of libraries; whether as a small child in a reading club or as a young adult working on a research paper. It is an honor for